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August 2, 2018

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

aetna[™]

Re: Aetna Life Insurance Co	
NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	8.6%
Range of rate change requested:	8.6% - 8.6%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	279
Current # policyholders:	153
Number of plans offered vs 2018:	1 in 2018; 1 in 2019
HIOS Issuer ID / Binder #:	33906 / AETN-PA19-125079239
Rate Filing Tracking Number:	AETN-131455780
Policy Form(s):	AL SG HCOC-2019-EPO 03
	AL SG-SOB-EPO-14041842 03
Form Filing Tracking Number:	AETN-131441509

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



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

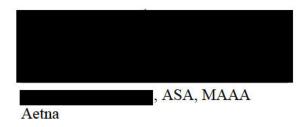
- Utilization factors have been updated on Worksheet 1 and Exhibit 8 in the PA_SG__33906_Off_1Q2019_Exhibit file in response to objection #10 dated June 15, 2018.
- Table 5A of the PA Actuarial Memorandum Exhibits has been updated to reflect renewal month membership.
- Projected risk adjustment has been updated in response to objection #7 dated July 6, 2018.
- The Rx Other Trend factor has been updated to adequately account for the pharmacy network in this offering.
- Tables 3 and 3A of the PA Actuarial Memorandum Exhibits have been updated in response to objection #3 dated July 17, 2018.
- The Change in Other factor on table 5 of the PA Actuarial Memorandum Exhibits has been revised to account for the changes made in Tables 3 and 3A.
- The Change in Demographics factor on Table 5 of the PA Actuarial Memorandum Exhibits has been revised to reflect the projection factors.
- The annual trend on Table 5A of the PA Actuarial Memorandum Exhibits has been revised to reflect the weights of the cost categories, consistent with tables 3 and 3A.
- The Profit/Contingency (after tax) on Table 6 of the PA Actuarial Memorandum Exhibits has been revised to reflect 2.0%, a decrease from the initial 4.74%, at the request of the DOI.

The initial requested rate change was 6.8% and the revised requested rate change is 8.6%.

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,



2019 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Life Insurance Co
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	8.6%
Range of rate change requested:	8.6% - 8.6%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	279
Current # policyholders:	153
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906
Rate Filing Tracking Number:	AETN-131455780
Policy Form(s):	AL SG HCOC-2019-EPO 03
Form Filing Tracking Number:	AETN-131441509

B. Rate History and Proposed Variations in Rate Changes

- January 1, 2014
 - o Introduction of ACA
 - o AETN-129037905
- July 1, 2014
 - Lowered previously filed 3Q14-4Q14 rates by 17%
 - o AETN-129418260
- January 1, 2015
 - Filed a 4% increase
 - o AETN-129621162
- July 1, 2015
 - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load
 - o AETN-129920145
- January 1, 2016
 - Filed a 5% rate increase
 - o AETN-130046894
- April 1, 2016
 - o Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
 - o AETN-130242358
- October 1, 2016
 - Increased previously filed 4Q16 rates by 7.4%
 - o AETN-130565105

- January 1, 2017
 - Filed a 26.6% rate increase
 - o AETN-130533503
- January 1, 2018
 - o Filed a 2.1% rate decrease
 - o AETN-131033620

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 8.6%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 5.5%.

D. Membership Count

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

E. Benefit Changes

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

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75

F. Experience Period Claims and Premium

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

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

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

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected

to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

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

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

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 96.1%.

G. Credibility of Data

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

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

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

H. Trend Identification

The trend values are:

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

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

The quarterly trend factors for this filing are:

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_33906_Off_1Q2019_Exhibits_v5.pdf for any exhibits referenced in the sections below.

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

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

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

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

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

Single Risk Pool Adjustment Factors:

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

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

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

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

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

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

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information

indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

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

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

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

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

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

B. Retention Items

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

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

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

C. Normalized Market-Adjusted Projected Allowed Total Claims

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

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

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

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

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 8.6%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.8%
- The change in allowable plan adjusted level components is worth -18.5%
- The change in retention components is worth -3.5%
- 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_33906.pdf.

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

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

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2019 CPAIR is 1.464. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2019 CPAIR is 1.006. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

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

E. Composite Rating

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

6. Actuarial Certifications

Reliance

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

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

Certification

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

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

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

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
- b. Developed in compliance with the applicable Actuarial Standards of Practice,
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
- d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 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

August 2, 2018

Date

Aetna

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifving Information

	Member-months	Members	Member-months	1
Table 1. Number of Memb	ers			
Date of Most Recent Membership		02/01/2018		
Base Period Start Date		01/01/2017	0	12 31/2019
Rate Effective Date:		01/01/2019		12 31/2019
Product(s): Market Segment:		OAEPO Small Group		
Carrier Name:		Aetna L fe Insurance Company		

	Exper ence Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	45.0	44.0	45 0
Total	18,794	279	3 348
18	3.654	56	623
18-24	1,764	27	300
25-29	1,648	23	303
30-34	1,612	24	308
35-39	1.579	24	294
40-44	1,516	26	265
45-49	1,755	30	314
50-54	1 853	27	335
55-59	1.782	24	326
60-63	1,341	16	195
64	289	2	84

Table 2. Experience Period Claims and Premiums

Earned Prem um	Paid Cla ms	Ultimate Incurred Cla ms	Member Months	Est mated Cost Shar ng (Member & HHS)	Allowed Cla ms (Non-Capitated)	Non-EHB portion of A lowed Claims	Total Prescr ption Drug Rebates*	Total EHB Cap tation	Total Non-EHB Capitat on	Est mated Risk Adjustment
\$ 9,120 777.32	\$ 7,853,169 09	\$ 8 340,415.60	18 794	\$ 1,319 837.24	\$ 9,894,914 05	\$ ·	\$ (236,118 48)	\$ 1,457 26	ş .	\$ (690,057.00)
Experience Period Total Allowed EHI	B Claims EHB Capitat on PMPM (n	et of prescription drug rebates)								\$ 514.01
Loss Rat o										96.15%
*Exp ess P esc pt on D ug Rebates as a	negat ve numbe									

Table 3. Trend Components

Serv ce Category	Cost*	Util zation*	Induced Demand*	Compos te URRT Trend **	We ght*
Inpat ent Hosp tal	6.08%	2.52%	-0.62%	8 08%	18.28%
Outpat ent Hosp tal	4.50%	6.52%	-0.62%	10.62%	16.07%
P ofess onal	1.92%	6.02%	-0.62%	7 38%	17.02%
Othe Med cal	4.50%	6.52%	-0.62%	10.62%	19.26%
Cap tat on					0.36%
P esc pt on D ugs	10.25%	2.63%	-0.62%	12.45%	29.01%
Total Annual T end				10.12%	100.00%
Months of T end				24	
Total Appl ed T end P oject on Facto				1.213	
* Exp ess Cost Ut Izat on Induced Ut Izat on and We ght as pe centages ** Should – URRTT end					

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	U timate Incurred Claims	Members	Ult mate Incurred PMPM	Est mated Annual Cost Sharing (Member HHS)	Prescription Drug Rebates**	A lowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan 14		\$ 2 283,010.13	0.9987	\$ 2,286 038.27	6,739	\$ 339.23		\$ (51,814.94)	\$ 2,786,264.10	\$ 413.45
Feb 14		\$ 1 642.818.22	0.9984	\$ 1.645 432.17	6,549	\$ 251.25		\$ (51,410.06)	\$ 2,075,151,11	\$ 316.87
Ma 14		\$ 1 668.357.30	0.9972	\$ 1.673 006.45	6.368	\$ 262.72		\$ (39,166,76)	\$ 2,124,309,32	\$ 333.59
Ap 14		\$ 1 808,398.46	0.9944	\$ 1,818 503.65	6,681	\$ 272.19		\$ (38,766.92)	\$ 2,304,375.59	\$ 344.91
May 14		\$ 2 449,430.43	0.9967	\$ 2,457 621.29	6,836	\$ 359.51		\$ (43,173.36)	\$ 2,977,357.08	\$ 435.54
Jun 14		\$ 2 226.647.83	0.8764	\$ 2,540 667,79	6.978	\$ 364.10		\$ (51,404,83)	\$ 3,154,369.00	\$ 452.04
Jul 14		\$ 2 413.774.70	0.9932	\$ 2.430 205.12	7.262	\$ 334.65		\$ (82.986.05)	\$ 3.162.998.58	\$ 435.55
Aug 14		\$ 2 564,677.34	0.9875	\$ 2,597 172.56	7,210	\$ 360.22		\$ (66,784.11)	\$ 3,119,982.62	\$ 432.73
S 1		\$ 2 25 892 91	0 9835	\$ 2 292 685 93	763	\$ 299 97		\$ (16 922 1)	\$ 2 927 13 89	\$ 382 98
Oct 14		\$ 2,732,543,68	0.9685	\$ 2.821 491.99	8.015	\$ 352.03		\$ (97.261.11)	\$ 3,479,706,45	\$ 434.15
Nov 14		\$ 2 272.964.84	0.9547	\$ 2.380 878.88	7.939	\$ 299.90		\$ (81.629.45)	\$ 2.974.783.75	\$ 374.71
Dec 14	\$ 34 882,107 11	\$ 2 510,595.08	0.9284	\$ 2,704 215.49	9,336	\$ 289.65	\$ 6,962 526.55	\$ (32,031.68)	\$ 3,524,013.65	\$ 377.47
Jan 15		\$ 1 897,234,86	0.9908	\$ 1.914 908.27	6.047	\$ 316.67		\$ (50,460,11)	\$ 2,516,338,33	\$ 416.13
Feb 15		\$ 2 368,200,98	0.9911	\$ 2.389 497.84	6.317	\$ 378.26		\$ (74,823,64)	\$ 2,945,778,29	\$ 466.33
Ma 15		\$ 2 060.021.67	0.9876	\$ 2.085 788.59	6,560	\$ 317.96		\$ (78,180.62)	\$ 2,606,194,98	\$ 397.29
15		\$ 2 235 763 82	0 9883	\$ 2 262 2 0 65	6 370	\$ 355 1		\$ (61 511 8)	\$ 2 786 939 95	\$ 3751
May 15		\$ 2 107.238.41	0.9888	\$ 2.131 040.30	6,566	\$ 324.56		\$ (122,415,65)	\$ 2,687,044,68	\$ 409.24
Jun 15		\$ 2 291.551.27	0.9884	\$ 2.318 346.85	6,701	\$ 345.97		\$ (8.417.27)	\$ 2,869,411,20	\$ 428.21
Jul 15		\$ 2 072.521.09	0.9831	\$ 2,108 062,19	6.595	\$ 319.65		\$ (82,714,92)	\$ 2,675,412,40	\$ 405.67
Aug 15		\$ 2 252.573.52	0.9844	\$ 2,288 268.52	6,691	\$ 341.99		\$ (109.389.29)	\$ 2,782,671,71	\$ 415.88
Sep 15		\$ 1,946.663.63	0.9782	\$ 1,990 144,98	6.678	\$ 298.02		\$ 12,869,89	\$ 2,487,439,43	\$ 372.48
0 t 15		\$ 2 275 283 9	0 9667	\$ 2 353 573 55	6 835	\$ 3.3		\$ (77 823 8)	\$ 2 950 562 1	\$ 31.68
Nov 15		\$ 2 333.081.78	0.8663	\$ 2,693 200.04	6.851	\$ 393.11		\$ (98,447,34)	\$ 3,195,200,47	\$ 466.38
Dec 15	\$ 31 934.097 97	\$ 2 087.156.46	0.9272	\$ 2,250 933.11	7.027	\$ 320.33	\$ 6,509 833,08	\$ (61,491,73)	\$ 2,792,844,38	\$ 397.44
Jan 16		\$ 2,687.642.62	0.9996	\$ 2,688 809,91	7.602	\$ 353.70		\$ (65,406,78)	\$ 3,286,998,69	\$ 432.39
Feb 16		\$ 2 307.053.88	0.9995		7.491	\$ 308.12		\$ (103.944.69)	\$ 2,901,738,80	\$ 387.36
Ma 16		\$ 3 140,861,41	0.9996	\$ 3.142 274.25	7.945	\$ 395.50		\$ (14,289,42)	\$ 3,725,114,13	\$ 468.86
Ap. 16		\$ 2 726 767 17	0.9994	\$ 2 778 785 97	8 033	\$ 339.63		\$ (73 131 20)	5 3 304 938 64	\$ 411.47
M 16		\$ 2 750 661 68	0 9995	\$ 2 752 108 31	7.7	\$ 368.22		\$ (110 026 67)	\$ 3 29 289 76	\$ 0.77
Jun 16		\$ 2 463,214,36	0.9992	\$ 2,465 191,76	7.398	\$ 333.22		\$ (66.341.78)	\$ 3.044.505.74	\$ 411.53
Jul 16		\$ 2 096,129.68	0.9991	\$ 2,097 937.33	7,268	\$ 288.65		\$ (77,183.77)	\$ 2,533,081.17	\$ 348.53
Aug 16		\$ 2 378.299.84	0.9989	\$ 2,381,003,83	6.851	\$ 347.54		\$ (60.636.78)	\$ 2,832,676.95	\$ 413.47
Sep 16		\$ 2 285.953.65	0.9989	\$ 2.288 356.83	6.489	\$ 352.65		\$ (93,809,42)	\$ 2,765,406,54	\$ 426.17
Oct 16		\$ 2 004,393.11	0.9987	\$ 2,007 050.62	6,153	\$ 326.19		\$ (95,055.82)	\$ 2,395,581.74	\$ 389.34
N 16		\$ 2 173 535 58	0 9983	\$ 2 177 3 2 86	6 030	\$ 361 09		\$ (97 032 29)	\$ 2 590 198 91	\$ 2955
Dec 16	\$ 35 484.130 67	\$ 2 304,352,10	0.9976	\$ 2,309 865,72	4.830	\$ 478.23	\$ 5,956 537,16	\$ (60,518,67)	\$ 2,628,380.07	\$ 544.18
Jan 17		\$ 952,742.61	0.9661		2,761	\$ 357.17		\$ (28,541.09)	\$ 1,162,933.58	\$ 421.20
Feb 17		\$ 770,561.53	0.9667	\$ 797 076.99	2,313	\$ 344.61		\$ (36,536.53)	\$ 937,261 70	\$ 405.21
Ma 17		\$ 780,298,74	0.9661	\$ 807 652.45	1.661	\$ 486.24		\$ (297.91)	\$ 937,996.39	\$ 564.72
Ap 17		\$ 459.521.09	0.9660	\$ 475 690.23	1.458	\$ 326.26		\$ (18.428.50)	S 594.003 87	\$ 407.41
May 17		\$ 755,235,98	0.9258		1.456	\$ 560.27		\$ (22,355,32)	\$ 903,313 34	\$ 620.41
J 17		\$ 652 627 51	0 961		1 38	\$ 72.0		\$ (3 981 28)	\$ 770 057 13	\$ 535 51
Jul 17		\$ 452,698,79	0.9622	\$ 470 493.86	1.396	\$ 337.03		\$ (17.548.28)	\$ 555,467,83	\$ 397.90
Aug 17		\$ 699.397.69	0.9584	\$ 729 765.14	1.368	\$ 533.45		\$ (24,560.29)	S 830,659 81	\$ 607.21
Sep 17		\$ 439.301.06	0.9548	\$ 460 089.80	1.309	\$ 351.48		\$ (1816.11)	\$ 545,784.39	\$ 416.95
Oct 17		\$ 428.561.41	0.9545		1.249	\$ 359.49		\$ (22.321.48)	\$ 536,701.30	\$ 429.70
Nov 17		\$ 1 046.051.56	0.8781	\$ 1.191 259.57	1.253	\$ 950.73		\$ (43,719,49)	\$ 1,307,468,11	\$ 1.043.47
Dec 17	\$ 9 120 777 32	\$ 416 171 12	0.8694	\$ 478 707 18	1 122	\$ 472.89	¢ 1 210 927 74	\$ (16.012.20)	C 578 605 28	\$ 511.14

Dec 17 S * Exp ess Complet on Facto as a pe centage **Exp ess P esc. pt on D ug Rebates as a negat ve numbe

Carrier Name:	Aetna Life Insurance Company
Product(s):	OAEPO
Market Segment:	Small Group
Rate Effective Da e:	01 01/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned Prem um	Paid Cla ms	Ultimate Incurred Claims	Member Months	Est mated Cost Shar ng (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Clams	Total Prescr ption Drug Rebates*	Total EHB Capitation	Total Non-EHB Cap tation	Estimated Risk Adjustment
\$ 63,695 792.80	\$ 53,797 409.91	\$ 61,424,730 10	128,078	\$ 9,707 463.57	\$ 70,895 377.15	ş -	\$ (1,940 465.51)	\$ 236 816.52	s -	\$ 1 049,523.00
Exper ence Period Total Allowed EH	B Claims EHB Cap tation PMPM (n	at of prescript on drug rebates)								\$ 540.23
Loss Ratio										92.24%
*Exp ess P esc pt on D ug Rebates as a	negat ve numbe									

Table 3b. Manual Trend Components

Serv ce Category	Cost*	Util zation*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpat ent Hosp tal	6.08%	2.52%	-199%	6.59%	18.28%
Outpat ent Hosp tal	4.50%	6.52%	-199%	9.10%	16.07%
P ofess onal	1.92%	6.02%	-1 99%	5.90%	17.02%
Othe Med cal	4.50%	6.52%	-199%	9.10%	19.26%
Cap tat on					0 36%
P esc pt on D ugs	10 25%	2 63%	-199%	10 89%	29 01%
Total Annual T end				8.60%	100.00%
Months of T end				24	
Total Appl ed T end P oject on Facto				1.179	
* Exa ess Cost Ut I zat on Induced Ut I zat on and We aht as an centaaes ** Should = URRTT end					

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	U t mate incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member HHS)	Prescript on Drug Rebates**	A lowed Cla ms (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ 4 553,586 99	0.9986		13.975			\$ (69.476.91)		
Feb-14		\$ 4 123.916 09	0.9979		15.109	\$ 273.52		\$ (62.369.30)	\$ 5.259 017.51 S	34
Ma -14		\$ 4 904,104 72	0.9949	\$ 4,929 267.66	16,130	\$ 305.60		\$ (55,600.59)	\$ 6,245 806.52	38
-1		\$ 6 078 59 5	0 9969		18 131	\$ 336 30		\$ (775020)	\$ 7 68 582 90 \$	1
May-14		\$ 6 037.490 10	0.9961		20.001	\$ 303.03		\$ (45.191.85)	\$ 7.526 735.23	31
Jun-14		\$ 7 297.280 33	0.9865		21.891	\$ 337.90		\$ (79.588.65)	\$ 8.913 029.83 S	41
Jul-14		\$ 7 818,044 84	0.9784		24,160	\$ 330.75		\$ (60,414.83)	\$ 9,876 207.97	4
Aug-14		\$ 8 462,287 31	0.9785	\$ 8,647 926.58	25,313	\$ 341.64		\$ (55,598.49)	\$ 10,389 324.36	i 4
Sep-14	-	\$ 8 735.259 68	0.9868	\$ 8.851 879.09	26.507	\$ 333.94	-	\$ (57.375.97)		4
0 t-1		\$ 9 56 795 96	0 9552		27 83	\$ 359.75		\$ (63 963 09)		
Nov-14		\$ 7 987,553 93	0.9643		28,753	\$ 288.08		\$ (62,109.45)	\$ 10,054 682.02	
Dec-14	\$ 115,666,123 20	\$ 12,982,177 45	0.9424		39,250	\$ 350.97	\$ 20,280,140.09	\$ (51,640.53)		; · · ·
Jan-15		\$ 16.468.928 76	0.9949		51.549	\$ 321.13		\$ (357.168.81)	\$ 20.756 112.90 S	i
Feb-15		\$ 16,395,108 82	0.9976		51,727	\$ 317.71		\$ (415,832.62)	\$ 20,391 620.89	
Ma -15		\$ 18,934,467.05	0.9974		51,762	\$ 366.74		\$ (533,894.70)	\$ 23,013 076.29	i
Ao -15		\$ 19.010.679 81	0.9971		51.547	\$ 369.89		\$ (428.050 55)	\$ 23.091 750.68 S	
M -15		\$ 17 055 763 O	0 9961		51 123	\$ 33 92		\$ (66 678 10)	\$ 20 837 898 60 S	
Jun-15		\$ 17,536,008 76	0.9960	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713 37)	\$ 21,278 623.33	i
Jul-15		\$ 18,819,998.44	0.9939	\$ 18,934,914.06	50,595	\$ 374.24		\$ (501,640.75)		i
Aug-15		\$ 18,086,295.60	0.9918		50,329	\$ 362.33		\$ (531,266 58)		i
Sep-15		\$ 16.933.522 85	0.9703	\$ 17.451.329.15	50.327	\$ 346.76		\$ (390.354 27)	\$ 20.995 854.55 S	
Oct-15		\$ 17,931,619.00	0.9633		49,850	\$ 373.42		\$ (429,784 79)	\$ 22,313 353.97	
N -15		\$ 16 82 788 92	0 9379		93.9	\$ 363 51		\$ (295910)	\$ 21 378 378 28	
Dec-15	\$ 251.775.467.96	\$ 14.769.039 51	0.8894		46.814	\$ 354.72	\$ 45.630.534.42	\$ (434,421,03)		
Jan-16		\$ 5 761,998 89	1.0287		15,991	\$ 350.29		\$ (175,110 14)		
Feb-16		\$ 5 183,951 66	1.0241		15,630	\$ 323.86		\$ (201,840 61)	\$ 6,513 538.39	
Ma -16		\$ 5 846.691 15	0.9388		15.598	\$ 399.26		\$ (216.478 24)	\$ 7.823 260.46	
Ap -16		\$ 5 001.054 95	0.9527	\$ 5.249 273.85	16.638	\$ 315.50		\$ (185.857.94)	\$ 6.679 555.43 S	
May-16		\$ 5 983,616 46	0.9898	\$ 6,045 511.94	16,772	\$ 360.45		\$ (241,987.94)	\$ 7,556 324.43	
J -16		\$ 5266550	0 9538		17 358	\$ 316 92		\$ (298 378 27)	\$ 7 129 10 13	
Jul-16		S 6 064.969 81	0.9346		18.192	\$ 356.73		\$ (254,655.07)	\$ 8.064 045.01	
Auz-16		\$ 6 386.965 48	0.9464		18.277	\$ 369.25		\$ (270.683.87)	\$ 8.316 365.05 S	
Sep-16		\$ 6 017,314 65	0.8937		18,501	\$ 363.93		\$ (201,216 73)	\$ 8,338 427.38	
Oct-16		\$ 5 684,575 82	0.8796		18,356	\$ 352.06		\$ (294,000 29)	\$ 8,049 415.15	
Nov-16		\$ 6 199,953 18	0.8860		17,981	\$ 389.17		\$ (237,079 65)	\$ 8,579 699.97	1
Dec-16	\$ 89.624.888.33		0.9052		16.610	\$ 387.96	\$ 15.657.382.79	\$ (200.903 87)		
J -17		\$ 6857799	0 9130			\$ 50 35		\$ (232 911 50)	\$ 9 138 691 6	
Feb-17		\$ 5 907.027 91	0.9102		16.034	\$ 404.76		\$ (220.187.05)	\$ 7.926 357.69	
Ma -17		\$ 6 109.889 74	0.9322		15.180	\$ 431.75		\$ (178.645.43)	\$ 7.974 483.20	
Ap -17		\$ 4 516,604 52	0.9098	\$ 4,964 564.99	13,261	\$ 374.37		\$ (204,069 58)	\$ 6,129 742.38	
May-17		\$ 4 898,024 86	0.8901		12,084	\$ 455.40		\$ (202,097.68)		
Jun-17		\$ 4 690,870 15	0.8998		11,006	\$ 473.65		\$ (184,003 56)	\$ 6,191 255.88	
Jul-17		\$ 4 138.192 57	0.9174		9.549			\$ (137.454.41)	\$ 5.362 514.48	
Auz-17		\$ 4 288.071 31	0.8755	\$ 4.897 761.08	8.849	\$ 553.48		\$ (166.207.52)	\$ 5.764 408.88	
Sep-17		\$ 3 466,960 93	0.8955	\$ 3,871 663.95	7,449	\$ 519.76		\$ (94,834.79)	\$ 4,334 361.80	
Oct-17		\$ 3 401,826 53	0.8840	\$ 3,848 301.09	6,821	\$ 564.18		\$ (102,195 91)	\$ 4,493 987.23	
Nov-17		\$ 3 303.990 17	0.8924	\$ 3.702 353.21	6,499	\$ 569.68		\$ (131.682.67)	\$ 4,319 477.64	
Dec-17	\$ 63,695,792,80	\$ 2 218 201 73	0.9174	\$ 2,417 796.12	4.668	\$ 517.95	\$ 970746357	\$ (86 175 41)	\$ 2,842,913,21	

* Exo ess Comolet on Facto as a pe centape **Exp ess P esc pt on D ug Rebotes as a negat ve numbe

PA Rate Template Part II

Rate Development and Change		a L fe Insurance Con		
Carr er Name: Product(s):	OAES		npany	
Market Segment:	Small	G oup		
Ra e Effective Date:	01 0	1/2019		
Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, an	d Total	Allowed Clair	ms	
Development of he Projected Index Rate	Ac	tual Exper ence Data	Manual Data	
Total Allowed EHB Clams EHB Cap tat on PMPM (net of p esc. pt on d ug. ebates) PMPM	\$	514.01	\$ 540.23	- Actual Expe ence PMPM should be consistent with the Ind
Two yea t end p piect on Facto		1.213	1.179	
Unad usted P ciected Allowed EHB Clams PMPM	s	623.25	\$ 637.14	
Single Risk Pool Ad ustment Facto is				
Chanse n Mo b d tv		1.186	1.101	- See URRT Inst uct ons
Change n Othe		1.037	1.086	
Chanee in Demote ach cs		1.040	1.067	- See URRT Inst uct ons
Change n Netwo k		1.000	1.021	- See URRT Inst uct ons
Chanse n Benefits		1.000	1.000	- See URRT Inst uct ons
Change n Othe		0.997	0.997	- See URRT Inst uct ons
Total Ad usted P ojected Allowed EHB Clams PMPM	<	766.38	\$ 761.65	
C ed b d i ty facto s		0%	100%	- See Inst uct ons
Blended P. o ected EHB Claims PMPM			\$ 761.65	- Pro ected Index Rate
Development of he Market-Adjusted Index Rate and Total A lowed Cla ms				
Adjusted P o ected A lowed EHB Claims PMPM	s	761 65	- Index Rate fo P o ect o	on Pellod on URRT - Individual of Flat Qualter Small Gloup
Adjusted P o ected A lowed EHB Claims PMPM [will only populate fo ismallig oup filings]	s	805 86		
P o ected Pa d to Allowed Rat o		0.729	- Pa d to A lowed Ave ap	pe Facto in Piolection Peliod on URIX
P ojected Pa d EHB Cla ms PMPM	s	587 08		
Ma ket-w de Adiustments P o ected R sk Adiustment PMPM		56.81		
P o ected Pa d Exchange Use Fees PMPM		50 00		
Ma ket-Adjusted P o ected Pa d EHB Clams PMPM	s	580 27		
Ma ket-Adjusted P o ected A lowed EHB Cla ms PMPM	s	796 52	- Ma ket-Adjusted Index	Rate
P cliected Allowed Non-EHB Clarms PMIPM				
Ma ket-Adjusted P o ected Pa d Total Cla ms PMPM	s	580 27		
Ma ket-Adjusted P o ected A lowed Total Clams PMPM	s	796 52		

he Index Rate for Experience Period on UBIXT For Informational Pursoses only - No input reoured.

 Binded base Par of Unducted Camp below No mal pat on
 5
 540.21

 Binded base Par of Unducted Camp below No mal pat on
 5
 540.21

 Binded base Par of Unducted Camp below No mal pat on
 5
 540.21

 Binded base Par of Unducted Camp below No mal pat on
 5
 540.21

 Binded base Par of Unducted Camp below No mal pat on
 5
 542.23

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

Effect ve Date	0	1/01/2019		04/01/2019		07/01/2019		10/01/2019	Total S	ngle R sk Pool
# of Membe Months Renewing in Qualite		799		855		797		908		3 359
Ad usted P oiected Allowed EHB Cla ms PMPM Q1	s	761.65	s	761.65	s	761.65	s	761.65	s	761.65
Months of T end				3		6		9		
Annual T end		12.55%		15.52%		15.53%		15.54%		
S nale R sk Pool P oiected Allowed Claims	s	761.65	s	789.63	s	818.67	s	848.81	s	805.86
Qualite Iv T end Facto		100.0%		103 7%		107 5%		111.4%		105.89
2019 T end Facto s by Qua te		0.9451		0.9799		1.0159		1.0533		

Table 6. Retention

Retent on Items - Exp ess n pe centages	Percentages	PMPM Amounts	
Adm n st at ve Expenses	9 44%	\$62.80	
Gene al and Claims	6 37%	\$42.36	
Agent/B oke Fees and Comm ss ons	2 27%	\$15.12	
Qual ty imp overnent in t at ves	0 80%	\$5.32	
Taxes and Fees	1 33%	\$8.86	
PCORI Fees	0.00%	\$0.00	
PA P em um Tax (f appl cable)	0 80%	\$5.32	
Fede al income Tax	0 53%	\$3.54	
Health Insu ance P ov de s Fee (P o ated fo Small G oups only)		\$0.00	
P of t/Cont ngency (afte tax)	2 00%	\$13.30	
Total Retent on	12 77%	\$84.97	
P ojected Requi ed Revenue PMPM	\$ 665.24		- Single Pool Gro

Table 8. Components of Rate Change

Rate Components		2018		2019	D	ference	Percent Change
A. Cal b ated Plan Adjusted Index Rate (PMPM)	S	416 00	ŝ	451 64		\$35.63	8.6%
 Base pe od a lowed clams befo e no mal zat on 		\$426.60	s	540 23		\$113.63	27.3%
C. No malization facto component of change	s	(102 77)	s	(173 46)		-\$70.69	-17.0%
D. Change n No mal zed Allowed Cla ms Adjustment Components							
D1. Base pe od a lowed claims afte no malization	s	323 82		366 77		42 95	10.3%
D2. URRTT end	s	25 68		65 80		40 12	9.6%
D3. URRT Mo b d ty	s	32 50		43 68		11 18	2.7%
D4. URRT Othe	s	(9.80)	s	40.85		50 66	12.2%
D5. No mai zed URRT RA/RI on an allowed bas s	\$	27 04	\$	(6 34)	\$	(33 39)	-8.0%
D6. No malized Exchange Use. Fee on an allowed basis	\$		\$		\$		0.0%
D7. Subtotal - Sum(D1 D6)	s	399 24	s	510 75	s	111 51	26.8%
E. Chanze n A lowable Plan Adjusted Level Components							
E1. Netwo k	\$		\$		ş		0.0%
E2. P c ng AV	\$	(61 74)		(138 66)	\$	(76 93)	-18.5%
E3. Benef t R chness	s		s		s		0.0%
E4. Catast oph c Elg b l ty	ş		\$		ş		0.0%
E5. Subtotal - Sum E1 E4)	Ş	(61 74)	ş	(138 66)	ş	(76 93)	-18.5%
F. Change n Retent on Components							
F1. Adm n st at ve Expenses	ş	43 83		42 64		(1 19)	-0.3%
F2. Taxes and Fees	s	20 30	s	6 0 1		(14 29)	-3.4%
F3. P of t and/o Contingency F4. Subtotal - Sum F1 F3)	ş	8 32	ş	9 03		071	0.2%
F4. subtotal-sum F1 F3)	ş	72 45	\$	57 68	ş	(14 77)	-3.5%
G. Chanee n M scellaneous items					s		0.0%
H. Sum of Components of Rate Change Ishould app ox mate the change shown in I ne Al	s	409 95	s	429 77	s	19 82	4.8%
1							

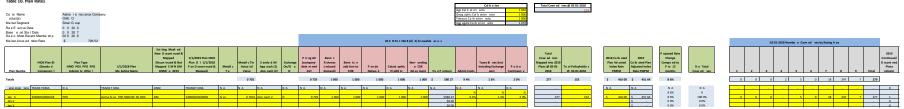
Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

No mal zat on Facto s		2018	2019
Ave are Are Facto		1.430	1.464
Ave are Geor aph c Facto		0.921	1.005
Ave are Tobacco Facto		1.000	1.00
Ave are Benefit R chness (induced demand)		1.000	1.00
Ave are Netwo k Facto		1.000	1.00
Ma ket-Ad usted P ojected Allowed Total Clams PMPM	s	547.96 \$	796 52
No mai zed Ma ket-Ad usted P ojected Allowed Total Clams PMPM	s	415.95 S	540.76

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

	2018 2019	
Pa d-to-Allowed	0.845 0	729
188T T and (Total Appl of T and Facto)	1.079 1	. URIT W1.
URRT Mo b d ty		- URRT W1.
URRT Othe		
URRI Uthe	0.974 1	- URRT W1,
R sk Ad ustment	\$30.12 S (6	81) - URRT W1.
Exchange Use Fee	\$0.00 S	- URRT W1.
Cap tat on	\$ 4.55 \$ 2	23 - URRT W1,
Netwo k	1.000 1	000
P cne AV	0.845 0	729
Benefit Bichness	1.000 1	000
Catast oph c El e b I tv		000
Adm n st at ve Expenses	10.54% 9.4	4%
Taxes and Fees	4.88% 1.3	3%
P of t and/o Contingency	2.00% 2.0	0%

PA Rate Template Part III Table 10. Plan Rates



PA Rate Template Part IV B - Small Group Annual Table 11 P an P em um Development o 21-Yea -O d Non-Tobacco Use



PA Rate Quarterly Template Part V **Consumer Factors**

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

Tab

Carrier Name:	Aetna Life Insurance Company
Product(s):	OAEPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Table 13. Geographic Factors

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

Table 14. Network Factors

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

Company Name:	Aetna Life Insurance, Co.
Market:	Small Group
Product:	OAEPO
Effective Date of Rates:	January 1, 2019

