

# Rate Change Summary

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

Rate request filing ID AETN-131455854, AETN-131455863 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Initial requested average rate change:	16.1% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	16.1% -16.1%
Effective date:	January 1, 2019
People impacted:	1,124
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

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

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

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

Claims:	80.6%
Administrative:	9.3%
Taxes & fees:	5.4%
Profit:	4.7%

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

### Explanation of requested rate change

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

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



July 13, 2018

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

Re: Aetna Health, Inc. & Aetna Health Ins. Co.  
NAIC #: 95109 / 72052  
Market: Small Group  
Exchange: Off-Exchange  
Effective Date: 01/01/2019  
Avg rate change requested: 16.1%  
Range of rate change requested: 16.1% - 16.1%  
Products: HMO, POS  
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded  
Metal Levels: Silver  
Current # covered lives: 1,124  
Current # policyholders: 716  
Number of plans offered vs 2018: 1 in 2018; 1 in 2019  
HIOS Issuer ID / Binder #: 64844 / AETN-PA19-125079257  
Rate Filing Tracking Number: AETN-131455854, AETN-131455863  
Policy Form(s): HI SG HCOC-2019 03, HO SG HCOC-2019 03  
HI SG-SOB-HMO 03, HO SG-SOB-POS-14041841 03  
Form Filing Tracking Number: AETN-131444272 & AETN-131448938

Dear Ms. Altman:

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

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

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



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

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,

, ASA, MAAA  
Aetna

## 2019 Pennsylvania Actuarial Memorandum

### 1. Basic Information and Data

#### A. Company Information

Company Legal Name:	Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #:	95109 / 72052
Market:	Small Group Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	16.1%
Range of rate change requested:	16.1% - 16.1%
Products:	HMO, POS
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	1,124
Current # policyholders:	716
Number of plans offered:	1
HIOS Issuer ID / Binder #:	64844
Rate Filing Tracking Number:	AETN-131455854, AETN-131455863
Policy Form(s):	HI SG HCOC-2019 03, HO SG HCOC-2019 03
Form Filing Tracking Number:	AETN-131444272 & AETN-131448938

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

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

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

### C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 16.1%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 13.4%.

### D. Membership Count

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

### E. Benefit Changes

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

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75

### F. Experience Period Claims and Premium

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

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

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

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

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

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

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

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 73.7%.

#### **G. Credibility of Data**

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

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

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

#### **H. Trend Identification**

The trend values are:

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

<b>Total (Med + Rx)</b>	5.4%	4.3%
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The quarterly trend factors for this filing are:

<b>Effective Quarter</b>	<b>Trend Factor</b>	<b>HIF Factor</b>	<b>Med Trend + HIF</b>
1Q 2019	1.000	1.000	1.000
2Q 2019	1.031	1.007	1.038
3Q 2019	1.062	1.013	1.076
4Q 2019	1.095	1.020	1.117
Total	1.048	1.10	1.059

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

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

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

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

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

### **I. Historical Experience**

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

## **2. Rate Development & Change**

Please refer to the file titled *PA\_SG\_64844\_Off\_1Q2019\_Exhibits\_v1.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 12.9%. 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 1.054. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

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

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

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

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

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

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

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

## **B. Retention Items**

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

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

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

## **C. Normalized Market-Adjusted Projected Allowed Total Claims**

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

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

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

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

#### **D. Components of Rate Change**

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 16.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.4%
- The change in allowable plan adjusted level components is worth -18.2%
- The change in retention components is worth 4.0%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

### **3. Plan Rate Development**

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

#### *Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

#### *Benefits in addition to EHBs:*

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

#### *Provider Network:*

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

#### *Catastrophic Eligibility:*

This filing does not include catastrophic plans.

*Tobacco Surcharge Adjustment:*

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

*Admin Costs / Taxes & Fees / Profit or Contingency:*

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

An AV Certification is included in this filing, titled *2019Aetna AVCCert Template\_64844.pdf*.

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

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

- **Age Calibration:** The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2019 CPAIR is 1.464. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.
- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2019 CPAIR is 1.010. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

### **5. Plan Factors**

#### **A. Age and Tobacco Factors**

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

#### **B. Geographic Factors**

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

#### **C. Network Factors**

There is only one network included in this filing.

#### **D. Service Area Composition**

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

#### **E. Composite Rating**

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

## 6. Actuarial Certifications

### Reliance

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

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

### Certification

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

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

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

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

July 13, 2018

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

\_\_\_\_\_  
Date

**PA Rate Template Part I  
Data Relevant to the Rate Filing**

**Table 0. Identifinz Information**

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

**Table 1. Number of Members**

	Member-months Experience Period	Members Current Period (as of 02-01-2018)	Member-months Projected Rating Period
Average Age	45.0	45.0	45.0
Total	294,300	1,124	13,482
<18	56,947	195	2,510
18-24	32,025	88	1,208
25-29	22,513	116	1,221
30-34	22,788	119	1,239
35-39	23,039	108	1,182
40-44	21,130	88	1,068
45-49	26,749	94	1,264
50-54	30,344	119	1,350
55-59	31,449	121	1,313
60-63	23,340	72	787
64+	3,976	7	339

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

**Table 2. Experience Period Claims and Premiums**

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 127,189,784.05	\$ 85,227,184.68	\$ 94,238,097.08	294,300	\$ 20,382,338.93	\$ 112,536,298.07	\$ -	\$ (2,975,122.16)	\$ 2,084,137.94	\$ -	\$ (572,087.00)
<b>Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)</b>										<b>\$ 379.36</b>
<b>Loss Ratio</b>										<b>73.72%</b>

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	6.08%	3.64%		9.94%	18.28%
Outpatient Hospital	4.50%	7.98%		12.85%	16.07%
Professional	1.92%	7.09%		9.14%	17.02%
Other Medical	4.50%	7.98%		12.85%	19.26%
Capitation					0.30%
Prescription Drugs	10.25%	5.19%		15.98%	29.01%
Total Annual Trend				12.58%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.267	

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

\*\* Should = URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ 32,097,118.41	99.87%	\$ 32,138,069.98	113,598	\$ 282.91		\$ (739,578.34)	\$ 39,821,056.58	\$ 350.54
Feb-14		\$ 28,789,359.10	98.77%	\$ 28,847,575.68	110,084	\$ 262.05		\$ (651,868.71)	\$ 34,933,119.60	\$ 317.93
Mar-14		\$ 29,274,545.48	99.21%	\$ 29,507,277.28	104,919	\$ 281.24		\$ (597,524.69)	\$ 35,964,882.24	\$ 342.79
Apr-14		\$ 27,359,114.35	99.70%	\$ 27,442,594.65	100,048	\$ 274.29		\$ (500,532.50)	\$ 33,528,774.83	\$ 335.13
May-14		\$ 26,648,223.79	99.72%	\$ 26,721,981.93	95,050	\$ 281.14		\$ (457,758.37)	\$ 32,610,781.19	\$ 343.09
Jun-14		\$ 24,468,503.55	99.66%	\$ 24,552,321.27	89,927	\$ 273.03		\$ (866,786.49)	\$ 29,740,046.61	\$ 330.71
Jul-14		\$ 26,609,968.70	94.51%	\$ 28,156,607.93	88,377	\$ 318.60		\$ (549,763.41)	\$ 33,643,193.29	\$ 380.68
Aug-14		\$ 23,946,918.29	99.28%	\$ 24,120,937.57	87,423	\$ 275.91		\$ (529,528.57)	\$ 28,972,864.76	\$ 331.41
Sep-14		\$ 23,699,180.90	98.79%	\$ 23,990,467.47	84,036	\$ 285.48		\$ (674,424.90)	\$ 29,951,851.47	\$ 345.71
Oct-14		\$ 25,187,478.20	99.08%	\$ 25,430,843.20	82,412	\$ 320.72		\$ (558,914.48)	\$ 31,745,859.40	\$ 385.21
Nov-14		\$ 21,909,533.06	95.00%	\$ 23,063,706.86	81,181	\$ 284.10		\$ (574,251.80)	\$ 27,532,430.96	\$ 339.15
Dec-14	\$ 386,312,699.92	\$ 16,672,168.31	94.68%	\$ 17,609,774.75	68,639	\$ 256.56	\$ 67,430,898.03	\$ (565,661.84)	\$ 22,468,193.70	\$ 327.34
Jan-15		\$ 14,480,979.81	97.73%	\$ 14,817,154.74	54,591	\$ 271.42		\$ (355,875.46)	\$ 18,338,701.40	\$ 335.93
Feb-15		\$ 13,999,930.25	98.92%	\$ 14,152,330.65	53,681	\$ 263.64		\$ (456,203.71)	\$ 17,448,212.18	\$ 325.04
Mar-15		\$ 15,916,174.18	99.06%	\$ 16,067,092.64	52,879	\$ 303.85		\$ (745,703.92)	\$ 19,407,241.70	\$ 367.01
Apr-15		\$ 15,537,446.59	99.02%	\$ 15,691,718.98	52,324	\$ 299.90		\$ (483,918.21)	\$ 18,955,749.98	\$ 362.28
May-15		\$ 14,593,923.17	98.84%	\$ 14,765,716.71	51,814	\$ 284.98		\$ (482,236.06)	\$ 17,993,302.43	\$ 339.55
Jun-15		\$ 14,577,142.74	98.95%	\$ 14,732,446.68	51,641	\$ 285.29		\$ (480,164.00)	\$ 17,729,706.00	\$ 343.33
Jul-15		\$ 16,194,703.69	98.88%	\$ 16,378,658.92	51,191	\$ 319.95		\$ (494,737.59)	\$ 19,311,439.55	\$ 377.24
Aug-15		\$ 15,303,802.90	98.69%	\$ 15,507,339.42	50,895	\$ 304.69		\$ (554,321.66)	\$ 18,284,579.48	\$ 359.26
Sep-15		\$ 14,091,226.76	97.65%	\$ 14,430,283.55	49,646	\$ 290.66		\$ (569,467.64)	\$ 17,300,042.95	\$ 348.47
Oct-15		\$ 14,211,330.33	97.94%	\$ 14,510,193.66	48,309	\$ 300.36		\$ (487,555.73)	\$ 17,410,746.13	\$ 360.40
Nov-15		\$ 13,269,525.73	95.00%	\$ 13,967,955.48	47,276	\$ 295.46		\$ (473,833.09)	\$ 16,736,703.45	\$ 354.02
Dec-15		\$ 10,371,429.14	92.26%	\$ 11,241,985.23	42,140	\$ 266.78	\$ 36,495,542.20	\$ (507,230.75)	\$ 14,241,993.62	\$ 337.97
Jan-16	\$ 233,515,738.67	\$ 10,027,940.05	95.43%	\$ 10,507,913.46	36,133	\$ 290.81		\$ (344,278.59)	\$ 13,435,268.56	\$ 371.83
Feb-16		\$ 9,972,261.25	94.52%	\$ 10,550,164.65	35,680	\$ 295.69		\$ (353,067.38)	\$ 13,474,869.13	\$ 377.66
Mar-16		\$ 10,724,484.28	91.93%	\$ 11,666,270.89	35,302	\$ 330.47		\$ (327,315.79)	\$ 14,635,169.21	\$ 414.57
Apr-16		\$ 9,106,100.08	92.52%	\$ 9,842,582.92	34,834	\$ 282.56		\$ (291,638.28)	\$ 12,327,628.00	\$ 353.90
May-16		\$ 8,088,679.32	94.17%	\$ 8,589,481.32	34,513	\$ 248.88		\$ (286,500.18)	\$ 10,965,204.20	\$ 317.71
Jun-16		\$ 8,306,118.87	92.66%	\$ 8,963,909.97	34,381	\$ 260.72		\$ (428,340.78)	\$ 11,404,705.27	\$ 331.72
Jul-16		\$ 9,560,265.46	91.14%	\$ 10,489,993.27	34,063	\$ 307.96		\$ (309,551.09)	\$ 12,755,187.77	\$ 374.46
Aug-16		\$ 9,603,078.82	88.76%	\$ 10,819,465.66	33,830	\$ 319.82		\$ (301,942.80)	\$ 13,179,929.88	\$ 389.59
Sep-16		\$ 8,718,145.14	89.99%	\$ 9,687,817.40	32,969	\$ 293.85		\$ (498,218.41)	\$ 12,258,771.82	\$ 371.83
Oct-16		\$ 7,698,504.62	89.71%	\$ 8,581,963.48	32,196	\$ 266.55		\$ (289,304.61)	\$ 10,747,526.03	\$ 333.82
Nov-16		\$ 7,547,520.03	91.74%	\$ 8,226,876.21	31,345	\$ 262.46		\$ (317,491.76)	\$ 10,569,704.47	\$ 337.21
Dec-16	\$ 165,478,426.92	\$ 7,121,140.67	94.14%	\$ 7,564,017.04	28,187	\$ 268.35	\$ 25,999,137.61	\$ (256,340.93)	\$ 9,739,620.23	\$ 345.54
Jan-17		\$ 8,566,662.16	97.54%	\$ 8,782,600.25	27,351	\$ 321.11		\$ (219,982.21)	\$ 11,758,842.44	\$ 411.64
Feb-17		\$ 7,193,429.29	95.58%	\$ 7,526,012.69	26,965	\$ 279.10		\$ (199,763.20)	\$ 9,568,491.35	\$ 354.85
Mar-17		\$ 8,258,169.28	94.74%	\$ 8,716,494.53	26,204	\$ 332.64		\$ (270,593.16)	\$ 10,889,859.46	\$ 419.40
Apr-17		\$ 7,494,116.34	97.36%	\$ 7,697,332.89	25,593	\$ 300.76		\$ (198,404.51)	\$ 9,589,152.77	\$ 374.68
May-17		\$ 8,348,572.89	96.15%	\$ 8,682,827.32	25,180	\$ 344.83		\$ (204,735.83)	\$ 10,717,072.09	\$ 425.62
Jun-17		\$ 7,158,622.08	91.76%	\$ 7,801,139.46	24,772	\$ 314.92		\$ (437,650.50)	\$ 9,952,511.62	\$ 401.76
Jul-17		\$ 6,438,313.87	92.67%	\$ 6,947,475.43	24,451	\$ 284.14		\$ (187,345.68)	\$ 8,594,170.22	\$ 351.49
Aug-17		\$ 7,590,226.42	89.76%	\$ 8,455,738.05	24,314	\$ 347.77		\$ (220,628.72)	\$ 10,204,418.56	\$ 419.69
Sep-17		\$ 5,910,648.71	90.58%	\$ 6,525,361.17	23,053	\$ 283.06		\$ (268,675.25)	\$ 8,222,108.77	\$ 356.66
Oct-17		\$ 6,499,455.87	89.03%	\$ 7,300,668.27	22,782	\$ 320.46		\$ (212,084.29)	\$ 9,085,488.75	\$ 398.71
Nov-17		\$ 6,297,599.57	92.95%	\$ 6,775,248.54	22,424	\$ 302.14		\$ (251,006.19)	\$ 8,554,967.10	\$ 381.51
Dec-17	\$ 127,189,784.05	\$ 5,471,368.20	90.40%	\$ 6,052,086.32	21,211	\$ 285.33	\$ 20,382,338.93	\$ (204,252.62)	\$ 7,885,353.87	\$ 371.76

\* Express Completion Factor as a percentage  
 \*\* Express Prescription Drug Rebates as a negative number

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

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 63,695,792.80	\$ 53,797,409.91	\$ 61,424,730.10	128,078	\$ 9,707,463.57	\$ 70,895,377.15	\$ -	\$ (1,940,465.51)	\$ 236,816.52	\$ -	\$ 1,049,523.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 540.23
Loss Ratio										\$ 92.24%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	6.08%	3.64%		9.94%	18.28%
Outpatient Hospital	4.50%	7.98%		12.85%	16.07%
Professional	1.92%	7.09%		9.14%	17.02%
Other Medical	4.50%	7.98%		12.85%	19.26%
Capitation					0.36%
Prescription Drugs	10.25%	5.19%		15.98%	29.01%
Total Annual Trend				12.58%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.267	

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

\*\* Should = URRT Trend

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ 4,553,586.99	99.86%	\$ 4,560,140.05	13,975	\$ 326.31		\$ (69,476.91)	\$ 5,765,991.26	\$ 412.60
Feb-14		\$ 4,123,916.09	99.79%	\$ 4,132,662.45	15,109	\$ 273.52		\$ (62,369.20)	\$ 5,259,017.51	\$ 348.07
Mar-14		\$ 4,904,104.72	99.49%	\$ 4,929,267.66	15,130	\$ 326.69		\$ (55,600.99)	\$ 6,245,806.52	\$ 387.23
Apr-14		\$ 6,078,594.54	99.69%	\$ 6,097,563.53	18,131	\$ 336.30		\$ (47,750.20)	\$ 7,468,582.90	\$ 411.92
May-14		\$ 6,037,490.10	99.61%	\$ 6,060,957.40	20,001	\$ 303.03		\$ (45,191.85)	\$ 7,526,735.23	\$ 376.31
Jun-14		\$ 7,297,280.33	98.65%	\$ 7,397,141.41	21,891	\$ 337.90		\$ (79,588.65)	\$ 8,913,029.83	\$ 407.15
Jul-14		\$ 7,818,044.84	97.84%	\$ 7,990,979.43	24,160	\$ 330.75		\$ (60,414.83)	\$ 9,876,207.97	\$ 408.78
Aug-14		\$ 8,462,287.31	97.85%	\$ 8,647,926.58	25,313	\$ 341.64		\$ (55,598.49)	\$ 10,389,324.36	\$ 410.43
Sep-14		\$ 8,735,259.68	98.68%	\$ 8,851,879.09	26,507	\$ 333.94		\$ (57,375.97)	\$ 10,883,062.56	\$ 410.57
Oct-14		\$ 9,564,795.96	95.52%	\$ 9,749,404.68	27,824	\$ 349.75		\$ (63,983.09)	\$ 12,152,212.12	\$ 436.59
Nov-14		\$ 7,987,553.93	96.43%	\$ 8,283,126.76	28,753	\$ 288.08		\$ (62,109.45)	\$ 10,054,682.02	\$ 349.70
Dec-14	\$ 115,666,123.20	\$ 12,982,177.45	94.24%	\$ 13,775,500.08	39,250	\$ 350.97	\$ 20,280,140.09	\$ (51,640.53)	\$ 16,486,036.92	\$ 420.03
Jan-15		\$ 16,468,928.76	99.49%	\$ 16,553,784.87	51,549	\$ 321.13		\$ (357,168.81)	\$ 20,756,112.90	\$ 402.65
Feb-15		\$ 16,395,108.82	99.76%	\$ 16,434,018.29	51,727	\$ 317.71		\$ (415,832.62)	\$ 20,391,620.89	\$ 394.22
Mar-15		\$ 18,934,467.05	99.74%	\$ 18,983,177.15	51,762	\$ 366.74		\$ (533,894.70)	\$ 23,013,076.29	\$ 444.59
Apr-15		\$ 19,010,679.81	99.71%	\$ 19,066,843.24	51,547	\$ 369.89		\$ (428,050.55)	\$ 23,091,750.68	\$ 447.98
May-15		\$ 17,055,763.40	99.61%	\$ 17,124,733.08	51,123	\$ 334.92		\$ (466,678.10)	\$ 20,837,898.60	\$ 407.64
Jun-15		\$ 17,536,008.76	99.60%	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713.37)	\$ 21,278,623.33	\$ 418.97
Jul-15		\$ 18,819,998.44	99.39%	\$ 18,934,914.06	50,595	\$ 374.24		\$ (501,640.75)	\$ 22,689,304.87	\$ 448.45
Aug-15		\$ 18,086,295.60	99.18%	\$ 18,235,516.76	50,329	\$ 362.33		\$ (531,266.58)	\$ 21,745,368.06	\$ 432.07
Sep-15		\$ 16,933,522.85	97.03%	\$ 17,551,329.15	50,327	\$ 346.76		\$ (390,354.27)	\$ 20,995,854.55	\$ 417.19
Oct-15		\$ 17,931,619.00	96.33%	\$ 18,614,751.63	49,850	\$ 373.42		\$ (429,784.79)	\$ 22,313,353.97	\$ 447.61
Nov-15		\$ 16,824,788.92	99.79%	\$ 17,038,551.15	49,349	\$ 363.51		\$ (442,959.10)	\$ 21,378,378.28	\$ 433.21
Dec-15	\$ 251,775,467.96	\$ 14,749,039.51	88.94%	\$ 15,005,957.20	46,814	\$ 354.72	\$ 45,630,534.42	\$ (434,421.03)	\$ 20,685,294.62	\$ 441.88
Jan-16		\$ 5,761,998.89	102.87%	\$ 5,601,409.46	15,991	\$ 350.25		\$ (175,110.14)	\$ 7,084,524.55	\$ 443.03
Feb-16		\$ 5,183,951.66	102.41%	\$ 5,061,995.22	15,630	\$ 323.86		\$ (201,840.61)	\$ 6,513,538.39	\$ 416.73
Mar-16		\$ 5,846,691.15	93.88%	\$ 6,227,613.47	15,998	\$ 399.26		\$ (216,478.24)	\$ 7,823,260.46	\$ 501.56
Apr-16		\$ 5,001,054.95	95.27%	\$ 5,249,273.85	16,638	\$ 315.50		\$ (185,857.94)	\$ 6,679,555.43	\$ 401.46
May-16		\$ 5,983,616.46	98.98%	\$ 6,045,511.94	16,722	\$ 360.45		\$ (241,987.94)	\$ 7,556,324.43	\$ 450.53
Jun-16		\$ 5,246,655.04	95.38%	\$ 5,501,063.21	17,358	\$ 316.92		\$ (298,378.27)	\$ 7,129,104.13	\$ 410.71
Jul-16		\$ 6,064,969.81	93.46%	\$ 6,489,706.59	18,192	\$ 356.73		\$ (254,655.07)	\$ 8,064,045.01	\$ 443.27
Aug-16		\$ 6,386,965.48	94.64%	\$ 6,748,699.89	18,277	\$ 369.25		\$ (270,683.87)	\$ 8,316,365.05	\$ 455.02
Sep-16		\$ 6,017,314.65	89.37%	\$ 6,733,104.38	18,501	\$ 363.93		\$ (201,216.73)	\$ 8,338,427.38	\$ 450.70
Oct-16		\$ 5,684,525.82	87.96%	\$ 6,462,501.47	18,356	\$ 352.06		\$ (294,000.29)	\$ 8,049,415.15	\$ 438.52
Nov-16		\$ 6,199,553.18	88.60%	\$ 6,997,675.61	17,981	\$ 389.17		\$ (237,079.65)	\$ 8,579,699.97	\$ 477.15
Dec-16	\$ 89,624,888.33	\$ 5,833,341.61	90.52%	\$ 6,444,031.91	16,610	\$ 387.96	\$ 15,657,382.79	\$ (200,903.87)	\$ 7,863,892.47	\$ 473.44
Jan-17		\$ 6,857,749.49	91.30%	\$ 7,511,005.10	16,678	\$ 450.35		\$ (232,911.50)	\$ 9,138,691.64	\$ 547.95
Feb-17		\$ 5,907,027.91	91.02%	\$ 6,489,926.44	16,034	\$ 404.76		\$ (220,187.05)	\$ 7,926,357.69	\$ 494.35
Mar-17		\$ 6,409,889.74	93.22%	\$ 6,859,918.71	15,931	\$ 431.75		\$ (176,645.03)	\$ 8,674,083.20	\$ 525.33
Apr-17		\$ 4,516,604.52	90.88%	\$ 4,964,564.96	13,261	\$ 374.37		\$ (204,069.58)	\$ 6,129,742.38	\$ 462.24
May-17		\$ 4,898,024.86	89.01%	\$ 5,503,083.47	12,084	\$ 455.40		\$ (202,097.68)	\$ 6,653,999.65	\$ 550.65
Jun-17		\$ 4,690,870.15	89.98%	\$ 5,212,992.98	11,006	\$ 473.65		\$ (184,003.56)	\$ 6,191,255.88	\$ 562.53
Jul-17		\$ 4,138,192.57	91.74%	\$ 4,510,897.45	9,549	\$ 472.39		\$ (137,454.41)	\$ 5,362,514.48	\$ 561.58
Aug-17		\$ 4,288,071.31	87.55%	\$ 4,897,761.08	8,849	\$ 553.48		\$ (166,207.52)	\$ 5,764,408.88	\$ 651.42
Sep-17		\$ 3,466,960.93	89.55%	\$ 3,871,663.95	7,449	\$ 519.76		\$ (94,834.79)	\$ 4,334,361.80	\$ 581.87
Oct-17		\$ 3,401,826.53	88.40%	\$ 3,848,301.09	6,821	\$ 564.19		\$ (102,195.91)	\$ 4,093,987.23	\$ 658.85
Nov-17		\$ 3,303,990.17	89.24%	\$ 3,702,353.21	6,499	\$ 569.68		\$ (131,682.67)	\$ 4,319,477.64	\$ 664.64
Dec-17	\$ 63,695,792.80	\$ 2,218,201.73	91.74%	\$ 2,417,796.12	4,668	\$ 517.95	\$ 9,707,463.57	\$ (86,175.41)	\$ 2,842,913.21	\$ 609.02

\* Express Completion Factor as a percentage

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

**PA Rate Template Part II  
Rate Development and Change**

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

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 379.36	\$ 540.23	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.267	1.267	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 480.80	\$ 684.69	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity	1.186	1.101	<- See URRT Instructions
Change in Other	0.972	0.974	<- See URRT Instructions
Change in Demographics	1.014	1.070	<- See URRT Instructions
Change in Network	1.012	0.981	<- See URRT Instructions
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	0.947	0.927	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 554.20	\$ 734.01	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 734.01	<- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 734.01		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	\$ 777.54		
Projected Paid to Allowed Ratio	0.739		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 566.45		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ 56.78		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 559.66		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 768.23		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 559.66		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 768.23		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 540.23	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 63,695,792.80	
Blended Loss Ratio	92.24%	

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	799	855	797	908	3,359
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 734.01	\$ 734.01	\$ 734.01	\$ 734.01	\$ 734.01
Months of Trend	-	3	6	9	
Annual Trend	15.82%	15.89%	15.89%	15.89%	
Single Risk Pool Projected Allowed Claims	\$ 734.01	\$ 761.54	\$ 790.14	\$ 819.86	\$ 777.54
Quarterly Trend Factor	100.0%	103.8%	107.6%	111.7%	105.9%
2019 Trend Factors by Quarter	0.9440	0.9794	1.0162	1.0544	

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	9.30%	\$64.42	
General and Claims	6.09%	\$42.20	
Agent/Broker Fees and Commissions	2.41%	\$16.67	
Quality Improvement Initiatives	0.90%	\$5.54	
Taxes and Fees	5.16%	\$35.72	
PCORI Fees	0.00%	\$0.00	
PA Premium Tax (if applicable)	3.90%	\$26.99	
Federal Income Tax	1.26%	\$8.73	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00	
Profit/Contingency (after tax)	4.74%	\$32.83	
Total Retention	19.20%	\$132.97	
Projected Required Revenue PMPM		\$ 692.63	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2018	2019
Average Age Factor	1.428	1.464
Average Geographic Factor	0.985	1.010
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 562.72	\$ 768.23
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 399.81	\$ 519.82

**Table 8. Components of Rate Change**

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 403.82	\$ 468.66	\$ 64.84	16.1%
B. Base period allowed claims before normalization	\$ 5426.60	\$ 540.23	\$ 5113.63	28.1%
C. Normalization factor component of change	\$ (123.50)	\$ (174.69)	\$ -51.18	-12.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 303.09	\$ 365.55	\$ 62.45	15.5%
D2. URRT Trend	\$ 24.56	\$ 97.74	\$ 73.18	18.1%
D3. URRT Morbidity	\$ 30.47	\$ 46.78	\$ 16.32	4.0%
D4. URRT Other	\$ 0.23	\$ (13.41)	\$ (13.64)	-3.4%
D5. Normalized URRT RA/RI on an allowed basis	\$ 25.36	\$ (6.30)	\$ (31.66)	-7.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 383.72	\$ 490.36	\$ 106.65	26.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (0.18)	\$ (0.00)	\$ 0.18	0.0%
E2. Pricing AV	\$ (59.31)	\$ (133.13)	\$ (73.82)	-18.3%
E3. Benefit Richness	\$ (0.00)	\$ -	\$ 0.00	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (59.49)	\$ (133.13)	\$ (73.64)	-18.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 41.02	\$ 43.59	\$ 2.57	0.6%
F2. Taxes and Fees	\$ 24.55	\$ 24.17	\$ (0.38)	-0.1%
F3. Profit and/or Contingency	\$ 8.08	\$ 22.21	\$ 14.14	3.5%
F4. Subtotal - Sum(F1-F3)	\$ 73.64	\$ 89.97	\$ 16.33	4.0%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 397.87	\$ 447.21	\$ 49.34	12.2%

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

	2018	2019	
Paid-to-Allowed	0.845	0.729	
URRT Trend (Total Applied Trend Factor)	1.081	1.267	<- URRT W1, S2
URRT Morbidity	1.093	1.101	<- URRT W1, S2
URRT "Other"	1.001	0.974	<- URRT W1, S2
Risk Adjustment	\$ 530.17	\$ (6.78)	<- URRT W1, S3
Exchange User Fee	\$ 50.00	\$ -	<- URRT W1, S3
Capitation	\$ 4.68	\$ 2.15	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.845	0.729	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.16%	9.30%	
Taxes and Fees	6.08%	5.16%	
Profit and/or Contingency	2.00%	4.74%	











