



August 2, 2018

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

Re: Aetna Health, Inc. & Aetna Health Ins. Co.  
NAIC #: 95109 / 72052  
Market: Small Group  
Exchange: Off-Exchange  
Effective Date: 01/01/2019  
Avg rate change requested: 11.6%  
Range of rate change requested: 11.6% - 11.6%  
Products: HMO, POS  
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded  
Metal Levels: Silver  
Current # covered lives: 1,124  
Current # policyholders: 716  
Number of plans offered vs 2018: 1 in 2018; 1 in 2019  
HIOS Issuer ID / Binder #: 64844 / AETN-PA19-125079257  
Rate Filing Tracking Number: AETN-131455854, AETN-131455863  
Policy Form(s): HI SG HCOC-2019 03, HO SG HCOC-2019 03  
HI SG-SOB-HMO 03, HO SG-SOB-POS-14041841 03  
Form Filing Tracking Number: AETN-131444272 & AETN-131448938

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.

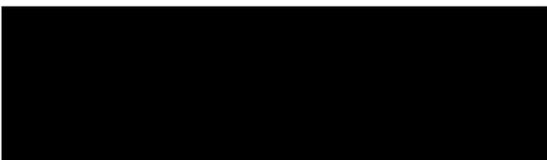
- Utilization factors have been updated on Worksheet 1 and Exhibit 8 in the PA\_SG\_64844\_Off\_1Q2019\_Exhibit file in response to objection #10 dated June 15, 2018.
- Table 5A of the PA Actuarial Memorandum Exhibits has been updated to reflect renewal month membership.
- Projected risk adjustment has 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 11.3% and the revised requested rate change is 11.6%.

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,



[Redacted], ASA, MAAA  
Aetna

## 2019 Pennsylvania Actuarial Memorandum

### 1. Basic Information and Data

#### A. Company Information

Company Legal Name:	Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #:	95109 / 72052
Market:	Small Group Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	11.6%
Range of rate change requested:	11.6% - 11.6%
Products:	HMO, POS
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	1,124
Current # policyholders:	716
Number of plans offered:	1
HIOS Issuer ID / Binder #:	64844
Rate Filing Tracking Number:	AETN-131455854, AETN-131455863
Policy Form(s):	HI SG HCOC-2019 03, HO SG HCOC-2019 03
Form Filing Tracking Number:	AETN-131444272 & AETN-131448938

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

- January 1, 2014
  - Introduction of ACA
  - AETN-129037950 & AETN-129037955
- July 1, 2014
  - Lowered previously filed 3Q14-4Q14 rates by 17%
  - AETN-129418257 & AETN-129418258
- January 1, 2015
  - Filed a 4% increase
  - AETN-129621063 & AETN-129621158
- July 1, 2015
  - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load
  - AETN-129920222 & AETN-129920216
- January 1, 2016
  - Filed a 5% rate increase
  - AETN-130046864 & AETN-130046890
- April 1, 2016
  - Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
  - AETN-130242320 & AETN-130242341
- October 1, 2016
  - Increased previously filed 4Q16 rates by 10.8%
  - AETN-130565130 & AETN-130565135

- January 1, 2017
  - Filed a 26.5% rate increase
  - AETN-130533489 & AETN-130533478
- January 1, 2018
  - Filed a 5.6% rate increase
  - AETN-131033648 & AETN-131033632

### 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 11.6%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 9.2%.

### D. Membership Count

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

### E. Benefit Changes

We are continuing to offer one HMO silver plan and one POS 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
64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 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 AHI-AHIC.

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 73.7%.

#### **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:

<b>Service Type</b>	<b>Unit Cost</b>	<b>Utilization</b>
Facility Inpatient	6.1%	2.2%
Facility Outpatient	4.5%	6.2%
Physician	1.9%	5.7%
Capitation	0.0%	-0.3%
<b>Medical</b>	4.3%	4.7%
Pharmacy	10.3%	2.3%

Total (Med + Rx)	5.4%	4.3%
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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\_64844\_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 1.070. 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 [REDACTED], 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 11.6%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.4%
- The change in allowable plan adjusted level components is worth -18.2%
- The change in retention components is worth -0.3%
- 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\_64844.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 1.010. 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

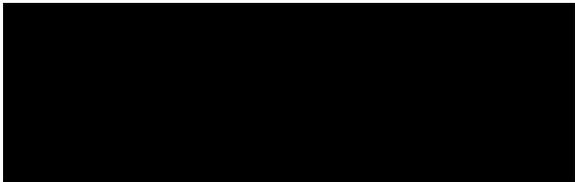
### Certification

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, [REDACTED], 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.



\_\_\_\_\_, ASA, MAAA  
Aetna

August 2, 2018

\_\_\_\_\_  
Date

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identify Information

Carrier Name:	Astra Health Inc. (a PA corp.)		
Product(s):	HRG and GPMS		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2019	o	12/31/2019
Base Period Start Date:	01/01/2017	o	12/31/2017
Date of Most Recent Membership	02/01/2018		

Table 1. Number of Members

Average Age	Member months		Members		Member months	
	Current Period	Projected Rating Period	Current Period (as of 02-01-2018)	Projected Rating Period	Current Period	Projected Rating Period
45.0	45.0	45.0	45.0	45.0	45.0	45.0
Total	284,300	1,124	13,482	13,482		
19	66,947	155	2,226	2,226		
18-24	32,025	88	1,208	1,208		
25-29	22,511	116	1,221	1,221		
30-34	23,788	119	1,239	1,239		
35-39	21,039	108	1,182	1,182		
40-44	21,130	88	1,008	1,008		
45-49	26,749	94	1,264	1,264		
50-54	30,3	119	1,350	1,350		
55-59	11,443	121	1,311	1,311		
60-63	13,355	72	797	797		
64	3,672	7	330	330		

\*Tables 1, 2 and 4 must include data for 3 from 6 months before the start date (ACA compliant and T-act only)

Table 2. Experience Period Claims and Premiums

Earned From em	Paid Cla ms	Ultimate Incurred Cla ms	Member Months	Est. mated Cost Shar % (Member & RRG)	Allowed Cla ms (Non-Capitated)	Non-EBB portion of A allowed Claims	Total Prescrip tion Drug Rebates*	Total EHB Cap itation	Total Non-EHB Cap itation	Est. mated Risk Adjustment
\$ 177,189,784.05	\$ 85,227,134.68	\$ 94,239,097.68	284,300	5.2%	\$ 20,382,338.93	\$ 112,536,098.07	\$ (2,075,127.16)	\$ 2,084,137.94	\$	\$ (572,087.00)
<b>Experience Period Total Allowed EHB Claims EHB Cap itation on PMPM (net of prescrip tion drug rebates)</b>										
<b>Exp. Per. o</b>										

\*Exp. est. P. est. on D. usq. Rebates as a negat. ve number

Table 3. Trend Components

Service Category	Cost*	Util. ratio**	Induced Demand**	Compos to URRT Trend**	Wt. ght*
Inpatient Hosp. tal	4.0%	0.2%	0.2%	8.4%	14.2%
Outpatient Hosp. tal	4.50%	0.2%	-0.2%	10.50%	16.07%
P. rescrip tion	1.97%	0.02%	-0.2%	7.70%	17.42%
Other Medical	4.0%	0.2%	-0.2%	10.40%	16.24%
Cap itation					0.26%
P. est. on D. usq.	13.25%	2.63%	-0.2%	12.28%	20.01%
Total Annual T. end					100.00%
Months of T. end				24	
Total Appl. ed T. end P. oject on Factors				1.220	

\*Exp. est. Cost. Util. ratio on. Induced Util. ratio on. and Wt. ght as per. centages  
\*\*Should = URRT T. end

Table 4. Historical Experience

Month Year	Total Annual Premium	Inurred Claims	Completion Factors*	Ultimate Inurred Claims	Members	Ult. mated Incurred PMPM	Est. mated Annual Cost Sharing (Member & RRG)	Prescrip tion Drug Rebates**	A allowed Claims (Net of Prescrip tion Drug Rebates)	Allowed PMPM
Jan 14	\$ 32,097,118.41	\$ 99,879	99.87%	\$ 32,118,069.98	113,938	\$ 282.91	\$ (739,579.34)	\$ 39,821,095.58	\$ 350.94	
Feb 14	\$ 28,760,399.33	\$ 99,276	99.27%	\$ 28,842,574.68	110,083	\$ 262.05	\$ (651,868.77)	\$ 34,932,119.69	\$ 312.33	
Mar 14	\$ 29,274,545.48	\$ 98,213	98.21%	\$ 29,507,277.28	104,918	\$ 281.24	\$ (597,534.69)	\$ 35,548,882.24	\$ 342.79	
Apr 14	\$ 27,939,114.35	\$ 99,709	99.70%	\$ 27,442,594.65	100,048	\$ 274.29	\$ (500,531.50)	\$ 33,528,774.48	\$ 335.13	
May 14	\$ 26,448,232.79	\$ 99,729	99.72%	\$ 26,721,983.93	95,000	\$ 281.44	\$ (457,758.97)	\$ 32,410,781.39	\$ 343.09	
Jun 14	\$ 24,468,503.35	\$ 99,660	99.66%	\$ 24,553,324.27	89,927	\$ 274.03	\$ (466,798.49)	\$ 29,740,056.43	\$ 330.71	
Jul 14	\$ 25,609,968.70	\$ 94,513	94.51%	\$ 25,356,697.93	88,377	\$ 318.60	\$ (445,761.41)	\$ 33,643,193.29	\$ 380.68	
Aug 14	\$ 23,946,918.01	\$ 99,285	99.28%	\$ 24,109,937.97	87,451	\$ 279.91	\$ (329,528.97)	\$ 29,972,864.78	\$ 341.41	
S. 1	\$ 23,099,180.90	\$ 98,799	98.79%	\$ 23,990,477.7	8,036	\$ 285.8	\$ (67,291.91)	\$ 29,951,851.7	\$ 3,571	
Oct 14	\$ 26,187,478.46	\$ 99,081	99.08%	\$ 26,432,841.26	82,424	\$ 320.72	\$ (376,244.86)	\$ 31,245,820.66	\$ 365.14	
Nov 14	\$ 21,009,531.66	\$ 99,009	99.00%	\$ 21,198,206.86	81,181	\$ 265.10	\$ (375,251.80)	\$ 27,327,430.66	\$ 339.13	
Dec 14	\$ 16,672,148.11	\$ 94,689	94.68%	\$ 17,009,774.75	68,639	\$ 256.56	\$ (460,461.84)	\$ 22,468,193.29	\$ 327.34	
Jan 15	\$ 14,860,979.81	\$ 97,778	97.77%	\$ 14,848,744.74	64,044	\$ 232.82	\$ (415,875.46)	\$ 18,338,290.48	\$ 286.81	
Feb 15	\$ 11,999,830.25	\$ 98,978	98.97%	\$ 12,152,330.65	51,681	\$ 263.64	\$ (456,201.71)	\$ 17,448,212.18	\$ 325.04	
Mar 15	\$ 15,916,174.18	\$ 99,059	99.05%	\$ 16,007,092.64	52,878	\$ 301.85	\$ (749,201.92)	\$ 19,607,241.29	\$ 367.01	
Apr 15	\$ 15,537,639	\$ 99,028	99.02%	\$ 15,603,181.98	52,32	\$ 299.90	\$ 1,631,912.11	\$ 18,955,719.5	\$ 362.26	
May 15	\$ 14,593,823.17	\$ 98,843	98.84%	\$ 14,765,716.71	51,814	\$ 284.98	\$ (481,276.06)	\$ 17,593,307.43	\$ 339.55	
Jun 15	\$ 14,577,142.74	\$ 98,959	98.95%	\$ 14,732,466.68	51,641	\$ 285.29	\$ (481,164.00)	\$ 17,729,796.09	\$ 343.33	
Jul 15	\$ 16,194,703.69	\$ 98,808	98.80%	\$ 16,278,624.92	51,393	\$ 319.95	\$ (496,717.91)	\$ 19,311,439.59	\$ 377.24	
Aug 15	\$ 15,933,802.90	\$ 98,699	98.69%	\$ 16,507,339.42	50,895	\$ 304.69	\$ (554,321.66)	\$ 18,284,379.48	\$ 359.26	
Sep 15	\$ 14,091,236.76	\$ 97,659	97.65%	\$ 14,610,243.55	49,646	\$ 290.86	\$ (569,467.61)	\$ 17,300,469.24	\$ 348.47	
O. 15	\$ 1,211,339.81	\$ 97.9	97.9%	\$ 1,530,189.66	8,969	\$ 309.96	\$ 1,697,955.79	\$ 17,107,618.13	\$ 360.0	
Nov 15	\$ 13,839,525.73	\$ 99,009	99.00%	\$ 13,987,958.48	47,276	\$ 296.46	\$ (433,893.99)	\$ 16,786,703.48	\$ 354.02	
Dec 15	\$ 10,371,829.34	\$ 92,269	92.26%	\$ 10,241,968.23	42,080	\$ 266.78	\$ (507,239.79)	\$ 16,244,993.63	\$ 337.97	
Jan 16	\$ 10,097,940.65	\$ 95,439	95.43%	\$ 10,507,913.45	38,133	\$ 290.81	\$ (344,278.99)	\$ 13,436,268.56	\$ 371.83	
Feb 16	\$ 9,972,261.21	\$ 94,529	94.52%	\$ 10,550,164.65	35,680	\$ 299.89	\$ (352,067.38)	\$ 13,474,869.11	\$ 377.66	
Mar 16	\$ 10,724,684.03	\$ 93,939	93.93%	\$ 11,660,279.89	35,003	\$ 330.47	\$ (312,219.79)	\$ 14,639,569.21	\$ 414.97	
Apr 16	\$ 9,106,400.08	\$ 94,574	94.57%	\$ 9,849,589.92	34,844	\$ 284.56	\$ (293,638.28)	\$ 12,427,628.06	\$ 354.90	
May 16	\$ 8,088,879.32	\$ 9,379	9.37%	\$ 8,589,811.32	1,513	\$ 2,888	\$ (288,500.18)	\$ 10,965,201.29	\$ 317.71	
Jun 16	\$ 8,106,118.87	\$ 92,609	92.60%	\$ 8,961,909.97	16,381	\$ 260.72	\$ (428,346.76)	\$ 11,404,700.27	\$ 331.72	
Jul 16	\$ 9,560,265.46	\$ 91,145	91.14%	\$ 10,489,993.37	34,033	\$ 307.96	\$ (359,551.09)	\$ 12,755,187.77	\$ 374.46	
Aug 16	\$ 9,603,078.62	\$ 88,769	88.76%	\$ 10,842,864.66	33,800	\$ 319.87	\$ (390,344.90)	\$ 13,129,993.88	\$ 389.59	
Sep 16	\$ 8,718,145.14	\$ 89,999	89.99%	\$ 9,617,812.46	31,969	\$ 293.85	\$ (498,218.61)	\$ 12,518,771.89	\$ 371.83	
Oct 16	\$ 7,698,054.62	\$ 87,713	87.71%	\$ 8,581,963.48	29,396	\$ 266.55	\$ (288,804.61)	\$ 10,747,526.01	\$ 333.82	
Nov 16	\$ 7,743,520.03	\$ 91,736	91.73%	\$ 8,268,879.21	31,415	\$ 262.16	\$ (317,317.76)	\$ 10,509,707.9	\$ 337.21	
Dec 16	\$ 7,181,440.48	\$ 84,149	84.14%	\$ 7,648,097.66	28,847	\$ 268.95	\$ (295,366.91)	\$ 9,989,440.41	\$ 345.64	
Jan 17	\$ 8,566,862.16	\$ 97,549	97.54%	\$ 8,782,090.25	27,351	\$ 321.11	\$ (219,982.21)	\$ 11,788,842.42	\$ 413.64	
Feb 17	\$ 7,193,292.29	\$ 91,569	91.56%	\$ 7,656,012.69	26,965	\$ 270.10	\$ (199,763.20)	\$ 9,566,091.24	\$ 356.86	
Mar 17	\$ 6,528,168.88	\$ 84,799	84.79%	\$ 6,746,284.53	26,284	\$ 334.49	\$ (379,034.61)	\$ 10,889,868.48	\$ 416.00	
Apr 17	\$ 7,484,116.34	\$ 97,369	97.36%	\$ 7,697,332.89	25,993	\$ 300.76	\$ (198,404.51)	\$ 9,889,152.77	\$ 374.68	
May 17	\$ 8,344,272.89	\$ 90,199	90.19%	\$ 8,603,827.92	25,180	\$ 344.83	\$ (206,739.89)	\$ 10,717,072.09	\$ 426.62	
Jun 17	\$ 7,158,622.08	\$ 91,769	91.76%	\$ 7,881,198.4	2,772	\$ 31.92	\$ 17,650.50	\$ 9,952,511.6	\$ 01.76	
Jul 17	\$ 8,438,313.87	\$ 94,479	94.47%	\$ 8,947,475.83	24,484	\$ 284.44	\$ (187,451.68)	\$ 9,566,170.22	\$ 361.49	
Aug 17	\$ 7,990,226.41	\$ 99,709	99.70%	\$ 8,653,738.05	24,314	\$ 347.77	\$ (220,628.7)	\$ 10,204,618.76	\$ 419.69	
Sep 17	\$ 5,910,648.71	\$ 90,589	90.58%	\$ 6,525,363.17	23,093	\$ 283.06	\$ (268,675.25)	\$ 8,222,108.77	\$ 356.66	
Oct 17	\$ 6,209,453.97	\$ 93,019	93.01%	\$ 7,002,468.27	22,292	\$ 320.46	\$ (211,084.29)	\$ 9,081,488.78	\$ 398.71	
Nov 17	\$ 6,297,099.11	\$ 92,959	92.95%	\$ 6,723,248.54	22,404	\$ 300.14	\$ (214,096.19)	\$ 8,534,867.4	\$ 381.34	
Dec 17	\$ 177,189,784.05	\$ 5,371,368.26	90.40%	\$ 6,092,088.32	21,211	\$ 285.31	\$ (202,212.62)	\$ 7,895,151.87	\$ 374.76	

\*Exp. est. Cost. Util. ratio on. Factors on. Rebates as a negat. ve number

\*\*Exp. est. P. est. on D. usq. Rebates as a negat. ve number

Carrier Name: Aetna Health Inc. (a PA corp.)  
 Product(s): HMO and POS  
 Market Segment: Small Group  
 Rate Effective Date: 01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned From um	Paid Cla ms	Ultimate Incurred Claims	Member Months	Est. mat ed Cost Shar ing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescrip tion Drug Rebates*	Total EHB Capitation	Total Non-EHB Cap tation	Estimated Risk Adjustment
\$ 63,695,792.80	\$ 53,797,429.91	\$ 61,424,730.03	128,078	\$ 9,707,463.12	\$ 70,895,377.15		\$ (1,840,465.51)	\$ 236,816.51	\$	\$ 1,049,523.00
Total Annual Premium Total Allowed EHB Claims - EHB Cap tation PMPM (not of prescript on drug rebates) Total Annual P. est. of on D. us Rebates as a req est number Total Annual P. est. of on D. us Rebates as a req est number										
Total Annual P. est. of on D. us Rebates as a req est number Total Annual P. est. of on D. us Rebates as a req est number										

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite UHRT Trend**	Weights*
Inpatient Hospital	6.08%	2.52%	-2.03%	6.55%	18.28%
Outpatient Hospital	4.50%	-2.03%	-2.03%	9.00%	10.07%
Physician Office	1.02%	0.02%	-2.03%	5.80%	17.04%
Other - Misc. Call	4.50%	6.52%	-2.03%	9.00%	12.25%
Outpatient	6.60%	10.71%		6.64%	34.16%
Prescription Drug	10.25%	2.83%	-2.03%	10.80%	29.01%
Total Annual P. est. of on D. us Rebates as a req est number				8.00%	100.00%
Months of Trend					
Total Annual P. est. of on D. us Rebates as a req est number				1.17%	

Table 4b. Historical Annual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	U limate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ 4,553,586.00	98,860	98.86%	\$ 4,560,140.05	13,075	\$ 346.31	\$ (6,763,931.31)	\$ 6,763,931.31	\$ 472.60	
Feb-14	\$ 4,121,516.00	99,799	99.79%	\$ 4,132,662.45	15,109	\$ 273.52	\$ (6,268,300.00)	\$ 6,268,300.00	\$ 348.07	
Mar-14	\$ 4,966,024.71	99,498	99.49%	\$ 4,992,937.66	16,130	\$ 306.60	\$ (6,560,555.00)	\$ 6,560,555.00	\$ 392.23	
Apr-14	\$ 6,078,59.00	99,699	99.69%	\$ 6,097,563.51	18,131	\$ 336.30	\$ (7,760,200.00)	\$ 7,760,200.00	\$ 411.92	
May-14	\$ 6,207,300.00	99,513	99.51%	\$ 6,260,527.40	20,001	\$ 313.04	\$ (6,534,850.00)	\$ 6,534,850.00	\$ 376.34	
Jun-14	\$ 7,997,390.00	98,659	98.65%	\$ 7,997,141.61	21,891	\$ 365.00	\$ (7,938,650.00)	\$ 7,938,650.00	\$ 407.85	
Jul-14	\$ 7,818,044.84	97,845	97.84%	\$ 7,990,979.43	24,160	\$ 330.75	\$ (6,041,431.00)	\$ 6,041,431.00	\$ 468.78	
Aug-14	\$ 8,640,287.17	97,875	97.87%	\$ 8,647,926.58	25,311	\$ 341.60	\$ (6,558,049.00)	\$ 6,558,049.00	\$ 410.43	
Sep-14	\$ 8,735,458.64	98,688	98.68%	\$ 8,851,879.09	26,507	\$ 334.84	\$ (6,735,970.00)	\$ 6,735,970.00	\$ 410.57	
Oct-14	\$ 9,156,795.96	99,529	99.52%	\$ 10,031,000.00	27,813	\$ 360.70	\$ (6,363,000.00)	\$ 6,363,000.00	\$ 416.50	
Nov-14	\$ 7,987,551.00	98,418	98.41%	\$ 8,283,126.76	28,753	\$ 288.06	\$ (6,120,045.00)	\$ 6,120,045.00	\$ 349.70	
Dec-14	\$ 115,666,123.20	94,245	94.24%	\$ 13,775,600.08	39,250	\$ 350.97	\$ (6,640,531.00)	\$ 6,640,531.00	\$ 420.63	
Jan-15	\$ 16,468,929.78	99,499	99.49%	\$ 16,553,784.87	51,549	\$ 321.13	\$ (8,157,681.00)	\$ 8,157,681.00	\$ 402.05	
Feb-15	\$ 16,395,100.82	99,769	99.76%	\$ 16,434,018.29	51,727	\$ 317.71	\$ (8,153,621.00)	\$ 8,153,621.00	\$ 399.22	
Mar-15	\$ 18,834,667.05	98,740	98.74%	\$ 18,983,177.35	51,762	\$ 366.74	\$ (8,884,701.00)	\$ 8,884,701.00	\$ 444.59	
Apr-15	\$ 19,010,279.81	99,214	99.21%	\$ 19,086,888.24	51,547	\$ 369.80	\$ (8,826,550.00)	\$ 8,826,550.00	\$ 447.88	
May-15	\$ 17,695,763.00	99,618	99.61%	\$ 17,722,738.68	51,123	\$ 345.90	\$ (6,669,801.00)	\$ 6,669,801.00	\$ 407.61	
Jun-15	\$ 17,536,008.76	99,600	99.60%	\$ 17,606,526.04	50,837	\$ 346.34	\$ (6,317,337.00)	\$ 6,317,337.00	\$ 418.57	
Jul-15	\$ 18,819,998.84	99,209	99.20%	\$ 18,934,646.69	50,595	\$ 374.26	\$ (6,760,800.00)	\$ 6,760,800.00	\$ 448.46	
Aug-15	\$ 18,086,205.00	98,188	98.18%	\$ 18,235,516.76	50,323	\$ 362.31	\$ (6,326,568.00)	\$ 6,326,568.00	\$ 439.07	
Sep-15	\$ 16,933,522.85	97,035	97.03%	\$ 17,451,329.15	50,327	\$ 346.76	\$ (6,360,427.00)	\$ 6,360,427.00	\$ 417.10	
Oct-15	\$ 17,931,619.00	98,319	98.31%	\$ 18,654,751.63	49,850	\$ 373.42	\$ (6,938,780.00)	\$ 6,938,780.00	\$ 447.61	
Nov-15	\$ 16,82,788.92	93,799	93.79%	\$ 17,938,551.15	49,919	\$ 351.21	\$ (2,995,101.00)	\$ 2,995,101.00	\$ 412.21	
Dec-15	\$ 211,775,467.98	94,949	94.94%	\$ 16,605,637.20	46,414	\$ 354.72	\$ (8,444,171.00)	\$ 8,444,171.00	\$ 441.88	
Jan-16	\$ 5,761,988.89	102,876	102.87%	\$ 5,901,609.66	15,991	\$ 369.20	\$ (7,511,141.00)	\$ 7,511,141.00	\$ 451.03	
Feb-16	\$ 5,183,611.66	102,416	102.41%	\$ 5,061,995.22	15,830	\$ 320.80	\$ (6,040,631.00)	\$ 6,040,631.00	\$ 416.73	
Mar-16	\$ 5,846,601.15	93,489	93.48%	\$ 6,227,433.47	15,598	\$ 399.26	\$ (7,416,428.00)	\$ 7,416,428.00	\$ 501.36	
Apr-16	\$ 5,001,054.95	93,378	93.37%	\$ 5,249,173.86	16,438	\$ 315.90	\$ (6,857,740.00)	\$ 6,857,740.00	\$ 401.66	
May-16	\$ 5,983,616.46	98,989	98.98%	\$ 6,045,111.84	16,722	\$ 360.45	\$ (6,418,987.00)	\$ 6,418,987.00	\$ 450.53	
Jun-16	\$ 5,200,555.00	95,395	95.39%	\$ 5,301,980.23	17,038	\$ 316.95	\$ (6,298,478.00)	\$ 6,298,478.00	\$ 401.71	
Jul-16	\$ 6,064,969.81	94,468	94.46%	\$ 6,489,706.58	18,192	\$ 356.24	\$ (6,465,051.00)	\$ 6,465,051.00	\$ 454.92	
Aug-16	\$ 6,386,965.48	94,640	94.64%	\$ 6,748,899.89	18,277	\$ 369.25	\$ (6,703,683.00)	\$ 6,703,683.00	\$ 455.02	
Sep-16	\$ 6,012,314.67	89,378	89.37%	\$ 6,733,594.38	18,501	\$ 366.50	\$ (6,216,730.00)	\$ 6,216,730.00	\$ 407.70	
Oct-16	\$ 6,684,575.83	87,860	87.86%	\$ 6,662,500.27	18,506	\$ 362.06	\$ (6,040,291.00)	\$ 6,040,291.00	\$ 436.52	
Nov-16	\$ 6,199,953.18	88,609	88.60%	\$ 6,997,675.61	17,981	\$ 389.17	\$ (6,217,079.00)	\$ 6,217,079.00	\$ 477.15	
Dec-16	\$ 89,614,689.24	89,248	89.24%	\$ 6,444,001.00	16,610	\$ 387.86	\$ (6,000,871.00)	\$ 6,000,871.00	\$ 470.44	
Jan-17	\$ 6,857,799.98	91,306	91.30%	\$ 7,511,005.10	16,678	\$ 450.38	\$ (6,318,501.00)	\$ 6,318,501.00	\$ 579.95	
Feb-17	\$ 5,907,027.91	94,028	94.02%	\$ 6,489,926.44	16,034	\$ 404.76	\$ (6,220,187.00)	\$ 6,220,187.00	\$ 494.35	
Mar-17	\$ 6,109,889.74	93,226	93.22%	\$ 6,553,918.71	15,180	\$ 431.76	\$ (7,176,451.00)	\$ 7,176,451.00	\$ 523.33	
Apr-17	\$ 4,516,604.52	90,989	90.98%	\$ 4,864,564.99	13,261	\$ 374.17	\$ (6,040,089.00)	\$ 6,040,089.00	\$ 462.24	
May-17	\$ 4,898,024.86	89,015	89.01%	\$ 5,301,088.47	17,084	\$ 455.40	\$ (6,202,007.00)	\$ 6,202,007.00	\$ 500.65	
Jun-17	\$ 4,690,870.15	89,989	89.98%	\$ 5,212,992.88	13,056	\$ 473.60	\$ (6,400,150.00)	\$ 6,400,150.00	\$ 563.53	
Jul-17	\$ 4,138,192.17	91,740	91.74%	\$ 4,510,897.45	9,649	\$ 472.30	\$ (6,117,414.00)	\$ 6,117,414.00	\$ 561.58	
Aug-17	\$ 4,288,071.81	87,555	87.55%	\$ 4,897,261.08	8,819	\$ 549.46	\$ (6,166,207.00)	\$ 6,166,207.00	\$ 612.42	
Sep-17	\$ 4,446,900.81	89,555	89.55%	\$ 4,771,683.65	7,449	\$ 640.26	\$ (6,444,791.00)	\$ 6,444,791.00	\$ 861.87	
Oct-17	\$ 4,401,426.13	88,400	88.40%	\$ 3,848,301.00	6,811	\$ 564.18	\$ (6,102,195.00)	\$ 6,102,195.00	\$ 888.85	
Nov-17	\$ 3,380,990.17	89,248	89.24%	\$ 3,300,313.01	6,699	\$ 495.63	\$ (6,111,602.00)	\$ 6,111,602.00	\$ 768.64	
Dec-17	\$ 63,695,792.80	91,749	91.74%	\$ 2,417,796.42	4,668	\$ 517.98	\$ (6,176,411.00)	\$ 6,176,411.00	\$ 609.02	

\* Excess Cost on Facto of a ce rebates  
 \*\* Excess P. est. of on D. us Rebates as a req est number









Company Name: **Aetna Health Insurance**  
 Market: **Small Group**  
 Product: **HMO and QPOS**  
 Effective Date of Rates: **January 1, 2019**