March 31, 2019

HIOS Plan ID (On Exchange) >																
HIOS Plan ID (Off Exchange) >	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001
	Aetna Silver OA	EPO 6000 80%	Aetna Silver OA	EPO 6000 80%	Aetna Silver OA	EPO 6000 80%	Aetna Silver OA	AEPO 6000 80%	Aetna Silver OA	AEPO 6000 80%	Aetna Silver OA	EPO 6000 80%	Aetna Silver OA	EPO 6000 80%	Aetna Silver OA	EPO 6000 80%
Plan Marketing Name >	\$30,	/75	\$30,	/75	\$30,	/75	\$30	/75	\$30,	/75	\$30/75		\$30	/75	\$30,	/75
Form # >																
Rating Area >	Rating		Rating		Rating			Area 5	Rating			Rating Area 7		Area 8	Rating	
Network >	PAS		PAS		PAS			6002	PAS		PAS		PAS		PAS	
Metal >	Silv		Silv		Silv		Sil		Silv			Silver Silv			Silv	
Deductible >	\$6,000/		\$6,000/		\$6,000/		\$6,000/		\$6,000/		\$6,000/\$12,000		\$6,000/		\$6,000/	
Coinsurance >	20		0.		0.			.2	0.		0.		0.		0.	
Copays >	\$30/		\$30/		\$30/		\$30,		\$30/		\$30/		\$30/		\$30/	
OOP Maximum >	\$7,900/		\$7,900/		\$7,900/			\$15,800	\$7,900/		\$7,900/\$		\$7,900/		\$7,900/	
Pediatric Dental (Yes/No) >	Ye Non-Tobacco		Ye Non-Tobacco		Ye Non-Tobacco		Y Non-Tobacco		Ye Non-Tobacco	es Tobacco	Ye Non-Tobacco	s Tobacco	Ye Non-Tobacco	Tobacco	Ye Non-Tobacco	Tobacco
Age Band 0 - 14	\$254.29	Tobacco \$254.29		Tobacco \$267.50		Tobacco \$333.08	\$273.31	Tobacco \$273.31		\$336.35	\$352.67	\$352.67	\$326.55	\$326.55	\$306.73	\$306.73
15	\$276.90	\$276.90	\$267.50 \$291.28	\$291.28	\$333.08 \$362.69	\$362.69	\$297.60	\$297.60	\$336.35 \$366.24	\$366.24	\$384.02	\$384.02	\$355.58	\$355.58	\$334.00	\$334.00
15	\$285.54	\$285.54	\$300.37	\$300.37	\$374.01	\$374.01	\$306.89	\$306.89	\$377.67	\$377.67	\$396.01	\$396.01	\$366.67	\$366.67	\$344.42	\$344.42
10	\$294.18	\$294.18	\$309.46	\$309.46	\$385.33	\$385.33	\$316.18	\$316.18	\$389.11	\$389.11	\$407.99	\$407.99	\$377.77	\$377.77	\$354.85	\$354.85
18	\$303.49	\$303.49	\$319.25	\$319.25	\$397.52	\$397.52	\$326.18	\$326.18	\$401.42	\$401.42	\$420.90	\$420.90	\$389.72	\$389.72	\$366.08	\$366.08
19	\$312.80	\$312.80	\$329.04	\$329.04	\$409.71	\$409.71	\$336.19	\$336.19	\$413.73	\$413.73	\$433.81	\$433.81	\$401.68	\$401.68	\$377.30	\$377.30
20	\$322.44	\$322.44	\$339.18	\$339.18	\$422.34	\$422.34	\$346.55	\$346.55	\$426.48	\$426.48	\$447.18	\$447.18	\$414.06	\$414.06	\$388.93	\$388.93
21	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26	\$439.67	\$439.67	\$461.01	\$461.01	\$426.86	\$426.86	\$400.96	\$400.96
22	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26	\$439.67	\$439.67	\$461.01	\$461.01	\$426.86	\$426.86	\$400.96	\$400.96
23	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26	\$439.67	\$439.67	\$461.01	\$461.01	\$426.86	\$426.86	\$400.96	\$400.96
24	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26	\$439.67	\$439.67	\$461.01	\$461.01	\$426.86	\$426.86	\$400.96	\$400.96
25	\$333.74	\$333.74	\$351.07	\$351.07	\$437.14	\$437.14	\$358.69	\$358.69	\$441.43	\$441.43	\$462.85	\$462.85	\$428.57	\$428.57	\$402.56	\$402.56
26	\$340.39	\$340.39	\$358.06	\$358.06	\$445.85	\$445.85	\$365.84	\$365.84	\$450.22	\$450.22	\$472.07	\$472.07	\$437.11	\$437.11	\$410.58	\$410.58
27	\$348.36	\$348.36	\$366.45	\$366.45	\$456.30	\$456.30	\$374.41	\$374.41	\$460.77	\$460.77	\$483.14	\$483.14	\$447.35	\$447.35	\$420.20	\$420.20
28	\$361.33	\$361.33	\$380.09	\$380.09	\$473.28	\$473.28	\$388.35	\$388.35	\$477.92	\$477.92	\$501.12	\$501.12	\$464.00	\$464.00	\$435.84	\$435.84
29	\$371.96	\$371.96	\$391.28	\$391.28	\$487.21	\$487.21	\$399.78	\$399.78	\$491.99	\$491.99	\$515.87	\$515.87	\$477.66	\$477.66	\$448.67	\$448.67
30	\$377.28	\$377.28	\$396.88	\$396.88	\$494.18	\$494.18	\$405.50	\$405.50	\$499.02	\$499.02	\$523.25	\$523.25	\$484.49	\$484.49	\$455.09	\$455.09
31	\$385.26	\$385.26	\$405.27	\$405.27	\$504.63	\$504.63	\$414.07	\$414.07	\$509.57	\$509.57	\$534.31	\$534.31	\$494.73	\$494.73	\$464.71	\$464.71
32	\$393.24	\$393.24	\$413.66	\$413.66	\$515.08	\$515.08	\$422.64	\$422.64	\$520.13	\$520.13	\$545.38	\$545.38	\$504.98	\$504.98	\$474.33	\$474.33 \$480.35
33 34	\$398.22 \$403.54	\$398.22 \$403.54	\$418.90 \$424.50	\$418.90 \$424.50	\$521.61 \$528.57	\$521.61 \$528.57	\$428.00 \$433.72	\$428.00 \$433.72	\$526.72 \$533.76	\$526.72 \$533.76	\$552.29 \$559.67	\$552.29 \$559.67	\$511.38 \$518.21	\$511.38 \$518.21	\$480.35 \$486.76	\$480.35 \$486.76
34 35	\$405.20	\$405.20	\$424.50	\$424.50	\$532.06	\$532.06	\$436.58	\$436.58	\$537.27	\$537.27	\$563.35	\$563.35	\$521.62	\$521.62	\$480.76	\$480.76
33	\$408.86	\$408.86	\$430.09	\$430.09	\$535.54	\$535.54	\$439.44	\$439.44	\$540.79	\$540.79	\$567.04	\$567.04	\$525.04	\$525.04	\$493.18	\$493.18
37	\$400.00	\$411.52	\$432.89	\$432.89	\$539.02	\$539.02	\$442.29	\$442.29	\$544.31	\$544.31	\$570.73	\$570.73	\$528.45	\$528.45	\$496.39	\$496.39
38	\$414.18	\$414.18	\$435.69	\$435.69	\$542.51	\$542.51	\$445.15	\$445.15	\$547.83	\$547.83	\$574.42	\$574.42	\$531.87	\$531.87	\$499.59	\$499.59
39	\$419.50	\$419.50	\$441.28	\$441.28	\$549.47	\$549.47	\$450.87	\$450.87	\$554.86	\$554.86	\$581.80	\$581.80	\$538.70	\$538.70	\$506.01	\$506.01
40	\$424.82	\$424.82	\$446.88	\$446.88	\$556.44	\$556.44	\$456.58	\$456.58	\$561.89	\$561.89	\$589.17	\$589.17	\$545.53	\$545.53	\$512.43	\$512.43
41	\$432.80	\$432.80	\$455.27	\$455.27	\$566.89	\$566.89	\$465.16	\$465.16	\$572.45	\$572.45	\$600.24	\$600.24	\$555.77	\$555.77	\$522.05	\$522.05
42	\$440.44	\$440.44	\$463.31	\$463.31	\$576.90	\$576.90	\$473.38	\$473.38	\$582.56	\$582.56	\$610.84	\$610.84	\$565.59	\$565.59	\$531.27	\$531.27
43	\$451.08	\$451.08	\$474.50	\$474.50	\$590.84	\$590.84	\$484.81	\$484.81	\$596.63	\$596.63	\$625.59	\$625.59	\$579.25	\$579.25	\$544.10	\$544.10
44	\$464.37	\$464.37	\$488.49	\$488.49	\$608.25	\$608.25	\$499.10	\$499.10	\$614.22	\$614.22	\$644.03	\$644.03	\$596.33	\$596.33	\$560.14	\$560.14
45	\$480.00	\$480.00	\$504.92	\$504.92	\$628.72	\$628.72	\$515.89	\$515.89	\$634.88	\$634.88	\$665.70	\$665.70	\$616.39	\$616.39	\$578.98	\$578.98
46	\$498.61	\$498.61	\$524.50	\$524.50	\$653.10	\$653.10	\$535.90	\$535.90	\$659.50	\$659.50	\$691.52	\$691.52	\$640.29	\$640.29	\$601.44	\$601.44
47	\$519.55	\$519.55	\$546.53	\$546.53	\$680.53	\$680.53	\$558.40	\$558.40	\$687.20	\$687.20	\$720.56	\$720.56	\$667.18	\$667.18	\$626.70	\$626.70
48	\$543.49	\$543.49	\$571.71	\$571.71	\$711.88	\$711.88	\$584.13	\$584.13	\$718.86	\$718.86	\$753.75	\$753.75	\$697.92	\$697.92	\$655.57	\$655.57
49	\$567.09	\$567.09	\$596.54	\$596.54	\$742.79	\$742.79	\$609.49	\$609.49	\$750.07	\$750.07	\$786.48	\$786.48	\$728.23	\$728.23	\$684.04	\$684.04
50	\$593.68	\$593.68	\$624.51	\$624.51	\$777.62	\$777.62	\$638.07	\$638.07	\$785.25	\$785.25	\$823.36	\$823.36	\$762.37	\$762.37	\$716.11	\$716.11
51	\$619.94	\$619.94	\$652.13	\$652.13	\$812.02	\$812.02	\$666.30	\$666.30	\$819.98	\$819.98	\$859.78	\$859.78	\$796.10	\$796.10	\$747.79	\$747.79
52 53	\$648.86	\$648.86	\$682.56 \$713.33	\$682.56 \$713.33	\$849.90 \$888.21	\$849.90 \$888.21	\$697.38 \$728.82	\$697.38 \$728.82	\$858.23 \$896.92	\$858.23 \$896.92	\$899.89 \$940.46	\$899.89 \$940.46	\$833.23 \$870.80	\$833.23 \$870.80	\$782.67 \$817.96	\$782.67 \$817.96
53	\$678.11 \$709.69	\$678.11 \$709.69	\$746.55	\$713.33 \$746.55	\$888.21	\$888.21 \$929.58	\$728.82 \$762.76	\$728.82 \$762.76	\$938.69	\$896.92 \$938.69	\$940.46 \$984.26	\$940.46 \$984.26	\$911.35	\$870.80	\$817.96	\$817.96
54	\$741.27	\$741.27	\$779.76	\$779.76	\$970.94	\$970.94	\$796.70	\$796.70	\$980.46	\$980.46	\$1,028.05	\$984.26	\$951.90	\$951.35	\$894.14	\$894.14
55	\$775.51	\$741.27 \$775.51	\$815.78	\$779.76 \$815.78	\$1,015.78	\$970.94 \$1,015.78	\$833.50	\$833.50	\$1,025.74	\$980.46	\$1,028.05	\$1,028.05	\$995.87	\$995.87	\$935.44	\$935.44
57	\$810.08	\$810.08	\$852.15	\$852.15	\$1,061.07	\$1,061.07	\$870.65	\$870.65	\$1,023.74	\$1,023.74	\$1,123.48	\$1,123.48	\$1,040.26	\$1,040.26	\$977.14	\$977.14
58	\$846.98	\$846.98	\$890.96	\$890.96	\$1,109.40	\$1,109.40	\$910.31	\$910.31	\$1,120.27	\$1,120.27	\$1,174.65	\$1,174.65	\$1,040.20	\$1,040.20	\$1,021.64	\$1,021.64
59	\$865.26	\$865.26	\$910.19	\$910.19	\$1,133.34	\$1,133.34	\$929.96	\$929.96	\$1,144.45	\$1,120.27	\$1,200.01	\$1,200.01	\$1,111.12	\$1,111.12	\$1,043.70	\$1,043.70
60	\$902.16	\$902.16	\$949.00	\$949.00	\$1,181.67	\$1,181.67	\$969.62	\$969.62	\$1,193.26	\$1,193.26	\$1,251.18	\$1,251.18	\$1,158.50	\$1,158.50	\$1,088.20	\$1,088.20
61	\$934.07	\$934.07	\$982.57	\$982.57	\$1,223.47	\$1,223.47	\$1,003.91	\$1,003.91	\$1,235.46	\$1,235.46	\$1,295.44	\$1,295.44	\$1,199.48	\$1,199.48	\$1,126.69	\$1,126.69
62	\$955.01	\$955.01	\$1,004.60	\$1,004.60	\$1,250.90	\$1,250.90	\$1,026.42	\$1,026.42	\$1,263.16	\$1,263.16	\$1,324.48	\$1,324.48	\$1,226.37	\$1,226.37	\$1,151.95	\$1,151.95
63	\$981.27	\$981.27	\$1,032.23	\$1,032.23	\$1,285.30	\$1,285.30	\$1,054.65	\$1,054.65	\$1,297.90	\$1,297.90	\$1,360.90	\$1,360.90	\$1,260.09	\$1,260.09	\$1,183.63	\$1,183.63
64+	\$996.89	\$996.89	\$1,048.66	\$1,048.66	\$1,305.76	\$1,305.76	\$1,071.44	\$1,071.44	\$1,318.56	\$1,318.56	\$1,382.57	\$1,382.57	\$1,280.16	\$1,280.16	\$1,202.47	\$1,202.47

Aetna Life Insurance, Co. Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02,	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna,
						PA03, PA05,	Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago,
						PA06, PA07,	Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne,
						PA08, PA09	Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh,
							Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester,
							Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata,
							Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Life Insurance, Co. Market Small Group RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

-													
_	02-01-2018 Number of Cover	Ì	0	0	0	0	0	0	0	0			
				On/Off									
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange		Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off			\$332.41		\$332.41	\$332.41		\$332.41	

	RATING AF	REA 2		RATING ARE	43											
[0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzorno	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wavne	Wyoming
	LIK	cameron	Foller	Diautoru	Carbon	Cinton	Lackawaiiiia	Luzenne	Lyconning	WOTTOE	FIKE	Sullivali	Jusquenanna	noga	wayne	wyoning

RATING AREA 4											RATING AREA 5							
2	0	0	0	0	0	0	0	0	0		0	0	0	0	0	5	0	
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	В	edford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
												\$357 26	\$357.26	\$357.26	\$357.26	\$357.26		

RATING AF	REA 6			RATING AR	EA 7								
0	0	0	0	0	0	0	0	0	0	0	0	17	1
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$461.01	\$461.01	\$461.01	\$461.01

_	RATING AR	EA 8				RATING AREA 9								
	16	22	140	57	12	1	0	6	0	0	0	0		
	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry		
	\$426.86	\$426.86	\$426 86	\$426.86	\$426.86	\$400.96	\$400.96	\$400.96	\$400.96	\$400.96	\$400.96	\$400.96		

Company Name:	Aetna Life Insurance, Co.
Market:	Small Group
Product:	OAEPO
Effective Date of Rates:	April 1, 2019

Ending	date o	f Rates:
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June 30, 2019

HIOS Plan ID (On Exchange) >																
HIOS Plan ID (Off Exchange) >	33906PA0	160001	33906PA0	0160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA0	160001	33906PA	0160001	33906PA	0160001
	Aetna Silver OA		Aetna Silver OA								Aetna Silver OA					
Plan Marketing Name >	\$30/	75	\$30/	75	\$30,	/75	\$30,	/75	\$30	/75	\$30/	75	\$30/	/75	\$30	/75
Form # >																
Rating Area >	Rating A		Rating A		Rating		Rating		Rating		Rating A		Rating		Rating	
Network >	PASC		PASC		PAS		PAS		PAS		PASC		PAS		PAS	
Metal >	Silv		Silv		Silv		Silv		Silv		Silv		Silv		Silv	
Deductible > Coinsurance >	\$6,000/\$		\$6,000/\$ 0.2		\$6,000/s		\$6,000/3		\$6,000/		\$6,000/\$		\$6,000/\$		\$6,000/3	
Consurance > Copays >	\$30/		\$30/		\$30/		\$30/		\$30/		\$30/		\$30/		\$30/	
OOP Maximum >	\$7,900		\$7,900		\$7,900		\$7,900/		\$30/		\$7,900		\$7,900/		\$7,900/	
Pediatric Dental (Yes/No) >			¥e		97,5007, Ye		φ <i>1,500/</i> . Υε		¥1,500/		¥e		97,5007, Ye		¥6	
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	\$263.63	\$263.63	\$277.32	\$277.32	\$345.31	\$345.31	\$283.35	\$283.35	\$348.70	\$348.70	\$365.63	\$365.63	\$338.54	\$338.54	\$318.00	\$318.00
15	\$287.07	\$287.07	\$301.97	\$301.97	\$376.01	\$376.01	\$308.53	\$308.53	\$379.69	\$379.69	\$398.13	\$398.13	\$368.64	\$368.64	\$346.27	\$346.27
16	\$296.03	\$296.03	\$311.40	\$311.40	\$387.74	\$387.74	\$318.16	\$318.16	\$391.55	\$391.55	\$410.55	\$410.55	\$380.14	\$380.14	\$357.07	\$357.07
17	\$304.99	\$304.99	\$320.82	\$320.82	\$399.48	\$399.48	\$327.79	\$327.79	\$403.40	\$403.40	\$422.98	\$422.98	\$391.65	\$391.65	\$367.88	\$367.88
18	\$314.64	\$314.64	\$330.97	\$330.97	\$412.12	\$412.12	\$338.16	\$338.16	\$416.16	\$416.16	\$436.36	\$436.36	\$404.04	\$404.04	\$379.52	\$379.52
19	\$324.28	\$324.28	\$341.12	\$341.12	\$424.76	\$424.76	\$348.53	\$348.53	\$428.92	\$428.92	\$449.74	\$449.74	\$416.43	\$416.43	\$391.16	\$391.16
20	\$334.28	\$334.28	\$351.64	\$351.64	\$437.85	\$437.85	\$359.28	\$359.28	\$442.14	\$442.14	\$463.60	\$463.60	\$429.26	\$429.26	\$403.21	\$403.21
21	\$344.62	\$344.62	\$362.51	\$362.51	\$451.39	\$451.39	\$370.39	\$370.39	\$455.82	\$455.82	\$477.94	\$477.94	\$442.54	\$442.54	\$415.69	\$415.69
22 23	\$344.62	\$344.62	\$362.51	\$362.51	\$451.39	\$451.39	\$370.39	\$370.39	\$455.82	\$455.82	\$477.94	\$477.94	\$442.54	\$442.54	\$415.69	\$415.69
	\$344.62 \$344.62	\$344.62 \$344.62	\$362.51 \$362.51	\$362.51 \$362.51	\$451.39	\$451.39	\$370.39 \$370.39	\$370.39 \$370.39	\$455.82 \$455.82	\$455.82 \$455.82	\$477.94 \$477.94	\$477.94	\$442.54 \$442.54	\$442.54 \$442.54	\$415.69 \$415.69	\$415.69 \$415.69
24 25	\$344.62	\$344.62 \$346.00	\$362.51	\$362.51	\$451.39 \$453.20	\$451.39 \$453.20	\$370.39	\$370.39	\$455.82 \$457.64	\$455.82 \$457.64	\$477.94 \$479.85	\$477.94 \$479.85	\$442.54 \$444.31	\$442.54 \$444.31	\$415.69	\$415.69
25	\$352.89	\$352.89	\$371.21	\$303.50	\$462.22	\$462.22	\$379.28	\$379.28	\$466.76	\$466.76	\$489.41	\$489.41	\$453.16	\$453.16	\$425.66	\$425.66
20	\$361.16	\$361.16	\$379.91	\$379.91	\$473.06	\$473.06	\$388.17	\$388.17	\$477.69	\$477.69	\$500.88	\$500.88	\$463.78	\$463.78	\$435.64	\$435.64
28	\$374.60	\$374.60	\$394.05	\$394.05	\$490.66	\$490.66	\$402.61	\$402.61	\$495.47	\$495.47	\$519.52	\$519.52	\$481.04	\$481.04	\$451.85	\$451.85
29	\$385.63	\$385.63	\$405.65	\$405.65	\$505.11	\$505.11	\$414.46	\$414.46	\$510.06	\$510.06	\$534.82	\$534.82	\$495.20	\$495.20	\$465.15	\$465.15
30	\$391.14	\$391.14	\$411.45	\$411.45	\$512.33	\$512.33	\$420.39	\$420.39	\$517.35	\$517.35	\$542.47	\$542.47	\$502.28	\$502.28	\$471.80	\$471.80
31	\$399.41	\$399.41	\$420.15	\$420.15	\$523.16	\$523.16	\$429.28	\$429.28	\$528.29	\$528.29	\$553.94	\$553.94	\$512.90	\$512.90	\$481.78	\$481.78
32	\$407.68	\$407.68	\$428.85	\$428.85	\$533.99	\$533.99	\$438.17	\$438.17	\$539.23	\$539.23	\$565.41	\$565.41	\$523.52	\$523.52	\$491.76	\$491.76
33	\$412.85	\$412.85	\$434.29	\$434.29	\$540.77	\$540.77	\$443.72	\$443.72	\$546.07	\$546.07	\$572.58	\$572.58	\$530.16	\$530.16	\$497.99	\$497.99
34	\$418.37	\$418.37	\$440.09	\$440.09	\$547.99	\$547.99	\$449.65	\$449.65	\$553.36	\$553.36	\$580.22	\$580.22	\$537.24	\$537.24	\$504.64	\$504.64
35	\$421.12	\$421.12	\$442.99	\$442.99	\$551.60	\$551.60	\$452.61	\$452.61	\$557.01	\$557.01	\$584.05	\$584.05	\$540.78	\$540.78	\$507.97	\$507.97
36	\$423.88	\$423.88	\$445.89	\$445.89	\$555.21	\$555.21	\$455.58	\$455.58	\$560.65	\$560.65	\$587.87	\$587.87	\$544.32	\$544.32	\$511.29	\$511.29 \$514.62
37 38	\$426.64 \$429.39	\$426.64 \$429.39	\$448.79 \$451.69	\$448.79 \$451.69	\$558.82 \$562.43	\$558.82 \$562.43	\$458.54 \$461.50	\$458.54 \$461.50	\$564.30 \$567.95	\$564.30 \$567.95	\$591.69 \$595.52	\$591.69 \$595.52	\$547.86 \$551.40	\$547.86 \$551.40	\$514.62 \$517.94	\$514.62 \$517.94
39	\$434.91	\$434.91	\$457.49	\$457.49	\$569.65	\$569.65	\$467.43	\$467.43	\$575.24	\$575.24	\$603.16	\$603.16	\$558.48	\$558.48	\$524.59	\$524.59
40	\$440.42	\$440.42	\$463.29	\$463.29	\$576.88	\$576.88	\$473.35	\$473.35	\$582.53	\$582.53	\$610.81	\$610.81	\$565.57	\$565.57	\$531.25	\$531.25
41	\$448.69	\$448.69	\$471.99	\$471.99	\$587.71	\$587.71	\$482.24	\$482.24	\$593.47	\$593.47	\$622.28	\$622.28	\$576.19	\$576.19	\$541.22	\$541.22
42	\$456.62	\$456.62	\$480.33	\$480.33	\$598.09	\$598.09	\$490.76	\$490.76	\$603.96	\$603.96	\$633.27	\$633.27	\$586.36	\$586.36	\$550.78	\$550.78
43	\$467.65	\$467.65	\$491.93	\$491.93	\$612.54	\$612.54	\$502.61	\$502.61	\$618.54	\$618.54	\$648.57	\$648.57	\$600.53	\$600.53	\$564.09	\$564.09
44	\$481.43	\$481.43	\$506.43	\$506.43	\$630.59	\$630.59	\$517.43	\$517.43	\$636.77	\$636.77	\$667.69	\$667.69	\$618.23	\$618.23	\$580.71	\$580.71
45	\$497.63	\$497.63	\$523.47	\$523.47	\$651.81	\$651.81	\$534.84	\$534.84	\$658.20	\$658.20	\$690.15	\$690.15	\$639.03	\$639.03	\$600.25	\$600.25
46	\$516.93	\$516.93	\$543.77	\$543.77	\$677.09	\$677.09	\$555.58	\$555.58	\$683.72	\$683.72	\$716.91	\$716.91	\$663.81	\$663.81	\$623.53	\$623.53
47	\$538.64	\$538.64	\$566.61	\$566.61	\$705.52	\$705.52	\$578.91	\$578.91	\$712.44	\$712.44	\$747.02	\$747.02	\$691.69	\$691.69	\$649.72	\$649.72
48	\$563.45	\$563.45	\$592.71	\$592.71	\$738.02	\$738.02	\$605.58	\$605.58	\$745.26	\$745.26	\$781.44	\$781.44	\$723.55	\$723.55	\$679.65	\$679.65
49 50	\$587.92 \$615.49	\$587.92 \$615.49	\$618.45 \$647.45	\$618.45 \$647.45	\$770.07 \$806.18	\$770.07 \$806.18	\$631.88 \$661.51	\$631.88 \$661.51	\$777.62 \$814.09	\$777.62 \$814.09	\$815.37 \$853.61	\$815.37 \$853.61	\$754.97 \$790.38	\$754.97 \$790.38	\$709.16 \$742.41	\$709.16 \$742.41
50	\$642.71	\$642.71	\$676.09	\$676.09	\$806.18	\$806.18	\$690.77	\$690.77	\$814.09	\$814.09	\$853.61 \$891.36	\$853.61	\$790.38 \$825.34	\$790.38 \$825.34	\$742.41	\$742.41
52	\$672.69	\$672.69	\$707.63	\$707.63	\$881.11	\$881.11	\$722.99	\$722.99	\$889.75	\$889.75	\$932.94	\$932.94	\$863.84	\$863.84	\$811.42	\$811.42
53	\$703.02	\$703.02	\$739.53	\$739.53	\$920.84	\$920.84	\$755.59	\$755.59	\$929.86	\$929.86	\$975.00	\$975.00	\$902.78	\$902.78	\$848.00	\$848.00
54	\$735.76	\$735.76	\$773.97	\$773.97	\$963.72	\$963.72	\$790.78	\$790.78	\$973.17	\$973.17	\$1,020.41	\$1,020.41	\$944.82	\$944.82	\$887.49	\$887.49
55	\$768.50	\$768.50	\$808.40	\$808.40	\$1,006.60	\$1,006.60	\$825.96	\$825.96	\$1,016.47	\$1,016.47	\$1,065.81	\$1,065.81	\$986.86	\$986.86	\$926.98	\$926.98
56	\$803.99	\$803.99	\$845.74	\$845.74	\$1,053.09	\$1,053.09	\$864.11	\$864.11	\$1,063.42	\$1,063.42	\$1,115.04	\$1,115.04	\$1,032.44	\$1,032.44	\$969.79	\$969.79
57	\$839.83	\$839.83	\$883.44	\$883.44	\$1,100.04	\$1,100.04	\$902.63	\$902.63	\$1,110.82	\$1,110.82	\$1,164.75	\$1,164.75	\$1,078.47	\$1,078.47	\$1,013.03	\$1,013.03
58	\$878.08	\$878.08	\$923.68	\$923.68	\$1,150.14	\$1,150.14	\$943.75	\$943.75	\$1,161.42	\$1,161.42	\$1,217.80	\$1,217.80	\$1,127.59	\$1,127.59	\$1,059.17	\$1,059.17
59	\$897.04	\$897.04	\$943.62	\$943.62	\$1,174.97	\$1,174.97	\$964.12	\$964.12	\$1,186.49	\$1,186.49	\$1,244.08	\$1,244.08	\$1,151.93	\$1,151.93	\$1,082.03	\$1,082.03
60	\$935.29	\$935.29	\$983.86	\$983.86	\$1,225.07	\$1,225.07	\$1,005.23	\$1,005.23	\$1,237.08	\$1,237.08	\$1,297.14	\$1,297.14	\$1,201.05	\$1,201.05	\$1,128.17	\$1,128.17
61	\$968.37	\$968.37	\$1,018.66	\$1,018.66	\$1,268.41	\$1,268.41	\$1,040.79	\$1,040.79	\$1,280.84	\$1,280.84	\$1,343.02	\$1,343.02	\$1,243.54	\$1,243.54	\$1,168.08	\$1,168.08
62	\$990.08	\$990.08	\$1,041.50	\$1,041.50	\$1,296.84	\$1,296.84	\$1,064.12	\$1,064.12	\$1,309.56	\$1,309.56	\$1,373.13	\$1,373.13	\$1,271.42	\$1,271.42	\$1,194.26	\$1,194.26
63 64+	\$1,017.31 \$1,033.51	\$1,017.31 \$1,033.51	\$1,070.14	\$1,070.14 \$1,087.18	\$1,332.50	\$1,332.50 \$1,353.72	\$1,093.38	\$1,093.38 \$1,110.79	\$1,345.57 \$1,366.99	\$1,345.57 \$1,366.99	\$1,410.89 \$1,433.35	\$1,410.89	\$1,306.38 \$1,327.18	\$1,306.38 \$1,327.18	\$1,227.10 \$1,246.64	\$1,227.10
04+	\$1,U33.51	Ş1,U33.51	\$1,087.18	\$1,U87.18	\$1,353.72	ə1,353.72	\$1,110.79	\$1,110.79	\$1,300.99	\$1,300.99	ə1,433.35	\$1,433.35	\$1,327.18	ş1,327.18	Ş1,240.04	\$1,246.64

Aetna Life Insurance, Co. Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02,	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming,
						PA03, PA05,	Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson,
						PA06, PA07,	Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia,
						PA08, PA09	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 Life Insurance, Co. Market Small Group RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

						RATING ARE	A 1						
_		05-01-2018 Number of Cove	red Lives by Ra	ting County	0	0	0	0	0	0	0	0	
ſ					On/Off								
	HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
ſ	33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75		\$344.62		\$344.62	\$344.62		\$344.62				

F	RATING AR	REA 2		RATING ARE	43											
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA	4						RATING AREA 5										
2	0	0	0	0	0	0	0	0	0		0	0	0	0	0	5	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland		Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
												\$370 39	\$370.39	\$370.39	\$370.39	\$370.39	

RATING AF	REA 6			RATING AREA 7									
0	0	0	0	0	0	0	0	0	0	0	0	17	1
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York

_	RATING AR	EA 8				RATING AREA 9						
	16	22	140	57	12	1	0	6	0	0	0	0
	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
	\$442.54	\$442.54	\$442.54	\$442.54	\$442.54	\$415.69	\$415.69	\$415.69	\$415.69	\$415.69	\$415.69	\$415.69

Company Name:	Aetna Life Insurance, Co.
Market:	Small Group
Product:	OAEPO
Effective Date of Rates:	July 1, 2019

September 30, 2019

HIOS Plan ID (On Exchange) >																
HIOS Plan ID (Off Exchange) >	33906PA															
v v	tna Silver OAEPC	0 6000 80% \$30	na Silver OAEPO	0 6000 80% \$30	na Silver OAEPO	0 6000 80% \$30	ina Silver OAEPO	0 6000 80% \$30	tn Silver OAEPO	0 6000 80% \$30	na Silver OAEPC	6000 80% \$30	tna Silver OAEPO	0 6000 80% \$30	tna Silver OAEP	D 6000 80% \$30
Form # >																
Rating Area >	Rating			Area 2	Rating			Area 9								
Network >	PAS		-	002												
Metal >	Silv \$6,000/5		Silv		Sil											
Deductible >			\$6,000/		\$6,000/		\$6,000/	\$12,000	\$6,000/		\$6,000/		\$6,000/			\$12,000
Coinsurance > Copays >	20 \$30/		\$30	.2 /\$75	\$30/	.2 /\$75	\$30/		0. \$30/		0. \$30/		0. \$30/			.2 /\$75
OOP Maximum >	\$7,900/		\$7,900/		\$7,900/		\$7,900/		\$7,900/		\$7,900/		\$7,900/			\$15,800
Pediatric Dental (Yes/No) >	97,5007. Ye			25	\$7,500/ Ye		¥7,5007		¥1,500/		(1,500) Ye		\$7,500/ Ye			es
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$273.33	\$273.33	\$287.52	\$287.52	\$358.01	\$358.01	\$293.77	\$293.77	\$361.52	\$361.52	\$379.07	\$379.07	\$350.99	\$350.99	\$329.69	\$329.69
15	\$297.62	\$297.62	\$313.08	\$313.08	\$389.83	\$389.83	\$319.88	\$319.88	\$393.66	\$393.66	\$412.77	\$412.77	\$382.19	\$382.19	\$359.00	\$359.00
16	\$306.91	\$306.91	\$322.85	\$322.85	\$402.00	\$402.00	\$329.86	\$329.86	\$405.94	\$405.94	\$425.65	\$425.65	\$394.12	\$394.12	\$370.20	\$370.20
17	\$316.20	\$316.20	\$332.62	\$332.62	\$414.17	\$414.17	\$339.85	\$339.85	\$418.23	\$418.23	\$438.53	\$438.53	\$406.05	\$406.05	\$381.41	\$381.41
18	\$326.21	\$326.21	\$343.15	\$343.15	\$427.27	\$427.27	\$350.60	\$350.60	\$431.46	\$431.46	\$452.41	\$452.41	\$418.90	\$418.90	\$393.48	\$393.48
19	\$336.21	\$336.21	\$353.67	\$353.67	\$440.38	\$440.38	\$361.35	\$361.35	\$444.70	\$444.70	\$466.28	\$466.28	\$431.74	\$431.74	\$405.54	\$405.54
20	\$346.57	\$346.57	\$364.57	\$364.57	\$453.95	\$453.95	\$372.49	\$372.49	\$458.40	\$458.40	\$480.65	\$480.65	\$445.05	\$445.05	\$418.04	\$418.04
21	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
22	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
23	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
24	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
25	\$358.72	\$358.72	\$377.35	\$377.35	\$469.86	\$469.86	\$385.54	\$385.54	\$474.47	\$474.47	\$497.50	\$497.50	\$460.65	\$460.65	\$432.70	\$432.70
26	\$365.86	\$365.86	\$384.86	\$384.86	\$479.22	\$479.22	\$393.22	\$393.22	\$483.92	\$483.92	\$507.41	\$507.41	\$469.82	\$469.82	\$441.31	\$441.31
27	\$374.44	\$374.44	\$393.88	\$393.88	\$490.45	\$490.45	\$402.44	\$402.44	\$495.26	\$495.26	\$519.30	\$519.30	\$480.84	\$480.84	\$451.66	\$451.66
28 29	\$388.37 \$399.81	\$388.37 \$399.81	\$408.54 \$420.57	\$408.54 \$420.57	\$508.70	\$508.70	\$417.42	\$417.42	\$513.69 \$528.81	\$513.69	\$538.63 \$554.48	\$538.63 \$554.48	\$498.73	\$498.73 \$513.41	\$468.47 \$482.26	\$468.47
30	\$399.81 \$405.52	\$399.81 \$405.52	\$420.57 \$426.58	\$420.57 \$426.58	\$523.68 \$531.17	\$523.68 \$531.17	\$429.70 \$435.85	\$429.70 \$435.85	\$528.81 \$536.38	\$528.81 \$536.38	\$554.48 \$562.41	\$554.48 \$562.41	\$513.41 \$520.75	\$513.41	\$482.26	\$482.26 \$489.15
30 31	\$405.52 \$414.10	\$405.52 \$414.10	\$426.58 \$435.60	\$426.58 \$435.60	\$531.17 \$542.40	\$531.17 \$542.40	\$435.85 \$445.06	\$435.85 \$445.06	\$536.38	\$536.38	\$562.41	\$562.41 \$574.31	\$520.75	\$520.75	\$489.15 \$499.50	\$489.15 \$499.50
32	\$414.10	\$414.10	\$435.60	\$435.60	\$553.63	\$553.63	\$454.28	\$454.28	\$559.06	\$559.06	\$586.20	\$586.20	\$531.76	\$542.78	\$509.84	\$509.84
33	\$428.03	\$428.03	\$450.26	\$450.26	\$560.65	\$560.65	\$460.04	\$460.04	\$566.15	\$566.15	\$593.63	\$593.63	\$549.66	\$549.66	\$516.30	\$516.30
34	\$433.75	\$433.75	\$456.27	\$456.27	\$568.14	\$568.14	\$466.18	\$466.18	\$573.71	\$573.71	\$601.56	\$601.56	\$557.00	\$557.00	\$523.20	\$510.30
35	\$436.61	\$436.61	\$459.28	\$459.28	\$571.88	\$571.88	\$469.26	\$469.26	\$577.49	\$577.49	\$605.52	\$605.52	\$560.67	\$560.67	\$526.65	\$526.65
36	\$439.47	\$439.47	\$462.29	\$462.29	\$575.63	\$575.63	\$472.33	\$472.33	\$581.27	\$581.27	\$609.49	\$609.49	\$564.34	\$564.34	\$530.09	\$530.09
37	\$442.32	\$442.32	\$465.29	\$465.29	\$579.37	\$579.37	\$475.40	\$475.40	\$585.05	\$585.05	\$613.45	\$613.45	\$568.01	\$568.01	\$533.54	\$533.54
38	\$445.18	\$445.18	\$468.30	\$468.30	\$583.11	\$583.11	\$478.47	\$478.47	\$588.83	\$588.83	\$617.42	\$617.42	\$571.68	\$571.68	\$536.99	\$536.99
39	\$450.90	\$450.90	\$474.31	\$474.31	\$590.60	\$590.60	\$484.62	\$484.62	\$596.39	\$596.39	\$625.34	\$625.34	\$579.02	\$579.02	\$543.89	\$543.89
40	\$456.62	\$456.62	\$480.33	\$480.33	\$598.09	\$598.09	\$490.76	\$490.76	\$603.95	\$603.95	\$633.27	\$633.27	\$586.36	\$586.36	\$550.78	\$550.78
41	\$465.19	\$465.19	\$489.35	\$489.35	\$609.32	\$609.32	\$499.98	\$499.98	\$615.30	\$615.30	\$645.16	\$645.16	\$597.37	\$597.37	\$561.12	\$561.12
42	\$473.41	\$473.41	\$497.99	\$497.99	\$620.09	\$620.09	\$508.81	\$508.81	\$626.16	\$626.16	\$656.56	\$656.56	\$607.93	\$607.93	\$571.04	\$571.04
43	\$484.84	\$484.84	\$510.02	\$510.02	\$635.06	\$635.06	\$521.10	\$521.10	\$641.29	\$641.29	\$672.42	\$672.42	\$622.61	\$622.61	\$584.83	\$584.83
44	\$499.13	\$499.13	\$525.05	\$525.05	\$653.78	\$653.78	\$536.46	\$536.46	\$660.19	\$660.19	\$692.24	\$692.24	\$640.96	\$640.96	\$602.07	\$602.07
45	\$515.93	\$515.93	\$542.72	\$542.72	\$675.78	\$675.78	\$554.51	\$554.51	\$682.40	\$682.40	\$715.53	\$715.53	\$662.53	\$662.53	\$622.32	\$622.32
46	\$535.93	\$535.93	\$563.77	\$563.77	\$701.98	\$701.98	\$576.01	\$576.01	\$708.87	\$708.87	\$743.28	\$743.28	\$688.22	\$688.22	\$646.46	\$646.46
47	\$558.44	\$558.44	\$587.44	\$587.44	\$731.47	\$731.47	\$600.20	\$600.20	\$738.64	\$738.64	\$774.49 \$810.17	\$774.49	\$717.12	\$717.12	\$673.61	\$673.61
48 49	\$584.17 \$609.54	\$584.17 \$609.54	\$614.50	\$614.50	\$765.16 \$798.39	\$765.16	\$627.85 \$655.12	\$627.85 \$655.12	\$772.66 \$806.22	\$772.66 \$806.22		\$810.17	\$750.16 \$782.73	\$750.16 \$782.73	\$704.64	\$704.64
49 50	\$609.54 \$638.12	\$609.54 \$638.12	\$641.19 \$671.26	\$641.19 \$671.26	\$798.39 \$835.83	\$798.39 \$835.83	\$655.12 \$685.84	\$655.12 \$685.84	\$806.22 \$844.02	\$806.22 \$844.02	\$845.35 \$884.99	\$845.35 \$884.99	\$782.73 \$819.44	\$782.73 \$819.44	\$735.24 \$769.71	\$735.24 \$769.71
50	\$6666.34	\$666.34	\$700.95	\$700.95	\$835.83 \$872.80	\$835.83 \$872.80	\$685.84 \$716.17	\$685.84 \$716.17	\$844.02 \$881.36	\$844.02 \$881.36	\$884.99 \$924.14	\$884.99 \$924.14	\$819.44	\$819.44	\$769.71 \$803.76	\$769.71 \$803.76
51	\$697.43	\$697.43	\$700.95	\$700.95 \$733.65	\$872.80 \$913.51	\$872.80 \$913.51	\$716.17 \$749.58	\$716.17 \$749.58	\$881.36	\$881.36	\$924.14 \$967.25	\$924.14 \$967.25	\$895.60	\$895.60	\$803.76	\$803.76 \$841.26
52	\$728.87	\$728.87	\$766.72	\$766.72	\$954.70	\$915.51	\$783.37	\$749.38 \$783.37	\$964.06	\$922.47	\$1.010.86	\$907.25	\$935.98	\$935.98	\$879.18	\$879.18
54	\$762.81	\$762.81	\$802.43	\$802.43	\$999.16	\$999.16	\$819.85	\$819.85	\$1,008.95	\$1,008.95	\$1,057.93	\$1,010.80	\$979.57	\$979.57	\$920.12	\$920.12
55	\$796.76	\$796.76	\$838.13	\$838.13	\$1,043.62	\$1,043.62	\$856.33	\$856.33	\$1,053.85	\$1,053.85	\$1,105.00	\$1,105.00	\$1,023.15	\$1,023.15	\$961.07	\$961.07
56	\$833.56	\$833.56	\$876.84	\$876.84	\$1,091.82	\$1,091.82	\$895.89	\$895.89	\$1,102.52	\$1,102.52	\$1,156.04	\$1,156.04	\$1,070.41	\$1,070.41	\$1,005.46	\$1,005.46
57	\$870.71	\$870.71	\$915.93	\$915.93	\$1,140.49	\$1,140.49	\$935.82	\$935.82	\$1,151.67	\$1,151.67	\$1,207.58	\$1,207.58	\$1,118.13	\$1,118.13	\$1,050.28	\$1,050.28
58	\$910.37	\$910.37	\$957.65	\$957.65	\$1,192.44	\$1,192.44	\$978.45	\$978.45	\$1,204.13	\$1,204.13	\$1,262.58	\$1,262.58	\$1,169.06	\$1,169.06	\$1,098.11	\$1,098.11
59	\$930.02	\$930.02	\$978.32	\$978.32	\$1,218.18	\$1,218.18	\$999.57	\$999.57	\$1,230.12	\$1,230.12	\$1,289.83	\$1,289.83	\$1,194.29	\$1,194.29	\$1,121.82	\$1,121.82
60	\$969.68	\$969.68	\$1,020.04	\$1,020.04	\$1,270.12	\$1,270.12	\$1,042.19	\$1,042.19	\$1,282.57	\$1,282.57	\$1,344.84	\$1,344.84	\$1,245.22	\$1,245.22	\$1,169.66	\$1,169.66
61	\$1,003.98	\$1,003.98	\$1,056.12	\$1,056.12	\$1,315.05	\$1,315.05	\$1,079.06	\$1,079.06	\$1,327.94	\$1,327.94	\$1,392.41	\$1,392.41	\$1,289.26	\$1,289.26	\$1,211.03	\$1,211.03
62	\$1,026.49	\$1,026.49	\$1,079.80	\$1,079.80	\$1,344.53	\$1,344.53	\$1,103.25	\$1,103.25	\$1,357.71	\$1,357.71	\$1,423.62	\$1,423.62	\$1,318.17	\$1,318.17	\$1,238.18	\$1,238.18
63	\$1,054.72	\$1,054.72	\$1,109.49	\$1,109.49	\$1,381.50	\$1,381.50	\$1,133.59	\$1,133.59	\$1,395.05	\$1,395.05	\$1,462.77	\$1,462.77	\$1,354.42	\$1,354.42	\$1,272.23	\$1,272.23
64+	\$1,071.51	\$1,071.51	\$1,127.15	\$1,127.15	\$1,403.50	\$1,403.50	\$1,151.64	\$1,151.64	\$1,417.26	\$1,417.26	\$1,486.06	\$1,486.06	\$1,375.98	\$1,375.98	\$1,292.48	\$1,292.48

