SERFF Tracking #: HGHM-131475700 State Tracking #: INDIVIDUAL MEDICAL, HGHM- Company Tracking #: 1A-DP-18-HI

131475700, 1,4...

State: Pennsylvania Filing Company: Highmark

TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name: 1A-DP-18-HI

Project Name/Number: 1A-DP-18-HI/1A-DP-18-HI

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	A redacted version of the rate filing is attached for public disclosure. Two files are required due to file size limitations.
Attachment(s):	1A-DP-18-HI Public PDF 071718 1 of 2.pdf 1A-DP-18-HI Public PDF 071718 2 of 2.pdf
Item Status:	
Status Date:	



May 18, 2018

Ms. Tracie Gray, Director Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Inc. 2019 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2019 Individual Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Inc. should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark, Inc.'s ("Highmark", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2019.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2019 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

- 1. Company Name & NAIC #: Highmark Inc., NAIC # 54771
- 2. Market: Individual
- 3. On or Off Exchange: This filing reflects that the Company anticipates selling plans on and off of the exchange.
- 4. Effective date of coverage: January 1, 2019

Ms. Tracie Gray, Director Highmark 2018 Individual Market Rates May 18, 2018 Page 2 of 5

- 5. Average rate change requested: 13.9% increase
- 6. Range of rate change requested: -11.6% to 36.5%
- 7. Total additional annual revenue generated from the proposed rate change: \$1,125,100
- 8. Product(s): **PPO**, **EPO**
- 9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6**

There are no changes in our covered Rating Areas from the 2018 rate filing.

- 10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**
- 11. Current number of covered lives and of policyholders as of February 1, 2018: **1,460 covered lives; 1,101 policyholders**
- 12. Number of plans offered in 2019 and the change this represents from 2018: 16

The Company offered 14 plans in 2018. For 2019, the Company is offering 6 new plans in the Market and removing 4 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: The corresponding SERFF binder number is HGHM-PA19-125079581 affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF#
Major Events Blue PPO	CAT/WDP-6;HGHM-131468102
My Direct Blue EPO	EPO/WDP-1;HGHM-131468077
My Direct Blue Conemaugh EPO	EPO/WDP-1;HGHM-131468077
My Direct Blue EPO HDHP	EPO/HDHP/WDP-1;HGHM-131468118
My Direct Blue Conemaugh EPO HDHP	EPO/HDHP/WDP-1;HGHM-131468118

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-18-HI (SERFF Filing # HGHM-131475700)**

Ms. Tracie Gray, Director Highmark 2018 Individual Market Rates May 18, 2018 Page 3 of 5

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Potential Changes to Federal Regulations

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate is eliminated and the CSR payments remain ceased for 2019. We have also included an assumed load for expected adverse selection due to the Short Term Limited Durational Insurance market expansion based on HHS recently proposed rule modifying federal requirements for this market.

Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2019. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative

Ms. Tracie Gray, Director Highmark 2018 Individual Market Rates May 18, 2018 Page 4 of 5

consequences for the operation of Highmark's business. Therefore, Highmark asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq. RTKL Representative VP Chief Privacy Officer Highmark Health 120 Fifth Avenue, Suite 2114 Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: jeffrey.scheib@highmark.com.

Sincerely,

Jeffrey Scheib, ASA, MAAA Vice President, Actuarial Services Highmark Inc.

rigilliark inc.

cc: Frank Haver
Tija Hilton-Phillips, Esq.
Kevin Luu
William Sarniak



July 13, 2018

Ms. Tracie Gray, Director Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Inc. 2019 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

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Requested Company Information

- 1. Company Name & NAIC #: Highmark Inc., NAIC # 54771
- 2. Market: Individual
- 3. On or Off Exchange: This filing reflects that the Company anticipates selling plans on and off of the exchange.
- 4. Effective date of coverage: January 1, 2019

Ms. Tracie Gray, Director Highmark 2019 Individual Market Rates July 13, 2018 Page 2 of 4

- 5. Average rate change requested: **8.4% increase**
- 6. Range of rate change requested: -14.7% to 23.5%
- 7. Total additional annual revenue generated from the proposed rate change: \$689,312
- 8. Product(s): **PPO**, **EPO**
- 9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6**

There are no changes in our covered Rating Areas from the 2018 rate filing.

- 10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**
- 11. Current number of covered lives and of policyholders as of February 1, 2018: **1,460 covered lives; 1,101 policyholders**
- 12. Number of plans offered in 2019 and the change this represents from 2018: 16

The Company offered 14 plans in 2018. For 2019, the Company is offering 6 new plans in the Market and removing 4 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

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14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-18-HI (SERFF Filing # HGHM-131475700)**

Ms. Tracie Gray, Director Highmark 2019 Individual Market Rates July 13, 2018 Page 3 of 4

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

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Potential Changes to Federal Regulations

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate is eliminated and the CSR payments remain ceased for 2019. The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption.

Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2019. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

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Ms. Tracie Gray, Director Highmark 2019 Individual Market Rates July 13, 2018 Page 4 of 4

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Furthermore, it should be noted that Highmark is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: jeffrey.scheib@highmark.com.

Sincerely,

Jeffrey Scheib, ASA, MAAA Vice President, Actuarial Services

Highmark Inc.

cc: Frank Haver
Tija Hilton-Phillips, Esq.
Kevin Luu

William Sarniak

Rate Change Summary

Highmark Inc. – Individual Plans

Rate request filing ID # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)- This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change: 8.4%¹
Revised requested average rate change: N/A¹

Range of requested rate change: -14.7% to 23.5% Effective date: January 1, 2019

People impacted: 1,460 Available in: 1,2,4,5,6

Key information

Jan. 2017-Dec. 2017 financial experience

Company made (after taxes)	(\$7,933,897)
Taxes & fees	\$1,565,142
Administrative expenses	\$10,037,704
Claims	\$82,247,540
Premiums	\$85,916,489

How it plans to spend your premium

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

Claims:	88%
Administrative:	10%
Taxes & fees:	2%
Profit:	0%

The company expects its annual medical costs to increase 9.4%.

Explanation of requested rate change

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market.

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

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for Highmark are as follows:

Year	Avg. Increase	SERFF ID#
2018	25.3%	HGHM-131020694
2017	45.4%	HGHM-130540834
2016	18.6%	HGHM-130061378

In 2016, increases varied by plan due to cost sharing alterations required to maintain federal AV levels as well as for updates to other pricing factors. In 2017 and 2018 the rate change varied by product due to updated cost sharing levels to meet federal AV requirements as well as updates in the pricing AV factors.

The proposed 2019 increase varies by plan. This is primarily due to updates in the pricing AV factors. The plan level increases can be found in Table 10.

C. Average Rate Change

The average rate changes as presented in the filing are:

Table 10: 8.4%Table 11: 8.6%

URRT Worksheet 1 Cell V45: 45.03%
 URRT Worksheet 1 Cell V46: 20.43%

Please note that the two values above from the URRT Worksheet 1 are changes in the projected average premium, which also includes the substantial impacts of changes in the distribution of members by plan, as well as changes in the covered population's average age and mix of members by rating area. They do not represent changes in premium rates for a fixed population from 2018 to 2019.

Worksheet 2 of the URRT also shows plan level rate changes. These values are used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

Highmark feels that the best representation of the rate increase is the value from Table 10.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In

accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate is eliminated and the CSR payments remain ceased for 2019 (See Sections 2.A. and 3. below for a discussion on the impacts). The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption.

Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2019. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark's 2019 plan offering consists of renewing plans with cost sharing that differs from the 2018 offering.

The Major Events plans are renewing with a deductible update to maintain regulatory compliance.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2017 calendar year results for all policies in the single risk pool, with run out through February 2018. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by Highmark net of expected CSR recoveries. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,

- Claims processed outside of the Company's claims system (e.g., claim settlement costs),
 and
- Our best estimate of claims incurred but not paid as of the end of the run out period.
 Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.
- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit (\$0.34 PMPM).
- The Estimated Risk Adjustment for the experience period represents our best estimate of the year end risk adjustment transfer payment that Highmark will incur. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

G. Credibility of Data

The experience period data for Highmark is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 9.5%. Additionally, there is an induced utilization adjustment of -0.09% per year applied to reach the overall trend of 9.39% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect Highmark's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The significant changes observed in the volume, demographics and morbidity of the ACA population from 2014 to 2017 yields component trends that are not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing. Component data was not used in the development of the trend.

A separate regression study was developed by the Highmark valuation team to analyze the ACA trend levels of continuously enrolled cohorts of ACA members in order to normalize for population

change. That continuous enrollment period covers a significant portion of both 2016 and 2017. The analysis took into consideration seasonality and adjusted for step changes that were included in the network factors in the two periods. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions.

The regression study resulted in a composite trend of 8.5%. This continuous enrollment approach addresses the unstable population concerns in the underlying ACA experience, but it does not reflect the impact of partial year population changes that are inherent to an individual market. The pricing trend was set at 9.5% in consideration of that factor. This trend level was deemed reasonable when compared to Highmark group business and industry available ACA data. These benchmarks include publicly available trend studies (e.g., Aon study focused on group business), along with trade association trend surveys received that include an individual market view.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of Highmark data with run-out through February 2018. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

• The Change in Morbidity adjustment of 1.254 reflects the change in the population mix/claim levels from the experience period to the projection period. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members than the group business with a high prevalence of chronic conditions. This remains a national concern and questions the long-term viability of this guaranteed issue market which adds to the uncertainty of any future claim projections.

Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity factor was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the filing by multiplying the original morbidity factor of 1.183 by 1.06 to arrive at a final morbidity factor of 1.254.

- The Change in Demographics adjustment of 1.030 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is no Change in Network adjustment.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.947 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachment A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The \$87.63 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment for Highmark as developed in Attachment B adjusted for the (\$0.15) PMPM risk adjustment user fee and the impact of the catastrophic eligibility factor. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

The development of the projected *gross* risk adjustment assumption of \$87.75 PMPM is shown in Attachment B as well as the attached spreadsheet. Since Highmark is offering catastrophic metal level plans and these plans are pooled separately for the purpose of risk adjustment transfers, we developed both catastrophic and non-catastrophic risk transfer assumptions for 2019. These assumptions were then blended together using the projected enrollment by pool to arrive at a single assumption to use for pricing. Our expected *gross* receivable of \$87.75 reflects that we anticipate Highmark's average risk score (net of allowable rating factors) to be higher than the statewide average.

The exchange user fee in cell C32 is developed by taking the required user fee percentage of 3.5% and multiplying by the percentage of total members expected to be on exchange of 55.0%. This results in a percentage of 1.9%. The PMPM of \$11.85 is calculated as 1.9% of the total required premium in cell C63 adjusted for the effect of catastrophic eligibility.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development. Administrative costs reflect internal costs that Highmark is projected to incur in the projected experience period, and are developed from standard expense allocation methods.

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The Health Insurance Provider Fee is 0%.
- The administrative expenses do not vary by plan.

- 0% Pennsylvania Premium Tax was included.
- The \$0.16 PMPM PCORI fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are 0.88%.

The proposed rate development assumes an average broker commission of \$0.91 for 2019. A schedule of the current broker commission amounts is included in Attachment D.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2018 values are pulled from the prior year's filing, while the 2019 values represent our projection for 2019 assumed in the 2019 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2019 Calibrated Plan Adjusted Index Rate (PMPM). Cell C72 is populated with the base period allowed charges found in the 2018 plan year rate filing (\$414.09). The difference between Row H (4.9%) and Row A (8.4%) is caused primarily by the exclusion of the 2019 CSR load from the specific eligibility component of rate change. Including this factor would change row H to 8.2%.

Table 9 presents the data elements supporting the calculations in Table 8. Note the following differences between the Table 9 values and the values from the URRT:

Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as Table 9 shows
the Exchange User Fee as a separate line item. In the URRT the Exchange User Fee is included in
the Taxes and Fees line item.

The 2018 values are populated using the 2018 filed factors adjusted for the membership mix as of February 1, 2018.

3. Plan Rate Development

Table 10 shows the plan rate development for 2019. This table shows the plans that Highmark intends to offer in 2019, as well as all plans offered in 2018 portfolio. The calibrated plan adjusted index rates for 2017 are calculated according to the instructions. The 2019 rating factors are consistent with the factors found in Exhibit II of the Part III URRT memorandum with the pricing effect further broken out into pricing AV and benefit richness. Admin effect is broken into admin costs, taxes and fees, and profit or contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C. The table in Attachment C can also be found in the attached spreadsheet. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. Highmark's utilization factors are consistent with those used in the Federal Risk Adjustment program. Each plan's factor was then normalized by the average

utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in attachment C is 1.0.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of Highmark's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications can be found as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2018 rate of the discontinuing plan to the 2019 rate of the plan to which the member is being mapped. As requested, some plans are being listed multiple times since these plans have different mappings based on the counties in which the members live.

Columns AG through AP are populated with the February 1, 2018 enrollment by 2019 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents Highmark's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 8.6%.

5. Plan Factors

A. Age and Tobacco Factors

Please see Table 12 for Highmark's age and tobacco factors.

B. Geographic Factors

Please see Table 13 for Highmark's geographic factors. Highmark's factors for the rating period are unchanged from the currently approved factors.

C. Network Factors

Please see Table 14 for Highmark's network rating factors. The current factors represent the medical network adjustment factors from the prior approved rate filing. The projected factors are set 1.0 since the effective medical network adjustments are now reflected in the claims experience.

D. Service Area Composition

Highmark's offerings are split into multiple service areas. The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2019) for the Individual Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that 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. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2019 PA Actuarial Memorandum Rate Exhibits.

I certify that the benefits included in Highmark's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and

 Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Part II Rate Filing Justification.



Title: Manager, Actuarial Services

Date: 07/13/2018

d/b/a Highmark Blue Cross Blue Shield

Individual Market Product Portfolio

Western PA Region

Supplemental Exhibits

Attachment A	Change in Morbidity & Change in Other Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculations
Attachment D	Broker Commission Schedule
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	Milliman Certification

Individual Market

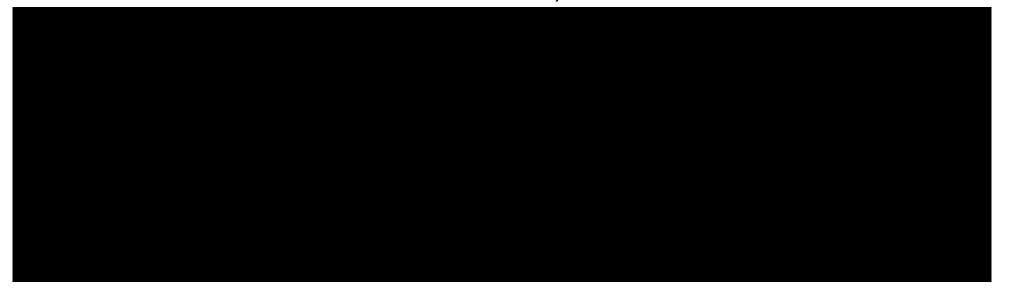
Attachment A - 'Change in Morbidity' & 'Change in Other' Calculations

	2017 Member	2017 Normalized	2019 Member	2017 Normalized	Morbidity Change
Components of 'Change in Morbidity'	Distribution	Allowed PMPM	Distribution	Allowed PMPM	Relative to Total
Population Source					
Highmark ACA	100.0%	\$304.90	89.0%	\$355.43	1.166
Other Highmark			1.0%	\$265.38	0.870
Prior ACA			1.5%	\$282.68	0.927
New-to-Blue			8.5%	\$444.29	1.457
Morbidity Factor	100.0%	\$304.90	100.0%	\$360.99	1.184
Capitation and Dental Dempening Factor					1.000
Dampened Morbidity Factor					1.183
Individual Mandate Load					1.060
Total Morbidty Adjustment					1.254

Components of 'Change in Other'	Factor
CY2017 Demographic Factor	1.753
CY2019 Demographic Factor	1.806
Change in Demographics	1.030
CY2017 Network Factor	1.000
CY2019 Network Factor	1.000
Change in Network	1.000
Change in Benefits	1.000
Change in Other	0.947
URRT and Table 5 'Change in Other'	0.976

Individual Market

Attachment B - Risk Adjustment Calculation



Individual Market

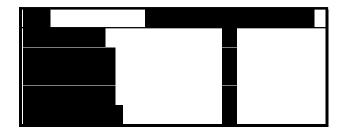
Attachment C - Induced Demand Calculations

			Induced Utiliza	tion Exhibit			
					Paid to		
		Projected	Projected	Projected Paid	Allowed	AV & Cost	
Plan ID	Metal Level	Membership	Allowed Claims	Claims	Factor	Sharing Factor	(7)/(6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
33709PA0870001	Gold	2,712	\$2,346,297	\$2,110,025	0.899	0.947	1.053
33709PA0890001	Silver	84	\$69,308	\$51,801	0.747	0.751	1.004
33709PA0870010	Silver	936	\$772,294	\$592,243	0.767	0.770	1.004
33709PA0870009	Silver	1,200	\$990,120	\$825,656	0.834	0.838	1.004
33709PA0870002	Silver	588	\$485,159	\$380,443	0.784	0.788	1.004
33709PA0870007	Bronze	3,972	\$3,181,843	\$2,245,418	0.706	0.688	0.975
33709PA0870008	Bronze	1,200	\$961,282	\$627,922	0.653	0.637	0.975
33709PA0860001	Gold	588	\$508,710	\$457,483	0.899	0.947	1.053
33709PA0880001	Silver	144	\$118,814	\$88,802	0.747	0.751	1.004
33709PA0860010	Silver	120	\$99,012	\$75,929	0.767	0.770	1.004
33709PA0860009	Silver	200	\$165,020	\$137,609	0.834	0.838	1.004
33709PA0860002	Silver	244	\$201,324	\$157,871	0.784	0.788	1.004
33709PA0860007	Bronze	1,236	\$990,120	\$698,725	0.706	0.688	0.975
33709PA0860008	Bronze	1,200	\$961,282	\$627,922	0.653	0.637	0.975
33709PA0380004	Catastrophic	48	\$35,375	\$21,362	0.604	0.589	0.975
33709PA0380003	Catastrophic	24	\$17,688	\$10,681	0.604	0.589	0.975
Total		14,496	\$11,903,648	\$9,109,893	0.765	0.765	1.000

Components of AV & Cost Sharing Factor								
			Induced		AV & Cost			
		Paid-to-	Utilization	Avg. Benefit	Sharing			
HIOS Plan ID	Metal Level	Allowed Ratio	Factor	Richness	Factor			
33709PA0870001	Gold	0.899	1.080	1.025	0.947			
33709PA0890001	Silver	0.747	1.030	1.025	0.751			
33709PA0870010	Silver	0.767	1.030	1.025	0.770			
33709PA0870009	Silver	0.834	1.030	1.025	0.838			
33709PA0870002	Silver	0.784	1.030	1.025	0.788			
33709PA0870007	Bronze	0.706	1.000	1.025	0.688			
33709PA0870008	Bronze	0.653	1.000	1.025	0.637			
33709PA0860001	Gold	0.899	1.080	1.025	0.947			
33709PA0880001	Silver	0.747	1.030	1.025	0.751			
33709PA0860010	Silver	0.767	1.030	1.025	0.770			
33709PA0860009	Silver	0.834	1.030	1.025	0.838			
33709PA0860002	Silver	0.784	1.030	1.025	0.788			
33709PA0860007	Bronze	0.706	1.000	1.025	0.688			
33709PA0860008	Bronze	0.653	1.000	1.025	0.637			
33709PA0380004	Catastrophic	0.604	1.000	1.025	0.589			
33709PA0380003	Catastrophic	0.604	1.000	1.025	0.589			

Individual Market

Attachment D - Broker Commission Schedule



Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Table E.2 - Experience Period Membership

Table E.3 - Projection Period Membership

Age Band	HHS						
		Tobacco		Membership Mix			
	Age Factor	Factor	Non-Tobacco	Tobacco	Total	L	Non-Tobacco
0 1	0.765 0.765	1.000 1.000	0.68% 0.46%	0.00% 0.00%	0.68% 0.46%		0.28% 0.25%
2	0.765	1.000	0.45%	0.00%	0.46%		0.25%
3	0.765	1.000	0.45%	0.00%	0.45%		0.76%
4	0.765	1.000	0.36%	0.00%	0.35%		0.61%
5	0.765	1.000	0.47%	0.00%	0.47%		0.39%
6	0.765	1.000	0.45%	0.00%	0.45%		0.26%
7	0.765	1.000	0.40%	0.00%	0.40%		0.38%
8	0.765	1.000	0.43%	0.01%	0.44%		0.35%
9	0.765	1.000	0.52%	0.00%	0.52%		0.40%
10	0.765	1.000	0.54%	0.01%	0.54%		0.87%
11	0.765	1.000	0.44%	0.01%	0.44%		0.60%
12	0.765	1.000	0.58%	0.01%	0.58%		0.43%
13	0.765	1.000	0.54%	0.00%	0.54%		0.72%
14	0.765	1.000	0.61%	0.00%	0.61%		0.49%
15	0.833	1.000	0.64%	0.00%	0.64%		0.40%
16	0.859	1.000	0.70%	0.00%	0.70%		0.68%
17	0.885	1.000	0.75%	0.00%	0.75%		0.40%
18	0.913	1.000	0.88%	0.00%	0.88%		0.49%
19	0.941	1.000	1.02%	0.03%	1.04%		0.64%
20	0.970	1.000	1.22%	0.03%	1.25%		0.93%
21	1.000	1.025	1.06%	0.00%	1.06%		1.29%
22	1.000	1.025	1.12%	0.02%	1.14%		0.94%
23	1.000	1.025	0.87%	0.01%	0.89%		1.17%
24	1.000	1.025	0.98%	0.07%	1.05%		0.96%
25	1.004	1.025	0.92%	0.03%	0.95%		1.10%
26	1.024	1.025	1.92%	0.16%	2.09%		1.25%
27	1.048	1.025	1.76%	0.13%	1.89%		1.22%
28	1.087	1.025	1.69%	0.19%	1.89%		2.07%
29	1.119	1.025	1.57%	0.19%	1.76%		1.67%
30	1.135	1.025	1.48%	0.13%	1.62%		0.64%
31	1.159	1.025	1.35%	0.16%	1.51%		1.21%
32	1.183	1.025	1.17%	0.12%	1.28%		1.69%
33 34	1.198	1.025	1.25%	0.11%	1.37%		1.16%
	1.214	1.025	1.22%	0.14%	1.36%		1.31%
35 36	1.222 1.230	1.025 1.025	1.27% 1.17%	0.14% 0.11%	1.41% 1.28%		1.15% 0.56%
37	1.230			0.11%			
38	1.236	1.025 1.025	1.12% 1.09%	0.22%	1.34% 1.27%		0.53% 0.99%
39	1.246	1.025	1.04%	0.13%	1.27%		1.20%
40	1.278	1.100	1.04%	0.13%	1.20%		1.51%
41	1.302	1.105	1.02%	0.12%	1.13%		1.28%
42	1.325	1.112	1.02%	0.11%	1.13%		0.99%
43	1.357	1.121	1.27%	0.10%	1.36%		0.44%
43	1.397	1.132	1.22%	0.10%	1.33%		1.22%
45	1.444	1.145	1.35%	0.08%	1.44%		1.50%
46	1.500	1.143	1.70%	0.08%	1.87%		1.58%
47	1.563	1.177	1.39%	0.13%	1.52%		1.70%
48	1.635	1.196	1.59%	0.10%	1.69%		1.42%
49	1.706	1.217	1.81%	0.11%	1.92%		1.84%
50	1.786	1.225	1.77%	0.11%	1.87%		1.89%
51	1.865	1.225	1.91%	0.17%	2.09%		1.98%
52	1.952	1.225	2.03%	0.17%	2.16%		2.45%
53	2.040	1.225	2.05%	0.17%	2.22%		2.25%
54	2.135	1.225	2.29%	0.10%			2.61%
55	2.133	1.225	2.29%	0.10%	2.38% 2.31%		3.00%
56	2.230	1.225	2.68%	0.21%	2.86%		3.06%
57	2.437	1.225	2.84%	0.13%	2.97%		2.64%
58	2.548	1.225	2.89%	0.13%	3.03%		3.34%
59	2.603	1.225	3.06%	0.14%	3.36%		2.13%
60	2.714	1.225	3.49%	0.17%	3.66%		3.12%
00	2.810	1.225	3.69%	0.17%	3.88%		3.09%
61		1.225	4.27%	0.22%	4.49%		3.92%
61 62	2 873						3.3270
61 62 63	2.873 2.952						4 63%
62	2.873 2.952 3.000	1.225	5.22% 3.59%	0.26% 0.17%	5.48% 3.75%		4.63% 7.33%

Table E.4 - Area Factors

Rating	Experien	ce Period	Projection Period			
Area	Enrollment	Area Factor	Enrollment	Area Factor		
1	10.2%	0.970	1.0%	0.970		
2	0.0%	0.970	0.1%	0.970		
4	84.0%	0.970	72.1%	0.970		
5	5.8%	0.970	26.8%	0.970		
6	0.0%	1.040	0.0%	1.040		
Total	100.0%	0.970	100.0%	0.970		

Table E.5 - 'Change in Demographics' Calculation

	Experience	Projection	Change in
	Period	Period	Demographics
Average Age Factor	1.793	1.845	
Average Tobacco Factor	1.008	1.008	
Average Area Factor	0.970	0.970	
Average Demographic Factor	1.754	1.804	
Child Capping Adjustment		0.999	
Adjusted Demo Factor		1.807	
Capitation Dampening	1.000	1.000	
Final Demographic Factor	1.753	1.806	1.030

Individual Market

Attachment F - URRT Average Increase

		Projected	2019 MM	Current	Projected	
Mapped ID	Designation	2019 MM	Renewing Plans	Avg Rate	Avg Rate	Increase
33709PA0380003	Renewing	24	24	\$ 451.72	\$ 436.59	-3.35%
33709PA0380004	Renewing	48	48	\$ 451.72	\$ 436.59	-3.35%
33709PA0690001	Terminated	0	0		\$ -	0.00%
33709PA0690002	Terminated	0	0		\$ -	0.00%
33709PA0690003	Terminated	0	0		\$ -	0.00%
33709PA0690004	Terminated	0	0		\$ -	0.00%
33709PA0690005	Terminated	0	0		\$ -	0.00%
33709PA0700005	Terminated	0	0		\$ -	0.00%
33709PA0700006	Terminated	0	0		\$ -	0.00%
33709PA0700007	Terminated	0	0		\$ -	0.00%
33709PA0700008	Terminated	0	0		\$ -	0.00%
33709PA0860001	Renewing	588	588	\$ 713.33	\$ 763.27	7.00%
33709PA0860002	Renewing	244	244	\$ 603.95	\$ 761.64	26.11%
33709PA0860007	Renewing	1,236	1,236	\$ 477.43	\$ 554.58	16.16%
33709PA0860008	New	1,200	0		\$ -	0.00%
33709PA0860009	New	200	0		\$ -	0.00%
33709PA0860010	New	120	0	\$ 613.45	\$ -	0.00%
33709PA0870001	Renewing	2,712	2,712	\$ 701.04	\$ 763.22	8.87%
33709PA0870002	Renewing	588	588	\$ 593.54	\$ 761.69	28.33%
33709PA0870007	Renewing	3,972	3,972	\$ 469.20	\$ 554.55	18.19%
33709PA0870008	New	1,200	0		\$ -	0.00%
33709PA0870009	New	1,200	0		\$ -	0.00%
33709PA0870010	New	936	0	\$ 593.54	\$ -	0.00%
33709PA0880001	Renewing	144	144	\$ 597.97	\$ 725.93	21.40%
33709PA0890001	Renewing	84	84	\$ 587.66	\$ 725.94	23.53%
Total		14,496	9,640	\$ 564.19	\$ 647.04	14.68%



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ACTUARIAL MEMORANDUM

Highmark Inc.

Revised Individual Rate Filing - January 1, 2019

I, am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2019. The rates are guaranteed until December 31, 2019.

To the best of my knowledge and judgment, the following are true with respect to this filing:

- 1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
- 2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
- 3. The rating factors and rating methodology are reasonable and consistent with Highmark's business plan at the time of the filing.