Ending date of Rates: **March 31, 2019**

HIOS Plan ID (On Exchange) >	64844PA0060126															
HIOS Plan ID (Off Exchange) >	64844PA0060126															
Plan Marketing Name >	Aetna Silver QPOS 6000 80% \$30/75															
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 >	PAS001															
Metal >	Silver															
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) >	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$256.15	\$256.15	\$269.45	\$269.45	\$269.45	\$269.45	\$335.51	\$335.51	\$275.30	\$275.30	\$338.80	\$338.80	\$355.24	\$355.24	\$328.93	\$328.93
15	\$278.92	\$278.92	\$293.40	\$293.40	\$293.40	\$293.40	\$365.33	\$365.33	\$299.77	\$299.77	\$368.91	\$368.91	\$386.82	\$386.82	\$358.17	\$358.17
16	\$287.62	\$287.62	\$302.56	\$302.56	\$302.56	\$302.56	\$376.73	\$376.73	\$309.13	\$309.13	\$380.43	\$380.43	\$398.90	\$398.90	\$369.35	\$369.35
17	\$296.33	\$296.33	\$311.71	\$311.71	\$311.71	\$311.71	\$388.14	\$388.14	\$318.48	\$318.48	\$391.94	\$391.94	\$410.97	\$410.97	\$380.53	\$380.53
18	\$305.70	\$305.70	\$321.58	\$321.58	\$321.58	\$321.58	\$400.42	\$400.42	\$328.56	\$328.56	\$404.34	\$404.34	\$423.97	\$423.97	\$392.57	\$392.57
19	\$315.08	\$315.08	\$331.44	\$331.44	\$331.44	\$331.44	\$412.70	\$412.70	\$338.64	\$338.64	\$416.74	\$416.74	\$436.97	\$436.97	\$404.61	\$404.61
20	\$324.79	\$324.79	\$341.65	\$341.65	\$341.65	\$341.65	\$425.42	\$425.42	\$349.07	\$349.07	\$429.59	\$429.59	\$450.44	\$450.44	\$417.08	\$417.08
21	\$334.83	\$334.83	\$352.22	\$352.22	\$352.22	\$352.22	\$438.57	\$438.57	\$359.87	\$359.87	\$442.87	\$442.87	\$464.37	\$464.37	\$429.97	\$429.97
22	\$334.83	\$334.83	\$352.22	\$352.22	\$352.22	\$352.22	\$438.57	\$438.57	\$359.87	\$359.87	\$442.87	\$442.87	\$464.37	\$464.37	\$429.97	\$429.97
23	\$334.83	\$334.83	\$352.22	\$352.22	\$352.22	\$352.22	\$438.57	\$438.57	\$359.87	\$359.87	\$442.87	\$442.87	\$464.37	\$464.37	\$429.97	\$429.97
24	\$334.83	\$334.83	\$352.22	\$352.22	\$352.22	\$352.22	\$438.57	\$438.57	\$359.87	\$359.87	\$442.87	\$442.87	\$464.37	\$464.37	\$429.97	\$429.97
25	\$336.17	\$336.17	\$353.63	\$353.63	\$353.63	\$353.63	\$440.33	\$440.33	\$361.31	\$361.31	\$444.65	\$444.65	\$466.23	\$466.23	\$431.69	\$431.69
26	\$342.87	\$342.87	\$360.67	\$360.67	\$360.67	\$360.67	\$449.10	\$449.10	\$368.51	\$368.51	\$453.50	\$453.50	\$475.52	\$475.52	\$440.29	\$440.29
27	\$350.90	\$350.90	\$369.13	\$369.13	\$369.13	\$369.13	\$459.63	\$459.63	\$377.14	\$377.14	\$464.13	\$464.13	\$486.66	\$486.66	\$450.61	\$450.61
28	\$363.96	\$363.96	\$382.86	\$382.86	\$382.86	\$382.86	\$476.73	\$476.73	\$391.18	\$391.18	\$481.40	\$481.40	\$504.77	\$504.77	\$467.38	\$467.38
29	\$374.68	\$374.68	\$394.13	\$394.13	\$394.13	\$394.13	\$490.76	\$490.76	\$402.69	\$402.69	\$495.58	\$495.58	\$519.63	\$519.63	\$481.14	\$481.14
30	\$380.03	\$380.03	\$399.77	\$399.77	\$399.77	\$399.77	\$497.78	\$497.78	\$408.45	\$408.45	\$502.66	\$502.66	\$527.06	\$527.06	\$488.02	\$488.02
31	\$388.07	\$388.07	\$408.22	\$408.22	\$408.22	\$408.22	\$508.31	\$508.31	\$417.09	\$417.09	\$513.29	\$513.29	\$538.21	\$538.21	\$498.34	\$498.34
32	\$396.11	\$396.11	\$416.68	\$416.68	\$416.68	\$416.68	\$518.83	\$518.83	\$425.73	\$425.73	\$523.92	\$523.92	\$549.35	\$549.35	\$508.66	\$508.66
33	\$401.13	\$401.13	\$421.96	\$421.96	\$421.96	\$421.96	\$525.41	\$525.41	\$431.12	\$431.12	\$530.56	\$530.56	\$556.32	\$556.32	\$515.11	\$515.11
34	\$406.49	\$406.49	\$427.59	\$427.59	\$427.59	\$427.59	\$532.43	\$532.43	\$436.88	\$436.88	\$537.65	\$537.65	\$563.75	\$563.75	\$521.99	\$521.99
35	\$409.16	\$409.16	\$430.41	\$430.41	\$430.41	\$430.41	\$535.94	\$535.94	\$439.76	\$439.76	\$541.19	\$541.19	\$567.46	\$567.46	\$525.43	\$525.43
36	\$411.84	\$411.84	\$433.23	\$433.23	\$433.23	\$433.23	\$539.45	\$539.45	\$442.64	\$442.64	\$544.73	\$544.73	\$571.18	\$571.18	\$528.87	\$528.87
37	\$414.52	\$414.52	\$436.05	\$436.05	\$436.05	\$436.05	\$542.95	\$542.95	\$445.52	\$445.52	\$548.28	\$548.28	\$574.89	\$574.89	\$532.31	\$532.31
38	\$417.20	\$417.20	\$438.87	\$438.87	\$438.87	\$438.87	\$546.46	\$546.46	\$448.40	\$448.40	\$551.82	\$551.82	\$578.61	\$578.61	\$535.75	\$535.75
39	\$422.56	\$422.56	\$444.50	\$444.50	\$444.50	\$444.50	\$553.48	\$553.48	\$454.16	\$454.16	\$558.91	\$558.91	\$586.04	\$586.04	\$542.63	\$542.63
40	\$427.92	\$427.92	\$450.14	\$450.14	\$450.14	\$450.14	\$560.50	\$560.50	\$459.91	\$459.91	\$565.99	\$565.99	\$593.47	\$593.47	\$549.51	\$549.51
41	\$435.95	\$435.95	\$458.59	\$458.59	\$458.59	\$458.59	\$571.02	\$571.02	\$468.55	\$468.55	\$576.62	\$576.62	\$604.61	\$604.61	\$559.83	\$559.83
42	\$443.65	\$443.65	\$466.69	\$466.69	\$466.69	\$466.69	\$581.11	\$581.11	\$476.83	\$476.83	\$586.81	\$586.81	\$615.29	\$615.29	\$569.72	\$569.72
43	\$454.37	\$454.37	\$477.96	\$477.96	\$477.96	\$477.96	\$595.14	\$595.14	\$488.34	\$488.34	\$600.98	\$600.98	\$630.15	\$630.15	\$583.48	\$583.48
44	\$467.76	\$467.76	\$492.05	\$492.05	\$492.05	\$492.05	\$612.69	\$612.69	\$502.74	\$502.74	\$618.69	\$618.69	\$648.73	\$648.73	\$600.67	\$600.67
45	\$483.50	\$483.50	\$508.61	\$508.61	\$508.61	\$508.61	\$633.30	\$633.30	\$519.65	\$519.65	\$639.51	\$639.51	\$670.55	\$670.55	\$620.88	\$620.88
46	\$502.25	\$502.25	\$528.33	\$528.33	\$528.33	\$528.33	\$657.86	\$657.86	\$539.80	\$539.80	\$664.31	\$664.31	\$696.56	\$696.56	\$644.96	\$644.96
47	\$523.34	\$523.34	\$550.52	\$550.52	\$550.52	\$550.52	\$685.49	\$685.49	\$562.48	\$562.48	\$692.21	\$692.21	\$725.81	\$725.81	\$672.05	\$672.05
48	\$547.45	\$547.45	\$575.88	\$575.88	\$575.88	\$575.88	\$717.07	\$717.07	\$588.39	\$588.39	\$724.10	\$724.10	\$759.25	\$759.25	\$703.01	\$703.01
49	\$571.22	\$571.22	\$600.89	\$600.89	\$600.89	\$600.89	\$748.21	\$748.21	\$613.94	\$613.94	\$755.54	\$755.54	\$792.22	\$792.22	\$733.54	\$733.54
50	\$598.01	\$598.01	\$629.06	\$629.06	\$629.06	\$629.06	\$783.29	\$783.29	\$642.73	\$642.73	\$790.97	\$790.97	\$829.37	\$829.37	\$767.93	\$767.93
51	\$624.46	\$624.46	\$656.89	\$656.89	\$656.89	\$656.89	\$817.94	\$817.94	\$671.16	\$671.16	\$825.96	\$825.96	\$866.05	\$866.05	\$801.90	\$801.90
52	\$653.59	\$653.59	\$687.53	\$687.53	\$687.53	\$687.53	\$856.10	\$856.10	\$702.47	\$702.47	\$864.49	\$864.49	\$906.45	\$906.45	\$839.31	\$839.31
53	\$683.06	\$683.06	\$718.53	\$718.53	\$718.53	\$718.53	\$894.69	\$894.69	\$734.13	\$734.13	\$903.46	\$903.46	\$947.32	\$947.32	\$877.15	\$877.15
54	\$714.87	\$714.87	\$751.99	\$751.99	\$751.99	\$751.99	\$936.35	\$936.35	\$768.32	\$768.32	\$945.53	\$945.53	\$991.43	\$991.43	\$918.00	\$918.00
55	\$746.68	\$746.68	\$785.45	\$785.45	\$785.45	\$785.45	\$978.02	\$978.02	\$802.51	\$802.51	\$987.61	\$987.61	\$1,035.55	\$1,035.55	\$958.84	\$958.84
56	\$781.16	\$781.16	\$821.73	\$821.73	\$821.73	\$821.73	\$1,023.19	\$1,023.19	\$839.58	\$839.58	\$1,033.22	\$1,033.22	\$1,083.38	\$1,083.38	\$1,003.13	\$1,003.13
57	\$815.99	\$815.99	\$858.36	\$858.36	\$858.36	\$858.36	\$1,068.80	\$1,068.80	\$877.00	\$877.00	\$1,079.28	\$1,079.28	\$1,131.68	\$1,131.68	\$1,047.85	\$1,047.85
58	\$853.15	\$853.15	\$897.46	\$897.46	\$897.46	\$897.46	\$1,117.49	\$1,117.49	\$916.95	\$916.95	\$1,128.44	\$1,128.44	\$1,183.22	\$1,183.22	\$1,095.57	\$1,095.57
59	\$871.57	\$871.57	\$916.83	\$916.83	\$916.83	\$916.83	\$1,141.61	\$1,141.61	\$936.74	\$936.74	\$1,152.80	\$1,152.80	\$1,208.76	\$1,208.76	\$1,119.22	\$1,119.22
60	\$908.73	\$908.73	\$955.92	\$955.92	\$955.92	\$955.92	\$1,190.29	\$1,190.29	\$976.69	\$976.69	\$1,201.96	\$1,201.96	\$1,260.31	\$1,260.31	\$1,166.95	\$1,166.95
61	\$940.88	\$940.88	\$989.74	\$989.74	\$989.74	\$989.74	\$1,232.39	\$1,232.39	\$1,011.23	\$1,011.23	\$1,244.47	\$1,244.47	\$1,304.89	\$1,304.89	\$1,208.23	\$1,208.23
62	\$961.97	\$961.97	\$1,011.93	\$1,011.93	\$1,011.93	\$1,011.93	\$1,260.02	\$1,260.02	\$1,033.91	\$1,033.91	\$1,272.38	\$1,272.38	\$1,334.14	\$1,334.14	\$1,235.32	\$1,235.32
63	\$988.42	\$988.42	\$1,039.75	\$1,039.75	\$1,039.75	\$1,039.75	\$1,294.67	\$1,294.67	\$1,062.34	\$1,062.34	\$1,307.36	\$1,307.36	\$1,370.83	\$1,370.83	\$1,269.28	\$1,269.28
64+	\$1,004.16	\$1,004.16	\$1,056.31	\$1,056.31	\$1,056.31	\$1,056.31	\$1,315.28	\$1,315.28	\$1,079.25	\$1,079.25	\$1,328.18	\$1,328.18	\$1,392.65	\$1,392.65	\$1,289.49	\$1,289.49

Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange) >	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
HIOS Plan ID (Off Exchange) >	64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name >	Aetna Silver HMO 6000 80% \$30/75		Aetna Silver HMO 6000 80% \$30/75		Aetna Silver HMO 6000 80% \$30/75		Aetna Silver HMO 6000 80% \$30/75		Aetna Silver HMO 6000 80% \$30/75		Aetna Silver HMO 6000 80% \$30/75		Aetna Silver HMO 6000 80% \$30/75		Aetna Silver HMO 6000 80% \$30/75	
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 >	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
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) >	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$250.87	\$250.87	\$263.89	\$263.89	\$328.59	\$328.59	\$269.62	\$269.62	\$331.81	\$331.81	\$347.92	\$347.92	\$322.15	\$322.15	\$302.60	\$302.60
15	\$273.16	\$273.16	\$287.35	\$287.35	\$357.80	\$357.80	\$293.59	\$293.59	\$361.31	\$361.31	\$378.85	\$378.85	\$350.78	\$350.78	\$329.50	\$329.50
16	\$281.69	\$281.69	\$296.32	\$296.32	\$368.97	\$368.97	\$302.75	\$302.75	\$372.58	\$372.58	\$390.67	\$390.67	\$361.73	\$361.73	\$339.78	\$339.78
17	\$290.22	\$290.22	\$305.29	\$305.29	\$380.14	\$380.14	\$311.92	\$311.92	\$383.86	\$383.86	\$402.50	\$402.50	\$372.68	\$372.68	\$350.07	\$350.07
18	\$299.40	\$299.40	\$314.95	\$314.95	\$392.16	\$392.16	\$321.79	\$321.79	\$396.01	\$396.01	\$415.23	\$415.23	\$384.47	\$384.47	\$361.14	\$361.14
19	\$308.58	\$308.58	\$324.61	\$324.61	\$404.19	\$404.19	\$331.66	\$331.66	\$408.15	\$408.15	\$427.96	\$427.96	\$396.26	\$396.26	\$372.22	\$372.22
20	\$318.09	\$318.09	\$334.61	\$334.61	\$416.65	\$416.65	\$341.88	\$341.88	\$420.73	\$420.73	\$441.15	\$441.15	\$408.48	\$408.48	\$383.69	\$383.69
21	\$327.93	\$327.93	\$344.96	\$344.96	\$429.53	\$429.53	\$352.45	\$352.45	\$433.74	\$433.74	\$454.80	\$454.80	\$421.11	\$421.11	\$395.56	\$395.56
22	\$327.93	\$327.93	\$344.96	\$344.96	\$429.53	\$429.53	\$352.45	\$352.45	\$433.74	\$433.74	\$454.80	\$454.80	\$421.11	\$421.11	\$395.56	\$395.56
23	\$327.93	\$327.93	\$344.96	\$344.96	\$429.53	\$429.53	\$352.45	\$352.45	\$433.74	\$433.74	\$454.80	\$454.80	\$421.11	\$421.11	\$395.56	\$395.56
24	\$327.93	\$327.93	\$344.96	\$344.96	\$429.53	\$429.53	\$352.45	\$352.45	\$433.74	\$433.74	\$454.80	\$454.80	\$421.11	\$421.11	\$395.56	\$395.56
25	\$329.24	\$329.24	\$346.34	\$346.34	\$431.25	\$431.25	\$353.86	\$353.86	\$435.48	\$435.48	\$456.62	\$456.62	\$422.79	\$422.79	\$397.14	\$397.14
26	\$335.80	\$335.80	\$353.24	\$353.24	\$439.84	\$439.84	\$360.91	\$360.91	\$444.15	\$444.15	\$465.71	\$465.71	\$431.22	\$431.22	\$405.05	\$405.05
27	\$343.67	\$343.67	\$361.52	\$361.52	\$450.15	\$450.15	\$369.37	\$369.37	\$454.56	\$454.56	\$476.63	\$476.63	\$441.32	\$441.32	\$414.54	\$414.54
28	\$356.46	\$356.46	\$374.97	\$374.97	\$466.90	\$466.90	\$383.11	\$383.11	\$471.48	\$471.48	\$494.37	\$494.37	\$457.75	\$457.75	\$429.97	\$429.97
29	\$366.95	\$366.95	\$386.01	\$386.01	\$480.65	\$480.65	\$394.39	\$394.39	\$485.36	\$485.36	\$508.92	\$508.92	\$471.22	\$471.22	\$442.63	\$442.63
30	\$372.20	\$372.20	\$391.53	\$391.53	\$487.52	\$487.52	\$400.03	\$400.03	\$492.30	\$492.30	\$516.20	\$516.20	\$477.96	\$477.96	\$448.96	\$448.96
31	\$380.07	\$380.07	\$399.81	\$399.81	\$497.83	\$497.83	\$408.49	\$408.49	\$502.71	\$502.71	\$527.11	\$527.11	\$488.07	\$488.07	\$458.45	\$458.45
32	\$387.94	\$387.94	\$408.09	\$408.09	\$508.14	\$508.14	\$416.95	\$416.95	\$513.12	\$513.12	\$538.03	\$538.03	\$498.17	\$498.17	\$467.94	\$467.94
33	\$392.86	\$392.86	\$413.26	\$413.26	\$514.58	\$514.58	\$422.24	\$422.24	\$519.62	\$519.62	\$544.85	\$544.85	\$504.49	\$504.49	\$473.88	\$473.88
34	\$398.11	\$398.11	\$418.78	\$418.78	\$521.45	\$521.45	\$427.87	\$427.87	\$526.56	\$526.56	\$552.12	\$552.12	\$511.23	\$511.23	\$480.20	\$480.20
35	\$400.73	\$400.73	\$421.54	\$421.54	\$524.89	\$524.89	\$430.69	\$430.69	\$530.03	\$530.03	\$555.76	\$555.76	\$514.60	\$514.60	\$483.37	\$483.37
36	\$403.35	\$403.35	\$424.30	\$424.30	\$528.32	\$528.32	\$433.51	\$433.51	\$533.50	\$533.50	\$559.40	\$559.40	\$517.96	\$517.96	\$486.53	\$486.53
37	\$405.98	\$405.98	\$427.06	\$427.06	\$531.76	\$531.76	\$436.33	\$436.33	\$536.97	\$536.97	\$563.04	\$563.04	\$521.33	\$521.33	\$489.70	\$489.70
38	\$408.60	\$408.60	\$429.82	\$429.82	\$535.20	\$535.20	\$439.15	\$439.15	\$540.44	\$540.44	\$566.68	\$566.68	\$524.70	\$524.70	\$492.86	\$492.86
39	\$413.85	\$413.85	\$435.34	\$435.34	\$542.07	\$542.07	\$444.79	\$444.79	\$547.38	\$547.38	\$573.95	\$573.95	\$531.44	\$531.44	\$499.19	\$499.19
40	\$419.09	\$419.09	\$440.86	\$440.86	\$548.94	\$548.94	\$450.43	\$450.43	\$554.32	\$554.32	\$581.23	\$581.23	\$538.18	\$538.18	\$505.52	\$505.52
41	\$426.96	\$426.96	\$449.13	\$449.13	\$559.25	\$559.25	\$458.89	\$458.89	\$564.73	\$564.73	\$592.15	\$592.15	\$548.28	\$548.28	\$515.01	\$515.01
42	\$434.51	\$434.51	\$457.07	\$457.07	\$569.13	\$569.13	\$467.00	\$467.00	\$574.71	\$574.71	\$602.61	\$602.61	\$557.97	\$557.97	\$524.11	\$524.11
43	\$445.00	\$445.00	\$468.11	\$468.11	\$582.87	\$582.87	\$478.27	\$478.27	\$588.59	\$588.59	\$617.16	\$617.16	\$571.44	\$571.44	\$536.77	\$536.77
44	\$458.12	\$458.12	\$481.91	\$481.91	\$600.06	\$600.06	\$492.37	\$492.37	\$605.94	\$605.94	\$635.35	\$635.35	\$588.29	\$588.29	\$552.59	\$552.59
45	\$473.53	\$473.53	\$498.12	\$498.12	\$620.24	\$620.24	\$508.94	\$508.94	\$626.32	\$626.32	\$656.73	\$656.73	\$608.08	\$608.08	\$571.18	\$571.18
46	\$491.89	\$491.89	\$517.44	\$517.44	\$644.30	\$644.30	\$528.68	\$528.68	\$650.61	\$650.61	\$682.20	\$682.20	\$631.66	\$631.66	\$593.33	\$593.33
47	\$512.55	\$512.55	\$539.17	\$539.17	\$671.36	\$671.36	\$550.88	\$550.88	\$677.94	\$677.94	\$710.85	\$710.85	\$658.19	\$658.19	\$618.25	\$618.25
48	\$536.16	\$536.16	\$564.01	\$564.01	\$702.28	\$702.28	\$576.26	\$576.26	\$709.17	\$709.17	\$743.59	\$743.59	\$688.51	\$688.51	\$646.73	\$646.73
49	\$559.45	\$559.45	\$588.50	\$588.50	\$732.78	\$732.78	\$601.28	\$601.28	\$739.96	\$739.96	\$775.88	\$775.88	\$718.41	\$718.41	\$674.82	\$674.82
50	\$585.68	\$585.68	\$616.09	\$616.09	\$767.14	\$767.14	\$629.48	\$629.48	\$774.66	\$774.66	\$812.27	\$812.27	\$752.10	\$752.10	\$706.46	\$706.46
51	\$611.59	\$611.59	\$643.35	\$643.35	\$801.08	\$801.08	\$657.32	\$657.32	\$808.93	\$808.93	\$848.20	\$848.20	\$785.37	\$785.37	\$737.71	\$737.71
52	\$640.12	\$640.12	\$673.36	\$673.36	\$838.44	\$838.44	\$687.98	\$687.98	\$846.66	\$846.66	\$887.77	\$887.77	\$822.00	\$822.00	\$772.12	\$772.12
53	\$668.97	\$668.97	\$703.71	\$703.71	\$876.24	\$876.24	\$719.00	\$719.00	\$884.83	\$884.83	\$927.79	\$927.79	\$859.06	\$859.06	\$806.93	\$806.93
54	\$700.13	\$700.13	\$736.48	\$736.48	\$917.05	\$917.05	\$752.48	\$752.48	\$926.04	\$926.04	\$970.99	\$970.99	\$899.07	\$899.07	\$844.51	\$844.51
55	\$731.28	\$731.28	\$769.26	\$769.26	\$957.85	\$957.85	\$785.96	\$785.96	\$967.25	\$967.25	\$1,014.20	\$1,014.20	\$939.07	\$939.07	\$882.09	\$882.09
56	\$765.06	\$765.06	\$804.79	\$804.79	\$1,002.10	\$1,002.10	\$822.27	\$822.27	\$1,011.92	\$1,011.92	\$1,061.04	\$1,061.04	\$982.45	\$982.45	\$922.83	\$922.83
57	\$799.16	\$799.16	\$840.66	\$840.66	\$1,046.77	\$1,046.77	\$858.92	\$858.92	\$1,057.03	\$1,057.03	\$1,108.34	\$1,108.34	\$1,026.24	\$1,026.24	\$963.97	\$963.97
58	\$835.56	\$835.56	\$878.95	\$878.95	\$1,094.45	\$1,094.45	\$898.04	\$898.04	\$1,105.18	\$1,105.18	\$1,158.82	\$1,158.82	\$1,072.99	\$1,072.99	\$1,007.87	\$1,007.87
59	\$853.60	\$853.60	\$897.93	\$897.93	\$1,118.07	\$1,118.07	\$917.43	\$917.43	\$1,129.03	\$1,129.03	\$1,183.84	\$1,183.84	\$1,096.15	\$1,096.15	\$1,029.63	\$1,029.63
60	\$890.00	\$890.00	\$936.22	\$936.22	\$1,165.75	\$1,165.75	\$956.55	\$956.55	\$1,177.18	\$1,177.18	\$1,234.32	\$1,234.32	\$1,142.89	\$1,142.89	\$1,073.54	\$1,073.54
61	\$921.48	\$921.48	\$969.33	\$969.33	\$1,206.98	\$1,206.98	\$990.38	\$990.38	\$1,218.82	\$1,218.82	\$1,277.98	\$1,277.98	\$1,183.32	\$1,183.32	\$1,111.51	\$1,111.51
62	\$942.14	\$942.14	\$991.06	\$991.06	\$1,234.04	\$1,234.04	\$1,012.59	\$1,012.59	\$1,246.14	\$1,246.14	\$1,306.63	\$1,306.63	\$1,209.85	\$1,209.85	\$1,136.43	\$1,136.43
63	\$968.05	\$968.05	\$1,018.32	\$1,018.32	\$1,267.98	\$1,267.98	\$1,040.43	\$1,040.43	\$1,280.41	\$1,280.41	\$1,342.56	\$1,342.56	\$1,243.11	\$1,243.11	\$1,167.68	\$1,167.68
64+	\$983.46	\$983.46	\$1,034.53	\$1,034.53	\$1,288.16	\$1,288.16	\$1,057.00	\$1,057.00	\$1,300.79	\$1,300.79	\$1,363.94	\$1,363.94	\$1,262.91	\$1,262.91	\$1,186.27	\$1,186.27

**Aetna Health Insurance  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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 Insurance

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1								
					0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off		\$334.83		\$334.83	\$334.83		\$334.83		
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off		\$327.93		\$327.93	\$327.93		\$327.93		

**RATING AREA 2**

0	0	0
<b>Elk</b>	<b>Cameron</b>	<b>Potter</b>
\$352.22	\$352.22	\$352.22
\$344.96	\$344.96	\$344.96

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
<b>Bradford</b>	<b>Carbon</b>	<b>Clinton</b>	<b>Lackawanna</b>	<b>Luzerne</b>	<b>Lycoming</b>	<b>Monroe</b>	<b>Pike</b>	<b>Sullivan</b>	<b>Susquehanna</b>	<b>Tioga</b>	<b>Wayne</b>	<b>Wyoming</b>
\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57	\$438.57
\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53	\$429.53

**RATING AREA 4**

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

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$359.87	\$359.87	\$359.87	\$359.87	\$359.87	
	\$352.45	\$352.45	\$352.45	\$352.45	\$352.45	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$442.87	\$442.87	\$442.87	\$442.87	\$442.87	\$442.87	\$442.87	\$442.87	\$442.87	\$442.87
\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74	\$433.74

**RATING AREA 7**

9	28	35	42
Adams	Berks	Lancaster	York
\$464.37	\$464.37	\$464.37	\$464.37
\$454.80	\$454.80	\$454.80	\$454.80

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$429.97	\$429.97	\$429.97	\$429.97	\$429.97
\$421.11	\$421.11	\$421.11	\$421.11	\$421.11

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$403.88	\$403.88	\$403.88	\$403.88	\$403.88	\$403.88	\$403.88
\$395.56	\$395.56	\$395.56	\$395.56	\$395.56	\$395.56	\$395.56

Company Name: **Aetna Health Insurance**  
 Market: **Small Group**  
 Product: **HMO and QPOS**  
 Effective Date of Rates: **April 1, 2019**

Ending date of Rates: **June 30, 2019**

HIOS Plan ID (On Exchange) >	64844PA0060126															
HIOS Plan ID (Off Exchange) >	64844PA0060126															
Plan Marketing Name >	Aetna Silver QPOS 6000 80% \$30/75															
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 >	PAS001															
Metal >	Silver															
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) >	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$265.55	\$265.55	\$279.34	\$279.34	\$347.83	\$347.83	\$285.41	\$285.41	\$351.24	\$351.24	\$368.29	\$368.29	\$341.01	\$341.01	\$320.32	\$320.32
15	\$289.16	\$289.16	\$304.18	\$304.18	\$378.75	\$378.75	\$310.78	\$310.78	\$382.46	\$382.46	\$401.03	\$401.03	\$371.32	\$371.32	\$348.79	\$348.79
16	\$298.18	\$298.18	\$313.67	\$313.67	\$390.57	\$390.57	\$320.48	\$320.48	\$394.40	\$394.40	\$413.55	\$413.55	\$382.91	\$382.91	\$359.68	\$359.68
17	\$307.21	\$307.21	\$323.16	\$323.16	\$402.39	\$402.39	\$330.18	\$330.18	\$406.34	\$406.34	\$426.06	\$426.06	\$394.50	\$394.50	\$370.56	\$370.56
18	\$316.93	\$316.93	\$333.39	\$333.39	\$415.12	\$415.12	\$340.63	\$340.63	\$419.19	\$419.19	\$439.54	\$439.54	\$406.99	\$406.99	\$382.29	\$382.29
19	\$326.65	\$326.65	\$343.61	\$343.61	\$427.86	\$427.86	\$351.08	\$351.08	\$432.05	\$432.05	\$453.02	\$453.02	\$419.47	\$419.47	\$394.01	\$394.01
20	\$336.72	\$336.72	\$354.20	\$354.20	\$441.04	\$441.04	\$361.90	\$361.90	\$445.37	\$445.37	\$466.99	\$466.99	\$432.39	\$432.39	\$406.16	\$406.16
21	\$347.13	\$347.13	\$365.16	\$365.16	\$454.68	\$454.68	\$373.09	\$373.09	\$459.14	\$459.14	\$481.43	\$481.43	\$445.77	\$445.77	\$418.72	\$418.72
22	\$347.13	\$347.13	\$365.16	\$365.16	\$454.68	\$454.68	\$373.09	\$373.09	\$459.14	\$459.14	\$481.43	\$481.43	\$445.77	\$445.77	\$418.72	\$418.72
23	\$347.13	\$347.13	\$365.16	\$365.16	\$454.68	\$454.68	\$373.09	\$373.09	\$459.14	\$459.14	\$481.43	\$481.43	\$445.77	\$445.77	\$418.72	\$418.72
24	\$347.13	\$347.13	\$365.16	\$365.16	\$454.68	\$454.68	\$373.09	\$373.09	\$459.14	\$459.14	\$481.43	\$481.43	\$445.77	\$445.77	\$418.72	\$418.72
25	\$348.52	\$348.52	\$366.62	\$366.62	\$456.50	\$456.50	\$374.58	\$374.58	\$460.98	\$460.98	\$483.35	\$483.35	\$447.55	\$447.55	\$420.39	\$420.39
26	\$355.46	\$355.46	\$373.92	\$373.92	\$465.59	\$465.59	\$382.04	\$382.04	\$470.16	\$470.16	\$492.98	\$492.98	\$456.47	\$456.47	\$428.77	\$428.77
27	\$363.79	\$363.79	\$382.68	\$382.68	\$476.51	\$476.51	\$391.00	\$391.00	\$481.18	\$481.18	\$504.54	\$504.54	\$467.16	\$467.16	\$438.82	\$438.82
28	\$377.33	\$377.33	\$396.93	\$396.93	\$494.24	\$494.24	\$405.55	\$405.55	\$499.08	\$499.08	\$523.31	\$523.31	\$484.55	\$484.55	\$455.15	\$455.15
29	\$388.44	\$388.44	\$408.61	\$408.61	\$508.79	\$508.79	\$417.49	\$417.49	\$513.78	\$513.78	\$538.72	\$538.72	\$498.81	\$498.81	\$468.54	\$468.54
30	\$393.99	\$393.99	\$414.45	\$414.45	\$516.06	\$516.06	\$423.45	\$423.45	\$521.12	\$521.12	\$546.42	\$546.42	\$505.95	\$505.95	\$475.24	\$475.24
31	\$402.32	\$402.32	\$423.22	\$423.22	\$526.98	\$526.98	\$432.41	\$432.41	\$532.14	\$532.14	\$557.98	\$557.98	\$516.64	\$516.64	\$485.29	\$485.29
32	\$410.66	\$410.66	\$431.98	\$431.98	\$537.89	\$537.89	\$441.36	\$441.36	\$543.16	\$543.16	\$569.53	\$569.53	\$527.34	\$527.34	\$495.34	\$495.34
33	\$415.86	\$415.86	\$437.46	\$437.46	\$544.71	\$544.71	\$446.96	\$446.96	\$550.05	\$550.05	\$576.75	\$576.75	\$534.03	\$534.03	\$501.62	\$501.62
34	\$421.42	\$421.42	\$443.30	\$443.30	\$551.98	\$551.98	\$452.93	\$452.93	\$557.40	\$557.40	\$584.45	\$584.45	\$541.16	\$541.16	\$508.32	\$508.32
35	\$424.19	\$424.19	\$446.22	\$446.22	\$555.62	\$555.62	\$455.91	\$455.91	\$561.07	\$561.07	\$588.31	\$588.31	\$544.73	\$544.73	\$511.67	\$511.67
36	\$426.97	\$426.97	\$449.14	\$449.14	\$559.26	\$559.26	\$458.90	\$458.90	\$564.74	\$564.74	\$592.16	\$592.16	\$548.29	\$548.29	\$515.02	\$515.02
37	\$429.75	\$429.75	\$452.06	\$452.06	\$562.90	\$562.90	\$461.88	\$461.88	\$568.42	\$568.42	\$596.01	\$596.01	\$551.86	\$551.86	\$518.37	\$518.37
38	\$432.52	\$432.52	\$454.99	\$454.99	\$566.53	\$566.53	\$464.87	\$464.87	\$572.09	\$572.09	\$599.86	\$599.86	\$555.43	\$555.43	\$521.72	\$521.72
39	\$438.08	\$438.08	\$460.83	\$460.83	\$573.81	\$573.81	\$470.84	\$470.84	\$579.43	\$579.43	\$607.56	\$607.56	\$562.56	\$562.56	\$528.42	\$528.42
40	\$443.63	\$443.63	\$466.67	\$466.67	\$581.08	\$581.08	\$476.81	\$476.81	\$586.78	\$586.78	\$615.27	\$615.27	\$569.69	\$569.69	\$535.12	\$535.12
41	\$451.96	\$451.96	\$475.43	\$475.43	\$592.00	\$592.00	\$485.76	\$485.76	\$597.80	\$597.80	\$626.82	\$626.82	\$580.39	\$580.39	\$545.17	\$545.17
42	\$459.95	\$459.95	\$483.83	\$483.83	\$602.45	\$602.45	\$494.34	\$494.34	\$608.36	\$608.36	\$637.89	\$637.89	\$590.64	\$590.64	\$554.80	\$554.80
43	\$471.06	\$471.06	\$495.52	\$495.52	\$617.00	\$617.00	\$506.28	\$506.28	\$623.05	\$623.05	\$653.30	\$653.30	\$604.91	\$604.91	\$568.20	\$568.20
44	\$484.94	\$484.94	\$510.12	\$510.12	\$635.19	\$635.19	\$521.20	\$521.20	\$641.42	\$641.42	\$672.56	\$672.56	\$622.74	\$622.74	\$584.95	\$584.95
45	\$501.26	\$501.26	\$527.29	\$527.29	\$656.56	\$656.56	\$538.74	\$538.74	\$663.00	\$663.00	\$695.18	\$695.18	\$643.69	\$643.69	\$604.63	\$604.63
46	\$520.70	\$520.70	\$547.73	\$547.73	\$682.02	\$682.02	\$559.63	\$559.63	\$688.71	\$688.71	\$722.14	\$722.14	\$668.65	\$668.65	\$628.08	\$628.08
47	\$542.56	\$542.56	\$570.74	\$570.74	\$710.67	\$710.67	\$583.14	\$583.14	\$717.64	\$717.64	\$752.47	\$752.47	\$696.73	\$696.73	\$654.45	\$654.45
48	\$567.56	\$567.56	\$597.03	\$597.03	\$743.41	\$743.41	\$610.00	\$610.00	\$750.69	\$750.69	\$787.14	\$787.14	\$728.83	\$728.83	\$684.60	\$684.60
49	\$592.20	\$592.20	\$622.96	\$622.96	\$775.69	\$775.69	\$636.49	\$636.49	\$783.29	\$783.29	\$821.32	\$821.32	\$760.48	\$760.48	\$714.33	\$714.33
50	\$619.97	\$619.97	\$652.17	\$652.17	\$812.06	\$812.06	\$666.33	\$666.33	\$820.02	\$820.02	\$859.83	\$859.83	\$796.14	\$796.14	\$747.83	\$747.83
51	\$647.40	\$647.40	\$681.02	\$681.02	\$847.98	\$847.98	\$695.81	\$695.81	\$856.30	\$856.30	\$897.86	\$897.86	\$831.36	\$831.36	\$780.91	\$780.91
52	\$677.60	\$677.60	\$712.79	\$712.79	\$887.54	\$887.54	\$728.27	\$728.27	\$896.24	\$896.24	\$939.75	\$939.75	\$870.14	\$870.14	\$817.34	\$817.34
53	\$708.15	\$708.15	\$744.92	\$744.92	\$927.55	\$927.55	\$761.10	\$761.10	\$936.65	\$936.65	\$982.11	\$982.11	\$909.36	\$909.36	\$854.18	\$854.18
54	\$741.12	\$741.12	\$779.61	\$779.61	\$970.75	\$970.75	\$796.54	\$796.54	\$980.26	\$980.26	\$1,027.85	\$1,027.85	\$951.71	\$951.71	\$893.96	\$893.96
55	\$774.10	\$774.10	\$814.30	\$814.30	\$1,013.94	\$1,013.94	\$831.99	\$831.99	\$1,023.88	\$1,023.88	\$1,073.58	\$1,073.58	\$994.06	\$994.06	\$933.74	\$933.74
56	\$809.85	\$809.85	\$851.91	\$851.91	\$1,060.77	\$1,060.77	\$870.41	\$870.41	\$1,071.17	\$1,071.17	\$1,123.17	\$1,123.17	\$1,039.97	\$1,039.97	\$976.87	\$976.87
57	\$845.96	\$845.96	\$889.89	\$889.89	\$1,108.06	\$1,108.06	\$909.21	\$909.21	\$1,118.92	\$1,118.92	\$1,173.24	\$1,173.24	\$1,086.33	\$1,086.33	\$1,020.41	\$1,020.41
58	\$884.49	\$884.49	\$930.42	\$930.42	\$1,158.53	\$1,158.53	\$950.63	\$950.63	\$1,169.89	\$1,169.89	\$1,226.68	\$1,226.68	\$1,135.81	\$1,135.81	\$1,066.89	\$1,066.89
59	\$903.58	\$903.58	\$950.50	\$950.50	\$1,183.54	\$1,183.54	\$971.15	\$971.15	\$1,195.14	\$1,195.14	\$1,253.16	\$1,253.16	\$1,160.33	\$1,160.33	\$1,089.92	\$1,089.92
60	\$942.11	\$942.11	\$991.03	\$991.03	\$1,234.01	\$1,234.01	\$1,012.56	\$1,012.56	\$1,246.11	\$1,246.11	\$1,306.60	\$1,306.60	\$1,209.81	\$1,209.81	\$1,136.40	\$1,136.40
61	\$975.44	\$975.44	\$1,026.09	\$1,026.09	\$1,277.66	\$1,277.66	\$1,048.38	\$1,048.38	\$1,290.18	\$1,290.18	\$1,352.81	\$1,352.81	\$1,252.60	\$1,252.60	\$1,176.59	\$1,176.59
62	\$997.31	\$997.31	\$1,049.09	\$1,049.09	\$1,306.30	\$1,306.30	\$1,071.88	\$1,071.88	\$1,319.11	\$1,319.11	\$1,383.14	\$1,383.14	\$1,280.69	\$1,280.69	\$1,202.97	\$1,202.97
63	\$1,024.73	\$1,024.73	\$1,077.94	\$1,077.94	\$1,342.22	\$1,342.22	\$1,101.35	\$1,101.35	\$1,355.38	\$1,355.38	\$1,421.18	\$1,421.18	\$1,315.90	\$1,315.90	\$1,236.05	\$1,236.05
64+	\$1,041.04	\$1,041.04	\$1,095.10	\$1,095.10	\$1,363.59	\$1,363.59	\$1,118.89	\$1,118.89	\$1,376.96	\$1,376.96	\$1,443.80	\$1,443.80	\$1,336.85	\$1,336.85	\$1,255.73	\$1,255.73

Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange) >	64844PA0070142															
HIOS Plan ID (Off Exchange) >	64844PA0070142															
Plan Marketing Name >	Aetna Silver HMO 6000 80% \$30/75															
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 >	PAS002															
Metal >	Silver															
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%		20%		20%		20%		20%		20%		20%		20%	
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) >	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$260.08	\$260.08	\$273.59	\$273.59	\$340.66	\$340.66	\$279.53	\$279.53	\$344.00	\$344.00	\$360.70	\$360.70	\$333.98	\$333.98	\$313.71	\$313.71
15	\$283.20	\$283.20	\$297.90	\$297.90	\$370.94	\$370.94	\$304.37	\$304.37	\$374.58	\$374.58	\$392.76	\$392.76	\$363.67	\$363.67	\$341.60	\$341.60
16	\$292.04	\$292.04	\$307.20	\$307.20	\$382.52	\$382.52	\$313.87	\$313.87	\$386.27	\$386.27	\$405.02	\$405.02	\$375.02	\$375.02	\$352.26	\$352.26
17	\$300.88	\$300.88	\$316.50	\$316.50	\$394.10	\$394.10	\$323.37	\$323.37	\$397.96	\$397.96	\$417.28	\$417.28	\$386.37	\$386.37	\$362.92	\$362.92
18	\$310.40	\$310.40	\$326.51	\$326.51	\$406.57	\$406.57	\$333.61	\$333.61	\$410.55	\$410.55	\$430.48	\$430.48	\$398.59	\$398.59	\$374.41	\$374.41
19	\$319.91	\$319.91	\$336.53	\$336.53	\$419.03	\$419.03	\$343.84	\$343.84	\$423.14	\$423.14	\$443.68	\$443.68	\$410.82	\$410.82	\$385.89	\$385.89
20	\$329.77	\$329.77	\$346.90	\$346.90	\$431.95	\$431.95	\$354.43	\$354.43	\$436.18	\$436.18	\$457.36	\$457.36	\$423.48	\$423.48	\$397.78	\$397.78
21	\$339.97	\$339.97	\$357.63	\$357.63	\$445.31	\$445.31	\$365.40	\$365.40	\$449.67	\$449.67	\$471.50	\$471.50	\$436.58	\$436.58	\$410.08	\$410.08
22	\$339.97	\$339.97	\$357.63	\$357.63	\$445.31	\$445.31	\$365.40	\$365.40	\$449.67	\$449.67	\$471.50	\$471.50	\$436.58	\$436.58	\$410.08	\$410.08
23	\$339.97	\$339.97	\$357.63	\$357.63	\$445.31	\$445.31	\$365.40	\$365.40	\$449.67	\$449.67	\$471.50	\$471.50	\$436.58	\$436.58	\$410.08	\$410.08
24	\$339.97	\$339.97	\$357.63	\$357.63	\$445.31	\$445.31	\$365.40	\$365.40	\$449.67	\$449.67	\$471.50	\$471.50	\$436.58	\$436.58	\$410.08	\$410.08
25	\$341.33	\$341.33	\$359.06	\$359.06	\$447.09	\$447.09	\$366.86	\$366.86	\$451.47	\$451.47	\$473.39	\$473.39	\$438.32	\$438.32	\$411.72	\$411.72
26	\$348.13	\$348.13	\$366.21	\$366.21	\$455.99	\$455.99	\$374.16	\$374.16	\$460.47	\$460.47	\$482.82	\$482.82	\$447.05	\$447.05	\$419.93	\$419.93
27	\$356.29	\$356.29	\$374.79	\$374.79	\$466.68	\$466.68	\$382.93	\$382.93	\$471.26	\$471.26	\$494.13	\$494.13	\$457.53	\$457.53	\$429.77	\$429.77
28	\$369.55	\$369.55	\$388.74	\$388.74	\$484.05	\$484.05	\$397.18	\$397.18	\$488.79	\$488.79	\$512.52	\$512.52	\$474.56	\$474.56	\$445.76	\$445.76
29	\$380.43	\$380.43	\$400.19	\$400.19	\$498.30	\$498.30	\$408.88	\$408.88	\$503.18	\$503.18	\$527.61	\$527.61	\$488.53	\$488.53	\$458.88	\$458.88
30	\$385.87	\$385.87	\$405.91	\$405.91	\$505.42	\$505.42	\$414.72	\$414.72	\$510.38	\$510.38	\$535.15	\$535.15	\$495.51	\$495.51	\$465.44	\$465.44
31	\$394.03	\$394.03	\$414.49	\$414.49	\$516.11	\$516.11	\$423.49	\$423.49	\$521.17	\$521.17	\$546.47	\$546.47	\$505.99	\$505.99	\$475.29	\$475.29
32	\$402.19	\$402.19	\$423.07	\$423.07	\$526.80	\$526.80	\$432.26	\$432.26	\$531.96	\$531.96	\$557.79	\$557.79	\$516.47	\$516.47	\$485.13	\$485.13
33	\$407.29	\$407.29	\$428.44	\$428.44	\$533.48	\$533.48	\$437.74	\$437.74	\$538.71	\$538.71	\$564.86	\$564.86	\$523.02	\$523.02	\$491.28	\$491.28
34	\$412.73	\$412.73	\$434.16	\$434.16	\$540.60	\$540.60	\$443.59	\$443.59	\$545.90	\$545.90	\$572.40	\$572.40	\$530.00	\$530.00	\$497.84	\$497.84
35	\$415.45	\$415.45	\$437.02	\$437.02	\$544.17	\$544.17	\$446.51	\$446.51	\$549.50	\$549.50	\$576.18	\$576.18	\$533.50	\$533.50	\$501.12	\$501.12
36	\$418.17	\$418.17	\$439.88	\$439.88	\$547.73	\$547.73	\$449.44	\$449.44	\$553.10	\$553.10	\$579.95	\$579.95	\$536.99	\$536.99	\$504.40	\$504.40
37	\$420.89	\$420.89	\$442.74	\$442.74	\$551.29	\$551.29	\$452.36	\$452.36	\$556.70	\$556.70	\$583.72	\$583.72	\$540.48	\$540.48	\$507.68	\$507.68
38	\$423.61	\$423.61	\$445.60	\$445.60	\$554.85	\$554.85	\$455.28	\$455.28	\$560.29	\$560.29	\$587.49	\$587.49	\$543.97	\$543.97	\$510.96	\$510.96
39	\$429.05	\$429.05	\$451.33	\$451.33	\$561.98	\$561.98	\$461.13	\$461.13	\$567.49	\$567.49	\$595.04	\$595.04	\$550.96	\$550.96	\$517.53	\$517.53
40	\$434.49	\$434.49	\$457.05	\$457.05	\$569.10	\$569.10	\$466.98	\$466.98	\$574.68	\$574.68	\$602.58	\$602.58	\$557.94	\$557.94	\$524.09	\$524.09
41	\$442.64	\$442.64	\$465.63	\$465.63	\$579.79	\$579.79	\$475.74	\$475.74	\$585.47	\$585.47	\$613.90	\$613.90	\$568.42	\$568.42	\$533.93	\$533.93
42	\$450.46	\$450.46	\$473.86	\$473.86	\$590.03	\$590.03	\$484.15	\$484.15	\$595.82	\$595.82	\$624.74	\$624.74	\$578.46	\$578.46	\$543.36	\$543.36
43	\$461.34	\$461.34	\$485.30	\$485.30	\$604.28	\$604.28	\$495.84	\$495.84	\$610.21	\$610.21	\$639.83	\$639.83	\$592.43	\$592.43	\$556.48	\$556.48
44	\$474.94	\$474.94	\$499.61	\$499.61	\$622.09	\$622.09	\$510.46	\$510.46	\$628.19	\$628.19	\$658.69	\$658.69	\$609.90	\$609.90	\$572.89	\$572.89
45	\$490.92	\$490.92	\$516.41	\$516.41	\$643.02	\$643.02	\$527.63	\$527.63	\$649.33	\$649.33	\$680.85	\$680.85	\$630.42	\$630.42	\$592.16	\$592.16
46	\$509.96	\$509.96	\$536.44	\$536.44	\$667.96	\$667.96	\$548.09	\$548.09	\$674.51	\$674.51	\$707.25	\$707.25	\$654.86	\$654.86	\$615.13	\$615.13
47	\$531.38	\$531.38	\$558.97	\$558.97	\$696.02	\$696.02	\$571.11	\$571.11	\$702.84	\$702.84	\$736.96	\$736.96	\$682.37	\$682.37	\$640.96	\$640.96
48	\$555.86	\$555.86	\$584.72	\$584.72	\$728.08	\$728.08	\$597.42	\$597.42	\$735.22	\$735.22	\$770.91	\$770.91	\$713.80	\$713.80	\$670.49	\$670.49
49	\$579.99	\$579.99	\$610.11	\$610.11	\$759.69	\$759.69	\$623.36	\$623.36	\$767.14	\$767.14	\$804.38	\$804.38	\$744.80	\$744.80	\$699.60	\$699.60
50	\$607.19	\$607.19	\$638.72	\$638.72	\$795.32	\$795.32	\$652.60	\$652.60	\$803.12	\$803.12	\$842.10	\$842.10	\$779.72	\$779.72	\$732.41	\$732.41
51	\$634.05	\$634.05	\$666.98	\$666.98	\$830.50	\$830.50	\$681.46	\$681.46	\$838.64	\$838.64	\$879.35	\$879.35	\$814.21	\$814.21	\$764.81	\$764.81
52	\$663.63	\$663.63	\$698.09	\$698.09	\$869.24	\$869.24	\$713.25	\$713.25	\$877.76	\$877.76	\$920.37	\$920.37	\$852.20	\$852.20	\$800.48	\$800.48
53	\$693.54	\$693.54	\$729.56	\$729.56	\$908.43	\$908.43	\$745.41	\$745.41	\$917.33	\$917.33	\$961.86	\$961.86	\$890.61	\$890.61	\$836.57	\$836.57
54	\$725.84	\$725.84	\$763.54	\$763.54	\$950.73	\$950.73	\$780.12	\$780.12	\$960.05	\$960.05	\$1,006.66	\$1,006.66	\$932.09	\$932.09	\$875.53	\$875.53
55	\$758.14	\$758.14	\$797.51	\$797.51	\$993.04	\$993.04	\$814.83	\$814.83	\$1,021.77	\$1,021.77	\$1,051.45	\$1,051.45	\$973.56	\$973.56	\$914.49	\$914.49
56	\$793.16	\$793.16	\$834.35	\$834.35	\$1,038.90	\$1,038.90	\$852.47	\$852.47	\$1,049.09	\$1,049.09	\$1,100.01	\$1,100.01	\$1,018.53	\$1,018.53	\$956.73	\$956.73
57	\$828.51	\$828.51	\$871.54	\$871.54	\$1,085.21	\$1,085.21	\$890.47	\$890.47	\$1,095.85	\$1,095.85	\$1,149.05	\$1,149.05	\$1,063.94	\$1,063.94	\$999.37	\$999.37
58	\$866.25	\$866.25	\$911.24	\$911.24	\$1,134.64	\$1,134.64	\$931.03	\$931.03	\$1,145.77	\$1,145.77	\$1,201.39	\$1,201.39	\$1,112.40	\$1,112.40	\$1,044.89	\$1,044.89
59	\$884.95	\$884.95	\$930.90	\$930.90	\$1,159.14	\$1,159.14	\$951.12	\$951.12	\$1,170.50	\$1,170.50	\$1,227.32	\$1,227.32	\$1,136.41	\$1,136.41	\$1,067.45	\$1,067.45
60	\$922.69	\$922.69	\$970.60	\$970.60	\$1,208.56	\$1,208.56	\$991.68	\$991.68	\$1,220.41	\$1,220.41	\$1,279.66	\$1,279.66	\$1,184.87	\$1,184.87	\$1,112.97	\$1,112.97
61	\$955.32	\$955.32	\$1,004.93	\$1,004.93	\$1,251.31	\$1,251.31	\$1,026.76	\$1,026.76	\$1,263.58	\$1,263.58	\$1,324.92	\$1,324.92	\$1,226.78	\$1,226.78	\$1,152.33	\$1,152.33
62	\$976.74	\$976.74	\$1,027.46	\$1,027.46	\$1,279.37	\$1,279.37	\$1,049.78	\$1,049.78	\$1,291.91	\$1,291.91	\$1,354.63	\$1,354.63	\$1,254.28	\$1,254.28	\$1,178.17	\$1,178.17
63	\$1,003.60	\$1,003.60	\$1,055.72	\$1,055.72	\$1,314.55	\$1,314.55	\$1,078.65	\$1,078.65	\$1,327.44	\$1,327.44	\$1,391.87	\$1,391.87	\$1,288.77	\$1,288.77	\$1,210.57	\$1,210.57
64+	\$1,019.58	\$1,019.58	\$1,072.53	\$1,072.53	\$1,335.48	\$1,335.48	\$1,095.82	\$1,095.82	\$1,348.57	\$1,348.57	\$1,414.03	\$1,414.03	\$1,309.29	\$1,309.29	\$1,229.84	\$1,229.84

**Aetna Health Insurance  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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 Insurance

Market Small Group

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

05-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$347.13		\$347.13	\$347.13		\$347.13	
	\$339.97		\$339.97	\$339.97		\$339.97	

**RATING AREA 2**

0	0	0
Elk	Cameron	Potter
\$365.16	\$365.16	\$365.16
\$357.63	\$357.63	\$357.63

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68	\$454.68
\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31	\$445.31

**RATING AREA 4**

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

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$373.09	\$373.09	\$373.09	\$373.09	\$373.09	
	\$365.40	\$365.40	\$365.40	\$365.40	\$365.40	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$459.14	\$459.14	\$459.14	\$459.14	\$459.14	\$459.14	\$459.14	\$459.14	\$459.14	\$459.14
\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67	\$449.67

**RATING AREA 7**

9	28	35	42
Adams	Berks	Lancaster	York
\$481.43	\$481.43	\$481.43	\$481.43
\$471.50	\$471.50	\$471.50	\$471.50

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$445.77	\$445.77	\$445.77	\$445.77	\$445.77
\$436.58	\$436.58	\$436.58	\$436.58	\$436.58

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$418.72	\$418.72	\$418.72	\$418.72	\$418.72	\$418.72	\$418.72
\$410.08	\$410.08	\$410.08	\$410.08	\$410.08	\$410.08	\$410.08

Company Name: **Aetna Health Insurance**  
 Market: **Small Group**  
 Product: **HMO and QPOS**  
 Effective Date of Rates: **July 1, 2019**

Ending date of Rates: **September 30, 2019**

HIOS Plan ID (On Exchange) >	64844PA0060126															
HIOS Plan ID (Off Exchange) >	64844PA0060126															
Plan Marketing Name >	Aetna Silver QPOS 6000 80% \$30/75															
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 >	PAS001															
Metal >	Silver															
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) >	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$275.32	\$275.32	\$289.62	\$289.62	\$360.62	\$360.62	\$295.91	\$295.91	\$364.16	\$364.16	\$381.84	\$381.84	\$353.55	\$353.55	\$332.10	\$332.10
15	\$299.79	\$299.79	\$315.36	\$315.36	\$392.68	\$392.68	\$322.21	\$322.21	\$396.53	\$396.53	\$415.78	\$415.78	\$384.98	\$384.98	\$361.62	\$361.62
16	\$309.15	\$309.15	\$325.20	\$325.20	\$404.93	\$404.93	\$332.27	\$332.27	\$408.90	\$408.90	\$428.75	\$428.75	\$396.99	\$396.99	\$372.90	\$372.90
17	\$318.51	\$318.51	\$335.05	\$335.05	\$417.19	\$417.19	\$342.32	\$342.32	\$421.28	\$421.28	\$441.73	\$441.73	\$409.01	\$409.01	\$384.19	\$384.19
18	\$328.58	\$328.58	\$345.65	\$345.65	\$430.39	\$430.39	\$353.15	\$353.15	\$434.61	\$434.61	\$455.71	\$455.71	\$421.95	\$421.95	\$396.35	\$396.35
19	\$338.66	\$338.66	\$356.25	\$356.25	\$443.59	\$443.59	\$363.99	\$363.99	\$447.94	\$447.94	\$469.68	\$469.68	\$434.89	\$434.89	\$408.50	\$408.50
20	\$349.10	\$349.10	\$367.23	\$367.23	\$457.26	\$457.26	\$375.20	\$375.20	\$461.74	\$461.74	\$484.16	\$484.16	\$448.29	\$448.29	\$421.09	\$421.09
21	\$359.90	\$359.90	\$378.58	\$378.58	\$471.40	\$471.40	\$386.81	\$386.81	\$476.02	\$476.02	\$499.13	\$499.13	\$462.16	\$462.16	\$434.11	\$434.11
22	\$359.90	\$359.90	\$378.58	\$378.58	\$471.40	\$471.40	\$386.81	\$386.81	\$476.02	\$476.02	\$499.13	\$499.13	\$462.16	\$462.16	\$434.11	\$434.11
23	\$359.90	\$359.90	\$378.58	\$378.58	\$471.40	\$471.40	\$386.81	\$386.81	\$476.02	\$476.02	\$499.13	\$499.13	\$462.16	\$462.16	\$434.11	\$434.11
24	\$359.90	\$359.90	\$378.58	\$378.58	\$471.40	\$471.40	\$386.81	\$386.81	\$476.02	\$476.02	\$499.13	\$499.13	\$462.16	\$462.16	\$434.11	\$434.11
25	\$361.33	\$361.33	\$380.10	\$380.10	\$473.29	\$473.29	\$388.35	\$388.35	\$477.93	\$477.93	\$501.13	\$501.13	\$464.01	\$464.01	\$435.85	\$435.85
26	\$368.53	\$368.53	\$387.67	\$387.67	\$482.72	\$482.72	\$396.09	\$396.09	\$487.45	\$487.45	\$511.11	\$511.11	\$473.25	\$473.25	\$444.53	\$444.53
27	\$377.17	\$377.17	\$396.76	\$396.76	\$494.03	\$494.03	\$405.37	\$405.37	\$498.87	\$498.87	\$523.09	\$523.09	\$484.34	\$484.34	\$454.95	\$454.95
28	\$391.21	\$391.21	\$411.52	\$411.52	\$512.41	\$512.41	\$420.46	\$420.46	\$517.44	\$517.44	\$542.56	\$542.56	\$502.37	\$502.37	\$471.88	\$471.88
29	\$402.72	\$402.72	\$423.64	\$423.64	\$527.50	\$527.50	\$432.84	\$432.84	\$532.67	\$532.67	\$558.53	\$558.53	\$517.16	\$517.16	\$485.77	\$485.77
30	\$408.48	\$408.48	\$429.69	\$429.69	\$535.04	\$535.04	\$439.03	\$439.03	\$540.29	\$540.29	\$566.51	\$566.51	\$524.55	\$524.55	\$492.72	\$492.72
31	\$417.12	\$417.12	\$438.78	\$438.78	\$546.35	\$546.35	\$448.31	\$448.31	\$551.71	\$551.71	\$578.49	\$578.49	\$535.64	\$535.64	\$503.14	\$503.14
32	\$425.76	\$425.76	\$447.87	\$447.87	\$557.67	\$557.67	\$457.59	\$457.59	\$563.14	\$563.14	\$590.47	\$590.47	\$546.73	\$546.73	\$513.56	\$513.56
33	\$431.15	\$431.15	\$453.54	\$453.54	\$564.74	\$564.74	\$463.39	\$463.39	\$570.28	\$570.28	\$597.96	\$597.96	\$553.67	\$553.67	\$520.07	\$520.07
34	\$436.91	\$436.91	\$459.60	\$459.60	\$572.28	\$572.28	\$469.58	\$469.58	\$577.89	\$577.89	\$605.95	\$605.95	\$561.06	\$561.06	\$527.01	\$527.01
35	\$439.79	\$439.79	\$462.63	\$462.63	\$576.05	\$576.05	\$472.68	\$472.68	\$581.70	\$581.70	\$609.94	\$609.94	\$564.76	\$564.76	\$530.49	\$530.49
36	\$442.67	\$442.67	\$465.66	\$465.66	\$579.82	\$579.82	\$475.77	\$475.77	\$585.51	\$585.51	\$613.93	\$613.93	\$568.46	\$568.46	\$533.96	\$533.96
37	\$445.55	\$445.55	\$468.69	\$468.69	\$583.60	\$583.60	\$478.87	\$478.87	\$589.32	\$589.32	\$617.92	\$617.92	\$572.15	\$572.15	\$537.43	\$537.43
38	\$448.43	\$448.43	\$471.72	\$471.72	\$587.37	\$587.37	\$481.96	\$481.96	\$593.13	\$593.13	\$621.92	\$621.92	\$575.85	\$575.85	\$540.91	\$540.91
39	\$454.19	\$454.19	\$477.77	\$477.77	\$594.91	\$594.91	\$488.15	\$488.15	\$600.74	\$600.74	\$629.90	\$629.90	\$583.24	\$583.24	\$547.85	\$547.85
40	\$459.95	\$459.95	\$483.83	\$483.83	\$602.45	\$602.45	\$494.34	\$494.34	\$608.36	\$608.36	\$637.89	\$637.89	\$590.64	\$590.64	\$554.80	\$554.80
41	\$468.58	\$468.58	\$492.92	\$492.92	\$613.77	\$613.77	\$503.62	\$503.62	\$619.78	\$619.78	\$649.87	\$649.87	\$601.73	\$601.73	\$565.22	\$565.22
42	\$476.86	\$476.86	\$501.62	\$501.62	\$624.61	\$624.61	\$512.52	\$512.52	\$630.73	\$630.73	\$661.35	\$661.35	\$612.36	\$612.36	\$575.20	\$575.20
43	\$488.38	\$488.38	\$513.74	\$513.74	\$639.69	\$639.69	\$524.90	\$524.90	\$645.96	\$645.96	\$677.32	\$677.32	\$627.15	\$627.15	\$589.09	\$589.09
44	\$502.77	\$502.77	\$528.88	\$528.88	\$658.55	\$658.55	\$540.37	\$540.37	\$665.00	\$665.00	\$697.29	\$697.29	\$645.64	\$645.64	\$606.46	\$606.46
45	\$519.69	\$519.69	\$546.68	\$546.68	\$680.70	\$680.70	\$558.55	\$558.55	\$687.38	\$687.38	\$720.75	\$720.75	\$667.36	\$667.36	\$626.86	\$626.86
46	\$539.84	\$539.84	\$567.88	\$567.88	\$707.10	\$707.10	\$580.21	\$580.21	\$714.04	\$714.04	\$748.70	\$748.70	\$693.24	\$693.24	\$651.17	\$651.17
47	\$562.52	\$562.52	\$591.73	\$591.73	\$736.80	\$736.80	\$604.58	\$604.58	\$744.02	\$744.02	\$780.14	\$780.14	\$722.35	\$722.35	\$678.52	\$678.52
48	\$588.43	\$588.43	\$618.99	\$618.99	\$770.74	\$770.74	\$632.43	\$632.43	\$778.30	\$778.30	\$816.08	\$816.08	\$755.63	\$755.63	\$709.78	\$709.78
49	\$613.98	\$613.98	\$645.86	\$645.86	\$804.21	\$804.21	\$659.89	\$659.89	\$812.10	\$812.10	\$851.52	\$851.52	\$788.44	\$788.44	\$740.60	\$740.60
50	\$642.77	\$642.77	\$676.15	\$676.15	\$841.92	\$841.92	\$690.84	\$690.84	\$850.18	\$850.18	\$891.45	\$891.45	\$825.42	\$825.42	\$775.33	\$775.33
51	\$671.20	\$671.20	\$706.06	\$706.06	\$879.16	\$879.16	\$721.40	\$721.40	\$887.78	\$887.78	\$930.88	\$930.88	\$861.93	\$861.93	\$809.62	\$809.62
52	\$702.52	\$702.52	\$739.00	\$739.00	\$920.18	\$920.18	\$755.05	\$755.05	\$929.20	\$929.20	\$974.30	\$974.30	\$902.13	\$902.13	\$847.39	\$847.39
53	\$734.19	\$734.19	\$772.31	\$772.31	\$961.66	\$961.66	\$789.09	\$789.09	\$971.09	\$971.09	\$1,018.23	\$1,018.23	\$942.80	\$942.80	\$885.59	\$885.59
54	\$768.38	\$768.38	\$808.28	\$808.28	\$1,006.44	\$1,006.44	\$825.83	\$825.83	\$1,016.31	\$1,016.31	\$1,065.65	\$1,065.65	\$986.71	\$986.71	\$926.83	\$926.83
55	\$802.57	\$802.57	\$844.24	\$844.24	\$1,051.23	\$1,051.23	\$862.58	\$862.58	\$1,061.53	\$1,061.53	\$1,113.06	\$1,113.06	\$1,030.61	\$1,030.61	\$968.07	\$968.07
56	\$839.64	\$839.64	\$883.24	\$883.24	\$1,099.78	\$1,099.78	\$902.42	\$902.42	\$1,110.56	\$1,110.56	\$1,164.47	\$1,164.47	\$1,078.22	\$1,078.22	\$1,012.79	\$1,012.79
57	\$877.06	\$877.06	\$922.61	\$922.61	\$1,148.81	\$1,148.81	\$942.65	\$942.65	\$1,160.07	\$1,160.07	\$1,216.38	\$1,216.38	\$1,126.28	\$1,126.28	\$1,057.94	\$1,057.94
58	\$917.01	\$917.01	\$964.63	\$964.63	\$1,201.13	\$1,201.13	\$985.58	\$985.58	\$1,212.91	\$1,212.91	\$1,271.79	\$1,271.79	\$1,177.58	\$1,177.58	\$1,106.12	\$1,106.12
59	\$936.81	\$936.81	\$985.45	\$985.45	\$1,227.06	\$1,227.06	\$1,006.86	\$1,006.86	\$1,239.09	\$1,239.09	\$1,299.24	\$1,299.24	\$1,203.00	\$1,203.00	\$1,130.00	\$1,130.00
60	\$976.76	\$976.76	\$1,027.48	\$1,027.48	\$1,279.38	\$1,279.38	\$1,049.79	\$1,049.79	\$1,291.93	\$1,291.93	\$1,354.64	\$1,354.64	\$1,254.30	\$1,254.30	\$1,178.19	\$1,178.19
61	\$1,011.30	\$1,011.30	\$1,063.82	\$1,063.82	\$1,324.64	\$1,324.64	\$1,086.93	\$1,086.93	\$1,337.63	\$1,337.63	\$1,402.56	\$1,402.56	\$1,298.67	\$1,298.67	\$1,219.86	\$1,219.86
62	\$1,033.98	\$1,033.98	\$1,087.67	\$1,087.67	\$1,354.34	\$1,354.34	\$1,111.30	\$1,111.30	\$1,367.62	\$1,367.62	\$1,434.00	\$1,434.00	\$1,327.78	\$1,327.78	\$1,247.21	\$1,247.21
63	\$1,062.41	\$1,062.41	\$1,117.58	\$1,117.58	\$1,391.58	\$1,391.58	\$1,141.85	\$1,141.85	\$1,405.22	\$1,405.22	\$1,473.44	\$1,473.44	\$1,364.29	\$1,364.29	\$1,281.50	\$1,281.50
64+	\$1,079.33	\$1,079.33	\$1,135.37	\$1,135.37	\$1,413.73	\$1,413.73	\$1,160.03	\$1,160.03	\$1,427.59	\$1,427.59	\$1,496.90	\$1,496.90	\$1,386.01	\$1,386.01	\$1,301.91	\$1,301.91

Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange) >	64844PA0070142															
HIOS Plan ID (Off Exchange) >	64844PA0070142															
Plan Marketing Name >	Aetna Silver HMO 6000 80% \$30/75															
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 >	PAS002															
Metal >	Silver															
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) >	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$269.64	\$269.64	\$283.65	\$283.65	\$353.19	\$353.19	\$289.81	\$289.81	\$356.65	\$356.65	\$373.96	\$373.96	\$346.26	\$346.26	\$325.25	\$325.25
15	\$293.61	\$293.61	\$308.86	\$308.86	\$384.58	\$384.58	\$315.57	\$315.57	\$388.35	\$388.35	\$407.20	\$407.20	\$377.04	\$377.04	\$354.16	\$354.16
16	\$302.78	\$302.78	\$318.50	\$318.50	\$396.59	\$396.59	\$325.42	\$325.42	\$400.47	\$400.47	\$419.91	\$419.91	\$388.81	\$388.81	\$365.22	\$365.22
17	\$311.94	\$311.94	\$328.14	\$328.14	\$408.59	\$408.59	\$335.27	\$335.27	\$412.59	\$412.59	\$432.62	\$432.62	\$400.58	\$400.58	\$376.27	\$376.27
18	\$321.81	\$321.81	\$338.52	\$338.52	\$421.52	\$421.52	\$345.87	\$345.87	\$425.65	\$425.65	\$446.31	\$446.31	\$413.25	\$413.25	\$388.17	\$388.17
19	\$331.68	\$331.68	\$348.90	\$348.90	\$434.44	\$434.44	\$356.48	\$356.48	\$438.70	\$438.70	\$460.00	\$460.00	\$425.92	\$425.92	\$400.08	\$400.08
20	\$341.90	\$341.90	\$359.66	\$359.66	\$447.83	\$447.83	\$367.47	\$367.47	\$452.22	\$452.22	\$474.18	\$474.18	\$439.05	\$439.05	\$412.41	\$412.41
21	\$352.47	\$352.47	\$370.78	\$370.78	\$461.68	\$461.68	\$378.83	\$378.83	\$466.21	\$466.21	\$488.84	\$488.84	\$452.63	\$452.63	\$425.16	\$425.16
22	\$352.47	\$352.47	\$370.78	\$370.78	\$461.68	\$461.68	\$378.83	\$378.83	\$466.21	\$466.21	\$488.84	\$488.84	\$452.63	\$452.63	\$425.16	\$425.16
23	\$352.47	\$352.47	\$370.78	\$370.78	\$461.68	\$461.68	\$378.83	\$378.83	\$466.21	\$466.21	\$488.84	\$488.84	\$452.63	\$452.63	\$425.16	\$425.16
24	\$352.47	\$352.47	\$370.78	\$370.78	\$461.68	\$461.68	\$378.83	\$378.83	\$466.21	\$466.21	\$488.84	\$488.84	\$452.63	\$452.63	\$425.16	\$425.16
25	\$353.88	\$353.88	\$372.26	\$372.26	\$463.53	\$463.53	\$380.35	\$380.35	\$468.07	\$468.07	\$490.80	\$490.80	\$454.44	\$454.44	\$426.86	\$426.86
26	\$360.93	\$360.93	\$379.68	\$379.68	\$472.76	\$472.76	\$387.92	\$387.92	\$477.40	\$477.40	\$500.57	\$500.57	\$463.49	\$463.49	\$435.37	\$435.37
27	\$369.39	\$369.39	\$388.58	\$388.58	\$483.84	\$483.84	\$397.02	\$397.02	\$488.59	\$488.59	\$512.30	\$512.30	\$474.36	\$474.36	\$445.57	\$445.57
28	\$383.14	\$383.14	\$403.04	\$403.04	\$501.85	\$501.85	\$411.79	\$411.79	\$506.77	\$506.77	\$531.37	\$531.37	\$492.01	\$492.01	\$462.15	\$462.15
29	\$394.42	\$394.42	\$414.90	\$414.90	\$516.62	\$516.62	\$423.91	\$423.91	\$521.69	\$521.69	\$547.01	\$547.01	\$506.49	\$506.49	\$475.76	\$475.76
30	\$400.06	\$400.06	\$420.83	\$420.83	\$524.01	\$524.01	\$429.97	\$429.97	\$529.15	\$529.15	\$554.83	\$554.83	\$513.73	\$513.73	\$482.56	\$482.56
31	\$408.52	\$408.52	\$429.73	\$429.73	\$535.09	\$535.09	\$439.07	\$439.07	\$540.34	\$540.34	\$566.57	\$566.57	\$524.60	\$524.60	\$492.76	\$492.76
32	\$416.98	\$416.98	\$438.63	\$438.63	\$546.17	\$546.17	\$448.16	\$448.16	\$551.52	\$551.52	\$578.30	\$578.30	\$535.46	\$535.46	\$502.97	\$502.97
33	\$422.26	\$422.26	\$444.19	\$444.19	\$553.10	\$553.10	\$453.84	\$453.84	\$558.52	\$558.52	\$585.63	\$585.63	\$542.25	\$542.25	\$509.35	\$509.35
34	\$427.90	\$427.90	\$450.13	\$450.13	\$560.48	\$560.48	\$459.90	\$459.90	\$565.98	\$565.98	\$593.45	\$593.45	\$549.49	\$549.49	\$516.15	\$516.15
35	\$430.72	\$430.72	\$453.09	\$453.09	\$564.18	\$564.18	\$462.93	\$462.93	\$569.71	\$569.71	\$597.36	\$597.36	\$553.11	\$553.11	\$519.55	\$519.55
36	\$433.54	\$433.54	\$456.06	\$456.06	\$567.87	\$567.87	\$465.96	\$465.96	\$573.44	\$573.44	\$601.27	\$601.27	\$556.73	\$556.73	\$522.95	\$522.95
37	\$436.36	\$436.36	\$459.02	\$459.02	\$571.56	\$571.56	\$468.99	\$468.99	\$577.17	\$577.17	\$605.18	\$605.18	\$560.36	\$560.36	\$526.35	\$526.35
38	\$439.18	\$439.18	\$461.99	\$461.99	\$575.26	\$575.26	\$472.02	\$472.02	\$580.90	\$580.90	\$609.09	\$609.09	\$563.98	\$563.98	\$529.75	\$529.75
39	\$444.82	\$444.82	\$467.92	\$467.92	\$582.64	\$582.64	\$478.09	\$478.09	\$588.36	\$588.36	\$616.92	\$616.92	\$571.22	\$571.22	\$536.56	\$536.56
40	\$450.46	\$450.46	\$473.85	\$473.85	\$590.03	\$590.03	\$484.15	\$484.15	\$595.81	\$595.81	\$624.74	\$624.74	\$578.46	\$578.46	\$543.36	\$543.36
41	\$458.92	\$458.92	\$482.75	\$482.75	\$601.11	\$601.11	\$493.24	\$493.24	\$607.00	\$607.00	\$636.47	\$636.47	\$589.32	\$589.32	\$553.56	\$553.56
42	\$467.03	\$467.03	\$491.28	\$491.28	\$611.73	\$611.73	\$501.95	\$501.95	\$617.73	\$617.73	\$647.71	\$647.71	\$599.73	\$599.73	\$563.34	\$563.34
43	\$478.31	\$478.31	\$503.15	\$503.15	\$626.50	\$626.50	\$514.07	\$514.07	\$632.65	\$632.65	\$663.36	\$663.36	\$614.22	\$614.22	\$576.95	\$576.95
44	\$492.41	\$492.41	\$517.98	\$517.98	\$644.97	\$644.97	\$529.23	\$529.23	\$651.29	\$651.29	\$682.91	\$682.91	\$632.32	\$632.32	\$593.95	\$593.95
45	\$508.97	\$508.97	\$535.40	\$535.40	\$666.67	\$666.67	\$547.03	\$547.03	\$673.21	\$673.21	\$705.89	\$705.89	\$653.60	\$653.60	\$613.94	\$613.94
46	\$528.71	\$528.71	\$556.17	\$556.17	\$692.52	\$692.52	\$568.25	\$568.25	\$699.31	\$699.31	\$733.26	\$733.26	\$678.94	\$678.94	\$637.75	\$637.75
47	\$550.92	\$550.92	\$579.53	\$579.53	\$721.61	\$721.61	\$592.11	\$592.11	\$728.68	\$728.68	\$764.06	\$764.06	\$707.46	\$707.46	\$664.53	\$664.53
48	\$576.30	\$576.30	\$606.22	\$606.22	\$754.85	\$754.85	\$619.39	\$619.39	\$762.25	\$762.25	\$799.25	\$799.25	\$740.05	\$740.05	\$695.14	\$695.14
49	\$601.32	\$601.32	\$632.55	\$632.55	\$787.63	\$787.63	\$646.29	\$646.29	\$795.35	\$795.35	\$833.96	\$833.96	\$772.19	\$772.19	\$725.33	\$725.33
50	\$629.52	\$629.52	\$662.21	\$662.21	\$824.56	\$824.56	\$676.59	\$676.59	\$832.65	\$832.65	\$873.07	\$873.07	\$808.40	\$808.40	\$759.34	\$759.34
51	\$657.37	\$657.37	\$691.50	\$691.50	\$861.04	\$861.04	\$706.52	\$706.52	\$869.48	\$869.48	\$911.69	\$911.69	\$844.15	\$844.15	\$792.93	\$792.93
52	\$688.03	\$688.03	\$723.76	\$723.76	\$901.20	\$901.20	\$739.48	\$739.48	\$910.04	\$910.04	\$954.22	\$954.22	\$883.53	\$883.53	\$829.92	\$829.92
53	\$719.05	\$719.05	\$756.39	\$756.39	\$941.83	\$941.83	\$772.82	\$772.82	\$951.07	\$951.07	\$997.23	\$997.23	\$923.36	\$923.36	\$867.33	\$867.33
54	\$752.53	\$752.53	\$791.61	\$791.61	\$985.69	\$985.69	\$808.81	\$808.81	\$995.36	\$995.36	\$1,043.67	\$1,043.67	\$966.36	\$966.36	\$907.72	\$907.72
55	\$786.02	\$786.02	\$826.84	\$826.84	\$1,029.55	\$1,029.55	\$844.79	\$844.79	\$1,039.65	\$1,039.65	\$1,090.11	\$1,090.11	\$1,009.36	\$1,009.36	\$948.11	\$948.11
56	\$822.32	\$822.32	\$865.03	\$865.03	\$1,077.11	\$1,077.11	\$883.81	\$883.81	\$1,087.67	\$1,087.67	\$1,140.46	\$1,140.46	\$1,055.99	\$1,055.99	\$991.91	\$991.91
57	\$858.98	\$858.98	\$903.59	\$903.59	\$1,125.12	\$1,125.12	\$923.21	\$923.21	\$1,136.15	\$1,136.15	\$1,191.30	\$1,191.30	\$1,103.06	\$1,103.06	\$1,036.12	\$1,036.12
58	\$898.11	\$898.11	\$944.74	\$944.74	\$1,176.37	\$1,176.37	\$965.26	\$965.26	\$1,187.90	\$1,187.90	\$1,245.56	\$1,245.56	\$1,153.30	\$1,153.30	\$1,083.32	\$1,083.32
59	\$917.49	\$917.49	\$965.14	\$965.14	\$1,201.76	\$1,201.76	\$986.10	\$986.10	\$1,213.54	\$1,213.54	\$1,272.45	\$1,272.45	\$1,178.20	\$1,178.20	\$1,106.70	\$1,106.70
60	\$956.62	\$956.62	\$1,006.29	\$1,006.29	\$1,253.01	\$1,253.01	\$1,028.15	\$1,028.15	\$1,265.29	\$1,265.29	\$1,326.71	\$1,326.71	\$1,228.44	\$1,228.44	\$1,153.89	\$1,153.89
61	\$990.45	\$990.45	\$1,041.89	\$1,041.89	\$1,297.33	\$1,297.33	\$1,064.52	\$1,064.52	\$1,310.05	\$1,310.05	\$1,373.64	\$1,373.64	\$1,271.89	\$1,271.89	\$1,194.71	\$1,194.71
62	\$1,012.66	\$1,012.66	\$1,065.25	\$1,065.25	\$1,326.41	\$1,326.41	\$1,088.38	\$1,088.38	\$1,339.42	\$1,339.42	\$1,404.44	\$1,404.44	\$1,300.41	\$1,300.41	\$1,221.49	\$1,221.49
63	\$1,040.51	\$1,040.51	\$1,094.54	\$1,094.54	\$1,362.89	\$1,362.89	\$1,118.31	\$1,118.31	\$1,376.25	\$1,376.25	\$1,443.06	\$1,443.06	\$1,336.16	\$1,336.16	\$1,255.08	\$1,255.08
64+	\$1,057.07	\$1,057.07	\$1,111.96	\$1,111.96	\$1,384.59	\$1,384.59	\$1,136.12	\$1,136.12	\$1,398.16	\$1,398.16	\$1,466.03	\$1,466.03	\$1,357.44	\$1,357.44	\$1,275.06	\$1,275.06