Aetna Life Insurance, Co. Small Group Plan Design Summary

			On/Off					
Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered		
Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02,	McKean, Potter, Tioga, Bradford,		
					PA03, PA05,	Susquehanna, Wayne, Lackawanna,		
					PA06, PA07,	Wyoming, Sullivan, Lycoming, Clinton,		
					PA08, PA09	Cameron, Elk, Forest, Venago, Clarion,		
						Jefferson, Clearfield, Centre, Union,		
						Montour, Snyder, Luzerne, Monroe, Carbon,		
						Columbia, Schuylkill, Dauphin,		
						Northampton, Lehigh, Berks, Lebanon,		
						Bucks, Montgomery, Philadelphia,		
						Delaware, Chester, Lancaster, York, Adams,		
						Franklin, Cumberland, Fulton, Perry, Juniata,		
						Mifflin, Huntingdon, Blair, Cambria, Pike,		
						Northumberland		
	Plan Marketing Name Aetna Silver OAEPO 6000 80% \$30/75			Plan Marketing Name Product Metal Exchange	Plan Marketing Name Product Metal Exchange Network Aetna Silver OAEPO 6000 80% \$30/75 EPO Silver Off PAS002	Plan Marketing NameProductMetalExchangeNetworkRating AreaAetna Silver OAEPO 6000 80% \$30/75EPOSilverOffPAS002PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09		

Company Name Aetna Life Insurance, Co. Market Small Group RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

				RATING AREA 1								
_	08-01-2018 Number of Cove	0	0	0	0	0	0	0	0			
				On/Off								
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33906PA016000	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off		\$357.29		\$357.29	\$357.29		\$357.29	

RATING AF	REA 2		RATING ARE	43											
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elk	Comoron	Detter	Duralfaud	Cautaan	Clinton					Dilua	e	Guerrahanna	Tinga		Marian
EIK	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA	4								RATING A	REA 5						
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
											\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	

RATING AF	REA 6									RATING AR	EA 7		
0	0	0	0	0	0	0	0 0		0	0	0	17	1
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	######	\$495.52	\$495.52	\$495.52	\$495.52

_	RATING AR	REA 8				RATING AREA 9						
	16	22	140	57	12	1	0	6	0	0	0	0
	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
-	\$458.81	\$458.81	\$458 81	\$458.81	\$458.81	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97

HIOS Plan ID (On Exchange) >															4	
HIOS Plan ID (Off Exchange) >	33906PA016	50001	33906PA0160	0001	33906PA	0160001	33906PA0	160001	33906PA	0160001	33906PA	0160001	33906PA	0160001	33906PA0	160001
					Aetna Silver OA	EPO 6000 80%	Aetna Silver OAE	PO 6000 80%	Aetna Silver O	EPO 6000 80%	Aetna Silver OA	AEPO 6000 80%	Aetna Silver OA	EPO 6000 80%	Aetna Silver OAE	EPO 6000 80%
Plan Marketing Name >	Aetna Silver OAEPO 60	00 80% \$30/75	Aetna Silver OAEPO 600	0 80% \$30/75	\$30,	/75	\$30/7	75	\$30	/75	\$30	/75	\$30/	/75	\$30/7	75
Form # >																
Rating Area >	Rating Are	a 1	Rating Area	2	Rating	Area 3	Rating A	rea 5	Rating	Area 6	Rating		Rating	Area 8	Rating A	Area 9
Network >	PAS002	2	PAS002		PAS		PASO		PAS		PAS		PAS		PASO	
Metal >	Silver		Silver		Silv		Silve		Sil		Silv		Silv		Silve	
Deductible >	\$6,000/\$12	,000	\$6,000/\$12,0	000	\$6,000/	\$12,000	\$6,000/\$1	12,000	\$6,000/		\$6,000/	\$12,000	\$6,000/\$	\$12,000	\$6,000/\$2	12,000
Coinsurance >	20%		0.2		0.		0.2		0			.2	0.		0.2	
Copays >	\$30/\$75		\$30/\$75		\$30/		\$30/\$		\$30		\$30/		\$30/		\$30/\$	
OOP Maximum >	\$7,900/\$15	,800	\$7,900/\$15,8	800	\$7,900/		\$7,900/\$1		\$7,900/		\$7,900/		\$7,900/\$		\$7,900/\$3	
Pediatric Dental (Yes/No) >	Yes		Yes		Ye		Yes		Y		Ye		Ye		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	\$283.39	\$283.39	\$298.11	\$298.11	\$371.19	\$371.19	\$304.58	\$304.58	\$374.83	\$374.83	\$393.03	\$393.03	\$363.91	\$363.91	\$341.83	\$341.83
15	\$308.58	\$308.58	\$324.60	\$324.60	\$404.19	\$404.19	\$331.65	\$331.65	\$408.15	\$408.15	\$427.96	\$427.96	\$396.26	\$396.26	\$372.22	\$372.22
16	\$318.21	\$318.21	\$334.74	\$334.74	\$416.80	\$416.80	\$342.01	\$342.01	\$420.89	\$420.89	\$441.32	\$441.32	\$408.63	\$408.63	\$383.83	\$383.83
17	\$327.84	\$327.84	\$344.87	\$344.87	\$429.42	\$429.42	\$352.36	\$352.36	\$433.63	\$433.63	\$454.68	\$454.68	\$421.00	\$421.00	\$395.45	\$395.45
18	\$338.22	\$338.22	\$355.78	\$355.78	\$443.01	\$443.01	\$363.51	\$363.51	\$447.35	\$447.35	\$469.06	\$469.06	\$434.32	\$434.32	\$407.96	\$407.96
19	\$348.59	\$348.59	\$366.69	\$366.69	\$456.59	\$456.59	\$374.65	\$374.65	\$461.07	\$461.07	\$483.45	\$483.45	\$447.64	\$447.64	\$420.48	\$420.48
20	\$359.33	\$359.33	\$377.99	\$377.99	\$470.66	\$470.66	\$386.20	\$386.20	\$475.28	\$475.28	\$498.35	\$498.35	\$461.43	\$461.43	\$433.43	\$433.43
21	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98	\$489.98	\$513.76	\$513.76	\$475.71	\$475.71	\$446.84	\$446.84
22	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98	\$489.98	\$513.76	\$513.76	\$475.71	\$475.71	\$446.84	\$446.84
23	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98	\$489.98	\$513.76	\$513.76	\$475.71	\$475.71	\$446.84	\$446.84
24	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98	\$489.98	\$513.76	\$513.76	\$475.71	\$475.71	\$446.84	\$446.84
25	\$371.93	\$371.93	\$391.24	\$391.24	\$487.16	\$487.16	\$399.74	\$399.74	\$491.94	\$491.94	\$515.82	\$515.82	\$477.61	\$477.61	\$448.63	\$448.63
26	\$379.33	\$379.33	\$399.03	\$399.03	\$496.86	\$496.86	\$407.70	\$407.70	\$501.74	\$501.74	\$526.09	\$526.09	\$487.12	\$487.12	\$457.56	\$457.56
27	\$388.23	\$388.23	\$408.39	\$408.39	\$508.51	\$508.51	\$417.26	\$417.26	\$513.50	\$513.50	\$538.42	\$538.42	\$498.54	\$498.54	\$468.29	\$468.29
28	\$402.67	\$402.67	\$423.58	\$423.58	\$527.43	\$527.43	\$432.78	\$432.78	\$532.60	\$532.60	\$558.46	\$558.46	\$517.09	\$517.09	\$485.71	\$485.71
29	\$414.53	\$414.53	\$436.05	\$436.05	\$542.96	\$542.96	\$445.52	\$445.52	\$548.28	\$548.28	\$574.90	\$574.90	\$532.31	\$532.31	\$500.01	\$500.01
30	\$420.45	\$420.45	\$442.29	\$442.29	\$550.72	\$550.72	\$451.89	\$451.89	\$556.12	\$556.12	\$583.12	\$583.12	\$539.93	\$539.93	\$507.16	\$507.16
31	\$429.34	\$429.34	\$451.64	\$451.64	\$562.37	\$562.37	\$461.45	\$461.45	\$567.88	\$567.88	\$595.45	\$595.45	\$551.34	\$551.34	\$517.89	\$517.89
32	\$438.24	\$438.24	\$460.99	\$460.99	\$574.01	\$574.01	\$471.01	\$471.01	\$579.64	\$579.64	\$607.78	\$607.78	\$562.76	\$562.76	\$528.61	\$528.61
33	\$443.79	\$443.79	\$466.84	\$466.84	\$581.29	\$581.29	\$476.98	\$476.98	\$586.99	\$586.99	\$615.49	\$615.49	\$569.90	\$569.90	\$535.31	\$535.31
34	\$449.72	\$449.72	\$473.07	\$473.07	\$589.06	\$589.06	\$483.35	\$483.35	\$594.83	\$594.83	\$623.71	\$623.71	\$577.51	\$577.51	\$542.46	\$542.46
35	\$452.68	\$452.68	\$476.19	\$476.19	\$592.94	\$592.94	\$486.53	\$486.53	\$598.75	\$598.75	\$627.82	\$627.82	\$581.31	\$581.31	\$546.04	\$546.04
36	\$455.65	\$455.65	\$479.31	\$479.31	\$596.82	\$596.82	\$489.72	\$489.72	\$602.67	\$602.67	\$631.93	\$631.93	\$585.12	\$585.12	\$549.61	\$549.61
37	\$458.61	\$458.61	\$482.43	\$482.43	\$600.70	\$600.70	\$492.90	\$492.90	\$606.59	\$606.59	\$636.04	\$636.04	\$588.92	\$588.92	\$553.19	\$553.19
38	\$461.57	\$461.57	\$485.54	\$485.54	\$604.58	\$604.58	\$496.09	\$496.09	\$610.51	\$610.51	\$640.15	\$640.15	\$592.73	\$592.73	\$556.76	\$556.76
39	\$467.50	\$467.50	\$491.78	\$491.78	\$612.35	\$612.35	\$502.46	\$502.46	\$618.35	\$618.35	\$648.37	\$648.37	\$600.34	\$600.34	\$563.91	\$563.91
40	\$473.43	\$473.43	\$498.01	\$498.01	\$620.11	\$620.11	\$508.83	\$508.83	\$626.19	\$626.19	\$656.59	\$656.59	\$607.95	\$607.95	\$571.06	\$571.06
41	\$482.32 \$490.84	\$482.32 \$490.84	\$507.36	\$507.36	\$631.76	\$631.76	\$518.38	\$518.38	\$637.95	\$637.95	\$668.92	\$668.92	\$619.37	\$619.37	\$581.78	\$581.78
42 43	\$490.84 \$502.69	\$490.84 \$502.69	\$516.33 \$528.80	\$516.33 \$528.80	\$642.92 \$658.44	\$642.92 \$658.44	\$527.54 \$540.28	\$527.54 \$540.28	\$649.22 \$664.90	\$649.22 \$664.90	\$680.73 \$697.17	\$680.73 \$697.17	\$630.31 \$645.53	\$630.31 \$645.53	\$592.06 \$606.36	\$592.06 \$606.36
43	\$502.69	\$502.69	\$528.80	\$528.80 \$544.38	\$658.44	\$658.44	\$556.21	\$540.28 \$556.21	\$684.50	\$684.50	\$717.73	\$697.17 \$717.73	\$664.56	\$664.56	\$624.23	\$624.23
44	\$517.51 \$534.92	\$517.51 \$534.92	\$544.38 \$562.70	\$544.38 \$562.70	\$700.66	\$677.85	\$556.21 \$574.92	\$556.21 \$574.92	\$684.50	\$684.50 \$707.53	\$741.87	\$717.73 \$741.87	\$686.92	\$686.92	\$645.24	\$645.24
45	\$555.67	\$5555.67	\$584.52	\$584.52	\$727.83	\$727.83	\$597.22	\$597.22	\$734.96	\$707.53	\$770.64	\$741.87	\$713.56	\$080.92	\$670.26	\$670.26
46	\$555.67	\$555.67	\$584.52 \$609.07	\$584.52 \$609.07	\$758.40	\$758.40	\$622.30	\$622.30	\$765.83	\$754.96	\$803.01	\$770.64 \$803.01	\$743.53	\$713.56		\$698.41
47	\$605.68	\$605.68	\$637.13	\$637.13	\$793.33	\$793.33	\$650.97	\$650.97	\$801.11	\$765.83 \$801.11	\$840.00	\$803.01	\$743.53 \$777.78	\$743.53	\$730.58	\$730.58
48	\$631.98	\$631.98	\$664.80	\$664.80	\$827.78	\$827.78	\$679.24	\$679.24	\$835.90	\$801.11	\$876.48	\$840.00	\$811.55	\$777.78 \$811.55	\$762.31	\$762.31
50	\$661.61	\$661.61	\$695.97	\$695.97	\$866.60	\$866.60	\$711.09	\$711.09	\$875.10	\$875.10	\$917.58	\$917.58	\$849.61	\$849.61	\$798.05	\$798.05
51	\$690.88	\$690.88	\$726.76	\$726.76	\$904.93	\$904.93	\$742.54	\$742.54	\$913.81	\$913.81	\$958.17	\$958.17	\$887.19	\$887.19	\$833.35	\$833.35
52	\$723.11	\$723.11	\$760.66	\$760.66	\$947.15	\$947.15	\$777.18	\$777.18	\$956.43	\$956.43	\$1,002.86	\$1,002.86	\$928.58	\$928.58	\$872.23	\$872.23
53	\$755.71	\$755.71	\$794.95	\$794.95	\$989.85	\$989.85	\$812.22	\$812.22	\$999.55	\$999.55	\$1,002.80	\$1,002.80	\$970.44	\$970.44	\$911.55	\$911.55
55	\$790.90	\$790.90	\$831.97	\$831.97	\$1,035.94	\$1,035.94	\$850.04	\$850.04	\$1,046.10	\$1,046.10	\$1,096.88	\$1,096.88	\$1,015.63	\$1,015.63	\$954.00	\$954.00
55	\$826.09	\$826.09	\$868.99	\$868.99	\$1,082.04	\$1,082.04	\$887.86	\$887.86	\$1,092.65	\$1,092.65	\$1,145.69	\$1,145.69	\$1,060.82	\$1,060.82	\$996.45	\$996.45
56	\$864.25	\$864.25	\$909.13	\$909.13	\$1,132.02	\$1,132.02	\$928.87	\$928.87	\$1,143.12	\$1,143.12	\$1,198.61	\$1,198.61	\$1,109.82	\$1,000.82	\$1,042.47	\$1,042.47
57	\$902.77	\$902.77	\$949.65	\$949.65	\$1,182.48	\$1,182.48	\$970.28	\$970.28	\$1,194.07	\$1,194.07	\$1,252.04	\$1,252.04	\$1,159.29	\$1,159.29	\$1,088.95	\$1,088.95
58	\$943.89	\$943.89	\$992.91	\$992.91	\$1,236.34	\$1,236.34	\$1,014.47	\$1,014.47	\$1,248.46	\$1,248.46	\$1,309.07	\$1,309.07	\$1,212.10	\$1,212.10	\$1,138.54	\$1,138.54
59	\$964.27	\$964.27	\$1,014.34	\$1.014.34	\$1,253.03	\$1,263.03	\$1,036.37	\$1,036.37	\$1,275.41	\$1,275.41	\$1,337.32	\$1,337.32	\$1,238.26	\$1,238.26	\$1,153.12	\$1,163.12
60	\$1,005.39	\$1,005.39	\$1,057.59	\$1,057.59	\$1,316.89	\$1,316.89	\$1,080.57	\$1,080.57	\$1,329.80	\$1,329.80	\$1,394.35	\$1,394.35	\$1,291.06	\$1,291.06	\$1,212.72	\$1,212.72
61	\$1,040.95	\$1,040.95	\$1,095.00	\$1,095.00	\$1,363.47	\$1,363.47	\$1,118.79	\$1,118.79	\$1,376.83	\$1,376.83	\$1,443.67	\$1,443.67	\$1,336.73	\$1,336.73	\$1,255.62	\$1,255.62
62	\$1,064.29	\$1.064.29		\$1,119.55	\$1,394.04	\$1,394.04	\$1,143.87	\$1,143.87	\$1,407.70	\$1,407.70	\$1,476.04	\$1,476.04	\$1,366.70	\$1,366.70	\$1,283.77	\$1,283.77
63	\$1,093.55	\$1,093.55		\$1,150.34	\$1,432.37	\$1,432.37	\$1,175.32	\$1,175.32	\$1,446.41	\$1,446.41	\$1,516.63	\$1,516.63	\$1,404.28	\$1,404.28	\$1,319.07	\$1,319.07
64+	\$1,055.55	\$1,000.00	\$1,158,65	\$1 169 65	\$1,455,17	\$1,455.17	\$1,104.04	\$1 104 04	\$1,440.41	\$1,440.41	\$1,510.03	\$1,510.03	\$1,426.64	\$1,426.64	\$1,340.07	\$1,340.07

\$1,110.96

64+

\$1,110.96

\$1,168.65

\$1,168.65

\$1,455.17

\$1,455.17

HIOS Plan ID (On Exchange) >

RATE PAGES

Ending date of Rates:

\$1,194.04

\$1,194.04

\$1,469.44

\$1,469.44

\$1,540.77

\$1,540.77

\$1,426.64

\$1,426.64

\$1,340.07

\$1,340.07

Aetna Life Insurance, Co. Small Group Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05,	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming,
						PA06, PA07, PA08, PA09	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 Life Insurance, Co. Market Small Group RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

_					RATING AREA 1							
	11-01-2018 Number of Co	vered Lives b	y Rating Co	ounty	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
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off		\$370.44		\$370.44	\$370.44		\$370.44	

42

RATING ARE	EA 2		RATING AREA 3												
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$389.68	\$389.68	\$389.68	\$485 22	\$485.22	\$485.22	\$485.22	\$485.22	\$485 22	\$485.22	\$485 22	\$485.22	\$485 22	\$485 22	\$485 22	\$485 22

Jefferson

0

Somerset

	\$398.14	\$398.14	\$398.14	\$398.14	\$398.14

Westmoreland

Bedford

Blair

Clearfield

Cambria

Huntingdon

RATING AREA 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 Indiana

Washington

Lawrence

RATING AREA 4

2

Allegheny

Armstrong

Beaver

Butler

Fayette

Greene

RATING ARE	A 6									RATING ARE	A 7		
0	0	0	0	0	0	0	0	0	0	0	0	17	1
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
\$489.98	\$489 98	\$489.98	\$489.98	\$489.98	\$489.98	\$489 98	\$489.98	\$489 98	\$489 98	\$513.76	\$513.76	\$513.76	\$513.76

\\winp-sfs-003\winasmma\External_R0\PAWVDE\PA\SG\2019\ACA\201901\Exhibits\Final Decision\Submit\2019_SmGrp_AetnaLifeInsuranceCo_PDSRateTable_Q4_08012018 xlsm

RA	TING ARE	A 8				F	RATING AREA 9						
	16	22	140	57	12		1	0	6	0	0	0	0
	Bucks	Chester	Delaware	Montgomery	Philadelphia		Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
	\$475.71	\$475.71	\$475.71	\$475.71	\$475.71		\$446 84	\$446 84	\$446.84	\$446.84	\$446.84	\$446 84	\$446.84

	A B C	D	E	-	G	Н		К		м	N O	р	0	R	6	т	u v	x	Y
1		te Review v4.3	E	F	G	н	I J	K	L	M	N U	P	Q	ĸ	2		UV	4/	Ť
2	Unineu Ka	ite Keview V4.5																	
3	Company	Legal Name:	Aotro Hoalth/	Assurance Penns	Stato	PA													
4	HIOS Issue	•	18939	Assurance renns		Small Group													
5					warket:	Small Group													
5	Effective L	ate of Rate Change(s): 01/01/2019																
6																			
/	Market Leve	Calculations (Same for al	Il Plans)																
9		calculations (sume for a																	
7 8 9 10 11																			
11		erience period data																	
12	Experience P	eriod:	01/01/2017		12/31/2017														
12				Experience Period Aggregate Amount	PMPM	% of Prem													
14	Premiums (n	et of MLR Rebate) in Expe	rience Period:	\$42,265,499	\$499.03	100.00%													
15	•	ms in Experience Period		\$42,854,052	505.97	101.39%													
15 16 17 18	Allowed Clai			\$49,067,698	579.34	116.09%													
17		Experience Period			\$579.34														
18	Experience P	eriod Member Months		84,696															
19 20 21	Section II: Al	owed Claims, PMPM basi	s																
21	<u>beenon mra</u>		<u>-</u>	Experience	e Period		Pr	ojection Period	: 01/01/201	9 to	12/31/2019	N	1id-point to Mie	d-point, Experie	nce to Projection	24	months		
							•	n Experience t										-	
22				on Actual Exper	ience Allowed		Proje	tion Period	Fact	ors	Projections, I	pefore credibility	Adjustment		Credibility Manua	<u> </u>			
			Utilization	Utilization per	Average		Pop'l ris				Utilization per	Average		Utilization	Average				
23		t Category nt Hospital	Description Days	1,000 339.25	Cost/Service \$3,555.94	PMPM \$100.53	Morbidi 1.186	ty Other 1.046	Cost 1.061	Util 1.007	1,000 407.78	Cost/Service \$4,185.72	PMPM \$142.24	per 1,000 351.54	Cost/Service \$4,581.19	PMPM \$134.20			
24		ient Hospital	Visits	746.97	\$3,555.94 1,462.14	\$100.53 91.01	1.186	1.046	1.061	1.007	407.78 969.29	\$4,185.72	\$142.24 134.91	850.23	\$4,581.19 1,745.12	\$134.20 123.65			
26	Profes		Visits	7,468.21	164.62	102.45	1.186	1.046	1.019	1.041	9,600.21	178.87	143.10	7826.89	189.13	123.36			
27	Other	Medical	Visits	4,092.35	309.77	105.64	1.186	1.046	1.045	1.046	5,310.35	353.86	156.59	4612.26	385.44	148.15			
28	Capita		Benefit Period	12,250.89	0.09	0.09	1.186	1.046	1.000	0.982	14,010.58	0.09	0.11	12686.27	2.11	2.23			
29		ption Drug	Prescriptions	11,856.71	181.78	179.61	1.186	1.043	1.103	1.008	14,281.55	230.42	274.23	14000.44	196.99	229.83			
30	Total					\$579.34							\$851.18			\$761.41	After Credibility	Deciseted Decise	Totals
22	Costion III. D	ojected Experience:				Projected Allowe	d Claims DMDN	w/applied or	adibility if appl	icabla)			0.00%			100.00%	After Credibility \$761.41	Projected Period	94,254
33	Section III: P	ojected experience:				FIOJECTED AIIOWE		owed Average					0.00%			100.00%	0.729		154,234
34								Incurred Claim	-		ij't, PMPM						\$554.70		74,579
35								Risk Adjustmer									<u>6.43</u>		.65,577
36							Project	ed Incurred Cla	ims, before rei	nsurance rec	overies, net of rein p	rem, PMPM					\$548.26		.09,003
37							-	ACA reinsurand	e recoveries, r	et of rein pre	em, PMPM						<u>0.00</u>		<u>0</u>
38						Projected Incurre	d Claims										\$548.26	\$14,1	.09,003
40						Administrative Ex										9.44%	59.36		27,520
41						Profit & Risk Load	I									2.00%	12.57		23,509
42						Taxes & Fees									I	1.33%	8.37	-	15,399
43						Single Risk Pool G Index Rate for Pro			IVI								\$628.56 \$797.30		.75,431
45						muck hate for Pro		over Experien	ce Period								25.96%		
46								, annualized									12.23%		
24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 40 41 42 44 44 45 46 7 48						Projected Memb	er Months												25,734
48																			
	-																		
	Inform	ation Not Releasable to th											ist not be						
49 50		aisseminat	ted, distributed, or copi	ieu to persons not au	thorized to rece	ive the informatio	n. Unauthorize	a aisciosure m	ay result in pro	secution to t	the full extent of the	law.							
50																			

Product-Plan Data Collection

Product/Plan Level Calculat ons

Company Legal Name:	Aetna HealthAssurance Pennsylvania, Inc.
HIOS Issuer ID:	18939
Effective Date of Rate Change(s):	01/01/2019

State: PA Market: Small Group

Section I General Product and Plan Information

A set of																					
P oduct																					
P oduct ID																					
Metal	S lve	S lve		B onze	Gold		S lve	B onze	S lve	Gold	Gold	Gold	Plat num	Plat num	Gold	Gold	Gold	Gold	S lve	S lve	S lve
AV Metal Value	0.718	0.719	0.595	0.582	0.801	0.796	0.686	0.617	0.693	0 813	0.789	0.804	0 894	0.891	0.800	0 814	0.812	0.789	0 704	0.708	0.716
AV P c ng Value	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0 010	0.010	0.010	0 010	0.010	0.010	0 010	0.010	0.010	0 010	0.010	0.010
Plan Catego y	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated	Te m nated
Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
					Aetna Gold PPO										Aetna Gold PPO				Aetna S lve PPO		
Plan Name	Aetna S lve PPO	Aetna S lve PPO	Aetna B onze PPO	Aetna B onze PPO	2000 100/50 HSA	Aetna Gold PPO	Aetna S lve PPO	Aetna B onze PPO	Aetna S lve PPO	Aetna Gold PPO	Aetna Gold PPO	Aetna Gold PPO	Aetna Plat num	Aetna Plat num	1000 100/50	Aetna Gold PPO	Aetna Gold PPO	Aetna Gold PPO	3000 100/50	Aetna S lve PPO	Aetna S lve PPO
	2500 100/50 HSA	3000 80/50	6000 100/50 HSA	6450 100/50 HSA	т	1500 100/50 HSA	2600 100/50 HSA	5000 80/50 HSA	3500 100/50 HSA	1000 90/50	1000 80/50	2000 80/50	PPO 100/50 200D	PPO 500 100/50	250A	1000 100/50	1500 100/50	2000 100/50	250A	3500 100/50	4000 100/50 25
Plan ID (Standa d Component ID)	18939PA0010005	5 18939PA0010014	18939PA0010001	18939PA0010002	18939PA0010003	18939PA0010004	18939PA0010007	18939PA0010009	18939PA0010010	18939PA0010011	18939PA0010012	18939PA0010013	18939PA0010015	18939PA0010016	18939PA0010017	18939PA0010018	18939PA0010019	18939PA0010020	18939PA0010022	18939PA0010023	18939PA0010024
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
H sto cal Rate Inc ease - Calenda Yea - 2																					
H sto cal Rate Inc ease - Calenda Yea - 1																					
H sto cal Rate Inc ease - Calenda Yea 0																					
Effect ve Date of P oposed Rates	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019
Rate Change % (ove p o flng)	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%		0.00%	0.00%		0.00%		0.00%
Cum't ve Rate Change % (ove 12 mos p o)	0.00%	0.00%					0.00%	0.00%	0.00%		0 00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%	0.00%
P oj'd Pe Rate Change % (ove Expe . Pe od)	-100.00%	#DIV/0!	-100.00%	-100.00%	#DIV/01	-100.00%	-100.00%	-100 00%	-100.00%	-100.00%	#DIV/01	#DIV/0!	#DIV/01	-100.00%	-100.00%	#DIV/0!	-100.00%	#DIV/0!	-100.00%	-100.00%	-100.00%
P oduct Rate Inc ease %																					

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

01 - 10 (01 - 1 - 1 0 10)	W1	40000040040005	10000010010011	10000010010001	*****	40000040040000	*****	40000040040000	40030040040000	40000040040040	0000010010011	10000010010010	*****	10000010010015	10000010010010	10000010010010		0010010010	400000100400000	100000100100000	*****	400000400040004
Plan ID (Standa d Component ID)	Total	18939PA0010005	18939PA0010014					18939PA0010007	18939PA0010009			18939PA0010012		18939PA0010015		18939PA0010017	18939PA0010018 1893					
Inpat ent	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Outpat ent	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
P ofess onal	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
P esc pt on D ug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Othe	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cap tat on	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Adm n st at on	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
R sk & P of t Cha ge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Inc ease	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Membe Cost Sha e Inc ease	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ave age Cu ent Rate PMPM	\$615.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
P ojected Membe Months	25,734	0	0	0	0	0	0	0	(0	0	0	0	0	0	0	0	0	0	0	0	0

Section III Experience Period Information

					-				1			T								1		1	T		
Wa n ng	Ale t Wsł					18939PA0010014 1											18939PA0010015							18939PA0010023 18	
			Plan Adjusted Index Rate	\$613.52	\$543.96	\$0.00	\$459.91	\$459.91	\$0.00	\$660.20	\$543.96	\$459.91	\$543.96	\$593.90	\$0.00	\$0.00	\$0.00	\$734.45	\$675 45	\$0.00	\$634.41	\$0.00	\$572.89	\$572.89	\$545.01
OK		84,696	Membe Months	84,696	3,748	0	344	420	0	1,503	4,490	2,984	42	158	0	0	0	4,327	295	0	4,572	0	902	1,128	24
OK	\$42	2,265,499	E Total P em um (TP)	\$42,265,499	\$1,656,242	\$0	\$125,293	\$127,764	\$0	\$719,058	\$1 930,997	\$1,102,446	\$10,345	\$87 049	\$0	\$0	\$0	\$2,361,154	\$146,102	\$0	\$2,436,990	\$0	\$405,606	\$501,781	\$9,916
			EHB Pe cent of TP, [see nst uct ons]	100.00%	100.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			state mandated benef ts po t on of TP that a e othe																						
			than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Othe benefits poit on of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	\$49	9.067.698	Total Allowed Clams (TAC)	\$49.067.698	\$1.722.718	\$0	\$76.411	\$219.624	\$0	\$701.172	\$2,069,885	\$1.168.161	\$2.010	\$74 905	\$0	\$0	\$0	\$3 398 483	\$119 319	\$0	\$2 584 969	\$0	\$521.515	\$599.820	\$2,772
	4.12			0.0100.1000	0.0/1.00/1.00						02 000/000	**/***/***	10,000					40/000/100			42/00 (/202		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0000/020	
			EHB Pe cent of TAC, [see nst uct ons]	100.00%	100.00%	100.00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			8 state mandated benef ts po t on of TAC that a e																						
			othe than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Othe benefits poit on of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Allowed Cla ms wh ch a e not the ssue 's obl gat on	\$6,213,646	\$322,462	\$0	\$29,644	\$45,760	\$0	\$103,080	\$455,338	\$352,048	\$1,480	\$12 822	\$0	\$0	\$0	\$147,629	\$21,543	\$0	\$332,226	\$0	\$78,650	\$122,043	\$1,866
			Po t on of above payable by HHS's funds																						
			O on beha f of nsu ed pe son, n do la s Po t on of above pavable by HHS on	\$0																					
			behalf of nsu ed pe son, as %	0.00%																					
ОК	\$42	2,854,052	Total Incu ed cla ms, payable with ssue funds	\$42.854.052	\$1,400,256	\$0	\$46,767	\$173.864	\$0	\$598.092	\$1 614.547	\$816.113	\$529	\$62.083	50	\$0.	\$0	\$3,250,854	\$97,776	50	\$2,252,743	50	\$442.864	\$477,777	\$906
UK.		2,034,032	Total into ed de ins, payaote w or sade Tantas	342,034,032	\$1,400,230	20	340,707	3173,004	~~	3330,032	31 014,347	3010,113	رعوب	JUL 003	20	<i></i>	20	43,230,034	\$51,110	44	J2,232,743	40	J-142,004	<i>J</i> 477,777	
			Net Amt of Be n	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			R sk Adjustment T ansfe Amount	\$2 311 667.01	-\$8.031.900.40	\$0.00	\$89 333.82	-\$1.045.171.15	\$0.00	-\$994 419 92	-\$9,787,888,28	-\$3,366,649,42	-\$102 637 58	-\$350 363 74	\$0.00		\$0.00	-\$935,863,09	-\$839 140 72	\$0.00	\$5,240,516,34	\$0.00	\$633 889.26	\$428.328.25	-\$97.912.44
	_				10/000/000110	10.00	100 00000												1000/01010						
OK	\$	505.97	Incu ed Clams PMPM	\$505.97	\$373.60	#DIV/0!	\$135.95	\$413.96	#DIV/0!	\$397.93	\$359.59	\$273.50	\$12 60	\$392.93	#DIV/01	#DIV/0!	#DIV/01	\$751.30	\$331 44	#DIV/0!	\$492.73	#DIV/0!	\$490.98	\$423.56	\$37.75
OK	Ś	579.34	A lowed Clams PMPM	\$579.34	\$459.64	#DIV/0!	\$222.13	\$522.91	#DIV/0!	\$466.52	\$461.00	\$391.47	\$47 85	\$474.08	#DIV/01	#DIV/0!	#DIV/0!	\$785.41	\$404 47	#DIV/0!	\$565.39	#DIV/0!	\$578.18	\$531.75	\$115.52
			EHB po t on of A lowed Clams, PMPM	\$579.34	\$459.64	#DIV/0!	\$222.13	\$522.91	#DIV/0!	\$466.52	\$461.00	\$391.47	\$47 85	\$474.08	#DIV/01	#DIV/0!	#DIV/01	\$785.41	\$404 47	#DIV/0!	\$565.39	#DIV/01	\$578.18	\$531.75	\$115.52