Fellow, Society of Actuaries Member, American Academy of Actuaries July 13, 2018

41KHW31 MILLIMAN

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HMARK
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2019
Base Period Start Date	01/01/2017
Date of Most Recent Membership	02/01/2018

Table 1. Number of Members

	Member-months	Members	Member-months	
	Experience Period	Current Period (as of 02-01-2018)	Projected Rating Period	
Average Age	43.1	44.0	44.2	
Fotal	188,327	1,460	14,496	
<18	17,605	136	1,280	
18-24	13,766	94	940	
25-29	16,137	121	1,146	
30-34	13,446	99	1,028	
35-39	12,196	79	727	
10-44	11,692	87	886	
15-49	15,901	127	1,279	
60-54	20,184	170	1,707	
55-59	27,360	210	2,135	
60-63	32,971	226	2,264	
54+	7,069	111	1,104	

^{*}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
\$ 79,904,265.83	\$ 80,513,358.56	\$ 85,420,849.86	188,327	\$ 23,300,395.58	\$ 108,802,189.46	\$ -	\$ (3,237,341.13)	\$ 64,031.18	\$ -	\$ 6,012,223.43
Experience Period Total Allowed EHI	Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)								\$ 560.88	
Loss Ratio									95.73%	

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	5.00%	4.29%	-0.09%	9.41%	21.20%
Outpatient Hospital	5.00%	4.29%	-0.09%	9.41%	31.95%
Professional	5.00%	4.29%	-0.09%	9.41%	23.67%
Other Medical	5.00%	4.29%	-0.09%	9.41%	2.88%
Capitation				-16.71%	0.05%
Prescription Drugs	5.00%	4.29%	-0.09%	9.41%	20.24%
Total Annual Trend				9.39%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.197	

^{*} 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	\$	11,313,559.51	1.0000	\$ 11,313,559.51	39,320	\$ 287.73		\$ (171,104.34)	\$ 17,210,762.51	437.71
Feb-14	S	16,594,685.98	1.0000	\$ 16,594,685.98	51,982	\$ 319.24		\$ (231,380.46)	\$ 23,736,310.11	456.63
Mar-14	S	24,767,896.77	1.0000	\$ 24,767,896.77	68,774	\$ 360.13		\$ (332,631.58)	\$ 34,407,357.45	500.30
Apr-14	s	34,091,161.20	1.0000	\$ 34,091,161.20	95,024			\$ (422,501.94)	\$ 46,633,401.70	490.75
May-14	<u>s</u>	43,130,026.80	1.0000		133,642			\$ (551,122.77)	\$ 58,976,835.15	441.30
Jun-14	<u>s</u>	48,299,467.10	1.0000		136,562			\$ (617,424.84)	\$ 64,128,013.02	469.59
Jul-14	<u>s</u>	54,011,147.58	1.0000		142,316			\$ (669,557.45)	\$ 71,137,301.14	499.85
Aug-14	<u> </u>	52,723,793.29	1.0000	\$ 52,723,793.29	144,924	\$ 363.80		\$ (653,748.77)	\$ 69,153,736.77	477.17
Sep-14	<u> </u>	56,408,464.90	1.0000		148,635			\$ (720,834.52)	\$ 74,902,734.95	503.94
Oct-14	<u> </u>	60,912,903.09	1.0000		149,564			\$ (798,127.58)	\$ 78,717,202.26	526.31
Nov-14	<u> </u>	55,391,727.33	1.0000		150,741			\$ (825,139.28)	\$ 71,148,001.54	471.99
Dec-14	\$ 387,876,714.95 \$	62,990,239.60	1.0000		153,987		\$ 170,246,923.66	\$ (943,554.47)	\$ 80,730,340.21	524.27
Jan-15	<u> </u>	68,037,587.79	1.0000		206,469			\$ (1,219,535.85)	\$ 93,493,827.64	452.82
Feb-15	<u> </u>	66,408,079.15	1.0000		210,332			\$ (1,201,606.58)	\$ 89,022,685.56	423.25
Mar-15	<u> </u>	78,247,364.29	1.0000	\$ 78,247,563.85	222,196	\$ 352.16		\$ (1,368,860.26)	\$ 105,252,590.61	473.69
Apr-15	<u> </u>	83,815,886.54	1.0000		220,010			\$ (1,439,509.68)	\$ 108,372,860.35	492.58
May-15	<u> </u>	79,285,582.01	1.0000		218,580	\$ 362.73		\$ (1,364,586.06)	\$ 102,613,050.33	469.45
Jun-15	<u> </u>	80,945,099.52	1.0000		216,370			\$ (1,468,540.38)	\$ 104,015,626.45	480.73
Jul-15	<u> </u>	82,450,238.95	1.0000		214,271			\$ (1,473,018.44)		488.86
Aug-15	<u></u>	80,303,691.61	0.9999		211,819			\$ (1,444,469.59)	\$ 101,982,287.58	481.46
Sep-15	<u> </u>	79,181,306.74	0.9996	\$ 79,211,081.49	209,300			\$ (1,430,038.31)	\$ 100,016,966.61	477.86
Oct-15	<u> </u>	85,519,730.06	0.9998	\$ 85,533,889.11	206,373			\$ (1,579,654.40)	\$ 106,789,777.20	517.46
Nov-15	<u> </u>	82,722,417.10	0.9998		201,822			\$ (1,511,191.10)	\$ 102,717,285.24	508.95
Dec-15	\$ 759,501,734.66 \$	92,075,911.85	0.9998		191,858		\$ 273,660,353.28	\$ (1,767,203.33)	\$ 113,708,637.48	592.67
Jan-16	<u> </u>	10,027,436.80	0.9997		43,292			\$ (314,076.67)	\$ 16,410,694.02	379.07
Feb-16	<u> </u>	11,690,977.49	0.9997		42,798			\$ (328,498.51)		400.05
Mar-16	<u></u>	12,926,600.38	0.9997		42,843			\$ (380,534.85)	\$ 18,422,322.99	430.00
Apr-16	<u></u>	12,513,460.86	0.9997		42,338			\$ (353,891.83)	\$ 17,277,078.49	408.07
May-16	<u> 5</u>	11,982,718.46	0.9996	\$ 11,987,384.11	41,582			\$ (339,918.67)	\$ 16,511,084.89	397.07
Jun-16	<u> 5</u>	13,038,959.13	0.9997		41,075			\$ (360,208.16)	\$ 17,342,765.75	422.22
Jul-16	<u> 5</u>	12,365,525.42	0.9997	\$ 12,368,901.13	40,585			\$ (322,856.45)	\$ 16,153,341.99	398.01
Aug-16	1.5	13,693,185.37	0.9997		40,152			\$ (344,352.17)	\$ 17,745,655.74	441.96
Sep-16	<u> </u>	12,718,884.22	0.9996	\$ 12,724,554.83	39,531		+	\$ (341,715.64)	\$ 16,291,263.22	412.11
Oct-16	<u> </u>	12,791,391.88	0.9995	\$ 12,797,586.68	38,907		+	\$ (340,698.09)	\$ 16,209,149.59	416.61
Nov-16		12,540,160.79	0.9994	\$ 12,547,661.94	38,174			\$ (332,654.16)	\$ 15,866,145.31	415.63
Dec-16	\$ 139,883,788.41 \$	13,415,882.70	0.9991		36,195		\$ 52,434,044.72		\$ 16,849,065.64	465.51
Jan-17	9	6,390,628.48	0.9993		17,965			\$ (254,938.80)	\$ 9,332,727.78	
Feb-17	9	6,450,881.28	0.9992	\$ 6,456,138.68	16,947		-	\$ (268,974.60)	\$ 8,751,980.42	516.43
Mar-17	3	7,882,097.72	0.9977 0.9973		16,637 16,259		+	\$ (314,072.01) \$ (255,349.08)	\$ 10,331,254.20 \$ 9,053,821.09	620.98
Apr-17		7,075,826.62		\$ 7,095,289.81			+			556.85
May-17		7,468,014.87	0.9974	\$ 7,487,681.82	15,981		+	\$ (277,217.54)	\$ 9,587,203.62	5 599.91 5 579.44
Jun-17		7,119,173.73	0.9962	\$ 7,146,020.06	15,735		+	\$ (301,433.82)	\$ 9,117,524.29	5 5/9.44
Jul-17	3	6,444,723.27 7,022,147,73	0.9876 0.9800	\$ 6,525,640.75 \$ 7,165,799.34	15,418 15,208		+	\$ (252,979.95) \$ (287,663.62)	\$ 8,204,680.22 \$ 8,881.518.28	5 532.15
Aug-17	<u> </u>	5 7,022,147.73	0.9800		15,208		+	\$ (287,663.62) \$ (240,704.44)		5 584.00
Sep-17 Oct-17		5,486,293.67	0.9729		14,974		+	\$ (240,704.44) \$ (255,918,54)	\$ 7,156,785.86	602.23
		6,168,166,32	0.9660		14,745		+	\$ (255,918.54) \$ (270,359.67)	\$ 7,978,725,98	5 549.35
Nov-17 Dec-17	\$ 79,904,279,31 \$	6,168,166.32	0.9538 0.8937		14,524		\$ 23,300,395,58		\$ 7,978,725.98 \$ 8,273.091.07	5 549.35
* Express Completion Factor as a percent		6,057,895.85	0.8937	\$ 6,778,164.70	13,934	ş 486.45	\$ 23,300,395.58	ş (257,729.07)	\$ 8,2/3,091.07	593./3

^{*} Express Completion Factor as a percentage **Express Prescription Drug Rebates as a negative number

Carrier Name: Product(s): Market Segment: Rate Effective Date:

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
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)								\$		
Loss Ratio								0.0		

*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	5.00%	4.29%	-100.00%	-100.00%	0.00%
Outpatient Hospital	5.00%	4.29%	-100.00%	-100.00%	0.00%
Professional	5.00%	4.29%	-100.00%	-100.00%	0.00%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				0.00%	0.00%
Prescription Drugs	5.00%	4.29%	-100.00%	-100.00%	0.00%
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

* 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II Rate Development and Change

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

Development of the Projected Index Rate	Act	tual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	560.88	\$ -	<- Actual Experience PMPM should be consistent with the Inde
Two year trend projection Factor		1.197	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	s	671.21	\$ -	
Single Risk Pool Adjustment Factors				
Change in Morbidity		1.254	0.000	<- See URRT Instructions
Change in Other		0.976	1.000	
Change in Demographics		1.030	1.000	<- See URRT Instructions
Change in Network		1.000	1.000	<- See URRT Instructions
Change in Benefits		1.000	1.000	<- See URRT Instructions
Change in Other		0.947	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$	821.49	\$ -	
Credibidility Factors		100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM			\$ 821.49	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			_	
Adjusted Projected Allowed EHB Claims PMPM	\$	821.49	<- Index Rate for Projecti	on Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$	-		
Projected Paid to Allowed Ratio		0.765	<- Paid to Allowed Averag	ge Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$	628.69		
Market-wide Adjustments Projected Risk Adjustment PMPM	<u>e</u>	87.63		
Projected Paid Exchange User Fees PMPM	s	11.85		
,,				
Market-Adjusted Projected Paid EHB Claims PMPM	\$	552.90		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	722.46	<- Market-Adjusted Index	Kate
Projected Allowed Non-EHB Claims PMPM	s	-		
			l	
Market-Adjusted Projected Paid Total Claims PMPM	\$	552.90		
Market-Adjusted Projected Allowed Total Claims PMPM	s	722.46		
Market-Aujusteu Frojecteu Alloweu Total Ciallis FMFM	>	722.40	1	

Table 6. Retention

Retention Items - Express in percentages	Percentage	es	PMPM Amounts
Administrative Expenses	1	0.12%	\$62.30
General and Claims		9.10%	\$55.98
Agent/Broker Fees and Commissions		0.15%	\$0.91
Quality Improvement Initiatives		0.88%	\$5.42
Taxes and Fees		0.03%	\$0.16
PCORI Fees		0.03%	\$0.16
PA Premium Tax (if applicable)		0.00%	\$0.00
Federal Income Tax		0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.00
Profit/Contingency (after tax)		0.00%	\$0.00
Total Retention	1	0.15%	\$62.46
Projected Required Revenue PMPM	\$ 6	15.36	
	1		ı

Table 8. Components of Rate Change

	2018		2019	Difference	Percent Change
\$	322.68	\$	349.70	\$27.02	8.49
\$			560.88	\$146.79	45.59
\$	(158.72)	\$	(258.14)	-\$99.42	-30.89
\$	255.37	\$	302.74	\$ 47.37	14.79
\$	57.28	\$	59.55	\$ 2.28	0.79
\$					-0.59
\$	34.49	\$	(11.09)	\$ (45.58)	-14.19
s	(32.84)	\$	(61.81)	\$ (28.97)	-9.09
\$	9.22	\$	8.35	\$ (0.87)	-0.39
\$	417.44	\$	389.96	\$ (27.48)	-8.59
\$	(31.65)	\$		\$ 31.65	9.89
\$	(124.85)	\$	(93.97)	\$ 30.88	9.69
\$	6.27	\$	7.11	\$ 0.84	0.39
\$	13.65	\$	(1.03)	\$ (14.68)	-4.59
\$	(136.58)	\$	(87.89)	\$ 48.69	15.19
\$	29.83	\$	35.41	\$ 5.58	1.79
\$	11.10	\$	0.09	\$ (11.01)	-3.49
\$	-	\$	-	\$ -	0.09
\$	40.93	\$	35.50	\$ (5.43)	-1.79
				\$ -	0.09
\$	321.79	S	337.57	\$ 15.78	4.99
	\$ 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	\$ 414.09 \$ (158.72) \$ 255.37 \$ 57.22 \$ 34.49 \$ 34.49 \$ 9.22 \$ 417.44 \$ (31.65) \$ (627.75) \$ (124.85) \$ (135.85) \$ (136.58) \$ (136.58)	\$ 414.09 \$ \$ (158.72) \$ \$ (158.72) \$ \$ \$ (158.72) \$ \$ \$ \$ 57.28 \$ \$ \$ 57.28 \$ \$ \$ \$ \$ 57.28 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ 414.09 \$ 560.88 \$ (158.72) \$ (258.14) \$ (2	\$ 144.09 \$ 560.88 \$146.79 \$ \$ (158.72) \$ (258.14) \$ 599.42 \$ \$ (258.14) \$ 599.42 \$ \$ (258.14) \$ 599.42 \$ \$ (258.14) \$ 599.42 \$ \$ (258.14) \$ 599.42 \$ \$ (258.14) \$ 599.42 \$ \$ (258.14) \$ (25

Index Rate for Experience Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 560.88	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 79,904,265.83	
Blended Loss Ratio	95.73%	

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

Effective Date		01/01/2019	04/01/2019			07/01/2019	10/01/2019			al Single Risk Pool
# of Member Months Renewing in Quarter			Ţ							
Adjusted Projected Allowed EHB Claims PMPM Q1 Months of Trend	5	821.49	\$	821.49 3	5	821.49 6	\$	821.49 9	5	821.49
Annual Trend		9.39%		9.39%		9.39%		9.39%		
Single Risk Pool Projected Allowed Claims	\$	821.49	\$	840.14		859.21		878.71	\$	-
Quarterly Trend Factor		100.0%		102.3%		104.6%		107.0%		0.0%
2019 Trend Factors by Quarter		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

	2018		2019
	1.760		1.848
	0.970		0.970
	1.008		1.008
	1.020		1.025
	0.924		1.000
\$	678.24	\$	722.46
s	418.27	\$	389.96
	\$	1.760 0.970 1.008 1.020 0.924 \$ 678.24	1.760 0.970 1.008 1.020 0.924 \$ 678.24 \$

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

	0.675	0.765	
	1.224	1.197	<- URRT W1, S
	1.300	1.254	<- URRT W1, 9
	1.085	0.976	<- URRT W1, S
s	(35.93)	\$ (87.63)	<- URRT W1. S
s	10.09	\$ 11.85	<- URRT W1, S
\$	-		<- URRT W1, S
	0.924	1.000	
	0.676	0.759	
	1.024	1.024	
	1.051	0.997	
	9.24%	10.12%	
	3.44%	0.03%	
	0.00%	0.00%	
	s s s	1.300 1.085 \$ (35.93) \$ 10.09 \$ - - - - - - - - - - - - - - - - - - -	0.875 0.765 1.124 1.197 1.300 1.254 1.085. 0.976 5 (35.93) 5 (87.63) 5 (10.98 1.185 5 0.24 0.76 0.790 1.06 1.004 1.051 0.997 1.051 0.997

PA Rate Template Part III Table 10. Plan Rates

Carrier Name: HMARK Product(s): Market Segment: Individual Rate Effective Date: 01/01/2019 Rase Period Start Date 01/01/2017 Date of Most Recent Membership 02/01/2018

Calibration									
Age Calibration Factor	1.848								
Geographic Calibration Factor	0.970								
Tobacco Calibration Factor	1.008								
Aggregate Calibration Factor	1.807								

\$556.46 \$556.46

Market Adjusted Index Rate \$ 45 CFR Part 156.8 (d) (2) Allowable Factors Existing, Modified, New. Discontinued 8 HIOS Plan ID Plan Type (HMO, POS, PPO, EPO, Discontinued & Not Plan ID (If 1/1/2018 Metallic Tier Standard AV, Exchange (company-Richness Benefits in Non-Funding Taxes & Fees (not On/Off or (Standard 1/1/2018 Plan Mapped (E.M.N.DM. Plan Discontinued & Metallic Actuarial Approach (1). determined (induced addition to Provider Catastrophic of CSR including Exchange Profit or Marketing Name DNM) for 2019 Eligibility Plan Numbe 0.687 0.759 0.999 1.000 1.000 0.997 1.035 \$ 567.64 10.1% 0.0% 0.0% Totals Transitional Plans TRANSITIONAL N/A TRANSITIONAL DNM TRANSITIONAL N/A N/A N/A 391.3984839 0.575 Standard AV 709PA0380003 PPO Major Events Blue PPO 7350C 0.604 0.975 1.000 1.000 0.920 1.00 10.1% 0.0% \$391.40 0.0% 1.000 1.000 1.00 \$391.40 3709PA0860001 0.899 1.053 1.000 1.000 1.000 1.000 \$684.24 10.1% 0.0% \$556.46 0.767 1.004 1.000 1.000 1.000 1.00 \$556.46 0.0% 3709PA0860004 0.784 1.000 1.200 \$682.82 my Direct Blue Conemaugh EPO 7000B DM 1.000 1.000 1.000 \$497.16 3709PA0860007 0.643 Approach (1) my Direct Blue Conemaugh EPO 6950B \$497.16 0.585 Approach (1) 0.653 0.975 1.000 1.000 lan 10 33709PA0860008 EPO Bronze 1.000 \$460.19 10.1% 0.834 0.899 0.767 33709PA0870001 EPO my Direct Blue EPO 1000G 0.788 Approach (1) 1.000 1.00 \$684.24 0.708 Approach (1) lan 13 33709PA0870002 EPO my Direct Blue EPO 3750S 1.000 1.000 1.000 1.00 \$556.46 10.1% 0.0% lan 15 33709PA0870004 EPO my Direct Blue EPO 7150S 0.72 Approach (1) 0.784 1.004 1.000 1.200 \$682.82 lan 16 33709PA0870006 EPO my Direct Blue EPO 7000B 33709PA0870007 Bronze 0.643 Approach (1) On/Off 0.706 0.975 1.000 1.000 1.000 1.00 \$497.16 10.1% 0.0% 0.0% \$497.16 my Direct Blue EPO 6950B 0.97 33709PA0870008 EPO 0.653 0.975 1.000 \$460.19 33709PA0870009 EPO 0.711 Approach (1) 0.834 1.004 1.000 1.000 1.000 1.20 \$726.13 10.1% 0.0% 0.0% my Direct Blue Conemaugh EPO \$650.81 33709PA0890001 EPO 33709PA0870010 EPO 33709PA0860010 EPO 0.747 1.004 1.000 1.20 \$650.81 0.0%

1.004

1.000

	Covered Lives Mapped into 2019 Plans @ 02-01- 2018	Total Policyholders @ 02-01-2018		Plan	Calibrated Adjusted dex Rate PMPM	Calib Adju	2019 rated Plan sted Index e PMPM	Change Compared to Prior 12 months	% of Total Covered Lives
	1,460	1,101		\$	322.68	\$	349.70	8.4%	
[-	-	1	N/A		N/A		N/A	N/A
ſ	47	47		\$	249.48	\$	241.12	-3.3%	0.032191781
ſ	4	4		\$	249.48	\$	241.12	-3.3%	0.3%
[11	10		\$	249.48	\$	241.12	-3.3%	0.8%
	54	38		\$	393.97	\$	421.53	7.0%	3.7%
	12	7		\$	333.55	\$	342.81	2.8%	0.8%
	1	1		\$	401.79	\$	342.81	-14.7%	0.1%
	48	31		\$	401.79	\$	420.66	4.7%	3.3%
	194	153		\$	287.96	\$	306.28	6.4%	13.3%
	58	39		s	263.68	\$	306.28	16.2%	4.0%
ł		- 39		\$	- 203.00	\$	283.50	0.0%	0.0%
ł	-	-		\$		\$	447.33	0.0%	0.0%
ł	246	175		Ś	387.18	Ś	421.53	8.9%	16.8%
ı	101	71		\$	327.80	\$	342.81	4.6%	6.9%
ı		-		\$	-	\$	342.81	0.0%	0.0%
ı	183	135		s	394.87	Ś	420.66	6.5%	12.5%
ı	311	249		\$	283.00	\$	306.28	8.2%	21.3%
ı	166	124		\$	259.13	\$	306.28	18.2%	11.4%
ı	-	-		\$	-	\$	283.50	0.0%	0.0%
ı	-	-		\$	-	\$	447.33	0.0%	0.0%
ı									
	15	8		\$	330.25	\$	400.94	21.4%	1.0%
[9	9		\$	324.56	\$	400.94	23.5%	0.6%
[-		\$	-	\$	342.81	0.0%	0.0%
[-	-		\$	-	\$	342.81	0.0%	0.0%

		02-0	01-2018 Nur	mher of Co	vered Live	: hy Rating	Area			
1	2	3	4	5	6	7	8	9	Total	2019 Continued/ Discontined Plans Indicator
	•									
15	1		1,052	392	-		-	-	1,460	I
-	-	-	-	-	-	-	-	-	-	0
13	1	-	26	7	-	-	-	-	47	1
2	-	-	2	-	-	-	-	-	4	1
-	-	-	8	3	-	-	-	-	11	1
-	-	-	-	54	-	-	_	-	54	1
_			_	12			-		12	1
-	_	-	-	1	-	-	-		1	1
_	_		_	48			_		48	1
-	_	-	-	194	-	-	-		194	1
_			_	58			_		58	1
-	-	-	-	-	-		-	-		1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	246	-	-	-	-	-	246	1
-	-	-	101	-	-	-	-	-	101	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	183	-	-	-	-	-	183	1
-	-	-	311	-	-	-	-	-	311	1
-	-	-	166	-	-	-	-	-	166	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	_	-	-	15		-	-	-	15	1
-	-		9	-	-	-	-	-	9	1
-	-	-	-	-	-	-	-	-	-	1
-	-		-	-	-	-	-	-	-	1

PA Rate Template Part IV A - Individual

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

 Carrier Name:
 HMARK

 Product(s):
 EPO

 Market Segment:
 Individual

 Rate Effective Date:
 01/01/2019

33709PA0870007

33709PA0870008

33709PA0870009

33709PA0880001

33709PA0890001

33709PA0870010

33709PA0860010

my Direct Blue EPO 6950B

ct Blue Conemaugh EPO 2

y Direct Blue EPO 2850SC

М

N

N

М

М

N

N

Plan 17

Plan 18

Plan 19

Plan 20 Plan 21

Plan 22 Plan 23

							2018 21-year-old, Non-Tobacco Premium PMPM															
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off		1	2		3		4	5		6		7	8	,)	Average (weighted by enrollment by rating area)
Totals		These cells auto-fill	using the data en	tered in Table 10.			1	\$ 242.00	\$ 242.0	0 \$	-	\$	316.77	\$ 305	.78 \$	\$ -	\$	-	\$ -	\$	-	\$ 313.00
•																						
Plan 1	33709PA0380003	ajor Events Blue PPO 7350	M		Catastrophic	Off	1	\$ 242.00	\$ 242.0	0 \$	-	\$	242.00	\$ 242	.00 \$	\$ 259.46	\$	-	\$ -	\$	-	\$ 242.00
Plan 2	33709PA0380003	ajor Events Blue PPO 7350	DM	33709PA0380004	Catastrophic	On/Off		\$ 242.00	\$ 242.0	0 \$	-	\$	242.00	\$ 242	.00 \$	\$ 259.46	\$	-	\$ -	\$	-	\$ 242.00
Plan 3	33709PA0380004	ajor Events Blue PPO 7350	M		Catastrophic	On/Off		\$ 242.00	\$ 242.0	0 \$	-	\$	242.00	\$ 242	.00 \$	\$ 259.46	\$	-	\$ -	\$	-	\$ 242.00
Plan 4	33709PA0860001	ect Blue Conemaugh EPO	M		Gold	On/Off		\$ 382.15	\$ 382.1	5 \$	-	\$	382.15	\$ 382	.15 \$	\$ 409.72	\$	-	\$ -	\$	-	\$ 382.15
Plan 5	33709PA0860002	ect Blue Conemaugh EPO	DM	33709PA0860010	Silver	Off		\$ 323.55	\$ 323.5	5 \$	-	\$	323.55	\$ 323	.55 \$	\$ 346.89	\$	-	\$ -	\$	-	\$ 323.55
Plan 6	33709PA0860004	ect Blue Conemaugh EPO	DM	33709PA0860010	Silver	Off		\$ 389.74	\$ 389.7	4 \$	-	\$	389.74	\$ 389	.74 \$	\$ 417.87	\$	-	\$ -	\$	-	\$ 389.74
Plan 7	33709PA0860004	ect Blue Conemaugh EPO	DM	33709PA0860002	Silver	On/Off		\$ 389.74	\$ 389.7	4 \$	-	\$	389.74	\$ 389	.74 \$	\$ 417.87	\$	-	\$ -	\$	-	\$ 389.74
Plan 8	33709PA0860006	ect Blue Conemaugh EPO	DM	33709PA0860007	Bronze	On/Off		\$ 279.32	\$ 279.3	2 \$	-	\$	279.32	\$ 279	.32 \$	\$ 299.48	\$	-	\$ -	\$	-	\$ 279.32
Plan 9	33709PA0860007	ect Blue Conemaugh EPO	M		Bronze	On/Off		\$ 255.77	\$ 255.7	7 \$	-	\$	255.77	\$ 255	.77 \$	\$ 274.22	\$	-	\$ -	\$	-	\$ 255.77
Plan 10	33709PA0860008		N		Bronze	On/Off		\$ -	\$ -	\$	-	\$	-	\$		ŝ -	\$	-	\$ -	\$	-	\$ -
Plan 11	33709PA0860009		N		Silver	On/Off		\$ -	\$ -	\$	-	\$	-	\$. ;	ŝ -	\$	-	\$ -	\$	-	\$ -
Plan 12	33709PA0870001	my Direct Blue EPO 10000	M		Gold	On/Off		\$ 375.56	\$ 375.5	6 \$	-	\$	375.56	\$ 375	.56	\$ 402.66	\$		\$ -	\$	-	\$ 375.56
Plan 13	33709PA0870002	my Direct Blue EPO 37505	DM	33709PA0870010	Silver	Off		\$ 317.97	\$ 317.9	7 \$	-	\$	317.97	\$ 317	.97	\$ 340.92	\$	-	\$ -	\$	-	\$ 317.97
Plan 14	33709PA0870004	my Direct Blue EPO 7150S	DM	33709PA0870010	Silver	Off		\$ -	\$ -	\$	-	\$	-	\$. ;	\$ -	\$	-	\$ -	\$	-	\$ -
Plan 15	33709PA0870004	my Direct Blue EPO 7150S	DM	33709PA0870002	Silver	On/Off		\$ 383.02	\$ 383.0	2 \$	-	\$	383.02	\$ 383	.02	\$ 410.66	_	-	\$ -	\$	-	\$ 383.02
Plan 16	33709PA0870006	my Direct Blue EPO 7000B	DM	33709PA0870007	Bronze	On/Off		\$ 274.51	\$ 274.5	1 \$	-	\$	274.51	\$ 274	.51 \$	\$ 294.32	\$	-	\$ -	\$	-	\$ 274.51