**Aetna Health Insurance  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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 Insurance

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
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$359.90		\$359.90	\$359.90		\$359.90	
	\$352.47		\$352.47	\$352.47		\$352.47	

**RATING AREA 2**

0	0	0
<b>Elk</b>	<b>Cameron</b>	<b>Potter</b>
\$378.58	\$378.58	\$378.58
\$370.78	\$370.78	\$370.78

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
<b>Bradford</b>	<b>Carbon</b>	<b>Clinton</b>	<b>Lackawanna</b>	<b>Luzerne</b>	<b>Lycoming</b>	<b>Monroe</b>	<b>Pike</b>	<b>Sullivan</b>	<b>Susquehanna</b>	<b>Tioga</b>	<b>Wayne</b>	<b>Wyoming</b>
\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40	\$471.40
\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68	\$461.68

**RATING AREA 4**

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

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$386.81	\$386.81	\$386.81	\$386.81	\$386.81	
	\$378.83	\$378.83	\$378.83	\$378.83	\$378.83	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$476.02	\$476.02	\$476.02	\$476.02	\$476.02	\$476.02	\$476.02	\$476.02	\$476.02	\$476.02
\$466.21	\$466.21	\$466.21	\$466.21	\$466.21	\$466.21	\$466.21	\$466.21	\$466.21	\$466.21

**RATING AREA 7**

9	28	35	42
Adams	Berks	Lancaster	York
\$499.13	\$499.13	\$499.13	\$499.13
\$488.84	\$488.84	\$488.84	\$488.84

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$462.16	\$462.16	\$462.16	\$462.16	\$462.16
\$452.63	\$452.63	\$452.63	\$452.63	\$452.63

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$434.11	\$434.11	\$434.11	\$434.11	\$434.11	\$434.11	\$434.11
\$425.16	\$425.16	\$425.16	\$425.16	\$425.16	\$425.16	\$425.16

Company Name: **Aetna Health Insurance**  
 Market: **Small Group**  
 Product: **HMO and QPOS**  
 Effective Date of Rates: **October 1, 2019** Ending date of Rates: **December 31, 2019**

HIOS Plan ID (On Exchange)	64844PA0060126															
HIOS Plan ID (Off Exchange)	64844PA0060126															
Plan Marketing Name >	Aetna Silver QPOS 6000 80% \$30/75															
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 >	PAS001															
Metal >	Silver															
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) >	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$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
15	\$310.83	\$310.83	\$326.97	\$326.97	\$407.14	\$407.14	\$334.07	\$334.07	\$411.13	\$411.13	\$431.08	\$431.08	\$399.15	\$399.15	\$374.93	\$374.93
16	\$320.53	\$320.53	\$337.18	\$337.18	\$419.84	\$419.84	\$344.50	\$344.50	\$423.96	\$423.96	\$444.54	\$444.54	\$411.61	\$411.61	\$386.63	\$386.63
17	\$330.23	\$330.23	\$347.38	\$347.38	\$432.55	\$432.55	\$354.93	\$354.93	\$436.79	\$436.79	\$458.00	\$458.00	\$424.07	\$424.07	\$398.34	\$398.34
18	\$340.68	\$340.68	\$358.37	\$358.37	\$446.24	\$446.24	\$366.16	\$366.16	\$450.61	\$450.61	\$472.49	\$472.49	\$437.49	\$437.49	\$410.94	\$410.94
19	\$351.13	\$351.13	\$369.36	\$369.36	\$459.92	\$459.92	\$377.39	\$377.39	\$464.43	\$464.43	\$486.98	\$486.98	\$450.90	\$450.90	\$423.54	\$423.54
20	\$361.95	\$361.95	\$380.75	\$380.75	\$474.10	\$474.10	\$389.02	\$389.02	\$478.74	\$478.74	\$501.98	\$501.98	\$464.80	\$464.80	\$436.59	\$436.59
21	\$373.15	\$373.15	\$392.52	\$392.52	\$488.76	\$488.76	\$401.05	\$401.05	\$493.55	\$493.55	\$517.51	\$517.51	\$479.17	\$479.17	\$450.10	\$450.10
22	\$373.15	\$373.15	\$392.52	\$392.52	\$488.76	\$488.76	\$401.05	\$401.05	\$493.55	\$493.55	\$517.51	\$517.51	\$479.17	\$479.17	\$450.10	\$450.10
23	\$373.15	\$373.15	\$392.52	\$392.52	\$488.76	\$488.76	\$401.05	\$401.05	\$493.55	\$493.55	\$517.51	\$517.51	\$479.17	\$479.17	\$450.10	\$450.10
24	\$373.15	\$373.15	\$392.52	\$392.52	\$488.76	\$488.76	\$401.05	\$401.05	\$493.55	\$493.55	\$517.51	\$517.51	\$479.17	\$479.17	\$450.10	\$450.10
25	\$374.64	\$374.64	\$394.09	\$394.09	\$490.71	\$490.71	\$402.65	\$402.65	\$495.52	\$495.52	\$519.58	\$519.58	\$481.09	\$481.09	\$451.90	\$451.90
26	\$382.10	\$382.10	\$401.94	\$401.94	\$500.49	\$500.49	\$410.67	\$410.67	\$505.39	\$505.39	\$529.93	\$529.93	\$490.67	\$490.67	\$460.90	\$460.90
27	\$391.06	\$391.06	\$411.36	\$411.36	\$512.22	\$512.22	\$420.30	\$420.30	\$517.24	\$517.24	\$542.35	\$542.35	\$502.17	\$502.17	\$471.70	\$471.70
28	\$405.61	\$405.61	\$426.67	\$426.67	\$531.28	\$531.28	\$435.94	\$435.94	\$536.49	\$536.49	\$562.53	\$562.53	\$520.86	\$520.86	\$489.26	\$489.26
29	\$417.55	\$417.55	\$439.23	\$439.23	\$546.92	\$546.92	\$448.77	\$448.77	\$552.28	\$552.28	\$579.09	\$579.09	\$536.20	\$536.20	\$503.66	\$503.66
30	\$423.52	\$423.52	\$445.51	\$445.51	\$554.74	\$554.74	\$455.19	\$455.19	\$560.18	\$560.18	\$587.37	\$587.37	\$543.86	\$543.86	\$510.86	\$510.86
31	\$432.48	\$432.48	\$454.93	\$454.93	\$566.47	\$566.47	\$464.82	\$464.82	\$572.02	\$572.02	\$599.79	\$599.79	\$555.36	\$555.36	\$521.66	\$521.66
32	\$441.43	\$441.43	\$464.35	\$464.35	\$578.20	\$578.20	\$474.44	\$474.44	\$583.87	\$583.87	\$612.21	\$612.21	\$566.86	\$566.86	\$532.47	\$532.47
33	\$447.03	\$447.03	\$470.24	\$470.24	\$585.53	\$585.53	\$480.46	\$480.46	\$591.27	\$591.27	\$619.98	\$619.98	\$574.05	\$574.05	\$539.22	\$539.22
34	\$453.00	\$453.00	\$476.52	\$476.52	\$593.35	\$593.35	\$486.87	\$486.87	\$599.17	\$599.17	\$628.26	\$628.26	\$581.72	\$581.72	\$546.42	\$546.42
35	\$455.98	\$455.98	\$479.66	\$479.66	\$597.26	\$597.26	\$490.08	\$490.08	\$603.12	\$603.12	\$632.40	\$632.40	\$585.55	\$585.55	\$550.02	\$550.02
36	\$458.97	\$458.97	\$482.80	\$482.80	\$601.17	\$601.17	\$493.29	\$493.29	\$607.07	\$607.07	\$636.54	\$636.54	\$589.38	\$589.38	\$553.62	\$553.62
37	\$461.95	\$461.95	\$485.94	\$485.94	\$605.08	\$605.08	\$496.50	\$496.50	\$611.01	\$611.01	\$640.68	\$640.68	\$593.22	\$593.22	\$557.22	\$557.22
38	\$464.94	\$464.94	\$489.08	\$489.08	\$608.99	\$608.99	\$499.71	\$499.71	\$614.96	\$614.96	\$644.82	\$644.82	\$597.05	\$597.05	\$560.82	\$560.82
39	\$470.91	\$470.91	\$495.36	\$495.36	\$616.81	\$616.81	\$506.12	\$506.12	\$622.86	\$622.86	\$653.10	\$653.10	\$604.72	\$604.72	\$568.02	\$568.02
40	\$476.88	\$476.88	\$501.64	\$501.64	\$624.63	\$624.63	\$512.54	\$512.54	\$630.76	\$630.76	\$661.38	\$661.38	\$612.39	\$612.39	\$575.22	\$575.22
41	\$485.84	\$485.84	\$511.06	\$511.06	\$636.36	\$636.36	\$522.17	\$522.17	\$642.60	\$642.60	\$673.80	\$673.80	\$623.89	\$623.89	\$586.03	\$586.03
42	\$494.42	\$494.42	\$520.09	\$520.09	\$647.60	\$647.60	\$531.39	\$531.39	\$653.95	\$653.95	\$685.70	\$685.70	\$634.91	\$634.91	\$596.38	\$596.38
43	\$506.36	\$506.36	\$532.65	\$532.65	\$663.24	\$663.24	\$544.22	\$544.22	\$669.75	\$669.75	\$702.26	\$702.26	\$650.24	\$650.24	\$610.78	\$610.78
44	\$521.28	\$521.28	\$548.35	\$548.35	\$682.79	\$682.79	\$560.26	\$560.26	\$689.49	\$689.49	\$722.96	\$722.96	\$669.41	\$669.41	\$628.79	\$628.79
45	\$538.82	\$538.82	\$566.80	\$566.80	\$705.77	\$705.77	\$579.11	\$579.11	\$712.69	\$712.69	\$747.28	\$747.28	\$691.93	\$691.93	\$649.94	\$649.94
46	\$559.72	\$559.72	\$588.78	\$588.78	\$733.14	\$733.14	\$601.57	\$601.57	\$740.32	\$740.32	\$776.26	\$776.26	\$718.76	\$718.76	\$675.15	\$675.15
47	\$583.23	\$583.23	\$613.51	\$613.51	\$763.93	\$763.93	\$626.84	\$626.84	\$771.42	\$771.42	\$808.87	\$808.87	\$748.95	\$748.95	\$703.50	\$703.50
48	\$610.09	\$610.09	\$641.78	\$641.78	\$799.12	\$799.12	\$655.71	\$655.71	\$806.95	\$806.95	\$846.13	\$846.13	\$783.45	\$783.45	\$735.91	\$735.91
49	\$636.59	\$636.59	\$669.64	\$669.64	\$833.82	\$833.82	\$684.19	\$684.19	\$842.00	\$842.00	\$882.87	\$882.87	\$817.47	\$817.47	\$767.87	\$767.87
50	\$666.44	\$666.44	\$701.05	\$701.05	\$872.92	\$872.92	\$716.27	\$716.27	\$881.48	\$881.48	\$924.27	\$924.27	\$855.81	\$855.81	\$803.87	\$803.87
51	\$695.92	\$695.92	\$732.06	\$732.06	\$911.53	\$911.53	\$747.96	\$747.96	\$920.47	\$920.47	\$965.15	\$965.15	\$893.66	\$893.66	\$839.43	\$839.43
52	\$728.38	\$728.38	\$766.20	\$766.20	\$954.06	\$954.06	\$782.85	\$782.85	\$963.41	\$963.41	\$1,010.18	\$1,010.18	\$935.35	\$935.35	\$878.59	\$878.59
53	\$761.22	\$761.22	\$800.75	\$800.75	\$997.07	\$997.07	\$818.14	\$818.14	\$1,006.84	\$1,006.84	\$1,055.72	\$1,055.72	\$977.52	\$977.52	\$918.20	\$918.20
54	\$796.67	\$796.67	\$838.04	\$838.04	\$1,043.50	\$1,043.50	\$856.24	\$856.24	\$1,053.73	\$1,053.73	\$1,104.88	\$1,104.88	\$1,023.04	\$1,023.04	\$960.96	\$960.96
55	\$832.11	\$832.11	\$875.33	\$875.33	\$1,089.93	\$1,089.93	\$894.34	\$894.34	\$1,100.62	\$1,100.62	\$1,154.04	\$1,154.04	\$1,068.56	\$1,068.56	\$1,003.72	\$1,003.72
56	\$870.55	\$870.55	\$915.76	\$915.76	\$1,140.27	\$1,140.27	\$935.65	\$935.65	\$1,151.45	\$1,151.45	\$1,207.35	\$1,207.35	\$1,117.91	\$1,117.91	\$1,050.08	\$1,050.08
57	\$909.36	\$909.36	\$956.58	\$956.58	\$1,191.10	\$1,191.10	\$977.36	\$977.36	\$1,202.78	\$1,202.78	\$1,261.17	\$1,261.17	\$1,167.75	\$1,167.75	\$1,096.89	\$1,096.89
58	\$950.78	\$950.78	\$1,000.15	\$1,000.15	\$1,245.36	\$1,245.36	\$1,021.87	\$1,021.87	\$1,257.56	\$1,257.56	\$1,318.61	\$1,318.61	\$1,220.94	\$1,220.94	\$1,146.85	\$1,146.85
59	\$971.30	\$971.30	\$1,021.74	\$1,021.74	\$1,272.24	\$1,272.24	\$1,043.93	\$1,043.93	\$1,284.71	\$1,284.71	\$1,347.07	\$1,347.07	\$1,247.29	\$1,247.29	\$1,171.60	\$1,171.60
60	\$1,012.72	\$1,012.72	\$1,065.31	\$1,065.31	\$1,326.49	\$1,326.49	\$1,088.45	\$1,088.45	\$1,339.49	\$1,339.49	\$1,404.52	\$1,404.52	\$1,300.48	\$1,300.48	\$1,221.56	\$1,221.56
61	\$1,048.54	\$1,048.54	\$1,102.99	\$1,102.99	\$1,373.41	\$1,373.41	\$1,126.95	\$1,126.95	\$1,386.87	\$1,386.87	\$1,454.20	\$1,454.20	\$1,346.48	\$1,346.48	\$1,264.77	\$1,264.77
62	\$1,072.05	\$1,072.05	\$1,127.72	\$1,127.72	\$1,404.20	\$1,404.20	\$1,152.21	\$1,152.21	\$1,417.97	\$1,417.97	\$1,486.80	\$1,486.80	\$1,376.67	\$1,376.67	\$1,293.13	\$1,293.13
63	\$1,101.53	\$1,101.53	\$1,158.73	\$1,158.73	\$1,442.81	\$1,442.81	\$1,183.90	\$1,183.90	\$1,456.96	\$1,456.96	\$1,527.69	\$1,527.69	\$1,414.52	\$1,414.52	\$1,328.69	\$1,328.69
64+	\$1,119.06	\$1,119.06	\$1,177.18	\$1,177.18	\$1,465.79	\$1,465.79	\$1,202.74	\$1,202.74	\$1,480.16	\$1,480.16	\$1,552.01	\$1,552.01	\$1,437.04	\$1,437.04	\$1,349.84	\$1,349.84

Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange)	64844PA0070142															
HIOS Plan ID (Off Exchange)	64844PA0070142															
Plan Marketing Name >	Aetna Silver HMO 6000 80% \$30/75															
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 >	PAS002															
Metal >	Silver															
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) >	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$279.57	\$279.57	\$294.09	\$294.09	\$366.19	\$366.19	\$300.48	\$300.48	\$369.78	\$369.78	\$387.73	\$387.73	\$359.01	\$359.01	\$337.23	\$337.23
15	\$304.42	\$304.42	\$320.23	\$320.23	\$398.74	\$398.74	\$327.19	\$327.19	\$402.65	\$402.65	\$422.20	\$422.20	\$390.92	\$390.92	\$367.20	\$367.20
16	\$313.92	\$313.92	\$330.23	\$330.23	\$411.19	\$411.19	\$337.40	\$337.40	\$415.22	\$415.22	\$435.37	\$435.37	\$403.12	\$403.12	\$378.66	\$378.66
17	\$323.43	\$323.43	\$340.22	\$340.22	\$423.63	\$423.63	\$347.61	\$347.61	\$427.79	\$427.79	\$448.55	\$448.55	\$415.33	\$415.33	\$390.12	\$390.12
18	\$333.66	\$333.66	\$350.98	\$350.98	\$437.04	\$437.04	\$358.61	\$358.61	\$441.32	\$441.32	\$462.74	\$462.74	\$428.47	\$428.47	\$402.47	\$402.47
19	\$343.89	\$343.89	\$361.75	\$361.75	\$450.44	\$450.44	\$369.61	\$369.61	\$454.85	\$454.85	\$476.93	\$476.93	\$441.61	\$441.61	\$414.81	\$414.81
20	\$354.49	\$354.49	\$372.90	\$372.90	\$464.32	\$464.32	\$381.00	\$381.00	\$468.87	\$468.87	\$491.63	\$491.63	\$455.22	\$455.22	\$427.59	\$427.59
21	\$365.45	\$365.45	\$384.43	\$384.43	\$478.68	\$478.68	\$392.78	\$392.78	\$483.37	\$483.37	\$506.84	\$506.84	\$469.29	\$469.29	\$440.82	\$440.82
22	\$365.45	\$365.45	\$384.43	\$384.43	\$478.68	\$478.68	\$392.78	\$392.78	\$483.37	\$483.37	\$506.84	\$506.84	\$469.29	\$469.29	\$440.82	\$440.82
23	\$365.45	\$365.45	\$384.43	\$384.43	\$478.68	\$478.68	\$392.78	\$392.78	\$483.37	\$483.37	\$506.84	\$506.84	\$469.29	\$469.29	\$440.82	\$440.82
24	\$365.45	\$365.45	\$384.43	\$384.43	\$478.68	\$478.68	\$392.78	\$392.78	\$483.37	\$483.37	\$506.84	\$506.84	\$469.29	\$469.29	\$440.82	\$440.82
25	\$366.91	\$366.91	\$385.97	\$385.97	\$480.60	\$480.60	\$394.35	\$394.35	\$485.31	\$485.31	\$508.87	\$508.87	\$471.17	\$471.17	\$442.58	\$442.58
26	\$374.22	\$374.22	\$393.66	\$393.66	\$490.17	\$490.17	\$402.21	\$402.21	\$494.97	\$494.97	\$519.00	\$519.00	\$480.56	\$480.56	\$451.40	\$451.40
27	\$382.99	\$382.99	\$402.88	\$402.88	\$501.66	\$501.66	\$411.63	\$411.63	\$506.58	\$506.58	\$531.17	\$531.17	\$491.82	\$491.82	\$461.98	\$461.98
28	\$397.25	\$397.25	\$417.88	\$417.88	\$520.33	\$520.33	\$426.95	\$426.95	\$525.43	\$525.43	\$550.93	\$550.93	\$510.12	\$510.12	\$479.17	\$479.17
29	\$408.94	\$408.94	\$430.18	\$430.18	\$535.64	\$535.64	\$439.52	\$439.52	\$540.90	\$540.90	\$567.15	\$567.15	\$525.14	\$525.14	\$493.27	\$493.27
30	\$414.79	\$414.79	\$436.33	\$436.33	\$543.30	\$543.30	\$445.80	\$445.80	\$548.63	\$548.63	\$575.26	\$575.26	\$532.65	\$532.65	\$500.33	\$500.33
31	\$423.56	\$423.56	\$445.55	\$445.55	\$554.79	\$554.79	\$455.23	\$455.23	\$560.23	\$560.23	\$587.43	\$587.43	\$543.91	\$543.91	\$510.91	\$510.91
32	\$432.33	\$432.33	\$454.78	\$454.78	\$566.28	\$566.28	\$464.66	\$464.66	\$571.83	\$571.83	\$599.59	\$599.59	\$555.18	\$555.18	\$521.49	\$521.49
33	\$437.81	\$437.81	\$460.55	\$460.55	\$573.46	\$573.46	\$470.55	\$470.55	\$579.08	\$579.08	\$607.19	\$607.19	\$562.22	\$562.22	\$528.10	\$528.10
34	\$443.66	\$443.66	\$466.70	\$466.70	\$581.12	\$581.12	\$476.83	\$476.83	\$586.82	\$586.82	\$615.30	\$615.30	\$569.72	\$569.72	\$535.15	\$535.15
35	\$446.58	\$446.58	\$469.77	\$469.77	\$584.95	\$584.95	\$479.98	\$479.98	\$590.68	\$590.68	\$619.36	\$619.36	\$573.48	\$573.48	\$538.68	\$538.68
36	\$449.51	\$449.51	\$472.85	\$472.85	\$588.78	\$588.78	\$483.12	\$483.12	\$594.55	\$594.55	\$623.41	\$623.41	\$577.23	\$577.23	\$542.20	\$542.20
37	\$452.43	\$452.43	\$475.92	\$475.92	\$592.61	\$592.61	\$486.26	\$486.26	\$598.42	\$598.42	\$627.47	\$627.47	\$580.99	\$580.99	\$545.73	\$545.73
38	\$455.35	\$455.35	\$479.00	\$479.00	\$596.44	\$596.44	\$489.40	\$489.40	\$602.28	\$602.28	\$631.52	\$631.52	\$584.74	\$584.74	\$549.26	\$549.26
39	\$461.20	\$461.20	\$485.15	\$485.15	\$604.10	\$604.10	\$495.69	\$495.69	\$610.02	\$610.02	\$639.63	\$639.63	\$592.25	\$592.25	\$556.31	\$556.31
40	\$467.05	\$467.05	\$491.30	\$491.30	\$611.75	\$611.75	\$501.97	\$501.97	\$617.75	\$617.75	\$647.74	\$647.74	\$599.76	\$599.76	\$563.36	\$563.36
41	\$475.82	\$475.82	\$500.53	\$500.53	\$623.24	\$623.24	\$511.40	\$511.40	\$629.35	\$629.35	\$659.90	\$659.90	\$611.02	\$611.02	\$573.94	\$573.94
42	\$484.22	\$484.22	\$509.37	\$509.37	\$634.25	\$634.25	\$520.43	\$520.43	\$640.47	\$640.47	\$671.56	\$671.56	\$621.82	\$621.82	\$584.08	\$584.08
43	\$495.92	\$495.92	\$521.67	\$521.67	\$649.57	\$649.57	\$533.00	\$533.00	\$655.94	\$655.94	\$687.78	\$687.78	\$636.83	\$636.83	\$598.19	\$598.19
44	\$510.54	\$510.54	\$537.05	\$537.05	\$668.72	\$668.72	\$548.71	\$548.71	\$675.27	\$675.27	\$708.05	\$708.05	\$655.60	\$655.60	\$615.82	\$615.82
45	\$527.71	\$527.71	\$555.12	\$555.12	\$691.21	\$691.21	\$567.17	\$567.17	\$697.99	\$697.99	\$731.87	\$731.87	\$677.66	\$677.66	\$636.54	\$636.54
46	\$548.18	\$548.18	\$576.64	\$576.64	\$718.02	\$718.02	\$589.17	\$589.17	\$725.06	\$725.06	\$760.26	\$760.26	\$703.94	\$703.94	\$661.23	\$661.23
47	\$571.20	\$571.20	\$600.86	\$600.86	\$748.18	\$748.18	\$613.91	\$613.91	\$755.51	\$755.51	\$792.19	\$792.19	\$733.51	\$733.51	\$689.00	\$689.00
48	\$597.51	\$597.51	\$628.54	\$628.54	\$782.64	\$782.64	\$642.19	\$642.19	\$790.32	\$790.32	\$828.68	\$828.68	\$767.30	\$767.30	\$720.74	\$720.74
49	\$623.46	\$623.46	\$655.84	\$655.84	\$816.63	\$816.63	\$670.08	\$670.08	\$824.64	\$824.64	\$864.67	\$864.67	\$800.62	\$800.62	\$752.03	\$752.03
50	\$652.70	\$652.70	\$686.59	\$686.59	\$854.92	\$854.92	\$701.50	\$701.50	\$863.31	\$863.31	\$905.21	\$905.21	\$838.16	\$838.16	\$787.30	\$787.30
51	\$681.57	\$681.57	\$716.96	\$716.96	\$892.74	\$892.74	\$732.53	\$732.53	\$901.49	\$901.49	\$945.25	\$945.25	\$875.23	\$875.23	\$822.12	\$822.12
52	\$713.36	\$713.36	\$750.41	\$750.41	\$934.38	\$934.38	\$766.71	\$766.71	\$943.55	\$943.55	\$989.35	\$989.35	\$916.06	\$916.06	\$860.47	\$860.47
53	\$745.52	\$745.52	\$784.24	\$784.24	\$976.51	\$976.51	\$801.27	\$801.27	\$986.08	\$986.08	\$1,033.95	\$1,033.95	\$957.36	\$957.36	\$899.27	\$899.27
54	\$780.24	\$780.24	\$820.76	\$820.76	\$1,021.98	\$1,021.98	\$838.58	\$838.58	\$1,032.00	\$1,032.00	\$1,082.10	\$1,082.10	\$1,001.94	\$1,001.94	\$941.14	\$941.14
55	\$814.96	\$814.96	\$857.28	\$857.28	\$1,067.46	\$1,067.46	\$875.90	\$875.90	\$1,077.92	\$1,077.92	\$1,130.25	\$1,130.25	\$1,046.53	\$1,046.53	\$983.02	\$983.02
56	\$852.60	\$852.60	\$896.87	\$896.87	\$1,116.76	\$1,116.76	\$916.35	\$916.35	\$1,127.71	\$1,127.71	\$1,182.45	\$1,182.45	\$1,094.86	\$1,094.86	\$1,028.43	\$1,028.43
57	\$890.61	\$890.61	\$936.86	\$936.86	\$1,166.54	\$1,166.54	\$957.20	\$957.20	\$1,177.98	\$1,177.98	\$1,235.17	\$1,235.17	\$1,143.67	\$1,143.67	\$1,074.27	\$1,074.27
58	\$931.17	\$931.17	\$979.53	\$979.53	\$1,219.68	\$1,219.68	\$1,000.80	\$1,000.80	\$1,231.64	\$1,231.64	\$1,291.42	\$1,291.42	\$1,195.76	\$1,195.76	\$1,123.20	\$1,123.20
59	\$951.27	\$951.27	\$1,000.67	\$1,000.67	\$1,246.01	\$1,246.01	\$1,022.41	\$1,022.41	\$1,258.22	\$1,258.22	\$1,319.30	\$1,319.30	\$1,221.57	\$1,221.57	\$1,147.45	\$1,147.45
60	\$991.84	\$991.84	\$1,043.34	\$1,043.34	\$1,299.14	\$1,299.14	\$1,066.00	\$1,066.00	\$1,311.88	\$1,311.88	\$1,375.56	\$1,375.56	\$1,273.67	\$1,273.67	\$1,196.38	\$1,196.38
61	\$1,026.92	\$1,026.92	\$1,080.25	\$1,080.25	\$1,345.09	\$1,345.09	\$1,103.71	\$1,103.71	\$1,358.28	\$1,358.28	\$1,424.22	\$1,424.22	\$1,318.72	\$1,318.72	\$1,238.70	\$1,238.70
62	\$1,049.94	\$1,049.94	\$1,104.47	\$1,104.47	\$1,375.25	\$1,375.25	\$1,128.46	\$1,128.46	\$1,388.73	\$1,388.73	\$1,456.15	\$1,456.15	\$1,348.28	\$1,348.28	\$1,266.47	\$1,266.47
63	\$1,078.81	\$1,078.81	\$1,134.84	\$1,134.84	\$1,413.07	\$1,413.07	\$1,159.49	\$1,159.49	\$1,426.92	\$1,426.92	\$1,496.19	\$1,496.19	\$1,385.36	\$1,385.36	\$1,301.29	\$1,301.29
64+	\$1,095.99	\$1,095.99	\$1,152.91	\$1,152.91	\$1,435.56	\$1,435.56	\$1,177.95	\$1,177.95	\$1,449.64	\$1,449.64	\$1,520.01	\$1,520.01	\$1,407.42	\$1,407.42	\$1,322.01	\$1,322.01

**Aetna Health Insurance  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, 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 Insurance  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off		\$373.15		\$373.15	\$373.15		\$373.15	
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off		\$365.45		\$365.45	\$365.45		\$365.45	

**RATING AREA 2**

0	0	0
Elk	Cameron	Potter
\$392.52	\$392.52	\$392.52
\$384.43	\$384.43	\$384.43

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76	\$488.76
\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68	\$478.68

**RATING AREA 4**

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

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$401.05	\$401.05	\$401.05	\$401.05	\$401.05	
	\$392.78	\$392.78	\$392.78	\$392.78	\$392.78	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$493.55	\$493.55	\$493.55	\$493.55	\$493.55	\$493.55	\$493.55	\$493.55	\$493.55	\$493.55
\$483.37	\$483.37	\$483.37	\$483.37	\$483.37	\$483.37	\$483.37	\$483.37	\$483.37	\$483.37

**RATING AREA 7**

9	28	35	42
Adams	Berks	Lancaster	York
\$517.51	\$517.51	\$517.51	\$517.51
\$506.84	\$506.84	\$506.84	\$506.84

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$479.17	\$479.17	\$479.17	\$479.17	\$479.17
\$469.29	\$469.29	\$469.29	\$469.29	\$469.29