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

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

HIOS Plan ID (On Exchange) =>	64844PA0060126															
HIOS Plan ID (Off Exchange) =>	64844PA0060126															
Plan Marketing Name =>	ttna Silver QPOS 6000 80% \$30															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS001															
Metal =>	Silver															
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$265.99	\$265.99	\$279.81	\$279.81	\$348.41	\$348.41	\$285.88	\$285.88	\$351.82	\$351.82	\$368.90	\$368.90	\$341.57	\$341.57	\$320.85	\$320.85
15	\$289.64	\$289.64	\$304.68	\$304.68	\$379.37	\$379.37	\$311.29	\$311.29	\$383.09	\$383.09	\$401.69	\$401.69	\$371.94	\$371.94	\$349.37	\$349.37
16	\$298.68	\$298.68	\$314.19	\$314.19	\$391.22	\$391.22	\$321.01	\$321.01	\$395.05	\$395.05	\$414.23	\$414.23	\$383.54	\$383.54	\$360.27	\$360.27
17	\$307.72	\$307.72	\$323.70	\$323.70	\$403.06	\$403.06	\$330.73	\$330.73	\$407.01	\$407.01	\$426.77	\$426.77	\$395.15	\$395.15	\$371.18	\$371.18
18	\$317.45	\$317.45	\$333.94	\$333.94	\$415.81	\$415.81	\$341.19	\$341.19	\$419.89	\$419.89	\$440.27	\$440.27	\$407.66	\$407.66	\$382.92	\$382.92
19	\$327.19	\$327.19	\$344.18	\$344.18	\$428.56	\$428.56	\$351.65	\$351.65	\$432.76	\$432.76	\$453.77	\$453.77	\$420.16	\$420.16	\$394.66	\$394.66
20	\$337.27	\$337.27	\$354.79	\$354.79	\$441.77	\$441.77	\$362.49	\$362.49	\$446.10	\$446.10	\$467.76	\$467.76	\$433.11	\$433.11	\$406.82	\$406.82
21	\$347.70	\$347.70	\$365.76	\$365.76	\$455.43	\$455.43	\$373.70	\$373.70	\$459.90	\$459.90	\$482.22	\$482.22	\$446.50	\$446.50	\$419.41	\$419.41
22	\$347.70	\$347.70	\$365.76	\$365.76	\$455.43	\$455.43	\$373.70	\$373.70	\$459.90	\$459.90	\$482.22	\$482.22	\$446.50	\$446.50	\$419.41	\$419.41
23	\$347.70	\$347.70	\$365.76	\$365.76	\$455.43	\$455.43	\$373.70	\$373.70	\$459.90	\$459.90	\$482.22	\$482.22	\$446.50	\$446.50	\$419.41	\$419.41
24	\$347.70	\$347.70	\$365.76	\$365.76	\$455.43	\$455.43	\$373.70	\$373.70	\$459.90	\$459.90	\$482.22	\$482.22	\$446.50	\$446.50	\$419.41	\$419.41
25	\$349.09	\$349.09	\$367.22	\$367.22	\$457.25	\$457.25	\$375.20	\$375.20	\$461.74	\$461.74	\$484.15	\$484.15	\$448.29	\$448.29	\$421.08	\$421.08
26	\$356.05	\$356.05	\$374.54	\$374.54	\$466.36	\$466.36	\$382.67	\$382.67	\$470.93	\$470.93	\$493.79	\$493.79	\$457.22	\$457.22	\$429.47	\$429.47
27	\$364.39	\$364.39	\$383.31	\$383.31	\$477.29	\$477.29	\$391.64	\$391.64	\$481.97	\$481.97	\$505.37	\$505.37	\$467.93	\$467.93	\$439.54	\$439.54
28	\$377.95	\$377.95	\$397.58	\$397.58	\$495.05	\$495.05	\$406.21	\$406.21	\$499.91	\$499.91	\$524.17	\$524.17	\$485.35	\$485.35	\$455.90	\$455.90
29	\$389.08	\$389.08	\$409.28	\$409.28	\$509.63	\$509.63	\$418.17	\$418.17	\$514.62	\$514.62	\$539.61	\$539.61	\$499.64	\$499.64	\$469.32	\$469.32
30	\$394.64	\$394.64	\$415.14	\$415.14	\$516.91	\$516.91	\$424.15	\$424.15	\$521.98	\$521.98	\$547.32	\$547.32	\$506.78	\$506.78	\$476.03	\$476.03
31	\$402.99	\$402.99	\$423.91	\$423.91	\$527.85	\$527.85	\$433.12	\$433.12	\$533.02	\$533.02	\$558.89	\$558.89	\$517.50	\$517.50	\$486.09	\$486.09
32	\$411.33	\$411.33	\$432.69	\$432.69	\$538.78	\$538.78	\$442.09	\$442.09	\$544.06	\$544.06	\$570.47	\$570.47	\$528.21	\$528.21	\$496.16	\$496.16
33	\$416.55	\$416.55	\$438.18	\$438.18	\$545.61	\$545.61	\$447.70	\$447.70	\$550.96	\$550.96	\$577.70	\$577.70	\$534.91	\$534.91	\$502.45	\$502.45
34	\$422.11	\$422.11	\$444.03	\$444.03	\$552.89	\$552.89	\$453.67	\$453.67	\$558.31	\$558.31	\$585.42	\$585.42	\$542.05	\$542.05	\$509.16	\$509.16
35	\$424.89	\$424.89	\$446.96	\$446.96	\$556.54	\$556.54	\$456.66	\$456.66	\$561.99	\$561.99	\$589.27	\$589.27	\$545.62	\$545.62	\$512.52	\$512.52
36	\$427.67	\$427.67	\$449.88	\$449.88	\$560.18	\$560.18	\$459.65	\$459.65	\$565.67	\$565.67	\$593.13	\$593.13	\$549.20	\$549.20	\$515.87	\$515.87
37	\$430.46	\$430.46	\$452.81	\$452.81	\$563.82	\$563.82	\$462.64	\$462.64	\$569.35	\$569.35	\$596.99	\$596.99	\$552.77	\$552.77	\$519.23	\$519.23
38	\$433.24	\$433.24	\$455.74	\$455.74	\$567.47	\$567.47	\$465.63	\$465.63	\$573.03	\$573.03	\$600.85	\$600.85	\$556.34	\$556.34	\$522.58	\$522.58
39	\$438.80	\$438.80	\$461.59	\$461.59	\$574.75	\$574.75	\$471.61	\$471.61	\$580.39	\$580.39	\$608.56	\$608.56	\$563.48	\$563.48	\$529.29	\$529.29
40	\$444.36	\$444.36	\$467.44	\$467.44	\$582.04	\$582.04	\$477.59	\$477.59	\$587.75	\$587.75	\$616.28	\$616.28	\$570.63	\$570.63	\$536.00	\$536.00
41	\$452.71	\$452.71	\$476.22	\$476.22	\$592.97	\$592.97	\$486.56	\$486.56	\$598.79	\$598.79	\$627.85	\$627.85	\$581.34	\$581.34	\$546.07	\$546.07
42	\$460.71	\$460.71	\$484.63	\$484.63	\$603.45	\$603.45	\$495.16	\$495.16	\$609.36	\$609.36	\$638.94	\$638.94	\$591.61	\$591.61	\$555.71	\$555.71
43	\$471.83	\$471.83	\$496.33	\$496.33	\$618.02	\$618.02	\$507.11	\$507.11	\$624.08	\$624.08	\$654.37	\$654.37	\$605.90	\$605.90	\$569.14	\$569.14
44	\$485.74	\$485.74	\$510.96	\$510.96	\$636.24	\$636.24	\$522.06	\$522.06	\$642.48	\$642.48	\$673.66	\$673.66	\$623.76	\$623.76	\$585.91	\$585.91
45	\$502.08	\$502.08	\$528.16	\$528.16	\$657.64	\$657.64	\$539.63	\$539.63	\$664.09	\$664.09	\$696.33	\$696.33	\$644.75	\$644.75	\$605.62	\$605.62
46	\$521.55	\$521.55	\$548.64	\$548.64	\$683.15	\$683.15	\$560.55	\$560.55	\$689.84	\$689.84	\$723.33	\$723.33	\$669.75	\$669.75	\$629.11	\$629.11
47	\$543.46	\$543.46	\$571.68	\$571.68	\$711.84	\$711.84	\$584.10	\$584.10	\$718.82	\$718.82	\$753.71	\$753.71	\$697.88	\$697.88	\$655.53	\$655.53
48	\$568.49	\$568.49	\$598.02	\$598.02	\$744.63	\$744.63	\$611.00	\$611.00	\$751.93	\$751.93	\$788.43	\$788.43	\$730.03	\$730.03	\$685.73	\$685.73
49	\$593.18	\$593.18	\$623.98	\$623.98	\$776.97	\$776.97	\$637.54	\$637.54	\$784.58	\$784.58	\$822.67	\$822.67	\$761.73	\$761.73	\$715.51	\$715.51
50	\$621.00	\$621.00	\$653.24	\$653.24	\$813.40	\$813.40	\$667.43	\$667.43	\$821.38	\$821.38	\$861.25	\$861.25	\$797.45	\$797.45	\$749.06	\$749.06
51	\$648.46	\$648.46	\$682.14	\$682.14	\$849.38	\$849.38	\$696.96	\$696.96	\$857.71	\$857.71	\$899.34	\$899.34	\$832.73	\$832.73	\$782.19	\$782.19
52	\$678.71	\$678.71	\$713.96	\$713.96	\$889.00	\$889.00	\$729.47	\$729.47	\$897.72	\$897.72	\$941.30	\$941.30	\$871.57	\$871.57	\$818.68	\$818.68
53	\$709.31	\$709.31	\$746.15	\$746.15	\$929.08	\$929.08	\$762.35	\$762.35	\$938.19	\$938.19	\$983.73	\$983.73	\$910.86	\$910.86	\$855.59	\$855.59
54	\$742.34	\$742.34	\$780.89	\$780.89	\$972.35	\$972.35	\$797.86	\$797.86	\$981.88	\$981.88	\$1,029.54	\$1,029.54	\$953.28	\$953.28	\$895.43	\$895.43
55	\$775.38	\$775.38	\$815.64	\$815.64	\$1,015.61	\$1,015.61	\$833.36	\$833.36	\$1,025.57	\$1,025.57	\$1,075.35	\$1,075.35	\$995.70	\$995.70	\$935.28	\$935.28
56	\$811.19	\$811.19	\$853.31	\$853.31	\$1,062.52	\$1,062.52	\$871.85	\$871.85	\$1,072.94	\$1,072.94	\$1,125.02	\$1,125.02	\$1,041.69	\$1,041.69	\$978.48	\$978.48
57	\$847.35	\$847.35	\$891.35	\$891.35	\$1,109.89	\$1,109.89	\$910.71	\$910.71	\$1,120.77	\$1,120.77	\$1,175.17	\$1,175.17	\$1,088.12	\$1,088.12	\$1,022.09	\$1,022.09
58	\$885.95	\$885.95	\$931.95	\$931.95	\$1,160.44	\$1,160.44	\$952.19	\$952.19	\$1,171.82	\$1,171.82	\$1,228.70	\$1,228.70	\$1,137.69	\$1,137.69	\$1,068.65	\$1,068.65
59	\$905.07	\$905.07	\$952.07	\$952.07	\$1,185.49	\$1,185.49	\$972.75	\$972.75	\$1,197.11	\$1,197.11	\$1,255.22	\$1,255.22	\$1,162.24	\$1,162.24	\$1,091.72	\$1,091.72
60	\$943.66	\$943.66	\$992.67	\$992.67	\$1,236.04	\$1,236.04	\$1,014.23	\$1,014.23	\$1,248.16	\$1,248.16	\$1,308.75	\$1,308.75	\$1,211.81	\$1,211.81	\$1,138.27	\$1,138.27
61	\$977.04	\$977.04	\$1,027.78	\$1,027.78	\$1,279.76	\$1,279.76	\$1,050.10	\$1,050.10	\$1,292.31	\$1,292.31	\$1,355.04	\$1,355.04	\$1,254.67	\$1,254.67	\$1,178.53	\$1,178.53
62	\$998.95	\$998.95	\$1,050.82	\$1,050.82	\$1,308.45	\$1,308.45	\$1,073.65	\$1,073.65	\$1,321.28	\$1,321.28	\$1,385.42	\$1,385.42	\$1,282.80	\$1,282.80	\$1,204.96	\$1,204.96
63	\$1,026.42	\$1,026.42	\$1,079.72	\$1,079.72	\$1,344.43	\$1,344.43	\$1,103.17	\$1,103.17	\$1,357.61	\$1,357.61	\$1,423.52	\$1,423.52	\$1,318.07	\$1,318.07	\$1,238.09	\$1,238.09
64+	\$1,042.76	\$1,042.76	\$1,096.91	\$1,096.91	\$1,365.84	\$1,365.84	\$1,120.73	\$1,120.73	\$1,379.23	\$1,379.23	\$1,446.18	\$1,446.18	\$1,339.06	\$1,339.06	\$1,257.80	\$1,257.80

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

HIOS Plan ID (On Exchange)=>	64844PA0070142															
HIOS Plan ID (Off Exchange)=>	64844PA0070142															
Plan Marketing Name =>	tna Silver HMO 6000 80% \$30															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002															
Metal =>	Silver															
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$260.51	\$260.51	\$274.04	\$274.04	\$341.22	\$341.22	\$279.99	\$279.99	\$344.57	\$344.57	\$361.29	\$361.29	\$334.53	\$334.53	\$314.23	\$314.23
15	\$283.66	\$283.66	\$298.39	\$298.39	\$371.55	\$371.55	\$304.88	\$304.88	\$375.20	\$375.20	\$393.41	\$393.41	\$364.27	\$364.27	\$342.16	\$342.16
16	\$292.52	\$292.52	\$307.71	\$307.71	\$383.15	\$383.15	\$314.39	\$314.39	\$386.91	\$386.91	\$405.69	\$405.69	\$375.64	\$375.64	\$352.84	\$352.84
17	\$301.37	\$301.37	\$317.02	\$317.02	\$394.75	\$394.75	\$323.91	\$323.91	\$398.62	\$398.62	\$417.97	\$417.97	\$387.01	\$387.01	\$363.52	\$363.52
18	\$310.91	\$310.91	\$327.05	\$327.05	\$407.24	\$407.24	\$334.16	\$334.16	\$411.23	\$411.23	\$431.19	\$431.19	\$399.25	\$399.25	\$375.02	\$375.02
19	\$320.44	\$320.44	\$337.08	\$337.08	\$419.72	\$419.72	\$344.40	\$344.40	\$423.84	\$423.84	\$444.41	\$444.41	\$411.50	\$411.50	\$386.52	\$386.52
20	\$330.32	\$330.32	\$347.47	\$347.47	\$432.66	\$432.66	\$355.02	\$355.02	\$436.90	\$436.90	\$458.11	\$458.11	\$424.18	\$424.18	\$398.44	\$398.44
21	\$340.53	\$340.53	\$358.22	\$358.22	\$446.04	\$446.04	\$366.00	\$366.00	\$450.41	\$450.41	\$472.28	\$472.28	\$437.30	\$437.30	\$410.76	\$410.76
22	\$340.53	\$340.53	\$358.22	\$358.22	\$446.04	\$446.04	\$366.00	\$366.00	\$450.41	\$450.41	\$472.28	\$472.28	\$437.30	\$437.30	\$410.76	\$410.76
23	\$340.53	\$340.53	\$358.22	\$358.22	\$446.04	\$446.04	\$366.00	\$366.00	\$450.41	\$450.41	\$472.28	\$472.28	\$437.30	\$437.30	\$410.76	\$410.76
24	\$340.53	\$340.53	\$358.22	\$358.22	\$446.04	\$446.04	\$366.00	\$366.00	\$450.41	\$450.41	\$472.28	\$472.28	\$437.30	\$437.30	\$410.76	\$410.76
25	\$341.90	\$341.90	\$359.65	\$359.65	\$447.83	\$447.83	\$367.46	\$367.46	\$452.22	\$452.22	\$474.17	\$474.17	\$439.04	\$439.04	\$412.40	\$412.40
26	\$348.71	\$348.71	\$366.81	\$366.81	\$456.75	\$456.75	\$374.78	\$374.78	\$461.22	\$461.22	\$483.61	\$483.61	\$447.79	\$447.79	\$420.62	\$420.62
27	\$356.88	\$356.88	\$375.41	\$375.41	\$467.45	\$467.45	\$383.57	\$383.57	\$472.03	\$472.03	\$494.95	\$494.95	\$458.29	\$458.29	\$430.48	\$430.48
28	\$370.16	\$370.16	\$389.38	\$389.38	\$484.85	\$484.85	\$397.84	\$397.84	\$489.60	\$489.60	\$513.37	\$513.37	\$475.34	\$475.34	\$446.50	\$446.50
29	\$381.06	\$381.06	\$400.84	\$400.84	\$499.12	\$499.12	\$409.55	\$409.55	\$504.01	\$504.01	\$528.48	\$528.48	\$489.33	\$489.33	\$459.64	\$459.64
30	\$386.51	\$386.51	\$406.58	\$406.58	\$506.26	\$506.26	\$415.41	\$415.41	\$511.22	\$511.22	\$536.04	\$536.04	\$496.33	\$496.33	\$466.21	\$466.21
31	\$394.68	\$394.68	\$415.17	\$415.17	\$516.96	\$516.96	\$424.19	\$424.19	\$522.03	\$522.03	\$547.37	\$547.37	\$506.83	\$506.83	\$476.07	\$476.07
32	\$402.85	\$402.85	\$423.77	\$423.77	\$527.67	\$527.67	\$432.98	\$432.98	\$532.84	\$532.84	\$558.71	\$558.71	\$517.32	\$517.32	\$485.93	\$485.93
33	\$407.96	\$407.96	\$429.14	\$429.14	\$534.36	\$534.36	\$438.47	\$438.47	\$539.60	\$539.60	\$565.79	\$565.79	\$523.88	\$523.88	\$492.09	\$492.09
34	\$413.41	\$413.41	\$434.88	\$434.88	\$541.49	\$541.49	\$444.32	\$444.32	\$546.80	\$546.80	\$573.35	\$573.35	\$530.88	\$530.88	\$498.66	\$498.66
35	\$416.13	\$416.13	\$437.74	\$437.74	\$545.06	\$545.06	\$447.25	\$447.25	\$550.41	\$550.41	\$577.13	\$577.13	\$534.38	\$534.38	\$501.95	\$501.95
36	\$418.86	\$418.86	\$440.61	\$440.61	\$548.63	\$548.63	\$450.18	\$450.18	\$554.01	\$554.01	\$580.90	\$580.90	\$537.87	\$537.87	\$505.23	\$505.23
37	\$421.58	\$421.58	\$443.47	\$443.47	\$552.20	\$552.20	\$453.10	\$453.10	\$557.61	\$557.61	\$584.68	\$584.68	\$541.37	\$541.37	\$508.52	\$508.52
38	\$424.30	\$424.30	\$446.34	\$446.34	\$555.77	\$555.77	\$456.03	\$456.03	\$561.22	\$561.22	\$588.46	\$588.46	\$544.87	\$544.87	\$511.81	\$511.81
39	\$429.75	\$429.75	\$452.07	\$452.07	\$562.90	\$562.90	\$461.89	\$461.89	\$568.42	\$568.42	\$596.02	\$596.02	\$551.87	\$551.87	\$518.38	\$518.38
40	\$435.20	\$435.20	\$457.80	\$457.80	\$570.04	\$570.04	\$467.74	\$467.74	\$575.63	\$575.63	\$603.57	\$603.57	\$558.86	\$558.86	\$524.95	\$524.95
41	\$443.37	\$443.37	\$466.40	\$466.40	\$580.75	\$580.75	\$476.53	\$476.53	\$586.44	\$586.44	\$614.91	\$614.91	\$569.36	\$569.36	\$534.81	\$534.81
42	\$451.21	\$451.21	\$474.64	\$474.64	\$591.00	\$591.00	\$484.95	\$484.95	\$596.80	\$596.80	\$625.77	\$625.77	\$579.42	\$579.42	\$544.26	\$544.26
43	\$462.10	\$462.10	\$486.10	\$486.10	\$605.28	\$605.28	\$496.66	\$496.66	\$611.21	\$611.21	\$640.88	\$640.88	\$593.41	\$593.41	\$557.40	\$557.40
44	\$475.73	\$475.73	\$500.43	\$500.43	\$623.12	\$623.12	\$511.30	\$511.30	\$629.23	\$629.23	\$659.77	\$659.77	\$610.90	\$610.90	\$573.83	\$573.83
45	\$481.73	\$481.73	\$517.27	\$517.27	\$644.08	\$644.08	\$528.50	\$528.50	\$650.40	\$650.40	\$681.97	\$681.97	\$631.45	\$631.45	\$593.14	\$593.14
46	\$510.80	\$510.80	\$537.33	\$537.33	\$669.06	\$669.06	\$549.00	\$549.00	\$675.62	\$675.62	\$708.42	\$708.42	\$655.94	\$655.94	\$616.14	\$616.14
47	\$532.25	\$532.25	\$559.89	\$559.89	\$697.16	\$697.16	\$572.05	\$572.05	\$704.00	\$704.00	\$738.17	\$738.17	\$683.49	\$683.49	\$642.02	\$642.02
48	\$556.77	\$556.77	\$585.69	\$585.69	\$729.28	\$729.28	\$598.41	\$598.41	\$736.43	\$736.43	\$772.18	\$772.18	\$714.98	\$714.98	\$671.59	\$671.59
49	\$580.95	\$580.95	\$611.12	\$611.12	\$760.95	\$760.95	\$624.39	\$624.39	\$768.41	\$768.41	\$805.71	\$805.71	\$746.03	\$746.03	\$700.76	\$700.76
50	\$608.19	\$608.19	\$639.78	\$639.78	\$796.63	\$796.63	\$653.67	\$653.67	\$804.44	\$804.44	\$843.49	\$843.49	\$781.01	\$781.01	\$733.62	\$733.62
51	\$635.09	\$635.09	\$668.07	\$668.07	\$831.87	\$831.87	\$682.59	\$682.59	\$840.02	\$840.02	\$880.80	\$880.80	\$815.56	\$815.56	\$766.07	\$766.07
52	\$664.72	\$664.72	\$699.24	\$699.24	\$870.67	\$870.67	\$714.43	\$714.43	\$879.21	\$879.21	\$921.89	\$921.89	\$853.60	\$853.60	\$801.80	\$801.80
53	\$694.69	\$694.69	\$730.76	\$730.76	\$909.92	\$909.92	\$746.63	\$746.63	\$918.65	\$918.65	\$963.45	\$963.45	\$892.08	\$892.08	\$837.95	\$837.95
54	\$727.04	\$727.04	\$764.79	\$764.79	\$952.30	\$952.30	\$781.40	\$781.40	\$961.63	\$961.63	\$1,008.32	\$1,008.32	\$933.63	\$933.63	\$876.97	\$876.97
55	\$759.39	\$759.39	\$798.82	\$798.82	\$994.67	\$994.67	\$816.17	\$816.17	\$1,004.42	\$1,004.42	\$1,053.18	\$1,053.18	\$975.17	\$975.17	\$915.99	\$915.99
56	\$794.46	\$794.46	\$835.72	\$835.72	\$1,040.61	\$1,040.61	\$853.87	\$853.87	\$1,050.82	\$1,050.82	\$1,101.83	\$1,101.83	\$1,020.21	\$1,020.21	\$958.30	\$958.30
57	\$829.88	\$829.88	\$872.98	\$872.98	\$1,087.00	\$1,087.00	\$891.94	\$891.94	\$1,097.66	\$1,097.66	\$1,150.94	\$1,150.94	\$1,065.69	\$1,065.69	\$1,001.02	\$1,001.02
58	\$867.68	\$867.68	\$912.74	\$912.74	\$1,136.51	\$1,136.51	\$932.56	\$932.56	\$1,147.66	\$1,147.66	\$1,203.37	\$1,203.37	\$1,114.23	\$1,114.23	\$1,046.62	\$1,046.62
59	\$886.41	\$886.41	\$932.44	\$932.44	\$1,161.05	\$1,161.05	\$952.69	\$952.69	\$1,172.43	\$1,172.43	\$1,229.34	\$1,229.34	\$1,138.28	\$1,138.28	\$1,069.21	\$1,069.21
60	\$924.21	\$924.21	\$972.20	\$972.20	\$1,210.56	\$1,210.56	\$993.32	\$993.32	\$1,222.42	\$1,222.42	\$1,281.77	\$1,281.77	\$1,186.82	\$1,186.82	\$1,114.80	\$1,114.80
61	\$956.90	\$956.90	\$1,006.59	\$1,006.59	\$1,253.38	\$1,253.38	\$1,028.45	\$1,028.45	\$1,265.66	\$1,265.66	\$1,327.10	\$1,327.10	\$1,228.80	\$1,228.80	\$1,154.23	\$1,154.23
62	\$978.35	\$978.35	\$1,029.16	\$1,029.16	\$1,281.48	\$1,281.48	\$1,051.51	\$1,051.51	\$1,294.04	\$1,294.04	\$1,356.86	\$1,356.86	\$1,256.35	\$1,256.35	\$1,180.11	\$1,180.11
63	\$1,005.25	\$1,005.25	\$1,057.46	\$1,057.46	\$1,316.71	\$1,316.71	\$1,080.42	\$1,080.42	\$1,329.62	\$1,329.62	\$1,394.17	\$1,394.17	\$1,290.90	\$1,290.90	\$1,212.56	\$1,212.56
64+	\$1,021.26	\$1,021.26	\$1,074.29	\$1,074.29	\$1,337.68	\$1,337.68	\$1,097.63	\$1,097.63	\$1,350.79	\$1,350.79	\$1,416.37	\$1,416.37	\$1,311.45	\$1,311.45	\$1,231.87	\$1,231.87

Aetna Health Insurance  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Insurance

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$347.70		\$347.70	\$347.70		\$347.70	
	\$340.53		\$340.53	\$340.53		\$340.53	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$365.76	\$365.76	\$365.76
\$358.22	\$358.22	\$358.22

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
<b>Bradford</b>	<b>Carbon</b>	<b>Clinton</b>	<b>Lackawanna</b>	<b>Luzerne</b>	<b>Lycoming</b>	<b>Monroe</b>	<b>Pike</b>	<b>Sullivan</b>	<b>Susquehanna</b>	<b>Tioga</b>	<b>Wayne</b>	<b>Wyoming</b>
\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43	\$455.43
\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04	\$446.04

**RATING AREA 4**

0	0	0	0	0	0	0	0	0	0
<b>Allegheny</b>	<b>Armstrong</b>	<b>Beaver</b>	<b>Butler</b>	<b>Fayette</b>	<b>Greene</b>	<b>Indiana</b>	<b>Lawrence</b>	<b>Washington</b>	<b>Westmoreland</b>

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$373.70	\$373.70	\$373.70	\$373.70	\$373.70	
	\$366.00	\$366.00	\$366.00	\$366.00	\$366.00	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$459.90	\$459.90	\$459.90	\$459.90	\$459.90	\$459.90	\$459.90	\$459.90	\$459.90	\$459.90
\$450.41	\$450.41	\$450.41	\$450.41	\$450.41	\$450.41	\$450.41	\$450.41	\$450.41	\$450.41

**RATING AREA 7**

9	28	35	42
Adams	Berks	Lancaster	York
\$482.22	\$482.22	\$482.22	\$482.22
\$472.28	\$472.28	\$472.28	\$472.28

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$446.50	\$446.50	\$446.50	\$446.50	\$446.50
\$437.30	\$437.30	\$437.30	\$437.30	\$437.30

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$419.41	\$419.41	\$419.41	\$419.41	\$419.41	\$419.41	\$419.41
\$410.76	\$410.76	\$410.76	\$410.76	\$410.76	\$410.76	\$410.76

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

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

HIOS Plan ID (On Exchange)=>	64844PA0060126															
HIOS Plan ID (Off Exchange)=>	64844PA0060126															
Plan Marketing Name =>	tna Silver QPOS 6000 80% \$30															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS001															
Metal =>	Silver															
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$275.97	\$275.97	\$290.30	\$290.30	\$361.47	\$361.47	\$296.61	\$296.61	\$365.02	\$365.02	\$382.74	\$382.74	\$354.39	\$354.39	\$332.88	\$332.88
15	\$300.50	\$300.50	\$316.11	\$316.11	\$393.61	\$393.61	\$322.97	\$322.97	\$397.46	\$397.46	\$416.76	\$416.76	\$385.89	\$385.89	\$362.47	\$362.47
16	\$309.88	\$309.88	\$325.97	\$325.97	\$405.89	\$405.89	\$333.05	\$333.05	\$409.87	\$409.87	\$429.77	\$429.77	\$397.93	\$397.93	\$373.79	\$373.79
17	\$319.26	\$319.26	\$335.84	\$335.84	\$418.18	\$418.18	\$343.13	\$343.13	\$422.28	\$422.28	\$442.78	\$442.78	\$409.98	\$409.98	\$385.10	\$385.10
18	\$329.36	\$329.36	\$346.46	\$346.46	\$431.41	\$431.41	\$353.99	\$353.99	\$435.64	\$435.64	\$456.78	\$456.78	\$422.95	\$422.95	\$397.28	\$397.28
19	\$339.46	\$339.46	\$357.09	\$357.09	\$444.64	\$444.64	\$364.85	\$364.85	\$449.00	\$449.00	\$470.79	\$470.79	\$435.92	\$435.92	\$409.47	\$409.47
20	\$349.92	\$349.92	\$368.09	\$368.09	\$458.34	\$458.34	\$376.09	\$376.09	\$462.83	\$462.83	\$485.30	\$485.30	\$449.35	\$449.35	\$422.09	\$422.09
21	\$360.75	\$360.75	\$379.48	\$379.48	\$472.52	\$472.52	\$387.72	\$387.72	\$477.15	\$477.15	\$500.31	\$500.31	\$463.25	\$463.25	\$435.14	\$435.14
22	\$360.75	\$360.75	\$379.48	\$379.48	\$472.52	\$472.52	\$387.72	\$387.72	\$477.15	\$477.15	\$500.31	\$500.31	\$463.25	\$463.25	\$435.14	\$435.14
23	\$360.75	\$360.75	\$379.48	\$379.48	\$472.52	\$472.52	\$387.72	\$387.72	\$477.15	\$477.15	\$500.31	\$500.31	\$463.25	\$463.25	\$435.14	\$435.14
24	\$360.75	\$360.75	\$379.48	\$379.48	\$472.52	\$472.52	\$387.72	\$387.72	\$477.15	\$477.15	\$500.31	\$500.31	\$463.25	\$463.25	\$435.14	\$435.14
25	\$362.19	\$362.19	\$381.00	\$381.00	\$474.41	\$474.41	\$389.27	\$389.27	\$479.06	\$479.06	\$502.31	\$502.31	\$465.10	\$465.10	\$436.88	\$436.88
26	\$369.40	\$369.40	\$388.59	\$388.59	\$483.86	\$483.86	\$397.03	\$397.03	\$488.60	\$488.60	\$512.32	\$512.32	\$474.37	\$474.37	\$445.58	\$445.58
27	\$378.06	\$378.06	\$397.69	\$397.69	\$495.20	\$495.20	\$406.33	\$406.33	\$500.05	\$500.05	\$524.33	\$524.33	\$485.49	\$485.49	\$456.03	\$456.03
28	\$392.13	\$392.13	\$412.49	\$412.49	\$513.62	\$513.62	\$421.45	\$421.45	\$518.66	\$518.66	\$543.84	\$543.84	\$503.55	\$503.55	\$473.00	\$473.00
29	\$403.67	\$403.67	\$424.64	\$424.64	\$528.75	\$528.75	\$433.86	\$433.86	\$533.93	\$533.93	\$559.85	\$559.85	\$518.38	\$518.38	\$486.92	\$486.92
30	\$409.45	\$409.45	\$430.71	\$430.71	\$536.31	\$536.31	\$440.06	\$440.06	\$541.56	\$541.56	\$567.85	\$567.85	\$525.79	\$525.79	\$493.88	\$493.88
31	\$418.10	\$418.10	\$439.82	\$439.82	\$547.65	\$547.65	\$449.37	\$449.37	\$553.01	\$553.01	\$579.86	\$579.86	\$536.91	\$536.91	\$504.33	\$504.33
32	\$426.76	\$426.76	\$448.92	\$448.92	\$558.99	\$558.99	\$458.67	\$458.67	\$564.47	\$564.47	\$591.87	\$591.87	\$548.03	\$548.03	\$514.77	\$514.77
33	\$432.17	\$432.17	\$454.62	\$454.62	\$566.07	\$566.07	\$464.49	\$464.49	\$571.62	\$571.62	\$599.37	\$599.37	\$554.97	\$554.97	\$521.30	\$521.30
34	\$437.94	\$437.94	\$460.69	\$460.69	\$573.63	\$573.63	\$470.69	\$470.69	\$579.26	\$579.26	\$607.38	\$607.38	\$562.39	\$562.39	\$528.26	\$528.26
35	\$440.83	\$440.83	\$463.72	\$463.72	\$577.41	\$577.41	\$473.79	\$473.79	\$583.08	\$583.08	\$611.38	\$611.38	\$566.09	\$566.09	\$531.74	\$531.74
36	\$443.72	\$443.72	\$466.76	\$466.76	\$581.19	\$581.19	\$476.90	\$476.90	\$586.89	\$586.89	\$615.38	\$615.38	\$569.80	\$569.80	\$535.22	\$535.22
37	\$446.60	\$446.60	\$469.79	\$469.79	\$584.97	\$584.97	\$480.00	\$480.00	\$590.71	\$590.71	\$619.38	\$619.38	\$573.50	\$573.50	\$538.70	\$538.70
38	\$449.49	\$449.49	\$472.83	\$472.83	\$588.75	\$588.75	\$483.10	\$483.10	\$594.53	\$594.53	\$623.39	\$623.39	\$577.21	\$577.21	\$542.18	\$542.18
39	\$455.26	\$455.26	\$478.90	\$478.90	\$596.31	\$596.31	\$489.30	\$489.30	\$602.16	\$602.16	\$631.39	\$631.39	\$584.62	\$584.62	\$549.15	\$549.15
40	\$461.03	\$461.03	\$484.97	\$484.97	\$603.88	\$603.88	\$495.51	\$495.51	\$609.80	\$609.80	\$639.40	\$639.40	\$592.03	\$592.03	\$556.11	\$556.11
41	\$469.69	\$469.69	\$494.08	\$494.08	\$615.22	\$615.22	\$504.81	\$504.81	\$621.25	\$621.25	\$651.40	\$651.40	\$603.15	\$603.15	\$566.55	\$566.55
42	\$477.99	\$477.99	\$502.81	\$502.81	\$626.08	\$626.08	\$513.73	\$513.73	\$632.22	\$632.22	\$662.91	\$662.91	\$613.81	\$613.81	\$576.56	\$576.56
43	\$489.53	\$489.53	\$514.95	\$514.95	\$641.20	\$641.20	\$526.14	\$526.14	\$647.49	\$647.49	\$678.92	\$678.92	\$628.63	\$628.63	\$590.48	\$590.48
44	\$503.96	\$503.96	\$530.13	\$530.13	\$660.10	\$660.10	\$541.65	\$541.65	\$666.58	\$666.58	\$698.93	\$698.93	\$647.16	\$647.16	\$607.89	\$607.89
45	\$520.92	\$520.92	\$547.97	\$547.97	\$682.31	\$682.31	\$559.87	\$559.87	\$689.00	\$689.00	\$722.45	\$722.45	\$668.93	\$668.93	\$628.34	\$628.34
46	\$541.12	\$541.12	\$569.22	\$569.22	\$708.77	\$708.77	\$581.58	\$581.58	\$715.72	\$715.72	\$750.47	\$750.47	\$694.88	\$694.88	\$652.71	\$652.71
47	\$563.85	\$563.85	\$593.13	\$593.13	\$738.54	\$738.54	\$606.01	\$606.01	\$745.78	\$745.78	\$781.99	\$781.99	\$724.06	\$724.06	\$680.12	\$680.12
48	\$589.82	\$589.82	\$620.45	\$620.45	\$772.56	\$772.56	\$633.92	\$633.92	\$780.14	\$780.14	\$818.01	\$818.01	\$757.41	\$757.41	\$711.45	\$711.45
49	\$615.43	\$615.43	\$647.39	\$647.39	\$806.11	\$806.11	\$661.45	\$661.45	\$814.01	\$814.01	\$853.53	\$853.53	\$790.31	\$790.31	\$742.35	\$742.35
50	\$644.29	\$644.29	\$677.75	\$677.75	\$843.91	\$843.91	\$692.47	\$692.47	\$852.19	\$852.19	\$893.56	\$893.56	\$827.37	\$827.37	\$777.16	\$777.16
51	\$672.79	\$672.79	\$707.73	\$707.73	\$881.24	\$881.24	\$723.10	\$723.10	\$889.88	\$889.88	\$933.08	\$933.08	\$863.96	\$863.96	\$811.54	\$811.54
52	\$704.17	\$704.17	\$740.74	\$740.74	\$922.35	\$922.35	\$756.83	\$756.83	\$931.39	\$931.39	\$976.61	\$976.61	\$904.27	\$904.27	\$849.39	\$849.39
53	\$735.92	\$735.92	\$774.14	\$774.14	\$963.93	\$963.93	\$790.95	\$790.95	\$973.38	\$973.38	\$1,020.63	\$1,020.63	\$945.03	\$945.03	\$887.69	\$887.69
54	\$770.19	\$770.19	\$810.19	\$810.19	\$1,008.82	\$1,008.82	\$827.78	\$827.78	\$1,018.71	\$1,018.71	\$1,068.16	\$1,068.16	\$989.04	\$989.04	\$929.02	\$929.02
55	\$804.46	\$804.46	\$846.24	\$846.24	\$1,053.71	\$1,053.71	\$864.62	\$864.62	\$1,064.04	\$1,064.04	\$1,115.69	\$1,115.69	\$1,033.05	\$1,033.05	\$970.36	\$970.36
56	\$841.62	\$841.62	\$885.32	\$885.32	\$1,102.38	\$1,102.38	\$904.55	\$904.55	\$1,113.19	\$1,113.19	\$1,167.22	\$1,167.22	\$1,080.76	\$1,080.76	\$1,015.18	\$1,015.18
57	\$879.14	\$879.14	\$924.79	\$924.79	\$1,151.52	\$1,151.52	\$944.88	\$944.88	\$1,162.81	\$1,162.81	\$1,219.26	\$1,219.26	\$1,128.94	\$1,128.94	\$1,060.44	\$1,060.44
58	\$919.18	\$919.18	\$966.91	\$966.91	\$1,203.97	\$1,203.97	\$987.91	\$987.91	\$1,215.77	\$1,215.77	\$1,274.79	\$1,274.79	\$1,180.36	\$1,180.36	\$1,108.74	\$1,108.74
59	\$939.02	\$939.02	\$987.78	\$987.78	\$1,229.96	\$1,229.96	\$1,009.24	\$1,009.24	\$1,242.02	\$1,242.02	\$1,302.31	\$1,302.31	\$1,205.84	\$1,205.84	\$1,132.67	\$1,132.67
60	\$979.06	\$979.06	\$1,029.91	\$1,029.91	\$1,282.41	\$1,282.41	\$1,052.27	\$1,052.27	\$1,294.98	\$1,294.98	\$1,357.84	\$1,357.84	\$1,257.26	\$1,257.26	\$1,180.97	\$1,180.97
61	\$1,013.69	\$1,013.69	\$1,066.34	\$1,066.34	\$1,327.77	\$1,327.77	\$1,089.50	\$1,089.50	\$1,340.79	\$1,340.79	\$1,405.87	\$1,405.87	\$1,301.73	\$1,301.73	\$1,222.74	\$1,222.74
62	\$1,036.42	\$1,036.42	\$1,090.24	\$1,090.24	\$1,357.54	\$1,357.54	\$1,113.92	\$1,113.92	\$1,370.85	\$1,370.85	\$1,437.39	\$1,437.39	\$1,330.92	\$1,330.92	\$1,250.16	\$1,250.16
63	\$1,064.92	\$1,064.92	\$1,120.22	\$1,120.22	\$1,394.87	\$1,394.87	\$1,144.55	\$1,144.55	\$1,408.54	\$1,408.54	\$1,476.92	\$1,476.92	\$1,367.52	\$1,367.52	\$1,284.53	\$1,284.53
64+	\$1,081.88	\$1,081.88	\$1,138.06	\$1,138.06	\$1,417.07	\$1,417.07	\$1,162.78	\$1,162.78	\$1,430.97	\$1,430.97	\$1,500.43	\$1,500.43	\$1,389.29	\$1,389.29	\$1,304.98	\$1,304.98