Section IV Projected (12 months following effective date)

								r			-												
Wa n ng Ale t	t Wsht 1 Total	Plan ID (Standa d Component ID)			PA0010014 18939PA001																		
		8 Plan Adjusted Index Rate	\$665.04	\$0.00	\$0.00	0.00 \$0.0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OK	25,734	Membe Months	25,734															-					
OK	\$16,175,431	E Total P em um (TP)	\$16,175,415	\$0	\$0	\$0 \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		2																					
		EHB Pe cent of TP, [see nst uct ons]	100.00%	100.00%	100.00% 100	00% 100.009	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		state mandated benefits poilt on of TP that ale othe																					
		than FHR	0.00%	0.00%	0.00%	0.005	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Othe benefits poit on of TP	0.00%	0.00%		0.00%				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.00%	0.00%
OK	19,594,254	Total Allowed Cla ms (TAC)	\$19,594,235	\$0	\$0	\$0 \$	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
			020/00 (200			**				40						12		40		10			
		EHB Pe cent of TAC. [see nst uct ons]	100.00%	100.00%	100.00% 100	100.005	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100 00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		state mandated benef ts po t on of TAC that a e	100.00%	100.0074	100.0074 100	100.001	100 00/2	100.0074	100.00%	100 00 %	100.00%	100.00%	100 0072	100.0070	100.0070	100.0070	100.0072	100.0070	100.0074	100.00%	100.0074	100.0070	100.0070
		b other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Othe benefits poit on of TAC	0.00%	0.00%		0.005			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		2 Other benefits polition of TAC	0.00%	0.00%	0.00% 0	0.00%	0 00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		Allowed Clams which a e not the ssue 's obligation	\$5 319 669		40									40									
		Po t on of above payable by HHS's funds	\$3,319,009	30	.30	30 3	30	30	30	30	30	30	30	30	30	30	30	.90	30	30	30	30	30
		on beha f of insu ed pe son, in do la s	40																				
		Po t on of above payable by HHS on	ŞU																				
		behalf of nsu ed pe son, as %	0.00%																				
		benair of insu ed pe son, as %	0.00%																				
		Total Incu ed cla ms, payable w th ssue funds	\$14.274.566	40	40			40		40		40		40	4.0	40		40	40	40	40	40	40
		Total inculled dia ms, payable with issue tunds	\$14,274,566	20	ŞU	20 2	J 50	\$0	ŞU	50	ŞU	ŞU	\$U	ŞU	\$0	ŞU	ŞU	\$U	\$0	ŞU	\$0	\$0	
#DIV/0!		Net Amt of Re n	60	60	¢0	£0	50	£0	60	60	10	¢0	60	60	60	60	60	<u>(0</u>	60	60	50	60	50
#019/01		R sk Adjustment T ansfe Amount	\$169 398	50	50	30 3	30	30	30	50	30	50	30	00	50	50	30	50	30	30	30	50	50
		is an experiment i unale Allibulit	2403,338	30	20	~ >	30	30	30	3 0	30	30	30	30	30	30	30	ŞU	30	30	20	30	30
		Incu. ed Clams PMPM	\$554.70	#DIV/0! #	#DIV/01 #DIV/0	#DIV/01	#DIV/0!	#DIV/01	#01//01	#DIV/0!	#DIV/01	#DIV/01	#011/01 #	DIV/0!	#01//01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01
ОК	\$ 761.41	A lowed Clams PMPM	\$761.41		#DIV/01 #DIV/0		#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01		DIV/01	#DIV/01	#DIV/0!	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01
UK	· · · · · · · · · · · · · · · · · · ·	EHB po t on of A lowed Clams, PMPM	\$761.41		#DIV/01 #DIV/0		#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01		DIV/01	#DIV/01	#DIV/0!	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01
		End po con or A lowed during, I will in																					

	PPO 39PA001																							PPO 18939PA004
Sive 0.702 0 0.010 0 0 Te m nated PPO Aetna Aetna Sive PPO 5000 5000 5000 80/50 10/1 18939PA0010025 18939H	S lve 0.681 0.010 m nated PPO 15 lve PPO 100/50 RX /50/100	Gold 0.819 0.010 Te m nated PPO Aetna Gold PPO 100/50 500D 18939PA0010027 No	Gold 0.805 0.010 Te m nated PPO Aetna Gold PPO 1000 100/50 30 18939PA0010028 No	Gold 0.792 0.010 Te m nated PPO Aetna Gold PPO 1500 100/50 30 18939PA010029 No	Sive 0.713 0.010 Te m nated PPO Aetna Sive PPO 2500 100/50 300A 18939PA0010030 1 No	S lve 0.712 0.010 Te m nated PPO Aetna S lve PPO 4000 100/50 .8939PA0010031 No	4500 100/50 30	300A	B onze 0.612 0.010 Te m nated PPO Aetna B onze PPO 6550 100/50 HSA E 18939PA0010046 No	B onze 0 617 0 010 Te m nated PPO Aetna B onze PPO 7000 100/50 Int 18939PA0010047 No	Gold 0.799 0.010 Te m nated PPO Aetna Gold PPO 100/50 600D 18939PA0010048 No	S lve 0.717 0.010 Te m nated PPO Aetna S lve PPO 3000 100/50 18939PA0010049 No	S hre 0 713 0 010 Te m nated PPO Aetna S lve PPO 3000 100/50 HSA E 18939PA0010050 No	B onze 0.617 0.010 Te m nated PPO AWH We ISpan PPO 5000 80/50 HSA 18939PA0010034 No	S hve 0.693 0.010 Te m nated PPO Aetna S hve AWH WellSpan PPO <u>3500 100/50 HSA</u> <u>18939PA0010037</u> No	Gold 0 804 0 010 Te m nated PPO Aetna Gold AWH Wel Span PPO 1000 100/50 25 18939PA0010040 No	S lve 0.708 0.010 Te m nated PPO Aetna S lve AWH We Ispan PPO 2000 100/50 18939PA0010044 No	B onze 0.617 0.010 Te m nated PPO AWH P nnadeHealth PPO 5000 80 HSA 18939PA0010035 No	S lve 0.693 0.010 Te m nated PPO Aetna S lve AWH P nnacleHealth <u>PPO 3500 HSA</u> <u>18939PA0010038</u> No	Gold 0.804 0.010 Te m nated PPO Aetna Gold AWH P nnacleHealth PPO 1000 100/50 18939PA0010041 No	S lve 0.708 0.010 Te m nated PPO Aetna S lve AWH P nnacleHea th <u>PPO 2000</u> 18939PA0010043 No	VP PPO 1000 100/50 25 5	B onze 0.617 0.010 Te m nated PPO Aetna B onze AWH VP PPO 000 80/50 HSA 8939PA0010036 1 No	S lve 0.701 0.844 Renew ng EPO Aetna S lve DAEPO 6000 80% \$30/75
-1 01/01/2019 01/0 0.00% 0.00% #DIV/0!	12.23%	01/01/2019 0.00% 0.00% #DIV/0!	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0 00% 0 00% 100 00%	01/01/2019 0.00% 0.00% #DIV/01	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0 00% 0 00% -100 00%	01/01/2019 0.00% 0.00% #DIV/01	01/01/2019 0.00% 0.00% #DIV/01	01/01/2019 0 00% 0 00% #DIV/01	01/01/2019 0.00% 0.00% #DIV/0!	01/01/2019 0.00% 0.00% #DIV/01	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% 100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 0.00% 0.00% -100.00%	01/01/2019 4 76% 9 16% 5 86% 9.16%
18939PA0010025 18939P \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	PA0010026 1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010027 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010028 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	8939PA0010031 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$	189399A0010032 1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	8939PA0010033 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010046 \$0 00 \$0 00	18939PA0010047 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010048 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00 50.00	18939PA0010049 \$0 00 \$0 00 \$000\$00 \$000\$000	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010034 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010040 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010044 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010035 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010038 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0010041 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	18939PA0010042 11 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	933PA0010036 1 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	18939PA0040001 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
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\$0	18939PA0010032 1 \$545.01 1 478 \$639.969 100.00% 0.00% \$743.645 100.00% 0.00% \$140.854	8939PA0010033 \$572.89 2,893 \$1,402,625 100 00% 0 00% \$1,302,534 100 00% 0 00% \$1,302,534 100 00% 0 00% \$202,308	18939PA0010046 \$0 00 0 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	18939PA0010047 50.00 0 100.00% 0.00% 0.00% 50 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 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\$654.429	189399A0010042 11 \$675.45 25 \$15,302 100.00% 0.00% \$3,259 100.00% 0.00% 0.00% \$3,255 100.00% \$3,259 100.00% 0.00% \$3,255 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 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\$0.00	\$148,598 \$0.00 384,501.55 \$534.52 \$738.05	\$0.00 \$0.00 #DIV/01 #DIV/01	\$440,371 \$0.00 -\$2,455 377.13 \$252.22 \$299.94	\$0.00 -\$986,893.03 \$199.19	\$504,431 \$0.00 -\$4,078,120.80 \$385.36 \$463.52	\$0 \$0.00 \$0.00 #DIV/01 #DIV/01	\$602,791 \$0.00 \$1,140,167.93 \$407.84 \$503.14	\$1,100,226 \$0.00 -\$3,694,005.91 \$380.31 \$450.24	\$0 \$0 00 \$0 00 #DIV/01 #DIV/01	\$0.00 \$0.00 #DIV/01 #DIV/01	\$0.00 \$0.00 #DIV/01 #DIV/01	\$0 00 \$0 00 #DIV/0! #DIV/0!	\$0.00	\$12,822 \$0.00 -\$1,319,758.03 \$33.57 \$127.81	\$6,439 \$0.00 -\$310,870 20 \$63.75 \$139 60	\$992,001 \$0.00 \$8 937,184.17 \$593.30 \$557.48	\$166,060 \$0.00 -\$1,139,879,21 \$141,21 \$204,53	\$29,819 \$0.00 -\$1,595,799.09 \$57.34 \$182.47	\$0.00 -\$100 203.59 \$0.00 \$47.37	\$310,159 \$0.00 \$522,887.70 \$713.01 \$759.19	\$548,829 \$0.00 -\$1,040,483.23 \$624.38 \$698.78	\$2,493 \$0.00 -\$139 140.76 \$99.71 \$130.35	\$456 \$0.00 -\$297,860.76 \$5.70 \$61.59	\$26,688,055 \$0.00 \$28,592,867.21 \$574.84 \$647.42
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9 Rates Table Template v8.1		ired. To validate press Validate button or select Family-Tier Rates under Rating M		ze button or Ctrl + Shift + F.	
	If you are not in a community rating st	ate, select Age-Based Rates under Ratir	g Method and provide an Individual Ra	te for every age band.	
		acco User, you must give a rate for Toba			
		heet button, or Ctrl + Shift + H. All plans i	nust have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN*	18939				
Rate Effective Date*	47-4352768 01/01/2019				
Rate Expiration Date*	03/31/2019				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required: Select the age of a subscriber eligible for the	Required: Enter the rate of an Individual Non-Tobacco or	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	determine f a person is e igible for a rate from a plan	rate	No Preference enrollee on a plan	on a plan
40020040004	Detine Arre 4	Tobacco User/Non-Tobacco User	0.44	054.00	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	254.22 276.82	2
18939PA0040001		Tobacco User/Non-Tobacco User	16	285.46	2
18939PA0040001		Tobacco User/Non-Tobacco User	17	294.10	2
18939PA0040001		Tobacco User/Non-Tobacco User	18	303.40	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19	312.71 322.34	3
18939PA0040001		Tobacco User/Non-Tobacco User	20	322.34	3
18939PA0040001		Tobacco User/Non-Tobacco User	22	332.31	3
18939PA0040001		Tobacco User/Non-Tobacco User	23	332.31	3
18939PA0040001		Tobacco User/Non-Tobacco User	24	332.31	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	333.64 340.29	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	26	348.26	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	361.22	3
18939PA0040001		Tobacco User/Non-Tobacco User	29	371.86	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	30	377.17	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	385.15 393.13	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	32	398.11	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	403.43	4
18939PA0040001		Tobacco User/Non-Tobacco User	35	406.09	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36	408.74	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	411.40	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	38	414.00	
18939PA0040001		Tobacco User/Non-Tobacco User	40	424.69	4
18939PA0040001		Tobacco User/Non-Tobacco User	41	432.67	4
18939PA0040001		Tobacco User/Non-Tobacco User	42	440.31	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	450.95 464.24	4
18939PA0040001		Tobacco User/Non-Tobacco User	44	404.24	
18939PA0040001		Tobacco User/Non-Tobacco User	46	498.47	4
18939PA0040001		Tobacco User/Non-Tobacco User	47	519.40	
18939PA0040001 18030PA0040001		Tobacco User/Non-Tobacco User	48	543.33	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	566.92 593.51	5
18939PA0040001		Tobacco User/Non-Tobacco User	51	619.76	6
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	648.67	(
18939PA0040001		Tobacco User/Non-Tobacco User	53	677.92	6
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54	709.49 741.06	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	55	741.06	
18939PA0040001		Tobacco User/Non-Tobacco User	57	809.84	8
18939PA0040001		Tobacco User/Non-Tobacco User	58	846.73	8
18939PA0040001		Tobacco User/Non-Tobacco User	59	865.01	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	<u> </u>	901.89 933.80	9
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	62	953.80	
18939PA0040001		Tobacco User/Non-Tobacco User	63	980.99	9
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	996.60	(
18939PA0040001		Tobacco User/Non-Tobacco User	0-14	267.42	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15	291.19 300.28	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	16	300.28	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	319.16	
18939PA0040001		Tobacco User/Non-Tobacco User	19	328.94	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20		
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21	349.57 349.57	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	22	349.57	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	349.57	
18939PA0040001		Tobacco User/Non-Tobacco User	25	350.97	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26	357.96	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	366.35 379.98	
18939PA0040001		Tobacco User/Non-Tobacco User	20	391.17	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	396.76	
18939PA0040001		Tobacco User/Non-Tobacco User	31	405.15	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	413.54	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	418.78 424.38	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	34	424.30	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	429.97	
18939PA0040001		Tobacco User/Non-Tobacco User	37	432.77	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	38	435.56	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	<u> </u>	441.16 446.75	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	40	446.75 455.14	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	463.18	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	474.37	
18939PA0040001		Tobacco User/Non-Tobacco User	44	488.35	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45	504.78	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	524.35 546.38	5
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	47 48	571.55	5
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	596.36	E
18939PA0040001		Tobacco User/Non-Tobacco User	50	624.33	6
19020DA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	651.95	6

	0001 Rating Area 2 0001 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52	682.36 713.12	682.36 713.12
18939PA004	0001 Rating Area 2	Tobacco User/Non-Tobacco User	54	746.33	746.33
	0001 Rating Area 2 0001 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	779.54 815.54	779.54 815.54
	0001 Rating Area 2	Tobacco User/Non-Tobacco User	57	851.90	851.90
18939PA004	001 Rating Area 2	Tobacco User/Non-Tobacco User	58	890.70	890.70
	0001 Rating Area 2 0001 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	909.93 948.73	909.93 948.73
	001 Rating Area 2	Tobacco User/Non-Tobacco User	61	982.29	982.29
	0001 Rating Area 2	Tobacco User/Non-Tobacco User	62	1004.31	1004.31
	0001 Rating Area 2 0001 Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1031.93 1048.36	1031.93 1048.36
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	332.98	332.98
	001 Rating Area 3	Tobacco User/Non-Tobacco User	15	362.58	362.58
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	373.90 385.22	373.90 385.22
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	18	397.40	397.40
	001 Rating Area 3	Tobacco User/Non-Tobacco User	19	409.59	409.59
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	422.21 435.27	422.21 435.27
18939PA004	0001 Rating Area 3	Tobacco User/Non-Tobacco User	22	435.27	435.27
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	435.27 435.27	435.27 435.27
	001 Rating Area 3	Tobacco User/Non-Tobacco User	24	435.27	435.27 437.01
18939PA004	0001 Rating Area 3	Tobacco User/Non-Tobacco User	26	445.72	445.72
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	456.17 473.14	456.17 473.14
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	20	487.07	487.07
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	30	494.03	494.03
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	504.48 514.93	504.48 514.93
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	32	514.93	521.46
18939PA004	0001 Rating Area 3	Tobacco User/Non-Tobacco User	34	528.42	528.42
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	531.90 535.39	531.90 535.39
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	37	538.87	538.87
18939PA004	0001 Rating Area 3	Tobacco User/Non-Tobacco User	38	542.35	542.35
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	549.31 556.28	549.31 556.28
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	40	566.73	566.73
	001 Rating Area 3	Tobacco User/Non-Tobacco User	42	576.74	576.74
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	590.67 608.08	590.67 608.08
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	45	628.53	628.53
	001 Rating Area 3	Tobacco User/Non-Tobacco User	46	652.91	652.91
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	680.33 711.67	680.33 711.67
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	49	742.58	742.58
	001 Rating Area 3	Tobacco User/Non-Tobacco User	50	777.40	777.40
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51	811.78 849.65	811.78 849.65
18939PA004	0001 Rating Area 3	Tobacco User/Non-Tobacco User	53	887.96	887.96
	001 Rating Area 3	Tobacco User/Non-Tobacco User	54	929.31	929.31
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	970.66 1015.49	970.66 1015.49
18939PA004	0001 Rating Area 3	Tobacco User/Non-Tobacco User	57	1060.76	1060.76
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	1109.08 1133.02	1109.08
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	60	1181.33	1181.33
18939PA004	0001 Rating Area 3	Tobacco User/Non-Tobacco User	61	1223.12	1223.12
	0001 Rating Area 3 0001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	1250.54 1284.93	1250.54 1284.93
	0001 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1305.38	1305.38
	001 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	273.23	273.23
	0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15	297.52 306.80	297.52 306.80
	0001 Rating Area 5	Tobacco User/Non-Tobacco User	17	316.09	316.09
	001 Rating Area 5	Tobacco User/Non-Tobacco User	18	326.09	326.09
	0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	336.09 346.45	336.09 346.45
18939PA004	001 Rating Area 5	Tobacco User/Non-Tobacco User	21	357.16	
	0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User			357.16
			22	357.16	357.16 357.16
	001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23 24		357.16
	0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	357.16 357.16 357.16 358.59	357.16 357.16 357.16 357.16 357.16 358.59
18939PA004	0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26	357.16 357.16 357.16 358.59 365.73	357.16 357.16 357.16 357.16 357.16 358.59 365.73
18939PA004 18939PA004 18939PA004 18939PA004	0001 Rating Area 5 0001 Rating Area 5 0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	367.16 357.16 357.16 358.59 365.73 374.31 388.23	357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23
18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29	367.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66	357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66
18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30	367.16 367.16 365.73 365.73 374.31 388.23 399.66 405.38	357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38
18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32	367.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52	357.16 357.16 357.16 357.71 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52
18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	0001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33	367.16 367.16 365.99 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88	357.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88
18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34	357.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59	367.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.33 413.95 422.52 427.88 433.59
18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36	367.16 367.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31	367.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31
18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	001 Rating Area 5 001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37	367.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17	367.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.33 413.95 422.52 427.88 433.59 432.42 427.82 433.59 436.43 439.31 442.17
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 35 36 37 38	367.16 337.16 337.16 337.16 338.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02	367.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.39 422.52 427.88 433.59 433.59 433.645 439.31 442.17 445.02
1893PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40	367.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 450.74 456.45	367.16 357.16 357.16 357.16 357.16 358.59 368.59 368.73 374.31 388.23 399.66 405.33 413.95 422.52 427.88 433.59 432.64 439.31 442.17 445.02 450.74 456.45
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 35 36 37 38 39 40 41	367.16 3367.16 3367.16 3365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 450.74 456.45 456.45	$\begin{array}{c} 357.16\\ 357.16\\ 357.16\\ 357.16\\ 357.16\\ 358.59\\ 366.73\\ 374.31\\ 388.23\\ 399.66\\ 405.38\\ 413.95\\ 422.52\\ 427.88\\ 433.99\\ 436.45\\ 439.31\\ 442.17\\ 445.02\\ 450.74\\ 456.45\\ 466.45\\ 466.02\\ \end{array}$
1893PA004 1893PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	001 Rating Area 5 0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40	367.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 450.74 456.45	367.16 357.16 357.16 357.16 357.16 358.59 368.59 368.73 374.31 388.23 399.66 405.33 413.95 422.52 427.88 433.59 432.64 439.31 442.17 445.02 450.74 456.45
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	001 Rating Area 5 0001 Rating Area 5 0001 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 36 37 38 39 40 41 41 42 43 44</td> <td>357.16 357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 422.52 423.59 436.45 439.31 442.17 445.02 455.45 465.02 473.24 486.67 488.95</td> <td>357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.17 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 450.74 456.45 465.02 473.24 486.67 498.95</td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 36 37 38 39 40 41 41 42 43 44	357.16 357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 422.52 423.59 436.45 439.31 442.17 445.02 455.45 465.02 473.24 486.67 488.95	357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.17 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 450.74 456.45 465.02 473.24 486.67 498.95
1893PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004 18939PA004	001 Rating Area 5 0001 Rating Area 5 0001 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45</td> <td>367.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 445.02 450.74 456.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 473.24 484.67 498.95 515.74</td> <td>357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.55 422.82 427.88 433.645 433.645 433.645 433.645 439.31 442.17 445.02 450.74 445.02 473.24 465.02 473.24 484.67 498.45 515.74</td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	367.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 445.02 450.74 456.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 465.45 473.24 484.67 498.95 515.74	357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.55 422.82 427.88 433.645 433.645 433.645 433.645 439.31 442.17 445.02 450.74 445.02 473.24 465.02 473.24 484.67 498.45 515.74
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	001 Rating Area 5 0001 Rating Area 5 0001 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 36 37 38 39 40 41 41 42 43 44</td> <td>357.16 357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 422.52 423.59 436.45 439.31 442.17 445.02 455.45 465.02 473.24 486.67 488.95</td> <td>$\begin{array}{c} 357.16\\ 357.16\\ 357.16\\ 357.16\\ 357.16\\ 358.59\\ 365.73\\ 374.31\\ 388.23\\ 399.66\\ 405.38\\ 413.95\\ 422.52\\ 427.88\\ 433.99\\ 443.645\\ 439.31\\ 442.17.88\\ 439.31\\ 442.17\\ 445.02\\ 450.74\\ 455.645\\ 465.02\\ 473.24\\ 484.67\\ 498.65\\ 498.65\\ 515.74\\ 535.74\\ 535.74\\ \end{array}$</td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 36 37 38 39 40 41 41 42 43 44	357.16 357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 422.52 423.59 436.45 439.31 442.17 445.02 455.45 465.02 473.24 486.67 488.95	$\begin{array}{c} 357.16\\ 357.16\\ 357.16\\ 357.16\\ 357.16\\ 358.59\\ 365.73\\ 374.31\\ 388.23\\ 399.66\\ 405.38\\ 413.95\\ 422.52\\ 427.88\\ 433.99\\ 443.645\\ 439.31\\ 442.17.88\\ 439.31\\ 442.17\\ 445.02\\ 450.74\\ 455.645\\ 465.02\\ 473.24\\ 484.67\\ 498.65\\ 498.65\\ 515.74\\ 535.74\\ 535.74\\ \end{array}$
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	367.16 357.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 445.02 450.74 456.45 465.02 477.24 484.67 498.95 515.74 558.74 583.96	367.16 357.16 357.16 357.16 358.58 365.77 374.31 388.22 399.66 405.38 413.92 422.52 422.52 422.52 423.58 433.64 439.31 442.17 445.02 450.74 450.74 455.45 456.45 456.45 456.45 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 45
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	001 Rating Area 5 0001 Rating Area 5 <	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 43 44 45 43 44 45 46 49	357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 422.52 433.59 436.45 439.31 442.17 445.02 450.74 456.45 465.02 473.24 486.67 498.95 515.74 558.74 558.24 609.32	367.16 357.16 357.16 357.16 357.16 357.16 358.56 365.73 374.31 388.22 399.66 405.38 413.96 422.52 422.88 433.53 443.64 433.55 443.64 443.07 445.02 445.02 445.07 445.07 445.07 445.07 445.07 445.07 445.07 445.07 445.07 445.07 445.07 445.07 455.74 555.27 455.74 558.24 558.24 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 558.26 55
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	001 Rating Area 5 0001 Rating Area 5 0001 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 44 45 46 47 48 49 50</td> <td>367.16 357.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 445.02 450.74 456.45 465.02 477.24 484.67 498.95 515.74 558.74 583.96</td> <td>357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.55 422.52 427.88 433.45 443.93 442.47 445.02 450.74 445.02 473.24 455.45 465.02 473.24 455.45 465.02 473.24 484.67 498.95 515.74 535.74 535.74 538.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 55</td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 44 45 46 47 48 49 50	367.16 357.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 445.02 450.74 456.45 465.02 477.24 484.67 498.95 515.74 558.74 583.96	357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.55 422.52 427.88 433.45 443.93 442.47 445.02 450.74 445.02 473.24 455.45 465.02 473.24 455.45 465.02 473.24 484.67 498.95 515.74 535.74 535.74 538.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 558.24 55
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	001 Rating Area 5 0001 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 52	367.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 455.45 465.02 473.24 484.67 489.95 515.74 555.74 558.24 533.96 609.32 637.89 6611 697.18	357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 433.59 433.59 433.59 433.59 4345.02 445.02 450.74 456.45 465.02 473.24 486.67 498.95 515.74 558.24 583.96 609.32 637.88 666.11 697.18
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	001 Rating Area 5 0001 Rating Area 5 0001 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53</td> <td>367.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 445.02 450.74 456.45 465.45 455.74 535.74 568.24 53.96 609.32 637.89 666.11 697.18 728.61</td> <td>367.16 357.16 357.16 357.16 357.16 357.16 357.17 357.16 357.17 357.16 357.17 374.31 388.23 399.66 405.38 413.95 42.52 427.88 433.91 442.17 450.47 445.02 450.44 450.44 456.45 465.02 473.24 456.45 465.02 515.74 535.74 535.74 535.74 535.22 637.89 609.32 637.89 666.11 697.18 728.61</td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	367.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 445.02 450.74 456.45 465.45 455.74 535.74 568.24 53.96 609.32 637.89 666.11 697.18 728.61	367.16 357.16 357.16 357.16 357.16 357.16 357.17 357.16 357.17 357.16 357.17 374.31 388.23 399.66 405.38 413.95 42.52 427.88 433.91 442.17 450.47 445.02 450.44 450.44 456.45 465.02 473.24 456.45 465.02 515.74 535.74 535.74 535.74 535.22 637.89 609.32 637.89 666.11 697.18 728.61
1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	001 Rating Area 5 0001 Rating Area 5 0001 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 51 52 53 54</td> <td>357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 450.74 456.45 465.02 473.24 486.67 498.95 515.74 558.74 558.24 609.32 637.89 666.11 697.18 728.61</td> <td>367.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.95 433.64 5 433.64 5 439.31 442.17 445.02 450.74 450.74 450.74 455.25 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 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User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 51 52 53 54	357.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 450.74 456.45 465.02 473.24 486.67 498.95 515.74 558.74 558.24 609.32 637.89 666.11 697.18 728.61	367.16 357.16 357.16 357.16 357.16 358.59 365.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.95 433.64 5 433.64 5 439.31 442.17 445.02 450.74 450.74 450.74 455.25 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 455.57 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1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004 1893PA004	0001 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	$\begin{array}{c} 23 \\ 24 \\ 25 \\ 26 \\ 27 \\ 28 \\ 29 \\ 30 \\ 31 \\ 32 \\ 33 \\ 34 \\ 35 \\ 35 \\ 36 \\ 37 \\ 38 \\ 39 \\ 40 \\ 41 \\ 42 \\ 43 \\ 44 \\ 45 \\ 46 \\ 47 \\ 48 \\ 49 \\ 50 \\ 51 \\ 52 \\ 53 \\ 55 \\ 56 \\ 56 \\ 56 \\ 56 \\ 56 \\ 56$	357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 388.23 399.66 405.38 413.95 422.52 422.52 422.52 422.88 433.59 436.45 439.31 442.17 445.02 450.74 456.02 473.24 486.50 473.24 486.95 515.74 558.24 583.96 609.32 637.89 666.11 697.18 728.61 762.54 796.47 833.26	357.16 357.16 357.16 357.16 357.16 357.16 358.59 366.73 374.31 388.23 399.66 405.38 413.95 422.62 427.88 433.99 436.45 439.31 442.17 445.02 450.74 450.74 455.24 473.24 455.55 8.24 455.55 465.55 515.74 558.24 458.36 609.32 637.89 666.11 697.18 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.61 728.728 728.728 728.728 728.728 728.728 728.728 728.728 728.728 728.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.728 729.729 729.7297 729.7297 729.7297777777777
18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04 18939PA04	001 Rating Area 5 0001 Rating Area 5 0001 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 44 45 46 47 48 49 50 51 52 53 54 55</td> <td>367.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 355.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 455.45 439.31 442.17 445.02 455.74 535.74 535.74 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.26 609.32 637.89 666.11 697.18 72</td> <td>357.11 357.10 357.10 357.10 357.10 358.50 365.77 374.37 388.22 399.60 405.33 413.99 422.55 422.55 422.55 422.55 423.57 433.54 433.55 433.44 439.37 445.07 455.44 445.07 455.44 445.07 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 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475.47 475.4747 475.47 475.4747 475.47 475.47475</td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 44 45 46 47 48 49 50 51 52 53 54 55	367.16 357.16 357.16 357.16 357.16 357.16 357.16 357.16 355.73 374.31 388.23 399.66 405.38 413.95 422.52 427.88 433.59 436.45 439.31 442.17 445.02 455.45 439.31 442.17 445.02 455.74 535.74 535.74 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.24 538.26 609.32 637.89 666.11 697.18 72	357.11 357.10 357.10 357.10 357.10 358.50 365.77 374.37 388.22 399.60 405.33 413.99 422.55 422.55 422.55 422.55 423.57 433.54 433.55 433.44 439.37 445.07 455.44 445.07 455.44 445.07 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 455.47 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	1 Rating Area 5	Tobacco User/Non-Tobacco User	59		929.69
	11 Rating Area 5 11 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	<u> </u>	969.34 1003.62	969.34 1003.62
	11 Rating Area 5	Tobacco User/Non-Tobacco User	62	1026.12	1026.12
	11 Rating Area 5 11 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1054.34	1054.34 1071.13
			04 and over	1071.13	
18939PA00400	1 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	336.25	336.25
	11 Rating Area 6	Tobacco User/Non-Tobacco User	15	366.14	366.14
	11 Rating Area 6	Tobacco User/Non-Tobacco User	16	377.57	377.57
	11 Rating Area 6	Tobacco User/Non-Tobacco User		388.99	388.99
	11 Rating Area 6	Tobacco User/Non-Tobacco User	18	401.30	401.30
	11 Rating Area 6	Tobacco User/Non-Tobacco User	19	413.61	413.61
	11 Rating Area 6	Tobacco User/Non-Tobacco User	20	426.35	426.35
	11 Rating Area 6	Tobacco User/Non-Tobacco User	21	439.54	439.54
	11 Rating Area 6	Tobacco User/Non-Tobacco User	22	439.54	439.54
	11 Rating Area 6	Tobacco User/Non-Tobacco User	23	439.54	439.54
	11 Rating Area 6	Tobacco User/Non-Tobacco User	24	439.54	439.54
	11 Rating Area 6	Tobacco User/Non-Tobacco User	25	441.30	441.30
	11 Rating Area 6	Tobacco User/Non-Tobacco User	26	450.09	450.09
	11 Rating Area 6	Tobacco User/Non-Tobacco User	27	460.64	460.64
	11 Rating Area 6	Tobacco User/Non-Tobacco User	28	477.78	477.78
	11 Rating Area 6	Tobacco User/Non-Tobacco User	29	491.85	491.85
	11 Rating Area 6	Tobacco User/Non-Tobacco User	30	498.88	498.88
	11 Rating Area 6	Tobacco User/Non-Tobacco User	31	509.43	509.43
	1 Rating Area 6	Tobacco User/Non-Tobacco User	32	519.98	519.98
	1 Rating Area 6	Tobacco User/Non-Tobacco User	33	526.57	526.57
18939PA00400	1 Rating Area 6	Tobacco User/Non-Tobacco User	34	533.60	533.60
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	35	537.12	537.12
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	36	540.63	540.63
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	37	544.15	544.15
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	38	547.67	547.67
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	39	554.70	554.70
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	40	561.73	561.73
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	41	572.28	572.28
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	42	582.39	582.39
	11 Rating Area 6	Tobacco User/Non-Tobacco User	43	596.46	596.46
	11 Rating Area 6	Tobacco User/Non-Tobacco User	44	614.04	614.04
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	45	634.70	634.70
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	46	659.31	659.31
18939PA00400	1 Rating Area 6	Tobacco User/Non-Tobacco User	47	687.00	687.00
18939PA00400	1 Rating Area 6	Tobacco User/Non-Tobacco User	48	718.65	718.65
18939PA00400	1 Rating Area 6	Tobacco User/Non-Tobacco User	49	749.86	749.86
18939PA00400	1 Rating Area 6	Tobacco User/Non-Tobacco User	50	785.02	785.02
18939PA00400	1 Rating Area 6	Tobacco User/Non-Tobacco User	51	819.74	819.74
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User		857.98	857.98
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	53	896.66	896.66
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	54	938.42	938.42
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	55	980.17	980.17
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	56	1025.45	1025.45
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User		1071.16	1071.16
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	58	1119.95	1119.95
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	59	1144.12	1144.12
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	60	1192.91	1192.91
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	61	1235.11	1235.11
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	62	1262.80	1262.80
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	63	1297.52	1297.52
18939PA00400	11 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1318.18	1318.18

18939PA0040001	1	Tobacco User/Non-Tobacco User	0-14	352.57	352.57
18939PA0040001	-	Tobacco User/Non-Tobacco User	15	383.91	383.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	395.89	395.89
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	407.88	407.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	420.78	420.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	433.69	433.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	447.05	447.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	462.72	462.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	471.94	471.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	483.00	483.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	500.97	500.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	515.72	515.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	523.10	523.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	534.16	534.16
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	545.22	545.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	552.13	552.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	559.50	559.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	563.19	563.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	566.88	566.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	570.57	570.57
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	574.25	574.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	581.63	581.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	589.00	589.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	600.06	600.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	610.66	610.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	625.41	625.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	643.85	643.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		665.51	665.51
18939PA0040001		Tobacco User/Non-Tobacco User	45	691.32	691.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	720.35	720.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	753.53	753.53
18939PA0040001		Tobacco User/Non-Tobacco User	48	786.26	786.26
18939PA0040001		Tobacco User/Non-Tobacco User	49	823.13	823.13
18939PA0040001	-	Tobacco User/Non-Tobacco User	50	859.54	859.54
18939PA0040001		Tobacco User/Non-Tobacco User	51	899.63	899.63
18939PA0040001	-	Tobacco User/Non-Tobacco User	52	940.19	940.19
18939PA0040001	-	Tobacco User/Non-Tobacco User	53	983.97	983.97
18939PA0040001		Tobacco User/Non-Tobacco User	54	1027.76	1027.76
18939PA0040001		Tobacco User/Non-Tobacco User	55	1075.23	1075.23
18939PA0040001	,	Tobacco User/Non-Tobacco User	56	1123.16	11/3.23
18939PA0040001	-	Tobacco User/Non-Tobacco User	57	1174.32	1123.10
18939PA0040001		Tobacco User/Non-Tobacco User	58	1199.66	1199.66
18939PA0040001 18939PA0040001	-	Tobacco User/Non-Tobacco User	59	1250.82	1250.82
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	60	1250.82	1295.06
			61	1295.06	1295.06
18939PA0040001		Tobacco User/Non-Tobacco User			
18939PA0040001		Tobacco User/Non-Tobacco User	63	1360.51	1360.51
18939PA0040001	1	Tobacco User/Non-Tobacco User	64 and over	1382.17	1382.17
18939PA0040001	1	Tobacco User/Non-Tobacco User	0-14	326.45	326.45
18939PA0040001		Tobacco User/Non-Tobacco User	15	355.47	355.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	366.57	366.57