On/Off

On/Off

On/Off

On/Off

On/Off

Off

Off

Bronze

Bronze

Silver

Silver

Silver

Silver

\$ 251.36 \$ 251.36

\$ 320.34 \$ 320.34 \$

\$ 314.82 \$ 314.82

\$ 251.36 \$ 251.36 \$ 269.50 \$

\$ 320.34 \$ 320.34 \$ 343.46 \$

\$ 314.82 \$ 337.54

\$ 314.82

- \$ 320.34

			2019 21-ye	ar-old, Non-T	obacco Prem	ium PMPM								Change in 21-	year-old Non-	Tobacco Pre	mium PMPM			
1	2	3	4	5	6	7	8		9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 233.89	\$ 233.89	\$ -	\$ 344.56	\$ 329.15	\$ -	\$ -	\$ -	\$	-	\$ 339.21	-3.3%	-3.3%	0.0%	9.0%	7.9%	0.0%	0.0%	0.0%	0.0%	8.6%
	•	•		•		•	•													
4 200 00	4 222.22	I A	4 200.00	4 200 00	4 250 55					4 222 22	2.22/	2.20/		2.24	2.24	2 22/				2 221
\$ 233.89	\$ 233.89		\$ 233.89				\$ -	\$	-	\$ 233.89	-3.3%	-3.3%		-3.3%	-3.3%	-3.3%				-3.3%
\$ 233.89	\$ 233.89		y 233.03	\$ 233.89	\$ 250.77	-	\$ -	\$	-	\$ 233.89	-3.3%	-3.3%		-3.3%	-3.3%	-3.3%				-3.3%
\$ 233.89	\$ 233.89	l :	\$ 233.89	\$ 233.89	\$ 250.77		\$ -	\$	-	\$ 233.89	-3.3%	-3.3%		-3.3%	-3.3%	-3.3%				-3.3%
\$ 408.89	\$ 408.89	\$ -	\$ 408.89 \$ 332.53	\$ 408.89	\$ 438.39		\$ -	\$	-	\$ 408.89	7.0%	7.0%		7.0%	7.0% 2.8%	7.0% 2.8%				7.0%
\$ 332.53	\$ 332.53 \$ 332.53		\$ 332.53	\$ 332.53	\$ 356.53 \$ 356.53	\$ -	\$ -	\$	-	\$ 332.53	-14.7%	-14.7%		2.8%		-14.7%				2.8%
\$ 332.53 \$ 408.04	\$ 332.53		\$ 332.53	\$ 332.53 \$ 408.04	\$ 356.53	\$ -	\$ -	\$		\$ 332.53 \$ 408.04	4.7%	-14.7% 4.7%		-14.7% 4.7%	-14.7% 4.7%	-14.7% 4.7%				-14.7%
\$ 408.04	\$ 408.04	\$ -	\$ 408.04	\$ 408.04		7	\$ -	\$			6.4%			6.4%	6.4%	6.4%				4.7%
\$ 297.09	\$ 297.09	\$ -	\$ 297.09	\$ 297.09	\$ 318.53 \$ 318.53	\$ -	\$ -	\$		φ 2 37.03	16.2%	6.4% 16.2%		16.2%		16.2%				6.4% 16.2%
	•	7				\$ -	\$ -	\$		\$ 297.09	16.2%	16.2%		16.2%	16.2%	16.2%				16.2%
\$ 275.00 \$ 433.91	\$ 275.00 \$ 433.91	\$ -	\$ 275.00 \$ 433.91	\$ 275.00 \$ 433.91	\$ 294.84 \$ 465.23	\$ -	\$ -	\$	-	\$ -										
\$ 433.91	\$ 408.89	\$ -	\$ 433.91	\$ 433.91	\$ 405.23	\$ -	\$ -	\$		\$ 408.89	8.9%	8.9%		8.9%	8.9%	8.9%				8.9%
\$ 332.53	\$ 332.53	\$ -	\$ 332.53		\$ 356.53	\$ -	٠ - د	ç	-	\$ 332.53	4.6%	4.6%		4.6%	4.6%	4.6%				4.6%
\$ 332.53	\$ 332.53	\$ -	\$ 332.53	\$ 332.53	\$ 356.53	Y	۶ - د	ç	-	\$ 334.33 ¢	4.6%	4.6%		4.0%	4.0%	4.0%				4.0%
\$ 408.04			\$ 408.04	\$ 332.53	\$ 437.48		\$ -	\$	÷	\$ 408.04	6.5%	6.5%		6.5%	6.5%	6.5%				6.5%
\$ 297.09	\$ 297.09	\$ -	\$ 297.09	\$ 408.04	\$ 437.48		\$ -	\$	-	\$ 408.04	8.2%	8.2%		8.2%	8.2%	8.2%				8.2%
\$ 297.09	\$ 297.09	т	\$ 297.09	\$ 297.09			¢ -	\$		\$ 297.09	18.2%	18.2%		18.2%	18.2%	18.2%				18.2%
\$ 275.00	\$ 275.00		\$ 275.00	\$ 275.00	\$ 294.84	\$ -	ė -	\$	-	\$ 297.09	10.2%	10.2/0		10.2/0	10.2/0	10.270				10.2/0
\$ 433.91	\$ 275.00	\$ -	\$ 433.91	\$ 275.00	\$ 465.23	\$ -	ė -	\$	÷	\$ -										
\$ 433.91	\$ 388.91	\$ -	\$ 433.91	\$ 433.91	\$ 416.97	\$ -	ė -	\$		\$ 388.91	21.4%	21.4%		21.4%	21.4%	21.4%				21.4%
\$ 388.91	\$ 388.91	\$ -	\$ 388.91	\$ 388.91	\$ 416.97	\$ -	\$ -	\$	Ť	\$ 388.91	23.5%	23.5%		23.5%	23.5%	23.5%				23.5%
\$ 332.53	\$ 332.53	7	\$ 332.53	\$ 332.53	\$ 356.53	Y	\$ -	\$	Ť	\$ 300.91	23.3%	23.3/6		25.5%	25.5%	23.3/0				25.5%
\$ 332.53	\$ 332.53				\$ 356.53		\$ -	\$		\$ -										
\$ 332.53	<i>φ</i> 332.33	ş -	<i>φ</i> 532.53	<i>φ</i> 532.53	\$ 550.55	э -	ş -	ې	-	э -										

PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors Age Age Tobacco Age Age Tobacco													
Band	Factor	Factor		Band	Factor	Factor							
0-14	0.765			40	1.278	1.100							
15	0.833			41	1.302	1.105							
16	0.859			42	1.325	1.112							
17	0.885			43	1.357	1.121							
18	0.913	1.000		44	1.397	1.132							
19	0.941	1.000		45	1.444	1.145							
20	0.970	1.000		46	1.500	1.160							
21	1.000	1.025		47	1.563	1.177							
22	1.000	1.025		48	1.635	1.196							
23	1.000	1.025		49	1.706	1.217							
24	1.000	1.025		50	1.786	1.225							
25	1.004	1.025		51	1.865	1.225							
26	1.024	1.025		52	1.952	1.225							
27	1.048	1.025		53	2.040	1.225							
28	1.087	1.025		54	2.135	1.225							
29	1.119	1.025		55	2.230	1.225							
30	1.135	1.025		56	2.333	1.225							
31	1.159	1.025		57	2.437	1.225							
32	1.183	1.025		58	2.548	1.225							
33	1.198	1.025		59	2.603	1.225							
34	1.214	1.025		60	2.714	1.225							
35	1.222	1.025		61	2.810	1.225							
36	1.230	1.025		62	2.873	1.225							
37	1.238	1.025		63	2.952	1.225							
38	1.246	1.025		64+	3.000	1.225							
39	1.262	1.025											

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

Carrier Name: HMARK

Product(s): EPO

Market Segment: Individual

Rate Effective Date: 01/01/2019

Table 13. Geographic Factors

Geographic Area Factors						
Area	Counties	Current Factor	Proposed Factor			
Rating Area 1	Clarion, Crawford, Erie, Forest, McKean, Mercer, Warren, Venango	0.970	0.970			
Rating Area 2	Cameron, Elk, Potter	0.970	0.970			
Rating Area 3		0.000	0.000			
Rating Area 4	Beaver, Butler, Allegheny, Armstrong, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970			
Rating Area 5	Blair, Cambria, Somerset, Bedford, Clearfield, Huntingdon, Jefferson	0.970	0.970			
Rating Area 6	Centre	1.040	1.040			
Rating Area 7		0.000	0.000			
Rating Area 8		0.000	0.000			
Rating Area 9		0.000	0.000			

Table 14. Network Factors

Projecion Period Network Factors						
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date		
ACA Select Network	Zone I	0.917	1	05/16/2017		
ACA Select Network	Zone Y	0.933	1.000	05/16/2017		
Community Blue	Zones L and M	0.986	1.000	08/17/2012		

Company Name: Highmark Inc.

Market: Individual

Product: EPO, PPO

Effective Date of Rates: January 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>	33709PA	0870001	33709PA	0870001	33709PA	0890001	33709PA	0890001
HIOS Plan ID (Off Exchange)=>	33709PA	0870001	33709PA	0870001	33709PA	0890001	33709PA	0890001
Plan Marketing Name =>	my Direct Blue I 2 Free PC		my Direct Blue 2 Free P		my Direct Blue I		my Direct Blue I	
Form # =>	EPO/V	VDP-1	EPO/V	WDP-1	EPO/HDH	P/WDP-1	EPO/HDH	P/WDP-1
Rating Area =>	Are	a 1	Are	ea 4	Are	a 1	Are	a 4
Network =>	l			<u> </u>				
Metal =>	Go			old	Silv		Silv	
Deductible =>	\$1,0			000	\$4,4		\$4,4	
Coinsurance => Copays =>	80 \$20			PCP	90		90 N/	
OOP Maximum =>	\$7,0			000	N/A \$6,650		\$6,0	
Pediatric Dental (Yes/No) =>	Ye			es	Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$312.79	\$312.79	\$312.79	\$312.79	\$297.52	\$297.52	\$297.52	\$297.52
15	\$340.60	\$340.60	\$340.60	\$340.60	\$323.96	\$323.96	\$323.96	\$323.96
16	\$351.23	\$351.23	\$351.23	\$351.23	\$334.07	\$334.07	\$334.07	\$334.07
17	\$361.86	\$361.86	\$361.86	\$361.86	\$344.19	\$344.19	\$344.19	\$344.19
18	\$373.31	\$373.31	\$373.31	\$373.31	\$355.07	\$355.07	\$355.07	\$355.07
19	\$384.76	\$384.76	\$384.76	\$384.76	\$365.96	\$365.96	\$365.96	\$365.96
20	\$396.61	\$396.61	\$396.61	\$396.61 \$410.11	\$377.24	\$377.24	\$377.24	\$377.24
21 22	\$408.88 \$408.88	\$419.11 \$419.10	\$408.88 \$408.88	\$419.11 \$419.10	\$388.91 \$388.91	\$398.63 \$398.63	\$388.91 \$388.91	\$398.63 \$398.63
22	\$408.88	\$419.10	\$408.88	\$419.10	\$388.91	\$398.63	\$388.91	\$398.63
23	\$408.88	\$419.10	\$408.88	\$419.10	\$388.91	\$398.63	\$388.91	\$398.63
25	\$410.52	\$420.78	\$410.52	\$420.78	\$390.47	\$400.23	\$390.47	\$400.23
26	\$418.69	\$429.16	\$418.69	\$429.16	\$398.24	\$408.20	\$398.24	\$408.20
27	\$428.51	\$439.22	\$428.51	\$439.22	\$407.58	\$417.77	\$407.58	\$417.77
28	\$444.45	\$455.56	\$444.45	\$455.56	\$422.75	\$433.32	\$422.75	\$433.32
29	\$457.54	\$468.98	\$457.54	\$468.98	\$435.19	\$446.07	\$435.19	\$446.07
30	\$464.08	\$475.68	\$464.08	\$475.68	\$441.41	\$452.45	\$441.41	\$452.45
31	\$473.89	\$485.74	\$473.89	\$485.74	\$450.75	\$462.02	\$450.75	\$462.02
32	\$483.71	\$495.80	\$483.71	\$495.80	\$460.08	\$471.58	\$460.08	\$471.58
33 34	\$489.84	\$502.09	\$489.84	\$502.09	\$465.91	\$477.56	\$465.91	\$477.56
35	\$496.38 \$499.65	\$508.79 \$512.14	\$496.38 \$499.65	\$508.79 \$512.14	\$472.14 \$475.25	\$483.94 \$487.13	\$472.14 \$475.25	\$483.94 \$487.13
36	\$502.92	\$515.49	\$502.92	\$515.49	\$473.23	\$490.32	\$473.23	\$490.32
37	\$506.19	\$518.84	\$506.19	\$518.84	\$481.47	\$493.51	\$481.47	\$493.51
38	\$509.46	\$522.20	\$509.46	\$522.20	\$484.58	\$496.69	\$484.58	\$496.69
39	\$516.01	\$528.91	\$516.01	\$528.91	\$490.80	\$503.07	\$490.80	\$503.07
40	\$522.55	\$574.81	\$522.55	\$574.81	\$497.03	\$546.73	\$497.03	\$546.73
41	\$532.36	\$588.26	\$532.36	\$588.26	\$506.36	\$559.53	\$506.36	\$559.53
42	\$541.77	\$602.45	\$541.77	\$602.45	\$515.31	\$573.02	\$515.31	\$573.02
43	\$554.85	\$621.99	\$554.85	\$621.99	\$527.75	\$591.61	\$527.75	\$591.61
44	\$571.21	\$646.61	\$571.21	\$646.61	\$543.31	\$615.03	\$543.31	\$615.03
45	\$590.42	\$676.03	\$590.42	\$676.03 \$711.45	\$561.59	\$643.02	\$561.59	\$643.02
46 47	\$613.32 \$639.08	\$711.45 \$752.20	\$613.32 \$639.08	\$711.45 \$752.20	\$583.37 \$607.87	\$676.71 \$715.46	\$583.37 \$607.87	\$676.71 \$715.46
47	\$668.52	\$799.55	\$668.52	\$752.20 \$799.55	\$635.87	\$760.50	\$635.87	\$715.46 \$760.50
49	\$697.55	\$848.92	\$697.55	\$848.92	\$663.48	\$807.46	\$663.48	\$807.46
50	\$730.26	\$894.57	\$730.26	\$894.57	\$694.59	\$850.87	\$694.59	\$850.87
51	\$762.56	\$934.14	\$762.56	\$934.14	\$725.32	\$888.52	\$725.32	\$888.52
52	\$798.13	\$977.71	\$798.13	\$977.71	\$759.15	\$929.96	\$759.15	\$929.96
53	\$834.12	\$1,021.80	\$834.12	\$1,021.80	\$793.38	\$971.89	\$793.38	\$971.89
54	\$872.96	\$1,069.38	\$872.96	\$1,069.38	\$830.32	\$1,017.14	\$830.32	\$1,017.14
55	\$911.80	\$1,116.96	\$911.80	\$1,116.96	\$867.27	\$1,062.41	\$867.27	\$1,062.41
56	\$953.92	\$1,168.55	\$953.92	\$1,168.55	\$907.33	\$1,111.48	\$907.33	\$1,111.48
57 50	\$996.44	\$1,220.64	\$996.44	\$1,220.64	\$947.77	\$1,161.02	\$947.77	\$1,161.02
58 50	\$1,041.83	\$1,276.24	\$1,041.83	\$1,276.24	\$990.94	\$1,213.90	\$990.94	\$1,213.90
59 60	\$1,064.31 \$1,109.70	\$1,303.78 \$1,359.38	\$1,064.31 \$1,109.70	\$1,303.78 \$1,359.38	\$1,012.33 \$1,055.50	\$1,240.10 \$1,292.99	\$1,012.33 \$1,055.50	\$1,240.10 \$1,292.99
61	\$1,109.70 \$1,148.95	\$1,359.38	\$1,109.70	\$1,359.38 \$1,407.46	\$1,055.50	\$1,292.99	\$1,055.50	\$1,292.99
62	\$1,146.93	\$1,407.40	\$1,146.93	\$1,407.40	\$1,092.84	\$1,368.74	\$1,092.84	\$1,368.74
63	\$1,207.01	\$1,478.59	\$1,207.01	\$1,439.02	\$1,117.34	\$1,406.37	\$1,117.34	\$1,406.37
64+	\$1,226.64	\$1,502.63	\$1,226.64	\$1,502.63	\$1,146.73	\$1,429.24	\$1,146.73	\$1,429.24
U-7.	71,220.04	y 1,302.03	71,220.04	71,502.05	71,100.73	Y1,72J.24	71,100.73	Y1,76J.64

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HIOS Plan ID (On Exchange)=>	N/	Ά	N,	/A	33709PA	0870009	33709PA	0870009
HIOS Plan ID (Off Exchange)=>	33709PA		33709PA		33709PA		33709PA	
	my Direct Blue I	PO Silver 3500	my Direct Blue	EPO Silver 3500				
Plan Marketing Name =>	- 2 Free P	CP Visits	- 2 Free P	CP Visits	my Direct Blue	e EPO Silver 0	my Direct Blue	EPO Silver 0
Form # =>	EPO/V	VDP-1	EPO/V	VDP-1	EPO/V	VDP-1	EPO/W	/DP-1
Rating Area =>	Are	a 1	Are	a 4	Are	a 1	Are	a 4
Network =>	ı		ı		I		ı	
Metal =>	Silv	er	Silv	/er	Silv	/er	Silv	er
Deductible =>	\$3,5	500	\$3,	500	\$	0	\$()
Coinsurance =>	70		70		60		60	
Copays =>	\$50		\$50		\$40		\$40	
OOP Maximum =>	\$7,7		\$7,		\$7,8		\$7,8	
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$254.39	\$254.39	\$254.39	\$254.39	\$331.94	\$331.94	\$331.94	\$331.94
15	\$277.00	\$277.00	\$277.00	\$277.00	\$361.45	\$361.45	\$361.45	\$361.45
16	\$285.64	\$285.64	\$285.64	\$285.64	\$372.73	\$372.73	\$372.73	\$372.73
17	\$294.29	\$294.29	\$294.29	\$294.29	\$384.01	\$384.01	\$384.01	\$384.01
18	\$303.60	\$303.60	\$303.60	\$303.60	\$396.16	\$396.16	\$396.16	\$396.16
19	\$312.91	\$312.91	\$312.91	\$312.91	\$408.31	\$408.31	\$408.31	\$408.3
20	\$322.55	\$322.55	\$322.55	\$322.55	\$420.89	\$420.89	\$420.89	\$420.8
21	\$332.53	\$340.84	\$332.53	\$340.84	\$433.91	\$444.76	\$433.91	\$444.7
22	\$332.53	\$340.84	\$332.53	\$340.84	\$433.91	\$444.76	\$433.91	\$444.7
23	\$332.53	\$340.84	\$332.53	\$340.84	\$433.91	\$444.76	\$433.91	\$444.7
24	\$332.53	\$340.84	\$332.53	\$340.84	\$433.91	\$444.76	\$433.91	\$444.7
25	\$333.86	\$342.21	\$333.86	\$340.84	\$435.65	\$446.54	\$435.65	\$446.5
26	\$340.51	\$349.02	\$340.51	\$342.21	\$444.32	\$455.43	\$444.32	\$455.4
26	\$348.49	\$357.20	\$340.51	\$349.02	\$444.32 \$454.74	\$455.45	\$444.32 \$454.74	\$455.4 \$466.1
	·		· ·					
28	\$361.46	\$370.50	\$361.46	\$370.50	\$471.66	\$483.45	\$471.66	\$483.4
29	\$372.10	\$381.40	\$372.10	\$381.40	\$485.55	\$497.69	\$485.55	\$497.6
30	\$377.42	\$386.86	\$377.42	\$386.86	\$492.49	\$504.80	\$492.49	\$504.8
31	\$385.40	\$395.04	\$385.40	\$395.04	\$502.90	\$515.47	\$502.90	\$515.4
32	\$393.38	\$403.21	\$393.38	\$403.21	\$513.32	\$526.15	\$513.32	\$526.1
33	\$398.37	\$408.33	\$398.37	\$408.33	\$519.82	\$532.82	\$519.82	\$532.8
34	\$403.69	\$413.78	\$403.69	\$413.78	\$526.77	\$539.94	\$526.77	\$539.9
35	\$406.35	\$416.51	\$406.35	\$416.51	\$530.24	\$543.50	\$530.24	\$543.5
36	\$409.01	\$419.24	\$409.01	\$419.24	\$533.71	\$547.05	\$533.71	\$547.0
37	\$411.67	\$421.96	\$411.67	\$421.96	\$537.18	\$550.61	\$537.18	\$550.6
38	\$414.33	\$424.69	\$414.33	\$424.69	\$540.65	\$554.17	\$540.65	\$554.1
39	\$419.65	\$430.14	\$419.65	\$430.14	\$547.59	\$561.28	\$547.59	\$561.2
40	\$424.97	\$467.47	\$424.97	\$467.47	\$554.54	\$609.99	\$554.54	\$609.9
41	\$432.95	\$478.41	\$432.95	\$478.41	\$564.95	\$624.27	\$564.95	\$624.2
42	\$440.60	\$489.95	\$440.60	\$489.95	\$574.93	\$639.32	\$574.93	\$639.3
43	\$451.24	\$505.84	\$451.24	\$505.84	\$588.82	\$660.07	\$588.82	\$660.0
44	\$464.54	\$525.86	\$464.54	\$525.86	\$606.17	\$686.18	\$606.17	\$686.1
45	\$480.17	\$549.79	\$480.17	\$549.79	\$626.57	\$717.42	\$626.57	\$717.4
46	\$498.80	\$578.61	\$498.80	\$578.61	\$650.87	\$755.01	\$650.87	\$755.0
47	\$519.74	\$611.73	\$519.74	\$611.73	\$678.20	\$798.24	\$678.20	\$798.2
48	\$543.69	\$650.25	\$543.69	\$650.25	\$709.44	\$848.49	\$709.44	\$848.4
49	\$567.30	\$690.40	\$567.30	\$690.40	\$740.25	\$900.88	\$740.25	\$900.8
50	\$593.90	\$727.53	\$593.90	\$727.53	\$774.96	\$949.33	\$774.96	\$949.3
51	\$620.17	\$759.71	\$620.17	\$759.71	\$809.24	\$991.32	\$809.24	\$991.3
52	\$649.10	\$795.15	\$649.10	\$795.15	\$846.99	\$1,037.56	\$846.99	\$1,037.5
53	\$678.36	\$830.99	\$678.36	\$830.99	\$885.18	\$1,084.35	\$885.18	\$1,084.3
54	\$709.95	\$869.69	\$709.95	\$869.69	\$926.40	\$1,134.84	\$926.40	\$1,134.8
55	\$741.54	\$908.39	\$741.54	\$908.39	\$967.62	\$1,185.33	\$967.62	\$1,185.3
56	\$775.79	\$950.34	\$775.79	\$950.34	\$1,012.31	\$1,240.08	\$1,012.31	\$1,240.0
57	\$810.38	\$992.72	\$810.38	\$992.72	\$1,057.44	\$1,295.36	\$1,057.44	\$1,295.3
58	\$847.29	\$1,037.93	\$847.29	\$1,037.93	\$1,105.60	\$1,354.36	\$1,105.60	\$1,354.3
59	\$865.58	\$1,060.34	\$865.58	\$1,060.34	\$1,129.47	\$1,383.60	\$1,129.47	\$1,383.6
60	\$902.49	\$1,000.54	\$902.49	\$1,000.54	\$1,177.63	\$1,442.60	\$1,177.63	\$1,383.0
61	\$934.41	\$1,103.33	\$934.41	\$1,103.33	\$1,177.03	\$1,442.60	\$1,177.03	\$1,442.6
62	\$955.36	\$1,144.65	\$955.36	\$1,144.65	\$1,219.29	\$1,493.03	\$1,219.29	\$1,493.0
63	\$981.63	\$1,170.32	\$955.36	\$1,170.32	\$1,246.62		\$1,246.62	\$1,527.1 \$1,569.1
			· ·			\$1,569.10		
64+	\$997.59	\$1,222.05	\$997.59	\$1,222.05	\$1,301.73	\$1,594.62	\$1,301.73	\$1,594.6

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HIOS Plan ID (On Exchange)=>	33709PA	0870002	33709PA	.0870002	33709PA	0870007	33709PA	0870007
HIOS Plan ID (Off Exchange)=>	33709PA		33709PA		33709PA		33709PA	
			my Direct Blue		my Direct Blue		my Direct Blue	
Plan Marketing Name =>	- 2 Free P		- 2 Free P		400		400	
Form # =>	EPO/V	VDP-1	EPO/V	WDP-1	EPO/V	VDP-1	EPO/V	VDP-1
Rating Area =>	Are	a 1	Are	a 4	Area 1		Area 4	
Network =>	I		I				I	
Metal =>	Silv		Silv		Bro		Broi	
Deductible =>	\$2,4		\$2,4		\$4,0		\$4,0	
Coinsurance =>	70 \$40		70 \$40	PCP	70 \$60		70 \$60	
Copays => OOP Maximum =>	\$7,8		\$7,8		\$7,9 \$7,9		\$7,9	
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$312.15	\$312.15	\$312.15	\$312.15	\$227.27	\$227.27	\$227.27	\$227.27
15	\$339.90	\$339.90	\$339.90	\$339.90	\$247.48	\$247.48	\$247.48	\$247.48
16	\$350.51	\$350.51	\$350.51	\$350.51	\$255.20	\$255.20	\$255.20	\$255.20
17	\$361.12	\$361.12	\$361.12	\$361.12	\$262.92	\$262.92	\$262.92	\$262.92
18	\$372.54	\$372.54	\$372.54	\$372.54	\$271.24	\$271.24	\$271.24	\$271.24
19	\$383.97	\$383.97	\$383.97	\$383.97	\$279.56	\$279.56	\$279.56	\$279.56
20	\$395.80	\$395.80	\$395.80	\$395.80	\$288.18	\$288.18	\$288.18	\$288.18
21	\$408.04	\$418.24	\$408.04	\$418.24	\$297.09	\$304.52	\$297.09	\$304.52
22	\$408.04	\$418.24	\$408.04 \$408.04	\$418.24	\$297.09	\$304.52	\$297.09	\$304.52
23 24	\$408.04 \$408.04	\$418.24 \$418.24	\$408.04 \$408.04	\$418.24 \$418.24	\$297.09 \$297.09	\$304.52 \$304.52	\$297.09 \$297.09	\$304.52 \$304.52
25	\$409.67	\$419.91	\$409.67	\$419.91	\$298.28	\$305.74	\$297.09	\$305.74
26	\$417.83	\$428.28	\$417.83	\$428.28	\$304.22	\$311.83	\$304.22	\$311.83
27	\$427.63	\$438.32	\$427.63	\$438.32	\$311.35	\$319.13	\$311.35	\$319.13
28	\$443.54	\$454.63	\$443.54	\$454.63	\$322.94	\$331.01	\$322.94	\$331.01
29	\$456.60	\$468.02	\$456.60	\$468.02	\$332.44	\$340.75	\$332.44	\$340.75
30	\$463.13	\$474.71	\$463.13	\$474.71	\$337.20	\$345.63	\$337.20	\$345.63
31	\$472.92	\$484.74	\$472.92	\$484.74	\$344.33	\$352.94	\$344.33	\$352.94
32	\$482.71	\$494.78	\$482.71	\$494.78	\$351.46	\$360.25	\$351.46	\$360.25
33	\$488.83	\$501.05	\$488.83	\$501.05	\$355.91	\$364.81	\$355.91	\$364.81
34	\$495.36	\$507.74	\$495.36	\$507.74	\$360.67	\$369.69	\$360.67	\$369.69
35	\$498.62	\$511.09	\$498.62	\$511.09	\$363.04	\$372.12	\$363.04	\$372.12
36 37	\$501.89	\$514.44	\$501.89	\$514.44	\$365.42	\$374.56	\$365.42	\$374.56
37 38	\$505.15 \$508.42	\$517.78 \$521.13	\$505.15 \$508.42	\$517.78 \$521.13	\$367.80 \$370.17	\$377.00 \$379.42	\$367.80 \$370.17	\$377.00 \$379.42
39	\$514.95	\$527.82	\$514.95	\$527.82	\$370.17	\$384.30	\$370.17	\$384.30
40	\$521.48	\$573.63	\$521.48	\$573.63	\$379.68	\$417.65	\$379.68	\$417.65
41	\$531.27	\$587.05	\$531.27	\$587.05	\$386.81	\$427.43	\$386.81	\$427.43
42	\$540.65	\$601.20	\$540.65	\$601.20	\$393.64	\$437.73	\$393.64	\$437.73
43	\$553.71	\$620.71	\$553.71	\$620.71	\$403.15	\$451.93	\$403.15	\$451.93
44	\$570.03	\$645.27	\$570.03	\$645.27	\$415.03	\$469.81	\$415.03	\$469.81
45	\$589.21	\$674.65	\$589.21	\$674.65	\$429.00	\$491.21	\$429.00	\$491.21
46	\$612.06	\$709.99	\$612.06	\$709.99	\$445.64	\$516.94	\$445.64	\$516.94
47	\$637.77	\$750.66	\$637.77	\$750.66	\$464.35	\$546.54	\$464.35	\$546.54
48	\$667.15	\$797.91	\$667.15	\$797.91	\$485.74	\$580.95	\$485.74	\$580.95
49	\$696.12	\$847.18	\$696.12	\$847.18	\$506.84	\$616.82	\$506.84	\$616.82
50 E1	\$728.76 \$760.99	\$892.73 \$932.21	\$728.76 \$760.99	\$892.73 \$932.21	\$530.60 \$554.07	\$649.99 \$678.74	\$530.60 \$554.07	\$649.99 \$678.74
51 52	\$760.99 \$796.49	\$932.21	\$760.99 \$796.49	\$932.21 \$975.70	\$554.07 \$579.92	\$678.74 \$710.40	\$554.07 \$579.92	\$678.74 \$710.40
53	\$832.40	\$1,019.69	\$832.40	\$1,019.69	\$606.06	\$710.40	\$606.06	\$710.40 \$742.42
54	\$871.17	\$1,019.09	\$871.17	\$1,019.09	\$634.29	\$777.01	\$634.29	\$777.01
55	\$909.93	\$1,114.66	\$909.93	\$1,114.66	\$662.51	\$811.57	\$662.51	\$811.57
56	\$951.96	\$1,166.15	\$951.96	\$1,166.15	\$693.11	\$849.06	\$693.11	\$849.06
57	\$994.39	\$1,218.13	\$994.39	\$1,218.13	\$724.01	\$886.91	\$724.01	\$886.91
58	\$1,039.69	\$1,273.62	\$1,039.69	\$1,273.62	\$756.99	\$927.31	\$756.99	\$927.31
59	\$1,062.13	\$1,301.11	\$1,062.13	\$1,301.11	\$773.33	\$947.33	\$773.33	\$947.33
60	\$1,107.42	\$1,356.59	\$1,107.42	\$1,356.59	\$806.30	\$987.72	\$806.30	\$987.72
61	\$1,146.59	\$1,404.57	\$1,146.59	\$1,404.57	\$834.82	\$1,022.65	\$834.82	\$1,022.65
62	\$1,172.30	\$1,436.07	\$1,172.30	\$1,436.07	\$853.54	\$1,045.59	\$853.54	\$1,045.59
63	\$1,204.53	\$1,475.55	\$1,204.53	\$1,475.55	\$877.01	\$1,074.34	\$877.01	\$1,074.34
64+	\$1,224.12	\$1,499.55	\$1,224.12	\$1,499.55	\$891.27	\$1,091.81	\$891.27	\$1,091.81