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

HIOS Plan ID (On Exchange)=>	64844PA0070142															
HIOS Plan ID (Off Exchange)=>	64844PA0070142															
Plan Marketing Name =>	tna Silver HMO 6000 80% \$30/															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002															
Metal =>	Silver															
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$270.28	\$270.28	\$284.32	\$284.32	\$354.02	\$354.02	\$290.49	\$290.49	\$357.49	\$357.49	\$374.85	\$374.85	\$347.08	\$347.08	\$326.02	\$326.02
15	\$294.31	\$294.31	\$309.59	\$309.59	\$385.49	\$385.49	\$316.31	\$316.31	\$389.27	\$389.27	\$408.17	\$408.17	\$377.93	\$377.93	\$355.00	\$355.00
16	\$303.49	\$303.49	\$319.25	\$319.25	\$397.52	\$397.52	\$326.19	\$326.19	\$401.42	\$401.42	\$420.91	\$420.91	\$389.73	\$389.73	\$366.08	\$366.08
17	\$312.68	\$312.68	\$328.91	\$328.91	\$409.55	\$409.55	\$336.06	\$336.06	\$413.57	\$413.57	\$433.65	\$433.65	\$401.52	\$401.52	\$377.16	\$377.16
18	\$322.57	\$322.57	\$339.32	\$339.32	\$422.51	\$422.51	\$346.69	\$346.69	\$426.65	\$426.65	\$447.37	\$447.37	\$414.23	\$414.23	\$389.09	\$389.09
19	\$332.46	\$332.46	\$349.73	\$349.73	\$435.47	\$435.47	\$357.32	\$357.32	\$439.74	\$439.74	\$461.09	\$461.09	\$426.93	\$426.93	\$401.02	\$401.02
20	\$342.71	\$342.71	\$360.50	\$360.50	\$448.89	\$448.89	\$368.34	\$368.34	\$453.29	\$453.29	\$475.30	\$475.30	\$440.09	\$440.09	\$413.38	\$413.38
21	\$353.31	\$353.31	\$371.65	\$371.65	\$462.77	\$462.77	\$379.73	\$379.73	\$467.31	\$467.31	\$490.00	\$490.00	\$453.70	\$453.70	\$426.17	\$426.17
22	\$353.31	\$353.31	\$371.65	\$371.65	\$462.77	\$462.77	\$379.73	\$379.73	\$467.31	\$467.31	\$490.00	\$490.00	\$453.70	\$453.70	\$426.17	\$426.17
23	\$353.31	\$353.31	\$371.65	\$371.65	\$462.77	\$462.77	\$379.73	\$379.73	\$467.31	\$467.31	\$490.00	\$490.00	\$453.70	\$453.70	\$426.17	\$426.17
24	\$353.31	\$353.31	\$371.65	\$371.65	\$462.77	\$462.77	\$379.73	\$379.73	\$467.31	\$467.31	\$490.00	\$490.00	\$453.70	\$453.70	\$426.17	\$426.17
25	\$354.72	\$354.72	\$373.14	\$373.14	\$464.62	\$464.62	\$381.25	\$381.25	\$469.18	\$469.18	\$491.96	\$491.96	\$455.51	\$455.51	\$427.87	\$427.87
26	\$361.79	\$361.79	\$380.57	\$380.57	\$473.88	\$473.88	\$388.84	\$388.84	\$478.53	\$478.53	\$501.76	\$501.76	\$464.59	\$464.59	\$436.40	\$436.40
27	\$370.27	\$370.27	\$389.49	\$389.49	\$484.99	\$484.99	\$397.95	\$397.95	\$489.74	\$489.74	\$513.52	\$513.52	\$475.48	\$475.48	\$446.62	\$446.62
28	\$384.05	\$384.05	\$403.99	\$403.99	\$503.03	\$503.03	\$412.76	\$412.76	\$507.97	\$507.97	\$532.62	\$532.62	\$493.17	\$493.17	\$463.24	\$463.24
29	\$395.35	\$395.35	\$415.88	\$415.88	\$517.84	\$517.84	\$424.91	\$424.91	\$522.92	\$522.92	\$548.30	\$548.30	\$507.69	\$507.69	\$476.88	\$476.88
30	\$401.00	\$401.00	\$421.83	\$421.83	\$525.25	\$525.25	\$430.99	\$430.99	\$530.40	\$530.40	\$556.14	\$556.14	\$514.95	\$514.95	\$483.70	\$483.70
31	\$409.48	\$409.48	\$430.75	\$430.75	\$536.35	\$536.35	\$440.10	\$440.10	\$541.61	\$541.61	\$567.90	\$567.90	\$525.84	\$525.84	\$493.93	\$493.93
32	\$417.96	\$417.96	\$439.67	\$439.67	\$547.46	\$547.46	\$449.22	\$449.22	\$552.83	\$552.83	\$579.66	\$579.66	\$536.73	\$536.73	\$504.16	\$504.16
33	\$423.26	\$423.26	\$445.24	\$445.24	\$554.40	\$554.40	\$454.91	\$454.91	\$559.84	\$559.84	\$587.01	\$587.01	\$543.53	\$543.53	\$510.55	\$510.55
34	\$428.92	\$428.92	\$451.19	\$451.19	\$561.81	\$561.81	\$460.99	\$460.99	\$567.31	\$567.31	\$594.85	\$594.85	\$550.79	\$550.79	\$517.37	\$517.37
35	\$431.74	\$431.74	\$454.16	\$454.16	\$565.51	\$565.51	\$464.03	\$464.03	\$571.05	\$571.05	\$598.77	\$598.77	\$554.42	\$554.42	\$520.78	\$520.78
36	\$434.57	\$434.57	\$457.14	\$457.14	\$569.21	\$569.21	\$467.06	\$467.06	\$574.79	\$574.79	\$602.69	\$602.69	\$558.05	\$558.05	\$524.19	\$524.19
37	\$437.39	\$437.39	\$460.11	\$460.11	\$572.91	\$572.91	\$470.10	\$470.10	\$578.53	\$578.53	\$606.61	\$606.61	\$561.68	\$561.68	\$527.60	\$527.60
38	\$440.22	\$440.22	\$463.08	\$463.08	\$576.62	\$576.62	\$473.14	\$473.14	\$582.27	\$582.27	\$610.53	\$610.53	\$565.31	\$565.31	\$531.01	\$531.01
39	\$445.87	\$445.87	\$469.03	\$469.03	\$584.02	\$584.02	\$479.22	\$479.22	\$589.75	\$589.75	\$618.37	\$618.37	\$572.57	\$572.57	\$537.82	\$537.82
40	\$451.53	\$451.53	\$474.97	\$474.97	\$591.42	\$591.42	\$485.29	\$485.29	\$597.22	\$597.22	\$626.21	\$626.21	\$579.83	\$579.83	\$544.64	\$544.64
41	\$460.01	\$460.01	\$483.89	\$483.89	\$602.53	\$602.53	\$494.40	\$494.40	\$608.44	\$608.44	\$637.97	\$637.97	\$590.72	\$590.72	\$554.87	\$554.87
42	\$468.13	\$468.13	\$492.44	\$492.44	\$613.17	\$613.17	\$503.14	\$503.14	\$619.19	\$619.19	\$649.24	\$649.24	\$601.15	\$601.15	\$564.67	\$564.67
43	\$479.44	\$479.44	\$504.34	\$504.34	\$627.98	\$627.98	\$515.29	\$515.29	\$634.14	\$634.14	\$664.92	\$664.92	\$615.67	\$615.67	\$578.31	\$578.31
44	\$493.57	\$493.57	\$519.20	\$519.20	\$646.49	\$646.49	\$530.48	\$530.48	\$652.83	\$652.83	\$684.52	\$684.52	\$633.82	\$633.82	\$595.36	\$595.36
45	\$510.18	\$510.18	\$536.67	\$536.67	\$668.24	\$668.24	\$548.33	\$548.33	\$674.80	\$674.80	\$707.55	\$707.55	\$655.14	\$655.14	\$615.39	\$615.39
46	\$529.96	\$529.96	\$557.48	\$557.48	\$694.16	\$694.16	\$569.59	\$569.59	\$700.97	\$700.97	\$734.99	\$734.99	\$680.55	\$680.55	\$639.25	\$639.25
47	\$552.22	\$552.22	\$580.90	\$580.90	\$723.31	\$723.31	\$593.51	\$593.51	\$730.41	\$730.41	\$765.86	\$765.86	\$709.13	\$709.13	\$666.10	\$666.10
48	\$577.66	\$577.66	\$607.66	\$607.66	\$756.63	\$756.63	\$620.85	\$620.85	\$764.05	\$764.05	\$801.14	\$801.14	\$741.80	\$741.80	\$696.78	\$696.78
49	\$602.74	\$602.74	\$634.04	\$634.04	\$789.49	\$789.49	\$647.81	\$647.81	\$797.23	\$797.23	\$835.93	\$835.93	\$774.01	\$774.01	\$727.04	\$727.04
50	\$631.01	\$631.01	\$663.78	\$663.78	\$826.51	\$826.51	\$678.19	\$678.19	\$834.62	\$834.62	\$875.13	\$875.13	\$810.31	\$810.31	\$761.14	\$761.14
51	\$658.92	\$658.92	\$693.14	\$693.14	\$863.07	\$863.07	\$708.19	\$708.19	\$871.53	\$871.53	\$913.84	\$913.84	\$846.15	\$846.15	\$794.80	\$794.80
52	\$689.66	\$689.66	\$725.47	\$725.47	\$903.33	\$903.33	\$741.23	\$741.23	\$912.19	\$912.19	\$956.47	\$956.47	\$885.62	\$885.62	\$831.88	\$831.88
53	\$720.75	\$720.75	\$758.18	\$758.18	\$944.06	\$944.06	\$774.64	\$774.64	\$953.31	\$953.31	\$999.59	\$999.59	\$925.55	\$925.55	\$869.38	\$869.38
54	\$754.31	\$754.31	\$793.48	\$793.48	\$988.02	\$988.02	\$810.72	\$810.72	\$997.71	\$997.71	\$1,046.14	\$1,046.14	\$968.65	\$968.65	\$909.87	\$909.87
55	\$787.88	\$787.88	\$828.79	\$828.79	\$1,031.98	\$1,031.98	\$846.79	\$846.79	\$1,042.10	\$1,042.10	\$1,092.69	\$1,092.69	\$1,011.75	\$1,011.75	\$950.35	\$950.35
56	\$824.27	\$824.27	\$867.07	\$867.07	\$1,079.65	\$1,079.65	\$885.90	\$885.90	\$1,090.23	\$1,090.23	\$1,143.16	\$1,143.16	\$1,058.48	\$1,058.48	\$994.25	\$994.25
57	\$861.01	\$861.01	\$905.72	\$905.72	\$1,127.78	\$1,127.78	\$925.39	\$925.39	\$1,138.84	\$1,138.84	\$1,194.12	\$1,194.12	\$1,105.67	\$1,105.67	\$1,038.57	\$1,038.57
58	\$900.23	\$900.23	\$946.98	\$946.98	\$1,179.15	\$1,179.15	\$967.54	\$967.54	\$1,190.71	\$1,190.71	\$1,248.51	\$1,248.51	\$1,156.03	\$1,156.03	\$1,085.88	\$1,085.88
59	\$919.66	\$919.66	\$967.42	\$967.42	\$1,204.60	\$1,204.60	\$988.43	\$988.43	\$1,216.41	\$1,216.41	\$1,275.46	\$1,275.46	\$1,180.98	\$1,180.98	\$1,109.32	\$1,109.32
60	\$958.88	\$958.88	\$1,008.67	\$1,008.67	\$1,255.97	\$1,255.97	\$1,030.58	\$1,030.58	\$1,268.28	\$1,268.28	\$1,329.85	\$1,329.85	\$1,231.34	\$1,231.34	\$1,156.62	\$1,156.62
61	\$992.79	\$992.79	\$1,044.35	\$1,044.35	\$1,300.39	\$1,300.39	\$1,067.03	\$1,067.03	\$1,313.14	\$1,313.14	\$1,376.89	\$1,376.89	\$1,274.90	\$1,274.90	\$1,197.53	\$1,197.53
62	\$1,015.05	\$1,015.05	\$1,067.76	\$1,067.76	\$1,329.55	\$1,329.55	\$1,090.96	\$1,090.96	\$1,342.58	\$1,342.58	\$1,407.76	\$1,407.76	\$1,303.48	\$1,303.48	\$1,224.38	\$1,224.38
63	\$1,042.96	\$1,042.96	\$1,097.12	\$1,097.12	\$1,366.11	\$1,366.11	\$1,120.95	\$1,120.95	\$1,379.50	\$1,379.50	\$1,446.47	\$1,446.47	\$1,339.32	\$1,339.32	\$1,258.05	\$1,258.05
64+	\$1,059.57	\$1,059.57	\$1,114.59	\$1,114.59	\$1,387.86	\$1,387.86	\$1,138.80	\$1,138.80	\$1,401.46	\$1,401.46	\$1,469.50	\$1,469.50	\$1,360.64	\$1,360.64	\$1,278.08	\$1,278.08

Aetna Health Insurance  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Insurance

Market Small Group

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

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

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$360.75		\$360.75	\$360.75		\$360.75	
	\$353.31		\$353.31	\$353.31		\$353.31	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$379.48	\$379.48	\$379.48
\$371.65	\$371.65	\$371.65

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
<b>Bradford</b>	<b>Carbon</b>	<b>Clinton</b>	<b>Lackawanna</b>	<b>Luzerne</b>	<b>Lycoming</b>	<b>Monroe</b>	<b>Pike</b>	<b>Sullivan</b>	<b>Susquehanna</b>	<b>Tioga</b>	<b>Wayne</b>	<b>Wyoming</b>
\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52	\$472.52
\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77	\$462.77

**RATING AREA 4**

0	0	0	0	0	0	0	0	0	0
<b>Allegheny</b>	<b>Armstrong</b>	<b>Beaver</b>	<b>Butler</b>	<b>Fayette</b>	<b>Greene</b>	<b>Indiana</b>	<b>Lawrence</b>	<b>Washington</b>	<b>Westmoreland</b>

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$387.72	\$387.72	\$387.72	\$387.72	\$387.72	
	\$379.73	\$379.73	\$379.73	\$379.73	\$379.73	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$477.15	\$477.15	\$477.15	\$477.15	\$477.15	\$477.15	\$477.15	\$477.15	\$477.15	\$477.15
\$467.31	\$467.31	\$467.31	\$467.31	\$467.31	\$467.31	\$467.31	\$467.31	\$467.31	\$467.31

**RATING AREA 7**

9	28	35	42
Adams	Berks	Lancaster	York
\$500.31	\$500.31	\$500.31	\$500.31
\$490.00	\$490.00	\$490.00	\$490.00

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$463.25	\$463.25	\$463.25	\$463.25	\$463.25
\$453.70	\$453.70	\$453.70	\$453.70	\$453.70

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$435.14	\$435.14	\$435.14	\$435.14	\$435.14	\$435.14	\$435.14
\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17

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

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

HIOS Plan ID (On Exchange)=>	64844PA0060126		64844PA0060126													
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126													
Plan Marketing Name =>	tna Silver QPOS 6000 80% \$30/															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS001		PAS001													
Metal =>	Silver		Silver													
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes		Yes													
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco												
0 - 14	\$286.33	\$286.33	\$301.20	\$301.20	\$375.05	\$375.05	\$307.75	\$307.75	\$378.73	\$378.73	\$397.11	\$397.11	\$367.70	\$367.70	\$345.38	\$345.38
15	\$311.79	\$311.79	\$327.98	\$327.98	\$408.39	\$408.39	\$412.39	\$412.39	\$432.41	\$432.41	\$432.41	\$432.41	\$400.38	\$400.38	\$376.08	\$376.08
16	\$321.52	\$321.52	\$338.21	\$338.21	\$421.13	\$421.13	\$345.56	\$345.56	\$425.26	\$425.26	\$445.91	\$445.91	\$412.88	\$412.88	\$387.82	\$387.82
17	\$331.25	\$331.25	\$348.45	\$348.45	\$433.88	\$433.88	\$356.02	\$356.02	\$438.14	\$438.14	\$459.40	\$459.40	\$425.37	\$425.37	\$399.56	\$399.56
18	\$341.73	\$341.73	\$359.48	\$359.48	\$447.61	\$447.61	\$367.28	\$367.28	\$452.00	\$452.00	\$473.94	\$473.94	\$438.83	\$438.83	\$412.20	\$412.20
19	\$352.21	\$352.21	\$370.50	\$370.50	\$461.34	\$461.34	\$378.55	\$378.55	\$465.86	\$465.86	\$488.47	\$488.47	\$452.29	\$452.29	\$424.84	\$424.84
20	\$363.06	\$363.06	\$381.92	\$381.92	\$475.55	\$475.55	\$390.21	\$390.21	\$480.22	\$480.22	\$503.53	\$503.53	\$466.23	\$466.23	\$437.94	\$437.94
21	\$374.29	\$374.29	\$393.73	\$393.73	\$490.26	\$490.26	\$402.28	\$402.28	\$495.07	\$495.07	\$519.10	\$519.10	\$480.65	\$480.65	\$451.48	\$451.48
22	\$374.29	\$374.29	\$393.73	\$393.73	\$490.26	\$490.26	\$402.28	\$402.28	\$495.07	\$495.07	\$519.10	\$519.10	\$480.65	\$480.65	\$451.48	\$451.48
23	\$374.29	\$374.29	\$393.73	\$393.73	\$490.26	\$490.26	\$402.28	\$402.28	\$495.07	\$495.07	\$519.10	\$519.10	\$480.65	\$480.65	\$451.48	\$451.48
24	\$374.29	\$374.29	\$393.73	\$393.73	\$490.26	\$490.26	\$402.28	\$402.28	\$495.07	\$495.07	\$519.10	\$519.10	\$480.65	\$480.65	\$451.48	\$451.48
25	\$375.79	\$375.79	\$395.31	\$395.31	\$492.22	\$492.22	\$403.89	\$403.89	\$497.05	\$497.05	\$521.18	\$521.18	\$482.57	\$482.57	\$453.29	\$453.29
26	\$383.28	\$383.28	\$403.18	\$403.18	\$502.03	\$502.03	\$411.94	\$411.94	\$506.95	\$506.95	\$531.56	\$531.56	\$492.18	\$492.18	\$462.32	\$462.32
27	\$392.26	\$392.26	\$412.63	\$412.63	\$513.79	\$513.79	\$421.59	\$421.59	\$518.83	\$518.83	\$544.02	\$544.02	\$503.72	\$503.72	\$473.15	\$473.15
28	\$406.86	\$406.86	\$427.99	\$427.99	\$532.91	\$532.91	\$437.28	\$437.28	\$538.14	\$538.14	\$564.26	\$564.26	\$522.47	\$522.47	\$490.76	\$490.76
29	\$418.83	\$418.83	\$440.58	\$440.58	\$548.60	\$548.60	\$450.15	\$450.15	\$553.98	\$553.98	\$580.87	\$580.87	\$537.85	\$537.85	\$505.21	\$505.21
30	\$424.82	\$424.82	\$446.88	\$446.88	\$556.45	\$556.45	\$456.59	\$456.59	\$561.90	\$561.90	\$589.18	\$589.18	\$545.54	\$545.54	\$512.43	\$512.43
31	\$433.81	\$433.81	\$456.33	\$456.33	\$568.21	\$568.21	\$466.25	\$466.25	\$573.78	\$573.78	\$601.64	\$601.64	\$557.07	\$557.07	\$523.27	\$523.27
32	\$442.79	\$442.79	\$465.78	\$465.78	\$579.98	\$579.98	\$475.90	\$475.90	\$585.67	\$585.67	\$614.10	\$614.10	\$568.61	\$568.61	\$534.10	\$534.10
33	\$448.40	\$448.40	\$471.69	\$471.69	\$587.33	\$587.33	\$481.93	\$481.93	\$593.09	\$593.09	\$621.88	\$621.88	\$575.82	\$575.82	\$540.88	\$540.88
34	\$454.39	\$454.39	\$477.99	\$477.99	\$595.18	\$595.18	\$488.37	\$488.37	\$601.01	\$601.01	\$630.19	\$630.19	\$583.51	\$583.51	\$548.10	\$548.10
35	\$457.39	\$457.39	\$481.14	\$481.14	\$599.10	\$599.10	\$491.59	\$491.59	\$604.97	\$604.97	\$634.34	\$634.34	\$587.35	\$587.35	\$551.71	\$551.71
36	\$460.38	\$460.38	\$484.29	\$484.29	\$603.02	\$603.02	\$494.81	\$494.81	\$608.93	\$608.93	\$638.49	\$638.49	\$591.20	\$591.20	\$555.32	\$555.32
37	\$463.38	\$463.38	\$487.44	\$487.44	\$606.94	\$606.94	\$498.03	\$498.03	\$612.89	\$612.89	\$642.65	\$642.65	\$595.04	\$595.04	\$558.93	\$558.93
38	\$466.37	\$466.37	\$490.59	\$490.59	\$610.87	\$610.87	\$501.24	\$501.24	\$616.85	\$616.85	\$646.80	\$646.80	\$598.89	\$598.89	\$562.55	\$562.55
39	\$472.36	\$472.36	\$496.89	\$496.89	\$618.71	\$618.71	\$507.68	\$507.68	\$624.78	\$624.78	\$655.10	\$655.10	\$606.58	\$606.58	\$569.77	\$569.77
40	\$478.35	\$478.35	\$503.19	\$503.19	\$626.55	\$626.55	\$514.12	\$514.12	\$632.70	\$632.70	\$663.41	\$663.41	\$614.27	\$614.27	\$576.99	\$576.99
41	\$487.33	\$487.33	\$512.64	\$512.64	\$638.32	\$638.32	\$523.77	\$523.77	\$644.58	\$644.58	\$675.87	\$675.87	\$625.80	\$625.80	\$587.83	\$587.83
42	\$495.94	\$495.94	\$521.69	\$521.69	\$649.60	\$649.60	\$533.02	\$533.02	\$655.97	\$655.97	\$687.81	\$687.81	\$636.86	\$636.86	\$598.21	\$598.21
43	\$507.92	\$507.92	\$534.29	\$534.29	\$665.28	\$665.28	\$545.90	\$545.90	\$671.81	\$671.81	\$704.42	\$704.42	\$652.24	\$652.24	\$612.66	\$612.66
44	\$522.89	\$522.89	\$550.04	\$550.04	\$684.90	\$684.90	\$561.99	\$561.99	\$691.61	\$691.61	\$725.18	\$725.18	\$671.47	\$671.47	\$630.72	\$630.72
45	\$540.48	\$540.48	\$568.55	\$568.55	\$707.94	\$707.94	\$580.90	\$580.90	\$714.88	\$714.88	\$749.58	\$749.58	\$694.06	\$694.06	\$651.94	\$651.94
46	\$561.44	\$561.44	\$590.60	\$590.60	\$735.39	\$735.39	\$603.42	\$603.42	\$742.60	\$742.60	\$778.65	\$778.65	\$720.97	\$720.97	\$677.22	\$677.22
47	\$585.02	\$585.02	\$615.40	\$615.40	\$766.28	\$766.28	\$628.77	\$628.77	\$773.79	\$773.79	\$811.35	\$811.35	\$751.25	\$751.25	\$705.67	\$705.67
48	\$611.97	\$611.97	\$643.75	\$643.75	\$801.58	\$801.58	\$657.73	\$657.73	\$809.44	\$809.44	\$848.73	\$848.73	\$785.86	\$785.86	\$738.17	\$738.17
49	\$638.54	\$638.54	\$671.70	\$671.70	\$836.39	\$836.39	\$686.29	\$686.29	\$844.59	\$844.59	\$885.59	\$885.59	\$819.99	\$819.99	\$770.23	\$770.23
50	\$668.49	\$668.49	\$703.20	\$703.20	\$875.61	\$875.61	\$718.48	\$718.48	\$884.19	\$884.19	\$927.11	\$927.11	\$858.44	\$858.44	\$806.35	\$806.35
51	\$698.06	\$698.06	\$734.31	\$734.31	\$914.34	\$914.34	\$750.26	\$750.26	\$923.30	\$923.30	\$968.12	\$968.12	\$896.41	\$896.41	\$842.01	\$842.01
52	\$730.62	\$730.62	\$768.56	\$768.56	\$956.99	\$956.99	\$785.25	\$785.25	\$966.37	\$966.37	\$1,013.28	\$1,013.28	\$938.23	\$938.23	\$881.29	\$881.29
53	\$763.56	\$763.56	\$803.21	\$803.21	\$1,000.13	\$1,000.13	\$820.66	\$820.66	\$1,009.94	\$1,009.94	\$1,058.97	\$1,058.97	\$980.52	\$980.52	\$921.02	\$921.02
54	\$799.12	\$799.12	\$840.61	\$840.61	\$1,046.71	\$1,046.71	\$858.87	\$858.87	\$1,056.97	\$1,056.97	\$1,108.28	\$1,108.28	\$1,026.18	\$1,026.18	\$963.91	\$963.91
55	\$834.67	\$834.67	\$878.02	\$878.02	\$1,093.28	\$1,093.28	\$897.09	\$897.09	\$1,104.00	\$1,104.00	\$1,157.59	\$1,157.59	\$1,071.85	\$1,071.85	\$1,006.80	\$1,006.80
56	\$873.23	\$873.23	\$918.57	\$918.57	\$1,143.78	\$1,143.78	\$938.52	\$938.52	\$1,154.99	\$1,154.99	\$1,211.06	\$1,211.06	\$1,121.35	\$1,121.35	\$1,053.31	\$1,053.31
57	\$912.15	\$912.15	\$959.52	\$959.52	\$1,194.77	\$1,194.77	\$980.36	\$980.36	\$1,206.48	\$1,206.48	\$1,265.05	\$1,265.05	\$1,171.34	\$1,171.34	\$1,100.26	\$1,100.26
58	\$953.70	\$953.70	\$1,003.23	\$1,003.23	\$1,249.19	\$1,249.19	\$1,025.02	\$1,025.02	\$1,261.43	\$1,261.43	\$1,322.67	\$1,322.67	\$1,224.69	\$1,224.69	\$1,150.38	\$1,150.38
59	\$974.29	\$974.29	\$1,024.88	\$1,024.88	\$1,276.15	\$1,276.15	\$1,047.14	\$1,047.14	\$1,288.66	\$1,288.66	\$1,351.22	\$1,351.22	\$1,251.13	\$1,251.13	\$1,175.21	\$1,175.21
60	\$1,015.83	\$1,015.83	\$1,068.58	\$1,068.58	\$1,330.57	\$1,330.57	\$1,091.79	\$1,091.79	\$1,343.61	\$1,343.61	\$1,408.84	\$1,408.84	\$1,304.48	\$1,304.48	\$1,225.32	\$1,225.32
61	\$1,051.76	\$1,051.76	\$1,106.38	\$1,106.38	\$1,377.64	\$1,377.64	\$1,130.41	\$1,130.41	\$1,391.14	\$1,391.14	\$1,458.67	\$1,458.67	\$1,350.62	\$1,350.62	\$1,268.66	\$1,268.66
62	\$1,075.35	\$1,075.35	\$1,131.19	\$1,131.19	\$1,408.52	\$1,408.52	\$1,155.76	\$1,155.76	\$1,422.33	\$1,422.33	\$1,491.38	\$1,491.38	\$1,380.90	\$1,380.90	\$1,297.11	\$1,297.11
63	\$1,104.91	\$1,104.91	\$1,162.29	\$1,162.29	\$1,447.25	\$1,447.25	\$1,187.54	\$1,187.54	\$1,461.44	\$1,461.44	\$1,532.38	\$1,532.38	\$1,418.87	\$1,418.87	\$1,332.77	\$1,332.77
64+	\$1,122.51	\$1,122.51	\$1,180.80	\$1,180.80	\$1,470.29	\$1,470.29	\$1,206.44	\$1,206.44	\$1,484.71	\$1,484.71	\$1,556.78	\$1,556.78	\$1,441.47	\$1,441.47	\$1,353.99	\$1,353.99