18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	17	377.66	377.66
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	18	389.61	389.61
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	19	401.56	401.56
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	20	413.94	413.94
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	21	426.74	426.74
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	22	426.74	426.74
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	23	426.74	426.74
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	24	426.74	426.74
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	25	428.45	428.45
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	26	436.98	436.98
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	27	447.22	447.22
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	28	463.86	463.86
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	29	477.52	477.52
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	30	484.35	484.35
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	31	494.59	494.59
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	32	504.83	504.83
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	33	511.23	511.23
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	33	518.06	518.06
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User		521.47	521.47
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	35	524.89	524.89
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	36	528.30	528.30
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	37	531.72	531.72
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	38	538.54	538.54
18939PA0040001 R	Rating Area 8	Tobacco User/Non-Tobacco User	39	545.37	545.37
18939PA0040001 R	- Rating Area 8	Tobacco User/Non-Tobacco User	40	555.61	555.61
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	41	565.43	565.43
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	42	579.08	579.08
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	43	596.15	596.15
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	44	616.21	616.21
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	45	640.11	640.11
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	46	666.99	666.99
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	47	697.72	697.72
18939PA0040001 R		Tobacco User/Non-Tobacco User	48	728.02	728.02
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	49	762.15	762.15
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	50	795.87	795.87
18939PA0040001 R		Tobacco User/Non-Tobacco User	51	832.99	832.99
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	52	870.55	870.55
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	53	911.09	911.09
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	54	951.63	951.63
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	55	995.58	995.58
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	56	1039.96	1039.96
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	57	1087.33	1087.33
18939PA0040001 R		Tobacco User/Non-Tobacco User	58	1110.80	1110.80
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	59	1158.17	1158.17
	-		60	1199.13	1199.13
18939PA0040001 R		Tobacco User/Non-Tobacco User	61		
18939PA0040001 R	Ŭ	Tobacco User/Non-Tobacco User	62	1226.02	1226.02
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	63	1259.73	1259.73
18939PA0040001 R		Tobacco User/Non-Tobacco User	64 and over	1279.79	1279.79
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	0-14	306.64	306.64
18939PA0040001 R		Tobacco User/Non-Tobacco User	15	333.90	333.90
18939PA0040001 R		Tobacco User/Non-Tobacco User	16	344.32	344.32
18939PA0040001 R	-	Tobacco User/Non-Tobacco User		354.75	354.75
18939PA0040001 R	-	Tobacco User/Non-Tobacco User	18	365.97	365.97
18939PA0040001 R	Rating Area 9	Tobacco User/Non-Tobacco User	19	377.19	377.19

A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	388.82	388.82
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	400.84	400.84
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	400.84	400.84
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	400.84	400.84
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	400.84	400.84
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	402.45	402.45
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	410.46	410.46
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	420.08	420.08
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	435.72	435.72
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	448.54	448.54
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	454.96	454.96
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	464.58	464.58
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	474.20	474.20
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	480.21	480.21
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	486.62	486.62
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	489.83	489.83
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	493.04	493.04
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	496.24	496.24
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	499.45	499.45
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	505.86	505.86
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	512.28	512.28
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	521.90	521.90
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	531.12	531.12
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	543.94	543.94
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	559.98	559.98
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	578.82	578.82
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	601.26	601.26
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	626.52	626.52
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	655.38	655.38
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	683.84	683.84
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	715.91	715.91
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	747.57	747.57
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	782.45	782.45
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	817.72	817.72
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	855.80	855.80
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	893.88	893.88
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	935.17	935.17
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	976.85	976.85
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1021.35	1021.35
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1043.39	1043.39
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1087.89	1087.89
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1126.37	1126.37
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1151.62	1151.62
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1183.29	1183.29
A0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1202.13	1202.13

18939PA 18939PA

9 Rates Table Template v8.1		ired. To validate press Validate button or select Family-Tier Rates under Rating M		ze button or Ctrl + Shift + F.	
	If you are not in a community rating st	ate, select Age-Based Rates under Ratin	g Method and provide an Individual Ra	te for every age band.	
		acco User, you must give a rate for Tobac			
		heet button, or Ctrl + Shift + H. All plans r	nust have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN*	18939				
Federal IIN* Rate Effective Date*	47-4352768 04/01/2019				
Rate Expiration Date*	06/30/2019				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required:	Required: Enter the rate of an Individual Non-Tobacco or	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	determine f a person is e igible for a rate from a plan	rate	No Preference enrollee on a plan	on a plan
18939PA0040001	Boting Area 1	Tobacco User/Non-Tobacco User	0-14	263.56	26
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	0-14		20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	295.94	2
18939PA0040001		Tobacco User/Non-Tobacco User	17	304.90	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	314.54 324.19	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	20		3
18939PA0040001		Tobacco User/Non-Tobacco User	21	344.52	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	344.52	3
18939PA0040001		Tobacco User/Non-Tobacco User	23	344.52	3
18939PA0040001 18030PA0040001		Tobacco User/Non-Tobacco User	24		3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	345.90 352.79	3
18939PA0040001		Tobacco User/Non-Tobacco User	20	361.05	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	374.49	3
18939PA0040001 18030PA0040001		Tobacco User/Non-Tobacco User	29	385.52	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	391.03 399.30	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	31		4
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	412.73	4
18939PA0040001		Tobacco User/Non-Tobacco User	34		4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	421.00 423.76	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	36	423.76 426.51	
18939PA0040001		Tobacco User/Non-Tobacco User	38	429.27	4
18939PA0040001		Tobacco User/Non-Tobacco User	39		4
18939PA0040001		Tobacco User/Non-Tobacco User	40		4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41	448.56 456.49	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	42	436.49	4
18939PA0040001		Tobacco User/Non-Tobacco User	44	481.29	4
18939PA0040001		Tobacco User/Non-Tobacco User	45	497.48	4
18939PA0040001		Tobacco User/Non-Tobacco User	46		5
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	538.48 563.29	5
18939PA0040001		Tobacco User/Non-Tobacco User	40	587.75	
18939PA0040001		Tobacco User/Non-Tobacco User	50	615.31	6
18939PA0040001		Tobacco User/Non-Tobacco User	51	642.53	6
18939PA0040001		Tobacco User/Non-Tobacco User	52	672.50	6
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53	702.82 735.55	7
18939PA0040001		Tobacco User/Non-Tobacco User	55	768.27	7
18939PA0040001		Tobacco User/Non-Tobacco User	56	803.76	8
18939PA0040001		Tobacco User/Non-Tobacco User	57	839.59	8
18939PA0040001		Tobacco User/Non-Tobacco User	58		8
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	896.78 935.02	8
18939PA0040001		Tobacco User/Non-Tobacco User	61	968.09	
18939PA0040001		Tobacco User/Non-Tobacco User	62	989.80	9
18939PA0040001		Tobacco User/Non-Tobacco User	63	1017.02	10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1033.21	10
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	277.24 301.89	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15		
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	320.73	
18939PA0040001		Tobacco User/Non-Tobacco User	18		
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20		
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	20	362.41	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	362.41	
18939PA0040001		Tobacco User/Non-Tobacco User	23	362.41	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	24		3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25		
18939PA0040001		Tobacco User/Non-Tobacco User	20	379.80	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	393.94	
18939PA0040001		Tobacco User/Non-Tobacco User	29		4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30		
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	31		
18939PA0040001		Tobacco User/Non-Tobacco User	33		
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	439.96	
18939PA0040001		Tobacco User/Non-Tobacco User	35		4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36	445.76 448.66	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	37		
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	457.36	4
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	463.16	4
18939PA0040001		Tobacco User/Non-Tobacco User	41	471.86	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	480.19 491.79	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	43		5
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44		
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	543.61	5
18939PA0040001		Tobacco User/Non-Tobacco User	47	566.44	ŧ
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	48		5
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50		6
	maning mou Z	· · · · · · · · · · · · · · · · · · ·	50	047.20	

18939PA							
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		52		707.42
	40001 Rating	Area 2	Tobacco User/Non-Tobacco I	User	54	773.74	773.74
	40001 Rating		Tobacco User/Non-Tobacco U		55		808.17
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		56		845.50 883.19
18939PA	40001 Rating	Area 2	Tobacco User/Non-Tobacco U	User	58	923.42	923.42
	40001 Rating		Tobacco User/Non-Tobacco U		59		943.35
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		60		983.58 1018.37
	40001 Rating		Tobacco User/Non-Tobacco U		62		1041.20
	40001 Rating		Tobacco User/Non-Tobacco U		63		1069.83
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		64 and over 0-14		1086.86 345.21
	40001 Rating		Tobacco User/Non-Tobacco U		15		375.90
	40001 Rating		Tobacco User/Non-Tobacco I		16	387.63	387.63
	40001 Rating 40001 Rating		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		17		399.37 412.00
	40001 Rating		Tobacco User/Non-Tobacco U		19		412.00
18939PA	40001 Rating	Area 3	Tobacco User/Non-Tobacco U	User	20	437.72	437.72
	40001 Rating		Tobacco User/Non-Tobacco U		21		451.26
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		22		451.26 451.26
	40001 Rating		Tobacco User/Non-Tobacco U		24		451.26
	40001 Rating		Tobacco User/Non-Tobacco U		25		453.07
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		26		462.09 472.92
	40001 Rating		Tobacco User/Non-Tobacco U		28		490.52
18939PA	40001 Rating	Area 3	Tobacco User/Non-Tobacco I		29	504.96	504.96
	40001 Rating		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		30		512.18
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		31		523.01 533.84
18939PA	40001 Rating	Area 3	Tobacco User/Non-Tobacco U	User	33	540.61	540.61
	40001 Rating		Tobacco User/Non-Tobacco U		34	547.83	547.83
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		35		551.44
	40001 Rating	Area 3	Tobacco User/Non-Tobacco U	User	37		558.66
18939PA	40001 Rating	Area 3	Tobacco User/Non-Tobacco U	User	38	562.27	562.27
	40001 Rating 40001 Rating		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		39		569.49 576.71
	40001 Rating		Tobacco User/Non-Tobacco U		40		576.71
18939PA	40001 Rating	Area 3	Tobacco User/Non-Tobacco U	User	42	597.92	597.92
	40001 Rating		Tobacco User/Non-Tobacco U		43		612.36
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		44		630.41
	40001 Rating		Tobacco User/Non-Tobacco U		46		676.89
	40001 Rating		Tobacco User/Non-Tobacco U		47		705.32
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		48		737.81 769.85
	40001 Rating		Tobacco User/Non-Tobacco U		50		805.95
18939PA	40001 Rating	Area 3	Tobacco User/Non-Tobacco U		51	841.60	841.60
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		52		880.86 920.57
	40001 Rating		Tobacco User/Non-Tobacco U		53		920.37 963.44
	40001 Rating		Tobacco User/Non-Tobacco U		55	1006.31	1006.31
	40001 Rating		Tobacco User/Non-Tobacco U		56		1052.79
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		57		1099.72 1149.81
	40001 Rating		Tobacco User/Non-Tobacco U	User	59	1174.63	1174.63
	40001 Rating		Tobacco User/Non-Tobacco U		60		1224.72
	40001 Rating . 40001 Rating .		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		61		1268.04 1296.47
	40001 Rating		Tobacco User/Non-Tobacco U		63		1332.12
	40001 Rating		Tobacco User/Non-Tobacco I		64 and over		1353.33
	40001 Rating 40001 Rating		Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L		0-14		283.26 308.44
	40001 Rating		Tobacco User/Non-Tobacco U		16		318.07
	40001 Rating		Tobacco User/Non-Tobacco U	lleor		510.07	
	40001 Rating . 40001 Rating .	Area 5			17	327.70	327.70
	DUDDAL INCLUDE		Tobacco User/Non-Tobacco U	User	17	327.70 338.07	327.70 338.07
18939PA	40001 Rating	Area 5 Area 5		User User	17	327.70 338.07 348.43	327.70
18939PA	40001 Rating	Area 5 Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User	17 18 19 20 21	327.70 338.07 348.43 359.17 370.28	327.70 338.07 348.43 359.17 370.28
18939PA 18939PA	40001 Rating . 40001 Rating . 40001 Rating .	Area 5 Area 5 Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User	17 18 19 20 21 21 22	327.70 338.07 348.43 359.17 370.28 370.28	327.70 338.07 348.43 359.17 370.28 370.28
18939PA 18939PA 18939PA	40001 Rating	Area 5 Area 5 Area 5 Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User	17 18 19 20 21	327.70 338.07 348.43 359.17 370.28 370.28 370.28	327.70 338.07 348.43 359.17 370.28
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating	Area 5 Area 5 Area 5 Area 5 Area 5 Area 5 Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User User User	17 18 20 21 21 22 22 22 22 24 24 24 26	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.26 371.76
18339PA 1833PA 1833PA 1833PA 1833PA 1833PA 1833PA 1833PA	40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating	Area 5 Area 5 Area 5 Area 5 Area 5 Area 5 Area 5 Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User User User	17 18 20 20 21 22 22 23 22 24 24 25 26 26	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 379.77 379.77	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 379.77 379.77
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating , 40001 Rating ,	Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User User User	117 18 20 21 22 22 22 22 22 22 22 22 22 22 22 22	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 371.76 371.76 379.17 388.05	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 371.70 371.70 371.70 379.17 388.05
1 8939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating	Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User User User	117 18 20 21 22 22 22 22 22 22 22 22 22	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 371.76 379.17 388.05 402.49 414.34	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 371.76 379.17 380.05 402.49 414.34
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating	Area 5 Area 5	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User User User User User User User User	17 18 20 22 22 22 22 22 22 22 22 22 22 22 22	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 371.76 371.76 371.76 371.76 371.76 371.77 388.05 402.49 414.34 420.27	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 379.17 388.05 402.49 414.34 412.27
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating 40001 Rating	Area 5 Area 5	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User User User	17 18 20 20 21 22 22 22 22 22 22 22 22 22 22 22 22	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 371.76 379.17 388.05 402.49 414.34 420.27 429.15	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 371.76 379.17 380.05 402.49 414.34
18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA	40001 Rating 40001 Rating	Area 5 Area 5	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User User User User User User User User	17 17 18 20 21 22 23 24 25 26 26 26 27 26 26 26 27 27 26 26 27 27 26 26 27 27 27 27 27 27 27 27 27 27	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 371.76 371.76 371.77 388.05 402.49 414.34 420.27 429.15 438.05 402.49 414.34 420.27 429.15 438.05	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 371.76 371.76 371.76 371.76 371.76 371.76 371.77 388.05 402.49 414.34 420.27 429.15 438.04 438.04
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating	Area 5 Area 5 Ar	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User User User	117 18 20 21 22 22 22 22 22 22 22 22 22	227.0 338.07 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 371.76 373.17 388.05 402.49 414.34 420.27 429.15 438.04 443.60 443.60 449.52	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.26 371.76 379.17 388.05 402.49 414.34 420.27 429.15 438.04 443.60 4443.60
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating	Area 5 Area 5 Ar	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User User User User User User User User	117 18 20 21 22 22 22 22 22 22 22 22 22	227.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 371.76 379.17 388.05 402.49 414.34 420.27 429.15 438.04 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 443.80 44	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 371.26 379.17 388.05 402.49 414.33 414.34 420.27 429.15 438.04 443.60 443.60 444.65 2449.52
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating	Area 5 Area 5 Ar	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	User User User User User User User User	117 18 20 21 22 22 22 22 22 22 22 22 22	$\begin{array}{c} 327.70\\ 338.07\\ 338.07\\ 348.43\\ 359.17\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\ 370.28\\$	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.26 371.76 379.17 388.05 402.49 414.34 420.27 429.15 438.04 443.60 4443.60
18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA	40001 Rating 40001 Rating	Area 5 Area 5 Ar	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User User User User User User User User	11 11 12 14 15 15 15 15 15 15 15 15 15 15	227.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 379.17 388.05 402.49 414.34 420.27 429.15 438.04 443.60 443.60 443.62 443.62 443.64 443.63	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 371.76 371.76 371.77 388.05 402.49 414.34 420.27 429.15 438.04 443.60 4443.60 4443.62 445.44 445.44 455.48
18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA	40001 Rating 40001 Rating	Area 5 Area 5 Ar	Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco Usobacco Usob	User User User User User User User User	117 118 119 120 121 122 122 122 122 122 122	227.0 338.07 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 370.28 371.76 379.17 388.05 402.49 414.34 420.27 429.15 438.04 443.60 449.52 443.60 4455.44 455.44 455.44 455.44 455.44	327.70 338.07 338.07 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 380.05 442.27 429.15 443.60 443.60 443.60 445.44 455.44 455.44 456.47 467.29 46
18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA 18939PA	40001 Rating 40001 Rating	Area 5 Area 5 Ar	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User User User User User User User User	11 11 12 14 15 15 15 15 15 15 15 15 15 15	327.70 338.07 338.07 338.07 338.07 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 371.76 388.05 402.49 420.27 429.15 438.04 443.60 443.62 443.64 452.48 455.41 458.41 461.37 467.29 473.22	327.70 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 371.76 371.76 371.76 371.77 388.05 402.49 414.34 420.27 429.15 438.04 443.60 4443.60 4443.62 445.44 445.44 455.48
18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA 18339PA	40001 Rating 40001 Rating	Area 5 Area 5 Ar	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I	User User User User User User User User	117 118 201 219 221 222 222 222 222 222 22	327.70 338.07 338.07 338.07 338.07 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 388.05 442.02 442.02 442.02 442.02 442.02 442.02 442.02 442.02 44	327.70 338.07 338.07 338.07 338.07 348.43 359.17 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 370.28 420.27 422.10 482.10 490.62
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18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	963.84	963.84
18939PA0040001		Tobacco User/Non-Tobacco User	60	1004.94	1004.94
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61	1040.49 1063.81	1040.49 1063.81
18939PA0040001		Tobacco User/Non-Tobacco User	63	1093.07	1093.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1110.47	1110.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	348.60	348.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	379.58	379.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	391.43	391.43
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	403.28	403.28
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	416.04	416.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	428.80	428.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	442.01	442.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	457.51	457.51
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	466.62	466.62
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	477.56	477.56
18939PA0040001		Tobacco User/Non-Tobacco User	28	495.33	495.33
18939PA0040001	-	Tobacco User/Non-Tobacco User	29	509.91	509.91
18939PA0040001		Tobacco User/Non-Tobacco User	30	517.20	517.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	528.14	528.14
18939PA0040001	-	Tobacco User/Non-Tobacco User	32	539.07	539.07
18939PA0040001		Tobacco User/Non-Tobacco User	33	545.91	545.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	553.20	553.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	556.85	556.85
18939PA0040001	-	Tobacco User/Non-Tobacco User	36	560.49	560.49
18939PA0040001		Tobacco User/Non-Tobacco User	37	564.14	564.14
18939PA0040001	-	Tobacco User/Non-Tobacco User	38	567.78	567.78
18939PA0040001		Tobacco User/Non-Tobacco User	39	575.07	575.07
18939PA0040001		Tobacco User/Non-Tobacco User	40	582.36	582.36
18939PA0040001	-	Tobacco User/Non-Tobacco User	41	593.30	593.30
18939PA0040001		Tobacco User/Non-Tobacco User	42	603.78	603.78
18939PA0040001		Tobacco User/Non-Tobacco User	43	618.36	618.36
18939PA0040001	-	Tobacco User/Non-Tobacco User	44	636.59	636.59
18939PA0040001	Ũ	Tobacco User/Non-Tobacco User	45	658.01	658.01
18939PA0040001 18939PA0040001	-	Tobacco User/Non-Tobacco User	46	683.53	683.53
18939PA0040001 18939PA0040001	Ũ	Tobacco User/Non-Tobacco User	47	712.23 745.04	712.23 745.04
18939PA0040001 18939PA0040001	ů.	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	745.04 777.40	745.04 777.40
18939PA0040001		Tobacco User/Non-Tobacco User	49	813.85	813.85
18939PA0040001		Tobacco User/Non-Tobacco User	50	849.85	849.85
18939PA0040001	-	Tobacco User/Non-Tobacco User	51	889.50	889.50
18939PA0040001		Tobacco User/Non-Tobacco User	52	929.60	929.60
18939PA0040001		Tobacco User/Non-Tobacco User	53	972.89	972.89
18939PA0040001		Tobacco User/Non-Tobacco User	55	1016.18	1016.18
18939PA0040001	-	Tobacco User/Non-Tobacco User	55	1063.11	1063.11
18939PA0040001	-	Tobacco User/Non-Tobacco User	56	1110.50	1110.50
18939PA0040001	-	Tobacco User/Non-Tobacco User	57	1161.08	1161.08
18939PA0040001		Tobacco User/Non-Tobacco User	58	1186.15	1186.15
18939PA0040001		Tobacco User/Non-Tobacco User	60	1236.73	1236.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1280.47	1280.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1309.18	1309.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1345.18	1345.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1366.60	1366.60
			o4 and over		

		1	1		
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	365.52	365.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	398.01	398.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	410.43	410.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		422.86	422.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	436.24	436.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	449.61	449.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	463.47	463.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	479.72	479.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	489.27	489.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	500.74	500.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	519.37	519.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	534.66	534.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	542.31	542.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	553.78	553.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	565.24	565.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	572.41	572.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	580.05	580.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		583.88	583.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	587.70	587.70
18939PA0040001		Tobacco User/Non-Tobacco User	36	591.52	591.52
18939PA0040001		Tobacco User/Non-Tobacco User	37	595.34	595.34
18939PA0040001		Tobacco User/Non-Tobacco User	38	602.99	602.99
18939PA0040001		Tobacco User/Non-Tobacco User	39	610.63	610.63
18939PA0040001	-	Tobacco User/Non-Tobacco User	40	622.10	622.10
18939PA0040001	-	Tobacco User/Non-Tobacco User	41	633.09	633.09
18939PA0040001		Tobacco User/Non-Tobacco User	42	648.38	648.38
18939PA0040001	-	Tobacco User/Non-Tobacco User	43	667.49	667.49
	-	Tobacco User/Non-Tobacco User	44	689.95	689.95
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User			
18939PA0040001	Ũ	Tobacco User/Non-Tobacco User	46	716.71	716.71
	Ũ		47	746.81	746.81
18939PA0040001		Tobacco User/Non-Tobacco User	48	781.21	781.21
18939PA0040001		Tobacco User/Non-Tobacco User		815.13	815.13
18939PA0040001	-	Tobacco User/Non-Tobacco User	50	853.36	853.36
18939PA0040001		Tobacco User/Non-Tobacco User	51	891.11	891.11
18939PA0040001	-	Tobacco User/Non-Tobacco User	52	932.67	932.67
18939PA0040001	-	Tobacco User/Non-Tobacco User	53	974.72	974.72
18939PA0040001	-	Tobacco User/Non-Tobacco User	54	1020.11	1020.11
18939PA0040001		Tobacco User/Non-Tobacco User	55	1065.50	1065.50
18939PA0040001	-	Tobacco User/Non-Tobacco User	56	1114.72	1114.72
18939PA0040001	Ũ	Tobacco User/Non-Tobacco User	57	1164.41	1164.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1217.45	1217.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		1243.73	1243.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1296.76	1296.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1342.63	1342.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1372.73	1372.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1410.48	1410.48
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1432.94	1432.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	338.45	338.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	368.53	368.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	380.03	380.03
			10		

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	391.53	391.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	403.92	403.92
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	416.31	416.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	429.14	429.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	442.41	442.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	442.41	442.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	442.41	442.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	442.41	442.41
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	444.18	444.18
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	453.03	453.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	463.65	463.65
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	480.90	480.90
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	495.06	495.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	502.14	502.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	512.76	512.76
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	523.37	523.37
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	530.01	530.01
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	537.09	537.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User		540.63	540.63
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	544.17	544.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	547.71	547.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	551.25	551.25
18939PA0040001	-	Tobacco User/Non-Tobacco User	38	558.32	558.32
18939PA0040001	-	Tobacco User/Non-Tobacco User	39	565.40	565.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	576.02	576.02
18939PA0040001	-	Tobacco User/Non-Tobacco User	41	586.20	586.20
18939PA0040001	-	Tobacco User/Non-Tobacco User	42	600.35	600.35
18939PA0040001	-	Tobacco User/Non-Tobacco User	43	618.05	618.05
18939PA0040001		Tobacco User/Non-Tobacco User	44	638.84	638.84
18939PA0040001	-	Tobacco User/Non-Tobacco User	45	663.62	663.62
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	691.49	691.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	723.34	723.34
18939PA0040001	-	Tobacco User/Non-Tobacco User	48	754.75	754.75
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	790.15	790.15
18939PA0040001		Tobacco User/Non-Tobacco User	50	825.10	825.10
18939PA0040001		Tobacco User/Non-Tobacco User	51	863.59	863.59
18939PA0040001		Tobacco User/Non-Tobacco User	52	902.52	902.52
18939PA0040001	-	Tobacco User/Non-Tobacco User	53	944.55	944.55
18939PA0040001		Tobacco User/Non-Tobacco User	54	986.58	986.58
18939PA0040001	-	Tobacco User/Non-Tobacco User	55	1032.15	1032.15
18939PA0040001	-	Tobacco User/Non-Tobacco User	56	1078.16	1078.16
18939PA0040001		Tobacco User/Non-Tobacco User	57	1127.27	1127.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1151.60	1151.60
18939PA0040001		Tobacco User/Non-Tobacco User	59	1200.71	1200.71
18939PA0040001		Tobacco User/Non-Tobacco User	60	1243.18	1243.18
18939PA0040001	-	Tobacco User/Non-Tobacco User	61	1271.05	1271.05
18939PA0040001		Tobacco User/Non-Tobacco User	62	1306.00	1306.00
18939PA0040001		Tobacco User/Non-Tobacco User	63	1326.79	1326.79
18939PA0040001	-	Tobacco User/Non-Tobacco User	64 and over	317.91	317.91
18939PA0040001	-	Tobacco User/Non-Tobacco User	0-14	346.17	346.17
18939PA0040001		Tobacco User/Non-Tobacco User	15	356.97	356.97
18939PA0040001	-	Tobacco User/Non-Tobacco User	16	367.78	367.78
18939PA0040001	-	Tobacco User/Non-Tobacco User	17	379.41	379.41
18939PA0040001	-	Tobacco User/Non-Tobacco User	18	391.05	391.05
			19	591.05	591.05

18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	20	403.10	403.10
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	21	415.57	415.57
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	22	415.57	415.57
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	23	415.57	415.57
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	24	415.57	415.57
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	25	417.23	417.23
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	26	425.54	425.54
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	27	435.51	435.51
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	28	451.72	451.72
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	29	465.02	465.02
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	30	471.67	471.67
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	31	481.64	481.64
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	32	491.61	491.61
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	33	497.85	497.85
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	34	504.50	504.50
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	35	507.82	507.82
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	36	511.15	511.15
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	37	514.47	514.47
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	38	517.79	517.79
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	39	524.44	524.44
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	40	531.09	531.09
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	41	541.07	541.07
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	42	550.62	550.62
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	43	563.92	563.92
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	44	580.54	580.54
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	45	600.08	600.08
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	46	623.35	623.35
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	47	649.53	649.53
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	48	679.45	679.45
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	49	708.95	708.95
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	50	742.20	742.20
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	51	775.03	775.03
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	52	811.18	811.18
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	53	847.75	847.75
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	54	887.23	887.23
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	55	926.71	926.71
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	56	969.51	969.51
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	57	1012.73	1012.73
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	58	1058.86	1058.86
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	59	1081.72	1081.72
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	60	1127.84	1127.84
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	61	1167.74	1167.74
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	62	1193.92	1193.92
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	63	1226.75	1226.75
18939PA0040001 Rating	Area 9 Tobacco User/Non-Tobacco User	64 and over	1246.28	1246.28

19 Rates Table Template v8.1		red. To validate press Validate button or select Family-Tier Rates under Rating M		re button or Ctrl + Shift + F.	
	If you are not in a community rating st	ate, select Age-Based Rates under Ratir	g Method and provide an Individual Ra	te for every age band.	
		ecco User, you must give a rate for Toba			
		heet button, or Ctrl + Shift + H. All plans	nust have the same dates on a sheet.		
HIOS Issuer ID*	18939				
Federal TIN* Rate Effective Date*	47-4352768 07/01/2019				
Rate Expiration Date*	09/30/2019				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
		Required:			
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine f a person is e igible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco en on a plan
18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	273.25	27
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	15	297.54 306.82	29
18939PA0040001		Tobacco User/Non-Tobacco User	17	316.11	31
18939PA0040001		Tobacco User/Non-Tobacco User	18	326.11	32
18939PA0040001		Tobacco User/Non-Tobacco User	19	336.11	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	346.47 357.19	3
18939PA0040001		Tobacco User/Non-Tobacco User	21	357.19	3
18939PA0040001		Tobacco User/Non-Tobacco User	23	357.19	3
18939PA0040001		Tobacco User/Non-Tobacco User	24	357.19	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	358.62	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26	365.76 374.33	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	27	388.26	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	399.69	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	405.41	4
18939PA0040001 18030PA0040001		Tobacco User/Non-Tobacco User	31	413.98	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	422.55 427.91	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	33	433.62	4
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	436.48	4
18939PA0040001		Tobacco User/Non-Tobacco User	36	439.34	4
18939PA0040001		Tobacco User/Non-Tobacco User	37	442.20	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	445.05	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	40	450.77 456.48	4
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	465.06	4
18939PA0040001		Tobacco User/Non-Tobacco User	42	473.27	4
18939PA0040001 18030PA0040001		Tobacco User/Non-Tobacco User	43	484.70	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	498.99 515.78	4
18939PA0040001		Tobacco User/Non-Tobacco User	45	535.78	5
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	558.28	Ę
18939PA0040001		Tobacco User/Non-Tobacco User	48	584.00	Ę
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	49	609.36	6
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	637.93 666.15	6
18939PA0040001		Tobacco User/Non-Tobacco User	52	697.23	6
18939PA0040001		Tobacco User/Non-Tobacco User	53	728.66	7
18939PA0040001		Tobacco User/Non-Tobacco User	54	762.59	7
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	796.53 833.32	7
18939FA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	57	833.32	8
18939PA0040001		Tobacco User/Non-Tobacco User	58	910.11	(
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	929.76	ę
18939PA0040001		Tobacco User/Non-Tobacco User	60	969.40	9
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61	1003.69 1026.20	10
18939PA0040001		Tobacco User/Non-Tobacco User	63	1054.41	10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1071.20	10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	287.44	
18939PA0040001 18030PA0040001		Tobacco User/Non-Tobacco User	15	312.99	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16	322.76 332.53	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	17	343.05	3
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	353.57	3
18939PA0040001		Tobacco User/Non-Tobacco User	20	364.46	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21	375.73 375.73	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	22	375.73	
18939PA0040001		Tobacco User/Non-Tobacco User	23	375.73	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	377.24	
18939PA0040001		Tobacco User/Non-Tobacco User	26	384.75	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	393.77 408.42	2
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	28	408.42 420.45	
18939PA0040001		Tobacco User/Non-Tobacco User	30	426.46	4
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	435.48	4
18939PA0040001		Tobacco User/Non-Tobacco User	32	444.49	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	450.13 456.14	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	34	456.14 459.15	
18939PA0040001		Tobacco User/Non-Tobacco User	36	462.15	4
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	465.16	4
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	468.17	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	39	474.18	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	480.19 489.21	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	41	489.21	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	509.87	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	524.90	5
18939PA0040001		Tobacco User/Non-Tobacco User	45	542.56	5
18939PA0040001 18930PA0040001		Tobacco User/Non-Tobacco User	46	563.60	5
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	587.27 614.33	5
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	48	641.00	6
18939PA0040001		Tobacco User/Non-Tobacco User	50	671.06	6
		Tobacco User/Non-Tobacco User	51	700.75	7