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$450.10	\$450.10	\$450.10	\$450.10	\$450.10	\$450.10	\$450.10
\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y
1	Unified Rate Review v4.3																						51
2																							
3	Company Legal Name:	Aetna Health Inc. (a PA corp.)										State:	PA										
4	HIOS Issuer ID:	64844										Market:	Small Group										
5	Effective Date of Rate Change(s):	01/01/2019																					
6																							
7																							
8	Market Level Calculations (Same for all Plans)																						
9																							
10																							
11	Section I: Experience period data																						
12	Experience Period:	01/01/2017		to	12/31/2017																		
13		Experience Period																					
14		Aggregate Amount		PMPM		% of Prem																	
15	Premiums (net of MLR Rebate) in Experience Period:	\$127,189,784		\$432.18		100.00%																	
16	Incurred Claims in Experience Period	\$91,262,975		310.10		71.75%																	
17	Allowed Claims:	\$111,645,314		379.36		87.78%																	
18	Index Rate of Experience Period			\$379.36																			
19	Experience Period Member Months	294,300																					
20	Section II: Allowed Claims, PMPM basis																						
21		Experience Period		Projection Period: 01/01/2019 to 12/31/2019				Mid-point to Mid-point, Experience to Projection														24 months	
22		on Actual Experience Allowed		Adj't. from Experience to Projection Period				Annualized Trend Factors				Projections, before credibility Adjustment				Credibility Manual							
23	Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM					
24	Inpatient Hospital	Days	266.91	\$4,205.70	\$93.54	1.186	1.032	1.061	1.022	330.43	\$4,883.41	\$134.47	351.41	\$4,417.93	\$129.37								
25	Outpatient Hospital	Visits	534.49	1,477.52	65.81	1.186	1.032	1.045	1.062	714.34	1,664.94	99.11	849.92	1,682.92	119.20								
26	Professional	Visits	5,036.05	164.15	68.89	1.186	1.032	1.019	1.057	6,667.62	175.94	97.76	7824.02	182.39	118.92								
27	Other Medical	Visits	2,975.63	298.91	74.12	1.186	1.032	1.045	1.062	3,976.91	336.83	111.63	4610.57	371.71	142.82								
28	Capitation	Benefit Period	12,000.00	7.08	7.08	1.186	1.032	1.000	0.997	14,134.69	7.31	8.61	12681.61	2.03	2.15								
29	Prescription Drug	Prescriptions	7,876.36	106.52	69.92	1.186	1.029	1.103	1.023	9,771.32	133.19	108.45	13995.31	189.97	221.56								
30	Total				\$379.36							\$560.02			\$734.01								
31																	<b>After Credibility</b>	<b>Projected Period Totals</b>					
32	Section III: Projected Experience:											Projected Allowed Claims PMPM (w/applied credibility if applicable)		0.00%	100.00%	\$734.01	\$9,895,894						
33												Paid to Allowed Average Factor in Projection Period				0.729							
34												Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM				\$534.73	\$7,209,242						
35												Projected Risk Adjustments PMPM				6.43	86,714						
36												Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM				\$528.30	\$7,122,528						
37												Projected ACA reinsurance recoveries, net of rein prem, PMPM				0.00	0						
38												Projected Incurred Claims				\$528.30	\$7,122,528						
39												Administrative Expense Load				9.66%	60.81	819,820					
40												Profit & Risk Load				2.00%	12.59	169,778					
41												Taxes & Fees				4.44%	27.95	376,756					
42												Single Risk Pool Gross Premium Avg. Rate, PMPM				\$629.65	\$8,488,882						
43												Index Rate for Projection Period				\$768.61							
44												% increase over Experience Period				45.69%							
45												% Increase, annualized				20.70%							
46												Projected Member Months					13,482						
47																							
48																							
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																						
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2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	64844				
Federal TIN*	23-2169745				
Rate Effective Date*	01/01/2019				
Rate Expiration Date*	03/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<small>Required: Enter the 14-character Plan ID</small>	<small>Required: Select the Rating Area ID</small>	<small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small>	<small>Required: Select the age of a subscriber eligible for the rate</small>	<small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small>	<small>Required: Enter the rate of an individual tobacco enrollee on a plan</small>
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	256.15	256.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	278.92	278.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	287.62	287.62
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	296.33	296.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	305.70	305.70
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	315.08	315.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	324.79	324.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	334.83	334.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	334.83	334.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	334.83	334.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	334.83	334.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	336.17	336.17
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	342.87	342.87
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	350.90	350.90
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	363.96	363.96
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	374.68	374.68
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	380.03	380.03
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	388.07	388.07
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	396.11	396.11
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	401.13	401.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	406.49	406.49
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	409.16	409.16
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	411.84	411.84
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	414.52	414.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	417.20	417.20
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	422.56	422.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	427.92	427.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	435.95	435.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	443.65	443.65
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	454.37	454.37
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	467.76	467.76
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	483.50	483.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	502.25	502.25
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	523.34	523.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	547.45	547.45
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	571.22	571.22
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	598.01	598.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	624.46	624.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	653.59	653.59
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	683.06	683.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	714.87	714.87
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	746.68	746.68
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	781.16	781.16
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	815.99	815.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	853.15	853.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	871.57	871.57
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	908.73	908.73
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	940.88	940.88
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	961.97	961.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	988.42	988.42
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1004.16	1004.16
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	269.45	269.45
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	293.40	293.40
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	302.56	302.56
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	311.71	311.71
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	321.58	321.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	331.44	331.44
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	341.65	341.65
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	352.22	352.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	352.22	352.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	352.22	352.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	352.22	352.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	353.63	353.63
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	360.67	360.67
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	369.13	369.13
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	382.86	382.86
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	394.13	394.13
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	399.77	399.77
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	408.22	408.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	416.68	416.68
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	421.96	421.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	427.59	427.59
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	430.41	430.41
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	433.23	433.23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	436.05	436.05
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	438.87	438.87
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	444.50	444.50
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	450.14	450.14
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	458.59	458.59
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	466.69	466.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	477.96	477.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	492.05	492.05
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	508.61	508.61
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	528.33	528.33
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	550.52	550.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	575.88	575.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	600.89	600.89
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	629.06	629.06
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	656.89	656.89



64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	59	936.74	936.74
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	60	976.69	976.69
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	61	1011.23	1011.23
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	62	1033.91	1033.91
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	63	1062.34	1062.34
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1079.25	1079.25
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	338.80	338.80
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	15	368.91	368.91
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	16	380.43	380.43
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	17	391.94	391.94
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	18	404.34	404.34
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	19	416.74	416.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	429.59	429.59
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	442.87	442.87
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	442.87	442.87
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	442.87	442.87
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	442.87	442.87
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	444.65	444.65
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	453.50	453.50
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	464.13	464.13
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	481.40	481.40
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	495.58	495.58
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	502.66	502.66
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	513.29	513.29
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	523.92	523.92
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	530.56	530.56
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	537.65	537.65
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	541.19	541.19
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	544.73	544.73
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	548.28	548.28
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	551.82	551.82
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	558.91	558.91
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	565.99	565.99
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	576.62	576.62
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	586.81	586.81
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	600.98	600.98
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	618.69	618.69
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	639.51	639.51
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	664.31	664.31
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	692.21	692.21
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	724.10	724.10
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	49	755.54	755.54
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	50	790.97	790.97
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	51	825.96	825.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	52	864.49	864.49
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	53	903.46	903.46
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	54	945.53	945.53
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	55	987.61	987.61
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	56	1033.22	1033.22
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	57	1079.28	1079.28
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	58	1128.44	1128.44
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	59	1152.80	1152.80
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	60	1201.96	1201.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	61	1244.47	1244.47
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	62	1272.38	1272.38
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	63	1307.36	1307.36
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1328.18	1328.18

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	355.24	355.24
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	386.82	386.82
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	398.90	398.90
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	410.97	410.97
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	423.97	423.97
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	436.97	436.97
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	450.44	450.44
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	464.37	464.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	464.37	464.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	464.37	464.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	464.37	464.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	466.23	466.23
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	475.52	475.52
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	27	486.66	486.66
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	28	504.77	504.77
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	29	519.63	519.63
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	30	527.06	527.06
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	31	538.21	538.21
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	32	549.35	549.35
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	33	556.32	556.32
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	34	563.75	563.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	567.46	567.46
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	571.18	571.18
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	37	574.89	574.89
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	38	578.61	578.61
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	39	586.04	586.04
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	40	593.47	593.47
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	41	604.61	604.61
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	42	615.29	615.29
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	43	630.15	630.15
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	44	648.73	648.73
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	45	670.55	670.55
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	46	696.56	696.56
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	47	725.81	725.81
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	48	759.25	759.25
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	49	792.22	792.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	50	829.37	829.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	51	866.05	866.05
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	52	906.45	906.45
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	53	947.32	947.32
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	54	991.43	991.43
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	55	1035.55	1035.55
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1083.38	1083.38
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1131.68	1131.68
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1183.22	1183.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1208.76	1208.76
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1260.31	1260.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1304.89	1304.89
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1334.14	1334.14
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1370.83	1370.83
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1392.65	1392.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	328.93	328.93
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	358.17	358.17
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	369.35	369.35

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	17	380.53	380.53
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	18	392.57	392.57
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	404.61	404.61
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	417.08	417.08
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	429.97	429.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	429.97	429.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	429.97	429.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	429.97	429.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	431.69	431.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	440.29	440.29
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	450.61	450.61
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	467.38	467.38
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	481.14	481.14
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	488.02	488.02
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	498.34	498.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	508.66	508.66
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	515.11	515.11
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	521.99	521.99
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	525.43	525.43
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	528.87	528.87
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	532.31	532.31
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	535.75	535.75
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	542.63	542.63
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	549.51	549.51
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	559.83	559.83
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	569.72	569.72
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	583.48	583.48
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	600.67	600.67
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	620.88	620.88
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	644.96	644.96
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	672.05	672.05
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	703.01	703.01
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	733.54	733.54
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	767.93	767.93
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	801.90	801.90
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	839.31	839.31
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	877.15	877.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	918.00	918.00
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	958.84	958.84
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1003.13	1003.13
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1047.85	1047.85
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1095.57	1095.57
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1119.22	1119.22
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1166.95	1166.95
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1208.23	1208.23
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1235.32	1235.32
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	63	1269.28	1269.28
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1289.49	1289.49
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	308.97	308.97
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	15	336.43	336.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	346.94	346.94
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	357.44	357.44
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	368.74	368.74
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	380.05	380.05

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	391.77	391.77
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	403.88	403.88
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	403.88	403.88
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	403.88	403.88
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	403.88	403.88
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	405.50	405.50
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	413.58	413.58
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	423.27	423.27
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	439.02	439.02
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	451.94	451.94
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	458.41	458.41
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	468.10	468.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	477.79	477.79
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	483.85	483.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	490.31	490.31
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	493.54	493.54
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	496.78	496.78
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	500.01	500.01
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	503.24	503.24
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	509.70	509.70
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	516.16	516.16
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	525.86	525.86
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	535.14	535.14
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	548.07	548.07
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	564.22	564.22
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	583.21	583.21
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	605.82	605.82
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	631.27	631.27
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	660.35	660.35
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	689.02	689.02
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	721.33	721.33
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	753.24	753.24
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	788.38	788.38
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	823.92	823.92
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	862.29	862.29
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	900.66	900.66
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	942.26	942.26
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	984.26	984.26
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1029.09	1029.09
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1051.31	1051.31
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1096.14	1096.14
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1134.91	1134.91
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1160.35	1160.35
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1192.26	1192.26
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1211.24	1211.24
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	250.87	250.87
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	15	273.16	273.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	16	281.69	281.69
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	17	290.22	290.22
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	18	299.40	299.40
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	308.58	308.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	318.09	318.09
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	327.93	327.93
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	327.93	327.93

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	327.93	327.93
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	327.93	327.93
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	329.24	329.24
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	335.80	335.80
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	343.67	343.67
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	356.46	356.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	366.95	366.95
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	372.20	372.20
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	380.07	380.07
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	387.94	387.94
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	392.86	392.86
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	398.11	398.11
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	400.73	400.73
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	403.35	403.35
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	405.98	405.98
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	408.60	408.60
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	413.85	413.85
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	419.09	419.09
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	426.96	426.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	434.51	434.51
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	445.00	445.00
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	458.12	458.12
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	473.53	473.53
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	491.89	491.89
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	512.55	512.55
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	536.16	536.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	559.45	559.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	585.68	585.68
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	611.59	611.59
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	640.12	640.12
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	668.97	668.97
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	700.13	700.13
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	731.28	731.28
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	765.06	765.06
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	799.16	799.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	835.56	835.56
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	853.60	853.60
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	890.00	890.00
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	61	921.48	921.48
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	62	942.14	942.14
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	63	968.05	968.05
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	983.46	983.46
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	263.89	263.89
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	15	287.35	287.35
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	16	296.32	296.32
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	17	305.29	305.29
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	18	314.95	314.95
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	19	324.61	324.61
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	20	334.61	334.61
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	21	344.96	344.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	22	344.96	344.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	23	344.96	344.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	24	344.96	344.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	25	346.34	346.34

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	353.24	353.24
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	361.52	361.52
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	374.97	374.97
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	386.01	386.01
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	391.53	391.53
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	399.81	399.81
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	408.09	408.09
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	413.26	413.26
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	418.78	418.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	421.54	421.54
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	424.30	424.30
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	427.06	427.06
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	429.82	429.82
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	435.34	435.34
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	440.86	440.86
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	449.13	449.13
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	457.07	457.07
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	468.11	468.11
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	481.91	481.91
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	498.12	498.12
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	517.44	517.44
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	539.17	539.17
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	564.01	564.01
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	588.50	588.50
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	616.09	616.09
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	643.35	643.35
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	673.36	673.36
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	703.71	703.71
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	736.48	736.48
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	769.26	769.26
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	804.79	804.79
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	840.66	840.66
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	58	878.95	878.95
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	59	897.93	897.93
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	60	936.22	936.22
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	61	969.33	969.33
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	62	991.06	991.06
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	63	1018.32	1018.32
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1034.53	1034.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	328.59	328.59
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	15	357.80	357.80
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	16	368.97	368.97
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	17	380.14	380.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	18	392.16	392.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	19	404.19	404.19
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	20	416.65	416.65
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	21	429.53	429.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	22	429.53	429.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	23	429.53	429.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	24	429.53	429.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	25	431.25	431.25
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	26	439.84	439.84
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	27	450.15	450.15
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	28	466.90	466.90

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	29	480.65	480.65
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	30	487.52	487.52
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	497.83	497.83
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	508.14	508.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	514.58	514.58
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	521.45	521.45
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	524.89	524.89
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	528.32	528.32
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	531.76	531.76
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	535.20	535.20
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	542.07	542.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	548.94	548.94
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	559.25	559.25
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	569.13	569.13
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	582.87	582.87
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	600.06	600.06
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	620.24	620.24
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	644.30	644.30
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	671.36	671.36
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	702.28	702.28
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	732.78	732.78
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	767.14	767.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	801.08	801.08
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	838.44	838.44
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	876.24	876.24
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	917.05	917.05
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	957.85	957.85
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1002.10	1002.10
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1046.77	1046.77
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1094.45	1094.45
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1118.07	1118.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1165.75	1165.75
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1206.98	1206.98
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	62	1234.04	1234.04
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	63	1267.98	1267.98
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1288.16	1288.16
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	269.62	269.62
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	15	293.59	293.59
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	16	302.75	302.75
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	17	311.92	311.92
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	18	321.79	321.79
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	19	331.66	331.66
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	20	341.88	341.88
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	21	352.45	352.45
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	22	352.45	352.45
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	23	352.45	352.45
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	24	352.45	352.45
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	25	353.86	353.86
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	26	360.91	360.91
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	27	369.37	369.37
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	383.11	383.11
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	394.39	394.39
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	400.03	400.03
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	408.49	408.49

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	416.95	416.95
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	422.24	422.24
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	427.87	427.87
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	430.69	430.69
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	433.51	433.51
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	436.33	436.33
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	439.15	439.15
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	444.79	444.79
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	450.43	450.43
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	458.89	458.89
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	467.00	467.00
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	478.27	478.27
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	492.37	492.37
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	508.94	508.94
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	528.68	528.68
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	550.88	550.88
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	576.26	576.26
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	601.28	601.28
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	629.48	629.48
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	657.32	657.32
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	52	687.98	687.98
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	53	719.00	719.00
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	54	752.48	752.48
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	55	785.96	785.96
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	56	822.27	822.27
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	57	858.92	858.92
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	58	898.04	898.04
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	59	917.43	917.43
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	60	956.55	956.55
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	61	990.38	990.38
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	62	1012.59	1012.59
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	63	1040.43	1040.43
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1057.00	1057.00
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	331.81	331.81
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	361.31	361.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	372.58	372.58
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	383.86	383.86
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	396.01	396.01
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	408.15	408.15
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	420.73	420.73
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	433.74	433.74
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	433.74	433.74
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	433.74	433.74
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	433.74	433.74
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	435.48	435.48
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	444.15	444.15
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	454.56	454.56
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	471.48	471.48
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	485.36	485.36
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	492.30	492.30
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	502.71	502.71
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	513.12	513.12
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	519.62	519.62
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	526.56	526.56

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	530.03	530.03
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	533.50	533.50
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	536.97	536.97
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	540.44	540.44
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	547.38	547.38
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	554.32	554.32
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	564.73	564.73
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	574.71	574.71
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	588.59	588.59
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	605.94	605.94
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	626.32	626.32
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	650.61	650.61
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	677.94	677.94
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	709.17	709.17
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	49	739.96	739.96
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	50	774.66	774.66
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	51	808.93	808.93
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	52	846.66	846.66
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	53	884.83	884.83
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	54	926.04	926.04
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	55	967.25	967.25
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	56	1011.92	1011.92
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	57	1057.03	1057.03
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	58	1105.18	1105.18
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	59	1129.03	1129.03
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	60	1177.18	1177.18
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	61	1218.82	1218.82
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	62	1246.14	1246.14
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	63	1280.41	1280.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1300.79	1300.79
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	347.92	347.92
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	15	378.85	378.85
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	16	390.67	390.67
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	17	402.50	402.50
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	18	415.23	415.23
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	19	427.96	427.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	20	441.15	441.15
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	21	454.80	454.80
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	454.80	454.80
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	454.80	454.80
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	454.80	454.80
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	456.62	456.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	465.71	465.71
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	476.63	476.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	494.37	494.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	508.92	508.92
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	516.20	516.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	527.11	527.11
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	538.03	538.03
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	544.85	544.85
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	552.12	552.12
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	555.76	555.76
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	559.40	559.40
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	563.04	563.04

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	566.68	566.68
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	573.95	573.95
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	581.23	581.23
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	592.15	592.15
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	602.61	602.61
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	617.16	617.16
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	635.35	635.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	656.73	656.73
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	682.20	682.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	710.85	710.85
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	743.59	743.59
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	775.88	775.88
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	812.27	812.27
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	848.20	848.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	887.77	887.77
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	927.79	927.79
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	54	970.99	970.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	55	1014.20	1014.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	56	1061.04	1061.04
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	57	1108.34	1108.34
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	58	1158.82	1158.82
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	59	1183.84	1183.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	60	1234.32	1234.32
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	61	1277.98	1277.98
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	62	1306.63	1306.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	63	1342.56	1342.56
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1363.94	1363.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	322.15	322.15
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	15	350.78	350.78
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	16	361.73	361.73
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	17	372.68	372.68
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	18	384.47	384.47
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	396.26	396.26
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	408.48	408.48
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	421.11	421.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	421.11	421.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	421.11	421.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	421.11	421.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	422.79	422.79
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	431.22	431.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	441.32	441.32
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	457.75	457.75
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	471.22	471.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	477.96	477.96
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	488.07	488.07
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	498.17	498.17
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	504.49	504.49
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	511.23	511.23
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	514.60	514.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	517.96	517.96
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	521.33	521.33
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	524.70	524.70
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	531.44	531.44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	538.18	538.18

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	548.28	548.28
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	557.97	557.97
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	571.44	571.44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	588.29	588.29
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	608.08	608.08
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	631.66	631.66
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	658.19	658.19
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	688.51	688.51
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	718.41	718.41
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	752.10	752.10
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	785.37	785.37
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	822.00	822.00
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	859.06	859.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	899.07	899.07
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	939.07	939.07
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	982.45	982.45
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1026.24	1026.24
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1072.99	1072.99
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1096.15	1096.15
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1142.89	1142.89
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	61	1183.32	1183.32
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	62	1209.85	1209.85
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	1243.11	1243.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1262.91	1262.91
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	302.60	302.60
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	15	329.50	329.50
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	339.78	339.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	350.07	350.07
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	361.14	361.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	372.22	372.22
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	383.69	383.69
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	395.56	395.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	395.56	395.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	395.56	395.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	395.56	395.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	397.14	397.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	405.05	405.05
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	414.54	414.54
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	429.97	429.97
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	442.63	442.63
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	448.96	448.96
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	458.45	458.45
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	467.94	467.94
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	473.88	473.88
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	480.20	480.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	483.37	483.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	486.53	486.53
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	489.70	489.70
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	492.86	492.86
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	499.19	499.19
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	505.52	505.52
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	515.01	515.01
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	524.11	524.11
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	536.77	536.77

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	552.59	552.59
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	571.18	571.18
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	593.33	593.33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	618.25	618.25
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	646.73	646.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	674.82	674.82
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	706.46	706.46
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	737.71	737.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	772.12	772.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	806.93	806.93
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	844.51	844.51
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	882.09	882.09
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	922.83	922.83
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	963.97	963.97
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1007.87	1007.87
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1029.63	1029.63
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1073.54	1073.54
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1111.51	1111.51
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1136.43	1136.43
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1167.68	1167.68
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1186.27	1186.27

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	64844					
Federal TIN*	23-2169745					
Rate Effective Date*	04/01/2019					
Rate Expiration Date*	06/30/2019					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<small>Required: Enter the 14-character Plan ID</small>	<small>Required: Select the Rating Area ID</small>	<small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small>	<small>Required: Select the age of a subscriber eligible for the rate</small>	<small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small>	<small>Required: Enter the rate of an individual tobacco enrollee on a plan</small>	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	265.55	265.55	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	289.16	289.16	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	298.18	298.18	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	307.21	307.21	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	316.93	316.93	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	326.65	326.65	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	336.72	336.72	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	347.13	347.13	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	347.13	347.13	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	347.13	347.13	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	347.13	347.13	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	348.52	348.52	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	355.46	355.46	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	363.79	363.79	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	377.33	377.33	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	388.44	388.44	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	393.99	393.99	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	402.32	402.32	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	410.66	410.66	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	415.86	415.86	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	421.42	421.42	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	424.19	424.19	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	426.97	426.97	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	429.75	429.75	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	432.52	432.52	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	438.08	438.08	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	443.63	443.63	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	451.96	451.96	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	459.95	459.95	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	471.06	471.06	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	484.94	484.94	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	501.26	501.26	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	520.70	520.70	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	542.56	542.56	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	567.56	567.56	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	592.20	592.20	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	619.97	619.97	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	647.40	647.40	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	677.60	677.60	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	708.15	708.15	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	741.12	741.12	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	774.10	774.10	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	809.85	809.85	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	845.96	845.96	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	884.49	884.49	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	903.58	903.58	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	942.11	942.11	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	975.44	975.44	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	997.31	997.31	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1024.73	1024.73	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1041.04	1041.04	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	279.34	279.34	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	304.18	304.18	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	313.67	313.67	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	323.16	323.16	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	333.39	333.39	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	343.61	343.61	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	354.20	354.20	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	365.16	365.16	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	365.16	365.16	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	365.16	365.16	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	365.16	365.16	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	366.62	366.62	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	373.92	373.92	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	382.68	382.68	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	396.93	396.93	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	408.61	408.61	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	414.45	414.45	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	423.22	423.22	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	431.98	431.98	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	437.46	437.46	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	443.30	443.30	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	446.22	446.22	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	449.14	449.14	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	452.06	452.06	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	454.99	454.99	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	460.83	460.83	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	466.67	466.67	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	475.43	475.43	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	483.83	483.83	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	495.52	495.52	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	510.12	510.12	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	527.29	527.29	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	547.73	547.73	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	570.74	570.74	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	597.03	597.03	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	622.96	622.96	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	652.17	652.17	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	681.02	681.02	



64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	59	971.15	971.15
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	60	1012.56	1012.56
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	61	1048.38	1048.38
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	62	1071.88	1071.88
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	63	1101.35	1101.35
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1118.89	1118.89
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	351.24	351.24
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	15	382.46	382.46
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	16	394.40	394.40
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	17	406.34	406.34
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	18	419.19	419.19
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	19	432.05	432.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	445.37	445.37
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	459.14	459.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	459.14	459.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	459.14	459.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	459.14	459.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	460.98	460.98
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	470.16	470.16
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	481.18	481.18
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	499.08	499.08
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	513.78	513.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	521.12	521.12
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	532.14	532.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	543.16	543.16
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	550.05	550.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	557.40	557.40
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	561.07	561.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	564.74	564.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	568.42	568.42
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	572.09	572.09
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	579.43	579.43
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	586.78	586.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	597.80	597.80
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	608.36	608.36
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	623.05	623.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	641.42	641.42
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	663.00	663.00
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	688.71	688.71
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	717.64	717.64
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	750.69	750.69
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	49	783.29	783.29
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	50	820.02	820.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	51	856.30	856.30
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	52	896.24	896.24
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	53	936.65	936.65
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	54	980.26	980.26
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	55	1023.88	1023.88
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	56	1071.17	1071.17
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	57	1118.92	1118.92
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	58	1169.89	1169.89
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	59	1195.14	1195.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	60	1246.11	1246.11
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	61	1290.18	1290.18
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	62	1319.11	1319.11
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	63	1355.38	1355.38
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1376.96	1376.96

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	368.29	368.29
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	401.03	401.03
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	413.55	413.55
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	426.06	426.06
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	439.54	439.54
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	453.02	453.02
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	466.99	466.99
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	481.43	481.43
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	481.43	481.43
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	481.43	481.43
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	481.43	481.43
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	483.35	483.35
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	492.98	492.98
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	27	504.54	504.54
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	28	523.31	523.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	29	538.72	538.72
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	30	546.42	546.42
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	31	557.98	557.98
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	32	569.53	569.53
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	33	576.75	576.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	34	584.45	584.45
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	588.31	588.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	592.16	592.16
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	37	596.01	596.01
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	38	599.86	599.86
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	39	607.56	607.56
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	40	615.27	615.27
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	41	626.82	626.82
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	42	637.89	637.89
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	43	653.30	653.30
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	44	672.56	672.56
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	45	695.18	695.18
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	46	722.14	722.14
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	47	752.47	752.47
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	48	787.14	787.14
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	49	821.32	821.32
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	50	859.83	859.83
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	51	897.86	897.86
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	52	939.75	939.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	53	982.11	982.11
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	54	1027.85	1027.85
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	55	1073.58	1073.58
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1123.17	1123.17
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1173.24	1173.24
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1226.68	1226.68
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1253.16	1253.16
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1306.60	1306.60
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1352.81	1352.81
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1383.14	1383.14
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1421.18	1421.18
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1443.80	1443.80
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	341.01	341.01
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	371.32	371.32
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	382.91	382.91

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	17	394.50	394.50
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	18	406.99	406.99
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	419.47	419.47
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	432.39	432.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	445.77	445.77
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	445.77	445.77
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	445.77	445.77
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	445.77	445.77
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	447.55	447.55
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	456.47	456.47
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	467.16	467.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	484.55	484.55
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	498.81	498.81
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	505.95	505.95
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	516.64	516.64
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	527.34	527.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	534.03	534.03
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	541.16	541.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	544.73	544.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	548.29	548.29
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	551.86	551.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	555.43	555.43
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	562.56	562.56
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	569.69	569.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	580.39	580.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	590.64	590.64
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	604.91	604.91
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	622.74	622.74
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	643.69	643.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	668.65	668.65
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	696.73	696.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	728.83	728.83
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	760.48	760.48
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	796.14	796.14
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	831.36	831.36
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	870.14	870.14
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	909.36	909.36
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	951.71	951.71
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	994.06	994.06
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1039.97	1039.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1086.33	1086.33
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1135.81	1135.81
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1160.33	1160.33
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1209.81	1209.81
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1252.60	1252.60
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1280.69	1280.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	63	1315.90	1315.90
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1336.85	1336.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	320.32	320.32
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	15	348.79	348.79
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	359.68	359.68
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	370.56	370.56
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	382.29	382.29
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	394.01	394.01

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	406.16	406.16
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	418.72	418.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	418.72	418.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	418.72	418.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	418.72	418.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	420.39	420.39
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	428.77	428.77
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	438.82	438.82
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	455.15	455.15
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	468.54	468.54
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	475.24	475.24
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	485.29	485.29
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	495.34	495.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	501.62	501.62
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	508.32	508.32
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	511.67	511.67
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	515.02	515.02
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	518.37	518.37
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	521.72	521.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	528.42	528.42
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	535.12	535.12
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	545.17	545.17
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	554.80	554.80
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	568.20	568.20
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	584.95	584.95
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	604.63	604.63
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	628.08	628.08
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	654.45	654.45
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	684.60	684.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	714.33	714.33
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	747.83	747.83
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	780.91	780.91
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	817.34	817.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	854.18	854.18
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	893.96	893.96
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	933.74	933.74
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	976.87	976.87
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	1020.41	1020.41
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1066.89	1066.89
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1089.92	1089.92
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1136.40	1136.40
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1176.59	1176.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1202.97	1202.97
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1236.05	1236.05
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1255.73	1255.73
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	260.08	260.08
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	15	283.20	283.20
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	16	292.04	292.04
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	17	300.88	300.88
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	18	310.40	310.40
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	319.91	319.91
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	329.77	329.77
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	339.97	339.97
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	339.97	339.97

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	339.97	339.97
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	339.97	339.97
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	341.33	341.33
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	348.13	348.13
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	356.29	356.29
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	369.55	369.55
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	380.43	380.43
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	385.87	385.87
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	394.03	394.03
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	402.19	402.19
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	407.29	407.29
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	412.73	412.73
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	415.45	415.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	418.17	418.17
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	420.89	420.89
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	423.61	423.61
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	429.05	429.05
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	434.49	434.49
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	442.64	442.64
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	450.46	450.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	461.34	461.34
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	474.94	474.94
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	490.92	490.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	509.96	509.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	531.38	531.38
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	555.86	555.86
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	579.99	579.99
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	607.19	607.19
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	634.05	634.05
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	663.63	663.63
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	693.54	693.54
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	725.84	725.84
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	758.14	758.14
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	793.16	793.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	828.51	828.51
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	866.25	866.25
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	884.95	884.95
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	922.69	922.69
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	61	955.32	955.32
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	62	976.74	976.74
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	63	1003.60	1003.60
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1019.58	1019.58
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	273.59	273.59
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	15	297.90	297.90
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	16	307.20	307.20
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	17	316.50	316.50
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	18	326.51	326.51
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	19	336.53	336.53
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	20	346.90	346.90
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	21	357.63	357.63
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	22	357.63	357.63
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	23	357.63	357.63
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	24	357.63	357.63
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	25	359.06	359.06

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	366.21	366.21
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	374.79	374.79
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	388.74	388.74
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	400.19	400.19
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	405.91	405.91
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	414.49	414.49
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	423.07	423.07
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	428.44	428.44
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	434.16	434.16
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	437.02	437.02
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	439.88	439.88
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	442.74	442.74
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	445.60	445.60
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	451.33	451.33
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	457.05	457.05
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	465.63	465.63
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	473.86	473.86
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	485.30	485.30
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	499.61	499.61
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	516.41	516.41
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	536.44	536.44
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	558.97	558.97
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	584.72	584.72
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	610.11	610.11
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	638.72	638.72
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	666.98	666.98
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	698.09	698.09
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	729.56	729.56
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	763.54	763.54
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	797.51	797.51
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	834.35	834.35
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	871.54	871.54
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	58	911.24	911.24
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	59	930.90	930.90
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	60	970.60	970.60
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	61	1004.93	1004.93
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	62	1027.46	1027.46
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	63	1055.72	1055.72
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1072.53	1072.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	340.66	340.66
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	15	370.94	370.94
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	16	382.52	382.52
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	17	394.10	394.10
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	18	406.57	406.57
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	19	419.03	419.03
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	20	431.95	431.95
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	21	445.31	445.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	22	445.31	445.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	23	445.31	445.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	24	445.31	445.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	25	447.09	447.09
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	26	455.99	455.99
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	27	466.68	466.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	28	484.05	484.05

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	29	498.30	498.30
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	30	505.42	505.42
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	516.11	516.11
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	526.80	526.80
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	533.48	533.48
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	540.60	540.60
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	544.17	544.17
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	547.73	547.73
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	551.29	551.29
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	554.85	554.85
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	561.98	561.98
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	569.10	569.10
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	579.79	579.79
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	590.03	590.03
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	604.28	604.28
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	622.09	622.09
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	643.02	643.02
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	667.96	667.96
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	696.02	696.02
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	728.08	728.08
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	759.69	759.69
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	795.32	795.32
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	830.50	830.50
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	869.24	869.24
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	908.43	908.43
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	950.73	950.73
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	993.04	993.04
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1038.90	1038.90
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1085.21	1085.21
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1134.64	1134.64
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1159.14	1159.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1208.56	1208.56
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1251.31	1251.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	62	1279.37	1279.37
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	63	1314.55	1314.55
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1335.48	1335.48
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	279.53	279.53
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	15	304.37	304.37
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	16	313.87	313.87
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	17	323.37	323.37
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	18	333.61	333.61
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	19	343.84	343.84
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	20	354.43	354.43
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	21	365.40	365.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	22	365.40	365.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	23	365.40	365.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	24	365.40	365.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	25	366.86	366.86
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	26	374.16	374.16
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	27	382.93	382.93
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	397.18	397.18
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	408.88	408.88
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	414.72	414.72
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	423.49	423.49

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	432.26	432.26
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	437.74	437.74
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	443.59	443.59
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	446.51	446.51
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	449.44	449.44
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	452.36	452.36
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	455.28	455.28
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	461.13	461.13
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	466.98	466.98
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	475.74	475.74
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	484.15	484.15
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	495.84	495.84
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	510.46	510.46
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	527.63	527.63
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	548.09	548.09
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	571.11	571.11
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	597.42	597.42
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	623.36	623.36
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	652.60	652.60
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	681.46	681.46
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	52	713.25	713.25
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	53	745.41	745.41
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	54	780.12	780.12
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	55	814.83	814.83
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	56	852.47	852.47
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	57	890.47	890.47
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	58	931.03	931.03
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	59	951.12	951.12
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	60	991.68	991.68
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	61	1026.76	1026.76
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	62	1049.78	1049.78
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	63	1078.65	1078.65
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1095.82	1095.82
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	344.00	344.00
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	374.58	374.58
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	386.27	386.27
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	397.96	397.96
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	410.55	410.55
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	423.14	423.14
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	436.18	436.18
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	449.67	449.67
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	449.67	449.67
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	449.67	449.67
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	449.67	449.67
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	451.47	451.47
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	460.47	460.47
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	471.26	471.26
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	488.79	488.79
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	503.18	503.18
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	510.38	510.38
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	521.17	521.17
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	531.96	531.96
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	538.71	538.71
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	545.90	545.90

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	549.50	549.50
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	553.10	553.10
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	556.70	556.70
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	560.29	560.29
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	567.49	567.49
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	574.68	574.68
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	585.47	585.47
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	595.82	595.82
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	610.21	610.21
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	628.19	628.19
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	649.33	649.33
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	674.51	674.51
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	702.84	702.84
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	735.22	735.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	49	767.14	767.14
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	50	803.12	803.12
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	51	838.64	838.64
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	52	877.76	877.76
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	53	917.33	917.33
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	54	960.05	960.05
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	55	1002.77	1002.77
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	56	1049.09	1049.09
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	57	1095.85	1095.85
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	58	1145.77	1145.77
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	59	1170.50	1170.50
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	60	1220.41	1220.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	61	1263.58	1263.58
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	62	1291.91	1291.91
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	63	1327.44	1327.44
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1348.57	1348.57
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	360.70	360.70
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	15	392.76	392.76
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	16	405.02	405.02
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	17	417.28	417.28
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	18	430.48	430.48
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	19	443.68	443.68
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	20	457.36	457.36
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	21	471.50	471.50
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	471.50	471.50
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	471.50	471.50
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	471.50	471.50
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	473.39	473.39
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	482.82	482.82
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	494.13	494.13
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	512.52	512.52
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	527.61	527.61
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	535.15	535.15
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	546.47	546.47
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	557.79	557.79
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	564.86	564.86
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	572.40	572.40
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	576.18	576.18
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	579.95	579.95
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	583.72	583.72

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	587.49	587.49
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	595.04	595.04
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	602.58	602.58
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	613.90	613.90
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	624.74	624.74
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	639.83	639.83
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	658.69	658.69
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	680.85	680.85
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	707.25	707.25
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	736.96	736.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	770.91	770.91
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	804.38	804.38
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	842.10	842.10
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	879.35	879.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	920.37	920.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	961.86	961.86
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	54	1006.66	1006.66
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	55	1051.45	1051.45
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	56	1100.01	1100.01
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	57	1149.05	1149.05
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	58	1201.39	1201.39
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	59	1227.32	1227.32
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	60	1279.66	1279.66
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	61	1324.92	1324.92
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	62	1354.63	1354.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	63	1391.87	1391.87
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1414.03	1414.03
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	333.98	333.98
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	15	363.67	363.67
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	16	375.02	375.02
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	17	386.37	386.37
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	18	398.59	398.59
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	410.82	410.82
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	423.48	423.48
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	436.58	436.58
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	436.58	436.58
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	436.58	436.58
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	436.58	436.58
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	438.32	438.32
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	447.05	447.05
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	457.53	457.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	474.56	474.56
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	488.53	488.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	495.51	495.51
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	505.99	505.99
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	516.47	516.47
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	523.02	523.02
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	530.00	530.00
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	533.50	533.50
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	536.99	536.99
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	540.48	540.48
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	543.97	543.97
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	550.96	550.96
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	557.94	557.94