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

HIOS Plan ID (On Exchange)=>	64844PA0070142															
HIOS Plan ID (Off Exchange)=>	64844PA0070142															
Plan Marketing Name =>	tna Silver HMO 6000 80% \$30/															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002															
Metal =>	Silver															
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$280.43	\$280.43	\$294.99	\$294.99	\$367.32	\$367.32	\$301.40	\$301.40	\$370.92	\$370.92	\$388.92	\$388.92	\$360.11	\$360.11	\$338.26	\$338.26
15	\$305.36	\$305.36	\$321.22	\$321.22	\$399.97	\$399.97	\$328.19	\$328.19	\$403.89	\$403.89	\$423.50	\$423.50	\$392.13	\$392.13	\$368.33	\$368.33
16	\$314.89	\$314.89	\$331.24	\$331.24	\$412.45	\$412.45	\$338.44	\$338.44	\$416.50	\$416.50	\$436.71	\$436.71	\$404.36	\$404.36	\$379.83	\$379.83
17	\$324.42	\$324.42	\$341.27	\$341.27	\$424.94	\$424.94	\$348.68	\$348.68	\$429.10	\$429.10	\$449.93	\$449.93	\$416.60	\$416.60	\$391.32	\$391.32
18	\$334.68	\$334.68	\$352.06	\$352.06	\$438.38	\$438.38	\$359.71	\$359.71	\$442.68	\$442.68	\$464.17	\$464.17	\$429.78	\$429.78	\$403.70	\$403.70
19	\$344.95	\$344.95	\$362.86	\$362.86	\$451.82	\$451.82	\$370.74	\$370.74	\$456.25	\$456.25	\$478.40	\$478.40	\$442.96	\$442.96	\$416.08	\$416.08
20	\$355.58	\$355.58	\$374.04	\$374.04	\$465.75	\$465.75	\$382.17	\$382.17	\$470.31	\$470.31	\$493.15	\$493.15	\$456.62	\$456.62	\$428.91	\$428.91
21	\$366.58	\$366.58	\$385.61	\$385.61	\$480.15	\$480.15	\$393.99	\$393.99	\$484.86	\$484.86	\$508.40	\$508.40	\$470.74	\$470.74	\$442.17	\$442.17
22	\$366.58	\$366.58	\$385.61	\$385.61	\$480.15	\$480.15	\$393.99	\$393.99	\$484.86	\$484.86	\$508.40	\$508.40	\$470.74	\$470.74	\$442.17	\$442.17
23	\$366.58	\$366.58	\$385.61	\$385.61	\$480.15	\$480.15	\$393.99	\$393.99	\$484.86	\$484.86	\$508.40	\$508.40	\$470.74	\$470.74	\$442.17	\$442.17
24	\$366.58	\$366.58	\$385.61	\$385.61	\$480.15	\$480.15	\$393.99	\$393.99	\$484.86	\$484.86	\$508.40	\$508.40	\$470.74	\$470.74	\$442.17	\$442.17
25	\$368.04	\$368.04	\$387.15	\$387.15	\$482.07	\$482.07	\$395.56	\$395.56	\$486.80	\$486.80	\$510.43	\$510.43	\$472.62	\$472.62	\$443.94	\$443.94
26	\$375.37	\$375.37	\$394.87	\$394.87	\$491.68	\$491.68	\$403.44	\$403.44	\$496.50	\$496.50	\$520.60	\$520.60	\$482.04	\$482.04	\$452.79	\$452.79
27	\$384.17	\$384.17	\$404.12	\$404.12	\$503.20	\$503.20	\$412.90	\$412.90	\$508.13	\$508.13	\$532.80	\$532.80	\$493.33	\$493.33	\$463.40	\$463.40
28	\$398.47	\$398.47	\$419.16	\$419.16	\$521.93	\$521.93	\$428.26	\$428.26	\$527.04	\$527.04	\$552.63	\$552.63	\$511.69	\$511.69	\$480.64	\$480.64
29	\$410.20	\$410.20	\$431.50	\$431.50	\$537.29	\$537.29	\$440.87	\$440.87	\$542.56	\$542.56	\$568.90	\$568.90	\$526.76	\$526.76	\$494.79	\$494.79
30	\$416.06	\$416.06	\$437.67	\$437.67	\$544.97	\$544.97	\$447.18	\$447.18	\$550.32	\$550.32	\$577.03	\$577.03	\$534.29	\$534.29	\$501.87	\$501.87
31	\$424.86	\$424.86	\$446.92	\$446.92	\$556.50	\$556.50	\$456.63	\$456.63	\$561.95	\$561.95	\$589.23	\$589.23	\$545.59	\$545.59	\$512.48	\$512.48
32	\$433.66	\$433.66	\$456.18	\$456.18	\$568.02	\$568.02	\$466.09	\$466.09	\$573.59	\$573.59	\$601.43	\$601.43	\$556.88	\$556.88	\$523.09	\$523.09
33	\$439.16	\$439.16	\$461.96	\$461.96	\$575.22	\$575.22	\$472.00	\$472.00	\$580.86	\$580.86	\$609.06	\$609.06	\$563.94	\$563.94	\$529.72	\$529.72
34	\$445.02	\$445.02	\$468.13	\$468.13	\$582.91	\$582.91	\$478.30	\$478.30	\$588.62	\$588.62	\$617.19	\$617.19	\$571.48	\$571.48	\$536.80	\$536.80
35	\$447.96	\$447.96	\$471.22	\$471.22	\$586.75	\$586.75	\$481.45	\$481.45	\$592.50	\$592.50	\$621.26	\$621.26	\$575.24	\$575.24	\$540.34	\$540.34
36	\$450.89	\$450.89	\$474.30	\$474.30	\$590.59	\$590.59	\$484.61	\$484.61	\$596.38	\$596.38	\$625.33	\$625.33	\$579.01	\$579.01	\$543.87	\$543.87
37	\$453.82	\$453.82	\$477.39	\$477.39	\$594.43	\$594.43	\$487.76	\$487.76	\$600.26	\$600.26	\$629.40	\$629.40	\$582.77	\$582.77	\$547.41	\$547.41
38	\$456.75	\$456.75	\$480.47	\$480.47	\$598.27	\$598.27	\$490.91	\$490.91	\$604.14	\$604.14	\$633.46	\$633.46	\$586.54	\$586.54	\$550.95	\$550.95
39	\$462.62	\$462.62	\$486.64	\$486.64	\$605.95	\$605.95	\$497.21	\$497.21	\$611.89	\$611.89	\$641.60	\$641.60	\$594.07	\$594.07	\$558.02	\$558.02
40	\$468.48	\$468.48	\$492.81	\$492.81	\$613.64	\$613.64	\$503.52	\$503.52	\$619.65	\$619.65	\$649.73	\$649.73	\$601.60	\$601.60	\$565.10	\$565.10
41	\$477.28	\$477.28	\$502.07	\$502.07	\$625.16	\$625.16	\$512.97	\$512.97	\$631.29	\$631.29	\$661.93	\$661.93	\$612.90	\$612.90	\$575.71	\$575.71
42	\$485.71	\$485.71	\$510.94	\$510.94	\$636.20	\$636.20	\$522.03	\$522.03	\$642.44	\$642.44	\$673.63	\$673.63	\$623.73	\$623.73	\$585.88	\$585.88
43	\$497.44	\$497.44	\$523.28	\$523.28	\$651.57	\$651.57	\$534.64	\$534.64	\$657.96	\$657.96	\$689.90	\$689.90	\$638.79	\$638.79	\$600.03	\$600.03
44	\$512.11	\$512.11	\$538.70	\$538.70	\$670.77	\$670.77	\$550.40	\$550.40	\$677.35	\$677.35	\$710.23	\$710.23	\$657.62	\$657.62	\$617.72	\$617.72
45	\$529.34	\$529.34	\$556.82	\$556.82	\$693.34	\$693.34	\$568.92	\$568.92	\$700.14	\$700.14	\$734.13	\$734.13	\$679.75	\$679.75	\$638.50	\$638.50
46	\$549.86	\$549.86	\$578.42	\$578.42	\$720.23	\$720.23	\$590.98	\$590.98	\$727.29	\$727.29	\$762.60	\$762.60	\$706.11	\$706.11	\$663.26	\$663.26
47	\$572.96	\$572.96	\$602.71	\$602.71	\$750.48	\$750.48	\$615.80	\$615.80	\$757.84	\$757.84	\$794.63	\$794.63	\$735.76	\$735.76	\$691.12	\$691.12
48	\$599.35	\$599.35	\$630.48	\$630.48	\$785.05	\$785.05	\$644.17	\$644.17	\$792.75	\$792.75	\$831.23	\$831.23	\$769.66	\$769.66	\$722.95	\$722.95
49	\$625.38	\$625.38	\$657.85	\$657.85	\$819.14	\$819.14	\$672.14	\$672.14	\$827.17	\$827.17	\$867.33	\$867.33	\$803.08	\$803.08	\$754.35	\$754.35
50	\$654.71	\$654.71	\$688.70	\$688.70	\$857.55	\$857.55	\$703.66	\$703.66	\$865.96	\$865.96	\$908.00	\$908.00	\$840.74	\$840.74	\$789.72	\$789.72
51	\$683.66	\$683.66	\$719.17	\$719.17	\$895.49	\$895.49	\$734.79	\$734.79	\$904.27	\$904.27	\$948.16	\$948.16	\$877.93	\$877.93	\$824.65	\$824.65
52	\$715.56	\$715.56	\$752.72	\$752.72	\$937.26	\$937.26	\$769.06	\$769.06	\$946.45	\$946.45	\$992.39	\$992.39	\$918.88	\$918.88	\$863.12	\$863.12
53	\$747.82	\$747.82	\$786.65	\$786.65	\$979.51	\$979.51	\$803.74	\$803.74	\$989.12	\$989.12	\$1,037.13	\$1,037.13	\$960.31	\$960.31	\$902.03	\$902.03
54	\$782.64	\$782.64	\$823.28	\$823.28	\$1,025.13	\$1,025.13	\$841.16	\$841.16	\$1,035.18	\$1,035.18	\$1,085.43	\$1,085.43	\$1,005.03	\$1,005.03	\$944.04	\$944.04
55	\$817.47	\$817.47	\$859.92	\$859.92	\$1,070.74	\$1,070.74	\$878.59	\$878.59	\$1,081.24	\$1,081.24	\$1,133.73	\$1,133.73	\$1,049.75	\$1,049.75	\$986.05	\$986.05
56	\$855.22	\$855.22	\$899.63	\$899.63	\$1,120.20	\$1,120.20	\$919.17	\$919.17	\$1,131.18	\$1,131.18	\$1,186.09	\$1,186.09	\$1,098.23	\$1,098.23	\$1,031.59	\$1,031.59
57	\$893.35	\$893.35	\$939.74	\$939.74	\$1,170.13	\$1,170.13	\$960.15	\$960.15	\$1,181.61	\$1,181.61	\$1,238.96	\$1,238.96	\$1,147.19	\$1,147.19	\$1,077.58	\$1,077.58
58	\$934.04	\$934.04	\$982.54	\$982.54	\$1,223.43	\$1,223.43	\$1,003.88	\$1,003.88	\$1,235.43	\$1,235.43	\$1,295.40	\$1,295.40	\$1,199.44	\$1,199.44	\$1,126.66	\$1,126.66
59	\$954.20	\$954.20	\$1,003.75	\$1,003.75	\$1,249.84	\$1,249.84	\$1,025.55	\$1,025.55	\$1,262.09	\$1,262.09	\$1,323.36	\$1,323.36	\$1,250.33	\$1,250.33	\$1,150.98	\$1,150.98
60	\$994.89	\$994.89	\$1,046.55	\$1,046.55	\$1,303.14	\$1,303.14	\$1,069.28	\$1,069.28	\$1,315.91	\$1,315.91	\$1,379.79	\$1,379.79	\$1,277.58	\$1,277.58	\$1,200.06	\$1,200.06
61	\$1,030.08	\$1,030.08	\$1,083.57	\$1,083.57	\$1,349.23	\$1,349.23	\$1,107.11	\$1,107.11	\$1,362.46	\$1,362.46	\$1,428.60	\$1,428.60	\$1,322.78	\$1,322.78	\$1,242.51	\$1,242.51
62	\$1,053.17	\$1,053.17	\$1,107.86	\$1,107.86	\$1,379.48	\$1,379.48	\$1,131.93	\$1,131.93	\$1,393.00	\$1,393.00	\$1,460.63	\$1,460.63	\$1,352.43	\$1,352.43	\$1,270.36	\$1,270.36
63	\$1,082.13	\$1,082.13	\$1,138.33	\$1,138.33	\$1,417.41	\$1,417.41	\$1,163.05	\$1,163.05	\$1,431.31	\$1,431.31	\$1,500.79	\$1,500.79	\$1,389.62	\$1,389.62	\$1,305.30	\$1,305.30
64+	\$1,099.36	\$1,099.36	\$1,156.45	\$1,156.45	\$1,439.98	\$1,439.98	\$1,181.57	\$1,181.57	\$1,454.10	\$1,454.10	\$1,524.68	\$1,524.68	\$1,411.74	\$1,411.74	\$1,326.08	\$1,326.08

Aetna Health Insurance  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

08-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off		\$374.29		\$374.29	\$374.29		\$374.29	
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off		\$366.58		\$366.58	\$366.58		\$366.58	

**RATING AREA 2**

0	0	0
Elk	Cameron	Potter
\$393.73	\$393.73	\$393.73
\$385.61	\$385.61	\$385.61

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26	\$490.26
\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15	\$480.15

**RATING AREA 4**

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

**RATING AREA 5**

0	0	0	0	0	0	0
<b>Bedford</b>	<b>Blair</b>	<b>Clearfield</b>	<b>Cambria</b>	<b>Huntingdon</b>	<b>Jefferson</b>	<b>Somerset</b>
	\$402.28	\$402.28	\$402.28	\$402.28	\$402.28	
	\$393.99	\$393.99	\$393.99	\$393.99	\$393.99	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
<b>Centre</b>	<b>Columbia</b>	<b>Lehigh</b>	<b>Mifflin</b>	<b>Montour</b>	<b>Northampton</b>	<b>Northumberland</b>	<b>Schuylkill</b>	<b>Snyder</b>	<b>Union</b>
\$495.07	\$495.07	\$495.07	\$495.07	\$495.07	\$495.07	\$495.07	\$495.07	\$495.07	\$495.07
\$484.86	\$484.86	\$484.86	\$484.86	\$484.86	\$484.86	\$484.86	\$484.86	\$484.86	\$484.86

**RATING AREA 7**

9	28	35	42
<b>Adams</b>	<b>Berks</b>	<b>Lancaster</b>	<b>York</b>
\$519.10	\$519.10	\$519.10	\$519.10
\$508.40	\$508.40	\$508.40	\$508.40

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$480.65	\$480.65	\$480.65	\$480.65	\$480.65
\$470.74	\$470.74	\$470.74	\$470.74	\$470.74

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$451.48	\$451.48	\$451.48	\$451.48	\$451.48	\$451.48	\$451.48
\$442.17	\$442.17	\$442.17	\$442.17	\$442.17	\$442.17	\$442.17

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

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

HIOS Plan ID (On Exchange)=>	64844PA0060126															
HIOS Plan ID (Off Exchange)=>	64844PA0060126															
Plan Marketing Name =>	tna Silver QPOS 6000 80% \$30															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS001															
Metal =>	Silver															
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$297.10	\$297.10	\$312.53	\$312.53	\$389.15	\$389.15	\$319.32	\$319.32	\$392.97	\$392.97	\$412.04	\$412.04	\$381.52	\$381.52	\$358.37	\$358.37
15	\$323.51	\$323.51	\$340.31	\$340.31	\$423.74	\$423.74	\$427.90	\$427.90	\$448.67	\$448.67	\$415.44	\$415.44	\$390.23	\$390.23	\$390.23	\$390.23
16	\$333.61	\$333.61	\$350.93	\$350.93	\$436.97	\$436.97	\$358.55	\$358.55	\$441.25	\$441.25	\$462.67	\$462.67	\$428.40	\$428.40	\$402.41	\$402.41
17	\$343.71	\$343.71	\$361.55	\$361.55	\$450.20	\$450.20	\$369.41	\$369.41	\$454.61	\$454.61	\$476.68	\$476.68	\$441.37	\$441.37	\$414.59	\$414.59
18	\$354.58	\$354.58	\$372.99	\$372.99	\$464.44	\$464.44	\$381.09	\$381.09	\$468.99	\$468.99	\$491.76	\$491.76	\$455.33	\$455.33	\$427.70	\$427.70
19	\$365.45	\$365.45	\$384.43	\$384.43	\$478.68	\$478.68	\$392.78	\$392.78	\$483.38	\$483.38	\$506.84	\$506.84	\$469.30	\$469.30	\$440.82	\$440.82
20	\$376.72	\$376.72	\$396.28	\$396.28	\$493.44	\$493.44	\$404.89	\$404.89	\$498.27	\$498.27	\$522.46	\$522.46	\$483.76	\$483.76	\$454.40	\$454.40
21	\$388.37	\$388.37	\$408.54	\$408.54	\$508.70	\$508.70	\$417.41	\$417.41	\$513.68	\$513.68	\$538.62	\$538.62	\$498.72	\$498.72	\$468.46	\$468.46
22	\$388.37	\$388.37	\$408.54	\$408.54	\$508.70	\$508.70	\$417.41	\$417.41	\$513.68	\$513.68	\$538.62	\$538.62	\$498.72	\$498.72	\$468.46	\$468.46
23	\$388.37	\$388.37	\$408.54	\$408.54	\$508.70	\$508.70	\$417.41	\$417.41	\$513.68	\$513.68	\$538.62	\$538.62	\$498.72	\$498.72	\$468.46	\$468.46
24	\$388.37	\$388.37	\$408.54	\$408.54	\$508.70	\$508.70	\$417.41	\$417.41	\$513.68	\$513.68	\$538.62	\$538.62	\$498.72	\$498.72	\$468.46	\$468.46
25	\$389.92	\$389.92	\$410.17	\$410.17	\$510.73	\$510.73	\$419.08	\$419.08	\$515.74	\$515.74	\$540.77	\$540.77	\$470.33	\$470.33	\$470.33	\$470.33
26	\$397.69	\$397.69	\$418.34	\$418.34	\$520.90	\$520.90	\$427.43	\$427.43	\$526.01	\$526.01	\$551.55	\$551.55	\$510.69	\$510.69	\$479.70	\$479.70
27	\$407.01	\$407.01	\$428.15	\$428.15	\$533.11	\$533.11	\$437.44	\$437.44	\$538.34	\$538.34	\$564.47	\$564.47	\$522.66	\$522.66	\$490.94	\$490.94
28	\$422.16	\$422.16	\$444.08	\$444.08	\$552.95	\$552.95	\$453.72	\$453.72	\$558.37	\$558.37	\$585.48	\$585.48	\$542.11	\$542.11	\$509.21	\$509.21
29	\$434.58	\$434.58	\$457.15	\$457.15	\$569.23	\$569.23	\$467.08	\$467.08	\$574.81	\$574.81	\$602.72	\$602.72	\$558.07	\$558.07	\$524.20	\$524.20
30	\$440.80	\$440.80	\$463.69	\$463.69	\$577.37	\$577.37	\$473.76	\$473.76	\$583.03	\$583.03	\$611.33	\$611.33	\$566.05	\$566.05	\$531.70	\$531.70
31	\$450.12	\$450.12	\$473.49	\$473.49	\$589.58	\$589.58	\$483.78	\$483.78	\$595.36	\$595.36	\$624.26	\$624.26	\$578.02	\$578.02	\$542.94	\$542.94
32	\$459.44	\$459.44	\$483.30	\$483.30	\$601.79	\$601.79	\$493.69	\$493.69	\$607.69	\$607.69	\$637.19	\$637.19	\$589.99	\$589.99	\$554.19	\$554.19
33	\$465.26	\$465.26	\$489.43	\$489.43	\$609.42	\$609.42	\$500.06	\$500.06	\$615.39	\$615.39	\$645.27	\$645.27	\$597.47	\$597.47	\$561.21	\$561.21
34	\$471.48	\$471.48	\$495.96	\$495.96	\$617.56	\$617.56	\$506.73	\$506.73	\$623.61	\$623.61	\$653.88	\$653.88	\$605.45	\$605.45	\$568.71	\$568.71
35	\$474.59	\$474.59	\$499.23	\$499.23	\$621.63	\$621.63	\$510.07	\$510.07	\$627.72	\$627.72	\$658.19	\$658.19	\$609.44	\$609.44	\$572.46	\$572.46
36	\$477.69	\$477.69	\$502.50	\$502.50	\$625.70	\$625.70	\$513.41	\$513.41	\$631.83	\$631.83	\$662.50	\$662.50	\$613.43	\$613.43	\$576.20	\$576.20
37	\$480.80	\$480.80	\$505.77	\$505.77	\$629.77	\$629.77	\$516.75	\$516.75	\$635.94	\$635.94	\$666.81	\$666.81	\$617.42	\$617.42	\$579.95	\$579.95
38	\$483.91	\$483.91	\$509.04	\$509.04	\$633.84	\$633.84	\$520.09	\$520.09	\$640.05	\$640.05	\$671.12	\$671.12	\$621.41	\$621.41	\$583.70	\$583.70
39	\$490.12	\$490.12	\$515.57	\$515.57	\$641.97	\$641.97	\$526.77	\$526.77	\$648.27	\$648.27	\$679.74	\$679.74	\$629.39	\$629.39	\$591.19	\$591.19
40	\$496.33	\$496.33	\$522.11	\$522.11	\$650.11	\$650.11	\$533.45	\$533.45	\$656.49	\$656.49	\$688.36	\$688.36	\$637.37	\$637.37	\$598.69	\$598.69
41	\$505.65	\$505.65	\$531.91	\$531.91	\$662.32	\$662.32	\$543.47	\$543.47	\$668.82	\$668.82	\$701.28	\$701.28	\$649.34	\$649.34	\$609.93	\$609.93
42	\$514.59	\$514.59	\$541.31	\$541.31	\$674.02	\$674.02	\$553.07	\$553.07	\$680.63	\$680.63	\$713.67	\$713.67	\$660.81	\$660.81	\$620.71	\$620.71
43	\$527.01	\$527.01	\$554.38	\$554.38	\$690.30	\$690.30	\$566.42	\$566.42	\$697.07	\$697.07	\$730.91	\$730.91	\$676.77	\$676.77	\$635.70	\$635.70
44	\$542.55	\$542.55	\$570.72	\$570.72	\$710.65	\$710.65	\$583.12	\$583.12	\$717.62	\$717.62	\$752.45	\$752.45	\$696.71	\$696.71	\$654.44	\$654.44
45	\$560.80	\$560.80	\$589.93	\$589.93	\$734.56	\$734.56	\$602.74	\$602.74	\$741.76	\$741.76	\$777.77	\$777.77	\$720.15	\$720.15	\$676.45	\$676.45
46	\$582.55	\$582.55	\$612.80	\$612.80	\$763.04	\$763.04	\$626.11	\$626.11	\$770.52	\$770.52	\$807.93	\$807.93	\$748.08	\$748.08	\$702.69	\$702.69
47	\$607.02	\$607.02	\$638.54	\$638.54	\$795.09	\$795.09	\$652.41	\$652.41	\$802.89	\$802.89	\$841.86	\$841.86	\$779.50	\$779.50	\$732.20	\$732.20
48	\$634.98	\$634.98	\$667.96	\$667.96	\$831.72	\$831.72	\$682.46	\$682.46	\$839.87	\$839.87	\$880.64	\$880.64	\$815.41	\$815.41	\$765.93	\$765.93
49	\$662.56	\$662.56	\$696.96	\$696.96	\$867.84	\$867.84	\$712.10	\$712.10	\$876.34	\$876.34	\$918.88	\$918.88	\$850.82	\$850.82	\$799.19	\$799.19
50	\$693.62	\$693.62	\$729.64	\$729.64	\$908.53	\$908.53	\$745.49	\$745.49	\$917.44	\$917.44	\$961.97	\$961.97	\$890.72	\$890.72	\$836.67	\$836.67
51	\$724.31	\$724.31	\$761.92	\$761.92	\$948.72	\$948.72	\$778.47	\$778.47	\$958.02	\$958.02	\$1,004.53	\$1,004.53	\$930.12	\$930.12	\$873.67	\$873.67
52	\$758.09	\$758.09	\$797.46	\$797.46	\$992.97	\$992.97	\$814.78	\$814.78	\$1,002.71	\$1,002.71	\$1,051.39	\$1,051.39	\$973.50	\$973.50	\$914.43	\$914.43
53	\$792.27	\$792.27	\$833.41	\$833.41	\$1,037.74	\$1,037.74	\$851.51	\$851.51	\$1,047.91	\$1,047.91	\$1,098.78	\$1,098.78	\$1,017.39	\$1,017.39	\$955.65	\$955.65
54	\$829.16	\$829.16	\$872.22	\$872.22	\$1,086.07	\$1,086.07	\$891.17	\$891.17	\$1,096.71	\$1,096.71	\$1,149.95	\$1,149.95	\$1,060.16	\$1,060.16	\$1,000.16	\$1,000.16
55	\$866.06	\$866.06	\$911.03	\$911.03	\$1,134.39	\$1,134.39	\$930.82	\$930.82	\$1,145.51	\$1,145.51	\$1,201.12	\$1,201.12	\$1,112.15	\$1,112.15	\$1,044.66	\$1,044.66
56	\$906.06	\$906.06	\$953.11	\$953.11	\$1,186.79	\$1,186.79	\$973.81	\$973.81	\$1,198.42	\$1,198.42	\$1,256.60	\$1,256.60	\$1,163.52	\$1,163.52	\$1,092.91	\$1,092.91
57	\$946.45	\$946.45	\$995.60	\$995.60	\$1,239.69	\$1,239.69	\$1,017.22	\$1,017.22	\$1,251.85	\$1,251.85	\$1,312.62	\$1,312.62	\$1,215.38	\$1,215.38	\$1,141.63	\$1,141.63
58	\$989.56	\$989.56	\$1,040.95	\$1,040.95	\$1,296.16	\$1,296.16	\$1,063.56	\$1,063.56	\$1,308.87	\$1,308.87	\$1,372.40	\$1,372.40	\$1,270.74	\$1,270.74	\$1,193.63	\$1,193.63
59	\$1,010.92	\$1,010.92	\$1,063.42	\$1,063.42	\$1,324.14	\$1,324.14	\$1,086.51	\$1,086.51	\$1,337.12	\$1,337.12	\$1,402.03	\$1,402.03	\$1,298.17	\$1,298.17	\$1,219.40	\$1,219.40
60	\$1,054.03	\$1,054.03	\$1,108.76	\$1,108.76	\$1,380.60	\$1,380.60	\$1,132.85	\$1,132.85	\$1,394.14	\$1,394.14	\$1,461.81	\$1,461.81	\$1,353.53	\$1,353.53	\$1,271.40	\$1,271.40
61	\$1,091.31	\$1,091.31	\$1,147.98	\$1,147.98	\$1,429.44	\$1,429.44	\$1,172.92	\$1,172.92	\$1,443.45	\$1,443.45	\$1,513.52	\$1,513.52	\$1,401.41	\$1,401.41	\$1,316.37	\$1,316.37
62	\$1,115.78	\$1,115.78	\$1,173.72	\$1,173.72	\$1,461.48	\$1,461.48	\$1,199.21	\$1,199.21	\$1,475.81	\$1,475.81	\$1,547.45	\$1,547.45	\$1,432.83	\$1,432.83	\$1,345.88	\$1,345.88
63	\$1,146.46	\$1,146.46	\$1,206.00	\$1,206.00	\$1,501.67	\$1,501.67	\$1,232.19	\$1,232.19	\$1,516.39	\$1,516.39	\$1,590.00	\$1,590.00	\$1,472.23	\$1,472.23	\$1,382.89	\$1,382.89
64+	\$1,164.71	\$1,164.71	\$1,225.20	\$1,225.20	\$1,525.58	\$1,525.58	\$1,251.81	\$1,251.81	\$1,540.54	\$1,540.54	\$1,615.32	\$1,615.32	\$1,495.67	\$1,495.67	\$1,404.91	\$1,404.91

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

HIOS Plan ID (On Exchange)=>	64844PA0070142															
HIOS Plan ID (Off Exchange)=>	64844PA0070142															
Plan Marketing Name =>	tna Silver HMO 6000 80% \$30/															
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002															
Metal =>	Silver															
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinurance =>	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) =>	Yes															
Age Band	Non-Tobacco	Tobacco														
0 - 14	\$290.98	\$290.98	\$306.09	\$306.09	\$381.13	\$381.13	\$312.73	\$312.73	\$384.87	\$384.87	\$403.55	\$403.55	\$373.66	\$373.66	\$350.98	\$350.98
15	\$316.84	\$316.84	\$333.29	\$333.29	\$415.01	\$415.01	\$340.53	\$340.53	\$419.08	\$419.08	\$439.42	\$439.42	\$406.87	\$406.87	\$382.18	\$382.18
16	\$326.73	\$326.73	\$343.70	\$343.70	\$427.96	\$427.96	\$351.16	\$351.16	\$432.16	\$432.16	\$453.13	\$453.13	\$419.57	\$419.57	\$394.11	\$394.11
17	\$336.62	\$336.62	\$354.10	\$354.10	\$440.91	\$440.91	\$361.79	\$361.79	\$445.24	\$445.24	\$466.85	\$466.85	\$432.27	\$432.27	\$406.04	\$406.04
18	\$347.27	\$347.27	\$365.30	\$365.30	\$454.86	\$454.86	\$373.24	\$373.24	\$459.32	\$459.32	\$481.62	\$481.62	\$445.94	\$445.94	\$418.88	\$418.88
19	\$357.92	\$357.92	\$376.51	\$376.51	\$468.81	\$468.81	\$384.68	\$384.68	\$473.41	\$473.41	\$496.39	\$496.39	\$459.62	\$459.62	\$431.73	\$431.73
20	\$368.95	\$368.95	\$388.11	\$388.11	\$483.26	\$483.26	\$396.54	\$396.54	\$488.00	\$488.00	\$511.69	\$511.69	\$473.79	\$473.79	\$445.04	\$445.04
21	\$380.36	\$380.36	\$400.11	\$400.11	\$498.21	\$498.21	\$408.80	\$408.80	\$503.09	\$503.09	\$527.51	\$527.51	\$488.44	\$488.44	\$458.80	\$458.80
22	\$380.36	\$380.36	\$400.11	\$400.11	\$498.21	\$498.21	\$408.80	\$408.80	\$503.09	\$503.09	\$527.51	\$527.51	\$488.44	\$488.44	\$458.80	\$458.80
23	\$380.36	\$380.36	\$400.11	\$400.11	\$498.21	\$498.21	\$408.80	\$408.80	\$503.09	\$503.09	\$527.51	\$527.51	\$488.44	\$488.44	\$458.80	\$458.80
24	\$380.36	\$380.36	\$400.11	\$400.11	\$498.21	\$498.21	\$408.80	\$408.80	\$503.09	\$503.09	\$527.51	\$527.51	\$488.44	\$488.44	\$458.80	\$458.80
25	\$381.88	\$381.88	\$401.71	\$401.71	\$500.20	\$500.20	\$410.44	\$410.44	\$505.10	\$505.10	\$529.62	\$529.62	\$490.39	\$490.39	\$460.63	\$460.63
26	\$389.49	\$389.49	\$409.71	\$409.71	\$510.16	\$510.16	\$418.61	\$418.61	\$515.17	\$515.17	\$540.17	\$540.17	\$500.16	\$500.16	\$469.81	\$469.81
27	\$398.62	\$398.62	\$419.32	\$419.32	\$522.12	\$522.12	\$428.42	\$428.42	\$527.24	\$527.24	\$552.83	\$552.83	\$511.88	\$511.88	\$480.82	\$480.82
28	\$413.45	\$413.45	\$434.92	\$434.92	\$541.55	\$541.55	\$444.37	\$444.37	\$546.86	\$546.86	\$573.41	\$573.41	\$530.93	\$530.93	\$498.72	\$498.72
29	\$425.62	\$425.62	\$447.73	\$447.73	\$557.49	\$557.49	\$457.45	\$457.45	\$562.96	\$562.96	\$590.29	\$590.29	\$546.56	\$546.56	\$513.40	\$513.40
30	\$431.71	\$431.71	\$454.13	\$454.13	\$565.47	\$565.47	\$463.99	\$463.99	\$571.01	\$571.01	\$598.73	\$598.73	\$554.38	\$554.38	\$520.74	\$520.74
31	\$440.84	\$440.84	\$463.73	\$463.73	\$577.42	\$577.42	\$473.80	\$473.80	\$583.08	\$583.08	\$611.39	\$611.39	\$566.10	\$566.10	\$531.75	\$531.75
32	\$449.97	\$449.97	\$473.33	\$473.33	\$589.38	\$589.38	\$483.61	\$483.61	\$595.16	\$595.16	\$624.05	\$624.05	\$577.82	\$577.82	\$542.76	\$542.76
33	\$455.67	\$455.67	\$479.33	\$479.33	\$596.85	\$596.85	\$489.75	\$489.75	\$602.70	\$602.70	\$631.96	\$631.96	\$585.15	\$585.15	\$549.64	\$549.64
34	\$461.76	\$461.76	\$485.74	\$485.74	\$604.82	\$604.82	\$496.29	\$496.29	\$610.75	\$610.75	\$640.40	\$640.40	\$592.96	\$592.96	\$556.98	\$556.98
35	\$464.80	\$464.80	\$488.94	\$488.94	\$608.81	\$608.81	\$499.56	\$499.56	\$614.78	\$614.78	\$644.62	\$644.62	\$596.87	\$596.87	\$560.65	\$560.65
36	\$467.84	\$467.84	\$492.14	\$492.14	\$612.80	\$612.80	\$502.83	\$502.83	\$618.80	\$618.80	\$648.84	\$648.84	\$600.78	\$600.78	\$564.32	\$564.32
37	\$470.89	\$470.89	\$495.34	\$495.34	\$616.78	\$616.78	\$506.10	\$506.10	\$622.83	\$622.83	\$653.06	\$653.06	\$604.69	\$604.69	\$567.99	\$567.99
38	\$473.93	\$473.93	\$498.54	\$498.54	\$620.77	\$620.77	\$509.37	\$509.37	\$626.85	\$626.85	\$657.28	\$657.28	\$608.59	\$608.59	\$571.66	\$571.66
39	\$480.01	\$480.01	\$504.94	\$504.94	\$628.74	\$628.74	\$515.91	\$515.91	\$634.90	\$634.90	\$665.72	\$665.72	\$616.41	\$616.41	\$579.00	\$579.00
40	\$486.10	\$486.10	\$511.34	\$511.34	\$636.71	\$636.71	\$522.45	\$522.45	\$642.95	\$642.95	\$674.16	\$674.16	\$624.22	\$624.22	\$586.35	\$586.35
41	\$495.23	\$495.23	\$520.95	\$520.95	\$648.67	\$648.67	\$532.26	\$532.26	\$655.03	\$655.03	\$686.82	\$686.82	\$635.95	\$635.95	\$597.36	\$597.36
42	\$503.98	\$503.98	\$530.15	\$530.15	\$660.13	\$660.13	\$541.66	\$541.66	\$666.60	\$666.60	\$698.96	\$698.96	\$647.18	\$647.18	\$607.91	\$607.91
43	\$516.15	\$516.15	\$542.95	\$542.95	\$676.07	\$676.07	\$554.74	\$554.74	\$682.70	\$682.70	\$715.84	\$715.84	\$662.81	\$662.81	\$622.59	\$622.59
44	\$531.36	\$531.36	\$558.96	\$558.96	\$696.00	\$696.00	\$571.10	\$571.10	\$702.82	\$702.82	\$736.94	\$736.94	\$682.35	\$682.35	\$640.94	\$640.94
45	\$549.24	\$549.24	\$577.76	\$577.76	\$719.41	\$719.41	\$590.31	\$590.31	\$726.46	\$726.46	\$761.73	\$761.73	\$705.31	\$705.31	\$662.51	\$662.51
46	\$570.54	\$570.54	\$600.17	\$600.17	\$747.31	\$747.31	\$613.20	\$613.20	\$754.64	\$754.64	\$791.27	\$791.27	\$732.66	\$732.66	\$688.20	\$688.20
47	\$594.50	\$594.50	\$625.38	\$625.38	\$778.70	\$778.70	\$638.96	\$638.96	\$786.33	\$786.33	\$824.50	\$824.50	\$763.43	\$763.43	\$717.10	\$717.10
48	\$621.89	\$621.89	\$654.18	\$654.18	\$814.57	\$814.57	\$668.39	\$668.39	\$822.56	\$822.56	\$862.49	\$862.49	\$798.60	\$798.60	\$750.14	\$750.14
49	\$648.89	\$648.89	\$682.59	\$682.59	\$849.94	\$849.94	\$697.42	\$697.42	\$858.28	\$858.28	\$899.94	\$899.94	\$833.28	\$833.28	\$782.71	\$782.71
50	\$679.32	\$679.32	\$714.60	\$714.60	\$889.80	\$889.80	\$730.12	\$730.12	\$898.52	\$898.52	\$942.14	\$942.14	\$872.35	\$872.35	\$819.42	\$819.42
51	\$709.37	\$709.37	\$746.21	\$746.21	\$929.16	\$929.16	\$762.42	\$762.42	\$938.27	\$938.27	\$983.81	\$983.81	\$910.94	\$910.94	\$855.66	\$855.66
52	\$742.46	\$742.46	\$781.02	\$781.02	\$972.50	\$972.50	\$797.98	\$797.98	\$982.04	\$982.04	\$1,029.71	\$1,029.71	\$953.43	\$953.43	\$895.58	\$895.58
53	\$775.93	\$775.93	\$816.23	\$816.23	\$1,016.34	\$1,016.34	\$833.96	\$833.96	\$1,026.31	\$1,026.31	\$1,076.13	\$1,076.13	\$996.42	\$996.42	\$935.95	\$935.95
54	\$812.07	\$812.07	\$854.24	\$854.24	\$1,063.67	\$1,063.67	\$872.79	\$872.79	\$1,074.10	\$1,074.10	\$1,126.24	\$1,126.24	\$1,042.82	\$1,042.82	\$979.54	\$979.54
55	\$848.20	\$848.20	\$892.25	\$892.25	\$1,111.00	\$1,111.00	\$911.63	\$911.63	\$1,121.90	\$1,121.90	\$1,176.36	\$1,176.36	\$1,089.22	\$1,089.22	\$1,023.12	\$1,023.12
56	\$887.38	\$887.38	\$933.46	\$933.46	\$1,162.32	\$1,162.32	\$953.74	\$953.74	\$1,173.71	\$1,173.71	\$1,230.69	\$1,230.69	\$1,139.53	\$1,139.53	\$1,070.38	\$1,070.38
57	\$926.94	\$926.94	\$975.07	\$975.07	\$1,214.13	\$1,214.13	\$996.25	\$996.25	\$1,226.04	\$1,226.04	\$1,285.55	\$1,285.55	\$1,190.33	\$1,190.33	\$1,118.09	\$1,118.09
58	\$969.16	\$969.16	\$1,019.49	\$1,019.49	\$1,269.43	\$1,269.43	\$1,041.63	\$1,041.63	\$1,281.88	\$1,281.88	\$1,344.11	\$1,344.11	\$1,244.54	\$1,244.54	\$1,169.02	\$1,169.02
59	\$990.08	\$990.08	\$1,041.49	\$1,041.49	\$1,296.83	\$1,296.83	\$1,064.11	\$1,064.11	\$1,309.55	\$1,309.55	\$1,373.12	\$1,373.12	\$1,271.41	\$1,271.41	\$1,194.26	\$1,194.26
60	\$1,032.30	\$1,032.30	\$1,085.90	\$1,085.90	\$1,352.14	\$1,352.14	\$1,109.49	\$1,109.49	\$1,365.39	\$1,365.39	\$1,431.67	\$1,431.67	\$1,325.62	\$1,325.62	\$1,245.18	\$1,245.18
61	\$1,068.81	\$1,068.81	\$1,124.31	\$1,124.31	\$1,399.96	\$1,399.96	\$1,148.73	\$1,148.73	\$1,413.69	\$1,413.69	\$1,482.31	\$1,482.31	\$1,372.51	\$1,372.51	\$1,289.23	\$1,289.23
62	\$1,092.77	\$1,092.77	\$1,149.52	\$1,149.52	\$1,431.35	\$1,431.35	\$1,174.49	\$1,174.49	\$1,445.38	\$1,445.38	\$1,515.55	\$1,515.55	\$1,403.29	\$1,403.29	\$1,318.13	\$1,318.13
63	\$1,122.82	\$1,122.82	\$1,181.13	\$1,181.13	\$1,470.71	\$1,470.71	\$1,206.78	\$1,206.78	\$1,485.13	\$1,485.13	\$1,557.22	\$1,557.22	\$1,441.87	\$1,441.87	\$1,354.38	\$1,354.38
64+	\$1,140.70	\$1,140.70	\$1,199.94	\$1,199.94	\$1,494.12	\$1,494.12	\$1,226.00	\$1,226.00	\$1,508.77	\$1,508.77	\$1,582.01	\$1,582.01	\$1,464.83	\$1,464.83	\$1,375.94	\$1,375.94