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HIOS Plan ID (On Exchange)=>	33709PA	0870008	33709PA	.0870008	33709PA	0860001	33709PA	0880001
HIOS Plan ID (Off Exchange)=>	33709PA		33709PA	0870008	33709PA		33709PA	
	my Direct Blue	e EPO Bronze	my Direct Blu	e EPO Bronze	my Direct Blue	e Conemaugh	my Direct Blue	Conemaugh
Plan Marketing Name =>	79		79		EPO Gold 100		EPO Silver	
Form # =>	EPO/V		EPO/V		EPO/V		EPO/HDH	-
Rating Area =>	Are		Are		Are		Are	
Network => Metal =>	Bro	<u>' </u>	Bro		Y Go		Y Silv	
Deductible =>	\$7,9		\$7,9		\$1,0		\$4,4	
Coinsurance =>	100		100		80		90	
Copays =>	N/	' A	N,	/A	\$20	PCP	N/	'A
OOP Maximum =>	\$7,9	900	\$7,9	900	\$7,0	000	\$6,6	550
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$210.38	\$210.38	\$210.38	\$210.38	\$312.79	\$312.79	\$297.52	\$297.52
15 16	\$229.08 \$236.23	\$229.08 \$236.23	\$229.08 \$236.23	\$229.08 \$236.23	\$340.60 \$351.23	\$340.60 \$351.23	\$323.96 \$334.07	\$323.96 \$334.07
17	\$243.38	\$230.23	\$230.23	\$230.23	\$361.86	\$361.86	\$344.19	\$344.19
18	\$251.08	\$251.08	\$251.08	\$251.08	\$373.31	\$373.31	\$355.07	\$355.07
19	\$258.78	\$258.78	\$258.78	\$258.78	\$384.76	\$384.76	\$365.96	\$365.96
20	\$266.75	\$266.75	\$266.75	\$266.75	\$396.61	\$396.61	\$377.24	\$377.24
21	\$275.00	\$281.87	\$275.00	\$281.87	\$408.88	\$419.11	\$388.91	\$398.63
22	\$275.00	\$281.88	\$275.00	\$281.88	\$408.88	\$419.10	\$388.91	\$398.63
23	\$275.00	\$281.88	\$275.00	\$281.88	\$408.88	\$419.10	\$388.91	\$398.63
24 25	\$275.00 \$276.10	\$281.88 \$283.00	\$275.00	\$281.88 \$283.00	\$408.88	\$419.10 \$420.78	\$388.91 \$390.47	\$398.63 \$400.23
25 26	\$276.10	\$283.00	\$276.10 \$281.60	\$283.00	\$410.52 \$418.69	\$420.78	\$390.47	\$400.23
27	\$288.20	\$295.41	\$288.20	\$295.41	\$428.51	\$439.22	\$407.58	\$417.77
28	\$298.93	\$306.40	\$298.93	\$306.40	\$444.45	\$455.56	\$422.75	\$433.32
29	\$307.73	\$315.42	\$307.73	\$315.42	\$457.54	\$468.98	\$435.19	\$446.07
30	\$312.13	\$319.93	\$312.13	\$319.93	\$464.08	\$475.68	\$441.41	\$452.45
31	\$318.73	\$326.70	\$318.73	\$326.70	\$473.89	\$485.74	\$450.75	\$462.02
32	\$325.33	\$333.46	\$325.33	\$333.46	\$483.71	\$495.80	\$460.08	\$471.58
33	\$329.45	\$337.69	\$329.45	\$337.69	\$489.84	\$502.09	\$465.91	\$477.56
34	\$333.85	\$342.20	\$333.85	\$342.20	\$496.38	\$508.79	\$472.14	\$483.94
35 36	\$336.05 \$338.25	\$344.45 \$346.71	\$336.05 \$338.25	\$344.45 \$346.71	\$499.65 \$502.92	\$512.14 \$515.49	\$475.25 \$478.36	\$487.13 \$490.32
37	\$340.45	\$348.96	\$340.45	\$348.96	\$506.19	\$513.49	\$481.47	\$490.52
38	\$342.65	\$351.22	\$342.65	\$351.22	\$509.46	\$522.20	\$484.58	\$496.69
39	\$347.05	\$355.73	\$347.05	\$355.73	\$516.01	\$528.91	\$490.80	\$503.07
40	\$351.45	\$386.60	\$351.45	\$386.60	\$522.55	\$574.81	\$497.03	\$546.73
41	\$358.05	\$395.65	\$358.05	\$395.65	\$532.36	\$588.26	\$506.36	\$559.53
42	\$364.38	\$405.19	\$364.38	\$405.19	\$541.77	\$602.45	\$515.31	\$573.02
43	\$373.18	\$418.33	\$373.18	\$418.33	\$554.85	\$621.99	\$527.75	\$591.61
44	\$384.18	\$434.89	\$384.18	\$434.89	\$571.21	\$646.61	\$543.31	\$615.03
45 46	\$397.10 \$412.50	\$454.68 \$478.50	\$397.10 \$412.50	\$454.68 \$478.50	\$590.42 \$613.32	\$676.03 \$711.45	\$561.59 \$583.37	\$643.02 \$676.71
46 47	\$412.50 \$429.83	\$478.50	\$412.50 \$429.83	\$478.50	\$639.08	\$711.45 \$752.20	\$583.37 \$607.87	\$676.71 \$715.46
48	\$449.63	\$537.76	\$449.63	\$537.76	\$668.52	\$799.55	\$635.87	\$760.50
49	\$469.15	\$570.96	\$469.15	\$570.96	\$697.55	\$848.92	\$663.48	\$807.46
50	\$491.15	\$601.66	\$491.15	\$601.66	\$730.26	\$894.57	\$694.59	\$850.87
51	\$512.88	\$628.28	\$512.88	\$628.28	\$762.56	\$934.14	\$725.32	\$888.52
52	\$536.80	\$657.58	\$536.80	\$657.58	\$798.13	\$977.71	\$759.15	\$929.96
53	\$561.00	\$687.23	\$561.00	\$687.23	\$834.12	\$1,021.80	\$793.38	\$971.89
54	\$587.13	\$719.23	\$587.13	\$719.23	\$872.96	\$1,069.38	\$830.32	\$1,017.14
55 56	\$613.25 \$641.58	\$751.23 \$785.94	\$613.25 \$641.58	\$751.23 \$785.94	\$911.80 \$953.92	\$1,116.96 \$1,168.55	\$867.27 \$907.33	\$1,062.41 \$1,111.48
56 57	\$670.18	\$785.94 \$820.97	\$670.18	\$785.94 \$820.97	\$953.92 \$996.44	\$1,168.55	\$907.33 \$947.77	\$1,111.48
58	\$700.70	\$858.36	\$700.70	\$858.36	\$1,041.83	\$1,276.24	\$990.94	\$1,213.90
59	\$715.83	\$876.89	\$715.83	\$876.89	\$1,064.31	\$1,303.78	\$1,012.33	\$1,240.10
60	\$746.35	\$914.28	\$746.35	\$914.28	\$1,109.70	\$1,359.38	\$1,055.50	\$1,292.99
61	\$772.75	\$946.62	\$772.75	\$946.62	\$1,148.95	\$1,407.46	\$1,092.84	\$1,338.73
62	\$790.08	\$967.85	\$790.08	\$967.85	\$1,174.71	\$1,439.02	\$1,117.34	\$1,368.74
63	\$811.80	\$994.46	\$811.80	\$994.46	\$1,207.01	\$1,478.59	\$1,148.06	\$1,406.37
64+	\$825.00	\$1,010.63	\$825.00	\$1,010.63	\$1,226.64	\$1,502.63	\$1,166.73	\$1,429.24

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HIOS Plan ID (On Exchange)=>	N/	Ά	33709PA	.0860009	33709PA	0860002	33709PA	0860007
HIOS Plan ID (Off Exchange)=>	33709PA		33709PA		33709PA		33709PA	
	my Direct Blue	Conemaugh	my Direct Blue	e Conemaugh	my Direct Blue	e Conemaugh	my Direct Blue	e Conemaugh
Plan Marketing Name =>	EPO Silver 350		EPO Si		EPO Silver 240		EPO Bror	
Form # =>	EPO/V		EPO/V		EPO/V		EPO/V	
Rating Area =>	Are		Are		Are		Are	
Network => Metal =>	Silv		Silv		Silv		Y Bro	
Deductible =>	\$3,5		\$		\$2,4		\$4,0	
Coinsurance =>	70		60		70		70	
Copays =>	\$50		\$40			0 PCP \$60 PCP		
OOP Maximum =>	\$7,7	700	\$7,8	800	\$7,8	800	\$7,9	900
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$254.39	\$254.39	\$331.94	\$331.94	\$312.15	\$312.15	\$227.27	\$227.27
15	\$277.00	\$277.00	\$361.45	\$361.45	\$339.90	\$339.90	\$247.48	\$247.48
16 17	\$285.64 \$294.29	\$285.64 \$294.29	\$372.73 \$384.01	\$372.73 \$384.01	\$350.51	\$350.51 \$361.12	\$255.20 \$262.92	\$255.20 \$262.92
18	\$303.60	\$303.60	\$396.16	\$396.16	\$361.12 \$372.54	\$372.54	\$202.92	\$202.92
19	\$312.91	\$312.91	\$408.31	\$408.31	\$372.54	\$372.54	\$271.24	\$271.24
20	\$322.55	\$322.55	\$420.89	\$420.89	\$395.80	\$395.80	\$288.18	\$288.18
21	\$332.53	\$340.84	\$433.91	\$444.76	\$408.04	\$418.24	\$297.09	\$304.52
22	\$332.53	\$340.84	\$433.91	\$444.76	\$408.04	\$418.24	\$297.09	\$304.52
23	\$332.53	\$340.84	\$433.91	\$444.76	\$408.04	\$418.24	\$297.09	\$304.52
24	\$332.53	\$340.84	\$433.91	\$444.76	\$408.04	\$418.24	\$297.09	\$304.52
25	\$333.86	\$342.21	\$435.65	\$446.54	\$409.67	\$419.91	\$298.28	\$305.74
26	\$340.51	\$349.02	\$444.32	\$455.43	\$417.83	\$428.28	\$304.22	\$311.83
27	\$348.49	\$357.20	\$454.74	\$466.11	\$427.63	\$438.32	\$311.35	\$319.13
28	\$361.46	\$370.50	\$471.66	\$483.45	\$443.54	\$454.63	\$322.94	\$331.01
29	\$372.10	\$381.40	\$485.55	\$497.69	\$456.60	\$468.02	\$332.44	\$340.75
30	\$377.42	\$386.86	\$492.49	\$504.80	\$463.13	\$474.71	\$337.20	\$345.63
31	\$385.40	\$395.04	\$502.90	\$515.47	\$472.92	\$484.74	\$344.33	\$352.94
32	\$393.38	\$403.21	\$513.32	\$526.15	\$482.71	\$494.78	\$351.46	\$360.25
33 34	\$398.37	\$408.33	\$519.82	\$532.82	\$488.83	\$501.05	\$355.91	\$364.81
35	\$403.69 \$406.35	\$413.78 \$416.51	\$526.77 \$530.24	\$539.94 \$543.50	\$495.36 \$498.62	\$507.74 \$511.09	\$360.67 \$363.04	\$369.69 \$372.12
36	\$409.01	\$410.31	\$530.24	\$547.05	\$501.89	\$514.44	\$365.42	\$374.56
37	\$411.67	\$421.96	\$537.18	\$550.61	\$505.15	\$517.78	\$367.80	\$377.0
38	\$414.33	\$424.69	\$540.65	\$554.17	\$508.42	\$521.13	\$370.17	\$377.6
39	\$419.65	\$430.14	\$547.59	\$561.28	\$514.95	\$527.82	\$374.93	\$384.30
40	\$424.97	\$467.47	\$554.54	\$609.99	\$521.48	\$573.63	\$379.68	\$417.65
41	\$432.95	\$478.41	\$564.95	\$624.27	\$531.27	\$587.05	\$386.81	\$427.43
42	\$440.60	\$489.95	\$574.93	\$639.32	\$540.65	\$601.20	\$393.64	\$437.73
43	\$451.24	\$505.84	\$588.82	\$660.07	\$553.71	\$620.71	\$403.15	\$451.9
44	\$464.54	\$525.86	\$606.17	\$686.18	\$570.03	\$645.27	\$415.03	\$469.83
45	\$480.17	\$549.79	\$626.57	\$717.42	\$589.21	\$674.65	\$429.00	\$491.2
46	\$498.80	\$578.61	\$650.87	\$755.01	\$612.06	\$709.99	\$445.64	\$516.9
47	\$519.74	\$611.73	\$678.20	\$798.24	\$637.77	\$750.66	\$464.35	\$546.5
48	\$543.69	\$650.25	\$709.44 \$740.35	\$848.49	\$667.15	\$797.91	\$485.74	\$580.9
49	\$567.30 \$593.90	\$690.40	\$740.25 \$774.96	\$900.88	\$696.12	\$847.18 \$892.73	\$506.84	\$616.8
50 51	\$593.90 \$620.17	\$727.53 \$759.71	\$774.96 \$809.24	\$949.33 \$991.32	\$728.76 \$760.99	\$892.73	\$530.60 \$554.07	\$649.99 \$678.74
51 52	\$649.10	\$759.71	\$809.24 \$846.99	\$991.32	\$760.99 \$796.49	\$932.21	\$554.07 \$579.92	\$578.74
53	\$678.36	\$830.99	\$885.18	\$1,037.30	\$832.40	\$1,019.69	\$606.06	\$742.4
54	\$709.95	\$869.69	\$926.40	\$1,134.84	\$871.17	\$1,067.18	\$634.29	\$777.0
55	\$741.54	\$908.39	\$967.62	\$1,185.33	\$909.93	\$1,114.66	\$662.51	\$811.5
56	\$775.79	\$950.34	\$1,012.31	\$1,240.08	\$951.96	\$1,166.15	\$693.11	\$849.0
57	\$810.38	\$992.72	\$1,057.44	\$1,295.36	\$994.39	\$1,218.13	\$724.01	\$886.9
58	\$847.29	\$1,037.93	\$1,105.60	\$1,354.36	\$1,039.69	\$1,273.62	\$756.99	\$927.3
59	\$865.58	\$1,060.34	\$1,129.47	\$1,383.60	\$1,062.13	\$1,301.11	\$773.33	\$947.3
60	\$902.49	\$1,105.55	\$1,177.63	\$1,442.60	\$1,107.42	\$1,356.59	\$806.30	\$987.7
61	\$934.41	\$1,144.65	\$1,219.29	\$1,493.63	\$1,146.59	\$1,404.57	\$834.82	\$1,022.6
62	\$955.36	\$1,170.32	\$1,246.62	\$1,527.11	\$1,172.30	\$1,436.07	\$853.54	\$1,045.5
63	\$981.63	\$1,202.50	\$1,280.90	\$1,569.10	\$1,204.53	\$1,475.55	\$877.01	\$1,074.3
64+	\$997.59	\$1,222.05	\$1,301.73	\$1,594.62	\$1,224.12	\$1,499.55	\$891.27	\$1,091.83

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Plan Marketing Name => Form # => Rating Area => Network => Metal => Deductible => Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) =>	33709PAi my Direct Blue EPO Bron EPO/V Are Y Broi \$7,5 100 N/ \$7,5	e Conemaugh nze 7900 VDP-1 a 5 ' nze	33709PAI 33709PAI Major Events Community BI CAT/W Are	0380004 Blue PPO, a lue Plan 7900 VDP-6	33709PAI 33709PAI Major Events Community BI CAT/W	0380004 Blue PPO, a	33709PA0 33709PA0 Major Events	0380004
Plan Marketing Name => Form # => Rating Area => Network => Metal => Deductible => Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36	EPO Bron EPO/W Are Y Bron \$7,5	nze 7900 VDP-1 a 5 r nze	Community BI CAT/W Are	ue Plan 7900 VDP-6	Community Bl	•	•	Blue PPO, a
Form # => Rating Area => Network => Metal => Deductible => Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	EPO/W Are Y Bron \$7,5 100	VDP-1 a 5 / nze 900	CAT/W Are	VDP-6		ue Plan 7900	Community DI	
Rating Area => Network => Metal => Deductible => Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band No	Are Y Broi \$7,5 100 N/	a 5 / nze 900	Are.		CAT/W			ue Plan 7900
Network => Metal => Deductible => Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band Note	Y Broi \$7,9 100 N/	nze 900	L	a 1			CAT/W	
Metal => Deductible => Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band No 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Broi \$7,9 100 N/	nze 900			Area		Area	a 5
Deductible => Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band No	\$7,9 100 N/	900	Catasti		L Catastrophic		L Catastr	onhic
Coinsurance => Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	100 N/		\$7,9	•	\$7,9	•	\$7,9	•
Copays => OOP Maximum => Pediatric Dental (Yes/No) => Age Band 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	N/		100		100		100	
Pediatric Dental (Yes/No) => No 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 6	\$7,9		N/		N/		N/A	
Age Band No. 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36		900	\$7,9	900	\$7,9	00	\$7,9	00
0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Ye		Ye		Ye		Ye	
15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	on-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$210.38	\$210.38	\$178.93	\$178.93	\$178.93	\$178.93	\$178.93	\$178.93
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$229.08	\$229.08	\$194.83	\$194.83	\$194.83	\$194.83	\$194.83	\$194.83
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$236.23	\$236.23	\$200.91	\$200.91	\$200.91	\$200.91	\$200.91	\$200.91
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$243.38	\$243.38	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$251.08 \$258.78	\$251.08 \$258.78	\$213.54 \$220.09	\$213.54 \$220.09	\$213.54 \$220.09	\$213.54 \$220.09	\$213.54 \$220.09	\$213.54 \$220.09
21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$266.75	\$266.75	\$226.87	\$226.87	\$226.87	\$226.87	\$226.87	\$226.87
22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$275.00	\$281.8 7	\$233.89	\$239.73	\$233.89	\$239.73	\$233.89	\$239.73
23 24 25 26 27 28 29 30 31 32 33 34 35 36	\$275.00	\$281.88	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74
24 25 26 27 28 29 30 31 32 33 34 35 36	\$275.00	\$281.88	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74
26 27 28 29 30 31 32 33 34 35	\$275.00	\$281.88	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74
27 28 29 30 31 32 33 34 35 36	\$276.10	\$283.00	\$234.83	\$240.70	\$234.83	\$240.70	\$234.83	\$240.70
28 29 30 31 32 33 34 35 36	\$281.60	\$288.64	\$239.50	\$245.49	\$239.50	\$245.49	\$239.50	\$245.49
29 30 31 32 33 34 35 36	\$288.20	\$295.41	\$245.12	\$251.25	\$245.12	\$251.25	\$245.12	\$251.25
30 31 32 33 34 35 36	\$298.93	\$306.40	\$254.24	\$260.60	\$254.24	\$260.60	\$254.24	\$260.60
31 32 33 34 35 36	\$307.73	\$315.42	\$261.72	\$268.26	\$261.72	\$268.26	\$261.72	\$268.26
32 33 34 35 36	\$312.13	\$319.93	\$265.47	\$272.11	\$265.47	\$272.11	\$265.47	\$272.11
33 34 35 36	\$318.73	\$326.70	\$271.08	\$277.86	\$271.08	\$277.86	\$271.08	\$277.86
34 35 36	\$325.33	\$333.46	\$276.69	\$283.61	\$276.69	\$283.61	\$276.69	\$283.61
35 36	\$329.45 \$333.85	\$337.69 \$342.20	\$280.20 \$283.94	\$287.21 \$291.04	\$280.20 \$283.94	\$287.21 \$291.04	\$280.20 \$283.94	\$287.21 \$291.04
36	\$336.05	\$344.45	\$285.81	\$292.96	\$285.81	\$292.96	\$285.81	\$292.96
	\$338.25	\$346.71	\$287.68	\$294.87	\$287.68	\$294.87	\$287.68	\$294.87
3/	\$340.45	\$348.96	\$289.56	\$296.80	\$289.56	\$296.80	\$289.56	\$296.80
38	\$342.65	\$351.22	\$291.43	\$298.72	\$291.43	\$298.72	\$291.43	\$298.72
39	\$347.05	\$355.73	\$295.17	\$302.55	\$295.17	\$302.55	\$295.17	\$302.55
40	\$351.45	\$386.60	\$298.91	\$328.80	\$298.91	\$328.80	\$298.91	\$328.80
41	\$358.05	\$395.65	\$304.52	\$336.49	\$304.52	\$336.49	\$304.52	\$336.49
42	\$364.38	\$405.19	\$309.90	\$344.61	\$309.90	\$344.61	\$309.90	\$344.61
43	\$373.18	\$418.33	\$317.39	\$355.79	\$317.39	\$355.79	\$317.39	\$355.79
44	\$384.18	\$434.89	\$326.74	\$369.87	\$326.74	\$369.87	\$326.74	\$369.87
45	\$397.10	\$454.68	\$337.74	\$386.71	\$337.74	\$386.71	\$337.74	\$386.71
46	\$412.50	\$478.50	\$350.84	\$406.97	\$350.84	\$406.97	\$350.84	\$406.97
47	\$429.83 \$449.63	\$505.91 \$537.76	\$365.57 \$382.41	\$430.28 \$457.36	\$365.57 \$382.41	\$430.28 \$457.36	\$365.57 \$382.41	\$430.28 \$457.36
48 49	\$469.15	\$537.76 \$570.96	\$382.41	\$457.36	\$382.41	\$457.36	\$382.41	\$457.36 \$485.61
50	\$491.15	\$601.66	\$417.73	\$511.72	\$417.73	\$511.72	\$417.73	\$511.72
51	\$512.88	\$628.28	\$436.20	\$534.35	\$436.20	\$534.35	\$436.20	\$534.35
52	\$536.80	\$657.58	\$456.55	\$559.27	\$456.55	\$559.27	\$456.55	\$559.27
53	\$561.00	\$687.23	\$477.14	\$584.50	\$477.14	\$584.50	\$477.14	\$584.50
54	\$587.13	\$719.23	\$499.36	\$611.72	\$499.36	\$611.72	\$499.36	\$611.72
55	\$613.25	\$751.23	\$521.57	\$638.92	\$521.57	\$638.92	\$521.57	\$638.92
56	\$641.58	\$785.94	\$545.67	\$668.45	\$545.67	\$668.45	\$545.67	\$668.45
57	\$670.18	\$820.97	\$569.99	\$698.24	\$569.99	\$698.24	\$569.99	\$698.24
58	\$700.70	\$858.36	\$595.95	\$730.04	\$595.95	\$730.04	\$595.95	\$730.04
59	\$715.83	\$876.89	\$608.82	\$745.80	\$608.82	\$745.80	\$608.82	\$745.80
60	\$746.35	\$914.28	\$634.78	\$777.61	\$634.78	\$777.61	\$634.78	\$777.61
61	\$772.75	\$946.62	\$657.23	\$805.11	\$657.23	\$805.11	\$657.23	\$805.11
62	\$790.08	\$967.85	\$671.97	\$823.16 \$845.79	\$671.97	\$823.16	\$671.97	\$823.16
63 64+	\$811.80	\$994.46	\$690.44		\$690.44	\$845.79	\$690.44 \$701.67	\$845.79 \$859.55

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HIOS Plan ID (On Exchange)=>	N/	'A	N,	/A	N/	/A	N/	Ά
HIOS Plan ID (Off Exchange)=>	33709PA		33709PA		33709PA		33709PA	
	Major Events	Blue PPO, a						
Plan Marketing Name =>	Community Bl		Community B		Community B		Community Bl	
Form # =>	CAT/W		CAT/V		CAT/V		CAT/W	
Rating Area =>	Are		Are		Are		Are	
Network => Metal =>	Catasti		Catast	rophic	M Catastrophic		N Catasti	
Deductible =>	\$7,9		\$7,9	•	\$7,9	•	\$7,9	•
Coinsurance =>	100		100		100		100	
Copays =>	N/		N,		N/		N/	
OOP Maximum =>	\$7,9	900	\$7,9	900	\$7,9	900	\$7,9	900
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$178.93	\$178.93	\$178.93	\$178.93	\$178.93	\$178.93	\$178.93	\$178.93
15	\$194.83	\$194.83	\$194.83	\$194.83	\$194.83	\$194.83	\$194.83	\$194.83
16	\$200.91	\$200.91	\$200.91	\$200.91	\$200.91	\$200.91	\$200.91	\$200.91
17	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99	\$206.99
18 19	\$213.54 \$220.09							
20	\$226.87	\$226.87	\$226.87	\$226.87	\$226.87	\$226.87	\$226.87	\$226.87
21	\$233.89	\$239.73	\$233.89	\$239.73	\$233.89	\$239.73	\$233.89	\$239.73
22	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74
23	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74
24	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74	\$233.89	\$239.74
25	\$234.83	\$240.70	\$234.83	\$240.70	\$234.83	\$240.70	\$234.83	\$240.70
26	\$239.50	\$245.49	\$239.50	\$245.49	\$239.50	\$245.49	\$239.50	\$245.49
27	\$245.12	\$251.25	\$245.12	\$251.25	\$245.12	\$251.25	\$245.12	\$251.25
28	\$254.24	\$260.60	\$254.24	\$260.60	\$254.24	\$260.60	\$254.24	\$260.60
29	\$261.72	\$268.26	\$261.72	\$268.26	\$261.72	\$268.26	\$261.72	\$268.26
30	\$265.47	\$272.11	\$265.47	\$272.11	\$265.47	\$272.11	\$265.47	\$272.11
31	\$271.08	\$277.86	\$271.08	\$277.86	\$271.08	\$277.86	\$271.08	\$277.86
32	\$276.69	\$283.61	\$276.69	\$283.61	\$276.69	\$283.61	\$276.69	\$283.61
33 34	\$280.20 \$283.94	\$287.21 \$291.04	\$280.20 \$283.94	\$287.21 \$291.04	\$280.20 \$283.94	\$287.21 \$291.04	\$280.20 \$283.94	\$287.21 \$291.04
35	\$285.81	\$292.96	\$285.81	\$292.96	\$285.81	\$292.96	\$285.81	\$292.96
36	\$287.68	\$294.87	\$287.68	\$294.87	\$287.68	\$294.87	\$287.68	\$294.87
37	\$289.56	\$296.80	\$289.56	\$296.80	\$289.56	\$296.80	\$289.56	\$296.80
38	\$291.43	\$298.72	\$291.43	\$298.72	\$291.43	\$298.72	\$291.43	\$298.72
39	\$295.17	\$302.55	\$295.17	\$302.55	\$295.17	\$302.55	\$295.17	\$302.55
40	\$298.91	\$328.80	\$298.91	\$328.80	\$298.91	\$328.80	\$298.91	\$328.80
41	\$304.52	\$336.49	\$304.52	\$336.49	\$304.52	\$336.49	\$304.52	\$336.49
42	\$309.90	\$344.61	\$309.90	\$344.61	\$309.90	\$344.61	\$309.90	\$344.61
43	\$317.39	\$355.79	\$317.39	\$355.79	\$317.39	\$355.79	\$317.39	\$355.79
44	\$326.74	\$369.87	\$326.74	\$369.87	\$326.74	\$369.87	\$326.74	\$369.87
45	\$337.74	\$386.71	\$337.74	\$386.71	\$337.74	\$386.71	\$337.74	\$386.71
46	\$350.84	\$406.97	\$350.84	\$406.97	\$350.84	\$406.97	\$350.84	\$406.97
47	\$365.57 \$382.41	\$430.28 \$457.36	\$365.57 \$382.41	\$430.28 \$457.36	\$365.57 \$382.41	\$430.28 \$457.36	\$365.57 \$382.41	\$430.28 \$457.36
48 49	\$382.41	\$457.36	\$382.41	\$457.36	\$382.41	\$457.36	\$382.41	\$457.36 \$485.61
50	\$417.73	\$511.72	\$417.73	\$511.72	\$417.73	\$511.72	\$417.73	\$463.01
51	\$436.20	\$534.35	\$436.20	\$534.35	\$436.20	\$534.35	\$436.20	\$534.35
52	\$456.55	\$559.27	\$456.55	\$559.27	\$456.55	\$559.27	\$456.55	\$559.27
53	\$477.14	\$584.50	\$477.14	\$584.50	\$477.14	\$584.50	\$477.14	\$584.50
54	\$499.36	\$611.72	\$499.36	\$611.72	\$499.36	\$611.72	\$499.36	\$611.72
55	\$521.57	\$638.92	\$521.57	\$638.92	\$521.57	\$638.92	\$521.57	\$638.92
56	\$545.67	\$668.45	\$545.67	\$668.45	\$545.67	\$668.45	\$545.67	\$668.45
57	\$569.99	\$698.24	\$569.99	\$698.24	\$569.99	\$698.24	\$569.99	\$698.24
58	\$595.95	\$730.04	\$595.95	\$730.04	\$595.95	\$730.04	\$595.95	\$730.04
59	\$608.82	\$745.80	\$608.82	\$745.80	\$608.82	\$745.80	\$608.82	\$745.80
60	\$634.78	\$777.61	\$634.78	\$777.61	\$634.78	\$777.61	\$634.78	\$777.61
61	\$657.23	\$805.11	\$657.23	\$805.11	\$657.23	\$805.11	\$657.23	\$805.11
62	\$671.97	\$823.16	\$671.97	\$823.16	\$671.97	\$823.16	\$671.97	\$823.16
63	\$690.44	\$845.79	\$690.44 \$701.67	\$845.79	\$690.44 \$701.67	\$845.79	\$690.44 \$701.67	\$845.79 \$859.55
64+	\$701.67	\$859.55	\$701.67	\$859.55	\$701.67	\$859.55	\$701.67	\$859.5