18939PA004000 18939PA004000					
		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52		733.43
18939PA004000	Rating Area 2	Tobacco User/Non-Tobacco User	54	802.19	802.19
18939PA004000 ⁻ 18939PA004000 ⁻		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55		837.89
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User	57		915.67
18939PA004000	Rating Area 2	Tobacco User/Non-Tobacco User	58	957.37	957.37
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59		978.04 1019.74
18939PA004000		Tobacco User/Non-Tobacco User	61		10155.82
18939PA004000	Rating Area 2	Tobacco User/Non-Tobacco User	62	1079.49	1079.49
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over		1109.17 1126.83
18939PA004000		Tobacco User/Non-Tobacco User	0-14		357.91
18939PA004000		Tobacco User/Non-Tobacco User	15		389.72
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16		401.89
18939PA004000		Tobacco User/Non-Tobacco User	18		427.15
18939PA004000		Tobacco User/Non-Tobacco User	19		440.25
18939PA004000 ⁻ 18939PA004000 ⁻		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20		453.82
18939PA004000		Tobacco User/Non-Tobacco User	22		467.85
18939PA004000		Tobacco User/Non-Tobacco User	23		467.85
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24		467.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26		479.08
18939PA004000		Tobacco User/Non-Tobacco User	27		490.31
18939PA004000 ⁻ 18939PA004000 ⁻		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28		508.56 523.53
18939PA004000		Tobacco User/Non-Tobacco User	30		531.01
18939PA004000	Rating Area 3	Tobacco User/Non-Tobacco User	31	542.24	542.24
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32		553.47
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User	33		560.49
18939PA004000	Rating Area 3	Tobacco User/Non-Tobacco User	35	571.72	571.72
18939PA004000		Tobacco User/Non-Tobacco User	36		575.46
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37		579.20
18939PA004000	Rating Area 3	Tobacco User/Non-Tobacco User	39	590.43	590.43
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40		597.92
18939PA004000 ⁻ 18939PA004000 ⁻		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41		609.15 619.91
18939PA004000		Tobacco User/Non-Tobacco User	43		634.88
18939PA004000		Tobacco User/Non-Tobacco User	44		653.59
18939PA004000 ⁻ 18939PA004000 ⁻		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45		675.58
18939PA004000		Tobacco User/Non-Tobacco User	47		731.20
18939PA004000		Tobacco User/Non-Tobacco User	48	764.94	764.94
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49		798.16
18939PA004000		Tobacco User/Non-Tobacco User	51		872.55
18939PA004000		Tobacco User/Non-Tobacco User	52		913.25
18939PA004000 ⁻ 18939PA004000 ⁻		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53		954.42
18939PA004000		Tobacco User/Non-Tobacco User	55		1043.31
18939PA004000	Rating Area 3	Tobacco User/Non-Tobacco User	56	1091.50	1091.50
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57		1140.16
18939PA004000		Tobacco User/Non-Tobacco User	59		1217.82
18939PA004000	Rating Area 3	Tobacco User/Non-Tobacco User	60	1269.76	1269.70
18939PA004000		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61		1314.67
18939PA004000 18939PA004000		Tobacco User/Non-Tobacco User	62		1344.14
18939PA004000	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over		
18939PA004000	Rating Area 5				
		Tobacco User/Non-Tobacco User	0-14	293.68	293.68
18939PA004000	Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15	293.68 319.79	293.68 319.79
18939PA004000 18939PA004000	Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	293.68 319.79 329.77 339.75	293.66 319.79 329.77 339.75
18939PA004000 18939PA004000 18939PA004000	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18	293.68 319.79 329.77 339.75 350.50	293.66 319.75 329.77 339.75 330.50
18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19	293.68 319.79 329.77 333.75 350.50 361.25	293.66 319.75 329.77 339.76 350.55 350.55 361.25
18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000	Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 177 18 19 20 21	293.68 319.79 329.77 339.75 350.50 361.25 372.38 383.90	233.61 319.73 329.77 339.77 350.56 361.22 372.33 383.90 383.90
18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 9 20 20 21 22	29368 319.79 329.77 339.75 350.50 361.25 372.38 383.90 383.90	233.61 319.74 329.7 339.77 350.51 361.22 372.33 383.90 383.90 383.90
1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19 20 20 21 22 22 22 23	29368 319.79 329.77 339.75 350.50 361.25 372.38 383.90 383.90 383.90	319.77 329.77 339.77 350.55 361.22 372.38 383.90 383.90 383.90 383.90
18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000 18939PA004000	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 23 24 24 25	29368 319.79 329.77 339.75 350.50 361.25 372.38 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90	223.64 319.74 329.77 339.77 350.50 361.22 372.33 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 380 390 390 300 300 300 300 300 300 300 30
1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19 20 20 21 22 23 24 23 24 25 26 26	293.68 319.79 329.77 333.75 336.50 361.25 372.38 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 393.90 303.90 303.90 303.90 303.90 303.90 303.90 303.90 303.90 303.90 303.90 30 303.90 303.90 303.90 303.90 303.90 303.90 303.90 303.90 303.90	233.6 319.7 329.7 339.7 339.7 339.7 339.7 339.7 339.7 337.3 333.9 333.9 333.9 333.9 335.4 333.9
1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 20 20 21 22 23 22 23 22 23 22 23 22 26 26 27 27	293.68 319.79 329.77 339.75 350.50 361.25 372.38 383.90 383.90 383.90 383.90 383.90 383.90 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 383.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 393.93 39	233.6 319.7 329.7 339.7 350.5 361.2 372.3 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.4 383.9 383.4 383.9 383.4 383.9 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 385.4 393.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7 395.7
1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000 1833PA004000	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19 20 20 21 22 23 24 25 26 27 28 26 27 28 29 29	293.68 319.79 329.77 339.75 350.50 361.25 372.38 383.90 383.90 383.90 383.90 383.90 383.90 383.91 402.32 417.29 429.58	233.64 319.73 329.77 339.77 339.77 335.75 336.75 336.72 372.34 383.99 383.99 383.99 383.99 383.99 383.93 385.44 393.11 402.33 417.22 429.51
18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000 18339PA004000	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 16 17 17 20 20 20 20 20 20 20 20 20 20 20 20 20	293.68 319.79 329.77 339.75 350.50 361.25 372.38 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 384.31 393.11 402.32 417.29 429.58 435.72	233.6 319.7 329.7 339.7 350.5 361.2 372.3 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 383.9 393.9 393.9 393.9 3933.9
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19 20 21 222 23 24 225 26 27 27 28 29 30 31 32 23 24 25 26 27 27 28 29 30 31 31 32 33	293.68 319.79 329.77 333.75 336.75 336.25 372.38 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 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19 20 20 20 20 20 20 20 20 20 20	29368 319.79 329.77 333.75 333.75 336.25 372.38 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 383.90 40.32 44.94 44.94 44.94 44.94 44.94 44.94 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192294204801 Tabasa Lankhan-Tabasa Lak 1 441.4 195394204001 Kard Lankhan-Tabasa Lak 445.7 195394204001 Kard Lankhan-Tabasa Lak 2 472.4 195394204001 Kard Lankhan-Tabasa Lak 3 455.6 1953994204001 Kard Lank 4<	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.83	405.83
10000PAQU60001 Tokaso Userkon-Tokaso User 10000PAQU60001 444.55 10000PAQU60001 Fandaro Userkon-Tokaso User 4 44.55 10000PAQU60001 Fandaro Userkon-Tokaso User 4 4 10000PAQU6001 Fandaro Userkon-Tokaso User 4 4 4 10000PAQU6001 Fandaro Userkon-Tokaso User 4 4 4 10000PAQU601 Fandaro Userkon-Tokaso User 4 4 4 10000PAQU	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	418.11	418.11
1999/000001 Ray Pers P Tataco Lankor Tataco Lar	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	431.34	431.34
1000000000000000000000000000000000000	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	444.57	444.57
19999000001Rang AcesTabace Lawlow Tabace Law1111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111 <th< td=""><td>18939PA0040001</td><td>Rating Area 6</td><td>Tobacco User/Non-Tobacco User</td><td>20</td><td>458.27</td><td>458.27</td></th<>	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	458.27	458.27
14333PA046501 Range Aca 5 Tobaccs Isankan Tabaco Isac 2 472.4 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 2 472.4 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 2 473.3 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 2 485.12 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 2 485.12 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 2 485.22 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 3 474.5 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 3 474.5 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 3 474.5 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 3 474.5 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 3 474.5 1533PA040005 Rainy Aca 5 Tobaccs Isankan Tabaco Isac 3 474.5 1533PA040005 Rainy Aca	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	472.44	472.44
1600FMCM000000000000000000000000000000000	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	472.44	472.44
1933874000001 Raing Ane 8 Totacco User Num-Totacco User 3 443.75 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 443.75 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 443.75 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 443.75 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 443.75 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 443.75 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 443.76 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 446.76 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 447.80 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 447.30 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 448.70 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 448.70 1933874000007 Raing Ane 8 Totacco User Anone Concord User 3 448.70 1933874000007	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	472.44	472.44
18589404001 Radig Avas 5 Tokeco Usarikor Tokeco Usar 2 443.7 188894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 2 645.5 188894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 2 645.6 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 3 647.5 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 3 647.5 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 3 647.5 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 3 647.5 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 3 647.5 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 3 646.2 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 3 646.2 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 4 641.0 189894040001 Radig Avas 6 Tokeco Usarikor Tokeco Usar 4 641.6 1898940400001 R	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	472.44	472.44
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19839PA004001 Raing Area 5 Tridecco Lisenikor Totacco Lise 2.6 9.83.8 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.83.8 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.83.9 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.83.9 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.83.9 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.83.9 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.83.9 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.83.9 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.63.2 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.63.2 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0 9.63.2 19839PA004001 Raing Area 6 Totacco Lisenikor Totacco Lise 3.0	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	483.78	483.78
1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.8.6 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.2 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.0 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.0 1809PA004001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.0 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.0 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.0 1809PA004001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.0 1809PA004001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 50.9.0 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 60.9.0 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 3 60.0.0 1809PA0040001 Ruing Ane 6 Tobacco UserNon-Tobacco User 4 60.0.0 1809PA0400001 Ruing Ane 6 Tobacco UserNon-Tobacco User 4 60.0.0 1809PA0400001 Ruing Ane 6 Tobacco UserNon-Toba	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	495.12	495.12
1909PA004000 Rating Area 6 Tobacco UserNon-Tobacco Us	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	513.54	513.54
1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 130 56.9.0 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 33 66.7.4.2 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 33 66.7.4.2 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 36 67.7.3.2 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 36 67.7.3.2 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 36 66.6.6 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 36 66.6.6 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 46 66.7.0.2 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 46 66.00.0 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 46 66.00.0 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 46 67.00.6 1303PFA004000 Raing Ases 6 Tobacco UserNon-Tobacco User 46 67.0.6	18939PA0040001	Rating Area 6		29	528.66	528.66
1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 32 56.8.9 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 34 677.32 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 36 671.34 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 36 681.10 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 38 686.66 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 38 686.66 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 38 666.22 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 40 605.76 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 43 641.10 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 44 605.05 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 44 660.05 1803PA004001 Rating Aves 6 Tobacco UserNon-Tobacco User 45 642.20	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	536.22	536.22
19399A0040001 Rating Area 6 Tobacco User/Non-Tobacco User 33 655.8 19399A0040001 Rating Area 6 Tobacco User/Non-Tobacco User 34 577.32 18399A004001 Rating Area 6 Tobacco User/Non-Tobacco User 35 667.72 18399A004001 Rating Area 6 Tobacco User/Non-Tobacco User 36 681.10 18399A004001 Rating Area 6 Tobacco User/Non-Tobacco User 38 688.66 1939PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 38 688.66 1939PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 40 60.03.76 1939PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 42 66.73.86 1939PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 43 641.10 1839PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 43 64.10.0 1839PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 44 66.00.0 1839PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 40 65.8 <td>18939PA0040001</td> <td>Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>31</td> <td>547.56</td> <td>547.56</td>	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	547.56	547.56
18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 33 07.34 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 38 07.32 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 38 061.10 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 38 068.6 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 38 068.2 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 38 068.2 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 48 063.37 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 48 063.37 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 48 063.37 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 48 062.20 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 48 062.20 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 48 063.8 18339PA040001 Raing Area 6 Totacco UserNon-Totacco User 48 063.8 18339PA0400001 Raing Area 6	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	558.90	558.90
18939PA004001 Raing Area 6 Tobacco UserNon-Tobacco User 55 577.2 18939PA004001 Raing Area 6 Tobacco UserNon-Tobacco User 35 581.0 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 37 584.86 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 39 586.22 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 40 60.37 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 41 615.12 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 42 60.58 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 42 60.58 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 43 641.10 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 45 662.20 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 45 662.20 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 45 662.20 18939PA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 45 663.10 18939PA0040001 Raing Area 6<	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	565.98	565.98
18839FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 36 6.91.10 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 38 6.86.6 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 39 6.86.2 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 40 6.03.7a 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 41 6.01.0 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 43 6.61.10 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 43 6.61.10 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 43 6.62.2 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 46 6.70.6.6 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 46 6.72.4 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 46 6.72.4 18939FA0040001 Raing Area 6 Tobacco UserNon-Tobacco User 46 6.72.4 </td <td>18939PA0040001</td> <td>Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>34</td> <td>573.54</td> <td>573.54</td>	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	573.54	573.54
1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 33 594.88 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 39 596.22 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 40 605.12 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 41 605.12 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 42 625.96 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 43 641.10 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 660.00 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 778.42 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 778.42 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 778.42 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 50 443.72 1803PPA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 50	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	577.32	577.32
19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 33 0.966.6 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 40 603.72 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 41 611.12 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 42 665.98 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 43 661.10 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 43 660.00 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 46 660.00 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 46 660.00 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 46 660.00 19839PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 46 670.64 19839PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 661.00 19839PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 661.00 19839PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 59 661.01 19839PA0040001 Ra	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	581.10	581.10
18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 39 596.22 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 40 603.78 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 41 615.12 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 42 625.98 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 43 641.10 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 44 660.00 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 708.66 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 47 738.42 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 605.58 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 605.58 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 605.58 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 50 843.76 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 50 93.376 18939PA0400001 Raing	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	584.88	584.88
18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 40 603.76 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 41 615.12 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 43 641.10 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 660.00 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 662.20 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 662.20 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 662.20 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 662.20 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 47 738.42 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 685.86 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 58 681.10 18839PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 58 1063.35	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	588.66	588.66
1833PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 41 615.12 1833PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 42 665.98 1833PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 43 641.10 1833PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 44 680.00 1833PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 46 706.66 1833PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 772.44 1833PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 680.00 1833PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 772.44 1833PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 60 843.78 1833PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 61 861.10 1833PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 61 80.378 1833PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 62 963.78 <td>18939PA0040001</td> <td>Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>39</td> <td>596.22</td> <td>596.22</td>	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	596.22	596.22
18339PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 42 62.5.9 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 43 641.10 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 44 660.00 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 46 682.20 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 47 738.42 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 772.44 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 49 900.58 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 50 943.78 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 51 881.10 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 53 963.78 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 53 1963.74 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 56 11	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	603.78	603.78
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 43 641.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 660.00 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 6708.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 778.42 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 47 778.42 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 48 772.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 48 805.98 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 49 805.98 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 50 843.76 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 9922.00 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 9923.20 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 1003.54 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1102.20	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	615.12	615.12
18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 44 660.00 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 45 682.20 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 46 778.42 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 47 778.42 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 48 772.44 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 49 805.58 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 50 843.76 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 51 8681.10 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 52 922.20 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 53 963.78 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 53 1063.54 18939PA004001 Raing Area 6 Tobacco User/Non-Tobacco User 56 1063.54	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	625.98	625.98
18339PA044001 Raing Area 6 Tobacco User/Non-Tobacco User 44 662.20 18339PA044001 Raing Area 6 Tobacco User/Non-Tobacco User 46 708.66 18339PA044001 Raing Area 6 Tobacco User/Non-Tobacco User 47 778.42 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 772.44 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 49 0.05.98 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 50 0.41.78 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 51 0.81.10 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 52 0.922.0 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 53 0.063.78 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 55 1053.54 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 56 10162.0 18339PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 56 1102.2		-		43		641.10
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 708.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 47 738.42 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 48 772.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 49 806.98 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 843.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 50 843.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 51 881.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 963.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 963.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 54 1008.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 55 1063.54 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1102.20 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 57 1151.34		-		44		660.00
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 47 738.42 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 48 772.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 48 805.98 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 843.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 881.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 922.20 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 963.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 963.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1008.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1002.20 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1003.54 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 58				45		682.20
41/41/18939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User48772.4418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User49806.9818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User50843.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User51881.1018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User52922.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User53963.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.6618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.6518939	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	708.66	708.66
18339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User4818339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User50843.7818339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User51881.1018339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User52922.2018339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User53963.7818339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User53963.7818339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User541008.6618339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618339PA0040001 Rating Area 6Tobacco User/Non-Tobacco User621357.32		-	Tobacco User/Non-Tobacco User	47		738.42
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 50 843.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 51 881.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 52 922.20 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 963.78 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 54 1008.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 55 1053.54 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1102.20 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1102.20 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 57 1151.34 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 59 1229.76 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 59 1229.76 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60<		-		48		772.44
S0S018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User51881.1018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User52922.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User53963.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User541008.6618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User571151.3418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User621357.32		-		49		805.98
18939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User51018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User53963.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User541008.6618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User571151.3418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User621367.32		Ũ		50		843.78
18939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User5216218939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User53963.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User541008.6618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User571151.3418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User621367.32				51		881.10
b33b3318939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User531008.6618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User571151.3418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User621367.32				52		922.20
3418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551053.5418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User561102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User571151.3418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User621357.32		-		53		963.78
18939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User551102.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User571151.3418939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User581203.7818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User591229.7618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User601282.2018939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User611327.5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User621357.32				54		1008.66
5618939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User18939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User				55		1053.54
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 11327.56 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User		-		56		1102.20
5818939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User18939PA0040001 Rating Area 6Tobacco User/Non-Tobacco User18939PA004001 Rating Area 6Tobacco User/Non-Tobacco User<				57		1151.34
Tobacco User/Non-Tobacco User Tobacco User 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User				58		1203.78
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 1327.56 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1357.32				59		1229.76
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 01 1357.32				60		1282.20
02				61		1327.56
				62		1357.32
				63		1394.65
18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 64 and over 1416.85	18939PA0040001	Rating Area 6	I ODACCO User/Non-Tobacco User	64 and over	1416.85	1416.85

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18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	378.96	378.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	412.65	412.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	425.53	425.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		438.41	438.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	452.28	452.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	466.15	466.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	480.51	480.51
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	497.36	497.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	507.26	507.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	519.15	519.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	538.47	538.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	554.32	554.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	562.25	562.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	574.14	574.14
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	586.03	586.03
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	593.46	593.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	601.38	601.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		605.35	605.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	609.31	609.31
18939PA0040001		Tobacco User/Non-Tobacco User	36	613.27	613.27
18939PA0040001		Tobacco User/Non-Tobacco User	37	617.24	617.24
18939PA0040001		Tobacco User/Non-Tobacco User	38	625.16	625.16
18939PA0040001		Tobacco User/Non-Tobacco User	39	633.09	633.09
18939PA0040001	-	Tobacco User/Non-Tobacco User	40	644.98	644.98
18939PA0040001	-	Tobacco User/Non-Tobacco User	41	656.37	656.37
18939PA0040001		Tobacco User/Non-Tobacco User	42	672.22	672.22
18939PA0040001	-	Tobacco User/Non-Tobacco User	43	692.04	692.04
	-	Tobacco User/Non-Tobacco User	44	715.32	715.32
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	45		
18939PA0040001	Ŭ	Tobacco User/Non-Tobacco User	46	743.06	743.06
	Ŭ		47	774.27	774.27
18939PA0040001		Tobacco User/Non-Tobacco User	48	809.94	809.94
18939PA0040001		Tobacco User/Non-Tobacco User	49	845.11	845.11
18939PA0040001	-	Tobacco User/Non-Tobacco User	50	884.74	884.74
18939PA0040001		Tobacco User/Non-Tobacco User	51	923.87	923.87
18939PA0040001	-	Tobacco User/Non-Tobacco User	52	966.97	966.97
18939PA0040001	-	Tobacco User/Non-Tobacco User	53	1010.56	1010.56
18939PA0040001		Tobacco User/Non-Tobacco User	54	1057.63	1057.63
18939PA0040001		Tobacco User/Non-Tobacco User	55	1104.69	1104.69
18939PA0040001	-	Tobacco User/Non-Tobacco User	56	1155.71	1155.71
18939PA0040001	Ŭ	Tobacco User/Non-Tobacco User	57	1207.23	1207.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1262.21	1262.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		1289.46	1289.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1344.45	1344.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1392.00	1392.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1423.21	1423.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1462.35	1462.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1485.63	1485.63
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	350.89	350.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	382.08	382.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	394.01	394.01
			10		

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	405.93	405.93
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	418.78	418.78
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	431.62	431.62
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	444.92	444.92
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	458.68	458.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	458.68	458.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	458.68	458.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	458.68	458.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	460.52	460.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	469.69	469.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	480.70	480.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	498.59	498.59
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	513.26	513.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	520.60	520.60
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	531.61	531.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	542.62	542.62
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	549.50	549.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	556.84	556.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User		560.51	560.51
18939PA0040001		Tobacco User/Non-Tobacco User	35	564.18	564.18
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	567.85	567.85
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	571.52	571.52
18939PA0040001		Tobacco User/Non-Tobacco User	38	578.85	578.85
18939PA0040001		Tobacco User/Non-Tobacco User	39	586.19	586.19
18939PA0040001	-	Tobacco User/Non-Tobacco User	40	597.20	597.20
18939PA0040001		Tobacco User/Non-Tobacco User	41	607.75	607.75
18939PA0040001		Tobacco User/Non-Tobacco User	42	622.43	622.43
18939PA0040001		Tobacco User/Non-Tobacco User	43	640.78	640.78
18939PA0040001		Tobacco User/Non-Tobacco User	44	662.33	662.33
18939PA0040001		Tobacco User/Non-Tobacco User	45	688.02	688.02
18939PA0040001		Tobacco User/Non-Tobacco User	46	716.92	716.92
18939PA0040001		Tobacco User/Non-Tobacco User	47	749.94	749.94
18939PA0040001		Tobacco User/Non-Tobacco User	48	782.51	782.51
18939PA0040001	Ũ	Tobacco User/Non-Tobacco User	49	819.20	819.20
18939PA0040001		Tobacco User/Non-Tobacco User	50	855.44	855.44
18939PA0040001		Tobacco User/Non-Tobacco User	51	895.34	895.34
18939PA0040001		Tobacco User/Non-Tobacco User	52	935.71	935.71
18939PA0040001		Tobacco User/Non-Tobacco User	53	979.28	979.28
18939PA0040001		Tobacco User/Non-Tobacco User	54		
		Tobacco User/Non-Tobacco User	55	1022.86	1022.86
18939PA0040001 18939PA0040001			56		
		Tobacco User/Non-Tobacco User	57	1117.80	1117.80
18939PA0040001	-	Tobacco User/Non-Tobacco User	58	1168.72	1168.72
18939PA0040001		Tobacco User/Non-Tobacco User	59	1193.94	1193.94
18939PA0040001		Tobacco User/Non-Tobacco User	60	1244.86	1244.86
18939PA0040001	-	Tobacco User/Non-Tobacco User	61	1288.89	1288.89
18939PA0040001		Tobacco User/Non-Tobacco User	62	1317.79	1317.79
18939PA0040001		Tobacco User/Non-Tobacco User	63	1354.02	1354.02
18939PA0040001	1	Tobacco User/Non-Tobacco User	64 and over	1375.58	1375.58
18939PA0040001	-	Tobacco User/Non-Tobacco User	0-14	329.60	329.60
18939PA0040001		Tobacco User/Non-Tobacco User	15	358.90	358.90
18939PA0040001		Tobacco User/Non-Tobacco User	16	370.10	370.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	381.30	381.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	393.36	393.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	405.43	405.43

18939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User20417.9218939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User21430.8518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User23430.8518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User23430.8518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User24430.8518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User25432.5718939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User26441.1918939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User26441.1918939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User28468.3318939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User29482.1218939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User29482.1218939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User30489.0118939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User31499.3518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User31499.3518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User32509.6918939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User33516.1518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User33516.1518939PA0040001 Rating Area 9Tobacco User/Non-Tobacco User33516.1518939PA0040001 Rating Area 9Tobacco User/	417.92 430.85 430.85 430.85 430.85 430.85 432.57 441.19 451.53 468.33 482.12 489.01 499.35 509.69 516.15
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 22 430.85 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 23 430.85 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 24 430.85 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 24 430.85 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 25 432.57 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 26 441.19 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 27 451.53 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 28 468.33 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33	430.85 430.85 430.85 432.57 441.19 451.53 468.33 482.12 489.01 499.35 509.69 516.15
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 23 430.85 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 24 430.85 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 25 432.57 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 26 441.19 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 27 451.53 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 28 468.33 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33	430.85 430.85 432.57 441.19 451.53 468.33 482.12 489.01 499.35 509.69 516.15
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 23 430.85 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 26 432.57 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 26 441.19 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 26 441.19 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 27 451.53 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 28 468.33 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33	430.85 432.57 441.19 451.53 468.33 482.12 489.01 499.35 509.69 516.15
24 24 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 25 432.57 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 26 441.19 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 27 451.53 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 28 468.33 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User <td< td=""><td>432.57 441.19 451.53 468.33 482.12 489.01 499.35 509.69 516.15</td></td<>	432.57 441.19 451.53 468.33 482.12 489.01 499.35 509.69 516.15
25 25 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 26 441.19 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 27 451.53 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 28 468.33 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15	441.19 451.53 468.33 482.12 489.01 499.35 509.69 516.15
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 27 451.53 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 28 468.33 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 462.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15	451.53 468.33 482.12 489.01 499.35 509.69 516.15
2/1 2/1 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 28 468.33 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15	468.33 482.12 489.01 499.35 509.69 516.15
28 28 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 29 482.12 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 489.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 523.05	482.12 489.01 499.35 509.69 516.15
29 29 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 30 469.01 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 523.05	489.01 499.35 509.69 516.15
30 30 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 31 499.35 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 523.05	499.35 509.69 516.15
31 31 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 32 509.69 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15	509.69 516.15
32 32 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 33 516.15 18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 523.05	516.15
- 33 18939PA0040001 Rating Area 9 Tobacco Liser/Non-Tobacco Liser 523.05	
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 34 523.05	
	523.05
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 35 526.49	526.49
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 36	529.94
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 37 533.39	533.39
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 38 536.83	536.83
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 39	543.73
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 40	550.62
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 41	560.96
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 42 570.87	570.87
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 43	584.66
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 44 601.89	601.89
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 45 622.14	622.14
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User <u>46</u> 646.27	646.27
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 47 673.41	673.41
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 48 704.43	704.43
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 49 735.02	735.02
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 50 769.49	769.49
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 51 803.53	803.53
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 52 841.01	841.01
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 53 878.93	878.93
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 54	919.86
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 960.79	960.79
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 56 1005.17	1005.17
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 57 1049.97	1049.97
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 58 1097.80	1097.80
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 59 1121.49	1121.49
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 60 1169.32	1169.32
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 61 1210.68	1210.68
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 62 1237.82	1237.82
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 63 1271.86	1271.86
18939PA0040001 Rating Area 9 Tobacco User/Non-Tobacco User 64 and over 1292.11	1292.11

9 Rates Table Template v8.1		ired. To validate press Validate button or select Family-Tier Rates under Rating M		ze button or Ctrl + Shift + F.	
	If you are not in a community rating st	tate, select Age-Based Rates under Ratin	g Method and provide an Individual Ra	te for every age band.	
		acco User, you must give a rate for Toba			
		heet button, or Ctrl + Shift + H. All plans i	nust have the same dates on a sheet.		
HIOS Issuer ID* Federal TIN*	18939				
Rate Effective Date*	47-4352768 10/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
					I
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
		Required:			
Required: Enter the 14-character Plan ID	Required:	Select if Tobacco use of subscriber is used to	Required: Select the age of a subscriber eligible for the	Required: Enter the rate of an Individual Non-Tobacco or	Required: Enter the rate of an Individual tobacco er
Enter the 14-character Plan ID	Select the Rating Area ID	determine f a person is e igible for a rate from a plan	rate	No Preference enrollee on a plan	on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.31	28
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	308.49	30
18939PA0040001		Tobacco User/Non-Tobacco User	16	318.12	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	327.75 338.12	3
18939PA0040001		Tobacco User/Non-Tobacco User	19	348.49	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	359.23	3
18939PA0040001		Tobacco User/Non-Tobacco User	21	370.34	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	370.34 370.34	3
18939PA0040001		Tobacco User/Non-Tobacco User	23	370.34	3
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	371.82	3
18939PA0040001 18930PA0040001		Tobacco User/Non-Tobacco User	26	379.23	3
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	388.11 402.56	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	28	402.56	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	420.33	4
18939PA0040001		Tobacco User/Non-Tobacco User	31	429.22	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	438.11 443.66	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	33	443.66 449.59	4
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	452.55	4
18939PA0040001		Tobacco User/Non-Tobacco User	36	455.51	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	458.48 461.44	
18939PA0040001		Tobacco User/Non-Tobacco User	38	467.37	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	473.29	4
18939PA0040001		Tobacco User/Non-Tobacco User	41	482.18	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	490.70 502.55	
18939PA0040001		Tobacco User/Non-Tobacco User	43	517.36	5
18939PA0040001		Tobacco User/Non-Tobacco User	45	534.77	ŧ
18939PA0040001		Tobacco User/Non-Tobacco User	46	555.51	ŧ
18939PA0040001 18930PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	578.84 605.50	5
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	48	631.80	6
18939PA0040001		Tobacco User/Non-Tobacco User	50	661.42	6
18939PA0040001		Tobacco User/Non-Tobacco User	51	690.68	6
18939PA0040001		Tobacco User/Non-Tobacco User	52	722.90	1
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53	755.49 790.67	7
18939PA0040001		Tobacco User/Non-Tobacco User	55	825.85	8
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	864.00	8
18939PA0040001		Tobacco User/Non-Tobacco User	57	902.51	5
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	943.62 963.99	9
18939PA0040001		Tobacco User/Non-Tobacco User	60	1005.10	10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1040.65	10
18939PA0040001		Tobacco User/Non-Tobacco User	62	1063.98	10
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1093.24 1110.64	10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.02	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	324.51	:
18939PA0040001 18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16	334.64	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	344.77 355.68	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	366.58	3
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	377.88	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21	389.57 389.57	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	22 23	389.57	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	389.57	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	391.13	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	26	398.92	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	408.27 423.46	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	435.93	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	442.16	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	451.51 460.86	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	460.86 466.70	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	472.94	
18939PA0040001		Tobacco User/Non-Tobacco User	35	476.05	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	36	479.17	4
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	482.29 485.40	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	39	405.40	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	497.87	4
18939PA0040001		Tobacco User/Non-Tobacco User	41	507.22	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User	42	516.18	
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	528.64 544.23	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44 45	562.54	5
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	584.35	5
18939PA0040001 18930PA0040001		Tobacco User/Non-Tobacco User	47	608.90	6
18939PA0040001 18939PA0040001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	636.94 664.60	6
		Tobacco User/Non-Tobacco User	49 50	695.77	6
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18393PA004001 Rating Area 3 Tobacco User/Non-Tobacco User 57 1182.14 18393PA004001 Rating Area 3 Tobacco User/Non-Tobacco User 58 1235.98 18393PA004001 Rating Area 3 Tobacco User/Non-Tobacco User 60 1316.51 18393PA004001 Rating Area 3 Tobacco User/Non-Tobacco User 61 1363.07 18393PA004001 Rating Area 3 Tobacco User/Non-Tobacco User 63 1421.65 18393PA004001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 1451.65 18393PA004001 Rating Area 5 Tobacco User/Non-Tobacco User 64 and over 1451.65 18339PA004000 Rating Area 5 Tobacco User/Non-Tobacco User 61 341.91 18339PA004000 Rating Area 5 Tobacco User/Non-Tobacco User 16 341.91 18339PA004000 Rating Area 5 Tobacco User/Non-Tobacco User 17 352.26 18339PA004000 Rating Area 5 Tobacco User/Non-Tobacco User 19 374.65 18339PA004000 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 18339PA004000 Rating Area 5 <td>1081.7</td>	1081.7
18339FA040001 Rating Area 3 Tobacco User/Non-Tobacco User 58 1235.98 18339FA040000 Rating Area 3 Tobacco User/Non-Tobacco User 660 1316.51 18339FA040001 Rating Area 3 Tobacco User/Non-Tobacco User 661 1363.07 18339FA040001 Rating Area 3 Tobacco User/Non-Tobacco User 62 1393.63 18339FA040001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 1443.155 18339FA040001 Rating Area 5 Tobacco User/Non-Tobacco User 64 and over 1445.475 18339FA040001 Rating Area 5 Tobacco User/Non-Tobacco User 61.4 304.49 18339FA040001 Rating Area 5 Tobacco User/Non-Tobacco User 16 341.91 18339FA040001 Rating Area 5 Tobacco User/Non-Tobacco User 17 552.26 18339FA040001 Rating Area 5 Tobacco User/Non-Tobacco User 18 363.40 18339FA040001 Rating Area 5 Tobacco User/Non-Tobacco User 18 363.40 18339FA040001 Rating Area 5 Tobacco User/Non-Tobacco User	1131.6
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18939FA0040001 Rating Area 3 Tobacco User/Non-Tobacco User 62 139363 18939FA0040001 Rating Area 3 Tobacco User/Non-Tobacco User 63 1431.95 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 61 0.14 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 0.14 304.49 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 0.14 304.49 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 16 341.91 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 18 363.40 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 19 374.55 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 20 386.09 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 18939FA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 24	1316.5
18939PA0040001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 1454.75 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 0.14 300.49 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 15 331.56 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 16 341.91 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 18 363.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 18 363.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 20 386.09 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 23 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 24 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 26 407.56 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User <t< td=""><td>1393.6</td></t<>	1393.6
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1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 18 363.40 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 19 374.55 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 20 386.09 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 21 398.03 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 23 398.03 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 24 398.03 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 25 399.62 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 26 407.58 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 1833PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 45	341.9 352.2
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 19 374.55 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 20 386.09 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 21 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 23 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 24 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 25 399.62 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 27 417.14 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 445.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 445.40 18939PA0040001 Rating Area 5	363.4
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 21 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 23 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 24 398.03 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 25 399.62 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 26 407.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 27 417.14 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 32 470.87 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18939PA0040001 Rating Area 5	374.5
18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 22 398.03 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 23 398.03 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 24 390.03 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 25 399.62 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 26 407.58 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 4445.40 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 461.32 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.44 18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18339PA0040001 Rating Area 5 <td< td=""><td>386.0</td></td<>	386.0
18339PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 23 398.03 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 24 398.03 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 25 399.62 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 26 407.58 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 461.32 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 31 461.32 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 1839PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 1839PA0040001 Rating Area 5 Tobacco User	398.0
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 25 399.62 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 26 407.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 27 417.14 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 31 461.32 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 34 483.21 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35	398.0
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 26 407.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 27 417.14 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 27 417.14 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 31 461.32 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 32 470.87 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 34 483.21 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35 486.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35	398.0 399.6
18939PA004001 Rating Area 5 Tobacco User/Non-Tobacco User 28 432.66 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 29 445.40 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 31 461.32 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 32 470.87 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 34 483.21 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35 486.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 485.81 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 486.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 T	407.5
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18939PA040001 Rating Area 5 Tobacco User/Non-Tobacco User 30 451.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 31 461.32 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 32 470.67 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.64 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 34 483.21 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35 486.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 489.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 489.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 39 502.31	432.6
18939PA004001 Rating Area 5 Tobacco User/Non-Tobacco User 32 470.87 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 34 483.21 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35 486.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 4495.85 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 39 502.31	451.7
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 33 476.84 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 34 483.21 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35 486.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 489.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 39 502.31	461.3
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 34 483.21 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 35 486.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 489.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95	476.8
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 36 489.58 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 39 502.31	483.2
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 37 492.76 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 38 495.95 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 39 502.31	486.3
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 39 502.31	492.7
	495.9
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 40 508.68	502.3 508.6
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 41 518.24	518.2
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 42 527.39 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 43 540.13	527.3 540.1
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 44 556.05	556.0
1933PA0040001 Rating Area 5 Tobacco User 45 574.76	574.7
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 46 597.05 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 47 622.12	597.0 622.1
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 48 650.78	622.1
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 49 679.04	679.0
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 50 710.88 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 51 742.33	710.8
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 52 776.95	776.9
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 53 811.98	811.9
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 54 849.79 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 55 887.61	849.7 887.6
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 56 928.60	928.6
18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 57 970.00 18939PA0040001 Rating Area 5 Tobacco User/Non-Tobacco User 58 1014.18	970.0 1014.1