Aetna Health Insurance  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off	PAS001	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Insurance

Market Small Group

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

11-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
64844PA0060126	Aetna Silver QPOS 6000 80% \$30/75	POS	Silver	Off
64844PA0070142	Aetna Silver HMO 6000 80% \$30/75	HMO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$388.37		\$388.37	\$388.37		\$388.37	
	\$380.36		\$380.36	\$380.36		\$380.36	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$408.54	\$408.54	\$408.54
\$400.11	\$400.11	\$400.11

**RATING AREA 3**

0	0	0	0	11	0	0	2	0	13	0	0	0
<b>Bradford</b>	<b>Carbon</b>	<b>Clinton</b>	<b>Lackawanna</b>	<b>Luzerne</b>	<b>Lycoming</b>	<b>Monroe</b>	<b>Pike</b>	<b>Sullivan</b>	<b>Susquehanna</b>	<b>Tioga</b>	<b>Wayne</b>	<b>Wyoming</b>
\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70	\$508.70
\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21	\$498.21

**RATING AREA 4**

0	0	0	0	0	0	0	0	0	0
<b>Allegheny</b>	<b>Armstrong</b>	<b>Beaver</b>	<b>Butler</b>	<b>Fayette</b>	<b>Greene</b>	<b>Indiana</b>	<b>Lawrence</b>	<b>Washington</b>	<b>Westmoreland</b>

**RATING AREA 5**

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$417.41	\$417.41	\$417.41	\$417.41	\$417.41	
	\$408.80	\$408.80	\$408.80	\$408.80	\$408.80	

**RATING AREA 6**

12	0	62	0	0	45	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$513.68	\$513.68	\$513.68	\$513.68	\$513.68	\$513.68	\$513.68	\$513.68	\$513.68	\$513.68
\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09	\$503.09

**RATING AREA 7**

9	28	35	42
Adams	Berks	Lancaster	York
\$538.62	\$538.62	\$538.62	\$538.62
\$527.51	\$527.51	\$527.51	\$527.51

**RATING AREA 8**

139	76	157	178	279
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$498.72	\$498.72	\$498.72	\$498.72	\$498.72
\$488.44	\$488.44	\$488.44	\$488.44	\$488.44

**RATING AREA 9**

20	15	0	0	0	3	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46	\$468.46
\$458.80	\$458.80	\$458.80	\$458.80	\$458.80	\$458.80	\$458.80

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y			
1	Unified Rate Review v4.3																						51			
2																										
3	Company Legal Name:	Aetna Health Inc. (a PA corp.)										State:	PA													
4	HIOS Issuer ID:	64844										Market:	Small Group													
5	Effective Date of Rate Change(s):	01/01/2019																								
6																										
7																										
8	Market Level Calculations (Same for all Plans)																									
9																										
10																										
11	Section I: Experience period data																									
12	Experience Period:	01/01/2017		to	12/31/2017																					
13		Experience Period																								
14		Aggregate Amount		PMPM		% of Prem																				
15	Premiums (net of MLR Rebate) in Experience Period:	\$127,189,784		\$432.18		100.00%																				
16	Incurred Claims in Experience Period	\$91,262,975		310.10		71.75%																				
17	Allowed Claims:	\$111,645,314		379.36		87.78%																				
18	Index Rate of Experience Period			\$379.36																						
19	Experience Period Member Months	294,300																								
20	Section II: Allowed Claims, PMPM basis																									
21		Experience Period		Projection Period: 01/01/2019 to 12/31/2019				Mid-point to Mid-point, Experience to Projection: 24 months																		
22		on Actual Experience Allowed		Adj't. from Experience to Projection Period				Annualized Trend Factors				Projections, before credibility Adjustment				Credibility Manual										
23	Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM											
24	Inpatient Hospital	Days	266.91	\$4,205.70	\$93.54	1.186	1.021	1.061	1.022	330.43	\$4,832.65	\$133.07	351.41	\$4,417.93	\$129.37											
25	Outpatient Hospital	Visits	534.49	1,477.52	65.81	1.186	1.021	1.045	1.062	714.34	1,647.63	98.08	849.92	1,682.92	119.20											
26	Professional	Visits	5,036.05	164.15	68.89	1.186	1.021	1.019	1.057	6,667.62	174.11	96.74	7824.02	182.39	118.92											
27	Other Medical	Visits	2,975.63	298.91	74.12	1.186	1.021	1.045	1.062	3,976.91	333.32	110.47	4610.57	371.71	142.82											
28	Capitation	Benefit Period	12,000.00	7.08	7.08	1.186	1.021	1.000	0.997	14,134.69	7.23	8.52	12681.61	2.03	2.15											
29	Prescription Drug	Prescriptions	7,876.36	106.52	69.92	1.186	1.018	1.103	1.023	9,771.32	131.81	107.33	13995.31	189.97	221.56											
30	Total				\$379.36							\$554.20			\$734.01											
31																After Credibility	Projected Period Totals									
32	Section III: Projected Experience:															Projected Allowed Claims PMPM (w/applied credibility if applicable)	0.00%	100.00%	\$734.01	\$9,895,894						
33																Paid to Allowed Average Factor in Projection Period			0.729							
34																Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			\$534.73	\$7,209,242						
35																Projected Risk Adjustments PMPM			6.40	86,337						
36																Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			\$528.33	\$7,122,905						
37																Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0						
38																Projected Incurred Claims			\$528.33	\$7,122,905						
39																Administrative Expense Load			9.30%	60.81	819,820					
40																Profit & Risk Load			4.74%	30.99	417,839					
41																Taxes & Fees			5.16%	33.72	454,612					
42																Single Risk Pool Gross Premium Avg. Rate, PMPM				\$653.85	\$8,815,176					
43																Index Rate for Projection Period				\$769.52						
44																% increase over Experience Period				51.29%						
45																% Increase, annualized:				23.00%						
46																Projected Member Months						13,482				
47																										
48																										
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																									
50																										

Product Plan Data Collection

Company Legal Name: Aetna Health Inc. (a PA corp.)
MCO Issue ID: 0484
Effective Date of Rate Change(s): 02/01/2019

State: PA
Market: Small Group

Plan & Group Overview

Table with columns for Plan Name, Group Name, and various demographic and financial metrics. Includes a 'Financial Summary' section at the bottom.

Plan & Group Components of Premium Income (90th Dollar Amount above Current Rate(s) Rate)

Table showing premium income components for various plan types and group categories, including Health, Dental, and Vision.

Section M: Experience Period Information

Table with multiple columns representing different experience periods (e.g., 12 months, 24 months) and rows for various plan components like Health, Dental, and Vision.

Section N: Projected 24 months following effective date

Table showing projected financial data for a 24-month period following the effective date, including premium income and other metrics.



Aetna Health, Inc.  
 Pennsylvania Small Group  
 HMO and POS Products

## Summary

Aetna is filing premium rates for Small Group plans in PA.

The new rates will apply to plan years effective in 2019. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2018</u>	<u>Range of Increases</u>
Aetna POS	626	16.1%
Aetna HMO	498	16.1%

## Why We Need to Increase Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.0% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of Prescription Drugs has increased 13.1%
- The cost of Inpatient Services has increased 8.8%

## What Else Affects Our Request to Increase Premiums

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including grandfathered/transitional/state high risk pool/ Medicaid/alternative coverage.

Claims experience for this market has been worse than anticipated. Part of the rate increase is needed to ensure that we can continue to offer coverage in this market.

## Will Premiums for All Small Groups Increase 16.1%?

No, 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.

## How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

**What is Aetna doing to keep premiums affordable?**

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

## Actuarial Memorandum and Certification

### General Information

*Company Identifying Information:*

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

*Company Contact Information:*

**Name:**  
**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 pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

### 4. Benefit Categories

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

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

## 5. Projection Factors

### A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

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

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

### B. Changes in Benefits:

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

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

### C. Changes in Demographics:

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

### D. Other Adjustments:

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

### E. Trend Factors (Cost/Utilization):

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

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

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

#### 6. Credibility Manual Rate Development

##### A. Source and Appropriateness of Experience Data Used:

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

##### B. Adjustments Made to the Data:

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

##### C. Inclusion of Capitation Payments:

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

#### 7. Credibility of Experience

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

#### 8. Paid-to-Allowed Ratio

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

#### 9. Risk Adjustment

##### A. Risk Adjustment – Experience Period

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

##### B. Risk Adjustment – Projection Period

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

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

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

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

#### 10. Non-Benefit Expenses and Profit & Risk

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

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

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

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

#### 11. Projected Loss Ratio

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

#### 12. Single Risk Pool

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

#### 13. Index Rate

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

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

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

#### 14. Market-Adjusted Index Rate

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

#### 15. Plan-Adjusted Index Rates

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

##### A. Actuarial Value, Cost Sharing:

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

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

##### B. Distribution and Administrative Costs:

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

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

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

##### D. Benefits in addition to EHBs:

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

##### E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

#### 16. Calibration

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

##### A. Age Curve Calibration:

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

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

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

#### B. Geographic Factor Calibration:

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

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

#### C. Small Group Premium Rates:

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

#### 17. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:

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

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

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

#### 18. Composite Premiums

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

#### 19. AV Metal Values

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

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

#### 20. AV Pricing Values

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

#### 21. Membership Projections

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

#### Terminated Plans and Products

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

#### 22. Plan Type

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

#### 23. Warning Alerts

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

#### 24. Benefit Design

This filing includes one Silver plan.

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

#### 25. Marketing

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

#### 26. Underwriting

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

#### 27. Renewability

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

#### 28. Company Financial Condition

As of December 31, 2017, the capital and surplus held by Aetna Health, Inc. & Aetna Health Ins. Co. was approximately \$525 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2017. The Company issues commercial and Medicare Advantage

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

### Reliance

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

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

### Certification

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

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

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
  
2. The Projected Index Rate is:
  - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),

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

July 13, 2018

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

\_\_\_\_\_  
Date

2019 Rates Table Template v8.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	64844				
Federal TIN*	23-2169745				
Rate Effective Date*	01/01/2019				
Rate Expiration Date*	03/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	265.99	265.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	289.64	289.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	298.68	298.68
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	307.72	307.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	317.45	317.45
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	327.19	327.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	337.27	337.27
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	347.70	347.70
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	347.70	347.70
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	347.70	347.70
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	347.70	347.70
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	349.09	349.09
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	356.05	356.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	364.39	364.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	377.95	377.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	389.08	389.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	394.64	394.64
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	402.99	402.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	411.33	411.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	416.55	416.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	422.11	422.11
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	424.89	424.89
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	427.67	427.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	430.46	430.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	433.24	433.24
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	438.80	438.80
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	444.36	444.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	452.71	452.71
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	460.71	460.71
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	471.83	471.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	485.74	485.74
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	502.08	502.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	521.55	521.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	543.46	543.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	568.49	568.49
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	593.18	593.18
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	621.00	621.00
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	648.46	648.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	678.71	678.71

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	709.31	709.31
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	742.34	742.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	775.38	775.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	811.19	811.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	847.35	847.35
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	885.95	885.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	905.07	905.07
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	943.66	943.66
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	977.04	977.04
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	998.95	998.95
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1026.42	1026.42
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1042.76	1042.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	279.81	279.81
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	304.68	304.68
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	314.19	314.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	323.70	323.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	333.94	333.94
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	344.18	344.18
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	354.79	354.79
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	365.76	365.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	365.76	365.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	365.76	365.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	365.76	365.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	367.22	367.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	374.54	374.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	383.31	383.31
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	397.58	397.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	409.28	409.28
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	415.14	415.14
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64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	432.69	432.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	438.18	438.18
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64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	446.96	446.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	449.88	449.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	452.81	452.81
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	455.74	455.74
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	461.59	461.59
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	467.44	467.44
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	476.22	476.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	484.63	484.63
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	496.33	496.33
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	510.96	510.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	528.16	528.16
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	548.64	548.64
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	571.68	571.68
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	598.02	598.02
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	623.98	623.98
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	653.24	653.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	682.14	682.14
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64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	853.31	853.31
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	891.35	891.35
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64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	952.07	952.07
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	992.67	992.67

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	1027.78	1027.78
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64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	1079.72	1079.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1096.91	1096.91
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64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	379.37	379.37
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	391.22	391.22
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64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	441.77	441.77
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	455.43	455.43
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	455.43	455.43
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	455.43	455.43
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	455.43	455.43
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	457.25	457.25
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	466.36	466.36
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	477.29	477.29
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	495.05	495.05
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	509.63	509.63
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64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	527.85	527.85
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	538.78	538.78
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	545.61	545.61
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	552.89	552.89
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	556.54	556.54
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	560.18	560.18
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64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	618.02	618.02
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64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	889.00	889.00
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	929.08	929.08
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	972.35	972.35
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	1015.61	1015.61
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	1062.52	1062.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1109.89	1109.89
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1160.44	1160.44
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1185.49	1185.49
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1236.04	1236.04
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1279.76	1279.76
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1308.45	1308.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1344.43	1344.43
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1365.84	1365.84
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	285.88	285.88
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	311.29	311.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	321.01	321.01
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	330.73	330.73

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	341.19	341.19
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	351.65	351.65
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	362.49	362.49
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	373.70	373.70
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	373.70	373.70
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	373.70	373.70
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	373.70	373.70
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	375.20	375.20
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	382.67	382.67
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	391.64	391.64
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	406.21	406.21
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	418.17	418.17
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	424.15	424.15
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	433.12	433.12
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	442.09	442.09
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	447.70	447.70
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	453.67	453.67
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	456.66	456.66
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	459.65	459.65
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	462.64	462.64
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	465.63	465.63
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	471.61	471.61
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	477.59	477.59
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	486.56	486.56
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	495.16	495.16
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	507.11	507.11
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	522.06	522.06
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	539.63	539.63
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	560.55	560.55
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	584.10	584.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	611.00	611.00
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	637.54	637.54
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	667.43	667.43
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	696.96	696.96
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	729.47	729.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	762.35	762.35
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	797.86	797.86
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	833.36	833.36
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	871.85	871.85
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	910.71	910.71
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	952.19	952.19
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	972.75	972.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1014.23	1014.23
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1050.10	1050.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1073.65	1073.65
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1103.17	1103.17
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1120.73	1120.73
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	351.82	351.82
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	383.09	383.09
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	395.05	395.05
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	407.01	407.01
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	419.89	419.89
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	432.76	432.76

64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	446.10	446.10
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	459.90	459.90
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	459.90	459.90
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	459.90	459.90
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	459.90	459.90
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	461.74	461.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	470.93	470.93
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	481.97	481.97
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	499.91	499.91
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	514.62	514.62
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	521.98	521.98
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	533.02	533.02
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	544.06	544.06
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	550.96	550.96
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	558.31	558.31
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	561.99	561.99
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	565.67	565.67
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	569.35	569.35
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	573.03	573.03
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	580.39	580.39
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	587.75	587.75
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	598.79	598.79
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	609.36	609.36
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	624.08	624.08
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	642.48	642.48
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	664.09	664.09
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	689.84	689.84
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	718.82	718.82
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	751.93	751.93

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	784.58	784.58
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	821.38	821.38
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	51	857.71	857.71
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	52	897.72	897.72
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	53	938.19	938.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	54	981.88	981.88
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	55	1025.57	1025.57
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	56	1072.94	1072.94
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	57	1120.77	1120.77
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	58	1171.82	1171.82
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	59	1197.11	1197.11
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	60	1248.16	1248.16
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	61	1292.31	1292.31
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	62	1321.28	1321.28
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	63	1357.61	1357.61
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1379.23	1379.23
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	368.90	368.90
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	401.69	401.69
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	414.23	414.23
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	426.77	426.77
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	440.27	440.27
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	453.77	453.77
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	467.76	467.76
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	482.22	482.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	482.22	482.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	482.22	482.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	482.22	482.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	484.15	484.15
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	493.79	493.79

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	505.37	505.37
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	524.17	524.17
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	539.61	539.61
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	547.32	547.32
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	558.89	558.89
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	570.47	570.47
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	577.70	577.70
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	585.42	585.42
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	589.27	589.27
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	593.13	593.13
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	596.99	596.99
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	600.85	600.85
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	608.56	608.56
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	616.28	616.28
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	627.85	627.85
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	638.94	638.94
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	654.37	654.37
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	673.66	673.66
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	696.33	696.33
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	46	723.33	723.33
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	47	753.71	753.71
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	48	788.43	788.43
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	49	822.67	822.67
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	50	861.25	861.25
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	51	899.34	899.34
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	52	941.30	941.30
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	53	983.73	983.73
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	54	1029.54	1029.54
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	55	1075.35	1075.35

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1125.02	1125.02
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1175.17	1175.17
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1228.70	1228.70
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1255.22	1255.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1308.75	1308.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1355.04	1355.04
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1385.42	1385.42
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1423.52	1423.52
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1446.18	1446.18
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	341.57	341.57
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	371.94	371.94
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	383.54	383.54
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	17	395.15	395.15
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	18	407.66	407.66
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	19	420.16	420.16
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	20	433.11	433.11
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	21	446.50	446.50
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	446.50	446.50
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	446.50	446.50
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	446.50	446.50
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	448.29	448.29
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	457.22	457.22
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	467.93	467.93
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	485.35	485.35
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	499.64	499.64
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	506.78	506.78
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	517.50	517.50
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	528.21	528.21
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	534.91	534.91

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	542.05	542.05
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	545.62	545.62
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	549.20	549.20
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	552.77	552.77
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	556.34	556.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	563.48	563.48
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	570.63	570.63
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	581.34	581.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	591.61	591.61
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	605.90	605.90
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	623.76	623.76
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	644.75	644.75
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	669.75	669.75
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	697.88	697.88
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	730.03	730.03
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	761.73	761.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	797.45	797.45
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	832.73	832.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	871.57	871.57
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	910.86	910.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	953.28	953.28
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	995.70	995.70
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1041.69	1041.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1088.12	1088.12
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1137.69	1137.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1162.24	1162.24
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1211.81	1211.81
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1254.67	1254.67
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1282.80	1282.80

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1318.07	1318.07
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1339.06	1339.06
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	320.85	320.85
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	349.37	349.37
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	360.27	360.27
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	371.18	371.18
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	382.92	382.92
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	394.66	394.66
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	406.82	406.82
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	419.41	419.41
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	419.41	419.41
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	419.41	419.41
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	419.41	419.41
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	421.08	421.08
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	429.47	429.47
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	439.54	439.54
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	455.90	455.90
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	469.32	469.32
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	476.03	476.03
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	486.09	486.09
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	496.16	496.16
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	502.45	502.45
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	509.16	509.16
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	512.52	512.52
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	515.87	515.87
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	519.23	519.23
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	522.58	522.58
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	529.29	529.29
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	536.00	536.00

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	546.07	546.07
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	555.71	555.71
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	569.14	569.14
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	585.91	585.91
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	605.62	605.62
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	46	629.11	629.11
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	47	655.53	655.53
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	48	685.73	685.73
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	49	715.51	715.51
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	50	749.06	749.06
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	51	782.19	782.19
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	52	818.68	818.68
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	53	855.59	855.59
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	54	895.43	895.43
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	55	935.28	935.28
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	56	978.48	978.48
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	57	1022.09	1022.09
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	58	1068.65	1068.65
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	59	1091.72	1091.72
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	60	1138.27	1138.27
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	61	1178.53	1178.53
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	62	1204.96	1204.96
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	63	1238.09	1238.09
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1257.80	1257.80
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	260.51	260.51
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	283.66	283.66
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	292.52	292.52
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	301.37	301.37
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	310.91	310.91

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	320.44	320.44
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	330.32	330.32
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	340.53	340.53
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	340.53	340.53
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	340.53	340.53
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	340.53	340.53
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	341.90	341.90
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	348.71	348.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	356.88	356.88
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	370.16	370.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	381.06	381.06
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	386.51	386.51
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	394.68	394.68
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	402.85	402.85
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	407.96	407.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	413.41	413.41
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	416.13	416.13
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	418.86	418.86
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	421.58	421.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	424.30	424.30
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	429.75	429.75
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	435.20	435.20
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	443.37	443.37
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	451.21	451.21
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	462.10	462.10
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	475.73	475.73
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	491.73	491.73
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	510.80	510.80
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	532.25	532.25

64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	48	556.77	556.77
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	49	580.95	580.95
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	50	608.19	608.19
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	51	635.09	635.09
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	52	664.72	664.72
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	53	694.69	694.69
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	54	727.04	727.04
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	55	759.39	759.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	56	794.46	794.46
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	57	829.88	829.88
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	58	867.68	867.68
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	59	886.41	886.41
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	60	924.21	924.21
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	61	956.90	956.90
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	62	978.35	978.35
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	63	1005.25	1005.25
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1021.26	1021.26
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	274.04	274.04
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	15	298.39	298.39
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	16	307.71	307.71
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	317.02	317.02
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	327.05	327.05
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	337.08	337.08
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	347.47	347.47
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	358.22	358.22
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	358.22	358.22
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	358.22	358.22
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	358.22	358.22
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	359.65	359.65

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	366.81	366.81
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	375.41	375.41
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	389.38	389.38
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	400.84	400.84
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	406.58	406.58
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	415.17	415.17
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	423.77	423.77
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	429.14	429.14
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	434.88	434.88
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	437.74	437.74
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	440.61	440.61
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	443.47	443.47
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	446.34	446.34
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	452.07	452.07
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	457.80	457.80
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	466.40	466.40
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	474.64	474.64
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	486.10	486.10
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	500.43	500.43
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	517.27	517.27
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	537.33	537.33
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	559.89	559.89
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	585.69	585.69
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	611.12	611.12
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	639.78	639.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	668.07	668.07
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	699.24	699.24
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	730.76	730.76
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	764.79	764.79

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	798.82	798.82
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	835.72	835.72
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	872.98	872.98
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	912.74	912.74
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	932.44	932.44
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	972.20	972.20
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1006.59	1006.59
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1029.16	1029.16
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1057.46	1057.46
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1074.29	1074.29
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	341.22	341.22
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	371.55	371.55
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	383.15	383.15
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	394.75	394.75
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	407.24	407.24
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	419.72	419.72
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	432.66	432.66
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	446.04	446.04
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	446.04	446.04
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	446.04	446.04
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	446.04	446.04
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	447.83	447.83
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	456.75	456.75
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	467.45	467.45
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	484.85	484.85
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	499.12	499.12
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	506.26	506.26
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	516.96	516.96
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	527.67	527.67

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	534.36	534.36
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	541.49	541.49
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	545.06	545.06
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	548.63	548.63
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	552.20	552.20
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	555.77	555.77
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	562.90	562.90
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	570.04	570.04
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	580.75	580.75
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	591.00	591.00
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	605.28	605.28
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	623.12	623.12
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	644.08	644.08
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	669.06	669.06
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	697.16	697.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	729.28	729.28
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	760.95	760.95
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	796.63	796.63
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	831.87	831.87
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	870.67	870.67
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	909.92	909.92
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	952.30	952.30
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	994.67	994.67
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1040.61	1040.61
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1087.00	1087.00
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1136.51	1136.51
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1161.05	1161.05
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1210.56	1210.56
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1253.38	1253.38

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	62	1281.48	1281.48
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	63	1316.71	1316.71
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1337.68	1337.68
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	279.99	279.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	304.88	304.88
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	16	314.39	314.39
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	17	323.91	323.91
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	18	334.16	334.16
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	19	344.40	344.40
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	20	355.02	355.02
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	21	366.00	366.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	22	366.00	366.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	23	366.00	366.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	24	366.00	366.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	25	367.46	367.46
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	374.78	374.78
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	383.57	383.57
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	397.84	397.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	409.55	409.55
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	415.41	415.41
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	424.19	424.19
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	432.98	432.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	438.47	438.47
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	444.32	444.32
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	447.25	447.25
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	450.18	450.18
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	453.10	453.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	456.03	456.03
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	461.89	461.89

64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	467.74	467.74
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	476.53	476.53
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	484.95	484.95
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	496.66	496.66
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	511.30	511.30
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	528.50	528.50
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	549.00	549.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	572.05	572.05
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	598.41	598.41
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	624.39	624.39
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	653.67	653.67
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	682.59	682.59
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	714.43	714.43
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	746.63	746.63
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	781.40	781.40
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	816.17	816.17
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	853.87	853.87
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	891.94	891.94
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	932.56	932.56
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	952.69	952.69
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	993.32	993.32
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	1028.45	1028.45
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	1051.51	1051.51
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	63	1080.42	1080.42
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1097.63	1097.63
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	344.57	344.57
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	15	375.20	375.20
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	16	386.91	386.91
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	17	398.62	398.62

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	411.23	411.23
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	423.84	423.84
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	436.90	436.90
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	450.41	450.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	450.41	450.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	450.41	450.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	450.41	450.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	452.22	452.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	461.22	461.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	472.03	472.03
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	489.60	489.60
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	504.01	504.01
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	511.22	511.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	522.03	522.03
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	532.84	532.84
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	539.60	539.60
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	546.80	546.80
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	550.41	550.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	554.01	554.01
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	557.61	557.61
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	561.22	561.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	568.42	568.42
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	575.63	575.63
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	586.44	586.44
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	596.80	596.80
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	611.21	611.21
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	629.23	629.23
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	650.40	650.40
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	675.62	675.62

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	47	704.00	704.00
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	48	736.43	736.43
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	768.41	768.41
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	50	804.44	804.44
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	51	840.02	840.02
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	52	879.21	879.21
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	53	918.85	918.85
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	54	961.63	961.63
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	55	1004.42	1004.42
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	56	1050.82	1050.82
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	57	1097.66	1097.66
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	58	1147.66	1147.66
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	59	1172.43	1172.43
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	60	1222.42	1222.42
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	61	1265.66	1265.66
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	62	1294.04	1294.04
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	63	1329.62	1329.62
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1350.79	1350.79
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	361.29	361.29
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	393.41	393.41
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	16	405.69	405.69
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	17	417.97	417.97
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	18	431.19	431.19
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	19	444.41	444.41
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	20	458.11	458.11
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	21	472.28	472.28
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	22	472.28	472.28
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	23	472.28	472.28
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	24	472.28	472.28

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	474.17	474.17
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	483.61	483.61
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	494.95	494.95
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	513.37	513.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	528.48	528.48
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	536.04	536.04
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	547.37	547.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	558.71	558.71
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	565.79	565.79
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	573.35	573.35
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	577.13	577.13
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	580.90	580.90
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	584.68	584.68
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	588.46	588.46
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	596.02	596.02
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	603.57	603.57
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	614.91	614.91
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	625.77	625.77
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	640.88	640.88
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	659.77	659.77
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	681.97	681.97
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	708.42	708.42
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	738.17	738.17
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	772.18	772.18
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	805.71	805.71
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	843.49	843.49
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	880.80	880.80
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	921.89	921.89
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	963.45	963.45

64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	54	1008.32	1008.32
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	55	1053.18	1053.18
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	56	1101.83	1101.83
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	57	1150.94	1150.94
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	58	1203.37	1203.37
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	59	1229.34	1229.34
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	60	1281.77	1281.77
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	61	1327.10	1327.10
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	62	1356.86	1356.86
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	63	1394.17	1394.17
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1416.37	1416.37
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	334.53	334.53
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	15	364.27	364.27
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	16	375.64	375.64
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	17	387.01	387.01
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	18	399.25	399.25
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	19	411.50	411.50
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	20	424.18	424.18
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	437.30	437.30
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	437.30	437.30
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	437.30	437.30
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	437.30	437.30
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	439.04	439.04
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	447.79	447.79
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	458.29	458.29
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	475.34	475.34
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	489.33	489.33
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	496.33	496.33
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	506.83	506.83

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	517.32	517.32
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	523.88	523.88
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	530.88	530.88
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	534.38	534.38
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	537.87	537.87
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	541.37	541.37
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	544.87	544.87
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	551.87	551.87
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	558.86	558.86
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	569.36	569.36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	579.42	579.42
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	593.41	593.41
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	610.90	610.90
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	631.45	631.45
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	655.94	655.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	683.49	683.49
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	714.98	714.98
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	746.03	746.03
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	781.01	781.01
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	815.56	815.56
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	853.60	853.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	892.08	892.08
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	933.63	933.63
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	975.17	975.17
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	1020.21	1020.21
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1065.69	1065.69
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1114.23	1114.23
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1138.28	1138.28
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1186.82	1186.82

64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	61	1228.80	1228.80
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	62	1256.35	1256.35
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	63	1290.90	1290.90
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1311.45	1311.45
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	314.23	314.23
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	15	342.16	342.16
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	16	352.84	352.84
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	17	363.52	363.52
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	18	375.02	375.02
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	19	386.52	386.52
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	20	398.44	398.44
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	21	410.76	410.76
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	22	410.76	410.76
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	23	410.76	410.76
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	24	410.76	410.76
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	25	412.40	412.40
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	26	420.62	420.62
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	27	430.48	430.48
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	28	446.50	446.50
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	29	459.64	459.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	30	466.21	466.21
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	31	476.07	476.07
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	32	485.93	485.93
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	33	492.09	492.09
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	34	498.66	498.66
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	35	501.95	501.95
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	36	505.23	505.23
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	37	508.52	508.52
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	38	511.81	511.81

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	518.38	518.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	524.95	524.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	534.81	534.81
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	544.26	544.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	557.40	557.40
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	573.83	573.83
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	593.14	593.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	616.14	616.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	642.02	642.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	671.59	671.59
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	700.76	700.76
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	733.62	733.62
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	766.07	766.07
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	801.80	801.80
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	837.95	837.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	876.97	876.97
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	915.99	915.99
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	958.30	958.30
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1001.02	1001.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1046.62	1046.62
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1069.21	1069.21
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1114.80	1114.80
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1154.23	1154.23
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1180.11	1180.11
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1212.56	1212.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1231.87	1231.87

2019 Rates Table Template v8.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	64844				
Federal TIN*	23-2169745				
Rate Effective Date*	04/01/2019				
Rate Expiration Date*	06/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	275.97	275.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	300.50	300.50
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	309.88	309.88
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	319.26	319.26
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	329.36	329.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	339.46	339.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	349.92	349.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	360.75	360.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	360.75	360.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	360.75	360.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	360.75	360.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	362.19	362.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	369.40	369.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	378.06	378.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	392.13	392.13
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	403.67	403.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	409.45	409.45
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	418.10	418.10
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	426.76	426.76
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	432.17	432.17
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	437.94	437.94
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	440.83	440.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	443.72	443.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	446.60	446.60
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	449.49	449.49
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	455.26	455.26
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	461.03	461.03
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	469.69	469.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	477.99	477.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	489.53	489.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	503.96	503.96
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	520.92	520.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	541.12	541.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	563.85	563.85
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	589.82	589.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	615.43	615.43
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	644.29	644.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	672.79	672.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	704.17	704.17

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	735.92	735.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	770.19	770.19
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	804.46	804.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	841.62	841.62
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	879.14	879.14
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	919.18	919.18
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	939.02	939.02
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	979.06	979.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	1013.69	1013.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	1036.42	1036.42
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1064.92	1064.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1081.88	1081.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	290.30	290.30
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	316.11	316.11
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	325.97	325.97
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	335.84	335.84
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	346.46	346.46
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	357.09	357.09
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	368.09	368.09
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	379.48	379.48
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	379.48	379.48
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	379.48	379.48
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	379.48	379.48
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	381.00	381.00
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	388.59	388.59
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	397.69	397.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	412.49	412.49
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	424.64	424.64
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	430.71	430.71
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	439.82	439.82
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	448.92	448.92
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	454.62	454.62
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	460.69	460.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	463.72	463.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	466.76	466.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	469.79	469.79
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	472.83	472.83
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	478.90	478.90
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	484.97	484.97
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	494.08	494.08
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	502.81	502.81
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	514.95	514.95
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	530.13	530.13
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	547.97	547.97
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	569.22	569.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	593.13	593.13
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	620.45	620.45
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	647.39	647.39
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	677.75	677.75
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	707.73	707.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	740.74	740.74
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	774.14	774.14
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	810.19	810.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	846.24	846.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	885.32	885.32
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	924.79	924.79
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	966.91	966.91
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	987.78	987.78
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	1029.91	1029.91

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	1066.34	1066.34
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	1090.24	1090.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	1120.22	1120.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1138.06	1138.06
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	361.47	361.47
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	393.61	393.61
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	405.89	405.89
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	418.18	418.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	431.41	431.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	444.64	444.64
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	458.34	458.34
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	472.52	472.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	472.52	472.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	472.52	472.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	472.52	472.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	474.41	474.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	483.86	483.86
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	495.20	495.20
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	513.62	513.62
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	528.75	528.75
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	536.31	536.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	547.65	547.65
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	558.99	558.99
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	566.07	566.07
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	573.63	573.63
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	577.41	577.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	581.19	581.19
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	584.97	584.97
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	588.75	588.75
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	596.31	596.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	603.88	603.88
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	615.22	615.22
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	626.08	626.08
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	641.20	641.20
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	660.10	660.10
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	682.31	682.31
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	708.77	708.77
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	738.54	738.54
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	772.56	772.56
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	806.11	806.11
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	843.91	843.91
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	881.24	881.24
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	922.35	922.35
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	963.93	963.93
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	1008.82	1008.82
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	1053.71	1053.71
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	1102.38	1102.38
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1151.52	1151.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1203.97	1203.97
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1229.96	1229.96
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1282.41	1282.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1327.77	1327.77
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1357.54	1357.54
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1394.87	1394.87
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1417.07	1417.07
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	296.61	296.61
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	322.97	322.97
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	333.05	333.05
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	343.13	343.13

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	353.99	353.99
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	364.85	364.85
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	376.09	376.09
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	387.72	387.72
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	387.72	387.72
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	387.72	387.72
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	387.72	387.72
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	389.27	389.27
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	397.03	397.03
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	406.33	406.33
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	421.45	421.45
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	433.86	433.86
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	440.06	440.06
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	449.37	449.37
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	458.67	458.67
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	464.49	464.49
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	470.69	470.69
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	473.79	473.79
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	476.90	476.90
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	480.00	480.00
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	483.10	483.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	489.30	489.30
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	495.51	495.51
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	504.81	504.81
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	513.73	513.73
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	526.14	526.14
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	541.65	541.65
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	559.87	559.87
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	581.58	581.58
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	606.01	606.01
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	633.92	633.92
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	661.45	661.45
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	692.47	692.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	723.10	723.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	756.83	756.83
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	790.95	790.95
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	827.78	827.78
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	864.62	864.62
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	904.55	904.55
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	944.88	944.88
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	987.91	987.91
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1009.24	1009.24
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1052.27	1052.27
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1089.50	1089.50
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1113.92	1113.92
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1144.55	1144.55
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1162.78	1162.78
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	365.02	365.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	397.46	397.46
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	409.87	409.87
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	422.28	422.28
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	435.64	435.64
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	449.00	449.00