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	568.42	568.42
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	578.46	578.46
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	592.43	592.43
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	609.90	609.90
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	630.42	630.42
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	654.86	654.86
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	682.37	682.37
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	713.80	713.80
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	744.80	744.80
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	779.72	779.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	814.21	814.21
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	852.20	852.20
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	890.61	890.61
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	932.09	932.09
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	973.56	973.56
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	1018.53	1018.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1063.94	1063.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1112.40	1112.40
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1136.41	1136.41
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1184.87	1184.87
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	61	1226.78	1226.78
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	62	1254.28	1254.28
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	1288.77	1288.77
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1309.29	1309.29
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	313.71	313.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	15	341.60	341.60
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	352.26	352.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	362.92	362.92
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	374.41	374.41
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	385.89	385.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	397.78	397.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	410.08	410.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	410.08	410.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	410.08	410.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	410.08	410.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	411.72	411.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	419.93	419.93
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	429.77	429.77
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	445.76	445.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	458.88	458.88
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	465.44	465.44
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	475.29	475.29
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	485.13	485.13
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	491.28	491.28
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	497.84	497.84
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	501.12	501.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	504.40	504.40
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	507.68	507.68
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	510.96	510.96
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	517.53	517.53
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	524.09	524.09
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	533.93	533.93
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	543.36	543.36
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	556.48	556.48

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	572.89	572.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	592.16	592.16
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	615.13	615.13
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	640.96	640.96
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	670.49	670.49
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	699.60	699.60
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	732.41	732.41
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	764.81	764.81
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	800.48	800.48
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	836.57	836.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	875.53	875.53
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	914.49	914.49
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	956.73	956.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	999.37	999.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1044.89	1044.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1067.45	1067.45
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1112.97	1112.97
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1152.33	1152.33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1178.17	1178.17
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1210.57	1210.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1229.84	1229.84

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	64844				
Federal TIN*	23-2169745				
Rate Effective Date*	07/01/2019				
Rate Expiration Date*	09/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<small>Required: Enter the 14-character Plan ID</small>	<small>Required: Select the Rating Area ID</small>	<small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small>	<small>Required: Select the age of a subscriber eligible for the rate</small>	<small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small>	<small>Required: Enter the rate of an individual tobacco enrollee on a plan</small>
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	275.32	275.32
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	299.79	299.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	309.15	309.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	318.51	318.51
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	328.58	328.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	338.66	338.66
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	349.10	349.10
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	359.90	359.90
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	359.90	359.90
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	359.90	359.90
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	359.90	359.90
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	361.33	361.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	368.53	368.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	377.17	377.17
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	391.21	391.21
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	402.72	402.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	408.48	408.48
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	417.12	417.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	425.76	425.76
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	431.15	431.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	436.91	436.91
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	439.79	439.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	442.67	442.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	445.55	445.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	448.43	448.43
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	454.19	454.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	459.95	459.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	468.58	468.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	476.86	476.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	488.38	488.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	502.77	502.77
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	519.69	519.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	539.84	539.84
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	562.52	562.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	588.43	588.43
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	613.98	613.98
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	642.77	642.77
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	671.20	671.20
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	702.52	702.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	734.19	734.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	768.38	768.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	802.57	802.57
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	839.64	839.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	877.06	877.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	917.01	917.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	936.81	936.81
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	976.76	976.76
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	1011.30	1011.30
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	1033.98	1033.98
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1062.41	1062.41
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1079.33	1079.33
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	289.62	289.62
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	315.36	315.36
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	325.20	325.20
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	335.05	335.05
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	345.65	345.65
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	356.25	356.25
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	367.23	367.23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	378.58	378.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	378.58	378.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	378.58	378.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	378.58	378.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	380.10	380.10
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	387.67	387.67
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	396.76	396.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	411.52	411.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	423.64	423.64
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	429.69	429.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	438.78	438.78
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	447.87	447.87
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	453.54	453.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	459.60	459.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	462.63	462.63
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	465.66	465.66
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	468.69	468.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	471.72	471.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	477.77	477.77
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	483.83	483.83
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	492.92	492.92
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	501.62	501.62
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	513.74	513.74
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	528.88	528.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	546.68	546.68
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	567.88	567.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	591.73	591.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	618.99	618.99
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	645.86	645.86
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	676.15	676.15
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	706.06	706.06



64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	59	1006.86	1006.86
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	60	1049.79	1049.79
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	61	1086.93	1086.93
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	62	1111.30	1111.30
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	63	1141.85	1141.85
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1160.03	1160.03
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.16	364.16
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	15	396.53	396.53
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	16	408.90	408.90
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	17	421.28	421.28
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	18	434.61	434.61
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	19	447.94	447.94
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	461.74	461.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	476.02	476.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	476.02	476.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	476.02	476.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	476.02	476.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	477.93	477.93
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	487.45	487.45
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	498.87	498.87
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	517.44	517.44
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	532.67	532.67
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	540.29	540.29
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	551.71	551.71
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	563.14	563.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	570.28	570.28
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	577.89	577.89
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	581.70	581.70
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	585.51	585.51
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	589.32	589.32
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	593.13	593.13
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	600.74	600.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	608.36	608.36
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	619.78	619.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	630.73	630.73
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	645.96	645.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	665.00	665.00
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	687.38	687.38
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	714.04	714.04
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	744.02	744.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	778.30	778.30
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	49	812.10	812.10
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	50	850.18	850.18
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	51	887.78	887.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	52	929.20	929.20
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	53	971.09	971.09
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	54	1016.31	1016.31
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	55	1061.53	1061.53
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	56	1110.56	1110.56
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	57	1160.07	1160.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	58	1212.91	1212.91
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	59	1239.09	1239.09
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	60	1291.93	1291.93
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	61	1337.63	1337.63
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	62	1367.62	1367.62
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	63	1405.22	1405.22
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1427.59	1427.59

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	381.84	381.84
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	415.78	415.78
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	428.75	428.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	441.73	441.73
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	455.71	455.71
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	469.68	469.68
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	484.16	484.16
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	499.13	499.13
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	499.13	499.13
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	499.13	499.13
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	499.13	499.13
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	501.13	501.13
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	511.11	511.11
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	27	523.09	523.09
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	28	542.56	542.56
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	29	558.53	558.53
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	30	566.51	566.51
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	31	578.49	578.49
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	32	590.47	590.47
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	33	597.96	597.96
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	34	605.95	605.95
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	609.94	609.94
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	613.93	613.93
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	37	617.92	617.92
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	38	621.92	621.92
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	39	629.90	629.90
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	40	637.89	637.89
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	41	649.87	649.87
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	42	661.35	661.35
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	43	677.32	677.32
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	44	697.29	697.29
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	45	720.75	720.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	46	748.70	748.70
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	47	780.14	780.14
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	48	816.08	816.08
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	49	851.52	851.52
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	50	891.45	891.45
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	51	930.88	930.88
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	52	974.30	974.30
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	53	1018.23	1018.23
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	54	1065.65	1065.65
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	55	1113.06	1113.06
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1164.47	1164.47
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1216.38	1216.38
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1271.79	1271.79
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1299.24	1299.24
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1354.64	1354.64
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1402.56	1402.56
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1434.00	1434.00
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1473.44	1473.44
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1496.90	1496.90
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	353.55	353.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	384.98	384.98
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	396.99	396.99

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	17	409.01	409.01
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	18	421.95	421.95
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	434.89	434.89
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	448.29	448.29
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	462.16	462.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	462.16	462.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	462.16	462.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	462.16	462.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	464.01	464.01
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	473.25	473.25
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	484.34	484.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	502.37	502.37
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	517.16	517.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	524.55	524.55
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	535.64	535.64
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	546.73	546.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	553.67	553.67
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	561.06	561.06
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	564.76	564.76
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	568.46	568.46
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	572.15	572.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	575.85	575.85
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	583.24	583.24
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	590.64	590.64
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	601.73	601.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	612.36	612.36
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	627.15	627.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	645.64	645.64
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	667.36	667.36
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	693.24	693.24
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	722.35	722.35
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	755.63	755.63
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	788.44	788.44
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	825.42	825.42
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	861.93	861.93
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	902.13	902.13
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	942.80	942.80
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	986.71	986.71
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	1030.61	1030.61
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1078.22	1078.22
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1126.28	1126.28
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1177.58	1177.58
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1203.00	1203.00
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1254.30	1254.30
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1298.67	1298.67
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1327.78	1327.78
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	63	1364.29	1364.29
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1386.01	1386.01
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	332.10	332.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	15	361.62	361.62
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	372.90	372.90
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	384.19	384.19
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	396.35	396.35
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	408.50	408.50

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	421.09	421.09
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	434.11	434.11
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	434.11	434.11
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	434.11	434.11
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	434.11	434.11
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	435.85	435.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	444.53	444.53
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	454.95	454.95
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	471.88	471.88
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	485.77	485.77
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	492.72	492.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	503.14	503.14
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	513.56	513.56
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	520.07	520.07
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	527.01	527.01
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	530.49	530.49
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	533.96	533.96
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	537.43	537.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	540.91	540.91
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	547.85	547.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	554.80	554.80
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	565.22	565.22
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	575.20	575.20
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	589.09	589.09
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	606.46	606.46
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	626.86	626.86
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	651.17	651.17
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	678.52	678.52
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	709.78	709.78
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	740.60	740.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	775.33	775.33
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	809.62	809.62
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	847.39	847.39
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	885.59	885.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	926.83	926.83
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	968.07	968.07
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	1012.79	1012.79
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	1057.94	1057.94
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1106.12	1106.12
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1130.00	1130.00
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1178.19	1178.19
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1219.86	1219.86
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1247.21	1247.21
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1281.50	1281.50
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1301.91	1301.91
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	269.64	269.64
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	15	293.61	293.61
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	16	302.78	302.78
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	17	311.94	311.94
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	18	321.81	321.81
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	331.68	331.68
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	341.90	341.90
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	352.47	352.47
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	352.47	352.47

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	352.47	352.47
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	352.47	352.47
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	353.88	353.88
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	360.93	360.93
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	369.39	369.39
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	383.14	383.14
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	394.42	394.42
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	400.06	400.06
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	408.52	408.52
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	416.98	416.98
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	422.26	422.26
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	427.90	427.90
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	430.72	430.72
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	433.54	433.54
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	436.36	436.36
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	439.18	439.18
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	444.82	444.82
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	450.46	450.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	458.92	458.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	467.03	467.03
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	478.31	478.31
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	492.41	492.41
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	508.97	508.97
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	528.71	528.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	550.92	550.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	576.30	576.30
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	601.32	601.32
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	629.52	629.52
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	657.37	657.37
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	688.03	688.03
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	719.05	719.05
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	752.53	752.53
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	786.02	786.02
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	822.32	822.32
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	858.98	858.98
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	898.11	898.11
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	917.49	917.49
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	956.62	956.62
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	61	990.45	990.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	62	1012.66	1012.66
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	63	1040.51	1040.51
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1057.07	1057.07
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	283.65	283.65
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	15	308.86	308.86
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	16	318.50	318.50
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	17	328.14	328.14
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	18	338.52	338.52
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	19	348.90	348.90
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	20	359.66	359.66
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	21	370.78	370.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	22	370.78	370.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	23	370.78	370.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	24	370.78	370.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	25	372.26	372.26

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	379.68	379.68
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	388.58	388.58
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	403.04	403.04
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	414.90	414.90
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	420.83	420.83
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	429.73	429.73
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	438.63	438.63
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	444.19	444.19
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	450.13	450.13
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	453.09	453.09
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	456.06	456.06
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	459.02	459.02
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	461.99	461.99
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	467.92	467.92
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	473.85	473.85
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	482.75	482.75
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	491.28	491.28
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	503.15	503.15
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	517.98	517.98
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	535.40	535.40
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	556.17	556.17
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	579.53	579.53
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	606.22	606.22
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	632.55	632.55
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	662.21	662.21
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	691.50	691.50
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	723.76	723.76
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	756.39	756.39
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	791.61	791.61
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	826.84	826.84
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	865.03	865.03
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	903.59	903.59
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	58	944.74	944.74
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	59	965.14	965.14
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	60	1006.29	1006.29
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	61	1041.89	1041.89
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	62	1065.25	1065.25
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	63	1094.54	1094.54
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1111.96	1111.96
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	353.19	353.19
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	15	384.58	384.58
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	16	396.59	396.59
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	17	408.59	408.59
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	18	421.52	421.52
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	19	434.44	434.44
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	20	447.83	447.83
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	21	461.68	461.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	22	461.68	461.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	23	461.68	461.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	24	461.68	461.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	25	463.53	463.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	26	472.76	472.76
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	27	483.84	483.84
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	28	501.85	501.85

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	29	516.62	516.62
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	30	524.01	524.01
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	535.09	535.09
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	546.17	546.17
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	553.10	553.10
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	560.48	560.48
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	564.18	564.18
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	567.87	567.87
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	571.56	571.56
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	575.26	575.26
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	582.64	582.64
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	590.03	590.03
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	601.11	601.11
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	611.73	611.73
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	626.50	626.50
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	644.97	644.97
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	666.67	666.67
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	692.52	692.52
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	721.61	721.61
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	754.85	754.85
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	787.63	787.63
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	824.56	824.56
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	861.04	861.04
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	901.20	901.20
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	941.83	941.83
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	985.69	985.69
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	1029.55	1029.55
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1077.11	1077.11
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1125.12	1125.12
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1176.37	1176.37
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1201.76	1201.76
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1253.01	1253.01
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1297.33	1297.33
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	62	1326.41	1326.41
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	63	1362.89	1362.89
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1384.59	1384.59
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	289.81	289.81
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	15	315.57	315.57
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	16	325.42	325.42
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	17	335.27	335.27
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	18	345.87	345.87
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	19	356.48	356.48
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	20	367.47	367.47
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	21	378.83	378.83
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	22	378.83	378.83
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	23	378.83	378.83
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	24	378.83	378.83
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	25	380.35	380.35
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	26	387.92	387.92
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	27	397.02	397.02
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	411.79	411.79
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	423.91	423.91
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	429.97	429.97
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	439.07	439.07

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	448.16	448.16
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	453.84	453.84
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	459.90	459.90
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	462.93	462.93
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	465.96	465.96
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	468.99	468.99
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	472.02	472.02
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	478.09	478.09
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	484.15	484.15
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	493.24	493.24
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	501.95	501.95
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	514.07	514.07
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	529.23	529.23
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	547.03	547.03
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	568.25	568.25
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	592.11	592.11
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	619.39	619.39
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	646.29	646.29
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	676.59	676.59
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	706.52	706.52
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	52	739.48	739.48
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	53	772.82	772.82
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	54	808.81	808.81
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	55	844.79	844.79
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	56	883.81	883.81
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	57	923.21	923.21
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	58	965.26	965.26
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	59	986.10	986.10
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	60	1028.15	1028.15
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	61	1064.52	1064.52
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	62	1088.38	1088.38
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	63	1118.31	1118.31
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1136.12	1136.12
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	356.65	356.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	388.35	388.35
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	400.47	400.47
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	412.59	412.59
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	425.65	425.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	438.70	438.70
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	452.22	452.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	466.21	466.21
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	466.21	466.21
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	466.21	466.21
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	466.21	466.21
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	468.07	468.07
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	477.40	477.40
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	488.59	488.59
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	506.77	506.77
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	521.69	521.69
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	529.15	529.15
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	540.34	540.34
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	551.52	551.52
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	558.52	558.52
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	565.98	565.98

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	569.71	569.71
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	573.44	573.44
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	577.17	577.17
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	580.90	580.90
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	588.36	588.36
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	595.81	595.81
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	607.00	607.00
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	617.73	617.73
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	632.65	632.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	651.29	651.29
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	673.21	673.21
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	699.31	699.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	728.68	728.68
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	762.25	762.25
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	49	795.35	795.35
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	50	832.65	832.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	51	869.48	869.48
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	52	910.04	910.04
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	53	951.07	951.07
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	54	995.36	995.36
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	55	1039.65	1039.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	56	1087.67	1087.67
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	57	1136.15	1136.15
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	58	1187.90	1187.90
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	59	1213.54	1213.54
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	60	1265.29	1265.29
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	61	1310.05	1310.05
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	62	1339.42	1339.42
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	63	1376.25	1376.25
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1398.16	1398.16
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	373.96	373.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	15	407.20	407.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	16	419.91	419.91
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	17	432.62	432.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	18	446.31	446.31
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	19	460.00	460.00
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	20	474.18	474.18
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	21	488.84	488.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	488.84	488.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	488.84	488.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	488.84	488.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	490.80	490.80
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	500.57	500.57
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	512.30	512.30
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	531.37	531.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	547.01	547.01
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	554.83	554.83
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	566.57	566.57
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	578.30	578.30
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	585.63	585.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	593.45	593.45
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	597.36	597.36
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	601.27	601.27
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	605.18	605.18

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	609.09	609.09
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	616.92	616.92
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	624.74	624.74
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	636.47	636.47
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	647.71	647.71
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	663.36	663.36
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	682.91	682.91
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	705.89	705.89
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	733.26	733.26
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	764.06	764.06
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	799.25	799.25
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	833.96	833.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	873.07	873.07
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	911.69	911.69
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	954.22	954.22
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	997.23	997.23
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	54	1043.67	1043.67
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	55	1090.11	1090.11
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	56	1140.46	1140.46
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	57	1191.30	1191.30
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	58	1245.56	1245.56
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	59	1272.45	1272.45
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	60	1326.71	1326.71
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	61	1373.64	1373.64
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	62	1404.44	1404.44
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	63	1443.06	1443.06
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1466.03	1466.03
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	346.26	346.26
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	15	377.04	377.04
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	16	388.81	388.81
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	17	400.58	400.58
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	18	413.25	413.25
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	425.92	425.92
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	439.05	439.05
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	452.63	452.63
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	452.63	452.63
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	452.63	452.63
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	452.63	452.63
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	454.44	454.44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	463.49	463.49
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	474.36	474.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	492.01	492.01
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	506.49	506.49
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	513.73	513.73
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	524.60	524.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	535.46	535.46
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	542.25	542.25
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	549.49	549.49
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	553.11	553.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	556.73	556.73
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	560.36	560.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	563.98	563.98
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	571.22	571.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	578.46	578.46

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	589.32	589.32
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	599.73	599.73
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	614.22	614.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	632.32	632.32
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	653.60	653.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	678.94	678.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	707.46	707.46
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	740.05	740.05
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	772.19	772.19
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	808.40	808.40
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	844.15	844.15
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	883.53	883.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	923.36	923.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	966.36	966.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	1009.36	1009.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	1055.99	1055.99
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1103.06	1103.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1153.30	1153.30
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1178.20	1178.20
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1228.44	1228.44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	61	1271.89	1271.89
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	62	1300.41	1300.41
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	1336.16	1336.16
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1357.44	1357.44
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	325.25	325.25
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	15	354.16	354.16
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	365.22	365.22
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	376.27	376.27
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	388.17	388.17
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	400.08	400.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	412.41	412.41
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	425.16	425.16
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	425.16	425.16
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	425.16	425.16
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	425.16	425.16
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	426.86	426.86
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	435.37	435.37
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	445.57	445.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	462.15	462.15
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	475.76	475.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	482.56	482.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	492.76	492.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	502.97	502.97
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	509.35	509.35
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	516.15	516.15
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	519.55	519.55
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	522.95	522.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	526.35	526.35
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	529.75	529.75
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	536.56	536.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	543.36	543.36
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	553.56	553.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	563.34	563.34
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	576.95	576.95

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	593.95	593.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	613.94	613.94
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	637.75	637.75
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	664.53	664.53
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	695.14	695.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	725.33	725.33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	759.34	759.34
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	792.93	792.93
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	829.92	829.92
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	867.33	867.33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	907.72	907.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	948.11	948.11
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	991.91	991.91
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1036.12	1036.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1083.32	1083.32
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1106.70	1106.70
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1153.89	1153.89
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1194.71	1194.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1221.49	1221.49
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1255.08	1255.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1275.06	1275.06

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	64844				
Federal TIN*	23-2169745				
Rate Effective Date*	10/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<small>Required: Enter the 14-character Plan ID</small>	<small>Required: Select the Rating Area ID</small>	<small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small>	<small>Required: Select the age of a subscriber eligible for the rate</small>	<small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small>	<small>Required: Enter the rate of an individual tobacco enrollee on a plan</small>
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	285.46	285.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	310.83	310.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	320.53	320.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	330.23	330.23
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	340.68	340.68
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	351.13	351.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	361.95	361.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	373.15	373.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	373.15	373.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	373.15	373.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	373.15	373.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	374.64	374.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	382.10	382.10
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	391.06	391.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	405.61	405.61
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	417.55	417.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	423.52	423.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	432.48	432.48
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	441.43	441.43
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	447.03	447.03
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	453.00	453.00
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	455.98	455.98
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	458.97	458.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	461.95	461.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	464.94	464.94
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	470.91	470.91
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	476.88	476.88
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	485.84	485.84
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	494.42	494.42
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	506.36	506.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	521.28	521.28
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	538.82	538.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	559.72	559.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	583.23	583.23
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	610.09	610.09
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	636.59	636.59
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	666.44	666.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	695.92	695.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	728.38	728.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	761.22	761.22
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	796.67	796.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	832.11	832.11
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	870.55	870.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	909.36	909.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	950.78	950.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	971.30	971.30
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	1012.72	1012.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	1048.54	1048.54
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	1072.05	1072.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1101.53	1101.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1119.06	1119.06
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	300.28	300.28
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	326.97	326.97
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	337.18	337.18
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	347.38	347.38
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	358.37	358.37
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	369.36	369.36
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	380.75	380.75
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	392.52	392.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	392.52	392.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	392.52	392.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	392.52	392.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	394.09	394.09
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	401.94	401.94
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	411.36	411.36
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	426.67	426.67
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	439.23	439.23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	445.51	445.51
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	454.93	454.93
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	464.35	464.35
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	470.24	470.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	476.52	476.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	479.66	479.66
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	482.80	482.80
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	485.94	485.94
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	489.08	489.08
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	495.36	495.36
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	501.64	501.64
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	511.06	511.06
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	520.09	520.09
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	532.65	532.65
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	548.35	548.35
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	566.80	566.80
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	588.78	588.78
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	613.51	613.51
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	641.79	641.79
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	669.64	669.64
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	701.05	701.05
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	732.06	732.06



64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	59	1043.93	1043.93
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	60	1088.45	1088.45
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	61	1126.95	1126.95
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	62	1152.21	1152.21
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	63	1183.90	1183.90
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1202.74	1202.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	377.57	377.57
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	15	411.13	411.13
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	16	423.96	423.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	17	436.79	436.79
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	18	450.61	450.61
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	19	464.43	464.43
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	478.74	478.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	493.55	493.55
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	493.55	493.55
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	493.55	493.55
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	493.55	493.55
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	495.52	495.52
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	505.39	505.39
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	517.24	517.24
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	536.49	536.49
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	552.28	552.28
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	560.18	560.18
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	572.02	572.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	583.87	583.87
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	591.27	591.27
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	599.17	599.17
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	603.12	603.12
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	607.07	607.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	611.01	611.01
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	614.96	614.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	622.86	622.86
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	630.76	630.76
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	642.60	642.60
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	653.95	653.95
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	669.75	669.75
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	689.49	689.49
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	712.69	712.69
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	740.32	740.32
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	771.42	771.42
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	806.95	806.95
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	49	842.00	842.00
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	50	881.48	881.48
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	51	920.47	920.47
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	52	963.41	963.41
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	53	1006.84	1006.84
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	54	1053.73	1053.73
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	55	1100.62	1100.62
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	56	1151.45	1151.45
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	57	1202.78	1202.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	58	1257.56	1257.56
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	59	1284.71	1284.71
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	60	1339.49	1339.49
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	61	1386.87	1386.87
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	62	1417.97	1417.97
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	63	1456.96	1456.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1480.16	1480.16

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	395.89	395.89
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	431.08	431.08
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	444.54	444.54
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	458.00	458.00
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	472.49	472.49
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	486.98	486.98
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	501.98	501.98
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	517.51	517.51
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	517.51	517.51
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	517.51	517.51
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	517.51	517.51
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	519.58	519.58
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	529.93	529.93
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	27	542.35	542.35
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	28	562.53	562.53
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	29	579.09	579.09
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	30	587.37	587.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	31	599.79	599.79
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	32	612.21	612.21
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	33	619.98	619.98
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	34	628.26	628.26
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	632.40	632.40
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	636.54	636.54
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	37	640.68	640.68
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	38	644.82	644.82
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	39	653.10	653.10
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	40	661.38	661.38
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	41	673.80	673.80
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	42	685.70	685.70
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	43	702.26	702.26
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	44	722.96	722.96
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	45	747.28	747.28
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	46	776.26	776.26
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	47	808.87	808.87
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	48	846.13	846.13
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	49	882.87	882.87
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	50	924.27	924.27
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	51	965.15	965.15
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	52	1010.18	1010.18
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	53	1055.72	1055.72
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	54	1104.88	1104.88
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	55	1154.04	1154.04
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1207.35	1207.35
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1261.17	1261.17
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1318.61	1318.61
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1347.07	1347.07
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1404.52	1404.52
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1454.20	1454.20
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1486.80	1486.80
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1527.69	1527.69
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1552.01	1552.01
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	366.57	366.57
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	399.15	399.15
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	411.61	411.61

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	17	424.07	424.07
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	18	437.49	437.49
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	450.90	450.90
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	464.80	464.80
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	479.17	479.17
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22	479.17	479.17
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	23	479.17	479.17
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	24	479.17	479.17
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	481.09	481.09
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	490.67	490.67
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	502.17	502.17
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	520.86	520.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	536.20	536.20
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	543.86	543.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	555.36	555.36
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	32	566.86	566.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	33	574.05	574.05
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	581.72	581.72
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	585.55	585.55
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	589.38	589.38
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	593.22	593.22
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	597.05	597.05
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	604.72	604.72
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	612.39	612.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	623.89	623.89
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	634.91	634.91
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	650.24	650.24
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	669.41	669.41
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	691.93	691.93
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	718.76	718.76
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	748.95	748.95
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	783.45	783.45
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	817.47	817.47
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	855.81	855.81
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	893.66	893.66
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	935.35	935.35
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	977.52	977.52
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	1023.04	1023.04
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	1068.56	1068.56
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1117.91	1117.91
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1167.75	1167.75
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1220.94	1220.94
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1247.29	1247.29
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1300.48	1300.48
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1346.48	1346.48
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1376.67	1376.67
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	63	1414.52	1414.52
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1437.04	1437.04
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	344.32	344.32
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	15	374.93	374.93
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	16	386.63	386.63
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	17	398.34	398.34
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	18	410.94	410.94
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	19	423.54	423.54

64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	20	436.59	436.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	21	450.10	450.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	22	450.10	450.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	23	450.10	450.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	24	450.10	450.10
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	25	451.90	451.90
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	26	460.90	460.90
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	27	471.70	471.70
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	28	489.26	489.26
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	29	503.66	503.66
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	30	510.86	510.86
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	31	521.66	521.66
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	32	532.47	532.47
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	33	539.22	539.22
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	34	546.42	546.42
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	35	550.02	550.02
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	36	553.62	553.62
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	37	557.22	557.22
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	38	560.82	560.82
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	39	568.02	568.02
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	40	575.22	575.22
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	41	586.03	586.03
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	42	596.38	596.38
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	43	610.78	610.78
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	44	628.79	628.79
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	45	649.94	649.94
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	46	675.15	675.15
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	47	703.50	703.50
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	48	735.91	735.91
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	49	767.87	767.87
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	50	803.87	803.87
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	51	839.43	839.43
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	52	878.59	878.59
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	53	918.20	918.20
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	54	960.96	960.96
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	55	1003.72	1003.72
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	56	1050.08	1050.08
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	57	1096.89	1096.89
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	58	1146.85	1146.85
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	59	1171.60	1171.60
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	60	1221.56	1221.56
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	61	1264.77	1264.77
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	62	1293.13	1293.13
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	63	1328.69	1328.69
64844PA0060126 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1349.84	1349.84
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	279.57	279.57
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	15	304.42	304.42
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	16	313.92	313.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	17	323.43	323.43
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	18	333.66	333.66
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	343.89	343.89
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	354.49	354.49
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	365.45	365.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	365.45	365.45

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	365.45	365.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	365.45	365.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	366.91	366.91
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	374.22	374.22
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	382.99	382.99
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	397.25	397.25
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	408.94	408.94
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	414.79	414.79
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	423.56	423.56
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	432.33	432.33
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	437.81	437.81
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	443.66	443.66
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	446.58	446.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	449.51	449.51
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	452.43	452.43
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	455.35	455.35
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	461.20	461.20
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	467.05	467.05
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	475.82	475.82
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	484.22	484.22
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	495.92	495.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	510.54	510.54
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	527.71	527.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	548.18	548.18
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	571.20	571.20
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	48	597.51	597.51
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	49	623.46	623.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	50	652.70	652.70
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	51	681.57	681.57
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	713.36	713.36
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	745.52	745.52
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	780.24	780.24
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	814.96	814.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	852.60	852.60
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	890.61	890.61
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	931.17	931.17
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	951.27	951.27
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	991.84	991.84
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	61	1026.92	1026.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	62	1049.94	1049.94
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	63	1078.81	1078.81
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1095.99	1095.99
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	294.09	294.09
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	15	320.23	320.23
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	16	330.23	330.23
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	17	340.22	340.22
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	18	350.98	350.98
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	19	361.75	361.75
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	20	372.90	372.90
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	21	384.43	384.43
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	22	384.43	384.43
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	23	384.43	384.43
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	24	384.43	384.43
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	25	385.97	385.97

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	393.66	393.66
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	402.88	402.88
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	417.88	417.88
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	430.18	430.18
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	436.33	436.33
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	445.55	445.55
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	454.78	454.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	460.55	460.55
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	466.70	466.70
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	469.77	469.77
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	472.85	472.85
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	475.92	475.92
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	479.00	479.00
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	485.15	485.15
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	491.30	491.30
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	500.53	500.53
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	509.37	509.37
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	521.67	521.67
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	537.05	537.05
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	555.12	555.12
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	576.64	576.64
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	600.86	600.86
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	628.54	628.54
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	655.84	655.84
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	686.59	686.59
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	716.96	716.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	750.41	750.41
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	784.24	784.24
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	820.76	820.76
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	857.28	857.28
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	896.87	896.87
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	936.86	936.86
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	58	979.53	979.53
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	59	1000.67	1000.67
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	60	1043.34	1043.34
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	61	1080.25	1080.25
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	62	1104.47	1104.47
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	63	1134.84	1134.84
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1152.91	1152.91
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	366.19	366.19
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	15	398.74	398.74
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	16	411.19	411.19
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	17	423.63	423.63
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	18	437.04	437.04
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	19	450.44	450.44
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	20	464.32	464.32
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	21	478.68	478.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	22	478.68	478.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	23	478.68	478.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	24	478.68	478.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	25	480.60	480.60
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	26	490.17	490.17
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	27	501.66	501.66
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	28	520.33	520.33

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	29	535.64	535.64
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	30	543.30	543.30
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	554.79	554.79
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	566.28	566.28
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	573.46	573.46
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	581.12	581.12
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	584.95	584.95
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	588.78	588.78
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	592.61	592.61
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	596.44	596.44
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	604.10	604.10
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	611.75	611.75
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	623.24	623.24
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	634.25	634.25
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	649.57	649.57
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	668.72	668.72
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	691.21	691.21
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	718.02	718.02
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	748.18	748.18
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	782.64	782.64
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	816.63	816.63
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	854.92	854.92
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	892.74	892.74
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	934.38	934.38
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	976.51	976.51
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	1021.98	1021.98
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	1067.46	1067.46
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1116.76	1116.76
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1166.54	1166.54
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1219.68	1219.68
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1246.01	1246.01
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1299.14	1299.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1345.09	1345.09
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	62	1375.25	1375.25
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	63	1413.07	1413.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1435.56	1435.56
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	300.48	300.48
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	15	327.19	327.19
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	16	337.40	337.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	17	347.61	347.61
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	18	358.61	358.61
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	19	369.61	369.61
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	20	381.00	381.00
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	21	392.78	392.78
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	22	392.78	392.78
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	23	392.78	392.78
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	24	392.78	392.78
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	25	394.35	394.35
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	26	402.21	402.21
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	27	411.63	411.63
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	426.95	426.95
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29	439.52	439.52
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	30	445.80	445.80
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	31	455.23	455.23

64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	464.66	464.66
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	470.55	470.55
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	476.83	476.83
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	479.98	479.98
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	483.12	483.12
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	486.26	486.26
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	38	489.40	489.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	39	495.69	495.69
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	501.97	501.97
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	511.40	511.40
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	520.43	520.43
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	533.00	533.00
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	548.71	548.71
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45	567.17	567.17
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	46	589.17	589.17
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	47	613.91	613.91
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	642.19	642.19
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	670.08	670.08
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	701.50	701.50
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	732.53	732.53
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	52	766.71	766.71
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	53	801.27	801.27
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	54	838.58	838.58
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	55	875.90	875.90
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	56	916.35	916.35
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	57	957.20	957.20
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	58	1000.80	1000.80
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	59	1022.41	1022.41
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	60	1066.00	1066.00
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	61	1103.71	1103.71
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	62	1128.46	1128.46
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	63	1159.49	1159.49
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1177.95	1177.95
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	369.78	369.78
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	402.65	402.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	415.22	415.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	427.79	427.79
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	441.32	441.32
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	454.85	454.85
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	468.87	468.87
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	483.37	483.37
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	483.37	483.37
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	483.37	483.37
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	483.37	483.37
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	485.31	485.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	494.97	494.97
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	506.58	506.58
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	525.43	525.43
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	540.90	540.90
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	548.63	548.63
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	560.23	560.23
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	571.83	571.83
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	579.08	579.08
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	586.82	586.82

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	590.68	590.68
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	594.55	594.55
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	598.42	598.42
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	602.28	602.28
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	610.02	610.02
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	617.75	617.75
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	629.35	629.35
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	640.47	640.47
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	655.94	655.94
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	675.27	675.27
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	697.99	697.99
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	725.06	725.06
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	755.51	755.51
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	790.32	790.32
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	49	824.64	824.64
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	50	863.31	863.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	51	901.49	901.49
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	52	943.55	943.55
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	53	986.08	986.08
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	54	1032.00	1032.00
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	55	1077.92	1077.92
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	56	1127.71	1127.71
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	57	1177.98	1177.98
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	58	1231.64	1231.64
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	59	1258.22	1258.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	60	1311.88	1311.88
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	61	1358.28	1358.28
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	62	1388.73	1388.73
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	63	1426.92	1426.92
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1449.64	1449.64
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	387.73	387.73
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	15	422.20	422.20
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	16	435.37	435.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	17	448.55	448.55
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	18	462.74	462.74
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	19	476.93	476.93
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	20	491.63	491.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	21	506.84	506.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	506.84	506.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	506.84	506.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	506.84	506.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	508.87	508.87
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	519.00	519.00
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	531.17	531.17
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	550.93	550.93
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	567.15	567.15
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	575.26	575.26
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	587.43	587.43
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	599.59	599.59
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	607.19	607.19
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	615.30	615.30
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	619.36	619.36
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	623.41	623.41
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	627.47	627.47

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	631.52	631.52
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	639.63	639.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	647.74	647.74
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	659.90	659.90
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	671.56	671.56
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	687.78	687.78
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	708.05	708.05
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	731.87	731.87
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	760.26	760.26
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	792.19	792.19
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	828.68	828.68
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	864.67	864.67
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	905.21	905.21
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	945.25	945.25
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	989.35	989.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	1033.95	1033.95
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	54	1082.10	1082.10
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	55	1130.25	1130.25
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	56	1182.45	1182.45
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	57	1235.17	1235.17
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	58	1291.42	1291.42
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	59	1319.30	1319.30
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	60	1375.56	1375.56
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	61	1424.22	1424.22
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	62	1456.15	1456.15
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	63	1496.19	1496.19
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1520.01	1520.01
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	359.01	359.01
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	15	390.92	390.92
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	16	403.12	403.12
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	17	415.33	415.33
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	18	428.47	428.47
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	19	441.61	441.61
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	455.22	455.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	469.29	469.29
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	469.29	469.29
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	469.29	469.29
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	469.29	469.29
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	471.17	471.17
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	26	480.56	480.56
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	491.82	491.82
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	510.12	510.12
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	525.14	525.14
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	532.65	532.65
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	543.91	543.91
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	555.18	555.18
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	562.22	562.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	569.72	569.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	573.48	573.48
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	577.23	577.23
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	580.99	580.99
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	584.74	584.74
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	592.25	592.25
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	599.76	599.76

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	611.02	611.02
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	621.82	621.82
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	636.83	636.83
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	655.60	655.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	677.66	677.66
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	703.94	703.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	733.51	733.51
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	767.30	767.30
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	800.62	800.62
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	838.16	838.16
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	875.23	875.23
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	916.06	916.06
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	957.36	957.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	1001.94	1001.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	1046.53	1046.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	1094.86	1094.86
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1143.67	1143.67
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1195.76	1195.76
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1221.57	1221.57
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1273.67	1273.67
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	61	1318.72	1318.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	62	1348.28	1348.28
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	1385.36	1385.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1407.42	1407.42
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	337.23	337.23
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	15	367.20	367.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	378.66	378.66
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	390.12	390.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	402.47	402.47
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	414.81	414.81
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	427.59	427.59
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	440.82	440.82
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	440.82	440.82
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	440.82	440.82
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	440.82	440.82
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	442.58	442.58
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	451.40	451.40
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	461.98	461.98
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	479.17	479.17
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	493.27	493.27
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	500.33	500.33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	510.91	510.91
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	521.49	521.49
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	528.10	528.10
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	535.15	535.15
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	538.68	538.68
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	542.20	542.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	545.73	545.73
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	549.26	549.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	556.31	556.31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	563.36	563.36
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	573.94	573.94
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	584.08	584.08
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	598.19	598.19

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	615.82	615.82
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	636.54	636.54
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	661.23	661.23
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	689.00	689.00
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	720.74	720.74
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	752.03	752.03
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	787.30	787.30
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	822.12	822.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	860.47	860.47
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	899.27	899.27
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	941.14	941.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	983.02	983.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	1028.43	1028.43
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1074.27	1074.27
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1123.20	1123.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1147.45	1147.45
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1196.38	1196.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1238.70	1238.70
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1266.47	1266.47
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1301.29	1301.29
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1322.01	1322.01

## Actuarial Memorandum and Certification

### General Information

*Company Identifying Information:*

**Company Legal Name:** Aetna Health, Inc. & Aetna Health Ins. Co.  
**State:** Pennsylvania  
**HIOS Issuer ID:** 64844  
**Market:** Small Group  
**Effective Date:** 01/01/2019  
**Rate Filing Tracking Number:** AETN-131455854, AETN-131455863  
**Policy Form(s):** HI SG HCOC-2019 03, HO SG HCOC-2019 03  
**Form Filing Tracking Number:** AETN-131444272 & AETN-131448938

*Company Contact Information:*

**Name:** [REDACTED]  
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### 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 pre-determined 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 ██████████, 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 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. Underwriting

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, Inc. & Aetna Health Ins. Co. was approximately \$525 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, [REDACTED], 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.