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IIIOS Plan ID (On Fuchance)		/^			
HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=>		/A .0380003			
mos rian is (on Exchange)	Major Events				
Plan Marketing Name =>	Community B				
Form # =>	CAT/V				
Rating Area =>	Area 6				
Network =>	М				
Metal =>	Catastrophic				
Deductible =>	\$7,900				
Coinsurance =>	100% N/A				
Copays => OOP Maximum =>		900			
Pediatric Dental (Yes/No) =>	77,-				
Age Band	Non-Tobacco	Tobacco			
0-14	\$191.83	\$191.83			
15	\$208.88	\$208.88			
16	\$215.40	\$215.40			
17	\$221.92	\$221.92			
18	\$228.94	\$228.94			
19 20	\$235.97	\$235.97 \$243.24			
20 21	\$243.24 \$250.76	\$243.24 \$257.03			
22	\$250.76	\$257.03			
23	\$250.76	\$257.03			
24	\$250.76	\$257.03			
25	\$251.76	\$258.05			
26	\$256.78	\$263.20			
27	\$262.80	\$269.37			
28	\$272.58	\$279.39			
29	\$280.60	\$287.62			
30	\$284.61	\$291.73			
31 32	\$290.63	\$297.90			
33	\$296.65 \$300.41	\$304.07 \$307.92			
34	\$304.42	\$312.03			
35	\$306.43	\$314.09			
36	\$308.43	\$316.14			
37	\$310.44	\$318.20			
38	\$312.45	\$320.26			
39	\$316.46	\$324.37			
40	\$320.47	\$352.52			
41	\$326.49	\$360.77			
42 43	\$332.26	\$369.47			
43 44	\$340.28 \$350.31	\$381.45 \$396.55			
45	\$362.10	\$414.60			
46	\$376.14	\$436.32			
47	\$391.94	\$461.31			
48	\$409.99	\$490.35			
49	\$427.80	\$520.63			
50	\$447.86	\$548.63			
51	\$467.67	\$572.90			
52	\$489.48	\$599.61			
53	\$511.55	\$626.65			
54	\$535.37	\$655.83			
55 56	\$559.19 \$585.02	\$685.01 \$716.65			
57	\$611.10	\$718.60			
58	\$638.94	\$748.00			
59	\$652.73	\$799.59			
60	\$680.56	\$833.69			
61	\$704.64	\$863.18			
62	\$720.43	\$882.53			
63	\$740.24	\$906.79			
64+	\$752.28	\$921.54			

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Highmark Inc. Individual Plan Design Summary

				On/Off			I
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33709PA0870001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off	I	1,4	Beaver, Butler, Armstrong, Clarion,
							Beaver, Butler, Armstrong, Clarion,
33709PA0890001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off	1	1,4	Crawford, Forest, Warren
							Beaver, Butler, Armstrong, Clarion,
33709PA0870010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off	1	1,4	Crawford, Forest, Warren
							Beaver, Butler, Armstrong, Clarion,
33709PA0870009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off	1	1,4	Crawford, Forest, Warren
							Beaver, Butler, Armstrong, Clarion,
33709PA0870002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off	1	1,4	Crawford, Forest, Warren
							Beaver, Butler, Armstrong, Clarion,
33709PA0870007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off	1	1,4	Crawford, Forest, Warren
							Beaver, Butler, Armstrong, Clarion,
33709PA0870008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off	1	1,4	Crawford, Forest, Warren
33709PA0860001	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off	Υ	5	Blair, Cambria, Somerset
33709PA0880001	my Direct Blue Conemaugh EPO Silver 4450 HSA	EPO	Silver	On/Off	Υ	5	Blair, Cambria, Somerset
33709PA0860010	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off	Υ	5	Blair, Cambria, Somerset
33709PA0860009	my Direct Blue Conemaugh EPO Silver 0	EPO	Silver	On/Off	Υ	5	Blair, Cambria, Somerset
33709PA0860002	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off	Υ	5	Blair, Cambria, Somerset
33709PA0860007	my Direct Blue Conemaugh EPO Bronze 4000	EPO	Bronze	On/Off	Υ	5	Blair, Cambria, Somerset
33709PA0860008	my Direct Blue Conemaugh EPO Bronze 7900	EPO	Bronze	On/Off	Υ	5	Blair, Cambria, Somerset
							Beaver, Blair, Butler, Cambria, Somerset,
							Armstrong, Clarion, Crawford, Forest,
33709PA0380004	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	On/Off	L	1,4,5	Warren
							Allegheny, Bedford, Cameron, Centre,
							Clearfield, Elk, Erie, Fayette, Greene,
							Huntingdon, Indiana, Jefferson, Lawrence,
							McKean, Mercer, Potter, Washington,
33709PA0380003	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	Off	M	1,2,4,5,6	Westmoreland, Venango

Company Name Highmark Inc.
Market Individual

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

	02-01-2018 Number of Covered Lives	by Rating Cou	nty	
				On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
33709PA0870001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off
33709PA0890001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off
33709PA0870010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off
33709PA0870009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off
33709PA0870002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off
33709PA0870007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off
33709PA0870008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off
33709PA0860001	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off
33709PA0880001	my Direct Blue Conemaugh EPO Silver 4450 HSA	EPO	Silver	On/Off
33709PA0860010	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off
33709PA0860009	my Direct Blue Conemaugh EPO Silver 0	EPO	Silver	On/Off
33709PA0860002	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off
33709PA0860007	my Direct Blue Conemaugh EPO Bronze 4000	EPO	Bronze	On/Off
33709PA0860008	my Direct Blue Conemaugh EPO Bronze 7900	EPO	Bronze	On/Off
33709PA0380004	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	On/Off
33709PA0380003	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	Off

0	0	10	0	1	1	1	2
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
\$408.88	\$408.88		\$408.88				\$408.88
\$388.91	\$388.91		\$388.91				\$388.91
\$332.53	\$332.53		\$332.53				\$332.53
\$433.91	\$433.91		\$433.91				\$433.91
\$408.04	\$408.04		\$408.04				\$408.04
\$297.09	\$297.09		\$297.09				\$297.09
\$275.00	\$275.00		\$275.00				\$275.00

RΔ	TI	N	G	Δ	R	F.	Δ	2
\mathbf{h}		ľV	u.	м	\mathbf{r}		н	_

1	0	0
Elk	Cameron	Potter

\$233.89	\$233.89		\$233.89				\$233.89			
		\$233.89		\$233.89	\$233.89	\$233.89		\$233.89	\$233.89	\$233.89

I	0	0	0	0	0	0	0	0	0	0	0	0	0
	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

13	2	445	579	3	1	1	1	2	5
Allegheny	Armstrong	Beaver	Butler	Favette	Greene	Indiana	Lawrence	Washington	Westmoreland

\$408.88 \$408.88 \$408.88 \$388.91 \$388.91 \$388.91 \$332.53 \$332.53 \$332.53 \$433.91 \$433.91 \$433.91 \$408.04 \$408.04 \$408.04 \$297.09 \$297.09 \$297.09 \$275.00 \$275.00 \$275.00

\$233.89 \$233.89 \$233.89

\$233.89 \$233.89 \$233.89 \$233.89 \$233.89 \$233.89

6	113	1	195	0	0	77
Bedford	Blair	Clearfield	Cambria	Huntingdon	lefferson	Somercet

	\$408.88		\$408.88			\$408.88
	\$388.91		\$388.91			\$388.91
	\$332.53		\$332.53			\$332.53
	\$433.91		\$433.91			\$433.91
	\$408.04		\$408.04			\$408.04
	\$297.09		\$297.09			\$297.09
	\$275.00		\$275.00			\$275.00
	\$233.89		\$233.89			\$233.89
\$233.89		\$233.89		\$233.89	\$233.89	

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

\$250.76

0	0	0	0
Adams	Berks	Lancaster	York

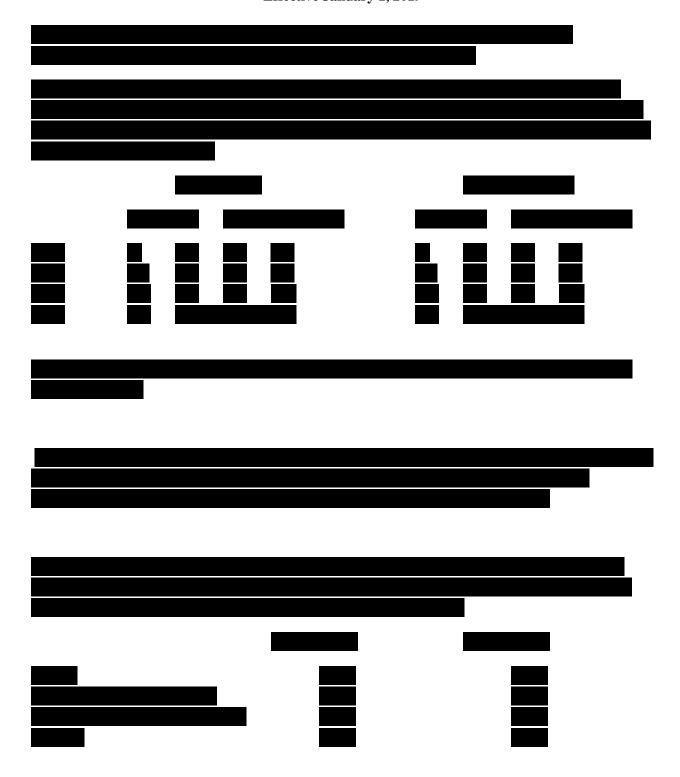
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

0	0	0	0	0	0	0
Cumborland	Dauphin	Eranklin	Fulton	luniata	Labanan	Dorm
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

AV Screenshots-Highmark

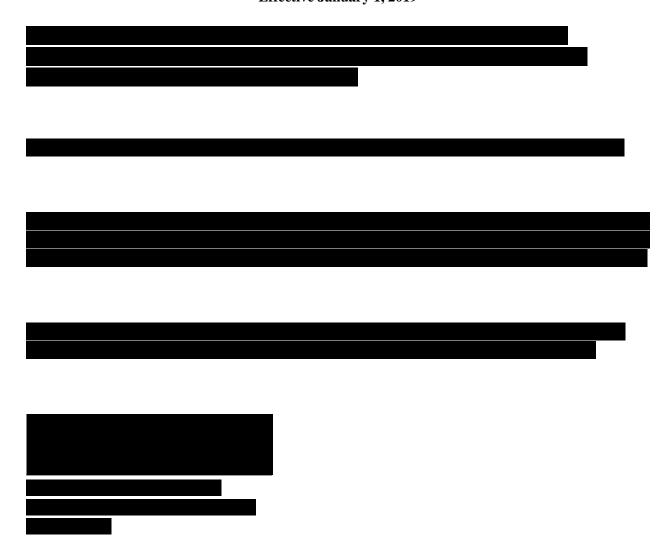
Screenshots of HHS AV calculator and Actuarial Certification for Approach 1

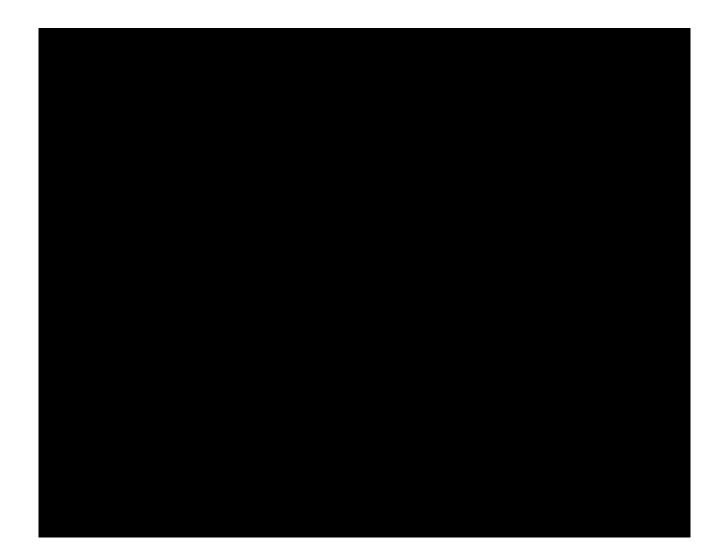
Highmark, Inc. Individual Market Product Portfolio Effective January 1, 2019





Highmark, Inc. Individual Market Product Portfolio Effective January 1, 2019







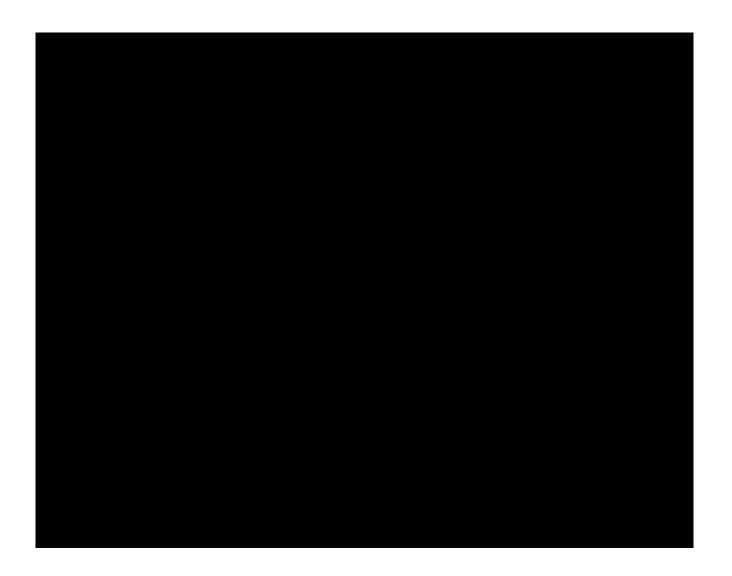






















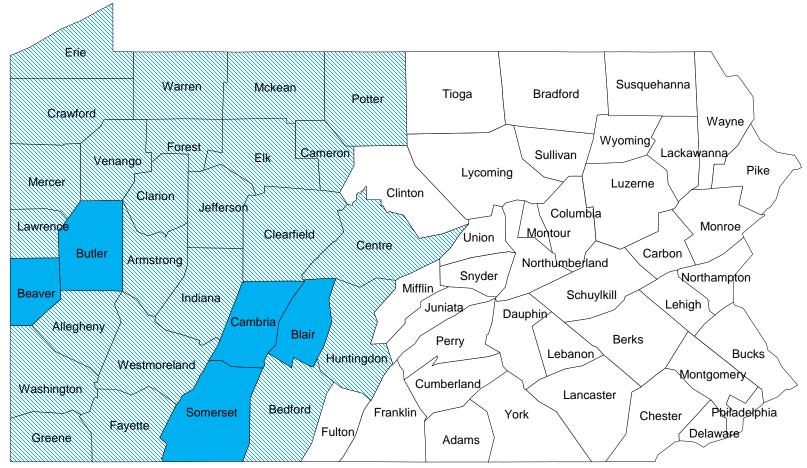
Highmark, Inc Form Numbers

HIOS Plan ID	Plan Marketing Name	Form Number
33709PA0870001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO/WDP-1
33709PA0890001	my Direct Blue EPO Silver 4450 HSA	EPO/HDHP/WDP-1
33709PA0870010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO/WDP-1
33709PA0870009	my Direct Blue EPO Silver 0	EPO/WDP-1
33709PA0870002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO/WDP-1
33709PA0870007	my Direct Blue EPO Bronze 4000	EPO/WDP-1
33709PA0870008	my Direct Blue EPO Bronze 7900	EPO/WDP-1
33709PA0860001	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits	EPO/WDP-1
33709PA0880001	my Direct Blue Conemaugh EPO Silver 4450 HSA	EPO/HDHP/WDP-1
33709PA0860010	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	EPO/WDP-1
33709PA0860009	my Direct Blue Conemaugh EPO Silver 0	EPO/WDP-1
33709PA0860002	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	EPO/WDP-1
33709PA0860007	my Direct Blue Conemaugh EPO Bronze 4000	EPO/WDP-1
33709PA0860008	my Direct Blue Conemaugh EPO Bronze 7900	EPO/WDP-1
33709PA0380004	Major Events Blue PPO, a Community Blue Plan 7900	CAT/WDP-6
33709PA0380003	Major Events Blue PPO, a Community Blue Plan 7900	CAT/WDP-6

2018 Service Area

Issuer: Highmark Inc.

Market: Individual



Key (modify as needed)

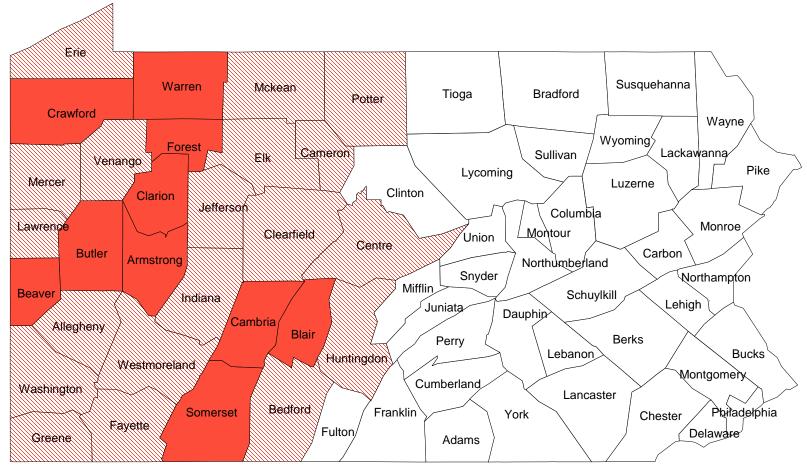
: 2018 on-exchange service area

: 2018 off-exchange only service area

2019 Service Area

Issuer: Highmark Inc.

Market: Individual



Key (modify as needed)

: 2019 on-exchange service area

: 2019 off-exchange only service area



June 22, 2018

Ms. Cherri Sanders-Jones, Reviewer Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Inc. 2019 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

Dear Ms. Sanders-Jones:

The filing has been revised to reflect the removal of the 1% load for the Short Term Limited Duration policies as well as modifying the CSR defunding factor to align it with the projected experience.

It is important to note the ultimate impact of specific factor changes on overall rate adequacy cannot be fully assessed in isolation. It is our understanding and expectation that the reasonability of the overall rates will be discussed when the filing review is complete, which could result in revisiting these factors.

Additionally, the filing has been revised to include formulas in Table 6 where applicable (in response to Question 3) and to explicitly add plans 33709PA0860010 and 33709PA0870010 to Table 10.

Should you have any questions regarding the attached Filing, please feel free to contact me at or via e-mail at:

Sincerely,

Manager, Actuarial Services Highmark Inc.

cc:

TO: Cherri Sanders-Jones

Bureau of Life, Accident & Health Insurance

Pennsylvania Insurance Department

FROM: , Actuarial Manager

Highmark Inc.

DATE: June 22, 2018

SUBJECT: Highmark Inc. 2019 Individual ACA-Compliant Rate Filing

Response to June 15, 2018 Objection Letter

Filing Number: 1A-DP-18-HI

SERFF Tracking Number: HGHM-131475700

Below are Highmark's responses to your objection letter dated June 15, 2018. We have included the questions along with the responses for your convenience.

1. In the 2019 Guidance published on the Department's website, the Department required that all issuers file uniform factors for the Individual Adjustment of 1.06 and the CSR Defunding Adjustment of 1.28. In addition, the Department indicated that as the rate review process moves forward and federal healthcare reform efforts are clarified, the Department would consider issuer specific requests. We can now advise that the aforementioned factors of 1.06 for the Individual Adjustment and 1.28 for CSR Defunding Adjustment constitute ceilings. If your company desires lower adjustments than those stated in the Department's 2019 Guidance, you may provide updated materials (PA Actuarial Memorandum and Exhibits, Part III Actuarial Memorandum, Part I URRT and corresponding rate tables – State and Federal) and justification for the lower Adjustment factor(s) with your first-round response due June 22, 2018. The Department will not consider adjustment factors greater than those stated in the 2019 Guidance.

Response:

The revised filing documents reflect the 1.20 factor to provide a scenario for the Department to consider as the 2019 CSR loading approach is evaluated. As future discussions on this ACA filing develop, it may be necessary to revise this assumption.

Highmark has elected to maintain the 6% factor related to the elimination of the Individual Mandate.

Highmark believes the Department's 2018 approach of using a uniform factor for all issuers maintains market stability more so than issuer-specific factors. Variations by issuer could result in unanticipated shifts in enrollment that destabilize the market and introduce more uncertainty for issuers to consider.

2. The PA actuarial memorandum, page 2, indicates that Highmark has included a 1% load for expected adverse selection due to the Short Term Limited Durational Insurance market expansion. Please remove this load as the rule has not yet been finalized.

Response:

The STLDI final rule has not been released, but the prevailing industry expectation based on the proposed rule is adverse selection will occur as low-cost consumers opt for these less expensive alternatives. We believe the impact of the STLDI policies would be in addition to the impact of the Individual mandate factor since these market forces are not the same. Many consumers were expected to drop coverage to

avoid the penalty even when there were no viable STLDI policies to fill the void. More robust STLDI policies will likely entice more consumers to leave the market.

The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption.

3. Per Department guidance, the input, in cells C15 and D15 for the change in morbidity in Table 5 and Table 6, must be a formula. Please comply.

Response:

With respect to Table 5, our initial submission did include a formula in cell C15 showing the multiplication of our change in morbidity assumption with the 1.06 individual mandate factor. Cell D15 was set to 0 since this filing did not utilize the Manual Data section.

With respect to Table 6, we interpreted the Department's guidance to mean that formulas were being requested where applicable. For most of the retention items, we did not believe that a formula was applicable. The bullets below provide additional context for the values shown:

- General & Claims Expense We assumed a \$55.78 PMPM value. This value represents the base administrative expense PMPM assumption provided by our Cost Accounting department less the portion attributable to Quality Improvement Initiatives. The percentage shown in cell C50 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *Commission Expense* We assumed a \$0.91 PMPM value. Additional support for this assumption can be found in the response to Question 17. The percentage shown in cell C51 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *Quality Improvement Expense* We assumed 0.88% of premium based on the percentage of premium value found in the 2017 SHCE.
- *PCORI Fee* We assumed a \$0.16 PMPM value. Additional support for this assumption can be found in the response to Question 18. The percentage shown in cell C54 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- PA Premium Tax & Health Insurance Provider Fee These are known values and so there is no formula to show.
- Federal Income Tax We do not expect to owe Federal Income Tax for this business and so the value was set to 0%.

Please note that the Projected Required Revenue of \$637.61 PMPM in cell C63 is slightly overstated because the formula in Table 6 of the template does not account for the specific eligibility factor that is applied to the catastrophic plans on Table 10. This factor lowers the required revenue for the catastrophic plans and consequently lowers the composite Projected Required Revenue to a value of \$637.37 PMPM. Where the PMPM values referenced above are converted to a percentage of premium in column C of Table 6, the denominator used is \$637.37 PMPM.

4. The PA actuarial memorandum, page 2, indicates that the 2019 plan offerings consists of renewing plans with benefits that differ from the 2018 offering. Please provide an Excel exhibit that shows the benefit for each year and the quantitative impact of these changes.

Response:

We acknowledge the use of the reference to benefit change is confusing. A better word choice would have been cost sharing as the changes from 2019 to 2018 primarily centered around differences in cost

sharing elements. The composite of these changes is quantified by both the pricing AV's and the CMS AV's due to their interdependencies.

5. While the stated earned premium in Table 2 of the Department Exhibits and the URR are consistent, the SHCE for the individual market indicates 120,432,199. Table 10 indicates 0 transitional enrollment. Please reconcile. Much of the data in Table 2 does not reconcile with the SHCE. Please reconcile.

Response:

Below please find the values from Table 2 and the corresponding values from the SHCE:

	Table 2	SHCE
Premiums	85,916,489	120,432,199
Incurred Claims	82,247,540	95,800,080
Allowed Claims	108,802,189	N/A
Member Months	188,327	233,944

A significant difference is the existence of grandfathered business in the SHCE that is not included in Table 2. Other differences between the two exhibits include the following:

- The SHCE exhibit is a year-end accounting view of results with no runout and would include
 the experience based on actual cash transfers adjusted for changes in reserves, which affects
 both premiums and claims.
- Table 2 presents an updated view of results where experience is restated based upon two more
 months runout and is tied more directly to the incurred period with some provision for IBNR
 included in the claims.
- The SHCE exhibit uses a different classification of business than Table 2; the SHCE classification is based on the mandated MLR classifications and results in the following differences in premiums, claims, and membership:
 - o Sole proprietors and other groups of one from the Small Group are included in SHCE.
 - o Assumed/ceded reinsurance incurred claims are included in the SHCE.
- Network access fees are removed from the claims in the SHCE exhibit, per the instructions for completing that exhibit.

6. The estimated cost sharing in Table 2 does not reconcile with the 2017 experience period data in Table 4. Please reconcile.

Response:

This will be reflected in the updated Highmark rate filing.

- 7. The underlying annual trend supporting the filing is 9.5%, which is further adjusted by an induced utilization adjustment of -0.09% per year, to develop the overall trend assumption of 9.39% per year.
 - a) Please provide quantitative support for the 9.5% trend assumption (e.g. demonstrate that it is reasonably consistent with recent historical changes in claim costs).

b) Please provide quantitative support for the annual induced utilization adjustment of -0.09%.

Response:

a) An exhibit with the underlying results of the regression study described in the actuarial memorandum has been included in this response. This separate regression study was developed by the valuation team to analyze the ACA trend levels of continuously enrolled cohorts of ACA members in order to normalize for population change, demographics, seasonality, along with adjusting for material step changes that were included in the network factors in the two periods. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions. The requested trend falls within recent trade association survey results for Individual markets. Additionally, the recent AON trend study is attached as a reference point for the prospective 2018 trend for more stable group market.

As seen from the exhibit the regression study resulted in a composite trend of 8.5%. As described in the memorandum, the continuous enrollment approach addresses the unstable population concerns in the underlying ACA experience, but it does not reflect the impact of partial year population changes that are inherent to an individual market. The pricing trend was set at 9.5% in consideration of that factor.

- b) The utilization adjustment is a function of the change in average metal distribution between the two periods. 2019 Projected Benefit Richness/2017 Average Benefit Richness = 1.0255/1.0272 = 0.9983. -0.09% = (0.9983)^(0.5) -1.
- 8. The URRT shows the trend for capitation as -.1671 but Table 3 shows the trend as -.14.25. Please explain the discrepancy and revise the impacted exhibit, if necessary.

Response:

The trend on the URRT Worksheet 1 cell L28 = 0.8329 or -0.1671 and trend on Table 3 in cell G50 is -16.71% so both are the same.

- 9. The actuarial memorandum states that "the \$72.09 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment for Highmark as developed in Attachment B adjusted for the (\$0.15) PMPM risk adjustment user fee and the impact of the catastrophic eligibility factor."
 - a) Please provide an exhibit that includes all of the same components as are provided in Attachment B, but which provides the development of the estimated 2017 risk transfer amount (i.e., rather than the projected 2019 risk transfer amount).
 - b) Focusing on the Non-Catastrophic Pool, to the extent any of the values included in rows 11 to 13 (e.g., statewide average premium, HHS risk score) for the 2017 estimate are significantly different than those being assumed for the 2019 projection, please reconcile those differences and provide quantitative justification for them.

Response:

a) The estimated 2017 risk transfer amount of shown in Table 2 was based on our financial accrual and underlying assumptions as of a February 2018 valuation date. We chose this valuation date in order to (1) tie to the claims run-out period requested by the Department and (2) more closely align the reported value to the value booked in the CY2017 year-end financials. The financial accrual development took the detailed plan and rating area data as of the February 2018 valuation date and applied the transfer formula at this level. This methodology is different

from the Attachment B approach. The Attachment B approach is useful for projections when detailed plan and rating area data does not exist. Therefore, replicating the Attachment B structure for 2017 would generate a different value (i.e. a "sum of products" approach vs. a "product of sums" approach).

b) It is important to note that the issuer-specific factors and the statewide average factors used in the development of the 2017 estimate and discussed in Question 9a above were <u>not</u> used as the starting point for the 2019 projection.

The issuer-specific factors included in row 11 of Attachment B for the 2019 projection were developed for the population of members that comprised the morbidity factor development discussed in the response to Question 10 below. For sources of members where we had 2017 (or 2016) claims experience and diagnosis data, we utilized their risk scores in the calculation. For the "New" source of members where we did not have claims experience, we made an assumption regarding this category's risk score based on a review of the claim level and risk score relativities of the other sources.

The statewide factors included in row 13 of Attachment B for the 2019 projection were developed by starting with information from the following sources: (1) the PID's 2017 RATEE study released on May 9, 2018, (2) the PID's 1Q2018 Enrollment Survey released on April 27, 2018, and (3) the CMS Interim Summary Report for 2017 released on April 27, 2018. The attached exhibit labeled Q9b Response demonstrates how we used the information from these sources in order to derive the 2019 statewide average estimates shown in Attachment B. We assumed the statewide average premium will increase in 2018 based on knowledge of approved rates and assumed an additional minorease in 2019. We assumed the statewide average risk score will increase due to the individual mandate removal (minorease mandational mandate removal) and an additional mandate removal (minorease mandational mandate average allowable rating factor will increase mandational mandate average allowable rating factor will increase mandational mandate average actuarial value and induced demand factors, we assumed some buy-down among metals from the PID's 1Q2018 Enrollment Survey. All of these calculations can be found in the Q9b Response exhibit.

10. In developing the morbidity adjustment, equal to 1.183 (i.e., prior to the 6% increase to reflect the market uncertainty), please describe and demonstrate quantitatively how the 2017 Normalized Allowed PMPMs were calculated for each member segment (i.e. Highmark ACA, Other Highmark, Prior ACA, and New-to-Blue) in Attachment A.

Response:

Please see the attached exhibit for the morbidity calculation.

We classified the 2/1/2018 enrollment into the following categories:

Renewal

 This represents our 2017 ACA members that reenrolled in Highmark. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

Other Highmark

This represents the 2017 members from other Highmark markets such as group markets that enrolled in Highmark. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

Prior ACA

• This represents our 2016 ACA members that lapsed in 2017 and now reenrolled in Highmark. We reviewed its 2016 ACA claims, trended to 2017, and used this as starting point to approximate the 2017 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

New

• This represents the catchall category of the remaining members that enrolled in Highmark. The 2017 allowed PMPM was set using a combination of the "Renewal" and "Other Highmark" segments as a starting point. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

In setting the normalized PMPMs, we also reviewed risk score assumptions such that they moved directional with the claims PMPMs. Additional consideration included the relationship of the claims PMPM in each respective category to its average 2018 premium PMPM.