64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	462.83	462.83
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	477.15	477.15
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	477.15	477.15
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	477.15	477.15
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	477.15	477.15
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	479.06	479.06
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	488.60	488.60
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	500.05	500.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	518.66	518.66
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	533.93	533.93
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	541.56	541.56
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	553.01	553.01
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	564.47	564.47
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	571.62	571.62
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	579.26	579.26
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	583.08	583.08
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	586.89	586.89
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	590.71	590.71
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	594.53	594.53
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	602.16	602.16
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	609.80	609.80
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	621.25	621.25
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	632.22	632.22
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	647.49	647.49
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	666.58	666.58
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	689.00	689.00
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	715.72	715.72
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	745.78	745.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	780.14	780.14

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	814.01	814.01
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	852.19	852.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	51	889.88	889.88
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	52	931.39	931.39
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	53	973.38	973.38
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	54	1018.71	1018.71
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	55	1064.04	1064.04
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	56	1113.19	1113.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	57	1162.81	1162.81
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	58	1215.77	1215.77
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	59	1242.02	1242.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	60	1294.98	1294.98
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	61	1340.79	1340.79
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	62	1370.85	1370.85
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	63	1408.54	1408.54
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1430.97	1430.97
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	382.74	382.74
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	416.76	416.76
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	429.77	429.77
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	442.78	442.78
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	456.78	456.78
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	470.79	470.79
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	485.30	485.30
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	500.31	500.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	500.31	500.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	500.31	500.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	500.31	500.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	502.31	502.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	512.32	512.32

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	524.33	524.33
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	543.84	543.84
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	559.85	559.85
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	567.85	567.85
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	579.86	579.86
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	591.87	591.87
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	599.37	599.37
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	607.38	607.38
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	611.38	611.38
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	615.38	615.38
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	619.38	619.38
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	623.39	623.39
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	631.39	631.39
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	639.40	639.40
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	651.40	651.40
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	662.91	662.91
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	678.92	678.92
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	698.93	698.93
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	722.45	722.45
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	46	750.47	750.47
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	47	781.99	781.99
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	48	818.01	818.01
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	49	853.53	853.53
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	50	893.56	893.56
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	51	933.08	933.08
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	52	976.61	976.61
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	53	1020.63	1020.63
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	54	1068.16	1068.16
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	55	1115.69	1115.69

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1167.22	1167.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1219.26	1219.26
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1274.79	1274.79
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1302.31	1302.31
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1357.84	1357.84
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1405.87	1405.87
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1437.39	1437.39
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1476.92	1476.92
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1500.43	1500.43
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	354.39	354.39
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	385.89	385.89
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	397.93	397.93
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	17	409.98	409.98
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	18	422.95	422.95
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	19	435.92	435.92
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	20	449.35	449.35
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	21	463.25	463.25
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	463.25	463.25
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	463.25	463.25
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	463.25	463.25
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	465.10	465.10
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	474.37	474.37
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	485.49	485.49
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	503.55	503.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	518.38	518.38
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	525.79	525.79
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	536.91	536.91
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	548.03	548.03
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	554.97	554.97

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	562.39	562.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	566.09	566.09
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	569.80	569.80
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	573.50	573.50
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	577.21	577.21
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	584.62	584.62
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	592.03	592.03
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	603.15	603.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	613.81	613.81
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	628.63	628.63
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	647.16	647.16
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	668.93	668.93
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	694.88	694.88
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	724.06	724.06
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	757.41	757.41
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	790.31	790.31
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	827.37	827.37
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	863.96	863.96
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	904.27	904.27
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	945.03	945.03
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	989.04	989.04
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	1033.05	1033.05
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1080.76	1080.76
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1128.94	1128.94
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1180.36	1180.36
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1205.84	1205.84
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1257.26	1257.26
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1301.73	1301.73
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1330.92	1330.92

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1367.52	1367.52
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1389.29	1389.29
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	332.88	332.88
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	362.47	362.47
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	373.79	373.79
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	385.10	385.10
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	397.28	397.28
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	409.47	409.47
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	422.09	422.09
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	435.14	435.14
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	435.14	435.14
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	435.14	435.14
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	435.14	435.14
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	436.88	436.88
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	445.58	445.58
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	456.03	456.03
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	473.00	473.00
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	486.92	486.92
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	493.88	493.88
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	504.33	504.33
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	514.77	514.77
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	521.30	521.30
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	528.26	528.26
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	531.74	531.74
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	535.22	535.22
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	538.70	538.70
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	542.18	542.18
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	549.15	549.15
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	556.11	556.11

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	566.55	566.55
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	576.56	576.56
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	590.48	590.48
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	607.89	607.89
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	628.34	628.34
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	46	652.71	652.71
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	47	680.12	680.12
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	48	711.45	711.45
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	49	742.35	742.35
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	50	777.16	777.16
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	51	811.54	811.54
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	52	849.39	849.39
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	53	887.69	887.69
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	54	929.02	929.02
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	55	970.36	970.36
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	56	1015.18	1015.18
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	57	1060.44	1060.44
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	58	1108.74	1108.74
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	59	1132.67	1132.67
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	60	1180.97	1180.97
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	61	1222.74	1222.74
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	62	1250.16	1250.16
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	63	1284.53	1284.53
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1304.98	1304.98
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	270.28	270.28
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	294.31	294.31
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	303.49	303.49
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	312.68	312.68
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	322.57	322.57

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	332.46	332.46
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	342.71	342.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	353.31	353.31
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	353.31	353.31
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	353.31	353.31
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	353.31	353.31
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	354.72	354.72
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	361.79	361.79
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	370.27	370.27
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	384.05	384.05
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	395.35	395.35
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	401.00	401.00
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	409.48	409.48
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	417.96	417.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	423.26	423.26
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	428.92	428.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	431.74	431.74
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	434.57	434.57
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	437.39	437.39
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	440.22	440.22
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	445.87	445.87
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	451.53	451.53
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	460.01	460.01
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	468.13	468.13
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	479.44	479.44
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	493.57	493.57
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	510.18	510.18
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	529.96	529.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	552.22	552.22

64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	48	577.66	577.66
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	49	602.74	602.74
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	50	631.01	631.01
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	51	658.92	658.92
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	52	689.66	689.66
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	53	720.75	720.75
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	54	754.31	754.31
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	55	787.88	787.88
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	56	824.27	824.27
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	57	861.01	861.01
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	58	900.23	900.23
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	59	919.66	919.66
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	60	958.88	958.88
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	61	992.79	992.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	62	1015.05	1015.05
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	63	1042.96	1042.96
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1059.57	1059.57
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	284.32	284.32
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	15	309.59	309.59
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	16	319.25	319.25
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	328.91	328.91
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	339.32	339.32
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	349.73	349.73
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	360.50	360.50
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	371.65	371.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	371.65	371.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	371.65	371.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	371.65	371.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	373.14	373.14

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	380.57	380.57
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	389.49	389.49
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	403.99	403.99
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	415.88	415.88
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	421.83	421.83
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	430.75	430.75
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	439.67	439.67
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	445.24	445.24
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	451.19	451.19
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	454.16	454.16
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	457.14	457.14
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	460.11	460.11
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	463.08	463.08
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	469.03	469.03
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	474.97	474.97
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	483.89	483.89
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	492.44	492.44
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	504.34	504.34
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	519.20	519.20
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	536.67	536.67
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	557.48	557.48
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	580.90	580.90
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	607.66	607.66
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	634.04	634.04
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	663.78	663.78
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	693.14	693.14
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	725.47	725.47
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	758.18	758.18
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	793.48	793.48

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	828.79	828.79
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	867.07	867.07
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	905.72	905.72
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	946.98	946.98
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	967.42	967.42
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	1008.67	1008.67
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1044.35	1044.35
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1067.76	1067.76
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1097.12	1097.12
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1114.59	1114.59
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	354.02	354.02
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	385.49	385.49
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	397.52	397.52
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	409.55	409.55
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	422.51	422.51
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	435.47	435.47
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	448.89	448.89
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	462.77	462.77
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	462.77	462.77
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	462.77	462.77
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	462.77	462.77
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	464.62	464.62
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	473.88	473.88
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	484.99	484.99
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	503.03	503.03
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	517.84	517.84
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	525.25	525.25
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	536.35	536.35
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	547.46	547.46

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	554.40	554.40
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	561.81	561.81
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	565.51	565.51
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	569.21	569.21
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	572.91	572.91
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	576.62	576.62
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	584.02	584.02
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	591.42	591.42
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	602.53	602.53
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	613.17	613.17
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	627.98	627.98
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	646.49	646.49
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	668.24	668.24
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	694.16	694.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	723.31	723.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	756.63	756.63
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	789.49	789.49
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	826.51	826.51
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	863.07	863.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	903.33	903.33
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	944.06	944.06
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	988.02	988.02
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	1031.98	1031.98
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1079.65	1079.65
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1127.78	1127.78
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1179.15	1179.15
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1204.60	1204.60
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1255.97	1255.97
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1300.39	1300.39

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	62	1329.55	1329.55
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	63	1366.11	1366.11
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1387.86	1387.86
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	290.49	290.49
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	316.31	316.31
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	16	326.19	326.19
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	17	336.06	336.06
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	18	346.69	346.69
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	19	357.32	357.32
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	20	368.34	368.34
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	21	379.73	379.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	22	379.73	379.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	23	379.73	379.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	24	379.73	379.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	25	381.25	381.25
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	388.84	388.84
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	397.95	397.95
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	412.76	412.76
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	424.91	424.91
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	430.99	430.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	440.10	440.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	449.22	449.22
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	454.91	454.91
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	460.99	460.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	464.03	464.03
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	467.06	467.06
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	470.10	470.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	473.14	473.14
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	479.22	479.22

64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	485.29	485.29
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	494.40	494.40
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	503.14	503.14
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	515.29	515.29
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	530.48	530.48
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	548.33	548.33
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	569.59	569.59
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	593.51	593.51
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	620.85	620.85
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	647.81	647.81
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	678.19	678.19
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	708.19	708.19
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	741.23	741.23
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	774.64	774.64
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	810.72	810.72
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	846.79	846.79
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	885.90	885.90
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	925.39	925.39
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	967.54	967.54
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	988.43	988.43
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	1030.58	1030.58
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	1067.03	1067.03
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	1090.96	1090.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	63	1120.95	1120.95
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1138.80	1138.80
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	357.49	357.49
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	15	389.27	389.27
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	16	401.42	401.42
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	17	413.57	413.57

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	426.65	426.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	439.74	439.74
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	453.29	453.29
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	467.31	467.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	467.31	467.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	467.31	467.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	467.31	467.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	469.18	469.18
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	478.53	478.53
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	489.74	489.74
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	507.97	507.97
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	522.92	522.92
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	530.40	530.40
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	541.61	541.61
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	552.83	552.83
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	559.84	559.84
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	567.31	567.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	571.05	571.05
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	574.79	574.79
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	578.53	578.53
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	582.27	582.27
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	589.75	589.75
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	597.22	597.22
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	608.44	608.44
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	619.19	619.19
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	634.14	634.14
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	652.83	652.83
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	674.80	674.80
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	700.97	700.97

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	47	730.41	730.41
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	48	764.05	764.05
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	797.23	797.23
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	50	834.62	834.62
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	51	871.53	871.53
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	52	912.19	912.19
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	53	953.31	953.31
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	54	997.71	997.71
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	55	1042.10	1042.10
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	56	1090.23	1090.23
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	57	1138.84	1138.84
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	58	1190.71	1190.71
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	59	1216.41	1216.41
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	60	1268.28	1268.28
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	61	1313.14	1313.14
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	62	1342.58	1342.58
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	63	1379.50	1379.50
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1401.46	1401.46
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	374.85	374.85
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	408.17	408.17
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	16	420.91	420.91
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	17	433.65	433.65
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	18	447.37	447.37
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	19	461.09	461.09
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	20	475.30	475.30
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	21	490.00	490.00
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	22	490.00	490.00
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	23	490.00	490.00
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	24	490.00	490.00

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	491.96	491.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	501.76	501.76
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	513.52	513.52
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	532.62	532.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	548.30	548.30
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	556.14	556.14
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	567.90	567.90
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	579.66	579.66
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	587.01	587.01
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	594.85	594.85
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	598.77	598.77
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	602.69	602.69
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	606.61	606.61
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	610.53	610.53
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	618.37	618.37
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	626.21	626.21
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	637.97	637.97
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	649.24	649.24
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	664.92	664.92
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	684.52	684.52
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	707.55	707.55
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	734.99	734.99
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	765.86	765.86
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	801.14	801.14
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	835.93	835.93
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	875.13	875.13
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	913.84	913.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	956.47	956.47
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	999.59	999.59

64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	54	1046.14	1046.14
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	55	1092.69	1092.69
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	56	1143.16	1143.16
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	57	1194.12	1194.12
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	58	1248.51	1248.51
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	59	1275.46	1275.46
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	60	1329.85	1329.85
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	61	1376.89	1376.89
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	62	1407.76	1407.76
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	63	1446.47	1446.47
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1469.50	1469.50
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	347.08	347.08
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	15	377.93	377.93
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	16	389.73	389.73
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	17	401.52	401.52
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	18	414.23	414.23
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	19	426.93	426.93
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	20	440.09	440.09
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	453.70	453.70
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	453.70	453.70
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	453.70	453.70
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	453.70	453.70
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	455.51	455.51
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	464.59	464.59
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	475.48	475.48
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	493.17	493.17
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	507.69	507.69
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	514.95	514.95
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	525.84	525.84

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	536.73	536.73
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	543.53	543.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	550.79	550.79
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	554.42	554.42
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	558.05	558.05
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	561.68	561.68
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	565.31	565.31
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	572.57	572.57
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	579.83	579.83
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	590.72	590.72
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	601.15	601.15
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	615.67	615.67
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	633.82	633.82
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	655.14	655.14
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	680.55	680.55
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	709.13	709.13
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	741.80	741.80
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	774.01	774.01
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	810.31	810.31
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	846.15	846.15
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	885.62	885.62
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	925.55	925.55
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	968.65	968.65
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	1011.75	1011.75
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	1058.48	1058.48
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1105.67	1105.67
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1156.03	1156.03
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1180.98	1180.98
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1231.34	1231.34

64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	61	1274.90	1274.90
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	62	1303.48	1303.48
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	63	1339.32	1339.32
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1360.64	1360.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	326.02	326.02
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	15	355.00	355.00
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	16	366.08	366.08
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	17	377.16	377.16
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	18	389.09	389.09
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	19	401.02	401.02
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	20	413.38	413.38
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	21	426.17	426.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	22	426.17	426.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	23	426.17	426.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	24	426.17	426.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	25	427.87	427.87
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	26	436.40	436.40
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	27	446.62	446.62
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	28	463.24	463.24
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	29	476.88	476.88
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	30	483.70	483.70
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	31	493.93	493.93
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	32	504.16	504.16
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	33	510.55	510.55
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	34	517.37	517.37
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	35	520.78	520.78
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	36	524.19	524.19
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	37	527.60	527.60
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	38	531.01	531.01

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	537.82	537.82
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	544.64	544.64
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	554.87	554.87
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	564.67	564.67
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	578.31	578.31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	595.36	595.36
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	615.39	615.39
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	639.25	639.25
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	666.10	666.10
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	696.78	696.78
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	727.04	727.04
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	761.14	761.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	794.80	794.80
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	831.88	831.88
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	869.38	869.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	909.87	909.87
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	950.35	950.35
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	994.25	994.25
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1038.57	1038.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1085.88	1085.88
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1109.32	1109.32
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1156.62	1156.62
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1197.53	1197.53
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1224.38	1224.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1258.05	1258.05
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1278.08	1278.08

2019 Rates Table Template v8.1		All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	64844				
Federal TIN*	23-2169745				
Rate Effective Date*	07/01/2019				
Rate Expiration Date*	09/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	286.33	286.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	311.79	311.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	321.52	321.52
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	331.25	331.25
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	341.73	341.73
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	352.21	352.21
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	363.06	363.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	374.29	374.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	374.29	374.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	374.29	374.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	374.29	374.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	375.79	375.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	383.28	383.28
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	392.26	392.26
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	406.86	406.86
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	418.83	418.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	424.82	424.82
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	433.81	433.81
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	442.79	442.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	448.40	448.40
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	454.39	454.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	457.39	457.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	460.38	460.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	463.38	463.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	466.37	466.37
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	472.36	472.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	478.35	478.35
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	487.33	487.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	495.94	495.94
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	507.92	507.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	522.89	522.89
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	540.48	540.48
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	561.44	561.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	585.02	585.02
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	611.97	611.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	638.54	638.54
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	668.49	668.49
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	698.06	698.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	730.62	730.62

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	763.56	763.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	799.12	799.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	834.67	834.67
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	873.23	873.23
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	912.15	912.15
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	953.70	953.70
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	974.29	974.29
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	1015.83	1015.83
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	1051.76	1051.76
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	1075.35	1075.35
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1104.91	1104.91
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1122.51	1122.51
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	301.20	301.20
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	327.98	327.98
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	338.21	338.21
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	348.45	348.45
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	359.48	359.48
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	370.50	370.50
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	381.92	381.92
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	393.73	393.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	393.73	393.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	393.73	393.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	393.73	393.73
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	395.31	395.31
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	403.18	403.18
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	412.63	412.63
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	427.99	427.99
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	440.58	440.58
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	446.88	446.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	456.33	456.33
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	465.78	465.78
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	471.69	471.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	477.99	477.99
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	481.14	481.14
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	484.29	484.29
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	487.44	487.44
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	490.59	490.59
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	496.89	496.89
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	503.19	503.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	512.64	512.64
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	521.69	521.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	534.29	534.29
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	550.04	550.04
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	568.55	568.55
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	590.60	590.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	615.40	615.40
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	643.75	643.75
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	671.70	671.70
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	703.20	703.20
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	734.31	734.31
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	768.56	768.56
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	803.21	803.21
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	840.61	840.61
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	878.02	878.02
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	918.57	918.57
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	959.52	959.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	1003.23	1003.23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	1024.88	1024.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	1068.58	1068.58

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	1106.38	1106.38
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	1131.19	1131.19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	1162.29	1162.29
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1180.80	1180.80
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	375.05	375.05
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	408.39	408.39
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	421.13	421.13
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	433.88	433.88
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	447.61	447.61
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	461.34	461.34
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	475.55	475.55
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	490.26	490.26
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	490.26	490.26
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	490.26	490.26
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	490.26	490.26
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	492.22	492.22
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	502.03	502.03
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	513.79	513.79
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	532.91	532.91
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	548.60	548.60
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	556.45	556.45
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	568.21	568.21
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	579.98	579.98
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	587.33	587.33
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	595.18	595.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	599.10	599.10
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	603.02	603.02
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	606.94	606.94
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	610.87	610.87
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	618.71	618.71
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	626.55	626.55
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	638.32	638.32
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	649.60	649.60
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	665.28	665.28
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	684.90	684.90
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	707.94	707.94
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	735.39	735.39
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	766.28	766.28
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	801.58	801.58
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	836.39	836.39
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	875.61	875.61
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	914.34	914.34
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	956.99	956.99
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	1000.13	1000.13
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	1046.71	1046.71
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	1093.28	1093.28
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	1143.78	1143.78
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1194.77	1194.77
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1249.19	1249.19
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1276.15	1276.15
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1330.57	1330.57
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1377.64	1377.64
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1408.52	1408.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1447.25	1447.25
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1470.29	1470.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	307.75	307.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	335.10	335.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	345.56	345.56
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	356.02	356.02

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	367.28	367.28
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	378.55	378.55
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	390.21	390.21
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	402.28	402.28
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	402.28	402.28
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	402.28	402.28
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	402.28	402.28
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	403.89	403.89
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	411.94	411.94
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	421.59	421.59
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	437.28	437.28
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	450.15	450.15
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	456.59	456.59
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	466.25	466.25
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	475.90	475.90
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	481.93	481.93
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	488.37	488.37
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	491.59	491.59
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	494.81	494.81
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	498.03	498.03
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	501.24	501.24
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	507.68	507.68
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	514.12	514.12
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	523.77	523.77
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	533.02	533.02
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	545.90	545.90
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	561.99	561.99
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	580.90	580.90
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	603.42	603.42
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	628.77	628.77
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	657.73	657.73
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	686.29	686.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	718.48	718.48
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	750.26	750.26
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	785.25	785.25
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	820.66	820.66
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	858.87	858.87
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	897.09	897.09
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	938.52	938.52
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	980.36	980.36
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	1025.02	1025.02
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1047.14	1047.14
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1091.79	1091.79
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1130.41	1130.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1155.76	1155.76
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1187.54	1187.54
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1206.44	1206.44
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	378.73	378.73
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	412.39	412.39
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	425.26	425.26
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	438.14	438.14
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	452.00	452.00
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	465.86	465.86

64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	480.22	480.22
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	495.07	495.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	495.07	495.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	495.07	495.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	495.07	495.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	497.05	497.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	506.95	506.95
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	518.83	518.83
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	538.14	538.14
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	553.98	553.98
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	561.90	561.90
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	573.78	573.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	585.67	585.67
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	593.09	593.09
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	601.01	601.01
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	604.97	604.97
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	608.93	608.93
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	612.89	612.89
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	616.85	616.85
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	624.78	624.78
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	632.70	632.70
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	644.58	644.58
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	655.97	655.97
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	671.81	671.81
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	691.61	691.61
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	714.88	714.88
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	742.60	742.60
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	773.79	773.79
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	809.44	809.44

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	844.59	844.59
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	884.19	884.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	51	923.30	923.30
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	52	966.37	966.37
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	53	1009.94	1009.94
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	54	1056.97	1056.97
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	55	1104.00	1104.00
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	56	1154.99	1154.99
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	57	1206.48	1206.48
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	58	1261.43	1261.43
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	59	1288.66	1288.66
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	60	1343.61	1343.61
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	61	1391.14	1391.14
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	62	1422.33	1422.33
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	63	1461.44	1461.44
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1484.71	1484.71
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	397.11	397.11
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	432.41	432.41
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	445.91	445.91
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	459.40	459.40
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	473.94	473.94
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	488.47	488.47
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	503.53	503.53
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	519.10	519.10
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	519.10	519.10
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	519.10	519.10
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	519.10	519.10
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	521.18	521.18
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	531.56	531.56

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	544.02	544.02
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	564.26	564.26
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	580.87	580.87
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	589.18	589.18
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	601.64	601.64
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	614.10	614.10
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	621.88	621.88
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	630.19	630.19
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	634.34	634.34
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	638.49	638.49
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	642.65	642.65
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	646.80	646.80
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	655.10	655.10
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	663.41	663.41
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	675.87	675.87
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	687.81	687.81
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	704.42	704.42
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	725.18	725.18
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	749.58	749.58
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	46	778.65	778.65
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	47	811.35	811.35
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	48	848.73	848.73
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	49	885.59	885.59
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	50	927.11	927.11
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	51	968.12	968.12
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	52	1013.28	1013.28
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	53	1058.97	1058.97
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	54	1108.28	1108.28
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	55	1157.59	1157.59

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1211.06	1211.06
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1265.05	1265.05
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1322.67	1322.67
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1351.22	1351.22
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1408.84	1408.84
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1458.67	1458.67
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1491.38	1491.38
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1532.38	1532.38
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1556.78	1556.78
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	367.70	367.70
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	400.38	400.38
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	412.88	412.88
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	17	425.37	425.37
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	18	438.83	438.83
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	19	452.29	452.29
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	20	466.23	466.23
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	21	480.65	480.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	480.65	480.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	480.65	480.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	480.65	480.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	482.57	482.57
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	492.18	492.18
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	503.72	503.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	522.47	522.47
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	537.85	537.85
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	545.54	545.54
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	557.07	557.07
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	568.61	568.61
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	575.82	575.82

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	583.51	583.51
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	587.35	587.35
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	591.20	591.20
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	595.04	595.04
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	598.89	598.89
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	606.58	606.58
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	614.27	614.27
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	625.80	625.80
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	636.86	636.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	652.24	652.24
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	671.47	671.47
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	694.06	694.06
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	720.97	720.97
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	751.25	751.25
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	785.86	785.86
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	819.99	819.99
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	858.44	858.44
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	896.41	896.41
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	938.23	938.23
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	980.52	980.52
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	1026.18	1026.18
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	1071.85	1071.85
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1121.35	1121.35
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1171.34	1171.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1224.69	1224.69
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1251.13	1251.13
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1304.48	1304.48
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1350.62	1350.62
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1380.90	1380.90

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1418.87	1418.87
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1441.47	1441.47
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	345.38	345.38
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	376.08	376.08
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	387.82	387.82
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	399.56	399.56
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	412.20	412.20
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	424.84	424.84
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	437.94	437.94
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	451.48	451.48
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	451.48	451.48
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	451.48	451.48
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	451.48	451.48
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	453.29	453.29
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	462.32	462.32
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	473.15	473.15
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	490.76	490.76
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	505.21	505.21
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	512.43	512.43
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	523.27	523.27
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	534.10	534.10
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	540.88	540.88
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	548.10	548.10
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	551.71	551.71
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	555.32	555.32
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	558.93	558.93
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	562.55	562.55
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	569.77	569.77
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	576.99	576.99

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	587.83	587.83
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	598.21	598.21
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	612.66	612.66
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	630.72	630.72
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	651.94	651.94
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	46	677.22	677.22
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	47	705.67	705.67
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	48	738.17	738.17
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	49	770.23	770.23
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	50	806.35	806.35
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	51	842.01	842.01
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	52	881.29	881.29
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	53	921.02	921.02
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	54	963.91	963.91
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	55	1006.80	1006.80
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	56	1053.31	1053.31
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	57	1100.26	1100.26
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	58	1150.38	1150.38
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	59	1175.21	1175.21
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	60	1225.32	1225.32
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	61	1268.66	1268.66
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	62	1297.11	1297.11
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	63	1332.77	1332.77
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1353.99	1353.99
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	280.43	280.43
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	305.36	305.36
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	314.89	314.89
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	324.42	324.42
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	334.68	334.68

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	344.95	344.95
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	355.58	355.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	366.58	366.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	366.58	366.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	366.58	366.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	366.58	366.58
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	368.04	368.04
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	375.37	375.37
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	384.17	384.17
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	398.47	398.47
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	410.20	410.20
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	416.06	416.06
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	424.86	424.86
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	433.66	433.66
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	439.16	439.16
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	445.02	445.02
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	447.96	447.96
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	450.89	450.89
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	453.82	453.82
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	456.75	456.75
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	462.62	462.62
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	468.48	468.48
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	477.28	477.28
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	485.71	485.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	497.44	497.44
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	512.11	512.11
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	529.34	529.34
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	549.86	549.86
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	572.96	572.96

64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	48	599.35	599.35
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	49	625.38	625.38
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	50	654.71	654.71
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	51	683.66	683.66
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	52	715.56	715.56
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	53	747.82	747.82
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	54	782.64	782.64
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	55	817.47	817.47
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	56	855.22	855.22
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	57	893.35	893.35
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	58	934.04	934.04
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	59	954.20	954.20
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	60	994.89	994.89
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	61	1030.08	1030.08
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	62	1053.17	1053.17
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	63	1082.13	1082.13
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1099.36	1099.36
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	294.99	294.99
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	15	321.22	321.22
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	16	331.24	331.24
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	341.27	341.27
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	352.06	352.06
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	362.86	362.86
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	374.04	374.04
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	385.61	385.61
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	385.61	385.61
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	385.61	385.61
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	385.61	385.61
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	387.15	387.15

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	394.87	394.87
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	404.12	404.12
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	419.16	419.16
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	431.50	431.50
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	437.67	437.67
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	446.92	446.92
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	456.18	456.18
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	461.96	461.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	468.13	468.13
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	471.22	471.22
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	474.30	474.30
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	477.39	477.39
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	480.47	480.47
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	486.64	486.64
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	492.81	492.81
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	502.07	502.07
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	510.94	510.94
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	523.28	523.28
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	538.70	538.70
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	556.82	556.82
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	578.42	578.42
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	602.71	602.71
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	630.48	630.48
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	657.85	657.85
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	688.70	688.70
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	719.17	719.17
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	752.72	752.72
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	786.65	786.65
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	823.28	823.28

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	859.92	859.92
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	899.63	899.63
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	939.74	939.74
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	982.54	982.54
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	1003.75	1003.75
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	1046.55	1046.55
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1083.57	1083.57
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1107.86	1107.86
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1138.33	1138.33
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1156.45	1156.45
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	367.32	367.32
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	399.97	399.97
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	412.45	412.45
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	424.94	424.94
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	438.38	438.38
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	451.82	451.82
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	465.75	465.75
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	480.15	480.15
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	480.15	480.15
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	480.15	480.15
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	480.15	480.15
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	482.07	482.07
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	491.68	491.68
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	503.20	503.20
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	521.93	521.93
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	537.29	537.29
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	544.97	544.97
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	556.50	556.50
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	568.02	568.02

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	575.22	575.22
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	582.91	582.91
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	586.75	586.75
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	590.59	590.59
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	594.43	594.43
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	598.27	598.27
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	605.95	605.95
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	613.64	613.64
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	625.16	625.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	636.20	636.20
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	651.57	651.57
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	670.77	670.77
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	693.34	693.34
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	720.23	720.23
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	750.48	750.48
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	785.05	785.05
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	819.14	819.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	857.55	857.55
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	895.49	895.49
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	937.26	937.26
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	979.51	979.51
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	1025.13	1025.13
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	1070.74	1070.74
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1120.20	1120.20
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1170.13	1170.13
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1223.43	1223.43
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1249.84	1249.84
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1303.14	1303.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1349.23	1349.23

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	62	1379.48	1379.48
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	63	1417.41	1417.41
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1439.98	1439.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	301.40	301.40
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	328.19	328.19
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	16	338.44	338.44
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	17	348.68	348.68
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	18	359.71	359.71
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	19	370.74	370.74
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	20	382.17	382.17
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	21	393.99	393.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	22	393.99	393.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	23	393.99	393.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	24	393.99	393.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	25	395.56	395.56
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	403.44	403.44
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	412.90	412.90
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	428.26	428.26
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	440.87	440.87
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	447.18	447.18
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	456.63	456.63
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	466.09	466.09
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	472.00	472.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	478.30	478.30
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	481.45	481.45
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	484.61	484.61
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	487.76	487.76
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	490.91	490.91
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	497.21	497.21

64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	503.52	503.52
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	512.97	512.97
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	522.03	522.03
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	534.64	534.64
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	550.40	550.40
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	568.92	568.92
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	590.98	590.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	615.80	615.80
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	644.17	644.17
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	672.14	672.14
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	703.66	703.66
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	734.79	734.79
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	769.06	769.06
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	803.74	803.74
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	841.16	841.16
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	878.59	878.59
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	919.17	919.17
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	960.15	960.15
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	1003.88	1003.88
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	1025.55	1025.55
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	1069.28	1069.28
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	1107.11	1107.11
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	1131.93	1131.93
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	63	1163.05	1163.05
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1181.57	1181.57
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	370.92	370.92
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	15	403.89	403.89
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	16	416.50	416.50
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	17	429.10	429.10

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	442.68	442.68
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	456.25	456.25
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	470.31	470.31
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	484.86	484.86
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	484.86	484.86
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	484.86	484.86
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	484.86	484.86
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	486.80	486.80
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	496.50	496.50
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	508.13	508.13
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	527.04	527.04
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	542.56	542.56
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	550.32	550.32
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	561.95	561.95
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	573.59	573.59
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	580.86	580.86
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	588.62	588.62
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	592.50	592.50
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	596.38	596.38
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	600.26	600.26
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	604.14	604.14
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	611.89	611.89
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	619.65	619.65
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	631.29	631.29
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	642.44	642.44
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	657.96	657.96
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	677.35	677.35
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	700.14	700.14
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	727.29	727.29

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	47	757.84	757.84
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	48	792.75	792.75
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	827.17	827.17
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	50	865.96	865.96
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	51	904.27	904.27
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	52	946.45	946.45
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	53	989.12	989.12
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	54	1035.18	1035.18
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	55	1081.24	1081.24
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	56	1131.18	1131.18
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	57	1181.61	1181.61
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	58	1235.43	1235.43
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	59	1262.09	1262.09
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	60	1315.91	1315.91
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	61	1362.46	1362.46
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	62	1393.00	1393.00
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	63	1431.31	1431.31
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1454.10	1454.10
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	388.92	388.92
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	423.50	423.50
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	16	436.71	436.71
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	17	449.93	449.93
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	18	464.17	464.17
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	19	478.40	478.40
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	20	493.15	493.15
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	21	508.40	508.40
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	22	508.40	508.40
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	23	508.40	508.40
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	24	508.40	508.40

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	510.43	510.43
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	520.60	520.60
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	532.80	532.80
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	552.63	552.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	568.90	568.90
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	577.03	577.03
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	589.23	589.23
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	601.43	601.43
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	609.06	609.06
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	617.19	617.19
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	621.26	621.26
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	625.33	625.33
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	629.40	629.40
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	633.46	633.46
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	641.60	641.60
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	649.73	649.73
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	661.93	661.93
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	673.63	673.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	689.90	689.90
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	710.23	710.23
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	734.13	734.13
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	762.60	762.60
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	794.63	794.63
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	831.23	831.23
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	867.33	867.33
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	908.00	908.00
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	948.16	948.16
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	992.39	992.39
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	1037.13	1037.13

64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	54	1085.43	1085.43
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	55	1133.73	1133.73
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	56	1186.09	1186.09
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	57	1238.96	1238.96
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	58	1295.40	1295.40
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	59	1323.36	1323.36
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	60	1379.79	1379.79
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	61	1428.60	1428.60
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	62	1460.63	1460.63
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	63	1500.79	1500.79
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1524.68	1524.68
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	360.11	360.11
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	15	392.13	392.13
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	16	404.36	404.36
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	17	416.60	416.60
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	18	429.78	429.78
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	19	442.96	442.96
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	20	456.62	456.62
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	470.74	470.74
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	470.74	470.74
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	470.74	470.74
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	470.74	470.74
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	472.62	472.62
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	482.04	482.04
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	493.33	493.33
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	511.69	511.69
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	526.76	526.76
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	534.29	534.29
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	545.59	545.59

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	556.88	556.88
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	563.94	563.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	571.48	571.48
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	575.24	575.24
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	579.01	579.01
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	582.77	582.77
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	586.54	586.54
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	594.07	594.07
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	601.60	601.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	612.90	612.90
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	623.73	623.73
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	638.79	638.79
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	657.62	657.62
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	679.75	679.75
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	706.11	706.11
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	735.76	735.76
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	769.66	769.66
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	803.08	803.08
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	840.74	840.74
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	877.93	877.93
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	918.88	918.88
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	960.31	960.31
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	1005.03	1005.03
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	1049.75	1049.75
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	1098.23	1098.23
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1147.19	1147.19
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1199.44	1199.44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1225.33	1225.33
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1277.58	1277.58