18339PA0040001 Raing Area 6 Tobacco User Non-Tobacco User 64 and over 1193.66 1193.66 18339PA0040001 Raing Area 6 Tobacco User Non-Tobacco User 0-14 374.72 374.72 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 16 408.03 408.03 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 16 420.77 420.77 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 17 433.50 433.50 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 18 447.22 447.22 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 20 475.14 475.14 19339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 22 489.84 489.84 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 23 469.44 499.44 18339PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 22 489.84 489.84 18339PA0040001 Raing Area 6						
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00000000000000000000000000000000000000000	18939PA0040001	Rating Area 5		63		1174.98
Name Totaxon lawer in Priority Dist Dist Dist Dist Dist Statisticker in Priority Totaxon lawer in Antonen Totaxon in Priority Totaxon lawer in Antonen Totaxon in Priority Dist	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1193.69	1193.69
Holpsontool Packet Lookers Holpsontool Holpsontool Holpsontool Holpsontool Reg data Takaset Lookers Holpsontool Holpsontool <td< td=""><td>18939PA0040001</td><td>Rating Area 6</td><td>Tobacco User/Non-Tobacco User</td><td>0-14</td><td>374.72</td><td>374.72</td></td<>	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	374.72	374.72
H93PP000001 Rang Amet Takaci Lakatis. Takaci Lakatis. IIII IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	408.03	408.03
HISAPACADO: Rang Asa 5Taxan: Lambin Taxan: Lamb	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.77	420.77
HB3PH04001Rang Vac 6Taken base base fragmentalAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA<	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User		433.50	433.50
19959/K000001 Rang Ase 6 Tabaco Laborito. Tabaco Laboritabaco Labori	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.22	447.22
1932970000001 Namy Ares 5 Telasco UserNam Talsco Later 1 44045 440454 1932970000001 Namy Ares 5 Telasco UserNam Talsco Later 2 44054 440454 1943970000001 Namy Ares 5 Telasco UserNam Talsco Later 2 44054 44054 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 2 4713 4713 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 2 4733 4713 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 2 4733 4713 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 2 4734 4713 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 2 4734 47143 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 3 46454 46454 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 3 46454 46454 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 3 46454 46454 194397000001 Namy Ares 5 Telasco UserNam Talsco Later 3 46454 46454	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	460.93	460.93
HotSIFMAID Tobase UserAv-Tobases har 2 40.00 40.00 INESERVALUES Tabase UserAv-Tobases har 2 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40.00 40	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	475.14	475.14
199974000001 Rang Area 5 Telesco Userker Tolesco User	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	489.84	489.84
1999940000000 Rang Aras 6 Transco Linerko-Tokaco Line 3.2 44.07.0 44.07.0 1999940000000 Rang Aras 6 Transco Linerko-Tokaco Line 3.2 5.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	489.84	489.84
1883PA00001 Teleso UserNor-Teleso User	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	489.84	489.84
18059PA60001 Rang Ana 6 Todacco Markhan-Todaco Mark 20 513.5 513.55 18059PA600001 Raing Ana 6 Todacco Markhan-Todaco Mark 20 513.55 513.55 18059PA600001 Raing Ana 6 Todacco Markhan-Todaco Mark 20 513.55 513.55 18059PA600001 Raing Ana 6 Todacco Markhan-Todaco Mark 20 513.55 513.55 18059PA600001 Raing Ana 6 Todacco Markhan-Todaco Mark 30 673.77 607.74 18059PA600001 Raing Ana 6 Todacco Markhan-Todaco Mark 30 656.85 608.65 18059PA600001 Raing Ana 6 Todacco Markhan-Todaco Mark 30 664.05 60.65.05 18059PA600001 Raing Ana 6 Todacco Markhan-Todaco Mark 30 664.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 60.65.05 <td>18939PA0040001</td> <td>Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>24</td> <td>489.84</td> <td>489.84</td>	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	489.84	489.84
1999/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.13 40.13.4 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.81.5 40.81.5 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.81.5 40.81.5 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.97.2 40.97.2 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.97.2 40.97.2 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.97.4 40.94.4 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.94.4 40.94.4 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.94.4 40.94.4 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.94.4 40.94.4 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.94.4 40.94.4 1009/PAGKACCI Raing Area 5 Tabaco User Non-Tobaco User 1 20 40.94.4 40.94.4 1009/PAGKACCI Raing Area 5 T	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	491.79	491.79
1855PR040000 Raing Anes 6 Tobacco UserNo-Tobacco User 36 56.2.6 56.2.6 1850PR040000 Raing Anes 6 Tobacco UserNo-Tobacco User 36 56.6.7 56.9.7 1850PR040000 Raing Anes 6 Tobacco UserNo-Tobacco User 36 56.6.7 56.9.7 1850PR040000 Raing Anes 6 Tobacco UserNo-Tobacco User 35 56.8.7 57.9.47 57.9.47 1850PR040000 Raing Anes 6 Tobacco UserNo-Tobacco User 36 56.8.6 56.9.8.6 1850PR0400007 Raing Anes 6 Tobacco UserNo-Tobacco User 36 56.9.8.6 56.9.8.6 1850PR0400007 Raing Anes 6 Tobacco UserNo-Tobacco User 36 56.9.8.6 56.9.8.6 1850PR0400007 Raing Anes 6 Tobacco UserNo-Tobacco User 36 56.0.8.6 56.9.8.6 1850PR0400007 Raing Anes 6 Tobacco UserNo-Tobacco User 37 56.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6 56.9.8.6	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.59	501.59
18039H2004001 Raing Jaca6 Tobacco Usarlion Tobacco Usarlion 1 96.6.1 96.6.1 96.6.1 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.7 96.77 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.7 96.77 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.7 96.7.7 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.7 96.7.6.2 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.6.2 96.8.2.2 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.6.2 96.8.2.2 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.2 96.7.2 96.7.2 18039H2004001 Raing Jaca6 Tobacco Usarlion 1 96.7.2 96.7.2 96.7.2 18039H2004001 Raing Jaca6 Tobacco Usarlion <tobacco td="" usarlion<tobacco="" usarlion<tobacco<=""><td>18939PA0040001</td><td>Rating Area 6</td><td>Tobacco User/Non-Tobacco User</td><td>27</td><td>513.35</td><td>513.35</td></tobacco>	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.35	513.35
18039PA04001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 0 656.54 18039PA04001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 0 577.2 577.2 18039PA040001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 0 578.44 578.44 578.44 18039PA040001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 3 566.55 568.55 18039PA040001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 6 662.65 569.55 18039PA040001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 6 662.65 569.55 18039PA040001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 6 663.05 569.55 18039PA040001 Rang Ares 6 Tobacco UserNor-Tobacco User 1 6 663.05 569.55 18039PA040001 Rang Ares 6 Tobacco UserNor-Tobacco User 4 6 677.72 777.72 777.72 777.72 777.72 777.72 777.72 777.72 777	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28		
1803PH040001 Rating Area 6 Tobacco User Name Tobacco User 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		-		29		
19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 30 579.47 5574.47 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 33 595.62 595.62 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 34 595.62 695.62 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 35 606.22 606.23 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 38 606.23 606.24 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 38 610.11 611.11 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 48 616.17 616.17 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 48 646.27 666.77 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 48 646.30 676.33 19509FA000001 Raing Area 6 Tobacco Usen/kon-Tobacco Usen 48 676.43 676.43 19509FA0000001 Raing Area 6 Tobacco Us	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User		555.96	555.96
18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 33 368.42 368.42 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 38 368.42 368.42 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 38 368.42 368.43 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 38 361.33 361.33 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 38 361.33 361.33 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 38 361.33 361.33 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 48 464.77 363.77 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 48 464.37 366.77 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 48 464.77 367.77 18839PA04000 Raing Area 6 Totacco User/kon-Totacco User 48 467.37 37.77.73 18839PA04000 Raing Area 6 Totacco User/kon-Tota	18939PA0040001	Rating Area 6		31		567.72
18839FA044001 Rating Area 5 Totacco User/Non-Totacco User 34 594.65 598.65 18939FA0440001 Rating Area 5 Totacco User/Non-Totacco User 36 696.55 598.65 18939FA0440001 Rating Area 5 Totacco User/Non-Totacco User 36 600.25 600.64 18939FA0640001 Rating Area 5 Totacco User/Non-Totacco User 38 610.33 610.33 18939FA0640001 Rating Area 5 Totacco User/Non-Totacco User 40 660.77 678.77 18939FA0640001 Rating Area 5 Totacco User/Non-Totacco User 40 666.77 678.77 18939FA0640001 Rating Area 5 Totacco User/Non-Totacco User 43 666.47 666.77 18939FA0640001 Rating Area 5 Totacco User/Non-Totacco User 46 670.73 773.73 18939FA0640001 Rating Area 5 Totacco User/Non-Totacco User 46 678.63 773.73 18939FA0640001 Rating Area 5 Totacco User/Non-Totacco User 46 679.73 773.73 18939FA0640001 Rating Area 5	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.47	579.47
Bits PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 36 966.5 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 37 0.606.42 0.600.42 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 37 0.606.42 0.600.43 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 38 0.610.17 0.610.17 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 40 0.620.07 0.620.07 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 40 0.620.07 0.620.07 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 43 0.647.77 0.677.77 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 46 0.604.57 0.777.32 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 46 0.604.5 0.777.32 1953 PAD040001 Raing Area 6 Totacco UserNon-Tobacco User 46 0.604.5 0.777.32 1953 PAD040001 Raing Area 6 To	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	586.82	586.82
18399PA004001 Raing Area 6 Totacco UserNon-Totacco User 35 002.5 000.5 18399PA004001 Raing Area 6 Totacco UserNon-Totacco User 37 006.4 006.4 18039PA004001 Raing Area 6 Totacco UserNon-Totacco User 39 0618.17 0618.17 18039PA0040001 Raing Area 6 Totacco UserNon-Totacco User 40 06301 062001 18039PA0040001 Raing Area 6 Totacco UserNon-Totacco User 41 0637.7 064.4 18039PA0040001 Raing Area 6 Totacco UserNon-Totacco User 42 040.03 0648.03 18039PA0040001 Raing Area 6 Totacco UserNon-Totacco User 43 064.71 064.03 18039PA0040001 Raing Area 6 Totacco UserNon-Totacco User 44 064.33 064.73 18039PA0040001 Raing Area 6 Totacco UserNon-Totacco User 46 077.23 077.32 18039PA0040001 Raing Area 6 Totacco UserNon-Totacco User 45 060.64 063.65 18039PA0040001 Raing Area 6 Totacco UserNon-T	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.66	594.66
1839FA004001 Raing Area 6 Totacco User/Non-Totacco User	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.58	598.58
18959PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 38 610.33 610.33 18839PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 39 616.17 616.17 18839PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 40 625.01 625.01 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 41 637.77 637.77 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 42 64400 6464.71 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 43 6464.71 664.73 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 644.30 644.30 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 770.32 777.32 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 670.63 776.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 670.64 776.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 45 671.45 671.45 18939PA0040001 Rating Area 6 <	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.50	602.50
18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 38 618.11 618.11 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 625.01 625.01 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 640.01 664.01 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 43 664.71 664.71 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 684.90 664.93 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 677.32 777.32 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 774.72 773.47 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 678.45 773.47 18339PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 48 608.65 608.65 18339PA0400001 Rating Area 6 Tobacco User/Non-Tobacco User 48 608.65 608.65 18339PA0400001 Rating Area 6 Tobacco User/Non-Tobacco User 63 698.65 608.65 18339PA0400001 Rating Area 6 Tobacc	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.42	606.42
18939PA04001 Rating Area 6 Tobacco User/Non-Tobacco User 40 626.01 19939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 41 667.77 657.77 19939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 42 6440.03 6464.00 19939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 43 664.71 666.71 19939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 674.47 677.42 777.32 19939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 674.47 676.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 776.61 7		-	Tobacco User/Non-Tobacco User	38	610.33	610.33
19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 41 69.77 69.77 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 43 664.71 664.70 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 43 664.71 664.70 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 44 664.30 664.71 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 46 777.22 777.32 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 47 765.61 776.52 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 48 800.88 600.88 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 49 635.56 635.56 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 53 999.26 699.22 19939PA04000 Rating Area 6 Tobacco User/Non-Tobacco User 55 1042.33 1042.33 19939PA004000 Rating Area 6 Tobacco Use	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39		
18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 644.03 644.71 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 684.30 684.71 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 684.30 684.30 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 44 684.30 684.30 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 774.75 777.32 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 800.88 800.88 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 800.88 800.88 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 46 800.88 800.88 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 50 874.85 874.85 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 51 991.35 991.54 18939PA040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 1902.33 1903.54 18939PA040001 Rating Area 6 Tobacco				40		
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18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 43 684.30 18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 46 707.32 707.32 18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 46 774.75 774.75 18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 47 765.61 775.56 18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 48 800.88 800.88 18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 49 835.66 635.66 18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 51 913.54 913.54 18339FA0040011 Rating Area 6 Tobacco User/Non-Tobacco User 53 999.22 999.22 18339FA00400011 Rating Area 6 Tobacco User/Non-Tobacco User 53 1995.2 1999.22 18339FA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 1992.2 1999.2 18339FA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 54 11045.80 11042.79 18339FA0040001 Rating Area 6 Tobacco User/No				42		
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18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 47 7765.61 7755.61 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 48 800.88 800.88 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 49 835.66 835.66 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 50 874.85 874.85 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 51 913.54 913.54 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 52 966.16 965.16 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 53 999.26 999.26 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 55 1002.33 1002.33 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 55 1002.33 1002.33 18939PA0040001 Raing Area 6 Tobacco User/Non-Tobacco User 57 1113.73 11193.73 18939PA0040001 Raing Area 6		-		45		
18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 44 800.88 800.88 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 49 835.66 835.66 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 60 874.85 874.85 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 61 913.54 913.54 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 62 956.16 956.16 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 63 999.26 999.26 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 64 1045.80 1045.80 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 65 1092.33 1092.33 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 66 1142.79 11142.79 18939PA040001 Raing Area 6 Tobacco User/Non-Tobacco User 65 1092.33 1092.33 18939PA0040001 Raing Area 6 To		-		46		
48 48 18939PA004001 Rating Area 6 Tobacco User/Non-Tobacco User 49 835.66 835.66 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 50 874.85 874.85 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 51 913.54 913.54 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 52 966.16 966.16 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 999.26 999.26 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 54 1045.80 1045.80 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 55 1092.33 1092.33 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1142.79 1142.79 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 58 1245.10 1248.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 58 1245.10 1248.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 1329.41 1329.41				47		
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352 352 352 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 53 999.26 999.26 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 54 1045.80 1045.80 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 55 1092.33 1092.33 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1142.79 1142.79 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1142.79 1142.79 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 57 1193.73 1193.73 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 58 1248.10 1248.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 59 1275.04 1275.04 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 1329.41 1329.41 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 1376.44 1376.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1407.30 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
53 53 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 54 1045.80 1045.80 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 55 1092.33 1092.33 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1142.79 1142.79 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 56 1142.79 1142.79 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 57 1193.73 1193.73 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 58 1248.10 1248.10 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 59 1275.04 1275.04 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 1329.41 1329.41 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 1376.44 1376.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1407.30 1407.30 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1407.30 1407.3				52		
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38 38 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 59 1275.04 1275.04 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 1329.41 1329.41 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 1376.44 1376.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1407.30 1407.30 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99		-		57		
59 59 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 60 1329.41 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 1376.44 1376.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 1376.44 1376.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1407.30 1407.30 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99				58		
b0 b0 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 61 1376.44 1376.44 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1407.30 1407.30 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99				59		
01 01 01 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 62 1407.30 1407.30 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1445.99 1445.99 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 63 1465.02 1469.02		-		60		
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63 63 18939PA0040001 Rating Area 6 Tobacco User/Non-Tobacco User 1469.02 1469.02				62		
10939FAUU4UUUT Kating Area 6 10bacco User/Non-10bacco User 64 and over 1469.02 1469.02		-		63		
	18939PA0040001	Railing Area 6	I ODACCO USER/Non-Tobacco User	64 and over	1469.02	1469.02

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18939PA0040001		Tobacco User/Non-Tobacco User	0-14	392.91	392.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	427.84	427.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	441.19	441.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		454.55	454.55
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	468.93	468.93
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	483.31	483.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	498.21	498.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	515.67	515.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	525.94	525.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	538.27	538.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	558.30	558.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	574.73	574.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	582.95	582.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	595.28	595.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	607.60	607.60
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	615.31	615.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	623.53	623.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User		627.64	627.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	631.74	631.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	635.85	635.85
18939PA0040001		Tobacco User/Non-Tobacco User	37	639.96	639.96
18939PA0040001	-	Tobacco User/Non-Tobacco User	38	648.18	648.18
18939PA0040001	-	Tobacco User/Non-Tobacco User	39	656.40	656.40
18939PA0040001		Tobacco User/Non-Tobacco User	40	668.72	668.72
18939PA0040001	-	Tobacco User/Non-Tobacco User	41	680.54	680.54
18939PA0040001		Tobacco User/Non-Tobacco User	42	696.97	696.97
18939PA0040001		Tobacco User/Non-Tobacco User	43	717.52	717.52
18939PA0040001	-	Tobacco User/Non-Tobacco User	44	741.66	741.66
	-		45		
18939PA0040001		Tobacco User/Non-Tobacco User	46	770.42	770.42
18939PA0040001	-	Tobacco User/Non-Tobacco User	47	802.78	802.78
18939PA0040001	-	Tobacco User/Non-Tobacco User	48	839.76	839.76
18939PA0040001	-	Tobacco User/Non-Tobacco User		876.22	876.22
18939PA0040001	-	Tobacco User/Non-Tobacco User	50	917.31	917.31
18939PA0040001	-	Tobacco User/Non-Tobacco User	51	957.89	957.89
18939PA0040001		Tobacco User/Non-Tobacco User	52	1002.57	1002.57
18939PA0040001	-	Tobacco User/Non-Tobacco User	53	1047.77	1047.77
18939PA0040001	-	Tobacco User/Non-Tobacco User	54	1096.56	1096.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1145.36	1145.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1198.26	1198.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1251.68	1251.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1308.69	1308.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1336.94	1336.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1393.95	1393.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1443.25	1443.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1475.61	1475.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1516.19	1516.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1540.33	1540.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	363.81	363.81
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	396.15	396.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	408.51	408.51
			16		

18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User		420.88	420.88
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	18	434.19	434.19
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	19	447.51	447.51
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	20	461.30	461.30
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	21	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	22	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	23	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	24	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	25	477.47	477.47
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	26	486.98	486.98
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	27	498.40	498.40
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	28	516.94	516.94
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	29	532.16	532.16
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User		539.77	539.77
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	31	551.18	551.18
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	31	562.60	562.60
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User		569.73	569.73
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	33	577.34	577.34
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	34	581.14	581.14
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	35	584.95	584.95
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	36	588.75	588.75
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	37	592.56	592.56
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	38	600.17	600.17
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	39	607.78	607.78
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	40	619.19	619.19
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	41	630.13	630.13
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	42	645.35	645.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	43	664.37	664.37
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	44	686.72	686.72
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	45	713.35	713.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	46	743.31	743.31
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	47	777.55	777.55
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	48	811.32	811.32
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	49	849.36	849.36
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	50	886.93	886.93
		51		928.31
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	52	928.31 970.16	
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	53		970.16
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	54	1015.34	1015.34
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	55	1060.52	1060.52
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	56	1109.50	1109.50
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	57		
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1211.75	1211.75
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1237.90	1237.90
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1290.69	1290.69
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1336.35	1336.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User		1366.31	1366.31
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1403.88	1403.88
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1426.23	1426.23
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	341.73	341.73
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	15	372.11	372.11
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	16	383.72	383.72
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	17	395.34	395.34
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	18	407.85	407.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User		420.35	420.35

18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	20	433.31	433.31
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	21	446.71	446.71
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	22	446.71	446.71
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	23	446.71	446.71
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	24	446.71	446.71
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	25	448.50	448.50
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	26	457.43	457.43
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	27	468.15	468.15
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	28	485.57	485.57
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	29	499.87	499.87
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	30	507.02	507.02
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	31	517.74	517.74
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	32	528.46	528.46
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	33	535.16	535.16
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	34	542.31	542.31
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	35	545.88	545.88
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	36	549.45	549.45
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	37	553.03	553.03
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	38	556.60	556.60
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	39	563.75	563.75
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	40	570.89	570.89
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	41	581.62	581.62
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	42	591.89	591.89
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	43	606.18	606.18
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	44	624.05	624.05
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	45	645.05	645.05
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	46	670.06	670.06
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	47	698.21	698.21
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	48	730.37	730.37
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	49	762.09	762.09
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	50	797.82	797.82
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	51	833.11	833.11
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	52	871.98	871.98
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	53	911.29	911.29
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	54	953.73	953.73
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	55	996.16	996.16
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	56	1042.17	1042.17
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	57	1088.63	1088.63
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	58	1138.22	1138.22
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	59	1162.79	1162.79
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	60	1212.37	1212.37
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	61	1255.25	1255.25
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	62	1283.40	1283.40
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	63	1318.69	1318.69
18939PA0040001 Rat	ating Area 9	Tobacco User/Non-Tobacco User	64 and over	1339.68	1339.68

Actuarial Memorandum and Certification

General Information

Company Identifying Information:	
Company Legal Name:	Aetna Life Insurance Co
State:	Pennsylvania
HIOS Issuer ID:	33906
Market:	Small Group
Effective Date:	01/01/2019
Rate Filing Tracking Number:	AETN-131455780
Policy Form(s):	AL SG HCOC-2019-EPO 03
Form Filing Tracking Number:	AETN-131441509

Company Contact Information	•
Name:	
Telephone Number:	
Email Address:	

1. Purpose, Scope, and Effective Date

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

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

2. Proposed Rate Increase

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

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

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

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

3. Experience Period Premium and Claims

A. Paid Through Date:

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

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

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

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

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

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

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

4. Benefit Categories

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

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

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

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

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

B. Changes in Benefits:

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

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

C. Changes in Demographics:

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

D. Other Adjustments:

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

E. Trend Factors (Cost/Utilization):

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

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

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 **PARE**, net of the 2019 user fee of \$0.15 PMPM.

10. Non-Benefit Expenses and Profit & Risk

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

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

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

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

11. Projected Loss Ratio

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

12. Single Risk Pool

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

13. Index Rate

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

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

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

14. Market-Adjusted Index Rate

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

15. Plan-Adjusted Index Rates

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

A. Actuarial Value, Cost Sharing:

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

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

B. Distribution and Administrative Costs:

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

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

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

D. Benefits in addition to EHBs:

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

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

16. Calibration

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

A. Age Curve Calibration:

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

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

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

B. Geographic Factor Calibration:

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

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

C. Small Group Premium Rates:

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

17. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as: Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

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

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

18. Composite Premiums

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

19. AV Metal Values

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

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

20. AV Pricing Values

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

21. Membership Projections

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

Terminated Plans and Products

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

22. Plan Type

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

23. Warning Alerts

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

24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the costsharing 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 Life Insurance Co was approximately \$2.8 billion. 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, **Manual**, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

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

- 2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 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

August 2, 2018

Date

Aetna

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131455780 - 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: Revised requested average rate change: Range of requested rate change: Effective date: People impacted: Available in: 8.6%¹ N/A¹ 8.6% -8.6% January 1, 2019 277

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

Key information

Taxes & fees

Company made (after taxes)

Jan. 2017-Dec. 2017 financial experiencePremiums\$8.4MClaims\$8.1MAdministrative expenses\$1.7M

This is how the insurance company plans to									
spend the premium it collects in 2019:									
Claims: 87.0%									
Administrative:	9.4%								
Taxes & fees: 1.6%									
Profit:	2.0%								

How it plans to spend your premium

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.

-\$0.4M **-\$0.9M**

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

Exhibit C-1

Calibrated Plan Adjusted Index Rates

		(A) Member Months	(B) Pre-Calibrated Plan Adjusted Index Rate	(C) Plan-Level Average Age Factor	(D) Age- Calibrated Plan Adjusted Index Rate	(E) Average Rating Area Factor	(F) Age&Geog.Calib Plan Adjusted Index Rate	(G) Average Tobacco Factor	(H) Consumer Adjusted Index Rates	(I) Calibrated Plan Adjusted Index Rates
Silver Plan	18939PA0040001	25,734	<u>\$665 04</u>	1 464	<u>\$665 04</u>	1 006	<u>\$665 04</u>	1 000	\$665 04	<u>\$451 51</u>
	Total Premium Total Premium Check	25,734	\$16,175,415 33		\$16,175,415 33 (B) = (D) : TRUE		\$16,175,415 33 (B) = (F) : TRUE		\$16,175,415 33 (B) = (H) : TRUE	\$16,175,415 33 (B) = (I) : TRUE
All Plans Aggregate	Calibration Factors:			Age 1 464 = $\Sigma((A)x(B)x(C))/\Sigma((A)x$	(B))	Geographic $1\ 006$ $=\Sigma((D)x(E)x(A))/$	/Σ((D)x(A))	Tobacco 1 000 = $\Sigma((F)x(G)x(A))$))/Σ((F)x(A))	

Notes:

(A) Development of Pre-Calibrated Plan Adjusted Index Rates is shown in Exhibit E-2

(B) Plan Level Average Age Factor, See Exhibit C-2 for Example

(C) Premium Paying Members, See Exhibit C-2 for Example

(D) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) / Age Calibration Factor

Total Premium = Σ (D) x (C)

(E) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example

(F) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor Total Premium = Σ (F) x (C)

(G) Average Tobacco Factor, See Exhibit C-2 for Example

(H) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration 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 = Σ (I) x (C) x (B) x (E) x (G)

Exhibit C-2

Development of Plan Level Average Factors Age Rating, Tobacco Rating, and Geographic Rating

Example: Silver Plan 18939PA0040001

	ge Age Fa		Average Tobacco User Factor -			Average Rating Area Factor -					
	Silver Plan 39PA0040		Silver Plan 18939PA0040001				Silver Plan 18939PA0040001				
	% by	Age	Tobacco	Tobacco	Avg.	Rate	Rating	Rating Area	Rating	Rating Area	
Age	Age	Factor	No	Yes	Rate	Factor	Area	Names	Area	Factors	
0-20	1.0%	-	0.9%	0.1%	1.000	1.000	1	Erie	0.1%	0.779	
1-14	14.3%	0.765	12.9%	1.5%	1.000	1.000	2	Elk/Cameron/Pot	0.3%	0.819	
15	1.2%	0.833	1.0%	0.1%	1.000	1.000	3	NEPA	3.3%	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	2.2%	0.837	
18	1.0%	0.913	0.9%	0.1%	1.000	1.000	6	Mid Central plus	3.0%	1.030	
19	1.3%	0.941	1.2%	0.1%	1.000	1.000	7	York/Lancaster	23.9%	1.080	
20	1.2%	0.970	1.1%	0.1%	1.000	1.000	8	Greater Philadelp	51.0%	1.000	
21	1.4%	1.000	1.2%	0.1%	1.000	1.000	9	Harrisburg	16.2%	0.939	
22	1.2%	1.000	1.1%	0.1%	1.000	1.000	Total	-	100.0%	1.006	
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	

Exhibit E-1 Calculation of Market Adjusted Index Rate

Projected Index Rate:	\$797.30
Net Risk Adjustment:	0.988
Exchange User Fees:	1.000
Total Impact:	-0.012
Market Adjusted Index Rate:	\$788.06

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					= Product		
										(Columns 1-6)					(Columns 8-11)	$=(7) \times (12)$	=(7)/(1)
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	Cost	Distribution & Admin	Network & UM	Benefits in addition to EHBs	•		Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor		Calibration	Calibrated Plan Adjusted Index Rate	
18939PA0040001	PA Silver OAEPO 6000 80% \$30/75	Silver	100 00%	\$788 06	0 729	1 158	1 000	1 000	1 000	665 04	1 000	0 683	0 994	0 945	0 642	426 74	0 844

Exhibit 5

Claim Impact due to Demographic Changes

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

Experience Period Demographic 1.1038 Factor Note:

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

Projected Demographic Factor 1.1079 Note:

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

Demographic Change	1.0037
--------------------	--------

Note:

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

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

Exhibit 6 Projected Membership Distribution by County

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

Average Experience Period Area Factor	0.9710					
Note: Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.						
Average Projected Area Factor	1.0063					
Note:						
Projected Area Factor computed as th average of Projection Period Area Fac	e					
Projected Area Factor computed as th average of Projection Period Area Fac	e					
Note: Projected Area Factor computed as th average of Projection Period Area Fac membership distribution. Area Shift Factor Note: Area Shift Factor computed as the rat Projected Membership by Area over t Membership by Area Factor represen due to the shift of the population distr areas.	0.9971 0 of the he Experience ts: The impact					

Note:

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

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

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

Exhibit 8 Trend Exhibit

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

Exhibit 9

Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	0	N/A
Silver	25,734	73%
Bronze	0	N/A
Catastrophic	0	N/A
Total	25,734	73%

Exhibit 10

Retention as a Percent of Premium and PMPM

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

Exhibit 11 MLR Projection

			Formula
(a)	Premium (pmpm)	\$628.56	
(b)	Medical Cost (pmpm)	\$544.97	
(c)	Medical Benefit Ratio (MBR)	86.7%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.03	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$11.66	
(f)	Adjusted Premium (pmpm)	\$616.90	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$550.00	= (b) + (d)
	Medical Loss Ratio (MLR)	89.2%	=(g) / (f)

Notes:

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

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

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

Exhibit 12 Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate	HIF Factor	Med Trend + HIF	Index Rate, including HIF
1Q 2019	23.8%	1.000	\$761.41	1.000	1.000	\$ 761.41
2Q 2019	25.5%	1.030	\$784.25	1.007	1.037	\$ 789.38
3Q 2019	23.7%	1.061	\$807.77	1.013	1.075	\$ 818.41
4Q 2019	27.0%	1.093	\$831.99	1.020	1.114	\$ 848.54
Total	100.0%	1.047	\$797.30	1.010	1.058	\$ 805.61

Exhibit 14

Sample Rate Calculation

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

Sample Small Group Information:

Effective Date:	01/01/2019
Rating Area:	Rating Area 1
Plan:	PA Silver OAEPO 6000 80% \$30/75

	Employee	Spouse	Child 1	Child 2	Child 3
Group Census	Age	Age	Age	Age	Age
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		Age Factors			
<u>Factors</u>	Employee	Spouse	Child 1	Child 2	Child 3
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 =	\$585.77
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7285
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$332.31

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

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$406.09	\$408.74	\$254.22	\$254.22		\$1,323.27
Employee 2	\$775.28	\$648.67				\$1,423.95
Employee 3	\$332.31	\$332.31				\$664.62
Employee 4	\$648.67	\$566.92	\$312.71	\$294.10	\$285.46	\$2,107.86
Employee 5	\$996.94	\$996.94	\$333.64			\$2,327.52
Employee 6	\$846.73	\$901.90	\$332.31			\$2,080.94
Employee 7	\$775.28	\$619.76				\$1,395.04
Employee 8	\$440.31	\$432.67				\$872.98
Employee 9	\$398.11	\$403.43	\$254.22	\$254.22	\$254.22	\$1,564.20
Employee 10	\$333.64	\$361.22	\$254.22	\$254.22		\$1,203.30
Group Total Monthly Premium:						\$14,963.68

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

Exhibit 15 Product Portfolio & Projected Membership Distribution

	HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
-	18939PA0040001	OAEPO	PA Silver OAEPO 6000 80% \$30/75	Silver	70.14%	No	100.00%

Exhibit 16

Plan Mapping

2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
18939PA0010001	PA Bronze PPO 6000 100/50 HSA				
18939PA0010002	PA Bronze PPO 6450 100/50 HSA				
18939PA0010003	PA Gold PPO 2000 100/50 HSA T	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010004	PA Gold PPO 1500 100/50 HSA				
18939PA0010005	PA Silver PPO 2500 100/50 HSA				
18939PA0010007	PA Silver PPO 2600 100/50 HSA				
18939PA0010009	PA Bronze PPO 5000 80/50 HSA				
18939PA0010010	PA Silver PPO 3500 100/50 HSA				
18939PA0010011	PA Gold PPO 1000 90/50				
18939PA0010012	PA Gold PPO 1000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010013	PA Gold PPO 2000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010014	PA Silver PPO 3000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010015	PA Platinum PPO 100/50 200D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010016	PA Platinum PPO 500 100/50				
18939PA0010017	PA Gold PPO 1000 100/50 250A				
18939PA0010018	PA Gold PPO 1000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7:
18939PA0010019	PA Gold PPO 1500 100/50				
18939PA0010020	PA Gold PPO 2000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7:
18939PA0010022	PA Silver PPO 3000 100/50 250A				
18939PA0010023	PA Silver PPO 3500 100/50				
18939PA0010024	PA Silver PPO 4000 100/50 25				
18939PA0010025	PA Silver PPO 5000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7:
18939PA0010026	PA Silver PPO 5000 100/50 RX 10/50/100				
18939PA0010027	PA Gold PPO 100/50 500D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7:
18939PA0010028	PA Gold PPO 1000 100/50 30				
18939PA0010029	PA Gold PPO 1500 100/50 30				
18939PA0010030	PA Silver PPO 2500 100/50 300A				
18939PA0010031	PA Silver PPO 4000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7:
18939PA0010032	PA Silver PPO 4500 100/50 30				
18939PA0010033	PA Silver PPO 2000 100/50 300A				
18939PA0010034	PA Bronze AWH WellSpan PPO 5000 80/50 HSA				
18939PA0010035	PA Bronze AWH PinnacleHealth PPO 5000 80 HSA				
18939PA0010036	PA Bronze AWH VP PPO 5000 80/50 HSA				
18939PA0010037	PA Silver AWH WellSpan PPO 3500 100/50 HSA				
18939PA0010038	PA Silver AWH PinnacleHealth PPO 3500 HSA				
18939PA0010040	PA Gold AWH WellSpan PPO 1000 100/50 25				
18939PA0010041	PA Gold AWH PinnacleHealth PPO 1000 100/50				
18939PA0010042	PA Gold AWH VP PPO 1000 100/50 25				
18939PA0010043	PA Silver AWH PinnacleHealth PPO 2000				
18939PA0010044	PA Silver AWH WellSpan PPO 2000 100/50				
18939PA0010046	PA Bronze PPO 6550 100/50 HSA E	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7
18939PA0010047	PA Bronze PPO 7000 100/50 Int	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7
18939PA0010048	PA Gold PPO 100/50 600D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7:
18939PA0010049	PA Silver PPO 3000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/7:
18939PA0010050	PA Silver PPO 3000 100/50 HSA E	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75

aetna

June 26, 2018

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

Subject: Aetna Life Insurance Company Small Group Rate Filing SERFF # AETN-131455780

Dear Mr. Michael Gurgiolo:

1. The "Rate Information" sheet included in the filing indicates an overall rate change of 6.8%, a minimum change of 3.8%, and a maximum change of 14.8%. However, the PA Actuarial Memorandum indicates that the range of rate change is constant at 6.8% and only one plan will be offered in 2019. Please provide examples showing the calculation for the minimum and maximum rate changes.

6.8% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 3.8%-14.8% represents the range of changes when the area factor changes are considered, as shown in the IV tab of the PAAM (Table 11).

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

The 6.8% shown in the PAAM represents the change in the rate from the first quarter of 2018 to the first quarter of 2019. The changes in Worksheet II represent the average rate change over the course of all policies effective in 2019 (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 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #3', for the requested numerical support.

4. Page 1 of the Federal Actuarial Memorandum indicates that this filing includes new benefit plans effective January 1, 2019. However, Worksheet II Section I of the URRT shows only one renewing plan and no new plans effective January 1, 2019. Please confirm that only Plan 33906PA0160001 will be offered in 2019 and it is considered a renewing plan.

We confirm that only plan 33906PA016001 will be offered in 2019 and it is considered a renewing plan. The actuarial memorandum wording has been updated to reflect this.

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





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

6. The PA Actuarial Memorandum indicates that the rating areas included in this filing are Rating Areas 1-3 and 5-9, with certain counties excluded. However, the file titled "PA_SG_33906_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 'ALIC Objection Response Tables 20180615.xlsx'

10. We have several questions related to trend.

a. The unit cost trends tie between Worksheet 1 Section II of the URRT, Exhibit 8, and the "SG Quarterly Trend_ALIC.xlsx" file. The utilization trends tie between the URRT and Exhibit 8. However, the utilization trends differ between the URRT/Exhibit 8 and the "SG Quarterly Trend_ALIC.xlsx" file. Please explain why the utilization trends differ.

The utilization trend shown in the "SG Quarterly Trend_ALIC.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 'ALIC 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_ALIC.xlsx" and Table 3 of the file PA Rate Template, resulting in differing total trends. Please reconcile, and explain why these weights differ.

aetna



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_AetnaLifeInsuranceCo_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_ALIC.xlsx'.

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

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

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

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

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

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

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

Leveraging Trend = (1 + Allowed Trend * Deductible Lookup)/(1+Allowed Trend) - 1Leveraging Trend = (1 + 0.1*1.15)/(1+0.1) - 1 = 1.3%Paid Trend = (1 + Allowed Trend) * (1 + Leveraging Trend) - 1Paid Trend = (1 + 10%) * (1 + 1.3%) - 1 = 11.5%

11. Please provide numerical support for the development of the assumed 2.60% 2020 Health Insurer Fee.

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

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





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

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

13. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (PMPM)' of \$522.56 compared to Worksheet I Section III of the URRT which shows \$525.85.

We believe you are referencing the medical cost before Risk Adjustment, which is \$535.11 in Worksheet I Section III. The reconciliation is shown below.

Incurred before RA	\$535.11
Risk Adj (no fees)	(\$10.76)
High Risk Pool Recoveries	(\$1.79)
Total Claims	\$522.56

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

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

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

15. The projected member months included in Table 1 of the file PA Rate Template total 3,447, while the projected member months included in Worksheet I Section III of the URRT total 3,348. 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 doublecounted. 3,348 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.

16. The Projected Required Revenue PMPM of \$654.59 included in Table 6 of the file PA Rate Template does not reconcile to Worksheet I Section III of the URRT. Please explain this discrepancy.

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

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





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

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

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

19. 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.

20. The company supporting exhibits were provided only in pdf format; please provide these exhibits as Excel workbooks for the Department's consideration.

We have submitted the supporting exhibits in Excel workbooks. We apologize for the oversite.

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

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

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

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #22', for the current distribution of members by renewal quarter.

23. 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.

24. 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 \$760.13.

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #24', for the requested development.





25. 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.

26. 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 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #26', for the requested distributions. The current distribution does not differ significantly in relation to the projected distribution.

27. 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.

28. 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 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #28' for the average commission development.

29. 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

			Values from PA AM Exhib	oit	Ma	tch?
	Experience	Manual	Experience Manual			
Experience Period	0.973	1.048				
Projection Period	1.154	1.154				
Change in Morbidity	1.186	1.101	1.186	1.101	TRUE	
	-					
	Experience	Manual				
Experience Area Factor	0.971	0.943				
Experience Age/Gender Factor	1.104	1.108				
Projection Area Factor	0.979	0.979				
Projection Age/Gender Factor	1.108					
Change in Area	1.008	1.038	1.008	1.038	TRUE	
Change in Age and Gender	1.004	1.000	1.004	1.000	TRUE	
Change in Demographics	1.012	1.038	1.012	1.038	TRUE	
	Experience	Manual				
Experience Network Factor	1.000	0.980				
Experience Network Mix	0.995	0.988				
Projection Network Factor	0.995	0.988				
Projection Network Mix	1.000	1.000				
Change in Network Factor	0.995	1.009	0.995	1.009	TRUE	
Change in Network Mix	1.005	1.012	1.005	1.012	TRUE	
Change in Networks	1.000	1.021	1.000	1.021	TRUE	
		<u> </u>				
	Experience	Manual				
Change in New Cap	1.000					
Change in Pooling Impact	1.007	1.008				
Change in Deductible Suppression	0.990	0.990				
Change in Rx Other Trend	0.990	0.991				
Remove Leveraging from Trend, Apply	0.958	0.930				
Change in Other	0.945	0.920	0.945	0.920	TRUE	

Objection 9 Area Factors

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

10 a.