11. Please describe and demonstrate quantitatively how the proposed demographic and morbidity adjustments were taken into account in calculating the projected 2019 Highmark Non-Catastrophic Pool risk adjustment transfer.

Response:

The issuer-specific factors included in row 11 of Attachment B for the 2019 projection were developed for the population of members that comprised the morbidity factor development discussed in the response to Question 10 above. The demographic component was used to normalize the allowed PMPM and the combined risk score (Non-Catastrophic and Catastrophic) was considered directionally in setting the normalized PMPMs. That is, both the risk scores and the allowed PMPMs are moved in tandem. This does not imply that the risk scores and normalized allowed PMPMs move in the exact proportion but they are directional.

- 12. With respect to the "Change in Other" adjustment equal to 0.956, please provide the factors for each of the following components of the "Change in Other" adjustment and provide quantitative support for them:
- i. Changes in pharmacy rebates
- ii. Changes in hospital/physician settlements.

Response:

The Change in Other is comprised of the following components:

- Change in Rx Rebates = 0.9884
- Change in Hospital/Physician Settlements = 0.9581
- Short-Term Limited Durational Insurance Load = 1.0100
- $0.9564 = 0.9884 \times 0.9581 \times 1.0100 \text{ or } 0.956$
- 13. It appears that the Pricing AVs for a number of plans increased significantly relative to last year. For example, for plan 33709PA0870001, the Pricing AV increased from 0.816 in the 2018 rate development to 0.899 in the 2019 rate development. Similarly, for plan 33709PA0860007, the Pricing AV increased from 0.590 in the 2018 rate development to 0.706 in the 2019 rate development. Please describe how the revised Pricing AVs for 2019 were developed, specifically addressing and providing justification for the changes to the Pricing AVs for the two plans referenced above.

The pricing AV's are based on our internal pricing model and compared for reasonability to the group model. The model has been re-calibrated to more align the anticipated pricing AVs to expected paid to allowed ratios. Previous years, the morbidity change captured this difference and was discussed in detail in last year's Q&A process. This re-calibration adjustment was worth on average 5% and the change is revenue neutral as it no longer is included in the morbidity change like previous filings. In addition to the re-calibration, the impact of cost sharing leveraging will be factor in year to year comparisons.

For 2019, Highmark made enhancements to many of its plans to include 2 free PCP visits and 2 free Outpatient Mental Nervous/Substance Abuse visits. This product feature provides an enhancement to the 2018 version of the plan.

For 33709PA0870001, this plan did receive the 2 free PCP and 2 free Outpatient Mental Nervous visits enhancements to 2018's design. Several other small cost sharing changes occurred in order to limit the benefit leveraging impact seen in both the pricing model and CMS' AV model. The combination of the re-calibration and the cost sharing enhancements cause the change from 2018.

For 33709PA0860007, this plan went from a \$6,950 deductible with most benefits after deductible to a \$4000 deductible plan with more prior to deductible coverage. Changes in deductible levels have material impact to both the pricing model and CMS' AV model, along with the change in coverage for items prior to the deductible. The design also includes 2 free Outpatient Mental Health/Substance Abuse visits.

14. We note that the calculated average age factor for the projection period in Attachment E is 1.845, the Age Calibration Factor used in Table 10 is 1.848, and the projected Allowable Rating Factor for Highmark (Non-Catastrophic Pool and Catastrophic Pool combined) is approximately 1.880 in Attachment B. Please reconcile the differences between the three factors described above and, if correct, describe why each is appropriate.

Response:

Please refer to the exhibit labeled Q14 Response in the attached file for the reconciliation. The primary difference between the two factors is the way in which the four sources, used to project morbidity and demographics, are aggregated. The average age factor in Attachment E is used in the projection of 2019 allowed claims; therefore, the demographic factors of the four sources are claim-weighted. This is appropriate for showing a composite factor at an intermediate step in projecting aggregate claims. The Allowable Rating Factor in Attachment B represents the composition of the same four sources. However, because the demographic factors are weighted by billable member months in the risk adjustment formula, we have used a member weighted average here.

Note that there is an immaterial difference between the two calculations of the age factors by source due to the member-level age factors by source in Attachment E being averaged using 2017 member months and the factor in Attachment B being weighted using a 2/1/18 snapshot of unique members. The reason that unique members were used for the 2/1/18 snapshot is that member months were not available for two of the four sources when developing the risk adjustment.

15. Per Tables 10 and 14 of the Actuarial Memorandum Exhibits it appears that the Company no longer intends to vary rates by provider network. With respect to the Network Factors, it is noted in the Actuarial Memorandum that "the projected factors are set 1.0 since the effective medical network adjustments are now reflected in the claims experience." While we understand that the effective network adjustments may now be reflected in the 2017 single risk pool claims experience, please clarify why the Company no longer believes that the rates between plans should vary as a

result of network differences between them. Otherwise, if the rates specific to each plan still do reflect the corresponding network differences between them, please explain.

Response:

We recognize that historically there has been a material network cost differential between zones. However, the product offering for Highmark has changed materially over the history of ACA, along with the provider network that underlies the products and metal offerings. It is Highmark's assertion that using a composite factor of 1.0 rather than the prior variation provided a more credible outcome given the current limited enrollment in each of the zones.

16. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Response:

The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred branded drugs. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document which was provided as a separate attachment during the initial SERFF submission.

17. 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.

Response:

The average projected commission is provided by the Cost Allocation department and is a function of the recent commission amount experienced in Highmark's financials. As a point of reference, the current average is \$ PMPM. The current broker commission schedule was included as Attachment D in the initial submission. The 2019 broker agreement is not available at this time.

18. Please note that carriers should not be pricing for the PCORI fee in the 2019 calendar year rate development as the fee ends for plan years ending September 30, 2019 (i.e., policies issued before October 1, 2018). Please remove this non-benefit expense assumption, reprice, and resubmit revised filing materials.

Response:

Based on Highmark's current method of calculating the PCORI fee (Member Month method), we would have to pay about three fourths of the estimated \$2.52 per member per year fee for calendar year 2019 on Fully Insured business. Therefore, Highmark built into the rates the expected amount of our PCORI liability assuming the Member Month counting method.

Individual Market

Response to Objection 1 - Question 1

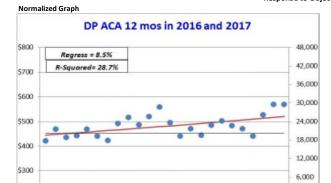
	All Highmark	CSR 94 and 87	CSR%
2017 MMs	746,709	179,145	
2017 BEP Allowed Claims	\$439,715,644	\$20,782,960	
2017 BEP Allowed Claims - PMPM	\$588.87	\$116.01	20%

Individual Market

Response to Objection 1 - Question 7

201711

201709



			DP	ACA	112	mos	in 2	016	and	201	17		
800	_												48,00
700													42,00
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500	•			•			-	•			•		30,00
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100	T	Reg	ress =	6.1%									12.00
				6.1%	%								
100	201601				201609	201611	201701	201703	201705	201707	201709	201711	- 12,00 - 6,000

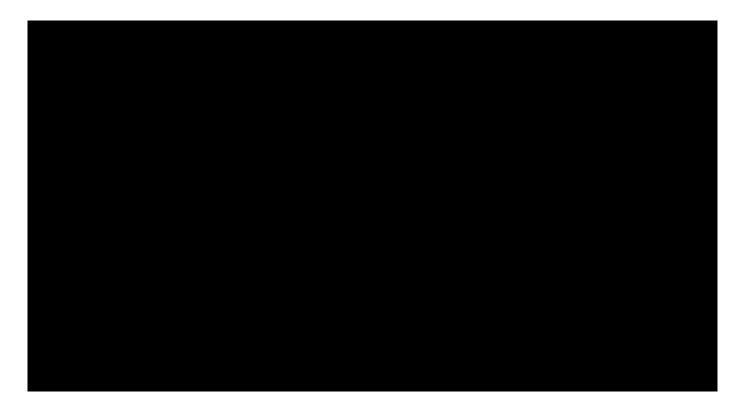
Incurred	Normalized	Normalized	Raw	Raw
Month	Allowed Charges	Regression	Allowed Charges	Regression
201601	\$422.51	\$445.05	\$581.20	\$620.24
201602	\$469.94	\$448.07	\$606.37	\$623.31
201603	\$436.55	\$451.11	\$623.96	\$626.39
201604	\$443.88	\$454.17	\$627.32	\$629.49
201605	\$468.65	\$457.26	\$625.09	\$632.60
201606	\$442.23	\$460.36	\$630.24	\$635.73
201607	\$423.61	\$463.48	\$608.31	\$638.87
201608	\$492.53	\$466.63	\$690.24	\$642.03
201609	\$517.37	\$469.79	\$715.51	\$645.21
201610	\$487.47	\$472.98	\$704.88	\$648.40
201611	\$520.82	\$476.19	\$687.44	\$651.61
201612	\$559.74	\$479.42	\$816.19	\$654.83
201701	\$495.41	\$482.68	\$636.15	\$658.07
201702	\$441.59	\$485.95	\$574.44	\$661.32
201703	\$471.63	\$489.25	\$666.60	\$664.59
201704	\$444.71	\$492.57	\$584.64	\$667.88
201705	\$485.38	\$495.91	\$646.69	\$671.18
201706	\$503.29	\$499.28	\$686.92	\$674.50
201707	\$483.90	\$502.66	\$623.65	\$677.84
201708	\$471.17	\$506.07	\$675.45	\$681.19
201709	\$440.91	\$509.51	\$583.31	\$684.56
201710	\$527.16	\$512.97	\$713.54	\$687.94
201711	\$569.90	\$516.45	\$746.70	\$691.34
201712	\$569.38	\$519.95	\$766.58	\$694.76
	Slope:	1.007	Slope:	1.005
	Regress:	8.5%	Regress:	6.1%
	R-Square	28.7%	R-Square	14.0%
	Intercept:	\$407.59	Intercept:	\$581.71
		Regress = 8.5%		Regress = 6.1%
		R-Squared= 28.7%		R-Squared= 14.0%

\$200

201601

Individual Market

Response to Objection 1 - Question 9b



Individual Market

Response to Objection 1 - Question 10

	Total
Member Months	188,327
Member Months%	
Risk Score	
Completed Allowed Claims	\$103,441,292
Completed Allowed PMPM	\$549.26
Demographic Factor	1.754
Network	1.000
Benefit Richness Factor	1.027
Normalized Allowed PMPM	\$304.90

	Projec	ted 2019 ACA Seg	gment	
Renewal	Other HMRK	Prior ACA	New	Total
12,901	145	218	1,232	14,496
89%	1%	2%	8%	100%
\$8,563,523	\$87,182	\$122,323	\$994,436	\$9,767,464
\$663.76	\$601.42	\$561.81	\$807.38	\$673.81
1.816	2.098	1.840	1.683	1.804
1.000	1.000	1.000	1.000	1.000
1.028	1.080	1.080	1.080	1.035
\$355.43	\$265.38	\$282.68	\$444.29	\$360.99

Morbidity Factor	1.184
Morbidity Factor Dampening (due to capitation & dental)	1.000
Dampened Morbidity Factor before Individual Mandate Load	1.183
Individual Mandate Load	6%
Morbidity Factor with Individual Mandate Load	1.254

Individual Market

Response to Objection 1 - Question 14

		Projected 2019 ACA Segment					
	HHIC ACA	Other Highmark	Prior ACA	New-to-Blue	Total		
Member Months	12,901	145	218	1,232	14,496		
Member Months %	89%	1%	2%	8%	100%		
Allowed Claims %	88%	1%	1%	10%	100%		
Rating Age Factor*	1.858	2.139	1.882	1.721	1.845		
Risk Adj. Age Factor**	1.856	2.033	1.882	1.721	1.846		

^{*}The age factor, by source, is weighted using 2017 member months and the 2019 HHS age curve factors.

^{**}The age factor, by source, is weighted using 2017 unique members and the 2019 HHS age curve factors.

	Projection Period
Rating Average Age Factor	1.845
Child Capping Factor	0.999
Table 10 Average Age Factor	1.848



July 13, 2018

Ms. Cherri Sanders-Jones, Reviewer Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Inc. 2019 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

Dear Ms. Sanders-Jones:

Based on the objection letter dated July 6, 2018, the filing has been revised to reflect the following change:

- Related to question 4a, the two values cited for Statewide average Premium were intended to be equivalent. The difference in the two values were caused by incorrectly applying the 0.86 reduction twice. Additionally, in researching this question, we noticed the weighting of the risk scores in Attachment B needed revised for a small difference in the weighting methodology used to be consistent with the projected membership. Further details of the change are included in the response. The result of the two corrections is a change in risk adjustment receipt from \$72.09 to \$87.63 on Table 5 of the PA Rate Template Part II.
- In reviewing the request in Question 1, we noticed that the revision sent in the June 22nd response errantly included an additional factor of 0.9375 in the catastrophic eligibility column as a CSR load adjustment on the On Exchange silver designs in the Plan Rates tab. This has been revised to 1.0 in the revised filing.

Highmark's position regarding the uncertainty with changes in federal regulations or market participation is addressed in the filing cover letter.

Should you have any questions regards or via e-mail at:	ing the attached Filing, please feel free to contact me at
Sincerely,	

Manager, Actuarial Services Highmark Inc.

TO: Cherri Sanders-Jones

Bureau of Life, Accident & Health Insurance

Pennsylvania Insurance Department

FROM: , Actuarial Manager

Highmark Inc.

DATE: July 13, 2018

SUBJECT: Highmark Inc. 2019 Individual ACA-Compliant Rate Filing

Response to July 6, 2018 Objection Letter

Filing Number: 1A-DP-18-HI

SERFF Tracking Number: HGHM-131475700

Below are Highmark's responses to your objection letter dated July 6, 2018. We have included the questions along with the responses for your convenience.

1. As was communicated in my email of July 3, 2018 the Department has determined that an Individual Adjustment Factor of 1.06 and a CSR Defunding Adjustment Factor of 1.20 will be used in the 2019 rate development for the Individual Market. Issuers overwhelmingly recommended standardization of these factors. As such, issuers may not deviate from these factors. Updated materials (PA Actuarial Memorandum and Exhibits and the Plan Design Summary worksheets, including the State rate tables) reflecting these factors, Risk Adjustment updates (based on the June 30th release of the Federal Risk Adjustment Report) and other Department requested changes must be provided with your second-round response due July 13, 2018. Other than these three preceding changes, no other modifications will be accepted.

Response:

The current version of this filing, which was submitted in conjunction with the Objection 1 response, reflects an Individual Mandate Adjustment Factor of 1.06 and a CSR Defunding Adjustment Factor of 1.20. Thus, no additional changes are needed to accommodate the Department's decision regarding these factors.

In reviewing the request in Question 1, we noticed that the revision sent in the June 22^{nd} response errantly included an additional factor of 0.9375 in the catastrophic eligibility column as a CSR load adjustment on the On Exchange silver designs in the Plan Rates tab. This has been revised to 1.0 in the revised filing.

2. In response to question 17, regarding the average commission, you indicate that the 2019 broker agreement is not yet available. If not available, what is the basis for the 2019 commission pmpm?

Response:

A 2019 broker agreement is not yet available. Consistent with our prior response, the average projected commission was provided by the Cost Allocation department and is a function of the recent commission amount experienced in Highmark's financials. Given that the current average is \$ PMPM, we determined that a \$ PMPM for 2019 is reasonable.

- 3. The following questions are related to the response to question 7:
 - a) Please provide a quantitative demonstration of the development of the December 2016 and December 2017 normalized allowed charge PMPMs. For example, please demonstrate how

- the \$569.38 December 2017 normalized allowed charge PMPM is developed from the \$766.58 raw allowed charge PMPM, including a description of each of the components being normalized for (e.g., demographics, benefits) and the corresponding normalization factor associated with each component.
- b) Please confirm whether the normalized allowed charge PMPM amounts were adjusted for seasonality. If the normalized allowed charge PMPMs were not adjusted for seasonality, please develop proposed seasonal adjustments, provide quantitative justification for the proposed adjustments, and provide an updated version of the regression analysis utilizing seasonally-adjusted normalized allowed PMPMs. If the normalized allowed charge PMPM amounts were adjusted for seasonality, please provide the seasonality factors which were utilized.
- c) Please provide quantitative support for the 1% trend load reflecting "the impact of partial year population changes."
- d) Please provide a version of the trend regression analysis which is not limited only to those individuals who were continuously enrolled (i.e., include the claims experience for all individuals who were enrolled over the time period of January 2016 to December 2017).

- a. The attached exhibit labeled 'Q3a Response' provides the requested data. Normalization factors include demographics, seasonality, and step changes. The demographics factors are based on industry factors. Seasonality is described in part b of this response. The step change factors incorporate material step changes that were included in network factors in the two periods. Please note, as mentioned in the actuarial memorandum, the trend resulting from the cohort study was benchmarked against other sources for reasonability.
- b. The normalized allowed charge PMPM amounts were adjusted for seasonality. Given this is a continuous two-year cohort the primary component of the seasonality factors were the potential service days of each calendar month. The seasonality factors are included in the attached exhibits.
- c. The additional 1% impact of partial year population changes was included in the proposed trend in order to supplement the point estimate provided in the regression study. This market exhibits significant churn thru-out the year and the point estimate generated from the regression study needed to account for this market dynamic. As seen in the attached exhibit as a response for part d of this question, the ACA enrollment thru-out the calendar year is not consistent, thus demonstrating potential selection that can occur within a year.
- d. The attached exhibit labeled 'Q3d Response' provides the requested data for the same population as the original regression study, but without the continuously enrolled constraint. The regression analysis shown is based on the raw data as normalization factors are not available for a population with this much volatility. This is the primary reason we chose the continuously enrolled approach.
- 4. The following questions are related to the response to question 9:
 - a) Please explain why the value equal to \$707.90 in cell H12 of the tab named 'Q9b Response' is different than the Statewide Average Premium for the Non-Catastrophic Pool equal to \$608.80 in cell D13 of Attachment B. If these two values should be equal, please update Attachment B as appropriate.
 - b) Please explain why the projected values for Risk Score, Demographic Factor, and Benefit Richness Factor in cells 113, 118, and 120, respectively, in the 'Q10 Response' tab are not

- equal to the values for HHS Risk Score, Allowable Rating Factor, and Induced Demand Factor in cells J11, K11, and M11, respectively, in Attachment B.
- c) We recognize that replicating the Attachment B structure for 2017 would generate a different value than the actual 2017 estimate of approximately \$6 million due to the fact that the "sum of products" is not equal to the "product of sums." However, please provide the estimated average 2017 values for HHS Risk Score, Allowable Rating Factor, Geo Cost Factor, Induced Demand Factor, and Actuarial Value for each of Highmark and Statewide for the Non-Catastrophic Pool. To the extent any of the Highmark specific 2017 values are significantly different than the corresponding values being projected for 2019 in Attachment B, please reconcile those differences.
- d) Please provide the calculated Transfer PMPM amount for Highmark when using the estimated average 2017 values (both for Highmark and Statewide) in place of the projected 2019 values in the calculation included in Attachment B. To the extent the resulting PMPM amount is significantly different than the actual estimate for 2017 confirm that the only difference is the use of the "product of sums" vs. "sum of products".

- a. The Statewide Average Premium for the Non-Catastrophic pool of \$608.80 shown in Attachment B was already reduced by the 0.86 Admin Expense Adjustment. Since Attachment B also applies the 0.86 Admin Expense Adjustment, the adjustment was inadvertently applied twice. A revised version of Attachment B is included which starts with the correct Statewide Average Premium assumption of \$707.90 as shown in the Objection 1 Question 9b response. Since this change impacts the projected risk adjustment transfer PMPM, all other filing documents have been updated accordingly.
- b. The Risk Scores shown in row 13 of the 'Q10 Response' tab were not correct. Please refer to the exhibit labeled Q4b Response for a revised version of the Objection 1 'Q10 Response' tab. This exhibit contains the correct risk scores (no other values changed). Furthermore, Attachment B had the correct risk scores, but there was a small difference in the weighting used to aggregate the cohort risk scores (and the other risk adjustment factors) for Attachment B. The weighting has been fixed to be consistent with what is shown in the 'Q10 Response' tab and the revised version of Attachment B referenced in the 'part a' response above reflects this correction. The weighted average (using billable member months) of the non-catastrophic and catastrophic risk scores on the revised Attachment B ties to the composite risk score shown in cell I13 of the Q4b Response exhibit. There are several reasons for the difference in the two Demographic Factors. First, the Demographic Factor in cell I18 of the 'Q10 Response' tab is the product of age, area, and tobacco factors whereas the Allowable Rating Factor shown in Attachment B represents just the age component. Second, similar to the Risk Score variance, the Demographic Factor shown on the 'Q10 Response' tab is a blend of the Highmark non-catastrophic and catastrophic pools. Third, the Demographic Factor in cell I18 of the 'Q10 Response' tab is weighted differently than the weighting used in the development of the Allowable Rating Factor in Attachment B (please see our Objection 1 Question 14 response for an explanation of the weighting differences). The Benefit Richness Factor in cell I20 of the 'Q10 Response' tab represents an assumption used to normalize the claims primarily for the purpose of calculating the change in morbidity. The Induced Demand Factor in cell M11 of Attachment B was derived from the actual metal levels selected by members in each source as of the 2018 snapshot date.
- c. Please refer to the exhibit labeled Q4c Response for the requested estimated 2017 values based on the February 2018 valuation. For ease of comparison, the projected 2019 Highmark values from Attachment B are included in the exhibit. The differences in both the HHS Risk Score and the Allowable Rating Factor values are driven by the actual changes observed based on the members

who renewed in Highmark from 2017 to 2018. In other words, the 2017 members who renewed in Highmark for 2018 had a average risk score and a average age. This change then directly impacts the 2019 estimated values.

d. Please refer to the exhibit labeled Q4d Response. This exhibit calculates the 2017 Highmark risk adjustment transfer amount in a manner consistent with Attachment B. The only difference between the amount calculated in this exhibit and original estimate for 2017 is the use of the "product of sums" vs. "sum of products".

5. The following questions are related to the response to question 10:

- a) Please demonstrate quantitatively how the risk score, completed allowed claims, demographic factor, network factor, and benefit richness factor for the "New" cohort were developed. To the extent the factors/results for the "Renewal" and "Other Highmark" cohorts were used as a starting point, demonstrate quantitatively how the values for those two segments were adjusted to develop the corresponding factors/results for the "New" cohort.
- b) In providing your response to (a), please specifically explain and demonstrate quantitatively how it was determined that the assumed risk score for the "New" cohort should be approximately 11% higher than that of the "Renewal" cohort, but the completed allowed claims PMPM for the "New" cohort should be approximately 22% higher than the Renewal cohort.
- c) Why are the ratios of the 2019 to 2017 demographic (1.029) and benefit richness (1.007) factors different than assumed in index rate development for the demographic (1.030) and change in benefits (1.000) factors? Please provide quantitative support for the factors supporting the projected 2019 membership.
- d) Please explain why the projected 2019 demographic factor equal to 1.804 in cell I18 of the 'Q10 Response' tab is different than the projected 'Rating Age Factor' of 1.845 in cell G14 of the 'Q14 Response' tab.

- a. As indicated in the response to question 4 above, the risk score numbers in the 'Q10 Response' tab were incorrect. The following answer uses the values from the updated exhibit in the 'Q4b Response' exhibit enclosed with this submission. In choosing the risk score for the "New" cohort Highmark fist looked at the "Renewal" cohort which had a risk score of was selected to account for higher than average members given Highmark's expected market position. Similarly the "Renewal" cohort had a normalized allowed charge of \$355.43. The normalized allowed charge for the "New" cohort was set to \$444.29, 25% higher than the "Renewal" cohort. The normalization factors (Demographics, Network, and Benefit Richness) for the "New" cohort were shown in the exhibit for informational purposes and to derive an underlying implied un-normalized allowed PMPM. This also allowed for composite factors using all four sources to be calculated. In the end, this was for informational purposes only as the "New" cohort normalization factors had no influence on the morbidity factor development.
- b. As mentioned in part a, Highmark anticipates above average claim cost and risk scores for new members given its competitive position within the market. Given that the "Other Highmark" and "Prior ACA" cohorts were too small to draw conclusions from, Highmark relied on observations found in our other entities. The risk score and normalized allowed charges were set based on this observation."

- c. On the demographic factors for the morbidity calculation, no adjustments were made for the child cap and capitation whereas the demographic factors for the index rate development included these adjustments. That is, 2017 demographic factor = 1.754 x 0.9998 = 1.753 and 2019 demographic factor = 1.804 x 0.999 x 0.9998 = 1.806. So, 1.804/1.754 = 1.029 versus 1.806/1.753 = 1.030. The 1.007 benefit richness change is on a 2017 basis for the morbidity calculation purpose only whereas the projected 2019 benefit richness change for the index rate development is 1.0255/1.0272 = 0.9983 (see Objection 1, response to question 7b). The reference of the 1.000 factor from Table 5, cell C19 is for change in benefits which is not the same as change in benefit richness.
- d. The demographic factors that composite to 1.804 in cell I18 of the 'Q10 Response' tab are products of age, area, and tobacco factors. The 'Rating Age' factors that composite to 1.845 in cell G14 of the 'Q14 Response' tab represent age factors only.
- 6. With respect to the response to question 15, please confirm whether quantitative analysis was performed to develop the assertion that the use of a composite factor of 1.0 for all zones is more appropriate than the prior variation that existed? If so, please provide a summary of the analysis which was performed to justify that assertion.

Response:

From a membership perspective, yes a quantitative analysis was performed. The quantification was based on the enrollment proportion of the primary remaining zones. Zone L and M previously had the largest network factor variation, but offer only a catastrophic design and represent only 3% of the total enrollment. Therefore, given the previous network factors between Zone I and Zone Y were rather similar and represent 97% of the total enrollment for the entity, the proposed modification was chosen for simplicity.