64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	61	1322.78	1322.78
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	62	1352.43	1352.43
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	63	1389.62	1389.62
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1411.74	1411.74
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	338.26	338.26
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	15	368.33	368.33
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	16	379.83	379.83
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	17	391.32	391.32
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	18	403.70	403.70
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	19	416.08	416.08
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	20	428.91	428.91
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	21	442.17	442.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	22	442.17	442.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	23	442.17	442.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	24	442.17	442.17
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	25	443.94	443.94
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	26	452.79	452.79
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	27	463.40	463.40
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	28	480.64	480.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	29	494.79	494.79
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	30	501.87	501.87
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	31	512.48	512.48
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	32	523.09	523.09
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	33	529.72	529.72
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	34	536.80	536.80
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	35	540.34	540.34
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	36	543.87	543.87
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	37	547.41	547.41
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	38	550.95	550.95

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	558.02	558.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	565.10	565.10
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	575.71	575.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	585.88	585.88
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	600.03	600.03
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	617.72	617.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	638.50	638.50
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	663.26	663.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	691.12	691.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	722.95	722.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	754.35	754.35
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	789.72	789.72
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	824.65	824.65
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	863.12	863.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	902.03	902.03
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	944.04	944.04
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	986.05	986.05
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	1031.59	1031.59
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1077.58	1077.58
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1126.66	1126.66
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1150.98	1150.98
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1200.06	1200.06
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1242.51	1242.51
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1270.36	1270.36
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1305.30	1305.30
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1326.08	1326.08

2019 Rates Table Template v8.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	64844				
Federal TIN*	23-2169745				
Rate Effective Date*	10/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	297.10	297.10
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	323.51	323.51
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	333.61	333.61
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	343.71	343.71
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	354.58	354.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	365.45	365.45
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	376.72	376.72
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	388.37	388.37
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	388.37	388.37
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	388.37	388.37
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	388.37	388.37
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	389.92	389.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	397.69	397.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	407.01	407.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	422.16	422.16
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	434.58	434.58
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	440.80	440.80
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	450.12	450.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	459.44	459.44
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	465.26	465.26
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	471.48	471.48
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	474.59	474.59
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	477.69	477.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	480.80	480.80
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	483.91	483.91
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	490.12	490.12
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	496.33	496.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	505.65	505.65
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	514.59	514.59
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	527.01	527.01
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	542.55	542.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	560.80	560.80
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	582.55	582.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	607.02	607.02
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	634.98	634.98
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	662.56	662.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	693.62	693.62
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	724.31	724.31
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	758.09	758.09

64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	792.27	792.27
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	829.16	829.16
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	866.06	866.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	906.06	906.06
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	946.45	946.45
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	989.56	989.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	1010.92	1010.92
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	1054.03	1054.03
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	1091.31	1091.31
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	1115.78	1115.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	1146.46	1146.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1164.71	1164.71
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	312.53	312.53
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	340.31	340.31
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	350.93	350.93
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	361.55	361.55
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	372.99	372.99
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	384.43	384.43
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	396.28	396.28
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	408.54	408.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	408.54	408.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	408.54	408.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	408.54	408.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	410.17	410.17
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	418.34	418.34
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	428.15	428.15
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	444.08	444.08
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	457.15	457.15
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	463.69	463.69
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	473.49	473.49
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	483.30	483.30
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	489.43	489.43
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	495.96	495.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	499.23	499.23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	502.50	502.50
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	505.77	505.77
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	509.04	509.04
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	515.57	515.57
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	522.11	522.11
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	531.91	531.91
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	541.31	541.31
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	554.38	554.38
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	570.72	570.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	589.93	589.93
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	612.80	612.80
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	638.54	638.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	667.96	667.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	696.96	696.96
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	729.64	729.64
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	761.92	761.92
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	797.46	797.46
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	833.41	833.41
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	872.22	872.22
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	911.03	911.03
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	953.11	953.11
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	995.60	995.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	1040.95	1040.95
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	1063.42	1063.42
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	1108.76	1108.76

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	1147.98	1147.98
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	1173.72	1173.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	1206.00	1206.00
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1225.20	1225.20
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	389.15	389.15
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	423.74	423.74
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	436.97	436.97
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	450.20	450.20
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	464.44	464.44
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	478.68	478.68
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	493.44	493.44
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	508.70	508.70
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	508.70	508.70
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	508.70	508.70
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	508.70	508.70
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	510.73	510.73
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	520.90	520.90
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	533.11	533.11
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	552.95	552.95
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	569.23	569.23
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	577.37	577.37
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	589.58	589.58
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	601.79	601.79
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	609.42	609.42
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	617.56	617.56
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	621.63	621.63
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	625.70	625.70
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	629.77	629.77
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	633.84	633.84
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	641.97	641.97
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	650.11	650.11
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	662.32	662.32
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	674.02	674.02
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	690.30	690.30
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	710.65	710.65
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	734.56	734.56
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	763.04	763.04
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	795.09	795.09
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	831.72	831.72
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	867.84	867.84
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	908.53	908.53
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	948.72	948.72
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	992.97	992.97
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	1037.74	1037.74
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	1086.07	1086.07
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	1134.39	1134.39
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	1186.79	1186.79
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	1239.69	1239.69
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	1296.16	1296.16
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	1324.14	1324.14
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	1380.60	1380.60
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	1429.44	1429.44
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	1461.48	1461.48
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	1501.67	1501.67
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1525.58	1525.58
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	319.32	319.32
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	347.70	347.70
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	358.55	358.55
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	369.41	369.41

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	381.09	381.09
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	392.78	392.78
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	404.89	404.89
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	417.41	417.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	417.41	417.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	417.41	417.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	417.41	417.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	419.08	419.08
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	427.43	427.43
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	437.44	437.44
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	453.72	453.72
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	467.08	467.08
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	473.76	473.76
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	483.78	483.78
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	493.79	493.79
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	500.06	500.06
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	506.73	506.73
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	510.07	510.07
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	513.41	513.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	516.75	516.75
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	520.09	520.09
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	526.77	526.77
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	533.45	533.45
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	543.47	543.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	553.07	553.07
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	566.42	566.42
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	583.12	583.12
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	602.74	602.74
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	626.11	626.11
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	652.41	652.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	682.46	682.46
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	712.10	712.10
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	745.49	745.49
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	778.47	778.47
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	814.78	814.78
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	851.51	851.51
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	891.17	891.17
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	930.82	930.82
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	973.81	973.81
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	1017.22	1017.22
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	1063.56	1063.56
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	1086.51	1086.51
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	1132.85	1132.85
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	1172.92	1172.92
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	1199.21	1199.21
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	1232.19	1232.19
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1251.81	1251.81
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	392.97	392.97
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	427.90	427.90
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	441.25	441.25
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	454.61	454.61
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	468.99	468.99
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	483.38	483.38

64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	20	498.27	498.27
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	21	513.68	513.68
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	22	513.68	513.68
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	23	513.68	513.68
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	24	513.68	513.68
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	25	515.74	515.74
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	26	526.01	526.01
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	27	538.34	538.34
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	28	558.37	558.37
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	29	574.81	574.81
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	30	583.03	583.03
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	31	595.36	595.36
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	32	607.69	607.69
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	33	615.39	615.39
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	34	623.61	623.61
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	35	627.72	627.72
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	36	631.83	631.83
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	37	635.94	635.94
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	38	640.05	640.05
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	39	648.27	648.27
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	40	656.49	656.49
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	41	668.82	668.82
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	42	680.63	680.63
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	43	697.07	697.07
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	44	717.62	717.62
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	45	741.76	741.76
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	46	770.52	770.52
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	47	802.89	802.89
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco User	48	839.87	839.87

64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	876.34	876.34
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	917.44	917.44
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	51	958.02	958.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	52	1002.71	1002.71
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	53	1047.91	1047.91
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	54	1096.71	1096.71
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	55	1145.51	1145.51
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	56	1198.42	1198.42
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	57	1251.85	1251.85
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	58	1308.87	1308.87
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	59	1337.12	1337.12
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	60	1394.14	1394.14
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	61	1443.45	1443.45
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	62	1475.81	1475.81
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	63	1516.39	1516.39
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1540.54	1540.54
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	412.04	412.04
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	448.67	448.67
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	462.67	462.67
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	476.68	476.68
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	491.76	491.76
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	506.84	506.84
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	522.46	522.46
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	538.62	538.62
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	538.62	538.62
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	538.62	538.62
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	538.62	538.62
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	540.77	540.77
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	551.55	551.55

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	27	564.47	564.47
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	585.48	585.48
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	602.72	602.72
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	611.33	611.33
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	624.26	624.26
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	637.19	637.19
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	33	645.27	645.27
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	34	653.88	653.88
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	658.19	658.19
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	662.50	662.50
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	666.81	666.81
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	671.12	671.12
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	679.74	679.74
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	40	688.36	688.36
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	41	701.28	701.28
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	713.67	713.67
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	730.91	730.91
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	752.45	752.45
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	777.77	777.77
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	46	807.93	807.93
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	47	841.86	841.86
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	48	880.64	880.64
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	49	918.88	918.88
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	50	961.97	961.97
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	51	1004.53	1004.53
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	52	1051.39	1051.39
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	53	1098.78	1098.78
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	54	1149.95	1149.95
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	55	1201.12	1201.12

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	1256.60	1256.60
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	1312.62	1312.62
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	1372.40	1372.40
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	1402.03	1402.03
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	1461.81	1461.81
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	1513.52	1513.52
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	1547.45	1547.45
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	1590.00	1590.00
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1615.32	1615.32
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	381.52	381.52
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	415.44	415.44
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	428.40	428.40
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	17	441.37	441.37
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	18	455.33	455.33
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	19	469.30	469.30
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	20	483.76	483.76
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	21	498.72	498.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	498.72	498.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	498.72	498.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	498.72	498.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	500.72	500.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	510.69	510.69
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	522.66	522.66
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	542.11	542.11
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	558.07	558.07
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	566.05	566.05
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	578.02	578.02
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	589.99	589.99
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	597.47	597.47

64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	605.45	605.45
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	609.44	609.44
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	613.43	613.43
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	617.42	617.42
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	621.41	621.41
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	39	629.39	629.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	40	637.37	637.37
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	41	649.34	649.34
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	660.81	660.81
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	676.77	676.77
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	696.71	696.71
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	720.15	720.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	748.08	748.08
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	779.50	779.50
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	815.41	815.41
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	49	850.82	850.82
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	50	890.72	890.72
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	930.12	930.12
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	973.50	973.50
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	1017.39	1017.39
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	1064.77	1064.77
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	1112.15	1112.15
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	1163.52	1163.52
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	1215.38	1215.38
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	58	1270.74	1270.74
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	59	1298.17	1298.17
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	60	1353.53	1353.53
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	61	1401.41	1401.41
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	62	1432.83	1432.83

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	1472.23	1472.23
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1495.67	1495.67
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	358.37	358.37
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	390.23	390.23
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	402.41	402.41
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	414.59	414.59
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	427.70	427.70
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	440.82	440.82
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	454.40	454.40
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	468.46	468.46
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	468.46	468.46
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	468.46	468.46
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	468.46	468.46
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	470.33	470.33
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	479.70	479.70
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	490.94	490.94
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	509.21	509.21
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	524.20	524.20
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	531.70	531.70
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	542.94	542.94
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	554.19	554.19
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	561.21	561.21
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	568.71	568.71
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	572.46	572.46
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	576.20	576.20
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	579.95	579.95
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	583.70	583.70
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	591.19	591.19
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	598.69	598.69

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	609.93	609.93
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	620.71	620.71
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	635.70	635.70
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	654.44	654.44
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	676.45	676.45
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	46	702.69	702.69
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	47	732.20	732.20
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	48	765.93	765.93
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	49	799.19	799.19
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	50	836.67	836.67
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	51	873.67	873.67
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	52	914.43	914.43
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	53	955.65	955.65
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	54	1000.16	1000.16
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	55	1044.66	1044.66
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	56	1092.91	1092.91
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	57	1141.63	1141.63
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	58	1193.63	1193.63
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	59	1219.40	1219.40
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	60	1271.40	1271.40
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	61	1316.37	1316.37
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	62	1345.88	1345.88
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	63	1382.89	1382.89
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1404.91	1404.91
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	290.98	290.98
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	316.84	316.84
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	326.73	326.73
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	336.62	336.62
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	347.27	347.27

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	19	357.92	357.92
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	20	368.95	368.95
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	21	380.36	380.36
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	22	380.36	380.36
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	23	380.36	380.36
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	24	380.36	380.36
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	25	381.88	381.88
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	26	389.49	389.49
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	27	398.62	398.62
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	28	413.45	413.45
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	29	425.62	425.62
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	30	431.71	431.71
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	31	440.84	440.84
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	32	449.97	449.97
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	33	455.67	455.67
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	34	461.76	461.76
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	35	464.80	464.80
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	36	467.84	467.84
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	37	470.89	470.89
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	38	473.93	473.93
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	39	480.01	480.01
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	40	486.10	486.10
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	41	495.23	495.23
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	42	503.98	503.98
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	43	516.15	516.15
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	44	531.36	531.36
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	45	549.24	549.24
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	46	570.54	570.54
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	47	594.50	594.50

64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	48	621.89	621.89
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	49	648.89	648.89
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	50	679.32	679.32
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	51	709.37	709.37
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	52	742.46	742.46
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	53	775.93	775.93
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	54	812.07	812.07
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	55	848.20	848.20
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	56	887.38	887.38
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	57	926.94	926.94
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	58	969.16	969.16
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	59	990.08	990.08
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	60	1032.30	1032.30
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	61	1068.81	1068.81
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	62	1092.77	1092.77
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	63	1122.82	1122.82
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1140.70	1140.70
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	306.09	306.09
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	15	333.29	333.29
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	16	343.70	343.70
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	354.10	354.10
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	365.30	365.30
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	376.51	376.51
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	388.11	388.11
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	400.11	400.11
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	400.11	400.11
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	400.11	400.11
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	400.11	400.11
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	401.71	401.71

64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	409.71	409.71
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	419.32	419.32
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	434.92	434.92
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	447.73	447.73
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	454.13	454.13
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	463.73	463.73
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	473.33	473.33
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	479.33	479.33
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	485.74	485.74
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	488.94	488.94
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	492.14	492.14
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	495.34	495.34
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	498.54	498.54
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	504.94	504.94
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	511.34	511.34
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	520.95	520.95
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	530.15	530.15
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	542.95	542.95
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	558.96	558.96
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	577.76	577.76
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	600.17	600.17
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	625.38	625.38
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	654.18	654.18
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	682.59	682.59
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	714.60	714.60
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	746.21	746.21
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	781.02	781.02
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	816.23	816.23
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	854.24	854.24

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	892.25	892.25
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	933.46	933.46
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	975.07	975.07
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	1019.49	1019.49
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	1041.49	1041.49
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	1085.90	1085.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	1124.31	1124.31
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	1149.52	1149.52
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	1181.13	1181.13
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1199.94	1199.94
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	381.13	381.13
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	415.01	415.01
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	427.96	427.96
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	440.91	440.91
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	454.86	454.86
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	468.81	468.81
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	483.26	483.26
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	498.21	498.21
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	498.21	498.21
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	498.21	498.21
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	498.21	498.21
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	500.20	500.20
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	510.16	510.16
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	522.12	522.12
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	541.55	541.55
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	557.49	557.49
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	565.47	565.47
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	577.42	577.42
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	589.38	589.38

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	596.85	596.85
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	604.82	604.82
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	608.81	608.81
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	612.80	612.80
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	616.78	616.78
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	620.77	620.77
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	628.74	628.74
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40	636.71	636.71
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	648.67	648.67
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	42	660.13	660.13
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	676.07	676.07
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	696.00	696.00
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	719.41	719.41
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	747.31	747.31
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47	778.70	778.70
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	48	814.57	814.57
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	49	849.94	849.94
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	889.80	889.80
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	929.16	929.16
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	972.50	972.50
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	1016.34	1016.34
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	1063.67	1063.67
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	1111.00	1111.00
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	56	1162.32	1162.32
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	57	1214.13	1214.13
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	1269.43	1269.43
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	1296.83	1296.83
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	1352.14	1352.14
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	1399.96	1399.96

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	62	1431.35	1431.35
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	63	1470.71	1470.71
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1494.12	1494.12
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	312.73	312.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	340.53	340.53
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	16	351.16	351.16
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	17	361.79	361.79
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	18	373.24	373.24
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	19	384.68	384.68
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	20	396.54	396.54
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	21	408.80	408.80
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	22	408.80	408.80
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	23	408.80	408.80
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	24	408.80	408.80
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	25	410.44	410.44
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	418.61	418.61
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	428.42	428.42
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	444.37	444.37
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	457.45	457.45
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	463.99	463.99
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	473.80	473.80
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	483.61	483.61
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	489.75	489.75
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	496.29	496.29
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	499.56	499.56
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	502.83	502.83
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	506.10	506.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	509.37	509.37
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	515.91	515.91

64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	522.45	522.45
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	532.26	532.26
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	541.66	541.66
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	554.74	554.74
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	571.10	571.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	590.31	590.31
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	613.20	613.20
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	638.96	638.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	668.39	668.39
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	697.42	697.42
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	730.12	730.12
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	762.42	762.42
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	797.98	797.98
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	833.96	833.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	872.79	872.79
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	911.63	911.63
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	953.74	953.74
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	996.25	996.25
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	1041.63	1041.63
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	1064.11	1064.11
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	1109.49	1109.49
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	1148.73	1148.73
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	1174.49	1174.49
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	63	1206.78	1206.78
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1226.00	1226.00
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	384.87	384.87
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	15	419.08	419.08
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	16	432.16	432.16
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	17	445.24	445.24

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	459.32	459.32
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	19	473.41	473.41
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	20	488.00	488.00
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	21	503.09	503.09
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	503.09	503.09
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	503.09	503.09
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	503.09	503.09
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	505.10	505.10
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	515.17	515.17
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	527.24	527.24
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	546.86	546.86
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	29	562.96	562.96
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	30	571.01	571.01
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	583.08	583.08
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	32	595.16	595.16
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	33	602.70	602.70
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	610.75	610.75
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	614.78	614.78
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	618.80	618.80
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	622.83	622.83
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	626.85	626.85
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	634.90	634.90
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	642.95	642.95
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	655.03	655.03
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42	666.60	666.60
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	43	682.70	682.70
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	702.82	702.82
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	726.46	726.46
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	754.64	754.64

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	47	786.33	786.33
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	48	822.56	822.56
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	858.28	858.28
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	50	898.52	898.52
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	51	938.27	938.27
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	52	982.04	982.04
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	53	1026.31	1026.31
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	54	1074.10	1074.10
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	55	1121.90	1121.90
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	56	1173.71	1173.71
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	57	1226.04	1226.04
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	58	1281.88	1281.88
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	59	1309.55	1309.55
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	60	1365.39	1365.39
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	61	1413.69	1413.69
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	62	1445.38	1445.38
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	63	1485.13	1485.13
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1508.77	1508.77
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	403.55	403.55
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	439.42	439.42
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	16	453.13	453.13
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	17	466.85	466.85
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	18	481.62	481.62
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	19	496.39	496.39
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	20	511.69	511.69
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	21	527.51	527.51
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	22	527.51	527.51
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	23	527.51	527.51
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	24	527.51	527.51

64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	529.62	529.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26	540.17	540.17
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	552.83	552.83
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	573.41	573.41
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	590.29	590.29
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	598.73	598.73
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	611.39	611.39
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	624.05	624.05
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	631.96	631.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	640.40	640.40
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35	644.62	644.62
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	648.84	648.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	653.06	653.06
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	657.28	657.28
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	665.72	665.72
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	674.16	674.16
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	686.82	686.82
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	698.96	698.96
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	715.84	715.84
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	736.94	736.94
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	761.73	761.73
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	791.27	791.27
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	47	824.50	824.50
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	48	862.49	862.49
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	49	899.94	899.94
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	942.14	942.14
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	983.81	983.81
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	1029.71	1029.71
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	1076.13	1076.13

64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	54	1126.24	1126.24
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	55	1176.36	1176.36
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	56	1230.69	1230.69
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	57	1285.55	1285.55
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	58	1344.11	1344.11
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	59	1373.12	1373.12
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	60	1431.67	1431.67
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	61	1482.31	1482.31
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	62	1515.55	1515.55
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	63	1557.22	1557.22
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1582.01	1582.01
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	373.66	373.66
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	15	406.87	406.87
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	16	419.57	419.57
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	17	432.27	432.27
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	18	445.94	445.94
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	19	459.62	459.62
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	20	473.79	473.79
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	488.44	488.44
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	488.44	488.44
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	488.44	488.44
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	488.44	488.44
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	490.39	490.39
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	500.16	500.16
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	511.88	511.88
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	530.93	530.93
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	546.56	546.56
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	554.38	554.38
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	566.10	566.10

64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	577.82	577.82
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	585.15	585.15
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	592.96	592.96
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	596.87	596.87
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	600.78	600.78
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	604.69	604.69
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	608.59	608.59
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	616.41	616.41
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	624.22	624.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	635.95	635.95
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	647.18	647.18
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	662.81	662.81
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	682.35	682.35
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	705.31	705.31
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	732.66	732.66
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	763.43	763.43
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	798.60	798.60
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	833.28	833.28
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	872.35	872.35
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	910.94	910.94
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	953.43	953.43
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	996.42	996.42
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	1042.82	1042.82
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	1089.22	1089.22
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	1139.53	1139.53
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	1190.33	1190.33
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	1244.54	1244.54
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	1271.41	1271.41
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	1325.62	1325.62

64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	61	1372.51	1372.51
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	62	1403.29	1403.29
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	63	1441.87	1441.87
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1464.83	1464.83
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	350.98	350.98
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	15	382.18	382.18
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	16	394.11	394.11
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	17	406.04	406.04
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	18	418.88	418.88
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	19	431.73	431.73
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	20	445.04	445.04
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	21	458.80	458.80
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	22	458.80	458.80
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	23	458.80	458.80
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	24	458.80	458.80
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	25	460.63	460.63
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	26	469.81	469.81
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	27	480.82	480.82
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	28	498.72	498.72
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	29	513.40	513.40
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	30	520.74	520.74
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	31	531.75	531.75
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	32	542.76	542.76
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	33	549.64	549.64
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	34	556.98	556.98
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	35	560.65	560.65
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	36	564.32	564.32
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	37	567.99	567.99
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	38	571.66	571.66

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	579.00	579.00
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	586.35	586.35
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	597.36	597.36
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	607.91	607.91
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	622.59	622.59
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	640.94	640.94
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	662.51	662.51
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	688.20	688.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	717.10	717.10
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	750.14	750.14
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	782.71	782.71
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	819.42	819.42
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	855.66	855.66
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	895.58	895.58
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	935.95	935.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	979.54	979.54
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	1023.12	1023.12
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	1070.38	1070.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	1118.09	1118.09
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	1169.02	1169.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	1194.26	1194.26
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	1245.18	1245.18
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	1289.23	1289.23
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	1318.13	1318.13
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	1354.38	1354.38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1375.94	1375.94

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Exhibit C-1  
 Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)		
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age-Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates		
Silver Plan	64844PA0070142	5,970	\$684.60	1.464	\$684.60	1.010	\$684.60	1.000	\$684.60	\$463.23	
Silver Plan	64844PA0060126	7,512	\$699.01	1.464	\$699.01	1.010	\$699.01	1.000	\$699.01	\$472.98	
	Total Premium	13,482	\$8,815,199.28		\$8,815,199.28		\$8,815,199.28		\$8,815,199.28	\$8,815,199.28	
	Total Premium Check			(B) = (D) :	TRUE	(B) = (F) :	TRUE	(B) = (H) :	TRUE	(B) = (I) :	TRUE
∴	∴			∴							
All Plans Aggregate	Calibration Factors:		Age 1.464 = $\Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		Geographic 1.010 = $\Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1.000 = $\Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$				

Notes:

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

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

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

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

Total Premium =  $\Sigma (D) \times (C)$

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

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

Total Premium =  $\Sigma (F) \times (C)$

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

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

(I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)

Total Premium =  $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

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

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

Example: Silver Plan 64844PA0070142

Average Age Factor - Silver Plan 64844PA0070142			Average Tobacco User Factor - Silver Plan 64844PA0070142				Average Rating Area Factor - Silver Plan 64844PA0070142			
Age	% by Age	Age Factor	Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor	Rating Area	Rating Area Names	Rating Area	Rating Area Factors
0-20	1.0%	-	0.9%	0.1%	1.000	1.000	1	Erie	0.0%	0.779
1-14	14.3%	0.765	12.9%	1.5%	1.000	1.000	2	Elk/Cameron/Pot	0.0%	0.819
15	1.2%	0.833	1.0%	0.1%	1.000	1.000	3	NEPA	2.3%	1.020
16	1.1%	0.859	1.0%	0.1%	1.000	1.000	4	Pittsburgh	0.0%	0.855
17	1.1%	0.885	1.0%	0.1%	1.000	1.000	5	Altoona	0.0%	0.837
18	1.0%	0.913	0.9%	0.1%	1.000	1.000	6	Mid Central plus	10.5%	1.030
19	1.3%	0.941	1.2%	0.1%	1.000	1.000	7	York/Lancaster	10.1%	1.080
20	1.2%	0.970	1.1%	0.1%	1.000	1.000	8	Greater Philadelp	73.7%	1.000
21	1.4%	1.000	1.2%	0.1%	1.000	1.000	9	Harrisburg	3.3%	0.939
22	1.2%	1.000	1.1%	0.1%	1.000	1.000	Total	-	100.0%	1.010
23	1.2%	1.000	1.1%	0.1%	1.000	1.000				
24	1.4%	1.000	1.2%	0.1%	1.000	1.000				
25	1.5%	1.004	1.4%	0.2%	1.000	1.000				
26	1.9%	1.024	1.7%	0.2%	1.000	1.000				
27	1.9%	1.048	1.7%	0.2%	1.000	1.000				
28	2.0%	1.087	1.8%	0.2%	1.000	1.000				
29	1.8%	1.119	1.6%	0.2%	1.000	1.000				
30	1.7%	1.135	1.5%	0.2%	1.000	1.000				
31	1.9%	1.159	1.7%	0.2%	1.000	1.000				
32	1.7%	1.183	1.5%	0.2%	1.000	1.000				
33	1.9%	1.198	1.7%	0.2%	1.000	1.000				
34	1.9%	1.214	1.7%	0.2%	1.000	1.000				
35	2.0%	1.222	1.8%	0.2%	1.000	1.000				
36	1.7%	1.230	1.5%	0.2%	1.000	1.000				
37	1.8%	1.238	1.6%	0.2%	1.000	1.000				
38	1.7%	1.246	1.5%	0.2%	1.000	1.000				
39	1.6%	1.262	1.5%	0.2%	1.000	1.000				
40	1.6%	1.278	1.4%	0.2%	1.000	1.000				
41	1.5%	1.302	1.4%	0.2%	1.000	1.000				
42	1.5%	1.325	1.4%	0.2%	1.000	1.000				
43	1.6%	1.357	1.4%	0.2%	1.000	1.000				
44	1.7%	1.397	1.5%	0.2%	1.000	1.000				
45	1.7%	1.444	1.6%	0.2%	1.000	1.000				
46	2.0%	1.500	1.8%	0.2%	1.000	1.000				
47	1.8%	1.563	1.7%	0.2%	1.000	1.000				
48	1.8%	1.635	1.7%	0.2%	1.000	1.000				
49	2.0%	1.706	1.8%	0.2%	1.000	1.000				

**Aetna Health Inc. (a PA corp.)  
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**Exhibit C-2  
Development of Plan Level Average Factors  
Age Rating, Tobacco Rating, and Geographic Rating**

Example: Silver Plan 64844PA0070142

Average Age Factor - Silver Plan 64844PA0070142			Average Tobacco User Factor - Silver Plan 64844PA0070142				Average Rating Area Factor - Silver Plan 64844PA0070142			
Age	% by Age	Age Factor	Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor	Rating Area	Rating Area Names	Rating Area	Rating Area Factors
50	2.0%	1.786	1.8%	0.2%	1.000	1.000				
51	1.9%	1.865	1.7%	0.2%	1.000	1.000				
52	2.0%	1.952	1.8%	0.2%	1.000	1.000				
53	2.1%	2.040	1.8%	0.2%	1.000	1.000				
54	2.0%	2.135	1.8%	0.2%	1.000	1.000				
55	2.1%	2.230	1.8%	0.2%	1.000	1.000				
56	2.0%	2.333	1.8%	0.2%	1.000	1.000				
57	1.9%	2.437	1.7%	0.2%	1.000	1.000				
58	2.0%	2.548	1.8%	0.2%	1.000	1.000				
59	1.8%	2.603	1.6%	0.2%	1.000	1.000				
60	1.6%	2.714	1.5%	0.2%	1.000	1.000				
61	1.6%	2.810	1.4%	0.2%	1.000	1.000				
62	1.3%	2.873	1.2%	0.1%	1.000	1.000				
63	1.3%	2.952	1.2%	0.1%	1.000	1.000				
64	1.2%	3.000	1.0%	0.1%	1.000	1.000				
65+	1.4%	3.000	1.2%	0.1%	1.000	1.000				
Total	100.0%	1.464	89.8%	10.2%	1.000					

**Aetna Health Inc. (a PA corp.)**  
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**Exhibit E-1**  
**Calculation of Market Adjusted Index Rate**

<b>Projected Index Rate:</b>	\$769.52
<b>Net Risk Adjustment:</b>	0.988
<b>Exchange User Fees:</b>	1.000
<b>Total Impact:</b>	-0.012
<b>Market Adjusted Index Rate:</b>	\$760.31

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

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

				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
										= Product (Columns 1-6)					= Product (Columns 8-11)	= (7) x (12)	= (7) / (1)
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	AV & Cost Sharing	Distribution & Admin	Network & UM	Benefits in addition to EHBs	Impact of Eligibility (CAT)	Plan Adjusted Index Rate	Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor	Trend Factor	Calibration Factor	Calibrated Plan Adjusted Index Rate	AV Pricing Value
64844PA0070142	PA Silver HMO 6000 80% \$30/75	Silver	44.28%	\$760.31	0.729	1.250	0.988	1.000	1.000	684.60	1.000	0.683	0.990	0.944	0.639	437.30	0.900
64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75	Silver	55.72%	\$760.31	0.729	1.250	1.009	1.000	1.000	699.01	1.000	0.683	0.990	0.944	0.639	446.50	0.919

Aetna Health Inc. (a PA corp.)  
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Exhibit 5  
Claim Impact due to Demographic Changes

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

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

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

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

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

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

Exhibit 6  
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.785	0%	0.779
1	Crawford	0%	0.785	0%	0.779
1	Erie	0%	0.785	0%	0.779
1	Forest	0%	0.785	0%	0.779
1	Mckean	0%	0.785	0%	0.779
1	Mercer	0%	0.785	0%	0.779
1	Venango	0%	0.785	0%	0.779
1	Warren	0%	0.785	0%	0.779
2	Cameron	0%	0.792	0%	0.819
2	Elk	0%	0.792	0%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	0%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	0%	0.998	0%	1.020
3	Luzerne	0%	0.998	1%	1.020
3	Lycoming	0%	0.998	0%	1.020
3	Monroe	0%	0.998	0%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	1%	1.020
3	Tioga	0%	0.998	0%	1.020
3	Wayne	0%	0.998	0%	1.020
3	Wyoming	0%	0.998	0%	1.020
4	Allegheny	0%	0.810	0%	0.855
4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	0%	0.810	0%	0.855
4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855
4	Lawrence	0%	0.810	0%	0.855
4	Washington	0%	0.810	0%	0.855
4	Westmoreland	0%	0.810	0%	0.855
5	Bedford	0%	0.780	0%	0.837
5	Blair	0%	0.780	0%	0.837
5	Cambria	0%	0.780	0%	0.837
5	Clearfield	0%	0.780	0%	0.837

<b>Average Experience Period Area Factor</b>	0.9959
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**Note:**  
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

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

<b>Area Shift Factor</b>	1.0026
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**Note:**  
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents: The impact due to the shift of the population distribution across areas.