\_\_\_\_\_, ASA, MAAA  
 Actna

August 2, 2018

\_\_\_\_\_  
 Date

# Rate Change Summary

## Aetna Health Inc. (a PA corp.) – Small Group Plans

Rate request filing ID AETN-131455854, AETN-131455863 - 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:	11.6% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	11.6% -11.6%
Effective date:	January 1, 2019
People impacted:	1,124
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

#### Jan. 2017-Dec. 2017 financial experience

Premiums	\$126.2M
Claims	\$93.3M
Administrative expenses	\$14.2M
Taxes & fees	\$6.7M
Company made (after taxes)	<b>\$12.3M</b>

#### How it plans to spend your premium

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

Claims:	83.7%
Administrative:	9.7%
Taxes & fees:	4.7%
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.

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

Aetna Health Inc. (a PA corp.)  
HIOS ISSUER ID: 64844

Exhibit C-1  
Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age-Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates	
Silver Plan	64844PA0070142	5,970	\$658.47	1,464	\$658.47	1,010	\$658.47	1,000	\$658.47	\$445.55
Total Premium	13,482	\$8,488,904.67		\$8,488,904.67		\$8,488,904.67		\$8,488,904.67	\$8,488,904.67	
Total Premium Check				(B) = (D) : TRUE		(B) = (F) : TRUE		(B) = (H) : TRUE	(B) = (I) : TRUE	
All Plans Aggregate	Calibration Factors:		Age 1,464 $= \Sigma((A) \times (B) \times (C)) / \Sigma(A) \times (B)$		Geographic 1,010 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1,000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$			

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 =  $\Sigma (D) \times (C)$
- (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 =  $\Sigma (F) \times (C)$
- (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 Factor
- (I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)  
Total Premium =  $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

**Aetna Health Inc. (a PA corp.)  
HIOS ISSUER ID: 64844**

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

Example: Silver Plan 64844PA0070142

Average Age Factor - Silver Plan 64844PA0070142			Average Tobacco User Factor - Silver Plan 64844PA0070 42				Average Rating Area Factor - Silver Plan 64844PA0070142			
Age	% by Age	Age Factor	Tobacco No	Tobacco Yes	Avg Rate	Rate Factor	Rating Area	Rating Area Names	Rating Area	Rating Area Factors
0-20	1 0%	-	0 9%	0 1%	1 000	1 000	1	Erie	0 0%	0 779
1-14	14 3%	0 765	12 9%	1 5%	1 000	1 000	2	Elk/Cameron/Pot	0 0%	0 819
15	1 2%	0 833	1 0%	0 1%	1 000	1 000	3	NEPA	2 3%	1 020
16	1 1%	0 859	1 0%	0 1%	1 000	1 000	4	Pittsburgh	0 0%	0 855
17	1 1%	0 885	1 0%	0 1%	1 000	1 000	5	Altoona	0 0%	0 837
18	1 0%	0 913	0 9%	0 1%	1 000	1 000	6	Mid Central plus	10 5%	1 030
19	1 3%	0 941	1 2%	0 1%	1 000	1 000	7	York/Lancaster	10 1%	1 080
20	1 2%	0 970	1 1%	0 1%	1 000	1 000	8	Greater Philadelp	73 7%	1 000
21	1 4%	1 000	1 2%	0 1%	1 000	1 000	9	Harrisburg	3 3%	0 939
22	1 2%	1 000	1 1%	0 1%	1 000	1 000	Total	-	100 0%	1 010
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%	1 024	1 7%	0 2%	1 000	1 000				
27	1 9%	1 048	1 7%	0 2%	1 000	1 000				
28	2 0%	1 087	1 8%	0 2%	1 000	1 000				
29	1 8%	1 119	1 6%	0 2%	1 000	1 000				
30	1 7%	1 135	1 5%	0 2%	1 000	1 000				
31	1 9%	1 159	1 7%	0 2%	1 000	1 000				
32	1 7%	1 183	1 5%	0 2%	1 000	1 000				
33	1 9%	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%	1 222	1 8%	0 2%	1 000	1 000				
36	1 7%	1 230	1 5%	0 2%	1 000	1 000				
37	1 8%	1 238	1 6%	0 2%	1 000	1 000				
38	1 7%	1 246	1 5%	0 2%	1 000	1 000				
39	1 6%	1 262	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				
Total	100 0%	1 464	89 8%	10 2%	1 000					

**Aetna Health Inc. (a PA corp.)**  
**HIOS ISSUER ID: 64844**

**Exhibit E-1**  
**Calculation of Market Adjusted Index Rate**

<b>Projected Index Rate:</b>	\$768.61
<b>Net Risk Adjustment:</b>	0.988
<b>Exchange User Fees:</b>	1.000
<b>Total Impact:</b>	-0.012
<b>Market Adjusted Index Rate:</b>	\$759.36

Aetna Health Inc. (a PA corp.)  
HIOS ISSUER ID: 64844

Exhibit E-2  
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
									= Product (Columns 1-6)					= Product (Columns 8-11)	= (7) x (12)	= (7) / (1)	
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	AV & Cost Sharing	Distribution & Admin	Network & UM	Benefits in addition to EHBs	Impact of Eligibility (CAT)	Plan Adjusted Index Rate	Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor	Trend Factor	Calibration Factor	Calibrated Plan Adjusted Index Rate	AV Pricing Value
64844PA0070142	PA Silver HMO 6000 80% \$30/75	Silver	44 28%	\$759.36	0.729	1.204	0.988	1.000	1.000	658.47	1.000	0.683	0.990	0.945	0.640	421.11	0.867
64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75	Silver	55 72%	\$759.36	0.729	1.204	1.009	1.000	1.000	672.33	1.000	0.683	0.990	0.945	0.640	429.97	0.885

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Exhibit 5  
 Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.37%	0.37%	1.117	1.114	0.43%	0.51%	1.117	1.114
1	0.37%	0.40%	1.117	1.114	0.42%	0.50%	1.117	1.114
2	0.37%	0.36%	0.511	0.511	0.36%	0.46%	0.511	0.511
3	0.40%	0.34%	0.511	0.511	0.56%	0.42%	0.511	0.511
4	0.43%	0.39%	0.511	0.511	0.50%	0.48%	0.511	0.511
5	0.43%	0.42%	0.379	0.379	0.36%	0.46%	0.379	0.379
6	0.49%	0.48%	0.379	0.379	0.45%	0.50%	0.379	0.379
7	0.50%	0.42%	0.379	0.379	0.48%	0.44%	0.379	0.379
8	0.57%	0.52%	0.379	0.379	0.54%	0.50%	0.379	0.379
9	0.51%	0.53%	0.379	0.379	0.50%	0.57%	0.379	0.379
10	0.60%	0.59%	0.412	0.380	0.51%	0.53%	0.412	0.380
11	0.61%	0.63%	0.412	0.380	0.55%	0.57%	0.412	0.380
12	0.68%	0.58%	0.412	0.380	0.54%	0.52%	0.412	0.380
13	0.68%	0.66%	0.412	0.380	0.61%	0.52%	0.412	0.380
14	0.66%	0.66%	0.412	0.380	0.59%	0.63%	0.412	0.380
15	0.68%	0.68%	0.532	0.591	0.62%	0.60%	0.532	0.591
16	0.69%	0.70%	0.532	0.591	0.63%	0.57%	0.532	0.591
17	0.83%	0.71%	0.532	0.591	0.61%	0.59%	0.532	0.591
18	0.86%	0.67%	0.532	0.591	0.59%	0.50%	0.532	0.591
19	0.77%	0.70%	0.532	0.591	0.74%	0.66%	0.532	0.591
20	0.78%	0.59%	0.479	0.787	0.69%	0.56%	0.479	0.787
21	0.81%	0.76%	0.479	0.787	0.74%	0.61%	0.479	0.787
22	0.88%	0.81%	0.479	0.787	0.63%	0.62%	0.479	0.787
23	0.84%	0.76%	0.479	0.787	0.73%	0.51%	0.479	0.787
24	0.95%	0.70%	0.479	0.787	0.71%	0.67%	0.479	0.787
25	0.94%	0.73%	0.489	1.176	0.78%	0.76%	0.489	1.176
26	0.89%	0.60%	0.489	1.176	1.00%	0.87%	0.489	1.176
27	0.80%	0.66%	0.489	1.176	0.96%	0.92%	0.489	1.176
28	0.90%	0.62%	0.489	1.176	1.05%	0.92%	0.489	1.176
29	0.93%	0.59%	0.489	1.176	0.97%	0.83%	0.489	1.176
30	0.96%	0.57%	0.552	1.393	0.99%	0.72%	0.552	1.393
31	0.95%	0.66%	0.552	1.393	1.04%	0.89%	0.552	1.393
32	0.96%	0.66%	0.552	1.393	0.90%	0.82%	0.552	1.393
33	0.85%	0.59%	0.552	1.393	1.01%	0.91%	0.552	1.393

<b>Experience Period Demographic Factor</b>	1.1079
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**Note:**  
 Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

<b>Projected Demographic Factor</b>	1.1079
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**Note:**  
 Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

<b>Demographic Change</b>	1.0000
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**Note:**  
 Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

34	0.96%	0.58%	0.552	1.393	0.98%	0.92%	0.552	1.393
35	0.92%	0.60%	0.670	1.303	0.96%	0.99%	0.670	1.303
36	0.92%	0.58%	0.670	1.303	0.97%	0.69%	0.670	1.303
37	0.94%	0.70%	0.670	1.303	1.04%	0.78%	0.670	1.303
38	0.86%	0.69%	0.670	1.303	0.88%	0.80%	0.670	1.303
39	0.92%	0.69%	0.670	1.303	0.87%	0.77%	0.670	1.303
40	0.83%	0.59%	0.839	1.224	0.87%	0.73%	0.839	1.224
41	0.78%	0.63%	0.839	1.224	0.79%	0.73%	0.839	1.224
42	0.80%	0.66%	0.839	1.224	0.85%	0.66%	0.839	1.224
43	0.77%	0.65%	0.839	1.224	0.81%	0.76%	0.839	1.224
44	0.85%	0.64%	0.839	1.224	0.91%	0.81%	0.839	1.224
45	0.96%	0.74%	1.063	1.314	0.92%	0.81%	1.063	1.314
46	1.04%	0.81%	1.063	1.314	0.97%	1.03%	1.063	1.314
47	0.93%	0.81%	1.063	1.314	0.97%	0.87%	1.063	1.314
48	0.99%	0.86%	1.063	1.314	0.99%	0.85%	1.063	1.314
49	1.09%	0.86%	1.063	1.314	1.10%	0.86%	1.063	1.314
50	1.09%	0.96%	1.456	1.565	0.99%	1.00%	1.456	1.565
51	1.23%	0.93%	1.456	1.565	1.08%	0.85%	1.456	1.565
52	1.18%	0.92%	1.456	1.565	1.08%	0.94%	1.456	1.565
53	1.07%	0.93%	1.456	1.565	1.04%	1.01%	1.456	1.565
54	1.02%	1.01%	1.456	1.565	1.12%	0.90%	1.456	1.565
55	1.24%	1.01%	1.868	1.810	1.13%	0.93%	1.868	1.810
56	1.16%	1.05%	1.868	1.810	1.12%	0.89%	1.868	1.810
57	1.13%	0.95%	1.868	1.810	1.04%	0.87%	1.868	1.810
58	1.09%	0.99%	1.868	1.810	1.03%	0.95%	1.868	1.810
59	1.11%	0.97%	1.868	1.810	1.00%	0.78%	1.868	1.810
60	1.01%	0.90%	2.358	2.227	0.90%	0.73%	2.358	2.227
61	0.96%	0.80%	2.358	2.227	0.92%	0.68%	2.358	2.227
62	0.84%	0.77%	2.358	2.227	0.67%	0.62%	2.358	2.227
63	0.74%	0.66%	2.358	2.227	0.68%	0.64%	2.358	2.227
64	0.71%	0.56%	2.358	2.227	0.63%	0.53%	2.358	2.227
65+	0.83%	0.52%	2.358	2.227	0.81%	0.55%	2.358	2.227

**Aetna Health Inc. (a PA corp.)  
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**Exhibit 6  
Projected Membership Distribution by County**

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	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	0%	1.020
3	Monroe	0%	0.998	0%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	1%	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

<b>Average Experience Period Area Factor</b>	0.9959
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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.

<b>Average Projected Area Factor</b>	1.0097
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**Note:**  
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

<b>Area Shift Factor</b>	1.0026
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**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.

<b>Area Factor Change</b>	1.0112
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**Note:**

4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855
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	0%	0.780	0%	0.837
5	Huntingdon	0%	0.780	0%	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	3%	0.983	6%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	3%	0.983	4%	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	0%	0.984	1%	1.080
7	Berks	5%	0.984	2%	1.080
7	Lancaster	2%	0.984	3%	1.080
7	York	1%	0.984	4%	1.080
8	Bucks	17%	1.000	12%	1.000
8	Chester	19%	1.000	7%	1.000
8	Delaware	9%	1.000	14%	1.000
8	Montgomery	28%	1.000	16%	1.000
8	Philadelphia	10%	1.000	25%	1.000
9	Cumberland	1%	0.933	2%	0.939
9	Dauphin	1%	0.933	1%	0.939
9	Franklin	0%	0.933	0%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	0%	0.939
9	Lebanon	0%	0.933	0%	0.939
9	Perry	0%	0.933	0%	0.939

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor represents: The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 8**  
**Trend Exhibit**

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	2.2%
Facility Outpatient	4.5%	6.2%
Physician	1.9%	5.7%
Capitation	0.0%	-0.3%
<b>Medical</b>	4.3%	4.7%
Pharmacy	10.3%	2.3%
<b>Total (Med + Rx)</b>	5.4%	4.3%

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 9**  
**Projected Membership and Paid to Allowed by Metal Tier**

<b>Metallic Tier</b>	<b>Projected Membership</b>	<b>Projected Paid to Allowed Ratio</b>
Platinum	0	N/A
Gold	0	N/A
Silver	13,482	73%
Bronze	0	N/A
Catastrophic	0	N/A
<b>Total</b>	<b>13,482</b>	<b>73%</b>

Aetna Health Inc. (a PA corp.)  
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**Exhibit 10**  
**Retention as a Percent of Premium and PMPM**

Retention Components	% of Premium	PMPM
<b>Administrative Expense Load</b>	9.66%	\$60.81
<b>Profit &amp; Risk Load</b>	2.00%	\$12.59
Premium Tax	3.91%	\$24.60
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%	\$3.35
<b>Total Taxes and Fees</b>	4.44%	\$27.95

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 11**  
**MLR Projection**

			<b>Formula</b>
(a)	Premium (ppm)	\$629.65	
(b)	Medical Cost (ppm)	\$525.00	
(c)	Medical Benefit Ratio (MBR)	83.4%	= (c) / (b)
(d)	Quality Improvement Action (ppm)	\$5.04	= (a) x 0.80%
(e)	Taxes and Fees (ppm)	\$31.24	
(f)	Adjusted Premium (ppm)	\$598.41	= (a) - (e)
(g)	Adjusted Claims (ppm)	\$530.04	= (b) + (d)
	<b>Medical Loss Ratio (MLR)</b>	<b>88.6%</b>	= (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.

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit 12**  
**Quarterly Trend Factors**

<b>Effective Quarter</b>	<b>Membership</b>	<b>Trend Factor</b>	<b>Index Rate</b>	<b>HIF Factor</b>	<b>Med Trend + HIF</b>	<b>Index Rate, including HIF</b>
1Q 2019	23.8%	1.000	\$734.01	1.000	1.000	\$ 734.01
2Q 2019	25.5%	1.030	\$756.02	1.007	1.037	\$ 760.97
3Q 2019	23.7%	1.061	\$778.70	1.013	1.075	\$ 788.95
4Q 2019	27.0%	1.093	\$802.05	1.020	1.114	\$ 818.00
<b>Total</b>	<b>100.0%</b>	<b>1.047</b>	<b>\$768.61</b>	<b>1.010</b>	<b>1.058</b>	<b>\$ 776.61</b>

**Aetna Health Inc. (a PA corp.)  
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**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 HMO 6000 80% \$30/75

<b><u>Group Census</u></b>	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
	<b>Age</b>	<b>Age</b>	<b>Age</b>	<b>Age</b>	<b>Age</b>
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**

**Factors**

	<b>Age Factors</b>				
	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	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 =	\$584.82
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7201
x Effective Date Factor	1.0000
<u>Market Base Rate adjusted for Plan/Area/Effective Date =</u>	<u>\$327.93</u>

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

<b>Member Monthly Rates</b>	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>	<b>Total</b>
Employee 1	\$400.73	\$403.35	\$250.87	\$250.87		\$1,305.82
Employee 2	\$765.06	\$640.12				\$1,405.18
Employee 3	\$327.93	\$327.93				\$655.86
Employee 4	\$640.12	\$559.45	\$308.58	\$290.22	\$281.69	\$2,080.06
Employee 5	\$983.78	\$983.78	\$329.24			\$2,296.80
Employee 6	\$835.56	\$890.00	\$327.93			\$2,053.49
Employee 7	\$765.06	\$611.59				\$1,376.65
Employee 8	\$434.50	\$426.96				\$861.46
Employee 9	\$392.86	\$398.10	\$250.87	\$250.87	\$250.87	\$1,543.57
Employee 10	\$329.24	\$356.46	\$250.87	\$250.87		\$1,187.44
<b>Group Total Monthly Premium:</b>						<b>\$14,766.33</b>

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

**Aetna Health Inc. (a PA corp.)**  
**HIOS ISSUER ID: 64844**

**Exhibit 15**  
**Product Portfolio & Projected Membership Distribution**

<b>HIOS Plan-ID</b>	<b>Network</b>	<b>Plan</b>	<b>Metallic Tier</b>	<b>Actuarial Value</b>	<b>Exchange Offering</b>	<b>Projected Membership Distribution</b>
64844PA0070142	HMO	PA Silver HMO 6000 80% \$30/75	Silver	70.14%	No	44.28%
64844PA0060126	QPOS	PA Silver QPOS 6000 80/50 \$30/75	Silver	70.14%	No	55.72%

Aetna Health Inc. (a PA corp.)  
 HIOS ISSUER ID: 64844

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
64844PA0070000	Terminated Plans				
64844PA0060073	PA Bronze QPOS 6000 100/50 HSA				
64844PA0060074	PA Bronze QPOS 6450 100/50 HSA				
64844PA0060075	PA Gold QPOS 2000 100/50 HSA T	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060076	PA Gold QPOS 1500 100/50 HSA				
64844PA0060077	PA Silver QPOS 2500 100/50 HSA				
64844PA0060079	PA Silver QPOS 2600 100/50 HSA				
64844PA0060081	PA Bronze QPOS 5000 80/50 HSA				
64844PA0060083	PA Gold Savings Plus QPOS 500/2000				
64844PA0060084	PA Silver Savings Plus QPOS 2000 80/50				
64844PA0060085	PA Silver Savings Plus QPOS 3000 HSA				
64844PA0060087	PA Bronze Savings Plus QPOS 5000/6450 HSA				
64844PA0060089	PA Gold QPOS 1000 80/50				
64844PA0060090	PA Gold QPOS 2000 80/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060091	PA Silver QPOS 3000 80/50				
64844PA0060092	PA Platinum QPOS 100/50 200D				
64844PA0060093	PA Platinum QPOS 500 100/50				
64844PA0060094	PA Gold QPOS 1000 100/50 250A				
64844PA0060095	PA Gold QPOS 1000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060096	PA Gold QPOS 1500 100/50				
64844PA0060097	PA Gold QPOS 2000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060099	PA Silver QPOS 3000 100/50 250A				
64844PA0060101	PA Silver QPOS 4000 100/50 25				
64844PA0060102	PA Silver QPOS 5000 100/50				
64844PA0060103	PA Silver QPOS 5000 100/50 rx 10/50/100				
64844PA0060104	PA Gold QPOS 100/50 500D				
64844PA0060105	PA Gold QPOS 1000 100/50 30				
64844PA0060106	PA Gold QPOS 1500 100/50 30				
64844PA0060107	PA Silver QPOS 2500 100/50 300A				
64844PA0060108	PA Silver QPOS 4000 100/50 30				
64844PA0060109	PA Silver QPOS 4500 100/50 30				
64844PA0060110	PA Silver QPOS 2000 100/50 300A				
64844PA0060111	PA Bronze LVHN HNOption 5550 80/50 HSA E	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060112	PA Bronze Pinnacle HNOption 5550 80/50 HSA E	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060113	PA Bronze WellSpan HNOption 5550 80/50 HSA E	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060114	PA Gold LVHN HNOption 1000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060115	PA Gold LVHN HNOption 2000 100/50 HSA T	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060118	PA Gold QPOS 100/50 600D	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060119	PA Gold WellSpan HNOption 1000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060121	PA Platinum HNOption 100/50 200D	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060122	PA Silver LVHN HNOption 3000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060123	PA Silver Pinnacle HNOption 3000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060124	PA Silver Wellspan HNOption 3000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060125	PA Gold QPOS 1000 80/50 RE				
64844PA0070074	PA Gold Savings Plus HMO 500/2000				
64844PA0070075	PA Silver Savings Plus HMO 2000 80/50				
64844PA0070076	PA Silver Savings Plus HMO 3000 HSA				
64844PA0070077	PA Silver Savings Plus HMO 2500/4500				
64844PA0070078	PA Bronze Savings Plus HMO 5000/6450 HSA				
64844PA0070079	PA Bronze HMO 5000 80 HSA				
64844PA0070080	PA Bronze HMO 6000 100 HSA				
64844PA0070081	PA Bronze HMO 6450 100 HSA				
64844PA0070082	PA Gold HMO 100 500D				
64844PA0070083	PA Gold HMO 1000 100 25				
64844PA0070084	PA Gold HMO 1000 100 250A				
64844PA0070085	PA Gold HMO 1000 100 30				
64844PA0070086	PA Gold HMO 1000 80				
64844PA0070087	PA Gold HMO 1000 90				
64844PA0070088	PA Gold HMO 1500 100				
64844PA0070089	PA Gold HMO 1500 100 30				
64844PA0070090	PA Gold HMO 1500 100 HSA				
64844PA0070091	PA Gold HMO 2000 100				
64844PA0070095	PA Platinum HMO 100 200D				
64844PA0070097	PA Silver HMO 2000 100 300A	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070098	PA Silver HMO 2500 100 300A				
64844PA0070099	PA Silver HMO 2500 100 HSA				
64844PA0070100	PA Silver HMO 2600 100 HSA				
64844PA0070101	PA Silver HMO 2600 80 HSA				
64844PA0070103	PA Silver HMO 3000 100 250A				
64844PA0070106	PA Silver HMO 3500 100				
64844PA0070109	PA Silver HMO 4500 100 30				
64844PA0070110	PA Silver HMO 5000 100				
64844PA0070111	PA Silver HMO 5000 100 RX 10/50/100				
64844PA0070119	PA Bronze HMO 5550 80 HSA E	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070121	PA Bronze Savings Plus HNOnly 5550 HSA E	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070124	PA Gold Savings Plus HNOnly 500 90	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070134	PA Silver Savings Plus HNOnly 2000 80	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070135	PA Silver Savings Plus HNOnly 3000 100 HSA E	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75



June 26, 2018

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

Subject: Aetna Health Inc.  
Small Group Rate Filing  
SERFF # AETN-131455854

Dear Mr. Michael Gurgiolo:

1. The "Rate Information" sheet included in the filing indicates an overall rate change of 11.3%, a minimum change of 7.9%, and a maximum change of 19.4%. However, the PA Actuarial Memorandum indicates that the range of rate change is constant at 11.3%. Please provide examples showing the calculation for the minimum and maximum rate changes.

*11.3% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 7.9% - 19.4% 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 reconcile the 11.3% rate increase with the rate increases for the two renewing plans shown in Worksheet II Section I of the URRT.

*The 11.3% 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 (Q1-Q4).*

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 'AHI 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 two renewing plans and no new plans effective January 1, 2019. Please confirm that only Plans 64844PA0070142 and 64844PA0060126 will be offered in 2019 and they are considered renewing plans.

*We confirm that only plans 64844PA0070142 and 64844PA0060126 will be offered in 2019 and they are considered renewing plans. 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 5.4% of premium, while Worksheet I Section III of the URRT indicates that Taxes & Fees will account for 5.2% of premium. Please explain this discrepancy.



*The 5.4% 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\_64844\_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 'AHI Objection Response Tables 20180615.xlsx'*

10. We have a number of 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\_AHI.xlsx" file. However, the utilization trends differ between the URRT, Exhibit 8, and the "SG Quarterly Trend\_AHI.xlsx" file. Please explain why the utilization trends differ.

*The utilization trend shown in the "SG Quarterly Trend\_AHI.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 'AHI 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\_AHI.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\_AetnaHealthInc\_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\_AHI.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 =  $(1 + \text{Allowed Trend} * \text{Deductible Lookup}) / (1 + \text{Allowed Trend}) - 1$   
Leveraging Trend =  $(1 + 0.1 * 1.15) / (1 + 0.1) - 1 = 1.3\%$   
Paid Trend =  $(1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1$   
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 \$9.63 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	\$ (1.37)
<b>Projected Risk Adjustment PMPM (1st Quarter)</b>	<b>\$ 9.24</b>
Trend Factor to midpoint of projection period	1.043
<b>Full Year Projected Risk Adj PMPM</b>	<b>\$ 9.63</b>

13. Please provide numerical support for the Network & UM factors applied to each plan.

*Our manual experience includes plans on various types of networks. To project specific costs onto the QPOS and HMO products, we apply a network relativity adjustment. Please see the Response #13 tab of 'AHI Objection Response Tables 20180615.xlsx' for the plan specific adjustment.*

14. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (PMPM)' of \$509.48 compared to Worksheet I Section III of the URRT which shows \$522.05.

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

Incurred before RA	\$522.06
Risk Adj (no fees)	(\$10.76)
High Risk Pool Recoveries	(\$1.82)
Total Claims	\$509.48

15. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$36.42 compared to Worksheet I Section III of the URRT which shows \$33.09. 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 \$3.18. The remaining \$0.15 difference is due to the Risk Adjustment User Fee.*

16. The projected member months included in Table 1 of the file PA Rate Template total 13,882, while the projected member months included in Worksheet I Section III of the URRT total 13,482. 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. 13,482 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.*

17. The Projected Required Revenue PMPM of \$663.97 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.*

18. 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).*

19. Exhibit C-2 develops the average age, rating area, and tobacco factors using Plan 64844PA0070142. Please confirm that the projected distributions by age and rating area are the same for Plans 64844PA0070142 and 64844PA0060126.

*The projection distributions by age and rating area are the same for Plans 64844PA0070142 and 64844PA0060126.*

20. 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.

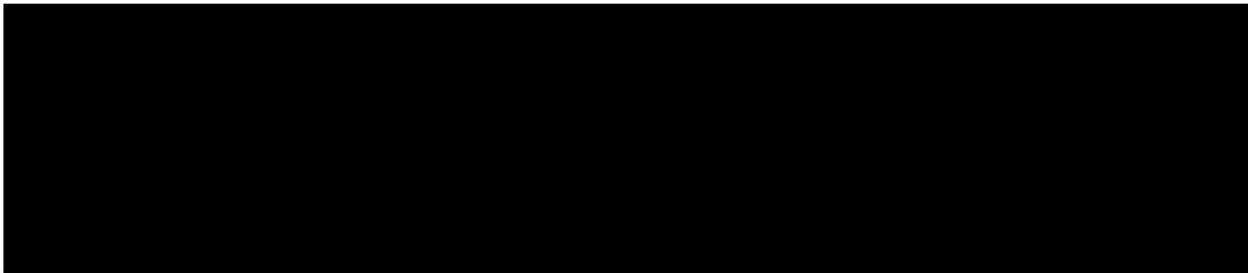
*The manual data is more appropriate as it combines the HMO and PPO experience in the SG ACA single risk pool market, where as the experience data includes transitional policies which were extended through 2018.*

21. 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.*

22. 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 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #22' for the requested calculations.*





*Federal and Pennsylvania regulations require us to file adequate rates. In Actuarial Standard of Practice #8, this is defined as “Rates may be considered adequate if they provide for payment of claims, administrative expenses, taxes, and regulatory fees and have reasonable contingency or profit margins”. As we are required to pay these taxes and fees, removal of them would prevent us from certifying that we are providing actuarially sound adequate rates. Therefore, these components are still included in our rate development.*

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

*Please see attachment ‘AHI Objection Response Tables 20180615.xlsx’, tab ‘Response #24’, for the current distribution of members by renewal quarter.*

25. 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.*

26. 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 \$741.59.

*Please see attachment ‘AHI Objection Response Tables 20180615.xlsx’, tab ‘Response #26’, for the requested development.*

27. 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.*

28. 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 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #28', for the requested distributions. The current distribution does **not** differ significantly in relation to the projected distribution.

29. 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.*

30. 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 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #30' for the average commission development.*

31. 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

**Objection 3**

	Experience	Manual
Experience Period	0.973	1.048
Projection Period	1.154	1.154
<b>Change in Morbidity</b>	<b>1.186</b>	<b>1.101</b>

	Experience	Manual
Experience Area Factor	0.996	0.943
Experience Age/Gender Factor	1.108	1.108
Projection Area Factor	0.994	0.994
Projection Age/Gender Factor	1.108	1.108
Change in Area	0.998	1.054
Change in Age and Gender	1.000	1.000
<b>Change in Demographics</b>	<b>0.998</b>	<b>1.054</b>

	Experience	Manual
Experience Network Factor	0.949	0.980
Experience Network Mix	0.952	0.973
Projection Network Factor	0.952	0.973
Projection Network Mix	0.961	0.961
Change in Network Factor	1.003	0.993
Change in Network Mix	1.010	0.988
<b>Change in Networks</b>	<b>1.012</b>	<b>0.981</b>

	Experience	Manual
Change in New Cap	1.000	1.000
Change in Pooling Impact	1.005	1.008
Change in Deductible Suppression	0.990	0.990
Change in Rx Other Trend	0.994	0.991
Remove Leveraging from Trend, Apply	0.952	0.929
<b>Change in Other</b>	<b>0.942</b>	<b>0.919</b>

Values from PA AM Exhibits				
Experience	Manual	Match?	Match?	
	1.186	1.101	TRUE	TRUE
	0.998	1.054	TRUE	TRUE
	1.000	1.000	TRUE	TRUE
	0.998	1.054	TRUE	TRUE
	1.003	0.993	TRUE	TRUE
	1.010	0.988	TRUE	TRUE
	1.012	0.981	TRUE	TRUE
	0.942	0.919	TRUE	TRUE

\*Factors are PMPM weighted averages of IP, OP, Prof, Other, Cap, and Rx benefit categories

**Objection 9**  
**Area Factors**

<b>Rating Area</b>	<b>Prior Factor</b>	<b>Proposed Area Factor</b>	<b>Percent Change</b>
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%

**Objection 10**

10 a.