Individual Market

Response to Objection 2 - Question 3a

	Raw	Demographic	Seasonality	Step Change	Normalized
Month-Year	Allowed PMPM	Factor	Factor	Factor	Allowed PMPM
Jan-16	\$581.20	1.284	1.001	1.070	\$422.51
Feb-16	\$606.37	1.288	0.937	1.070	\$469.94
Mar-16	\$623.96	1.291	1.035	1.070	\$436.55
Apr-16	\$627.32	1.294	1.021	1.070	\$443.88
May-16	\$625.09	1.297	0.962	1.070	\$468.65
Jun-16	\$630.24	1.299	1.026	1.070	\$442.23
Jul-16	\$608.31	1.302	1.031	1.070	\$423.61
Aug-16	\$690.24	1.305	1.004	1.070	\$492.53
Sep-16	\$715.51	1.309	0.988	1.070	\$517.37
Oct-16	\$704.88	1.312	1.030	1.070	\$487.47
Nov-16	\$687.44	1.315	0.938	1.070	\$520.82
Dec-16	\$816.19	1.318	1.034	1.070	\$559.74
Jan-17	\$636.15	1.322	0.972	1.000	\$495.41
Feb-17	\$574.44	1.325	0.982	1.000	\$441.59
Mar-17	\$666.60	1.328	1.065	1.000	\$471.63
Apr-17	\$584.64	1.330	0.988	1.000	\$444.71
May-17	\$646.69	1.333	0.999	1.000	\$485.38
Jun-17	\$686.92	1.337	1.021	1.000	\$503.29
Jul-17	\$623.65	1.339	0.962	1.000	\$483.90
Aug-17	\$675.45	1.343	1.068	1.000	\$471.17
Sep-17	\$583.31	1.345	0.983	1.000	\$440.91
Oct-17	\$713.54	1.349	1.004	1.000	\$527.16
Nov-17	\$746.70	1.352	0.969	1.000	\$569.90
Dec-17	\$766.58	1.355	0.994	1.000	\$569.38

Individual Market

Response to Objection 2 - Question 3d

		Allowed	Allowed	Adjusted	
Month-Year	Members	Claims	PMPM	PMPM	Index
Jan-16	85,060	\$46,781,684	\$549.98	\$553.69	1
Feb-16	85,707	\$49,056,840	\$572.38	\$559.58	2
Mar-16	86,103	\$53,198,586	\$617.85	\$565.53	3
Apr-16	85,313	\$48,411,025	\$567.45	\$571.55	4
May-16	83,869	\$47,326,337	\$564.29	\$577.63	5
Jun-16	82,814	\$49,263,671	\$594.87	\$583.77	6
Jul-16	81,796	\$44,985,735	\$549.97	\$589.98	7
Aug-16	80,780	\$48,507,218	\$600.49	\$596.26	8
Sep-16	79,499	\$46,999,966	\$591.20	\$602.60	9
Oct-16	78,246	\$45,681,528	\$583.82	\$609.01	10
Nov-16	76,686	\$46,687,523	\$608.81	\$615.48	11
Dec-16	72,975	\$50,026,888	\$685.53	\$622.03	12
Jan-17	45,849	\$27,896,635	\$608.45	\$628.65	13
Feb-17	44,917	\$26,757,464	\$595.71	\$635.33	14
Mar-17	44,601	\$29,675,306	\$665.35	\$642.09	15
Apr-17	43,759	\$27,827,898	\$635.94	\$648.92	16
May-17	42,996	\$28,747,204	\$668.60	\$655.82	17
Jun-17	42,429	\$28,117,924	\$662.71	\$662.80	18
Jul-17	41,664	\$27,275,324	\$654.65	\$669.85	19
Aug-17	40,984	\$27,749,207	\$677.07	\$676.97	20
Sep-17	40,289	\$24,501,978	\$608.16	\$684.17	21
Oct-17	39,661	\$29,466,432	\$742.96	\$691.45	22
Nov-17	38,993	\$27,677,628	\$709.81	\$698.81	23
Dec-17	37,713	\$28,314,352	\$750.78	\$706.24	24

 Slope:
 1.011

 Regress:
 13.5%

 R-Square
 0.694

 Intercept:
 \$547.86

Individual Market

Response to Objection 2 - Question 4b

	Total
Member Months	188,327
Member Months%	
Risk Score	
Completed Allowed Claims	\$103,441,292
Completed Allowed PMPM	\$549.26
	,
Demographic Factor	1.754
Network	1.000
Benefit Richness Factor	1.027
	,
Normalized Allowed PMPM	\$304.90

	Project	ed 2019 ACA Se	egment	
Renewal	Other HMRK	Prior ACA	NTB	Total
12,901	145	218	1,232	14,496
89.0%	1.0%	1.5%	8.5%	100%
\$8,563,523	\$87,182	\$122,323	\$994,436	\$9,767,464
\$663.76	\$601.42	\$561.81	\$807.38	\$673.81
1.816	2.098	1.840	1.683	1.804
1.000	1.000	1.000	1.000	1.000
1.028	1.080	1.080	1.080	1.035
\$355.43	\$265.38	\$282.68	\$444.29	\$360.99

Morbidity Factor before Individual Mandate Load	1.184
Capitation and Dental Dampening Factor	1.000
Dampened Morbidity Change	1.183
Individual Mandate Load	6%
Morbidity Factor with Individual Mandate Load	1.254

Individual Market

Response to Objection 2 - Question 4c



Individual Market

Response to Objection 2 - Question 4d



B C D Unified Rate Review v4.3	E	F	G	Н	I J	K	L	М	N O	Р	Q	R	S	1 0	V	Х	
Company Legal Name: HIOS Issuer ID:	Highmark, Inc.			PA Individual													
Effective Date of Rate Change(s):	01/01/2019																
Market Level Calculations (Same for all Pl	ans)																
Section I: Experience period data Experience Period:	01/01/2017	to Experience Period	12/31/2017														
Premiums (net of MLR Rebate) in Experie	nce Period:	Aggregate Amount \$79,904,266	<u>PMPM</u> \$424.28	% of Prem 100.00%													
Incurred Claims in Experience Period Allowed Claims: Index Rate of Experience Period		\$82,247,540 \$105,628,880	436.73 560.88 \$560.88	102.93% 132.19%													
Experience Period Member Months		188,327															
Section II: Allowed Claims, PMPM basis		Experience	e Period		Project Adj't. from E		01/01/2019 Annualize		12/31/2019	Mi	d-point to Mic	l-point, Experie	nce to Projection:	24 mon	hs		
	Utilization	on Actual Experi Utilization per	ience Allowed Average		Projectio Pop'l risk	n Period	Fact	ors	Projections, b Utilization per	efore credibility A Average	djustment	Utilization	Credibility Manual Average				
Benefit Category Inpatient Hospital Outpatient Hospital	Description Admits Visits	1,000 95.18 3,119.06	\$14,991.71 689.39	PMPM \$118.91 179.19	1.255 1.255	Other 0.947 0.947	1.050 1.050	Util 1.042 1.042	1,000 129.69 4,249.90	\$15,658.42 720.04	\$169.23 255.01	per 1,000 0.00 0.00	\$0.00 0.00	PMPM \$0.00 0.00			
Professional Other Medical	Visits Visits	16,978.16 1,801.84	93.84 107.43	132.78 16.13	1.255 1.241	1.036 1.030	1.050 1.050	1.042 1.042	23,133.67 2,428.24	107.19 122.01	206.64 24.69	0.00	0.00	0.00 0.00			
Capitation Prescription Drug Total	Benefit Period Prescriptions	12,000.00 16,695.86	0.34 81.60	0.34 <u>113.54</u> \$560.88	1.060 1.255	1.000 0.971	0.833 1.050	1.000 1.042	12,720.00 22,749.01	0.24 87.39	0.25 <u>165.67</u> \$821.49	0.00	0.00	0.00 <u>0.00</u> \$0.00			
Section III: Projected Experience:				Projected Allowed	Claims PMPM (w	/applied cre	dibility if appli	icable)			100.00%				After Credibility \$821.49	Projected Perio	od Totals ,908,263
					Paid to Allowe	urred Claims,	, before ACA r		't, PMPM						0.765 \$628.69		,113,425
					Projected Risk Projected I Projected ACA	ncurred Clair	ms, before rei		overies, net of rein pr m, PMPM	em, PMPM					\$7.63 \$541.05 0.00	\$7	,270,316 ,843,109 0
				Projected Incurred Administrative Exp										10.12%	\$541.05 62.30		,843,109 903,161
				Profit & Risk Load Taxes & Fees										0.00% 1.95%	0.00 12.00		0 173,999
				Single Risk Pool Gr Index Rate for Proj											\$615.36 \$821.49 45.03%		,920,269
				Projected Member	% Increase, ar		e i ciiou								20.43%		14,496
Information Net Balancable to the	ublic Union Austra	dred by Laws This is	formation has -	at haan publically	licelocod and re-	, ho privile	nd and confid-	ential # inf	internal governor	use only and nor	t not be						
Information Not Releasable to the F disseminated		ed to persons not aut									st not be						

Product-Plan Data Collection

 Company Legal Name:
 Highwark, Inc.
 State:
 PA.

 HIGO Sauser ID:
 33709
 Market:
 Individual or Name of Nam

Product/Plan Level Calculations

oduct		Major Even	nts Blue PPO			my ConnectBlue EPI)			my Communit	yBlue Flex PPO				my Direct Blue 0	Conemaugh EPO						Blue EPO			rect Blue Conemauj	my Direct Bl
oduct ID:		33709	9PA038			33709PA069				33709	PA070				33709	PA086					33709	PA087			33709PA088	33709PAI
etal:	1	Catastrophic	Catastrophic	Silver	Silver	Gold	Bronze	Gold	Gold	Silver	Silver	Bronze	Gold	Silver	Bronze	Bronze	Silver	Silver	Gold	Silver	Bronze	Bronze	Silver	Silver	Silver	d.
Metal Value		0.575	0.575	0.683	0.683	0.785	0.619	0.786	0.788	0.681	0.682	0.609	0.788	0.720	0.643	0.585	0.711	0.708	0.788	0.720	0.643	0.585	0.711	0.708	0.661	0.661
Pricing Value		0.603	0.603	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	1.054	1.052	0.766	0.709	1.119	0.857	1.054	1.052	0.766	0.709	1.119	0.857	1.003	1.003
Category		Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	New	New	New	Renewing	Renewing	Renewing	New	New	New	Renewing	Renewin
Type:		PPO	PPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
		Major Events Blue	Major Events Blue						my Community	my Community	my Community	my Community	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue	my Direct Blue					my Direct Blue	
n Name		PPO, a	PPO, a	my Connect Blue	my Connect Blue	my Connect Blue	my Connect Blue	my Connect Blue	Blue Flex PPO	Blue Flex PPO	Blue Flex PPO	Blue Flex PPO	Conemaugh EPO	Conemaugh EPO	Conemaugh EPO	Conemaugh EPO	Conemaugh EPO	Conemaugh EPO	EPO Gold 1000 -	EPO Silver 2400 -	my Direct Blue	my Direct Blue	my Direct Blue	EPO Silver 3500 -	Conemaugh EPO	EPO Silver 4
		Community Blue	Community Blue	EPO 1750S	EPO 2500S	EPO 250G	EPO 6500B	EPO 1000G	1700GQ	2800SQE	2100S	6800B	Gold 1000 - 2	Silver 2400 - 2	Bronze 4000	Bronze 7900	Silver 0	Silver 3500 - 2	2 Free PCP Visits	2 Free PCP Visits	EPO Bronze 4000	EPO Bronze 7900	EPO Silver 0	2 Free PCP Visits	Silver 4450 HSA	HSA
ID (Standard Component ID):		33709PA0380003	33709PA0380004	33709PA0690001	33709PA0690002	33709PA0690003	33709PA0690004	33709PA0690005	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0860001	33709PA0860002	33709PA0860007	33709PA0860008	33709PA0860009	33709PA0860010	33709PA0870001	33709PA0870002	33709PA0870007	33709PA0870008	33709PA0870009	33709PA0870010	33709PA0880001	33709PA089
hange Plan?		No	Yes	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
orical Rate Increase - Calendar Year - 2		0.0	10%			0.00%				0.0	0%		0.00%								0.00%	0.00%				
orical Rate Increase - Calendar Year - 1		0.0	10%			0.00%				0.0	0%				0.0	0%					0.0	00%			0.00%	0.00%
torical Rate Increase - Calendar Year 0		0.0	10%			0.00%				0.0	0%				0.0	0%					0.0	00%			0.00%	0.00%
ctive Date of Proposed Rates		01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/20
e Change % (over prior filing)		-3.35%	-3.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.00%	26.11%	16.16%	0.00%	0.00%	1.18%	8.87%	28.33%	18.19%	0.00%	0.00%	4.58%	21.40%	23
n'tive Rate Change % (over 12 mos prior)		-3.35%	-3.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.00%	26.11%	16.16%	0.00%	0.00%	1 18%	8.87%	28 33%	18.19%	0.00%	0.00%	4 58%	21.40%	23
'd Per Rate Change % (over Exper, Period)		25.87%	25.87%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	#DIV/01	#DIV/01	#DIV/DI	#DIV/DI	#DIV/OI	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
duct Rate Increase %		.33	36%			0.00%				0.0	10%				14.1	10%					14	74%			21.40%	23 53%

Plan ID (Standard Component ID):	Total	33709PA0380	003 33709PA0	380004 33709P	PA0690001 3	3709PA0690002	33709PA0690003	33709PA0690004	33709PA0690005	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	13709PA0860001	33709PA0860002	33709PA0860007	33709PA0860008	33709PA0860009 33	3709PA0860010	33709PA0870001	33709PA0870002	13709PA0870007	33709PA0870008	33709PA0870009	33709PA0870010	33709PA0880001 337	09PA08900
Inpatient	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0
Outpatient	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0
rofessional	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0
rescription Drug	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0
Other	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0
apitation	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0
Administration	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
axes & Fees	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0
tisk & Profit Charge	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0
otal Rate Increase	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Member Cost Share Increase	\$0.00	SI SI	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0
C	CALDIC	Car	73 (AFA 73				T			1	1		6713.33	£603.05	6477.43			CC12 45	6701.04	6503.54	£450.30			CC03.C4	5507.07	čra-

ction III: Experience Period Informatio

Plan ID (Standard Component ID):	Total	33709PA0380003			33709PA0690002					3709PA0700006 3				33709PA0860002	33709PA0860007	33709PA0860008	33709PA0860009	33709PA0860010		33709PA0870002	33709PA0870007	33709PA0870008	33709PA0870009	33709PA0870010	33709PA0880001	33709PA0890001
Plan Adjusted Index Rate	\$414.19	\$346.08	\$346.08	\$425.42	\$430.41	\$521.18	\$344.03	\$508.66	\$579.75	\$482.84	\$468.05	\$371.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Months	188,327	295	1,073	29,789	52,450	17,559	61,348	13,035	1,297	749	3,007	7,725	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Premium (TP)	\$79,904,266	\$58,657	\$232,686	\$13,770,612	\$24,006,443	\$8,407,295	\$21,962,755	\$6,028,486	\$739,233	\$370,051	\$1,505,418	\$2,822,628	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other																										
than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$105,628,880	\$69,156	\$145,111	\$19,098,129	\$33,370,820	\$13,208,372	\$20,917,947	\$12,159,114	\$1,084,005	\$674,468	\$1,981,066	\$2,920,692	\$0	65	\$0	\$0	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are																										
other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's																										
obligation: Portion of above payable by HHS's funds	\$23.381.340	\$27.684	\$79.463	\$4.198.877	\$7.105.462	\$2.298.445	\$6.287.771	\$1.843.336	\$190.226	\$155.063	\$502.218	\$692.794	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
				\$1 330 942	\$1 628 740						\$129.058															
on behalf of insured person, in dollars Portion of above payable by HHS on	\$3,100,230	\$0	\$0	\$1,330,942	\$1,628,740	\$0	\$0	\$0	\$0	\$11,490	\$129,058	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
behalf of insured person, as %	13.26%	0.00%	0.00%	31 70%	22 92%	0.00%	0.00%	0.00%	0.00%	7.41%	25 70%	0.00%	#DIV/DI	#DIV/01	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/01	#DIV/0!	#DIV/01	#DIV/0!
Total Incurred claims, payable with issuer funds	\$82,247,540	\$41,472	\$65,648			\$10,909,927	\$14,630,176	\$10,315,778	\$893,780	\$519,405	\$1,478,848	\$2,227,898	SO!	#DIV/01	SO SO	SO	**DIV/OI	**DIV/OI	\$0 \$0	WD14701	\$0	SO	\$0	#DIV/01	#DIV/O.	SO SO
Net Amt of Rein	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk Adjustment Transfer Amount	\$6.012.223.43	\$20,525,02	·\$37.378.64	\$2,946,801,60	\$3.383.640.77	\$1,941,405,58	·\$4.928.306.14	\$2,406,997,48	\$181.654.55	\$150,409,23	\$475,485,21	·\$529.011.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims PMPM	\$436.73	\$140.58	\$61.18	\$500.16	\$500.77	\$621.33	\$238.48	\$791.39	\$689.11	\$693.46	\$491.80	\$288.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	\$560.88	\$234.43	\$135.24	\$641.11	\$636.24	\$752.23	\$340.97	\$932.81	\$835.78	\$900.49	\$658.82	\$378.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	\$560.88	\$234.43	\$135.24	\$641.11	\$636.24	\$752.23	\$340.97	\$932.81	\$835.78	\$900.49	\$658.82	\$378.08	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#D(V/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

ction IV: Projected (12 months following effective date)

thorate. Projected (12 months following effective date																										
Plan ID (Standard Component ID):	Total	33709PA0380003	33709PA0380004	33709PA0690001	33709PA0690002	33709PA0690003	33709PA0690004	33709PA0690005	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0860001	3709PA0860002 33	709PA0860007	33709PA0860008	33709PA0860009	33709PA0860010	33709PA0870001	33709PA0870002	33709PA0870007	33709PA0870008	33709PA0870009	33709PA0870010 3	3709PA0880001 337	709PA0890001
Plan Adjusted Index Rate	\$637.30	\$435.62	\$435.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$761.54	\$759.96	\$553.33	\$512.18	\$808.16	\$619.33	\$761.54	\$759.96	\$553.33		\$808.16	\$619.33	\$724.33	\$724.3
Member Months	14.496	24	48										588	244	1.236	1.200	200	120	2.712	588	3.972	1.200	1.200	936	144	84
Total Premium (TP)	\$9.238.288	\$10.455	\$20.910	SO	SO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$447.787	\$185.430	\$683.916	\$614.613	\$161.631	\$74.319	\$2.065.304	\$446.855	\$2.197.827	\$614.613	\$969.788	\$579.691	\$104.304	\$60.844
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$11.903.648	\$17.688	\$35.375	SO	SO	SO	\$0	\$0	\$0	SO.	\$0	\$0	\$508.710	\$201.324	\$990.120	\$961.282	\$165.020	\$99.012	\$2.346.297	\$485.159	\$3.181.843	\$961.282	\$990.120	\$772.294	\$118.814	\$69.308
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$2,793,755	\$7,006	\$14,013	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$51,227	\$43,454	\$291,395	\$333,360	\$27,411	\$23,083	\$236,271	\$104,716	\$936,425	\$333,360	\$164,464	\$180,051	\$30,012	\$17,507
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	#DIV/0!	#DIV/01	#DIV/D!	#DIV/01	#DIV/D!	#DIV/01	#DIV/01	#DIV/DI	#DIV/D!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Incurred claims, pavable with issuer funds	\$9.109.893	\$10.681	\$21.362	SO	SO	SO	\$0	50	\$0	\$0	\$0	\$0	\$457.483	\$157.871	\$698.725	\$627.922	\$137.609	\$75.929	\$2.110.025	\$380.443	\$2.245.418	\$627.922	\$825.656	\$592.243	\$88.802	\$51.801
Net Amt of Rein	SO	SO	SO	\$0	SO	SO	SO.	50	SO.	SO	50	SO.	SO.	SO.	SO	\$0	SO.	SO.	\$0	\$0	\$0	\$0	SO.	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$1,271,998	\$1,491	\$2,983	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$63,878	\$22,043	\$97,562	\$87,676	\$19,214	\$10,602	\$294,619	\$53,121	\$313,524	\$87,676	\$115,285	\$82,694	\$12,399	\$7,233
Incurred Claims PMPM	\$628.44	\$445.05		#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	\$778.03	\$647.01	\$565.31	\$523.27		\$632.74		\$647.01	\$565.31	\$523.27	\$688.05	\$632.74	\$616.68	\$616.68
Allowed Claims PMPM	\$821.17	\$736.98			#DIV/0!	#DIV/0!	#DIV/01	#DIV/01	#DIV/0!	#DIV/01	#DIV/D!	#DIV/0!	\$865.15	\$825.10	\$801.07	\$801.07		\$825.10	\$865.15	\$825.10	\$801.07	\$801.07	\$825.10	\$825.10	\$825.10	\$825.10
EHB portion of Allowed Claims, PMPM	\$821.17	\$736.98	\$736.98	#DIV/0!	#DIV/0!	#DIV/01	#niv/ni	#DIV/DI	#DIV/DI	#DIV/01	#DIV/DI	#DIV/DI	\$865.15	\$825.10	\$801.07	\$801.07	\$825.10	\$825.10	\$865.15	\$825.10	\$801.07	\$801.07	\$825.10	\$825.10	\$825.10	\$825.10

Part II of the Preliminary Justification

Highmark - Individual Market

Scope and Range:

Highmark is requesting an average rate increase of 14.7% ranging from -3.4% to 28.3% for the 2019 ACA-qualifying individual products with effective dates from January 1, 2019 to December 31, 2019. This is projected to affect 803 members.

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market.

Historical Financial Experience:

Highmark incurred a substantial underwriting loss in its Individual ACA programs in 2017.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits and Cost Sharing:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Highmark, Inc.

d/b/a Highmark Blue Cross Blue Shield

Individual Rate Filing

Effective January 1, 2019

Actuarial Services 07/13/2018

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Blue Cross Blue Shield's (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2019. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCHO), and their subcontractors to assist in the review of Highmark's rate filing. However, we recognize that this certification may become a public document. Highmark makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum that would result in the creation of any duty or liability under any theory of law by Highmark.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark, Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2019

1.2 Company Contact Information:

- Primary Contact Name:
- Primary Contact Telephone Number;
- Primary Contact Email Address:

II. Proposed Rate Increase(s)

For all rate increases by plan see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The primary drivers of the rate increase are increasing medical and pharmacy services in the Individual market.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will remain ceased for 2019. In prior versions we included an assumed load for expected adverse selection due to the Short Term Limited Durational Insurance market expansion based on HHS recently proposed rule modifying federal requirements for this market. The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2019. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2017, paid through February 2018. This includes 2017 experience in Affordable Care Act compliant plans. Highmark did not offer any transitional plans in 2017.

III.2 Premiums (net of MLR Rebate) in Experience Period:

The premiums shown for the experience period were based on calendar year 2017 actual revenues.

Based on preliminary information for calendar year 2017, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2017 premium amounts.

III.3 Allowed and Paid Claims Incurred During the Experience Period:

- Historical Experience: We chose Highmark's current experience for the individual block of business for the period January 1, 2017 through December 31, 2017, with claims paid through February, 2018 as the basis for the 2019 projected individual market pricing.
- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for Highmark's individual book-of-business. This section includes:
 - The amount of claims which were processed through Company's claims system,
 - Claims processed outside of the Company's claims system, and
 - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from Highmark's detailed claim-level historical data. This experience includes 2017 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records.
 The paid-to-allowed ratio for the experience period reflects the 2017 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: Highmark is using a completion factor of 0.979 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for Highmark's individual business. We applied it equally to both paid and allowed total claims (as a charge to utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate total claims into its components on the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a "per 30-day" script count.

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

We applied an adjustment of approximately 25.4% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes including blending of the ACA business with new members from multiple sources including uninsured and the employer markets.

Impact of Health Insurance Coverage Mandate

In accordance with the Department's guidance, the morbidity factor was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the filing by multiplying the original morbidity factor of 18.3% by 6.0% to arrive at a final morbidity factor of 25.4%.

V.2 Changes in Benefits

All known benefit changes pertained to changes in cost sharing which are captured in the paid to allowed ratio discussed in Section VIII.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 3.0% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Trend Factors (cost/utilization)

This development of the CY2019 rates reflects an annual trend rate of 9.5% (5% cost, 4.3% utilization). These trends reflect Highmark's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

Please note that while the underlying utilization trend is expected to be 4.3% Highmark has included the anticipated change in utilization due to cost sharing requirements in the utilization trend column as instructed. The utilization adjustment is -0.09% per year. This brings the final utilization trend to 4.2% as found in the URRT.

VI. Credibility Manual Rate Development

VI. 1 Source and Appropriateness of Experience Data Used

Highmark's individual experience is fully credible. No manual rate is developed or used in this projection. The Credibility Manual section of the URRT has been populated with zeroes to allow for finalization of the URRT Workbook.

VII. Credibility of Experience

The experience is from Highmark's individual book of business in 2017. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Paid to Allowed Ratio

The paid to allowed ratio of 0.765 is a weighted average of the 2019 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model based on Highmark individual claims experience.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

The estimated average risk score for Highmark's projected 2019 population was developed by using Highmark's 2017 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, allowable rating factors, actuarial value factors, and induced demand factors were estimated for Highmark based upon its projected 2019 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2019.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in Highmark receiving payment from the risk adjustment pool. This value is reflected in worksheet 1 net of the risk adjuster fee (\$0.15 PMPM) consistent with the single risk pool regulations

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.2 Profit (or Contribution to Surplus) & Risk Margin:

Highmark has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, Highmark is not waiving any right to include a risk and contingency factor which Highmark believes is consistent with historical and legal interpretations of Highmark and the Pennsylvania Insurance Department.

X.3 Taxes and Fees:

The following fees were added:

- \$0.16 Per Member Per Month for the Patient Centered Outcomes Research Fee.
- 0.0% for the Health Insurance Provider Fee
- 0% Pennsylvania Premium Tax
- 3.5% Exchange Fee x 55.0% assumed on exchange percentage (= 1.9% included in the single risk pool base rate)

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 89.7% relative to total premium less taxes and fees. This loss ratio is calculated consistently with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above, the base experience used includes all Highmark individual members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2019.

XIII. Index Rate

Please see Exhibit 1 for the numerical development of the projected index rate. The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for Highmark. For the experience period, only non-grandfathered plans are included. The projection period index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

XIV. Market Adjusted Index Rate

Please see Exhibit 1 for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment and the exchange fee. The Risk Adjustment factor is developed by taking one minus the expected risk transfer (net of the fee) and dividing by the projected incurred claims before risk adjustment. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM and the projected incurred claims after risk adjuster and reinsurance, then dividing by the projected incurred claims after risk adjuster and reinsurance. These adjustments were developed as factors in accordance with the Part III instructions

XV. Plan Adjusted Index Rates

A Plan Adjusted Index Rate is developed by taking the Market Adjusted Index Rate and adding a plan's actuarial value, relative benefit richness, relative network, any non EHB benefits, and retention. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

XVI. Calibration

XVI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.848. This factor is calculated by dividing the all members age factor of 1.845 by the ratio of billable members to total members (0.999). Each Plan Adjusted Index Rate represents the rate for an average member with an age factor of 1.848. Please note that no member will pay these rates because the age factor of 1.848 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The nearest age to that factor is for age 51, which has a factor of 1.865. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.970. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.970. Please see Exhibit I for the development of the calibration factor.

XVI.3 Tobacco Factor Calibration:

The projected weighted average tobacco factor is 1.008. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.008. Please see Exhibit 1 for the development of the calibration factor.

XVII. Consumer Adjusted Premium Rate Development

The plan adjusted index rate represents the rate for an average age and average geographic member with a mix of tobacco users and non-tobacco users. Multiplying by the Combined

Calibration Factor found in Exhibit I results in the value for a 51 year old non-tobacco user in a 1.0 geographical area. The standard HFIS Age Curve along with the filed tobacco factors and geography factors can be used to calculate any rate found in the QHP rate template.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of Highmark's QHP application.

XIX. AV Pricing Values

Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers. The utilization due to differences in cost sharing is based on the factors adopted by the risk adjustment methodology. No differences due to health status are in these adjustments.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20, and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment factor was reflected in Column (v) of Exhibit II for the impacted plans.

XX. Membership Projections

Membership projections reflect Highmark's expectations for 2019. These projections reflect expected changes in market share due to market competition and changes in Highmark's plan offerings.

Highmark expects membership in 2019 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

FPĻ	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	19.5%	4.7%
150%-200%	87%	31.8%	7.7%
200%-250%	73%	7.9%	1.9%
>250%	70%	40.8%	9.9%
Total	:	100.0%	24,2%

XXI. Terminated Plans and Products

Plans in the 2017 experience period that will no longer be available in 2019 can be found in Exhibit III.

Highmark also has some plans that were offered only in 2018 (not offered in the experience period or in the projection period.) For two of these plans, some members will be mapped to a renewing plan and others will be mapped to a new plan, depending on whether the members are currently on or off the exchange. These plans are shown in Exhibit III. In instances where there are multiple plans being mapped to a single HIOS ID, the increases are weighted by the mapped members and the experience period information is populated with zeros.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe Highmark's plans adequately.

XXIII. Warning Alerts

There were no validation warnings that occurred when finalizing the URRT workbook.

XXIV. Actuarial Certification

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany Highmark's rate filing for the individual combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.192).
- Developed in compliance with the applicable Actuarial Standards of Practice

- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

1 certify that 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. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.
- With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

I certify that 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.

I certify that the benefits included in Highmark's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the Commonwealth of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category.
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing.
- · Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that 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. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by Highmark 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 exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:
Title:

Date: July 13, 2018

Exhibit I Highmark Inc. d/b/a Highmark Blue Cross Blue Shield

Highmark Individual Market Adjusted Index Rate (effective January 1, 2019)

2019 Projected Period Average Members	1,208
2019 Projected Allowed Claims	\$821.49
Non-EHB	\$0.00
2019 Index Rate (Allowed Claims for EHB Only)	\$821.49
Market-Wide Adjustment	
Risk Adjustment (Net of Risk Adjuster Fee)	0.861
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.022
2019 Market Adjusted Index Rate	\$722.46
Calibration	
Calibration from Plan Adjusted Index Rate to Age 51, 1.0 Area, Non-Smoker	
(a) Average Age Factor	1.848
(b) Age 51 (Nearest Age on HHS Age Curve) Age Factor	1.865
(c) Average Geographic Factor	0.970
(d) Average Tobacco Load Factor	1.008
Combined Calibration Factor 1/[(a/b)*c*d]	1.032

Exhibit II Highmark Inc. d/b/a Highmark Blue Cross Blue Shield

Unified Rate Review Template (URRT) AV Pricing Value Development Market Adjusted Index Rate PMPM = \$722.46

Silver Silver Silver Silver Bronze	Plan Design Marketing Name my Direct Blue EPO Gold 1000 - 2 Free PCP Visits my Direct Blue EPO Silver 4450 HSA my Direct Blue EPO Silver 3500 - 2 Free PCP Visits my Direct Blue EPO Silver 0 my Direct Blue EPO Silver 2400 - 2 Free PCP Visits my Direct Blue EPO Silver 2400 - 2 Free PCP Visits my Direct Blue EPO Bronze 4000	\$761.54 \$724.33 \$619.33 \$808,16 \$759.96	Pricing Value 1.054 1.003 0.857 1.119 1.052	(i) 0.947 0.751 0.770 0.838	on of UR (II) 1.000 1.000 1,000 1.000	1.000 1.000 1.000 1.000	(iv) 1.113 1.113 1.113	1.000 1.200 1.000
Silver Silver Silver Silver Bronze	my Direct Blue EPO Silver 4450 HSA my Direct Blue EPO Silver 3500 - 2 Free PCP Visits my Direct Blue EPO Silver 0 my Direct Blue EPO Silver 2400 - 2 Free PCP Visits.	\$724.33 \$619.33 \$808,16 \$759.96	1 003 0.857 1:119	0.751 0.770 0.838	1.000 1,000	1.000	1.113 1.113	1:200
Silver Silver Silver Bronze	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits my Direct Blue EPO Silver 0 my Direct Blue EPO Silver 2400 - 2 Free PCP Visits.	\$619.33 \$808.16 \$759.96	0.857 1.119	0.770 0.838	1,000	1.000	1.113	
Silver Silver Bronze	my Direct Blue EPO Sliver 0 my Direct Blue EPO Sliver 2400 - 2 Free PCP Visits	\$808,16 \$759.96	1.119	0.838				1.000
Silver Bronze	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits.	\$759.96			1.000	1.000		
Bronze			1.052	0.200			1.113	1.200
	my Direct Blue EPO Bronze 4000			0.788	1.000	1.000	1.113	1.200
Debnas		\$553.33	0.766	0.688	1.000	1.000	1.113	1.000
DOMESTIC	my Direct Blue EPO Bronze 7900	\$512.18	0,709	0.637	1.000	1.000	1.113	1.000
Gold	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits.	\$761.54	1:054.	0.947	1.000	1.000	1.113	1.000
Silver	my Direct Blue Conemaugh EPO Silver 4450 HSA	\$724.33	1:003	0,751	1.000	1.000	1.113	1.200
Silver	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	\$619.33	0.857	0.770	.1.000	1.000	1:113	1.000
Silver	my Direct Blue Conematigh EPO Silver 0	\$808,16	1.119	0.838	1.000	1:000	1.113	1,200
Silver	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	\$759.96	1.052	0.788	1.000	1,000	1.113	1.200
Вгряде	my Direct Blue Conemaugh EPO Bronze 4000	\$553:33	0.766	0.688	1.000	1,000	2.113	1,000
Bronze	rriy Direct Blue Conemaugh EPO Bronze 7900	\$512.18	0.709	0:637	1.000	1.000	1.113	1,000
Catastrophic	Major Events Blue PPO, a Community Blue Plan 7900	\$435.62	0.603	0.589	1.000	1.000	1.113	0,920
Catastrophic	Major Events Blue PPO, a Community Blue Plan 7900	\$435.62	E03.0	0.589	1.000	1.000	1,113	0.920
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Exhibit III Highmark, Inc d/b/a Highmark Blue Cross Blue Shield

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2019 Mapping	
33709PA0690001	Silver	my Connect Blue EPO 17505		NA
33709PA0690002	Silver	my Connect Blue EPO 2500S	:	NA
33709PA0690003	Gold	my Connect Blue EPO 250G	•	ŃΑ
33709PA0690004	Bronze	my Connect Blue EPO 6500B		NA
33709PA0690005	Gold	my Connect Blue EPO 1000G		NA
33709PA0700005	Gold	my Community Blue Flex PPO 1700GQ:		NA
33709PA0700006	Silver	my Community Blue Flex PPO 2800SQE	:	NA
33709PA0700007	Silver	my Community Blue Flex PPO 21005	•	NA
33709PA0700008	Bronze	my Community Blue Flex PPO 6800B		NA

Terminated Plans Offered in 2018 Only

HIOS ID	Metal	Plan Name	2019 Mapping
33709PA0870004	Silver	my Direct Blue EPO 71505	33709PA0870002 & 33709PA0870010
33709PA0870006	Bronze	my Direct Blue EPO 7000B	33709PA0870007
33709PA0860004	Silver	my Direct Blue Conemaugh EPO 7150S	33709PA0860002 & 33709PA0860010.
33709PA0860006	Bronze	my Direct Blue Conemaugh EPO 7000B	33709PA0860007



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ACTUARIAL MEMORANDUM

Highmark Inc.