<b>Area Factor Change</b>	1.0112
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**Note:**  
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor represents: The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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

**Exhibit 6**  
**Projected Membership Distribution by County**

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
5	Huntingdon	0%	0.780	0%	0.837
5	Jefferson	0%	0.780	0%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	0%	0.983	1%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	3%	0.983	6%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	3%	0.983	4%	1.030
6	Northumberland	0%	0.983	0%	1.030
6	Schuylkill	0%	0.983	0%	1.030
6	Snyder	0%	0.983	0%	1.030
6	Union	0%	0.983	0%	1.030
7	Adams	0%	0.984	1%	1.080
7	Berks	5%	0.984	2%	1.080
7	Lancaster	2%	0.984	3%	1.080
7	York	1%	0.984	4%	1.080
8	Bucks	17%	1.000	12%	1.000
8	Chester	19%	1.000	7%	1.000
8	Delaware	9%	1.000	14%	1.000
8	Montgomery	28%	1.000	16%	1.000
8	Philadelphia	10%	1.000	25%	1.000
9	Cumberland	1%	0.933	2%	0.939
9	Dauphin	1%	0.933	1%	0.939
9	Franklin	0%	0.933	0%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	0%	0.939
9	Lebanon	0%	0.933	0%	0.939
9	Perry	0%	0.933	0%	0.939

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**HIOS ISSUER ID: 64844**

**Exhibit 8**  
**Trend Exhibit**

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

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**HIOS ISSUER ID: 64844**

**Exhibit 9**  
**Projected Membership and Paid to Allowed by Metal Tier**

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

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HIOS ISSUER ID: 64844

Exhibit 10  
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
<b>Administrative Expense Load</b>	9.30%	\$60.81
<b>Profit &amp; Risk Load</b>	4.74%	\$30.99
Premium Tax	3.90%	\$25.48
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	1.26%	\$8.24
<b>Total Taxes and Fees</b>	5.16%	\$33.72

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

**Exhibit 11**  
**MLR Projection**

			<b>Formula</b>
(a)	Premium (pmpm)	\$653.85	
(b)	Medical Cost (pmpm)	\$524.91	
(c)	Medical Benefit Ratio (MBR)	80.3%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.23	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$37.14	
(f)	Adjusted Premium (pmpm)	\$616.71	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$530.14	= (b) + (d)
	<b>Medical Loss Ratio (MLR)</b>	<b>86.0%</b>	=(g) / (f)

Notes:

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

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

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

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 HIOS ISSUER ID: 64844

Exhibit 12  
 Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2019	23.8%	1.000	\$734.01
2Q 2019	25.5%	1.031	\$756.59
3Q 2019	23.7%	1.062	\$779.87
4Q 2019	27.0%	1.095	\$803.87
Total	100.0%	1.048	\$769.52

HIF Factor	Med Trend + HIF	Index Rate, including HIF
1.000	1.000	\$ 734.01
1.007	1.038	\$ 761.54
1.013	1.076	\$ 790.14
1.020	1.117	\$ 819.86
1.010	1.059	\$ 777.54

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**HIOS ISSUER ID: 64844**

**Exhibit 14**

## Sample Rate Calculation

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

### Sample Small Group Information:

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

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

### Age and Tobacco

#### Factors

	<b>Age Factors</b>				
	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

### Calculation of Monthly Premium

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

Market Base Rate =	\$607.30
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7201
x Effective Date Factor	1.0000
<hr/> Market Base Rate adjusted for Plan/Area/Effective Date =	<hr/> \$340.53

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

<b>Member Monthly Rates</b>	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>	<b>Total</b>
Employee 1	\$416.13	\$418.86	\$260.51	\$260.51		\$1,356.01
Employee 2	\$794.46	\$664.72				\$1,459.18
Employee 3	\$340.53	\$340.53				\$681.06
Employee 4	\$664.72	\$580.95	\$320.44	\$301.37	\$292.52	\$2,160.00
Employee 5	\$1,021.60	\$1,021.60	\$341.90			\$2,385.10
Employee 6	\$867.68	\$924.21	\$340.53			\$2,132.42
Employee 7	\$794.46	\$635.09				\$1,429.55
Employee 8	\$451.21	\$443.37				\$894.58
Employee 9	\$407.96	\$413.41	\$260.51	\$260.51	\$260.51	\$1,602.90
Employee 10	\$341.90	\$370.16	\$260.51	\$260.51		\$1,233.08
<b>Group Total Monthly Premium:</b>						<b>\$15,333.88</b>

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

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HIOS ISSUER ID: 64844

Exhibit 15  
Product Portfolio & Projected Membership Distribution

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

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

Exhibit 16  
 Plan Mapping

2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
64844PA0070000	Terminated Plans				
64844PA0060073	PA Bronze QPOS 6000 100/50 HSA				
64844PA0060074	PA Bronze QPOS 6450 100/50 HSA				
64844PA0060075	PA Gold QPOS 2000 100/50 HSA T	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060076	PA Gold QPOS 1500 100/50 HSA				
64844PA0060077	PA Silver QPOS 2500 100/50 HSA				
64844PA0060079	PA Silver QPOS 2600 100/50 HSA				
64844PA0060081	PA Bronze QPOS 5000 80/50 HSA				
64844PA0060083	PA Gold Savings Plus QPOS 500/2000				
64844PA0060084	PA Silver Savings Plus QPOS 2000 80/50				
64844PA0060085	PA Silver Savings Plus QPOS 3000 HSA				
64844PA0060087	PA Bronze Savings Plus QPOS 5000/6450 HSA				
64844PA0060089	PA Gold QPOS 1000 80/50				
64844PA0060090	PA Gold QPOS 2000 80/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060091	PA Silver QPOS 3000 80/50				
64844PA0060092	PA Platinum QPOS 100/50 200D				
64844PA0060093	PA Platinum QPOS 500 100/50				
64844PA0060094	PA Gold QPOS 1000 100/50 250A				
64844PA0060095	PA Gold QPOS 1000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060096	PA Gold QPOS 1500 100/50				
64844PA0060097	PA Gold QPOS 2000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060099	PA Silver QPOS 3000 100/50 250A				
64844PA0060101	PA Silver QPOS 4000 100/50 25				
64844PA0060102	PA Silver QPOS 5000 100/50				
64844PA0060103	PA Silver QPOS 5000 100/50 rx 10/50/100				
64844PA0060104	PA Gold QPOS 100/50 500D				
64844PA0060105	PA Gold QPOS 1000 100/50 30				
64844PA0060106	PA Gold QPOS 1500 100/50 30				
64844PA0060107	PA Silver QPOS 2500 100/50 300A				
64844PA0060108	PA Silver QPOS 4000 100/50 30				
64844PA0060109	PA Silver QPOS 4500 100/50 30				
64844PA0060110	PA Silver QPOS 2000 100/50 300A				
64844PA0060111	PA Bronze LVHN HNOption 5550 80/50 HSA E	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060112	PA Bronze Pinnacle HNOption 5550 80/50 HSA E	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060113	PA Bronze WellSpan HNOption 5550 80/50 HSA E	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060114	PA Gold LVHN HNOption 1000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060115	PA Gold LVHN HNOption 2000 100/50 HSA T	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060118	PA Gold QPOS 100/50 600D	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060119	PA Gold WellSpan HNOption 1000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060121	PA Platinum HNOption 100/50 200D	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060122	PA Silver LVHN HNOption 3000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060123	PA Silver Pinnacle HNOption 3000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060124	PA Silver Wellspan HNOption 3000 100/50	64844PA0060126	PA Silver QPOS 5000 80/50	64844PA0060126	PA Silver QPOS 6000 80/50 \$30/75
64844PA0060125	PA Gold QPOS 1000 80/50 RE				

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

**Exhibit 16**  
**Plan Mapping**

64844PA0070074	PA Gold Savings Plus HMO 500/2000				
64844PA0070075	PA Silver Savings Plus HMO 2000 80/50				
64844PA0070076	PA Silver Savings Plus HMO 3000 HSA				
64844PA0070077	PA Silver Savings Plus HMO 2500/4500				
64844PA0070078	PA Bronze Savings Plus HMO 5000/6450 HSA				
64844PA0070079	PA Bronze HMO 5000 80 HSA				
64844PA0070080	PA Bronze HMO 6000 100 HSA				
64844PA0070081	PA Bronze HMO 6450 100 HSA				
64844PA0070082	PA Gold HMO 100 500D				
64844PA0070083	PA Gold HMO 1000 100 25				
64844PA0070084	PA Gold HMO 1000 100 250A				
64844PA0070085	PA Gold HMO 1000 100 30				
64844PA0070086	PA Gold HMO 1000 80				
64844PA0070087	PA Gold HMO 1000 90				
64844PA0070088	PA Gold HMO 1500 100				
64844PA0070089	PA Gold HMO 1500 100 30				
64844PA0070090	PA Gold HMO 1500 100 HSA				
64844PA0070091	PA Gold HMO 2000 100				
64844PA0070095	PA Platinum HMO 100 200D				
64844PA0070097	PA Silver HMO 2000 100 300A	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070098	PA Silver HMO 2500 100 300A				
64844PA0070099	PA Silver HMO 2500 100 HSA				
64844PA0070100	PA Silver HMO 2600 100 HSA				
64844PA0070101	PA Silver HMO 2600 80 HSA				
64844PA0070103	PA Silver HMO 3000 100 250A				
64844PA0070106	PA Silver HMO 3500 100				
64844PA0070109	PA Silver HMO 4500 100 30				
64844PA0070110	PA Silver HMO 5000 100				
64844PA0070111	PA Silver HMO 5000 100 RX 10/50/100				
64844PA0070119	PA Bronze HMO 5550 80 HSA E	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070121	PA Bronze Savings Plus HNOnly 5550 HSA E	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070124	PA Gold Savings Plus HNOnly 500 90	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070134	PA Silver Savings Plus HNOnly 2000 80	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75
64844PA0070135	PA Silver Savings Plus HNOnly 3000 100 HSA E	64844PA0070142	PA Silver HMO 5000 80%	64844PA0070142	PA Silver HMO 6000 80% \$30/75



June 26, 2018

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

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

Dear Mr. Michael Gurgiolo:

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

*11.3% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 7.9% - 19.4% represents the range of changes when the area factor changes are considered, as shown in the IV tab of the PAAM (Table 11).*

2. Please reconcile the 11.3% rate increase with the rate increases for the two renewing plans shown in Worksheet II Section I of the URRT.

*The 11.3% shown in the PAAM represents the change in the rate from the first quarter of 2018 to the first quarter of 2019. The changes in Worksheet II represent the average rate change over the course of all policies effective in 2019 (Q1-Q4).*

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

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

4. Page 1 of the Federal Actuarial Memorandum indicates that this filing includes new benefit plans effective January 1, 2019. However, Worksheet II Section I of the URRT shows only two renewing plans and no new plans effective January 1, 2019. Please confirm that only Plans 64844PA0070142 and 64844PA0060126 will be offered in 2019 and they are considered renewing plans.

*We confirm that only plans 64844PA0070142 and 64844PA0060126 will be offered in 2019 and they are considered renewing plans. The actuarial memorandum wording has been updated to reflect this.*

5. The "Rate Change Summary" included in the filing indicates that Taxes & Fees will account for 5.4% of premium, while Worksheet I Section III of the URRT indicates that Taxes & Fees will account for 5.2% of premium. Please explain this discrepancy.



*The 5.4% taxes and fees in the Rate Change Summary includes 0.21% for high risk pool premium less recoveries and 0.02% for risk adjustment fees. It is otherwise equivalent to the taxes and fees displayed in Worksheet I Section III of the URRT.*

6. The PA Actuarial Memorandum indicates that the rating areas included in this filing are Rating Areas 1-3 and 5-9, with certain counties excluded. However, the file titled "PA\_SG\_64844\_Rates\_OFF\_1Q2019\_v1.xls" includes Rating Area 4. Please confirm that Rating Area 4 is not included in the service area and remove it from the rate tables as necessary.

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

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

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

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

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

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

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

10. We have a number of questions related to trend:

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

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

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



*Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. The method for combining the service categories in the file '2019\_SmGrp\_AetnaHealthInc\_PAAMEXhibits\_062618.xlsm' differs in that each component is trended for two years and then rolled up to a total trend factor. Due to the difference in methods, PA incurred pmpm's for each service category were used as the weights. The method Aetna uses is demonstrated in the first table in the attachment 'SG Quarterly Trend\_AHI.xlsx'.*

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

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

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

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

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

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

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

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

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

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

12. Please provide numerical support for the development of the Risk Adjustment amount of \$9.63 as documented in the PA Rate Template.



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

Risk Transfer Estimate from PA DOI	\$ 9.25
Adjustment for Admin components of Premium	\$ 1.51
2018 Risk Adjustment Fee	\$ (0.15)
2018 Net High Risk Pool Prem less Recoveries	\$ (1.37)
<b>Projected Risk Adjustment PMPM (1st Quarter)</b>	<b>\$ 9.24</b>
Trend Factor to midpoint of projection period	1.043
<b>Full Year Projected Risk Adj PMPM</b>	<b>\$ 9.63</b>

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

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

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

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

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

15. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$36.42 compared to Worksheet I Section III of the URRT which shows \$33.09. We would expect this to differ by only the Risk Adjustment User Fee amount.

*In Exhibit 11's 'Taxes and Fees' we included a high risk pool premium of \$3.18. The remaining \$0.15 difference is due to the Risk Adjustment User Fee.*

16. The projected member months included in Table 1 of the file PA Rate Template total 13,882, while the projected member months included in Worksheet I Section III of the URRT total 13,482. Please explain why these projected member months differ.

*When rolling up the member months by age in Table 1, some of the ages were inadvertently double-counted. 13,482 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.*

17. The Projected Required Revenue PMPM of \$663.97 included in Table 6 of the file PA Rate Template does not reconcile to Worksheet I Section III of the URRT. Please explain this discrepancy.



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

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

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

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

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

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

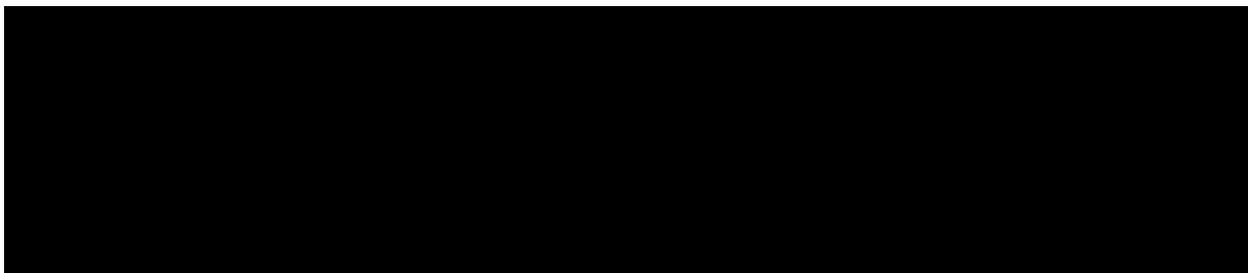
*The manual data is more appropriate as it combines the HMO and PPO experience in the SG ACA single risk pool market, where as the experience data includes transitional policies which were extended through 2018.*

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

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

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

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





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

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

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

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

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

26. Please provide an Excel exhibit, similar in structure to the URRT, that starts with the manual experience period data and ends shows the development of the projected index rate \$741.59.

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

27. Please reconcile the following data:

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

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

- Claims in the SHCE are on a financial basis. “Incurred claims” in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis.*
- The claims in the SHCE are only paid through December 2017, whereas the claims used in pricing are paid through February 2018.*

28. To support the development of the calibration factors, please provide the age and geographic distribution of members for the experience period and the current period, and provide an explanation if the current distribution differs significantly in relation to the projected distribution.



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

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

*Please see the response to objection number 9.*

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

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

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

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

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

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

Sincerely,

, ASA, MAAA  
Actuary I, Aetna

**Objection 3**

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

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

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

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

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

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

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

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

**Objection 10**

10 a.

From SG Quarterly Trend\_AHI.xlsx

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

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1.09%	3.64%	TRUE	0.997	2.19%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.997	5.68%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
	1.01%	1.01%		0.997	-0.32%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.997	2.30%	TRUE	TRUE

From Exhibit 8

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

From corrected URRT

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

**Objection 13**

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

Objection 22

	SEPA	All Other PA	Total
Commissions PSPM			\$ 27.11
Projected Area Distribution	74%	26%	
Average Contract Size			1.72231
<b>Commissions PMPM</b>			<b>\$ 15.74</b>
<b>G&amp;A PMPM</b>			<b>\$ 45.07</b>
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 39.97
<b>BFIT Profit</b>			6.00%
<b>FIT</b>			21.00%
<b>AFIT Profit</b>			<b>4.74%</b>
<b>State Fees</b>			<b>0.60%</b>
<b>State Assessment</b>			<b>0.20%</b>

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

Administrative Expenses	9.55%	\$60.81
General and Claims	6.28%	\$39.97
Agent/Broker Fees and Commissions	2.47%	\$15.74
Quality Improvement Initiatives	0.80%	\$5.10
Taxes and Fees	5.20%	\$33.09
Total Prem Tax	3.94%	\$25.07
PA Prem Tax (Fixed)	3.14%	\$19.97
PA Prem Tax (Var)	0.80%	\$5.10
Federal Income Tax	1.26%	\$8.02
	4.74%	\$30.19
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.37
Total Fixed Expenses	11.91%	\$75.83
Total Variable Expenses	7.81%	\$49.77
Plan Adjusted Index Rate (Q1)		\$ 636.90
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 663.97

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

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

TRUE

**Objection 24**

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

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

Objection 26

Manual Experience Rate Projection

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

	Experience	Manual
Experience Period	0.973	1.048
Projection Period	1.154	1.154
Morbidity Factor	1.186	1.101

Benefit Category	IP	OP	Prof	Other	Cap	Rx	Total
Util Desc	days	services	services	services		scripts	
Util/1,000	316.37	708.80	6,586.59	3,845.03	12,000.00	12,573.80	
Avg Cost/Service	3,745.48	1,470.19	167.51	324.72	1.94	149.56	
<b>PMPM</b>	\$98.75	\$86.84	\$91.95	\$104.05	\$1.94	\$156.71	\$540.23
<b>Population Risk</b>	1.101	1.101	1.101	1.101	1.101	1.101	

<b>Other</b>						
Area Factor	1.000	1.000	1.000	1.000	1.000	1.000
Area Mix	1.054	1.054	1.054	1.054	1.054	1.054
Demo Factor	1.000	1.000	1.000	1.000	1.000	1.000
Demo Mix	1.000	1.000	1.000	1.000	1.000	1.000
Network Factor	0.993	0.993	0.993	0.993	0.993	0.993
Network Mix	0.988	0.988	0.988	0.988	0.988	0.988
Benefit Mandate Change	1.000	1.000	1.000	1.000	1.000	1.000
New Cap	1.000	1.000	1.000	1.000	1.000	1.000
Pooling Impact	1.008	1.008	1.008	1.008	1.008	1.008
Deductible Suppression	0.990	0.990	0.990	0.990	0.990	0.990
Rx Other Trend	1.000	1.000	1.000	1.000	1.000	0.969
<b>Total Other</b>	1.032	1.032	1.032	1.032	1.032	1.000

<b>Total Unit Cost</b>	1.061	1.045	1.019	1.045	1.000	1.103
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Induced Util Factor	0.980	0.980	0.980	0.980	0.980	0.980
Induced Util Mix	1.000	1.000	1.000	1.000	1.000	1.000
Utilization	1.025	1.065	1.060	1.065	1.000	1.026
<b>Total Utilization Trend</b>	1.004	1.044	1.039	1.044	0.980	1.005

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

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

Objection 28

Age	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
0	971	223.1732397	241	0%
1	920	265.6824282	235	0%
2	830	239.1141854	210	0%
3	1049	223.1732397	253	0%
4	1035	270.9960768	252	0%
5	921	281.6233739	211	0%
6	1031	132.8412141	244	0%
7	1119	212.5459426	239	0%
8	1113	180.6640512	268	0%
9	1170	281.6233739	275	0%
10	1131	286.9370225	269	0%
11	1157	345.3871567	288	0%
12	1078	340.0735082	273	0%
13	1163	456.9737766	291	-1%
14	1291	313.5052653	313	0%
15	1344	414.4645881	313	0%
16	1358	371.9553995	308	0%
17	1266	286.9370225	308	0%
18	1267	409.1509395	281	0%
19	1449	366.641751	360	0%
20	1389	419.7782366	321	0%
21	1434	382.5826967	348	0%
22	1346	292.2506711	321	0%
23	1399	318.8189139	319	0%
24	1432	334.7598596	354	0%
25	1650	308.1916168	397	0%
26	1734	419.7782366	479	0%
27	1857	478.2283708	484	0%
28	1966	430.4055338	507	0%
29	1869	441.0328309	462	0%
30	1646	377.2690481	442	0%
31	1798	382.5826967	498	0%
32	1555	547.3058022	442	0%
33	1935	462.2874251	495	0%
34	1943	456.9737766	488	0%
35	1898	462.2874251	502	0%
36	1639	499.4829651	429	0%
37	1869	425.0918852	470	0%
38	1656	488.855668	434	0%
39	1632	366.641751	422	0%
40	1657	499.4829651	413	0%
41	1674	334.7598596	393	0%
42	1609	541.9921536	389	-1%
43	1658	579.1876936	403	-1%
44	1751	403.8372909	442	0%
45	1758	478.2283708	445	0%
46	2024	605.7559364	516	0%
47	1905	648.2651249	474	-1%
48	1970	488.855668	474	0%
49	2007	515.4239108	504	0%
50	2037	499.4829651	512	0%
51	1931	472.9147223	497	0%
52	2088	494.1693165	520	0%
53	2140	536.6785051	528	0%
54	2008	494.1693165	521	0%
55	2124	441.0328309	529	0%
56	2055	499.4829651	518	0%
57	1945	435.7191823	490	0%
58	1991	494.1693165	510	0%
59	1697	366.641751	458	0%
60	1621	249.7414826	418	1%
61	1705	371.9553995	413	0%
62	1392	409.1509395	332	0%
63	1402	233.8005369	339	0%
64	1263	228.4868883	298	0%
65	1594	212.5459426	350	1%

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

**Objection 30**

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

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

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

<b>Average Commission PSPM</b>	27.11
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July 16, 2018

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

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

Dear Mr. Michael Gurgiolo:

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

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

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

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

2. The exhibit provided in response to Question 3 shows a different "Projection Network Factor" for the experience (0.952) compared to the manual (0.973). Please provide an explanation for why these values are different when they are both reflecting the projection period.

*The Projection Network Factor for the base experience of .952 is the average projected network factor for the membership included in the base experience which includes ACA and transitional policies for AHI and AHIC. The Projection Network Factor for the manual experience of .973 is the average projected network factor for the membership included in the manual experience which does not include transitional policies and includes all ACA policies for PA legal entities*

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

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



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

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

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

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

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

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

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

7. The response to Question 12 includes the calculation of the projected risk adjustment receivable PMPM. However, this calculation doesn’t reflect the information included in Section 2a of the Pennsylvania Actuarial Memorandum. Please provide a development of the projected risk adjustment receivable PMPM beginning with the \$8.19 PMPM 2017 risk adjustment receivable, as stated in the Pennsylvania Actuarial Memorandum. Please note that as Aetna anticipates a risk adjustment receivable, any adjustment for the inclusion of the administrative expense factor of 0.86 should reduce the receipt.

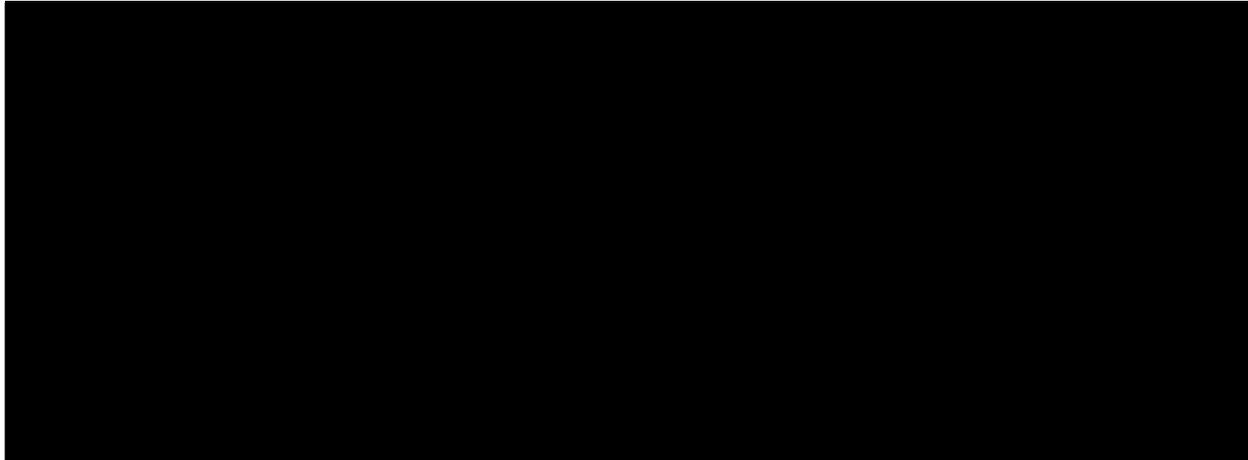
*You are correct that we have calculated the administrative adjustment in error, and we will be revising our filing to reflect the corrected risk adjustment development. Please see the ‘Response #7’ tab in the AHI Objection Response Tables 20180706.xlsx attachment for the development of projected risk adjustment, both before and after the administrative expense correction. We have updated all of our filing documents and exhibits to reflect the impact of this change.*

8. The response to Question 14 includes the calculation of the Medical Cost PMPM used in the development of the MLR. This calculation includes a risk adjustment receivable of \$10.76. Additionally, the exhibit provided in response to Question 22 indicates a risk adjustment transfer PMPM of \$10.76. Please explain how this amount reconciles to the risk adjustment included in the URRT (\$9.24).

*Please see the ‘Response #8’ tab in the AHI Objection Response Tables 20180706.xlsx attachment for the reconciliation of \$10.76 to \$9.26. The risk adjustment included in the URRT is negative because the effect*



*of a risk adjustment receivable is a reduction in claims. Please also note we have made an adjustment to the Rx other trend factor which was an error in our initial filing.*



10. Please explain why the Rx Other Trend in Cell L25 of the exhibit provided in response to Question 26 (0.969) does not tie to the Rx Other Trend in Cell D30 of the exhibit provided in response to Question 3 (0.991).

*The Rx Other Trend in cell M25 on the 'Response #26' tab only applies to the pharmacy cost category. The Rx Other trend in Cell D30 on the 'Response #3' tab is the factor for all medical cost categories, weighted by category, using .969 for Rx and 1.0 for all other medical cost categories.*

11. The response to Question 27 does not address the differences in administrative expenses in Table 6 and the SHCE or the differences in QIS in Table 6 and the SHCE. Please reconcile this data.

*Please see the 'Response #11' tab for a comparison of the administrative costs between Table 6 and the SHCE. Please note that the SHCE covers the experience period of 2017, while Table 6 is representative of the projection period of 2019, so the two will not be exactly equal. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.*

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

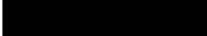
*The PMPM commission of \$15.74 shown in 'Response #22' is the average commission we expect to pay based on the distribution of membership. We convert \$15.74 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to \$15.74, the resulting value is the \$16.41 shown in Table 6 of the PAAM Exhibits.*

*The formula can be seen in cell H22 and I22 on the 'Response #22' tab of the previously submitted attachment AHI Objection Response Tables 20180615.xlsx.*



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

Sincerely,

, ASA, MAAA  
Actuary I, Aetna

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

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

Base Experience

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

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	12,450	1.060	1,476	1.330
Ending Membership	15,695	1.083	12,750	1.154

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

Manual Experience

	CY 2017 Data (Experience)		201712 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	0	0.000	SG ACA	4,700
SG ACA	127,389	1.048		1.108
Manual Experience	127,389	1.048		

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
+ Gain from KWYH/AFA	12,450	1.060	1,476	1.330
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	0	0.000	0	0.000
Ending Membership	15,695	1.083	12,750	1.154

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

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

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

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 Health, Inc.  
1Q19 Small Group Rates**

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

From SG Quarterly Trend\_AHI.xlsx (Paid Trend)

Service Category	Cost*	Utilization*
Inpatient Hospital	6.08%	3.64%
Outpatient Hospital	4.50%	7.98%
Professional	1.92%	7.09%
Other Medical	4.50%	7.98%
Capitation		
Prescription Drugs	10.25%	5.19%
Total Annual Trend		

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1.09%	3.64%	TRUE	0.997	2.19%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.997	5.68%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.997	6.18%	TRUE	TRUE
	1.01%	1.01%		0.997	-0.32%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.997	2.30%	TRUE	TRUE

From Exhibit 8 (Allowed Trend)

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

From URRT (Allowed Trend)

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

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

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

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

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

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

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

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

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

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

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

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

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

**Objection 21**

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

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

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

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

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

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

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

**Objection 21, Based on Revised Values**

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

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

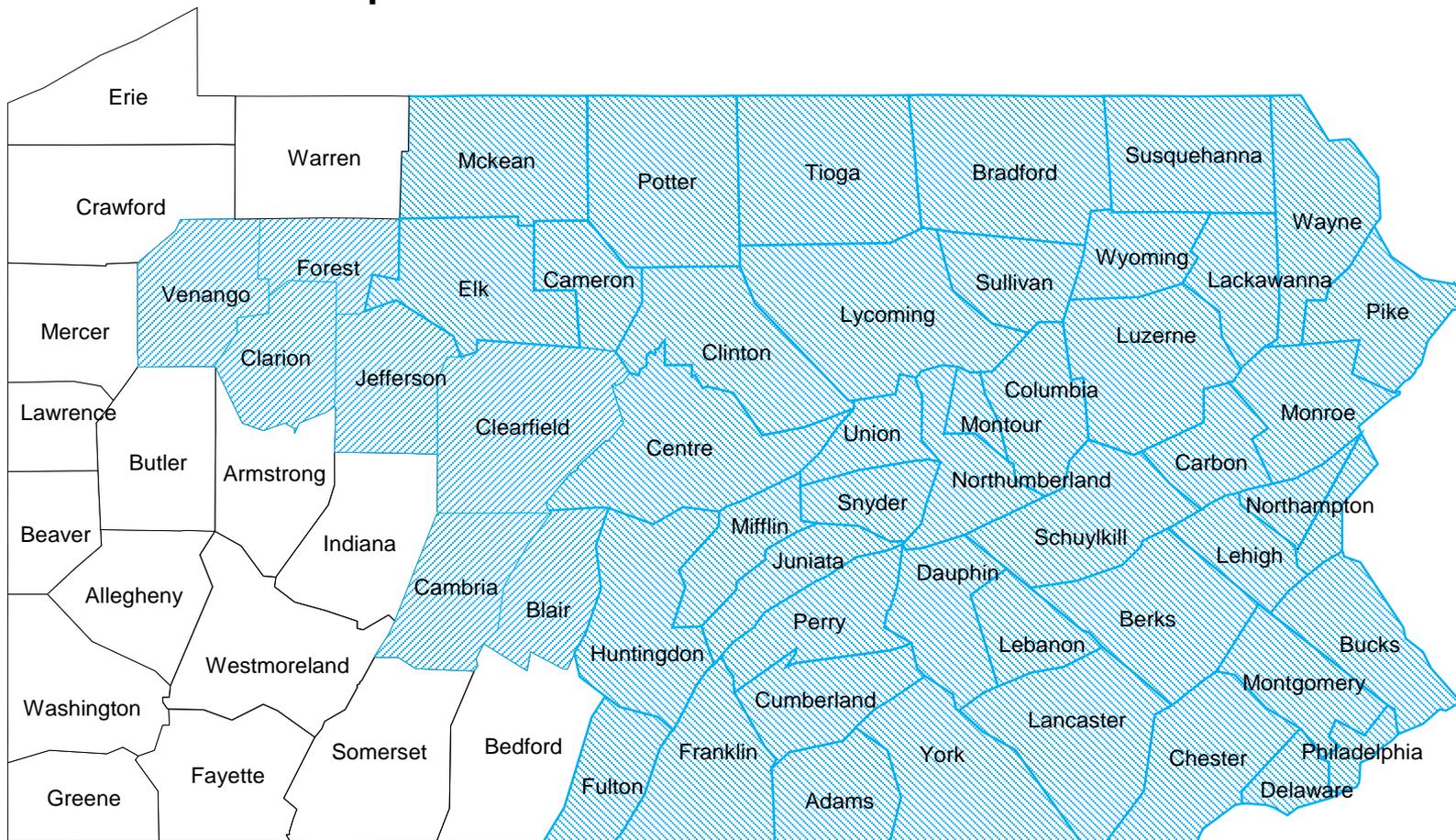
Administrative Expenses	9.30%	\$60.81
General and Claims	6.09%	\$39.84
Agent/Broker Fees and Commissions	2.41%	\$15.74
Quality Improvement Initiatives	0.80%	\$5.23
Taxes and Fees	5.16%	\$33.72
Total Prem Tax	3.90%	\$25.48
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	3.90%	\$25.48
Federal Income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

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

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

# 01/01/2018 Service Area

Issuer: Aetna Health Inc. (a PA corp.)  
Market: Small Group

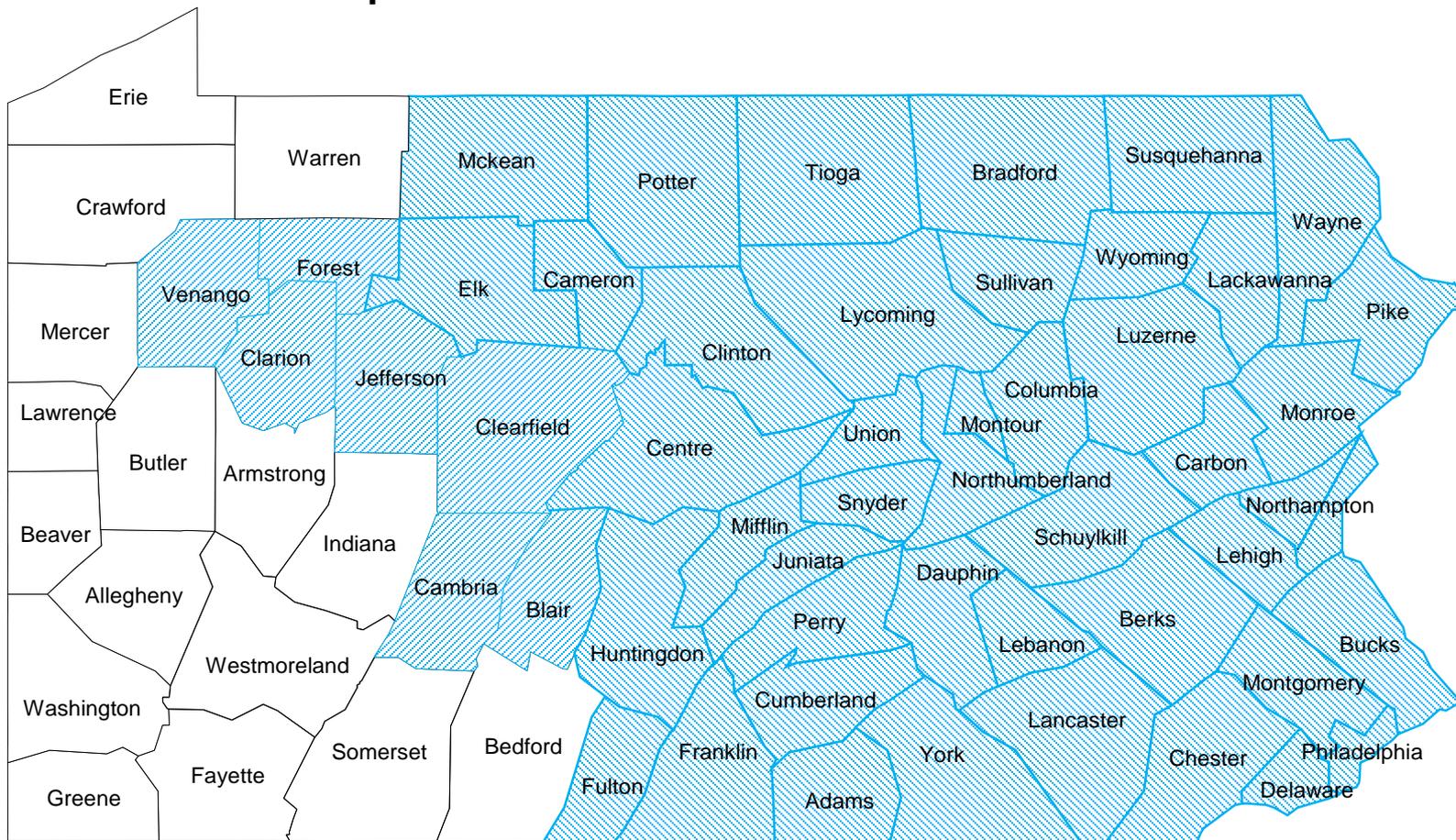


**Key** (*modify as needed*)

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

# 01/01/2019 Service Area

Issuer: Aetna Health Inc. (a PA corp.)  
Market: Small Group



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

-  : 2019 on-exchange service area
-  : 2019 off-exchange only service area