From SG Quarterly Trend\_AHI.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	0.997	2.19%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.997	5.68%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
	1.01%	1.01%		0.997	-0.32%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.997	2.30%	TRUE	TRUE

From Exhibit 8

Service Type	Utilization
Facility Inpatient	2.19%
Facility Outpatient	6.18%
Physician	5.68%
Capitation	-0.32%
<b>Medical</b>	4.71%
Pharmacy	2.30%
<b>Total (Med + Rx)</b>	4.27%

From corrected URRT

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1.0608	1.0219
Outpatient Hospital	1.0450	1.0618
Professional	1.0192	1.0568
Other Medical	1.0450	1.0618
Capitation	1.0000	0.9968
Prescription Drug	1.1025	1.0230

**Objection 13**

	Network Adj	UM Adj	Network & UM Adj	MMOS	Network & UM
64844PA0070142	0.950	1.000	0.950	5,970	0.988
64844PA0060126	0.970	1.000	0.970	7,512	1.009
Projection Portfolio	0.961	1.000	0.961	13,482	

Objection 22

	SEPA	All Other PA	Total
Commissions PSPM			\$ 27.11
Projected Area Distribution	74%	26%	
Average Contract Size			1,72231
<b>Commissions PMPM</b>			<b>\$ 15.74</b>
<b>G&amp;A PMPM</b>			<b>\$ 45.07</b>
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 39.97
<b>BFIT Profit</b>			6.00%
<b>FIT</b>			21.00%
<b>AFIT Profit</b>			<b>4.74%</b>
<b>State Fees</b>			<b>0.60%</b>
<b>State Assessment</b>			<b>0.20%</b>

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$	522.06
Risk Adj Transfer PMPM	\$	(10.76)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$	511.30

Administrative Expenses	9.55%	\$60.81
General and Claims	6.28%	\$39.97
Agent/Broker Fees and Commissions	2.47%	\$15.74
Quality Improvement Initiatives	0.80%	\$5.10
Taxes and Fees	5.20%	\$33.09
Total Prem Tax	3.94%	\$25.07
PA Prem Tax (Fixed)	3.14%	\$19.97
PA Prem Tax (Var)	0.80%	\$5.10
Federal Income Tax	1.26%	\$8.02
	4.74%	\$30.19
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.37
Total Fixed Expenses	11.91%	\$75.83
Total Variable Expenses	7.81%	\$49.77
Plan Adjusted Index Rate (Q1)		\$ 636.90
Avg Projected SG Premium Trend (Exhibit 12)		1,043
		\$ 663.97

	PA AM Exhibit Calculation	Apply SG Premium Trend	Match?
Administrative Expenses	9.55% \$63.39	63.39	TRUE
General and Claims	6.28% \$41.67	41.67	TRUE
Agent/Broker Fees and Commissions	2.47% \$16.41	16.41	TRUE
Quality Improvement Initiatives	0.80% \$5.31	5.31	TRUE
Taxes and Fees	5.20% \$34.50	34.5	TRUE
PCORI Fees	0.00% \$0.00	0	TRUE
PA Premium Tax (if applicable)	3.94% \$26.13	26.13	TRUE
Federal Income Tax	1.26% \$8.37	8.37	TRUE
Health Insurance Providers Fee	0.00% \$0.00	0	TRUE
Profit/Contingency (after tax)	4.74% \$31.47	31.47	TRUE
		0	TRUE
Total Retention	19.48% \$129.36		
Projected Required Revenue PMPM	\$ 663.97		

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$636.90  
 This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$511.30  
 The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of

TRUE

**Objection 24**

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%

Objection 26

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	IP	OP	Prof	Other	Cap	Rx	Total
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	
<b>PMPM</b>	\$98.75	\$86.84	\$91.95	\$104.05	\$1.94	\$156.71	\$540.23
<b>Population Risk</b>	1.101	1.101	1.101	1.101	1.101	1.101	

<b>Other</b>							
Area Factor	1.000	1.000	1.000	1.000	1.000	1.000	
Area Mix	1.054	1.054	1.054	1.054	1.054	1.054	
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	0.993	0.993	0.993	0.993	0.993	0.993	
Network Mix	0.988	0.988	0.988	0.988	0.988	0.988	
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	
<b>Total Other</b>	1.032	1.032	1.032	1.032	1.032	1.000	

<b>Total Unit Cost</b>	1.061	1.045	1.019	1.045	1.000	1.103	
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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	
<b>Total Utilization Trend</b>	1.004	1.044	1.039	1.044	0.980	1.005	

Util/1,000	351.41	849.92	7,824.02	4,610.57	12,681.61	13,995.31	
Avg Cost/Service	\$4,350.62	\$1,657.28	\$179.61	\$366.04	\$2.00	\$181.84	
<b>Projected PMPM</b>	<b>\$127.40</b>	<b>\$117.38</b>	<b>\$117.10</b>	<b>\$140.64</b>	<b>\$2.11</b>	<b>\$212.08</b>	<b>\$716.72</b>

Proj Allowed Exp PMPM	716.72
Credibility Weighted Benefits in Excess of EHB factor	1
Index Rate for Projection Period, before application of prospective trend factor	716.72
Medical Trend (weighted each quarter's trend factor based on percentage of enrollees in experience)	1.035
Final Index Rate for Projection Period	741.59

Objection 28

Age	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to 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%
8	1113	180.6640512	268	0%
9	1170	281.6233739	275	0%
10	1131	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	1869	441.0328309	462	0%
30	1646	377.2690481	442	0%
31	1798	382.5826967	498	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	2007	515.4239108	504	0%
50	2037	499.4829651	512	0%
51	1931	472.9147223	497	0%
52	2088	494.1693165	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 30**

**Pennsylvania  
Aetna Health Inc.  
1Q19 Small Group Rates**

\$27.11 PSPM; Blend of █████ for SEPA and █████ for WPA/CPA

Rating Area	Projected Membership	Comission
1	0%	█ █████
2	0%	█ █████
3	2%	█ █████
4	0%	█ █████
5	0%	█ █████
6	11%	█ █████
7	10%	█ █████
8	74%	█ █████
9	3%	█ █████

<b>Average Commission PSPM</b>	27.11
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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 Health Inc.  
Small Group Rate Filing  
SERFF # AETN-131455854

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 AHI 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 (0.952) compared to the manual (0.973). 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 .952 is the average projected network factor for the membership included in the base experience which includes ACA and transitional policies for AHI and AHIC. The Projection Network Factor for the manual experience of .973 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 AHI 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 AHI 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.

*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 AHI 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 14 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 22 indicates a risk adjustment transfer PMPM of \$10.76. Please explain how this amount reconciles to the risk adjustment included in the URRT (\$9.24).

*Please see the ‘Response #8’ tab in the AHI 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.



10. Please explain why the Rx Other Trend in Cell L25 of the exhibit provided in response to Question 26 (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 #26' 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.*

11. The response to Question 27 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 #11' 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.*

12. Please reconcile the PMPM commission and other amounts provided in the "Exhibit 22" worksheet with the commission and other amounts shown in Table 6 of the PAAM Exhibits.

*The PMPM commission of \$15.74 shown in 'Response #22' is the average commission we expect to pay based on the distribution of membership. We convert \$15.74 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 \$15.74, the resulting value is the \$16.41 shown in Table 6 of the PAAM Exhibits.*

*The formula can be seen in cell H22 and I22 on the 'Response #22' tab of the previously submitted attachment AHI 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

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

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

**Base Experience**

	CY 2017 Data (Experience)		201712 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	292,979	0.941	SG ACA	4,700
SG ACA	127,389	1.048		1.108
Combined Base Experience	420,368	0.973		

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	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	15,695	1.083	12,750	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)		201712 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	0	0.000	SG ACA	4,700
SG ACA	127,389	1.048		1.108
Manual Experience	127,389	1.048		

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	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

**Pennsylvania**  
**Aetna Health, Inc.**  
**1Q19 Small Group Rates**

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

<b>Rating Area</b>	<b>Prior Factor</b>	<b>Un-normalized result</b>	<b>Proposed Area Factor</b>
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

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

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

From SG Quarterly Trend\_AHI.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	0.997	2.19%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.997	5.68%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
	1.01%	1.01%		0.997	-0.32%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.997	2.30%	TRUE	TRUE

From Exhibit 8 (Allowed Trend)

Service Type	Unit Cost	Utilization
Facility Inpatient	6.08%	2.19%
Facility Outpatient	4.50%	6.18%
Physician	1.92%	5.68%
Capitation	0.00%	-0.32%
<b>Medical</b>	4.30%	4.71%
Pharmacy	10.25%	2.30%
<b>Total (Med + Rx)</b>	5.40%	4.27%

From URRT (Allowed Trend)

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1.0608	1.0219
Outpatient Hospital	1.0450	1.0618
Professional	1.0192	1.0568
Other Medical	1.0450	1.0618
Capitation	1.0000	0.9968
Prescription Drug	1.1025	1.0230

**Pennsylvania**  
**Aetna Health, Inc.**  
**1Q19 Small Group Rates**

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

Answer to question 7, based on previously submitted values.			Answer to question 7, based on revised risk adjustment calculation.		
Transfer estimate	\$ 8.19		Transfer estimate from PA DOI	\$ 8.19	
Trend	1.129		Trend	\$ 1.13	
Admin Adj	14%		Admin Adj	\$ 0.14	
	\$ 10.76	TRUE		\$ 7.96	TRUE
2019 Risk Adjustment Fee	\$ 0.15		2019 Risk Adjustment Fee	\$ 0.15	
2019 Net High Risk Pool Prem less Recoveries	\$ 1.37	TRUE	2019 Net High Risk Pool Prem less Recoveries	\$ 1.40	TRUE
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.24	TRUE	Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.40	TRUE
Value from URRT:	\$ 9.24		Value from URRT:	\$ 6.40	
Value from PA rate template:	\$ 9.64		Value from PA rate template:	\$ 6.78	
Revised response to question 12 from June 15, 2018 objection letter, based on revised risk adjustment calculation:					
			Risk Transfer Estimate from PA DOI	\$8.19	
			Adj for Trend	\$1.06	
			<b>Trended Risk Transfer Estimate from PA DOI</b>	<b>\$9.25</b>	
			Adjustment for Admin components of Premium	(\$1.30)	
			<b>Adjusted Risk Transfer Estimate</b>	<b>\$7.96</b>	TRUE
			2018 Risk Adjustment Fee	(\$0.15)	
			2018 Net High Risk Pool Prem less Recoveries	\$ (1.40)	
			<b>Projected Risk Adjustment PMPM (1st Quarter)</b>	<b>\$6.40</b>	TRUE
			Trend Factor to midpoint of projection period	1.059	
			<b>Full Year Projected Risk Adj PMPM</b>	<b>\$6.78</b>	TRUE

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

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

Answer, based on previously submitted values.		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	\$ (1.37)	2018 Net High Risk Pool Prem less Recoveries	(\$1.40)
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.24	Projected Risk Adjustment PMPM (1st Quarter)	\$6.40
<p>This is the table we put in the previous objection response: The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</p>		<p>This is the revised table for the previous objection response: The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</p>	
Incurring before RA	\$534.94	Incurring before RA	\$534.94
Risk Adj (no fees)	\$ (10.76)	Risk Adj (no fees)	(\$7.96)
High Risk Pool Recoveries	(\$1.82)	High Risk Pool Recoveries	(\$1.87)
Total Claims	\$522.37	Total Claims	\$525.12
Incurring before RA	\$534.94	Incurring before RA	\$534.94
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.24	Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.40
2019 Risk Adjustment Fee	\$ 0.15	2019 Risk Adjustment Fee	\$ 0.15
High Risk Pool Premium	\$ 3.18	High Risk Pool Premium	\$ 3.27
Total Claims	\$522.37	Total Claims	\$525.12
High Risk Pool Premium	\$ 3.18	High Risk Pool Premium	\$ 3.27
High Risk Pool Recoveries	\$ 1.82	High Risk Pool Recoveries	\$ 1.87
Net High Risk Pool Recoveries	\$ 1.37	Net High Risk Pool Recoveries	\$ 1.40

**Pennsylvania**  
**Aetna Health, Inc.**  
**1Q19 Small Group Rates**

Response to question 11, from July 6, 2018 objection letter.

Supplemental Health Care Exhibit			
Line	Description	Small Group Employer	Percent of Prem
	<b>1.8 Adjusted Premiums Earned</b>	139,610,058	
	<b>6.6 Total of Defined Expenses Incurred for Improving Health Care Quality</b>	1,416,799	1.01%
	<b>10.5 Total general and administrative</b>	5,210,515	3.73%

PA Actuarial Memorandum, Table 6		
	PMPM	Percent of Prem
<b>Quality Improvement Initiatives</b>	5.31	0.80%
<b>General and Claims</b>	46.99	7.08%

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

Response to question 22, from June 15, 2018 objection letter.

**Objection 21**

	SEPA	All Other PA	Total
Commissions PSPM			\$ 27.11
Projected Area Distribution	74%	26%	
Average Contract Size			1.722
<b>Commissions PMPM</b>			<b>\$ 15.74</b>
<b>G&amp;A PMPM</b>			<b>\$ 45.07</b>
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 39.97
<b>BFIT Profit</b>			<b>6.00%</b>
<b>FIT</b>			<b>21.00%</b>
<b>AFIT Profit</b>			<b>4.74%</b>
<b>State Fees</b>			<b>3.74%</b>
<b>State Assessment</b>			<b>0.20%</b>

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$ 522.06
Risk Adj Transfer PMPM	\$ (10.76)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$ 511.30

Administrative Expenses	9.55%	\$60.81
General and Claims	6.28%	\$39.97
Agent/Broker Fees and Commissions	2.47%	\$15.74
Quality Improvement Initiatives	0.80%	\$5.10
Taxes and Fees	5.20%	\$33.09
Total Prem Tax	3.94%	\$25.07
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	3.94%	\$25.07
Federal Income Tax	1.26%	\$8.02
	4.74%	\$30.19
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.37
Total Fixed Expenses	8.77%	\$55.86
Total Variable Expenses	10.95%	\$69.74
Plan Adjusted Index Rate (Q1)		\$ 636.90
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 663.97

	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.55%	\$63.39	63.39 TRUE
General and Claims	6.28%	\$41.67	41.67 TRUE
Agent/Broker Fees and Commissions	2.47%	\$16.41	16.41 TRUE
Quality Improvement Initiatives	0.80%	\$5.31	5.31 TRUE
Taxes and Fees	5.20%	\$34.50	34.5 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	3.94%	\$26.13	26.13 TRUE
Federal Income Tax	1.26%	\$8.37	8.37 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$31.47	31.47 TRUE
Total Retention	19.48%	\$129.36	129.36 TRUE
Projected Required Revenue PMPM	\$ 663.97	663.97	TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$636.90. This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$511.30. The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$663.97.

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

Revised response to question 22, from June 15, 2018 objection letter.

**Objection 21, Based on Revised Values**

	SEPA	All Other PA	Total
Commissions PSPM			\$ 27.11
Projected Area Distribution	74%	26%	
Average Contract Size			1.722
<b>Commissions PMPM</b>			<b>\$ 15.74</b>
<b>G&amp;A PMPM</b>			<b>\$ 45.07</b>
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 39.84
<b>BFIT Profit</b>			<b>6.00%</b>
<b>FIT</b>			<b>21.00%</b>
<b>AFIT Profit</b>			<b>4.74%</b>
<b>State Fees</b>			<b>3.70%</b>
<b>State Assessment</b>			<b>0.20%</b>

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$ 534.73
Risk Adj Transfer PMPM	\$ (7.96)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$ 526.78

Administrative Expenses	9.30%	\$60.81
General and Claims	6.09%	\$39.84
Agent/Broker Fees and Commissions	2.41%	\$15.74
Quality Improvement Initiatives	0.80%	\$5.23
Taxes and Fees	5.16%	\$33.72
Total Prem Tax	3.90%	\$25.48
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	3.90%	\$25.48
Federal Income Tax	1.26%	\$8.24
	4.74%	\$30.99
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.40
Total Fixed Expenses	8.52%	\$55.73
Total Variable Expenses	10.91%	\$71.35
Plan Adjusted Index Rate (Q1)		\$ 653.85
Avg Projected SG Premium Trend (Exhibit 12)		1.059
		\$ 692.63

	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.30%	\$64.42	64.42 TRUE
General and Claims	6.09%	\$42.20	42.2 TRUE
Agent/Broker Fees and Commissions	2.41%	\$16.67	16.67 TRUE
Quality Improvement Initiatives	0.80%	\$5.54	5.54 TRUE
Taxes and Fees	5.16%	\$35.72	35.72 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	3.90%	\$26.99	26.99 TRUE
Federal Income Tax	1.26%	\$8.73	8.73 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$32.83	32.83 TRUE
Total Retention	19.20%	\$132.97	132.97 TRUE
Projected Required Revenue PMPM	\$ 692.63	692.63	TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$653.85. This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$526.78. The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$692.63.



July 19, 2018

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

Subject: Aetna Health Inc.  
Small Group Rate Filing  
SERFF # AETN-131455854

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 the 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 AHI 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 change.

*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 .991 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 1.054 to 1.070

*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 AHI 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 0.919 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 AHI Objection Response Tables 20180707.xlsx for the buildup of the .919 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 9.55% to 9.30% (\$63.39 PMPM to \$64.42 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 AHI Objection Response Tables 20180707.xlsx for the demonstration of the change from 9.55% to 9.30%. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.*

d. The change in the taxes and fees percentage included in Table 6 from 5.20% to 5.16% (\$34.50 PMPM to \$35.72 PMPM)



*Please see the 'Response 5c-d' tab in AHI Objection Response Tables 20180707.xlsx for the buildup of the \$34.50 pmpm and \$35.72 pmpm.*

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 Health, Inc.  
1Q19 Small Group Rates**

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

**From Worksheet 1 of URRT**

Benefit Category	Experience Period on Actual Experience Allowed			Projection Period: 01/01/2019 to 12/31/2019					Projections, before credibility Adjustment		
	Utilization Description	Utilization per 1,000	Average Cost/Service	Adj't. from Experience to Projection Period			Annualized Trend Factors		Utilization per 1,000	Average Cost/Service	PMPM
				PMPM	Pop'l risk Morbidity	Other	Cost	Util			
Inpatient Hospital	Days	266.91	\$4,205.70	\$93.54	1.186	1.021	1.061	1.022	330.43	\$4,832.65	\$133.07
Outpatient Hospital	Visits	534.49	\$1,477.52	\$65.81	1.186	1.021	1.045	1.062	714.34	\$1,647.63	\$98.08
Professional	Visits	5,036.05	\$164.15	\$68.89	1.186	1.021	1.019	1.057	6,667.62	\$174.11	\$96.74
Other Medical	Visits	2,975.63	\$298.91	\$74.12	1.186	1.021	1.045	1.062	3,976.91	\$333.33	\$110.47
Capitation	Benefit Period	12,000.00	\$7.08	\$7.08	1.186	1.021	1.000	0.997	14,134.69	\$7.23	\$8.52
Prescription Drug	Prescriptions	7,876.36	\$106.52	\$69.91	1.186	1.018	1.103	1.023	9,771.32	\$131.80	\$107.32
Total				\$379.36							\$554.20

**From Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-0.32%	8.40%	8.40% TRUE
Outpatient Hospital	4.50%	6.52%	-0.32%	10.96%	10.96% TRUE
Professional	1.92%	6.02%	-0.32%	7.70%	7.70% TRUE
Other Medical	4.50%	6.52%	-0.32%	10.96%	10.96% TRUE
Capitation					
Prescription Drugs	10.25%	2.63%	-0.32%	12.78%	12.78% TRUE
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

\* Express Cost, Utilization, Induced Utilization and Weight as percentages

\*\* Should = URRT Trend

**Worksheet 1 Calculations for Manual\***

Benefit Category	Experience Period on Manual Experience Allowed					Projections	
	PMPM	Pop'l risk Morbidity	Other	Cost	Util	PMPM	
Inpatient Hospital	\$98.75	1.101	1.048	1.061	1.004	\$129.37	
Outpatient Hospital	\$86.84	1.101	1.048	1.045	1.044	\$119.20	
Professional	\$91.95	1.101	1.048	1.019	1.039	\$118.92	
Other Medical	\$104.05	1.101	1.048	1.045	1.044	\$142.81	
Capitation	\$1.94	1.101	1.048	1.000	0.980	\$2.15	
Prescription Drug	\$156.71	1.101	1.045	1.103	1.005	\$221.56	
Total	\$540.23					\$734.01	

\*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 **	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-2.03%	6.55%	6.55% TRUE
Outpatient Hospital	4.50%	6.52%	-2%	9%	9.06% TRUE
Professional	1.92%	6.02%	-2%	6%	5.86% TRUE
Other Medical	4.50%	6.52%	-2%	9%	9.06% TRUE
Capitation					
Prescription Drugs	10.25%	2.63%	-2%	11%	10.86% TRUE
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

\* Express Cost, Utilization, Induced Utilization and Weight as percentages

\*\* Should = URRT Trend

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

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

Rating Area	County	Manual Member Months	Projection Member Months	Experience Area Factor	Projection Area Factor
Rating Area 1	Clarion	969	0	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	0	0.792	0.819
Rating Area 2	Elk	334	0	0.792	0.819
Rating Area 2	Potter	0	0	0.792	0.819
Rating Area 3	Bradford	88	0	0.998	1.020
Rating Area 3	Carbon	158	0	0.998	1.020
Rating Area 3	Clinton	24	0	0.998	1.020
Rating Area 3	Lackawanna	133	0	0.998	1.020
Rating Area 3	Luzerne	443	132	0.998	1.020
Rating Area 3	Lycoming	154	0	0.998	1.020
Rating Area 3	Monroe	524	0	0.998	1.020
Rating Area 3	Pike	185	24	0.998	1.020
Rating Area 3	Sullivan	0	0	0.998	1.020
Rating Area 3	Susquehanna	263	156	0.998	1.020
Rating Area 3	Tioga	124	0	0.998	1.020
Rating Area 3	Wayne	102	0	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	0	0.810	0.855
Rating Area 4	Washington	2,196	0	0.810	0.855
Rating Area 4	Westmoreland	1,471	0	0.810	0.855
Rating Area 5	Bedford	40	0	0.780	0.837
Rating Area 5	Blair	104	0	0.780	0.837
Rating Area 5	Cambria	74	0	0.780	0.837
Rating Area 5	Clearfield	922	0	0.780	0.837
Rating Area 5	Huntingdon	734	0	0.780	0.837
Rating Area 5	Jefferson	75	0	0.780	0.837
Rating Area 5	Somerset	24	0	0.780	0.837
Rating Area 6	Centre	320	144	0.983	1.030
Rating Area 6	Columbia	0	0	0.983	1.030
Rating Area 6	Lehigh	1,662	744	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	534	0.983	1.030
Rating Area 6	Northumberland	100	0	0.983	1.030
Rating Area 6	Schuylkill	102	0	0.983	1.030
Rating Area 6	Snyder	0	0	0.983	1.030
Rating Area 6	Union	0	0	0.983	1.030
Rating Area 7	Adams	1,459	108	0.984	1.080
Rating Area 7	Berks	7,694	336	0.984	1.080
Rating Area 7	Lancaster	15,791	414	0.984	1.080
Rating Area 7	York	6,557	504	0.984	1.080
Rating Area 8	Bucks	8,565	1,662	1.000	1.000
Rating Area 8	Chester	7,817	906	1.000	1.000
Rating Area 8	Delaware	8,085	1,884	1.000	1.000
Rating Area 8	Montgomery	9,894	2,136	1.000	1.000
Rating Area 8	Philadelphia	10,172	3,348	1.000	1.000
Rating Area 9	Cumberland	7,616	234	0.933	0.939
Rating Area 9	Dauphin	4,160	180	0.933	0.939
Rating Area 9	Franklin	1,274	0	0.933	0.939
Rating Area 9	Fulton	124	0	0.933	0.939
Rating Area 9	Juniata	265	0	0.933	0.939
Rating Area 9	Lebanon	2,855	36	0.933	0.939
Rating Area 9	Perry	1,018	0	0.933	0.939

Revised Buildup	
Manual Membership, Projected Area Factor	0.978
Projected Membership, Projected Area Factor	1.010
Mix Change	1.032
Manual Membership, Projected Area Factor	0.978
Projected Membership, Manual Experience Area Factor	0.943
Factor Change	1.037
Change in Demo Factor	1.070
Previous Buildup	
Manual Membership, Projected Area Factor	0.978
Projected Membership, Previously Used Incorrect Projected Area Factor	0.994
Mix Change	1.017
Manual Membership, Projected Area Factor	0.978
Projected Membership, Manual Experience Area Factor	0.943
Factor Change	1.037
Change in Demo Factor	1.054

**Pennsylvania**  
**Aetna Health, 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	0 929
<b>Change in Other</b>	<b>0.919</b>

	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
<b>Change in Other</b>	<b>0.927</b>



**Aetna Health Inc. / Aetna Health Ins.**

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 *AHI 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. We apologize for the error, but feel that the Change in Other factor of 0.997 is adequately supported.

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 *AHI 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 *AHI Response to request.xlsx* file for support.

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

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
<b>Change in Other</b>	<b>0.927</b>

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
<b>Change in Other</b>	<b>0.997</b>

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	Manual Data
<u>Single Risk Pool Adjustment Factors</u>	
Change in Morbidity	1.101
Change in Other	1.047
Change in Demographics	1.070
Change in Network	0.981
Change in Benefits	1.000
Change in Other	0.997

**Pennsylvania  
Aetna Health, Inc.  
1Q19 Small Group Rates**

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

**From Worksheet 1 of URRT**

Benefit Category	Experience Period on Actual Experience Allowed			Projection Period: 01/01/2019 to 12/31/2019					Projections, before credibility Adjustment		
	Utilization Description	Utilization per 1,000	Average Cost/Service	Adj't. from Experience to Projection					Utilization per 1,000	Average Cost/Service	PMPM
				PMPM	Pop'l risk Morbidity	Other	Cost	Util			
Inpatient Hospital	Days	266.91	\$4,205.70	\$93.54	1.186	1.032	1.061	1.022	330.43	\$4,883.41	\$134.47
Outpatient Hospital	Visits	534.49	\$1,477.52	\$65.81	1.186	1.032	1.045	1.062	714.34	\$1,664.93	\$99.11
Professional	Visits	5,036.05	\$164.15	\$68.89	1.186	1.032	1.019	1.057	6,667.62	\$175.94	\$97.76
Other Medical	Visits	2,975.63	\$298.91	\$74.12	1.186	1.032	1.045	1.062	3,976.91	\$336.83	\$111.63
Capitation	Benefit Period	12,000.00	\$7.08	\$7.08	1.186	1.032	1.000	0.997	14,134.69	\$7.31	\$8.61
Prescription Drug	Prescriptions	7,876.36	\$106.52	\$69.91	1.186	1.029	1.103	1.023	9,771.32	\$133.19	\$108.45
Total				\$379.36							\$560.02

**From Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-0.32%	8.40%	8.40% TRUE
Outpatient Hospital	4.50%	6.52%	-0.32%	10.96%	10.96% TRUE
Professional	1.92%	6.02%	-0.32%	7.70%	7.70% TRUE
Other Medical	4.50%	6.52%	-0.32%	10.96%	10.96% TRUE
Capitation					
Prescription Drugs	10.25%	2.63%	-0.32%	12.78%	12.78% TRUE
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

\* Express Cost, Utilization, Induced Utilization and Weight as percentages  
\*\* Should URRT Trend

**Worksheet 1 Calculations for Manual<sup>†</sup>**

Benefit Category	Experience Period on Manual Experience Allowed					Projections
	PMPM	Pop'l risk Morbidity	Other	Cost	Util	PMPM
Inpatient Hospital	\$98.75	1.101	1.048	1.061	1.004	\$129.37
Outpatient Hospital	\$86.84	1.101	1.048	1.045	1.044	\$119.20
Professional	\$91.95	1.101	1.048	1.019	1.039	\$118.92
Other Medical	\$104.05	1.101	1.048	1.045	1.044	\$142.81
Capitation	\$1.94	1.101	1.048	1.000	0.980	\$2.15
Prescription Drug	\$156.71	1.101	1.045	1.103	1.005	\$221.56
Total	\$540.23					\$734.01

† 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 Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-2.03%	6.55%	18.28%	6.55% TRUE
Outpatient Hospital	4.50%	6.52%	-2.03%	9.06%	16.07%	9.06% TRUE
Professional	1.92%	6.02%	-2.03%	5.86%	17.02%	5.86% TRUE
Other Medical	4.50%	6.52%	-2.03%	9.06%	19.26%	9.06% TRUE
Capitation					0.36%	
Prescription Drugs	10.25%	2.63%	-2.03%	10.86%	29.01%	10.86% TRUE
Total Annual Trend				8.56%	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 PMPM 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				
	TRUE	TRUE	TRUE	TRUE

**Table 6. Retention**

<u>Retention Items - Express in percentages</u>	<b>Percentages</b>
Administrative Expenses	9.66%
General and Claims	6.36%
Agent/Broker Fees and Commissions	2.50%
Quality Improvement Initiatives	0.80%
Taxes and Fees	4.44%
PCORI Fees	0.00%
PA Premium Tax (if applicable)	3.91%
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

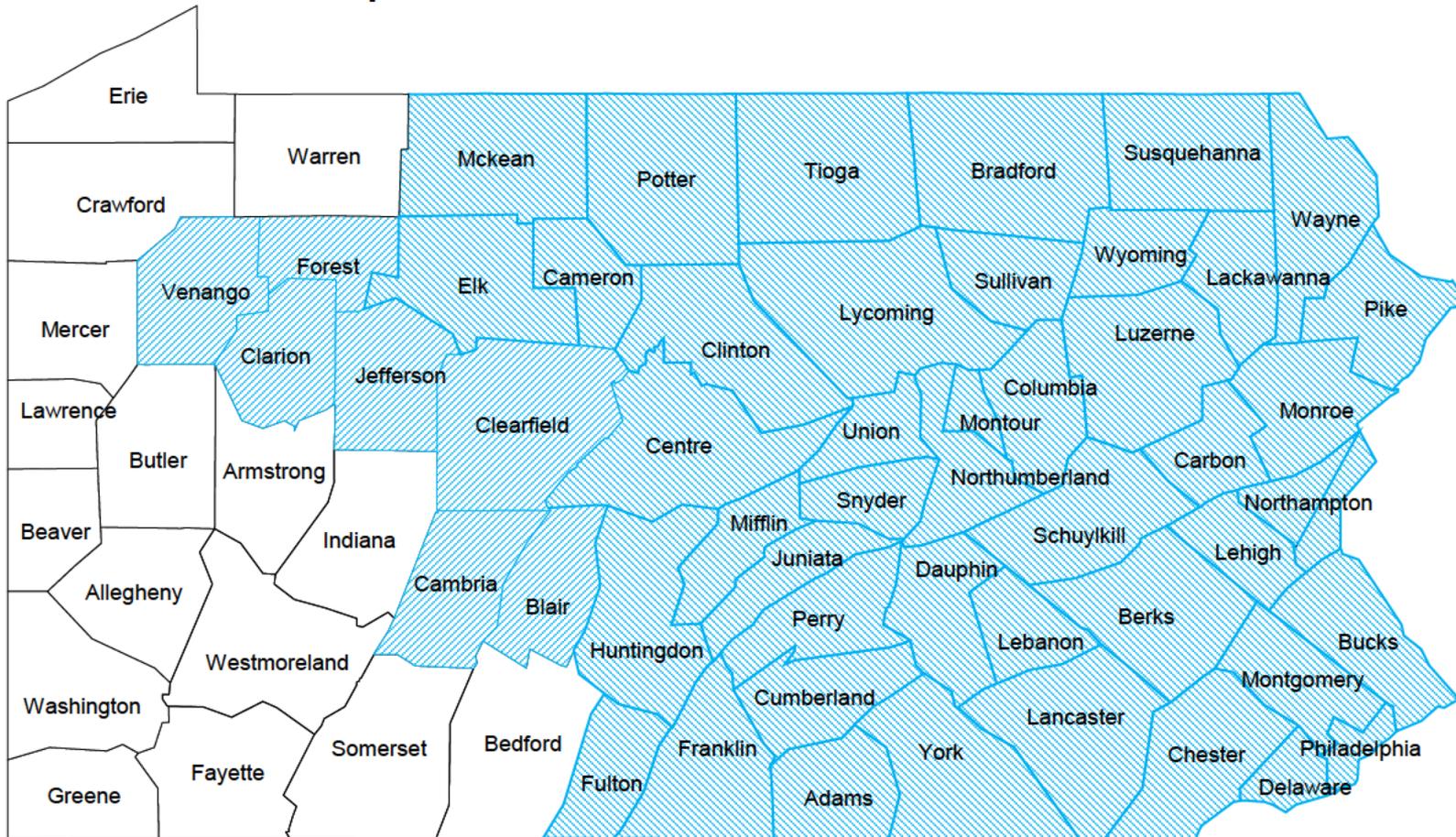
Verify that the FIT charge of .53% reflects the 21% FIT rate:

Profit (before tax)	2.53%
FIT	0.53%
Is FIT 21% of profit/contingency?	<b>Yes</b>

# 01/01/2018 Service Area

Issuer: Aetna Health Inc. (a PA corp.)

Market: Small Group



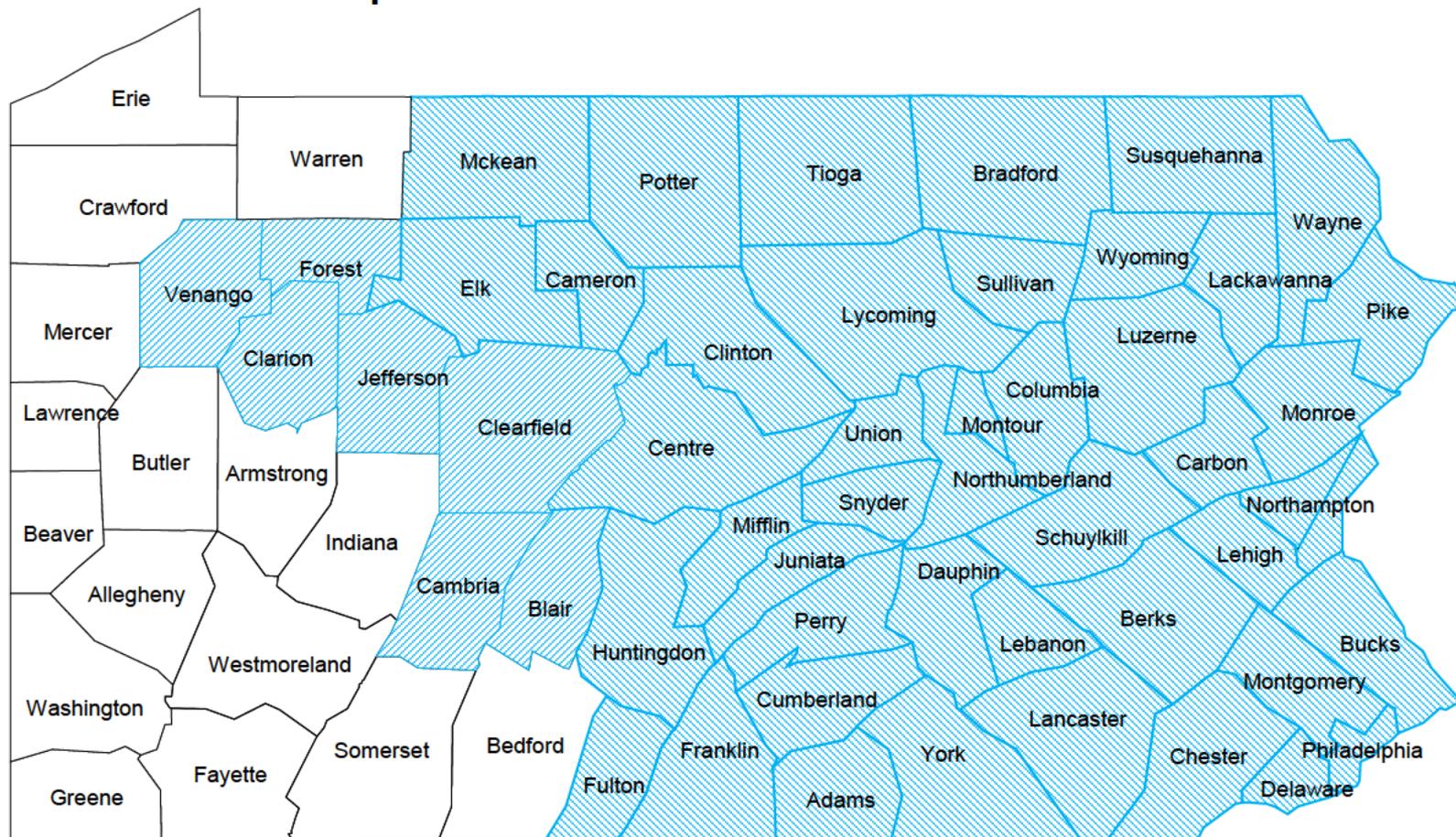
**Key** *(modify as needed)*

-  : 2018 on-exchange service area
-  : 2018 off-exchange only service area

# 01/01/2019 Service Area

Issuer: Aetna Health Inc. (a PA corp.)

Market: Small Group



**Key** *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area