From SG Quarterly Trend_AHASPA.xlsx

								Does SG Quarterly	
Service Category	Utilization*	Utilization Trend	Trend	Util Trend with	Match?	Induced	Util Trend with Induced	Trend_AHI plus	URRT and Exhibit 8
Service Category	Ounzation	offization frend	Leveraging	Leveraging	WILLCH	Utilization	Utilization	Induced Util match	Match?
								Exhibit 8?	
Inpatient Hospital	3.64%	2.52%	1 09%	3.64%	TRUE	0.994	1 88%	TRUE	TRUE
Outpatient Hospital	7.98%	6.52%	1 38%	7.98%	TRUE	0.994	5 86%	TRUE	TRUE
Professional	7.09%	6.02%	1 01%	7.09%	TRUE	0.994	5 36%	TRUE	TRUE
Other Medical	7.98%	6.52%	1 38%	7.98%	TRUE	0.994	5 86%	TRUE	TRUE
Capitation			1 01%	1.01%		0.994	-0.62%	TRUE	TRUE
Prescription Drugs	5.19%	2.63%	2 50%	5.19%	TRUE	0.994	1 99%	TRUE	TRUE
Total Annual Trend									

From Corrected Exhibit 8				
Service Type Facility Inpatient Facility Outpatient Physician Capitation	Utilization			
Facility Inpatient	1.88%			
Facility Outpatient	5.86%			
Physician	5.36%			
Capitation	-0.62%			
Medical	4.73%			
Pharmacy	1.99%			
Total (Med + Rx)	3.88%			

From corrected URRT

	Annualize	d Trend Factors
Benefit Category	Cost	Util
Inpatient Hospital	1 0608	1.0188
Outpatient Hospital	1 0450	1.0586
Professional	1 0192	1.0536
Other Medical	1 0450	1.0586
Capitation	1 0000	0.9938
Prescription Drug	1.1025	1.0199

Objection 21			
-	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution		51%	49%
Average Contract Size			1.72231
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 40.05
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$ 535.11
Risk Adj Transfer PMPM Projected Incurred Claims, without risk adjustment	\$ (10.76)
fee, PMPM	\$ 524.35

Administrative Expenses	9.45%	\$59.36	
General and Claims	6.38%	\$40.05	
Agent/Broker Fees and Commissions	2.28%	\$14.29	
Quality Improvement Initiatives	0.80%	\$5.02	
Taxes and Fees	2.06%	\$12.93	
Total Prem Tax	0.80%	\$5.02	
PA Prem Tax (Fixed)	0.00%	\$0.00	
PA Prem Tax (Var)	0.80%	\$5.02	
Federal Income Tax	1.26%	\$7.91	
	4.74%	\$29.76	
Risk Adj Fee	0.02%	\$0.15	
Risk Adj - High Risk Pool	0.21%	\$1.35	
Total Fixed Expenses	8.68%	\$54.48	
Total Variable Expenses	7.81%		
Plan Adjusted Index Rate (Q1)		\$ 627.90	
		÷ 027.50	
Avg Projected SG Premium Trend (Exhibit 12)		1.043	
5 · ,······ (-····· (-······)	I		
		\$ 654.59	TRU
The percentages of each component were calculat	ted based on the sing		

 \$
 654.59

 The percentages of each component were calculated based on the single risk pool gross
 premium average rate of \$627.90 This was determined based on the projected incurred claims, without the risk

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

	PA AM E	xhibit	Apply SG Premium	
	Calcula	ation	Trend	Match?
Administrative Expenses	9.45%	\$61.88	61.88	TRUE
General and Claims	6.38%	\$41.75	41.75	TRUE
Agent/Broker Fees and Commissions	2.28%	\$14.90	14.9	TRUE
Quality Improvement Initiatives	0.80%	\$5.24	5.24	TRUE
Taxes and Fees	2.06%	\$13.48	13.48	TRUE
PCORI Fees	0.00%	\$0.00	0	TRUE
PA Premium Tax (if applicable)	0.80%	\$5.24	5.24	TRUE
Federal Income Tax	1.26%	\$8.25	8.25	TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0	TRUE
Profit/Contingency (after tax)	4.74%	\$31.03	31.03	TRUE
			0	TRUE
Total Retention	16.25%	\$106.39		
Projected Required Revenue PMPM	\$ 654.59			

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	Мау	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%

Experience Period

Projection Period

Morbidity Factor

Manual Experience Rate Projection

		Mid-point	Mid-point to Mid-point, Experience to Projection:			24	months		
		Benefit Category	<u>IP</u>	<u>OP</u>	<u>Prof</u>	<u>Other</u>	<u>Cap</u>	<u>Rx</u>	<u>Total</u>
		Util Desc	days	services	services	services		scripts	
		Util/1,000	316.37	708.80	6,586.59	3,845.03	12,000.00	12,573.80	
Experience	Manual	Avg Cost/Service	3,745.48	1,470.19	167.51	324.72	1.94	149.56	
0.973	1.048	РМРМ	\$98.75	\$86.84	\$91.95	\$104.05	\$1.94	\$156.71	\$540.23
1.154	1.154								
1.186	1.101	Population Risk	1.101	1.101	1.101	1.101	1.101	1.101	
		Other							
		Area Factor	1.000	1.000	1.000	1.000	1.000	1.000	
		Area Mix	1.038	1.038	1.038	1.038	1.038	1.038	
		Demo Factor	1.000	1.000	1.000	1.000	1.000	1.000	
		Demo Mix	1.000	1.000	1.000	1.000	1.000	1.000	
		Network Factor	1.009	1.009	1.009	1.009	1.009	1.009	
		Network Mix	1.012	1.012	1.012	1.012	1.012	1.012	
		Benefit Mandate Change	1.000	1.000	1.000	1.000	1.000	1.000	
		New Cap	1.000	1.000	1.000	1.000	1.000	1.000	
		Pooling Impact	1.008	1.008	1.008	1.008	1.008	1.008	
		Deductible Suppression	0.990	0.990	0.990	0.990	0.990	0.990	
		Rx Other Trend	1.000	1.000	1.000	1.000	1.000	0.969	
		Total Other	1.057	1.057	1.057	1.057	1.057	1.025	
		Total Unit Cost	1.061	1.045	1.019	1.045	1.000	1.103	
		1. J	0.000	0.000	0.000	0.000	0.000	0.000	
		Induced Util Factor	0.980	0.980	0.980	0.980	0.980	0.980	
		Induced Util Mix	1.000	1.000	1.000	1.000	1.000	1.000	
		Utilization	1.025	1.065	1.060	1.065	1.000	1.026	
		Total Utilization Trend	1.005	1.044	1.039	1.044	0.980	1.006	
		Util/1,000	351.65	850.50	7,829.35	4,613.72	12,690.26	14,004.85	
		Avg Cost/Service	\$4,456.33	\$1,697.55	\$183.97	\$374.94	\$2.05	\$186.26	
		Projected PMPM	\$130.59	\$120.31	\$120.03	\$144.15	\$2.17	\$217.38	\$734.63
					Caradibilit	Mainhand D.		ed Exp PMPM	734.63
					creaibility	vveighted Bei	nefits in Excess	OT EHB Tactor	1

-	creationity weighted benefits in Excess of End factor
734.63	Index Rate for Projection Period, before application of prospective trend factor
1.035	Medical Trend (weighted each quarter's trend factor based on percentage of enrollees in experience)

Final Index Rate for Projection Period 760.13

Age	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
0	971	29.03489573	31	0%
1	920	34.56535205	31	0%
2	830	31.10881685	27	0%
3	1049	29.03489573	33	0%
4	1035	35.2566591	33	0%
5	921	36.63927318	27	0%
6	1031	17.28267603	32	0%
7	1119	27.65228164	31	0%
8	1113	23.5044394	35	0%
9	1170	36.63927318	36	0%
10	1131	37.33058022	35	0%
11	1157	44.93495767	37	0%
12	1078	44.24365063	36	0%
13	1163	59.45240553	38	-1%
14	1291	40.78711542	41	0%
15	1344	53.92194921	41	0%
16	1358	48.39149288	40	0%
17	1266	37.33058022	40	0%
18 19	1267	53.23064216	37	0% 0%
20	1449 1389	47.70018584 54.61325625	47	0%
20	1389	49.77410696	42	0%
22	1346	38.02188726	43	0%
23	1399	41.47842247	42	0%
24	1432	43.55234359	46	0%
25	1650	40.09580838	52	0%
26	1734	54.61325625	62	0%
27	1857	62.2176337	63	0%
28	1966	55.99587033	66	0%
29	1869	57.37848441	60	0%
30	1646	49.08279992	58	0%
31	1798	49.77410696	65	0%
32	1555	71.20462523	57	0%
33	1935	60.14371257	64	0%
34	1943	59.45240553	64	0%
35	1898	60.14371257	65	0%
36	1639	64.98286186	56	0%
37	1869	55.30456329	61	0%
38	1656	63.60024778	56	0%
39	1632	47.70018584	55	0%
40 41	1657	64.98286186 43.55234359	54	0%
41 42	1674 1609	70.51331819	51	0% -1%
43	1658	75.35246748	52	-1%
44	1751	52.53933512	57	0%
45	1751	62.2176337	58	0%
46	2024	78.80900268	67	0%
47	1905	84.33945901	62	-1%
48	1970	63.60024778	62	0%
49	2007	67.05678299	66	0%
50	2037	64.98286186	67	0%
51	1931	61.52632666	65	0%
52	2088	64.29155482	68	0%
53	2140	69.82201115	69	0%
54	2008	64.29155482	68	0%
55	2124	57.37848441	69	0%
56	2055	64.98286186	67	0%
57	1945	56.68717737	64	0%
58	1991	64.29155482	66	0%
59	1697	47.70018584	60	0%
60	1621	32.49143093	54	1%
61	1705	48.39149288	54	0%
62	1392	53.23064216	43	0%
63 64	1402	30.41750981	44	0%
64 65	1263 1594	29.72620277 27.65228164	45	0% 1%

Geo Area	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
Rating Area 1	964	0	4.16677038	0%
Rating Area 2	334	0	11.11138768	0%
Rating Area 3	1736	0	109.7249533	3%
Rating Area 4	0	24	0	-1%
Rating Area 5	1919	60	75.00186683	0%
Rating Area 6	2703	0	101.3914126	3%
Rating Area 7	27577	216	798.6309894	17%
Rating Area 8	27417	2964	1706.986932	-38%
Rating Area 9	16562	84	540.9856876	14%

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

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

Average Commission PSPM	24.61
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July 16, 2018

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

Subject: Aetna Life Insurance Company Small Group Rate Filing SERFF # AETN-131455780

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 ALIC 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 (0.995) compared to the manual (0.988). 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 .995 is the average projected network factor for the membership included in the base experience which includes ACA and transitional policies for ALIC. The Projection Network Factor for the manual experience of .988 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 ALIC 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 ALIC Objection Response Tables 20180706.xlsx attachment. The leveraging component of trend is not included in the allowed rate development, only in the paid to allowed ratio. The utilization trend used in the URRT matches the expected utilization trend with leveraging removed, but including induced utilization.

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

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

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

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

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



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

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

9. Please explain why the Rx Other Trend in Cell M25 of the exhibit provided in response to Question 24 (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 #24' tab only applies to the pharmacy cost category. The Rx Other trend in Cell D30 on the 'Response #3' tab is the factor for all medical cost categories, weighted by category, using .969 for Rx and 1.0 for all other medical cost categories.

10. The response to Question 25 does not address the differences in administrative expenses in Table 6 and the SHCE or the differences in QIS in Table 6 and the SHCE. Please reconcile this data.

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

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

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

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

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

Sincerely,

, ASA, MAAA

Actuary I, Aetna

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

Base Experience

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

	2019 Panawals /Salas		2019 Ful	Year
	2018 Renewals/Sales Renewals,			/Sales
Renewal Action	Members Risk		Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	12,450	1.060	1,476	1.330

Ending Membership	15,695	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)		
	MMOS Average Risk		
SG KWYH	0	0.000	
SG ACA	127,389	1.048	
Manual Experience	127,389	1.048	

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

2018 Renewa			
Members	Members	Risk	
4,700	1.108	15,695	1.083
12,450	1.060	1,476	1.330
1,455	0.965	4,420	0.962
0 0.000		0	0.000
	Members 4,700 12,450 1,455	4,7001.10812,4501.0601,4550.965	Members Risk Members 4,700 1.108 15,695 12,450 1.060 1,476 1,455 0.965 4,420

Ending Membership	15,695	1.083	12,750	1.154

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

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

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

Pennsylvania

Aetna Life Insurance, Co.

1Q19 Small Group Rates

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

Utilization Trend

2.52%

6.52%

6.02%

6.52%

2.63%

From SG Quarterly Trend_AHASPA.xlsx (Paid Trend)

Service Category	Cost*	Utilization*
Inpatient Hospital	6 08%	3.64%
Outpatient Hospital	4 50%	7.98%
Professional	1 92%	7.09%
Other Medical	4 50%	7.98%
Capitation		
Prescription Drugs	10.25%	5.19%
Total Annual Trend		

From Exhibit 8 (Allowed Trend)

Service Type	Unit Cost	Utilization
Facility Inpatient	4.50%	1.88%
Facility Outpatient	4.50%	5.86%
Physician	1.92%	5.36%
Capitation	0.00%	-0.62%
Medical	4.24%	4.73%
Pharmacy	10.25%	1.99%
Total (Med + Rx)	6.10%	3.88%

From URRT (Allowed Trend

Trend

Leveraging

1.09%

1.38%

1.01%

1.38%

1.01%

2.50%

Util Trend with

Leveraging

3.64%

7.98%

7.09%

7.98%

1.01%

5.19%

Match?

TRUE

TRUE

TRUE

TRUE

TRUE

	Annualized	Annualized Trend Factors		
Benefit Category	Cost	Util		
Inpatient Hospital	1.0608	1.0188		
Outpatient Hospital	1.0450	1.0586		
Professional	1.0192	1.0536		
Other Medical	1.0450	1.0586		
Capitation	1.0000	0.9938		
Prescription Drug	1.1025	1.0199		

URRT and Exhibit 8

Match?

TRUE

TRUE

TRUE

TRUE

TRUE

TRUE

Does SG Quarterly

Trend_AHI plus

Induced Util match

Exhibit 8?

TRUE

TRUE

TRUE

TRUE

TRUE

TRUE

Util Trend with Induced

Utilization

1.88%

5.86%

5.36%

5.86%

-0.62%

1.99%

Induced

Utilization

0.994

0.994

0.994

0.994

0.994

0.994

Pennsylvania Aetna Life Insurance, Co.

1Q19 Small Group Rates

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

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

sk adjustm	ent calc	ulation.
\$	8.19	
\$	1.13	
\$	0.14	
\$	7.96	TRUE
\$	0.15	
\$	1.40	TRUE
\$	6.41	TRUE
\$	6.41	
\$	6.79	
	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ 1.13 \$ 0.14 \$ 7.96 \$ 0.15 \$ 1.40 \$ 6.41 \$ 6.41

Risk Transfer Estimate from PA DOI	\$9.25	5 Calculati	
Adjustment for Admin components of Premium	\$1.51		
2018 Risk Adjustment Fee	(\$0.15)		
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)		
Projected Risk Adjustment PMPM (1st Quarter)	\$9.24	FALSE	\$9.26
Trend Factor to midpoint of projection period	1.043		
Full Year Projected Risk Adj PMPM	\$9.65	FALSE	\$9.66

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

Risk Transfer Estimate from PA DOI	\$8.19
Adj for Trend	\$1.06
Trended Risk Transfer Estimate from PA DOI	\$9.25
Adjustment for Admin components of Premium	\$1.51
Adjusted Risk Transfer Estimate	\$10.76
2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$9.65

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

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

Pennsylvania Aetna Life Insurance, Co.

1Q19 Small Group Rates

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

Answer, based on previously submitted va	alues.	Answer, based on revised values.				
Adjusted Risk Transfer Estimate	\$10.76	Adjusted Risk Transfer Estimate		\$7.96		
2018 Risk Adjustment Fee	(\$0.15)	2018 Risk Adjustment Fee		(\$0.15		
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)	2018 Net High Risk Pool Prem less Recoveries		(\$1.40		
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26	Projected Risk Adjustment PMPM (1st Quarter)		\$6.41		
This is the table we put in the previous objection respon The Exhibit 11 'Medical Cost (PMPM)' was calculated as		This is the revised table for the previous objection respo The Exhibit 11 'Medical Cost (PMPM)' was calculated as				
Incurred before RA	\$534.94	Incurred before RA	\$5	534.94		
Risk Adj (no fees)	(\$10.76)	Risk Adj (no fees)		(\$7.96		
High Risk Pool Recoveries	(\$1.79)	High Risk Pool Recoveries		(\$1.86		
Total Claims	\$522.39	Total Claims	\$5	525.12		
Incurred before RA	\$534.94	Incurred before RA	\$5	534.94		
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$	6.41		
2019 Risk Adjustment Fee	\$ 0.15	2019 Risk Adjustment Fee	\$	0.15		
High Risk Pool Premium	\$ 3.14	High Risk Pool Premium	\$	3.26		
Total Claims	\$522.39	Total Claims	\$5	525.12		
		High Risk Pool Premium	\$			
High Risk Pool Premium	\$ 3.14	-	Ŷ	3.26		
High Risk Pool Premium High Risk Pool Recoveries	\$ 3.14 \$ 1.79 \$ 1.35	High Risk Pool Recoveries Net High Risk Pool Recoveries	\$	3.26 1.86		

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

	Supplemental Health Care Exhibit			PA Actuarial Mem	orandum, Tab	le 6
Line	Description	Small Group Employer	Percent of Prem		РМРМ	Percent of Prem
	1.8 Adjusted Premiums Earned 6.6 Total of Defined Expenses Incurred for Improving Health Care Quality	13,986,150 75,574		Quality Improvement Initiatives	5.24	0.80%
	10.5 Total general and administrative	472,950) 3.38%	General and Claims	41.75	6.38%

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

Objection 21					
	SEPA	А	ll Other PA	Total	
Commissions PSPM				\$	24.61
Projected Area Distribution		51%	49%		
Average Contract Size					1.722
Commissions PMPM				\$	14.29
G&A PMPM				\$	45.07
.80% QIA included in \$45.07					0.80%
Non QIA G&A PMPM				\$	40.05
BFIT Profit					6.00%
FIT					21.00%
AFIT Profit					4.74%
State Fees					0.60%
State Assessment					0.20%

Projected Incurred Claims, before ACA rein & Risk	
Adj't, PMPM	\$ 535.11
Risk Adj Transfer PMPM	\$ (10.76)
Projected Incurred Claims, without risk adjustment	
fee, PMPM	\$ 524.35

fee, PMPM		\$ 524.35					
						Apply SG	
				PA AM Exhibit (Calculation	Premium	Match?
Administrative Expenses	9.45%	\$59.36	Administrative Expenses	9.46%	\$61.90	61.88	FALSE
General and Claims	6.38%	\$40.05	General and Claims	6.38%	\$41.76	41.75	FALSE
Agent/Broker Fees and Commissions	2.28%	\$14.29	Agent/Broker Fees and Commissions	<mark>2.28%</mark>	\$14.90	14.9	TRUE
Quality Improvement Initiatives	0.80%	\$5.02	Quality Improvement Initiatives	0.80%	\$5.24	5.24	TRUE
Taxes and Fees	2.06%	\$12.93	Taxes and Fees	2.06%	\$13.48	13.48	TRUE
			PCORI Fees	0.00%	\$0.00	0	TRUE
Total Prem Tax	0.80%	\$5.02	PA Premium Tax (if applicable)	0.80%	\$5.24	5.24	TRUE
PA Prem Tax (Fixed)	0.00%	\$0.00					
PA Prem Tax (Var)	0.80%	\$5.02					
Federal Income Tax	1.26%	\$7.91	Federal Income Tax	1.26%	\$8.25	8.25	TRUE
			Health Insurance Providers Fee	0.00%	\$0.00	0	TRUE
	<mark>4.74%</mark>	\$29.76	Profit/Contingency (after tax)	4.74%	\$31.03	31.03	TRUE
						0	TRUE
Risk Adj Fee	0.02%	\$0.15	Total Retention	16.26%	\$106.41		
Risk Adj - High Risk Pool	0.21%	\$1.35					
			Projected Required Revenue PMPM	\$ 654.59			
Total Fixed Expenses	8.68%	\$54.48					
Total Variable Expenses	7.81%	\$49.07					
Plan Adjusted Index Rate (Q1)		\$ 627.90					
Avg Projected SG Premium Trend (Exhibit 12)		1.043					

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.90 This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$524.35 The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$654.59

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

Objection 21, Based on Revised Values					
	SEPA		All Other PA	Total	
Commissions PSPM				\$	24.61
Projected Area Distribution		51%	49%	6	
Average Contract Size					1.722
Commissions PMPM				\$	14.29
G&A PMPM				\$	45.07
.80% QIA included in \$45.07					0.80%
Non QIA G&A PMPM				\$	39.85
BFIT Profit					6.00%
FIT					21.00%
AFIT Profit					4.74%
State Fees					0.60%
State Assessment					0.20%

Projected Incurred Claims, before ACA rein & Risk	
Adj't, PMPM	\$ 554.87
Risk Adj Transfer PMPM	\$ (7.96)
Projected Incurred Claims, without risk adjustment	
fee, PMPM	\$ 546.92

Tee, PIVIPIVI		\$ 546.92					
						Apply SG	
				PA AM Exhibit (Calculation	Premium	Match?
Administrative Expenses	9.10%	\$59.36	Administrative Expenses	9.10%	\$62.88	62.88	TRUE
General and Claims	6.11%	\$39.85	General and Claims	6.11%	\$42.22	42.22	TRUE
Agent/Broker Fees and Commissions	2.19%	\$14.29	Agent/Broker Fees and Commissions	2.19%	\$15.14	15.14	TRUE
Quality Improvement Initiatives	0.80%	\$5.22	Quality Improvement Initiatives	0.80%	\$5.53	5.53	TRUE
Taxes and Fees	2.06%	\$13.43	Taxes and Fees	2.06%	\$14.23	14.23	TRUE
			PCORI Fees	0.00%	\$0.00	0	TRUE
Total Prem Tax	0.80%		PA Premium Tax (if applicable)	0.80%	\$5.53	5.53	TRUE
PA Prem Tax (Fixed)	0.00%	\$0.00					
PA Prem Tax (Var)	0.80%	\$5.22					
Federal Income Tax	1.26%	\$8.22	Federal Income Tax	1.26%	\$8.70	8.7	TRUE
			Health Insurance Providers Fee	0.00%	\$0.00	0	TRUE
	4.74%	\$30.91	Profit/Contingency (after tax)	4.74%	\$32.75	32.75	TRUE
						0	TRUE
Risk Adj Fee	0.02%	\$0.15	Total Retention	15.90%	\$109.86		
Risk Adj - High Risk Pool	0.21%	\$1.40					
			Projected Required Revenue PMPM	\$ 690.85			
Total Fixed Expenses	8.32%	\$54.29					
Total Variable Expenses	7.81%	\$50.96					
Plan Adjusted Index Rate (Q1)		\$ 652.17					
Avg Projected SG Premium Trend (Exhibit 12)		1.059					

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$652.17 This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$546.92 The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$690.85

July 19, 2018

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

Subject: Aetna Life Insurance Company Small Group Rate Filing SERFF # AETN-131455780

Dear Mr. Michael Gurgiolo:

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

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

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

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

The factor for the increase in morbidity is modeled to estimate the morbidity of the single risk pool, rather than Aetna's share of the risk pool. We anticipate that Aetna will occupy a similar position of morbidity relative to the overall market morbidity, so we are continuing to base the risk transfer expectation on the settlement result which matches our experience period.

2. The response to Question 3 indicates that the area factors were determined by reviewing experience claims cost by region, normalizing for morbidity, accounting for credibility of the costs by region, and considering the potential disruption by region. Please provide membership, claims cost, and risk scores by region and demonstrate how they were utilized in the final calculation of the area factors. Additionally, please expand the exhibit provided in response to Question 3 to demonstrate how the proposed area factors were calculated from the un-normalized factors.

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

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

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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 ALIC Objection Response Tables 20180707.xlsx for the confirmation that the composite URRT trend matches the trend on 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 1.038 to 1.067

A formula error was discovered in the calculation of the Change in Demographics. The current factors were incorrectly being used in place of the projection factors. The previous calculations and the correct version of the calculations can be found on the 'Response 5a' tab in ALIC Objection Response Tables 20180707.xlsx. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.

b. The increase in the Change in Other for Manual Data factor included in Table 5 from 0.920 to 0.928 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 ALIC Objection Response Tables 20180707.xlsx for the buildup of the .920 and .928, 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.

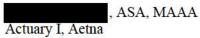
c. The change in the administrative expense percentage included in Table 6 from 9.45% to 9.10% (\$61.88 PMPM to \$62.88 PMPM)

The administrative expenses are set as a fixed expense, which includes the QIA as a percent of premium. When the risk adjustment calculation was corrected, rates changed from those originally submitted, therefore the fixed expenses became a smaller percent of premium. Please see the 'Response 5c' tab in ALIC Objection Response Tables 20180707.xlsx for the demonstration of the change from 9.45% to 9.10%.This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.

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



Sincerely,





Pennsylvania Aetna Life Insurance, Co. 1Q19 Small Group Rates Response to question 3, from July 17, 2018 objection letter.

From Worksheet 1 of URRT

		Experience Pe	riod		01/01/2019	to	12/31/2019				
	c	on Actual Experience	e Allowed	Adj't. from Experier							
				Perio	Period			Projections, before credibility Adjustment			
	Utilization	Utilization per	Average						Utilization	Average	
Benefit Category	Description	1,000	Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	per 1,000	Cost/Service	PMPM
Inpatient Hospital	Days	300.99	\$3,555.94	\$89.19	1.186	1.037	1.061	1.019	370.40	\$4,149.00	\$128.07
Outpatient Hospital	Visits	662.74	\$1,462.14	\$80.75	1.186	1.037	1.045	1.059	880.45	\$1,655.61	\$121.47
Professional	Visits	6,626.02	\$164.62	\$90.90	1.186	1.037	1.019	1.054	8,720.24	\$177.30	\$128.84
Other Medical	Visits	3,630.86	\$309.77	\$93.73	1.186	1.037	1.045	1.059	4,823.60	\$350.76	\$140.99
Capitation	Benefit Period	10,869.36	\$0.09	\$0.08	1.186	1.037	1.000	0.994	12,726.36	\$0.09	\$0.09
Prescription Drug	Prescriptions	10,519.63	\$181.78	\$159.36	1.186	1.034	1.103	1.020	12,972.49	\$228.40	\$246.91
Total				\$514.01							\$766.38

From Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **
Inpatient Hospital	6.08%	2.52%	-0.62%	8.08%
Outpatient Hospital	4.50%	6.52%	-0.62%	10.62%
Professional	1.92%	6.02%	-0.62%	7.38%
Other Medical	4.50%	6.52%	-0.62%	10.62%
Capitation				
Prescription Drugs	10.25%	2.63%	-0.62%	12.45%
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*

Experience Period

on Manual

Experience Allowed

						Projections
		Pop'l risk				
Benefit Category	PMPM	Morbidity	Other	Cost	Util	PMPM
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.25
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.69
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.39
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.19
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.91
Total	¢E40.22					\$761 GE

Total \$540.23 \$761.65 *Only projection PMPM is displayed on Worksheet 1, but similar calculations were employed to allow for the URRT check against Table 3b.

From Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **
Inpatient Hospital	6.08%	2.52%	-1.99%	6.59%
Outpatient Hospital	4.50%	6.52%	-1.99%	9.10%
Professional	1.92%	6.02%	-1.99%	5.90%
Other Medical	4.50%	6.52%	-1.99%	9.10%
Capitation				
Prescription Drugs	10.25%	2.63%	-1.99%	10.89%
Total Annual Trend				
Months of Trend				
Total Applied Trend Projection Factor				

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

Does URRT Composite Trend Match?				
6.59%	TRUE			
9.10%	TRUE			
5.90%	TRUE			
9.10%	TRUE			
10.89%	TRUE			

Does URRT Composite Trend Match? 8.08% TRUE 10.62% TRUE 7.38% TRUE 10.62% TRUE 12.45% TRUE

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	4	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 25	0	0.785	0.779
Rating Area 1 Rating Area 1	Mckean Mercer	1,184	0	0.785 0.785	0.779 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	11	0.792	0.819
Rating Area 2	Potter	0	0	0.792	0.819
Rating Area 3	Bradford	88	4	0.998	1.020
Rating Area 3	Carbon Clinton	158 24	1 3	0.998 0.998	1.020 1.020
Rating Area 3 Rating Area 3	Lackawanna	133	1	0.998	1.020
Rating Area 3	Luzerne	443	46	0.998	1.020
Rating Area 3	Lycoming	154	19	0.998	1.020
Rating Area 3	Monroe	524	26	0.998	1.020
Rating Area 3	Pike	185	4	0.998	1.020
Rating Area 3	Sullivan	0	0	0.998	1.020
Rating Area 3	Susquehanna	263	0	0.998	1.020
Rating Area 3 Rating Area 3	Tioga	124 102	0 4	0.998 0.998	1.020 1.020
Rating Area 3	Wayne Wyoming	0	4	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 Rating Area 4	Indiana Lawrence	132 215	0	0.810 0.810	0.855 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	11	0.780	0.837
Rating Area 5	Cambria	74	6	0.780	0.837
Rating Area 5	Clearfield	922	26	0.780	0.837
Rating Area 5 Rating Area 5	Huntingdon Jefferson	734 75	26 7	0.780 0.780	0.837 0.837
Rating Area 5	Somerset	24	0	0.780	0.837
Rating Area 6	Centre	320	19	0.983	1.030
Rating Area 6	Columbia	0	0	0.983	1.030
Rating Area 6	Lehigh	1,662	38	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 Rating Area 6	Northampton Northumberland	2,077 100	33 0	0.983 0.983	1.030 1.030
Rating Area 6	Schuylkill	100	11	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	42	0.984	1.080
Rating Area 7	Berks	7,694	188	0.984	1.080
Rating Area 7	Lancaster	15,791	479	0.984	1.080
Rating Area 7	York Bucks	6,557 8,565	89 249	0.984	1.080 1.000
Rating Area 8 Rating Area 8	Chester	8,505 7,817	249	1.000	1.000
Rating Area 8	Delaware	8,085	503	1.000	1.000
Rating Area 8	Montgomery	9,894	320	1.000	1.000
Rating Area 8	Philadelphia	10,172	359	1.000	1.000
Rating Area 9	Cumberland	7,616	203	0.933	0.939
Rating Area 9	Dauphin	4,160	106	0.933	0.939
Rating Area 9	Franklin	1,274	76	0.933	0.939
Rating Area 9	Fulton	124	13	0.933	0.939
Rating Area 9 Rating Area 9	Juniata Lebanon	265 2,855	22 106	0.933 0.933	0.939 0.939
Rating Area 9 Rating Area 9	Perry	1,018	106	0.933	0.939
	,	1,010	10	0.555	0.555

Revised Buildup	
Manual Membership, Projected Area Factor	0.
Projected Membership, Projected Area Factor	1
Mix Change	1.
Manual Membership Projected Area Factor	0.
Projected Membership, Manual Experience Area Factor	0
Factor Change	1
Change in Demo Factor	1
•	1
e Previous Buildup	
Previous Buildup Manual Membership, Projected Area Factor	0.
Previous Buildup Manual Membership, Projected Area Factor Projected Membership, Previously Used Incorrect Projected Area Factor	0.
Previous Buildup Manual Membership, Projected Area Factor	0
Previous Buildup Manual Membership, Projected Area Factor Projected Membership, Previously Used Incorrect Projected Area Factor	0011
Previous Buildup Manual Membership, Projected Area Factor Projected Membership, Previously Used Incorrect Projected Area Factor Mix Change	0. 0. 1. 0. 0. 0.
Previous Buildup Manual Membership, Projected Area Factor Projected Membership, Previously Used Incorrect Projected Area Factor Mix Change Manual Membership, Projected Area Factor	0 0 1 0 0
Previous Buildup Manual Membership, Projected Area Factor Projected Membership, Previously Used Incorrect Projected Area Factor Mix Change Manual Membership, Projected Area Factor Projected Membership Manual Experience Area Factor	0.0.1.

1Q19 Small Group Rates Response to question 5b, from July 17, 2018 objection letter.

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

Powicod oxcorpt fro	maunstion 2 f	rom luno 15	2018 objection letter

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.928

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

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

Answer, based on previously submitted values.

		Percent	of Premium	
G&A PMPM	\$ 45.0	7	7.18%	
.80% QIA included in \$45.07	0.80)%		
.80% QIA included in \$45.07, PMPM	\$ 5.0	2	0.80%	
Non QIA G&A PMPM	\$ 40.0	5	6.38%	TRUE
Fixed Commission	\$ 14.2	9	2.28%	
Administrative Expenses	\$ 59.3	6	9.45%	TRUE

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

Answer, based on revised values.

Plan Adjusted Index Rate (Q1)

\$ 652.17

Aetna Life

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 .928, consistent with cell G14 of the Response 5b exhibit in your 7-19-18 Objection Response.

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

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

Please see the 'Request 3' tab of the *ALIC 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 *ALIC Response to request.xlsx* file for support.

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

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.928

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

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

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

From Table 5:	
Development of the Projected Index Rate	Manual
Development of the Projected index rate	Data
Single Risk Pool Adjustment Factors	
Change in Morbidity	1.101
Change in Other	1.086
Change in Demographics	1.067
Change in Network	1.021
Change in Benefits	1.000
Change in Other	0.997

From Table 5:

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

	Response to question 5, noninary 17, 2010 objection retter.										
From Worksheet	1 of URRT										
		Experience	Period			Projection Period:	01/01/2019	to	12/31/2019		
		on Actual Experie	nce Allowed		Adj't. from Experi	ence to Projection					
					Per	iod	Annualized Trend	Factors	Projections, b	efore credibility Ad	ljustment
	Utilization	Utilization per	Average						Utilization	Average	
Benefit Category	Description	1,000	Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	per 1,000	Cost/Service	PMPM
Inpatient Hospital	Days	300.99	\$3,555.94	\$89.19	1.186	1.037	1.061	1.019	370.40	\$4,149.00	\$128.07
Outpatient Hospital	Visits	662.74	\$1,462.14	\$80.75	1.186	1.037	1.045	1.059	880.45	\$1,655.61	\$121.47
Professional	Visits	6,626.02	\$164.62	\$90.90	1.186	1.037	1.019	1.054	8,720.24	\$177.30	\$128.84
Other Medical	Visits	3,630.86	\$309.77	\$93.73	1.186	1.037	1.045	1.059	4,823.60	\$350.76	\$140.99
Capitation	Benefit Period	10,869.36	\$0.09	\$0.08	1.186	1.037	1.000	0.994	12,726.36	\$0.09	\$0.09
Prescription Drug	Prescriptions	10,519.63	\$181.78	\$159.36	1.186	1.034	1.103	1.020	12,972.49	\$228.40	\$246.91
Total				\$514.01							\$766.38

Does URRT Composite Trend Match? 8.08% TRUE 10.62% TRUE 7.38% TRUE 10.62% TRUE 12.45% TRUE

From Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **
Inpatient Hospital	6.08%	2.52%	-0.62%	8.08%
Outpatient Hospital	4.50%	6.52%	-0.62%	10.62%
Professional	1.92%	6.02%	-0.62%	7.38%
Other Medical	4.50%	6.52%	-0.62%	10.62%
Capitation				
Prescription Drugs	10.25%	2.63%	-0.62%	12.45%
Total Annual Trend				
Months of Trend				
Total Applied Trend Projection Factor				

Worksheet 1 Calculations for Manual⁺

Experience Period
on Manual
Experience Allowed

						Projections
		Pop'l risk				
Benefit Category	PMPM	Morbidity	Other	Cost	Util	PMPM
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.25
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.69
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.39
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.19
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.91
Tatal	ĆE 40.33					67C1 CF

Total \$540.23 \$761.65 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 Com Trend Match	•
Inpatient Hospital	6.08%	2.52%	-1.99%	6.59%	18.28%	6.59%	TRUE
Outpatient Hospital	4.50%	6.52%	-1.99%	9.10%	16.07%	9.10%	TRUE
Professional	1.92%	6.02%	-1.99%	5.90%	17.02%	5.90%	TRUE
Other Medical	4.50%	6.52%	-1.99%	9.10%	19.26%	9.10%	TRUE
Capitation					0.36%		
Prescription Drugs	10.25%	2.63%	-1.99%	10.89%	29.01%	10.89%	TRUE
Total Annual Trend				8.60%	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

01/01/2019	04/01/2019	07/01/2019	10/01/2019
PM Q1			
12.55%	15.52%	15.53%	15.54%
	PM Q1	PM Q1	PM Q1

TRUE

TRUE TRUE TRUE

Table 6. Retention

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

 Verify that the FIT charge of .53% reflects the 21% FIT rate:
 2.53%

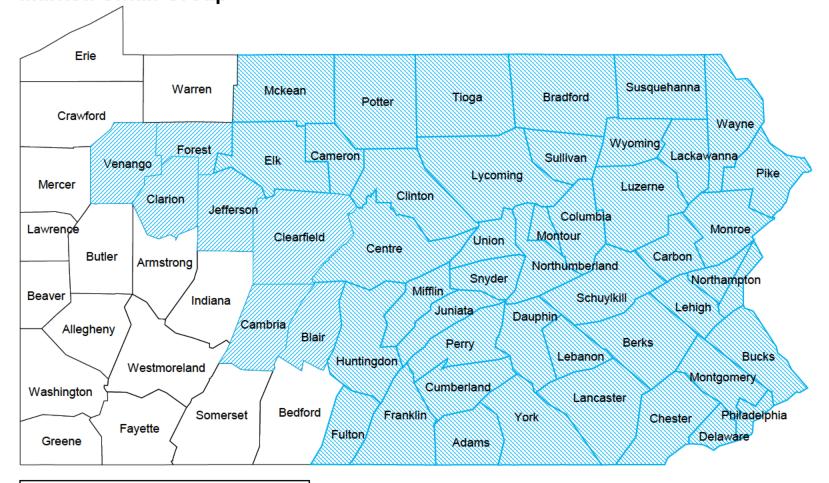
 Profit (before tax)
 2.53%

 FIT
 0.53%

 Is FIT 21% of profit/contingency?
 Yes

01/01/2018 Service Area

Issuer: Aetna Life Insurance Company Market: Small Group



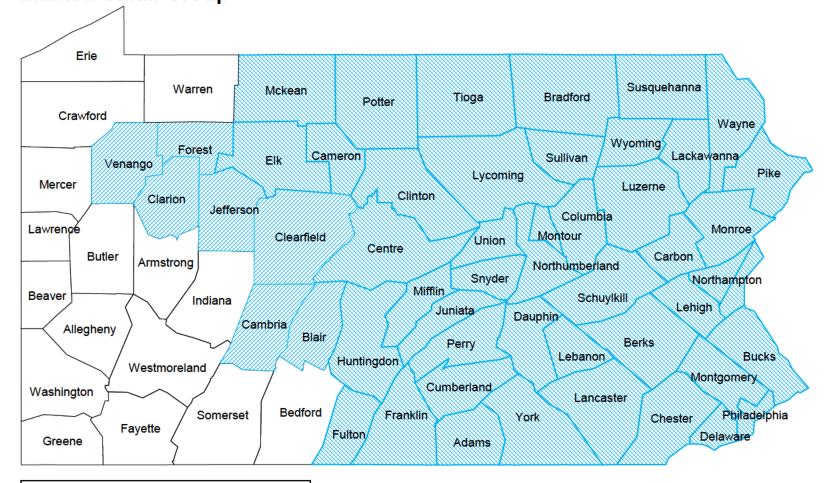
Key (modify as needed)

: 2018 on-exchange service area

2018 off-exchange only service area

01/01/2019 Service Area

Issuer: Aetna Life Insurance Company Market: Small Group



Key (modify as needed)

: 2019 on-exchange service area

2019 off-exchange only service area