Revised Individual Rate Filing - January 1, 2019

am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2019. The rates are guaranteed until December 31, 2019.

To the best of my knowledge and judgment, the following are true with respect to this filing:

- 1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
- 2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
- 3. The rating factors and rating methodology are reasonable and consistent with Highmark's business plan at the time of the filing.

Fellow, Society of Actuaries
Member, American Academy of Actuaries
July 13, 2018

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		e, select Family-Tier Rates under Rating M state, select Age-Based Rates under Ratir		Pate for eveny age hand	
		acco User, you must give a rate for Toba		ate for every age band.	
	To add a new sheet, press the Add S	Sheet button, or Ctrl + Shift + H. All plans		t.	
HIOS Issuer ID	33709				
Federal TIN ⁴ Rate Effective Date	23-1294723 01/01/2019				
Rate Expiration Date	12/31/2019				
Rating Method	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required:	Required: Enter the rate of an Individual Non-Tobacco or	Required: Enter the rate of an Individual tobac
Enter the 14-character Plan ID	Select the Rating Area ID	determine if a person is eligible for a rate from a plan	rate	No Preference enrollee on a plan	enrollee on a plan
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33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14		31
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	16	351.23	35
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User			36
33709PA0870001		Tobacco User/Non-Tobacco User	19		38
33709PA0870001		Tobacco User/Non-Tobacco User	20		3
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33709PA0870001		Tobacco User/Non-Tobacco User	23		4
33709PA0870001		Tobacco User/Non-Tobacco User	24		4
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25		42
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	27	428.51	4
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	28		4
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29		4
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	3′	473.89	4
33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32		4
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33		5
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	35	499.65	5
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36		5
33709PA0870001		Tobacco User/Non-Tobacco User	38		5
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	39	516.01	
33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40		5
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User	42		
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	43	554.85	(
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44		6
33709PA0870001		Tobacco User/Non-Tobacco User	46		
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	47	639.08	7
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33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	5′	762.56	9
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33709PA0870001		Tobacco User/Non-Tobacco User	54		10
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	55	911.80	11
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50		11
33709PA0870001		Tobacco User/Non-Tobacco User	58		12
33709PA0870001		Tobacco User/Non-Tobacco User	59		13
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33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20		5
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	22	408.88	
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23		
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24		
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	26	418.69	
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27		
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	29	457.54	
33709PA0870001		Tobacco User/Non-Tobacco User	30	464.08	
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32		
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	33	489.84	
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33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User	36		
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	37	506.19	
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33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	45	590.42	
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46		
33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User	48		
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33709PA0870001 33709PA0870001		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50		8
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33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 39 490.80 55 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 40 497.03 5.5 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 41 506.36 5.5 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 42 515.31 5.5 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 43 527.75 5.5 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 44 55.31 6.6 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 44 55.5 561.59 6.6 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 45 5.561.59 6.6 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 46 583.37 6.6 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 47 607.87 7.7 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 48 635.87 7.7 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 49 663.48 8.3 33709PA0890001 Rating Area 4 Tobacco User 49 663.48 8.3 33709PA0890001 Rating Area 4 Tobacco User 49 663.48 8.3 33709PA0890001 Rating Area 4 Tobacco User 50 694.59 8.8 33709PA0890001 Rating Area 4 Tobacco User 50 694.59 8.8 33709PA0890001 Rating Area 4 Tobacco User 50 694.59 8.8 33709PA0890001 Rating Area 4 Tobacco User 50 759.15 9.9 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 50 759.15 9.9 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 50 759.38 9.9
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 40 497.03 55 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 41 506.36 56 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 42 515.31 55 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 43 527.75 55 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 44 543.31 66 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 45 561.59 66 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 46 583.37 66 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 47 607.87 77 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 48 635.87 77 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 48 6635.87 77 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 49 663.48 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 49 663.48 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 50 694.59 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 759.15 99 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 53 793.38 99
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 41 506.36 55
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 42 515.31 55 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 43 527.75 55 56 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 44 543.31 66 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 45 561.59 66 583.37 66 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 47 607.87 77 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 48 635.87 77 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 48 635.87 77 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 49 663.48 80 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 50 694.59 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 83 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 80 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 80 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 52 759.15 90 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 53 793.38 99
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 43 527.75 55 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 44 543.31 66 561.59 66 561.59 66 561.59 66 561.59 67 57 57 57 57 57 57 57
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 44 543.31 6 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 45 561.59 6 6 583.37 6 6 583.37 6 6 583.37 6 6 583.37 6 6 583.37 6 6 583.37 6 6 583.37 6 6 583.37 6 6 583.37 6 7 7 6 7 7 7 7 7
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33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 47 607.87 7 7 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 48 635.87 77 7 7 7 7 7 7 7 7
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 48 635.87 77 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 49 663.48 88 33709PA0890001 Rating Area 4 Tobacco User 50 694.59 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 52 759.15 99 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 53 793.38 99 33709PA0890001 Rating Area 4 Tobacco User 70 70 70 70 70 70 70 7
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 49 663.48 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 50 694.59 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 88 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 52 759.15 99 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 53 793.38 99 39 39 39 39 39 39
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 50 694.59 8 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 51 725.32 8 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 52 759.15 9 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 53 793.38 9
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33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 52 759.15 9 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 53 793.38 9
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33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 54 830.32 10
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 55 867.27 10
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 56 907.33 11
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 57 947.77 11
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 58 990.94 12
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 59 1012.33 12 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 60 1055.50 12
33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 60 1055.50 12 33709PA0890001 Rating Area 4 Tobacco User/Non-Tobacco User 61 1092.84 13
33709PA0990001 Rating Area 4 Tobacco User/Non-Tobacco User 62 1117.34 13

Section 100	33709PA0890001 Rating Area 4	Tobacco User/Non-Tobacco User	63	1148.06	1406.37
2000/00/2009 Rating West Tributes Market Marke	33709PA0890001 Rating Area 4				
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SOUTH PRINTED TO Reside year 1 Televant Live-Mar Title and Live-Ma			15		
307094007700 Rame yeers Tooscoo Uservier Transcoo User 10 37.1 m 37.2 m	-		16		
STORPHARDTON Rening Amen	33709PA0870010 Rating Area 1		17		
SECRETARIZATION Remain years Tobacca User-New Tobacca	33709PA0870010 Rating Area 1		18		
STORPARSONITO Rainy Aven Tomos therebas Total costs blance 20 332.53 305.06	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	19	312.91	312.91
STORPHISTORY Ramp West Total Contents of Table STOR	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	20	322.55	322.55
3000PARADITION Rating April	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	21	332.53	340.84
SCRIPPARADITION Rating Area 1 Tobasco Unimbar-Traceco Low 25 23.056 345.27	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	22	332.53	340.84
STREPPARTORIO Rating June 1 Tournous Unterflow Froncos Unit 20 333.50 342.21	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	23	332.53	340.84
SURVEYANDRO Name Area 1 Telesco UserNov-Telesco User 34 340 370 346 377	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	24	332.53	340.84
33778PARCTOX FRAIRING Asset Tradeaco User/Main-Tradeaco User 27 364-00 357.70 318.40 377.00 318.40 377	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	25	333.86	342.21
33709FABTTOTO Rating Assa 1 33	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	26	340.51	349.02
STORPHORITORIO Resirg Area 1 Tobacco UserNan-Tobacco User 20 377.0 301.0 301.0 307.0 308.0 307.0 308.0 307.0 308.0 307.0 308.0 307.0 308.0 307.0 308.0 307.0 308.0 307.0 308.0 308.0 307.0 308.0 3	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	27	348.49	357.20
33709FA0070010 Rating Area 1 33709FA0070010 R	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	28	361.46	370.50
33/09/PAGR7001 Rating Area 1 Tribacco Usen/her-Tribacco User 33/13/39/PAGR7001 Rating Area 1 Tribacco Usen/her-Tribacco User 33/13/39/PAGR7001 Rating Area 1 Tribacco Usen/her-Tribacco User 33/13/39/PAGR7001 Rating Area 1 Tribacco Usen/her-Tribacco User 34/40,50 Tribacco Usen/her-Tribacco User 35/30/PAGR7001 Rating Area 1 Tribacco Usen/her-Tribacco User 36/40,50 Tribacco Usen/her-Tribacco User 37/40,50 Tribacco Usen/her-Tribacco User 38/30/PAGR7001 Rating Area 1 Tribacco Usen/her-Tribacco User 39/40,50 Tribacco Usen/her-Tribacco User 39/41,57 Tribacco Usen/her-Tribacco User 40/42,57 Tribacco Usen/her-Tribacco User 41/42,57 Tribacco Usen/her-Tribacco User 42/43/PAGR7001 Rating Area 1 Tribacco Usen/her-Tribacco User 43/44,67 Tribacco Usen/her-Tribacco User 44/44,67 Tribacco Usen/her-Tribacco User 45/44,67 Tribacco Usen/her-Tribacco User 46/44,67 Tribacco Usen/her-Tribacco User 47/44,67 Tribacco Usen/her-Tribacco User 48/44,67 Tr	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	29	372.10	381.40
32709FAGRT019 Rating Area 1 37070FAGRT019 Rating Area 1 37	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	30	377.42	386.86
3300PARDROTO Rating Area 1 Tolacco Usen/Nor-Tolacco Usen 331 33077 33078 33078 33078 33078 3408.33 33077 3408.33 33077 3408.33 33078 33078 33078 33078 33078 33078 33078 33078 34078 33078 34078 33078 34078 35078 34078 35078	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	31	385.40	395.04
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 3440.05 413.70 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 3540000010 Rating Area 1 Tobacco User/Non-Tobacco User 374167 411.61 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 38414.30 43709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 38414.30 43709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 38414.30 43709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48414.31 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48414.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48414.33 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48414.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48414.35 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48414.36 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58414.36 33709PA0	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	32	393.38	403.21
33709FA08F0010 Rating Area 1 Totacco UserNer-Totacco User 35 406.55 416.61	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	33	398.37	408.33
33709PA0870010 Rating Area 1 Totacco User/Non-Totacco User 36 406.05 419.51	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	34	403.69	413.78
33709PAG87010 Rating Avas 1 Tobacco User/Non-Tobacco User 337 411.67 411.60 33709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 338 414.53 414.63 424.40 33709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 339 416.66 430.14 430.14 430.74 43709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 440 424.67 43709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 441 432.25 4476.47 43709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 442 440.00 4499.50 33709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 443 445.12 450.58 33709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 444 446.12 450.58 33709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 445 446.12 450.58 33709PAG870010 Rating Avas 1 Tobacco User/Non-Tobacco User 446 446.10 457 457.47 457.	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User		406.35	416.51
33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 33 41147 421.50 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 34 41945 4247 4257 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 35 41945 4247 467.47 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 40 424.67 467.47 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 41 42325 477.41 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 42 440.00 44930 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 43 451.24 505.54 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 44 461.24 505.64 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 45 490.07 549.73 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 46 498.00 578.61 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 47 519.74 611.73 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 48 543.60 578.61 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 49 543.60 569.20 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 49 543.60 569.20 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 49 567.30 690.40 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 49 567.30 690.40 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 49 567.30 690.40 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 49 567.30 690.40 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 49 567.30 690.40 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 50 590.30 727.85 33706PABR7010 Rating Area 1 Totacco User/Non-Totacco User 51 590.30 727.57 590.30 690.30 5727.50 577.57 590.33 5776PABR7010 Rating Area 1 Totacco User/Non-Totacco User 52 649.10 756.51 577.57 590.34 5776PABR7010 Rating Area 1 Totacco User/Non-Totacco User 52 690.34 5776PABR7010 Rating Area 1 Totacco User/Non-Totacco User 53 679.36 690.36 5775.77 590.34 5776PABR7010 Rating Area 1 Totacco User/Non-Totacco User 59 690.36 5775.77 590.34 5776PABR7010 Rating Area 1 Totacco User/Non-Totacco User 59 690.36 5775.77 590.34 5776PABR7010 Rating Area	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User		409.01	419.24
33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 40 429.97 467.47 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 41 422.96 4478.41 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 42 440.60 443.95 451.24 565.64 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 43 451.24 565.64 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 44 464.54 525.86 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 45 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 46 47 484.55 489.17 569.78 53709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 47 519.74 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 47 519.74 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco Usen/Non-Tobacco User 48 565.25 565.25 565.26 567.85 5	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User		411.67	421.96
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 40 424 97 4467 A7 487 A1 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 432.95 478.41 440.60 489.95 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 42 440.60 489.95 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 44 440.61 451.24 552.88 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 46 489.00 578.01 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 49 563.80 650.25 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 49 567.30 690.40 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 49 567.30 690.40 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 593.90 722.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 593.90 722.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 620.17 799.71 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 785.10 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.90 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.90 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.90 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 776.79 990.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 776.79 990.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 982.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 810.38 982.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 810.38 982.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 810.38 981.53 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 810.38 981.53 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco Use	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	38	414.33	424.69
33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 41 422.55 478.41 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 42 440.60 489.55 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 43 451.24 550.54 478.41 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 44 461.54 525.56 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 45 489.17 549.79 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 46 488.00 578.61 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 46 488.00 578.61 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 5119.74 611.73 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 611.73 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.00 680.25 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 49 567.30 680.40 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 49 567.30 680.40 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 50 593.90 727.53 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 51 60.01 7 799.71 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 51 60.01 7 799.71 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 52 648.10 799.51 680.60 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 52 648.10 799.51 680.60 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.90 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 680.60 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 55 775.70 960.34 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.70 960.34 33709PA8070101 Rating Area 1 Tobacco User/Non-Tobacco User 58 887.72 910.33 90.24 910.33 90.27 90.34	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	39	419.65	430.14
33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 42 440.00 489.95 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 43 451.24 505.64 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 44 464.54 525.66 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 45 46 480.17 53708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 46 48.80 5778.61 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 46 47 519.74 611.73 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.60 560.25 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.60 560.25 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.60 560.25 33708PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 50 50 50 50 50 50 50 50 50 50 50 50	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	40	424.97	467.47
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 43 446.54 525.66 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 44 466.54 525.66 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 45 46 480.17 589.78 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 6511.73 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.69 650.25 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 49 567.30 660.40 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 583.09 727.53 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 583.09 727.53 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 620.17 759.71 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 759.51 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 770.96 880.60 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 900.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 774.154 908.38 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 80.56 775.79 90.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 80.56 80.90 90.24 90.24 90.35 90.37	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	41	432.95	478.41
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 44 464.54 555.86 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 45 480.77 549.79 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 46 480.80 578.61 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.69 650.25 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 49 567.30 680.40 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 563.90 727.53 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 620.77 759.71 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 640.10 795.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 670.36 80.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.96 808.60 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 670.36 80.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 770.96 808.60 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 709.96 808.60 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.20 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.20 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 69 965.56 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 98.65 98.65 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 98.65 98.65 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 98.65 98.65 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 98.65 98.65 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 98.65 98.65 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 98.65 98.65 1060.34 33709PA0870010 Rating Area 1 Toba	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	42	440.60	489.95
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 46 480.07 549.79 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 46 480.80 578.61 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.69 660.25 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 49 567.30 660.40 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 53709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 53709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 795.51 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 660.60 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 660.60 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 774.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 33709PA0870010 Rat	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	43	451.24	505.84
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 46 488.80 575.61 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.69 650.25 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 567.30 690.40 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 583.90 7727.53 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 620.17 759.71 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 795.15 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 866.60 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 892.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 110.38 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 110.38 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 110.38 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 110.38 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 995.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 995.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 65 67 67 67 68 67 68 67 68 67 68 67 68 67 68 68 68 68 68 68 68 68 68 68 68 68 68	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	44	464.54	525.86
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 47 519.74 611.73 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 48 543.69 650.25 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 533709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 620.17 759.71 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 775.51 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 83.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 866.69 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 7741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 935.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 64 65 65 65 65 65 65 65 65 65 65 65 65 65	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	45	480.17	549.79
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 63 63709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 63709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 64 64 65 65 65 65 678.36 680.39 686.58 680.39 680.69 680	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	46	498.80	578.61
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	47	519.74	611.73
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 50 593.90 722.53 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 620.17 759.71 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 795.15 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 869.69 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1137.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1160.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.85 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 97.59 1222.05	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	48	543.69	650.25
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 51 620.17 759.71 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 795.15 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 869.69 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 256.38 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 997.59 256.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 997.59 256.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 997.59 277.00 277	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	49	567.30	690.40
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 52 649.10 795.15 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 869.69 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 997.59 1227.00 2277.00 23709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 65 64 and over 997.59 1227.00 23709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 65 66 67 67 67 67 68 68 68 68 68 68 68 68 68 68 68 68 68	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	50	593.90	727.53
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 53 678.36 830.99 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 869.69 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	51	620.17	759.71
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 54 709.95 869.69 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 997.59 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 997.59 254.39	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	52	649.10	795.15
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 92.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 0-14 254.39 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 0-14 254.39 256.64	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	53	678.36	830.99
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 55 741.54 908.39 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 0-14 254.39 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 277.00 277.00	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User		709.95	869.69
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 56 775.79 950.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 65 975.99 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 66 902.49 1105.55 67 981.63 1170.32 68 981.63 1202.50 68 995.36 1170.32 69 995.39 1222.05 69 997.59 1222.05	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User		741.54	908.39
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 57 810.38 992.72 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 58 847.29 1037.93 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 65 956.49 256.64	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User		775.79	950.34
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 65 995.36 200.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 66 955.36 200.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 67 997.59 200.32 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 68 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 69 97.59 200.32 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 70 14 254.39 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 70 277.00 277.00	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	57	810.38	992.72
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 59 865.58 1060.34 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 0-14 254.39 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 277.00 277.00 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 285.64 285.64	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	58	847.29	1037.93
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 60 902.49 1105.55 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 61 934.41 1144.65 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 697.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 64 and over 65 2 955.36 1170.32 66 3 981.63 1202.50 67 3709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 68 3 981.63 1202.50 69 3709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 60 902.49 1105.55	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	59	865.58	1060.34
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 62 955.36 1170.32 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 63 981.63 1202.50 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 0-14 254.39 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 277.00 277.00	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User		902.49	1105.55
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 277.00 277.00	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	61	934.41	1144.65
33709PA0870010 Rating Area 1 Tobacco User/Non-Tobacco User 64 and over 997.59 1222.05 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 0-14 254.39 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 277.00 277.00	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	62	955.36	1170.32
33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 0-14 254.39 254.39 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 277.00 277.00 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 285.64 285.64	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	63	981.63	1202.50
33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 15 277.00 277.00 33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 285.64 285.64	33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	997.59	1222.05
15 15 1700PA0870010 Pating Area 4 Toharro I Iser/Non-Toharro I Iser	33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	254.39	254.39
33709PA0870010 Rating Area 4 Tobacco User/Non-Tobacco User 16 285.64 285.64	33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	15	277.00	277.00
	33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	16	285.64	285.64

33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	17	294.29	294.29
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	18	303.60	303.60
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	19	312.91	312.91
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	20	322.55	322.55
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		332.53	340.84
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		332.53	340.84
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		332.53	340.84
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		332.53	340.84
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		333.86	342.21
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		340.51	349.02
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		348.49	357.20
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		361.46	370.50
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		372.10	381.40
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	29	377.42	386.86
33709Pa	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	30	385.40	395.04
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	31	393.38	403.21
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	32	398.37	408.33
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	33	403.69	413.78
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	34	406.35	416.51
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	35	409.01	419.24
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	36	411.67	421.96
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	37	414.33	424.69
	A0870010 Rating Area 4		38		
	, and the second se	Tobacco User/Non-Tobacco User	39	419.65	430.14
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	40	424.97	467.47
	-	Tobacco User/Non-Tobacco User	41	432.95	478.41
	•	Tobacco User/Non-Tobacco User	42	440.60	489.95
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	43	451.24	505.84
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	44	464.54	525.86
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	45	480.17	549.79
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	46	498.80	578.61
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	47	519.74	611.73
	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	48	543.69	650.25
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	49	567.30	690.40
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	50	593.90	727.53
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		620.17	759.71
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	52	649.10	795.15
33709Pa	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	53	678.36	830.99
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	54	709.95	869.69
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	55	741.54	908.39
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	56	775.79	950.34
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	57	810.38	992.72
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	58	847.29	1037.93
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	59	865.58	1060.34
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	60	902.49	1105.55
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	61	934.41	1144.65
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	62	955.36	1170.32
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User	63	981.63	1202.50
33709P	A0870010 Rating Area 4	Tobacco User/Non-Tobacco User		997.59	1222.05
33709P	A0870009 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	331.94	331.94
33709P	A0870009 Rating Area 1	Tobacco User/Non-Tobacco User		361.45	361.45
33709P	A0870009 Rating Area 1	Tobacco User/Non-Tobacco User		372.73	372.73
33709P	A0870009 Rating Area 1	Tobacco User/Non-Tobacco User		384.01	384.01
33709P	A0870009 Rating Area 1	Tobacco User/Non-Tobacco User		396.16	396.16
33709P	A0870009 Rating Area 1	Tobacco User/Non-Tobacco User		408.31	408.31
33709P	A0870009 Rating Area 1	Tobacco User/Non-Tobacco User		420.89	420.89

33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	21	433.91	444.76
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	22	433.91	444.76
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	23	433.91	444.76
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	24	433.91	444.76
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	25	435.65	446.54
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	26	444.32	455.43
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	27	454.74	466.11
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	28	471.66	483.45
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	29	485.55	497.69
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	30	492.49	504.80
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	31	502.90	515.47
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	32	513.32	526.15
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	33	519.82	532.82
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	34	526.77	539.94
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	35	530.24	543.50
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	36	533.71	547.05
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	37	537.18	550.61
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	38	540.65	554.17
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	39	547.59	561.28
33709	PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	40	554.54	609.99
33709	PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	41	564.95	624.27
33709	PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	42	574.93	639.32
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	43	588.82	660.07
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	44	606.17	686.18
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	45	626.57	717.42
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	46	650.87	755.01
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	47	678.20	798.24
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	48	709.44	848.49
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	49	740.25	900.88
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	50	774.96	949.33
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	51	809.24	991.32
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	52	846.99	1037.56
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	53	885.18	1084.35
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	54	926.40	1134.84
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	55	967.62	1185.33
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	56	1012.31	1240.08
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	57	1057.44	1295.36
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	58	1105.60	1354.36
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	59	1129.47	1383.60
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	60	1177.63	1442.60
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	61	1219.29	1493.63
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	62	1246.62	1527.11
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	63	1280.90	1569.10
33709	9PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1301.73	1594.62
33709	9PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	331.94	331.94
33709	9PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	15	361.45	361.45
33709	9PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User		372.73	372.73
33709	9PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	16	384.01	384.01
33709	9PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	17	396.16	396.16
33709	9PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	18	408.31	408.31
		Tobacco User/Non-Tobacco User	19	420.89	420.89
		Tobacco User/Non-Tobacco User	20	433.91	444.76
		Tobacco User/Non-Tobacco User	21	433.91	444.76
	-	Tobacco User/Non-Tobacco User	22	433.91	444.76
	-	Tobacco User/Non-Tobacco User	23	433.91	444.76
			24		

33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	er 25	435.65	446.54
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	er 26	444.32	455.43
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	er 27	454.74	466.11
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	er 28	471.66	483.45
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		485.55	497.69
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		492.49	504.80
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		502.90	515.47
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		513.32	526.15
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		519.82	532.82
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		526.77	539.94
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		530.24	543.50
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		533.71	547.05
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		537.18	550.61
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		540.65	554.17
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	er .	547.59	561.28
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	39	554.54	609.99
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	40	564.95	624.27
33709PA0870009 Rating		41	574.93	639.32
33709PA0870009 Rating		42	588.82	660.07
33709PA0870009 Rating		43	606.17	686.18
33709PA0870009 Rating		44	626.57	717.42
33709PA0870009 Rating		45	650.87	755.01
33709PA0870009 Rating		46	678.20	798.24
33709PA0870009 Rating		47	709.44	848.49
33709PA0870009 Rating		48	740.25	900.88
33709PA0870009 Rating		49	774.96	949.33
33709PA0870009 Rating		50	809.24	991.32
33709PA0870009 Rating		51 er 50	846.99	1037.56
33709PA0870009 Rating		52	885.18	1084.35
33709PA0870009 Rating		53 er	926.40	1134.84
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	54 er 55	967.62	1185.33
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	55 er 50	1012.31	1240.08
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	56	1057.44	1295.36
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	57 er 59	1105.60	1354.36
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	58 er 50	1129.47	1383.60
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	59 er 60	1177.63	1442.60
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	ar .	1219.29	1493.63
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	61	1246.62	1527.11
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us	62 er 63	1280.90	1569.10
33709PA0870009 Rating	Area 4 Tobacco User/Non-Tobacco Us		1301.73	1594.62
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us	ar I	312.15	312.15
33709PA0870002 Rating		0-14 er 15	339.90	339.90
33709PA0870002 Rating			350.51	350.51
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us	er .	361.12	361.12
33709PA0870002 Rating		17 er 18	372.54	372.54
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		383.97	383.97
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		395.80	395.80
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		408.04	418.24
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		408.04	418.24
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		408.04	418.24
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		408.04	418.24
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		409.67	419.91
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		417.83	428.28
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		427.63	438.32
33709PA0870002 Rating	Area 1 Tobacco User/Non-Tobacco Us		443.54	454.63
		28		

33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	29	456.60	468.02
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	30	463.13	474.71
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	31	472.92	484.74
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	32	482.71	494.78
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	33	488.83	501.05
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	34	495.36	507.74
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	35	498.62	511.09
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	36	501.89	514.44
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	37	505.15	517.78
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	38	508.42	521.13
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	39	514.95	527.82
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	40	521.48	573.63
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	41	531.27	587.05
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	42	540.65	601.20
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	43	553.71	620.71
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	44	570.03	645.27
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	45	589.21	674.65
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	46	612.06	709.99
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	47	637.77	750.66
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	48	667.15	797.91
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	49	696.12	847.18
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	50	728.76	892.73
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	51	760.99	932.21
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	52	796.49	975.70
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	53	832.40	1019.69
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	54	871.17	1067.18
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	55	909.93	1114.66
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	56	951.96	1166.15
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	57	994.39	1218.13
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	58	1039.69	1273.62
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	59	1062.13	1301.11
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	60	1107.42	1356.59
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	61	1146.59	1404.57
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	62	1172.30	1436.07
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	63	1204.53	1475.55
33	3709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1224.12	1499.55
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	312.15	312.15
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	15	339.90	339.90
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	16	350.51	350.51
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	17	361.12	361.12
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	18	372.54	372.54
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	19	383.97	383.97
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	20	395.80	395.80
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	21	408.04	418.24
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	22	408.04	418.24
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	23	408.04	418.24
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	24	408.04	418.24
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	25	409.67	419.91
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	26	417.83	428.28
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	27	427.63	438.32
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	28	443.54	454.63
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	29	456.60	468.02
	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	30	463.13	474.71
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	31	472.92	484.74
33	3709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User		482.71	494.78
			32		

33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	33	488.83	501.05
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	34	495.36	507.74
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	35	498.62	511.09
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	36	501.89	514.44
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	37	505.15	517.78
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	38	508.42	521.13
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	39	514.95	527.82
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	40	521.48	573.63
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	41	531.27	587.05
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	42	540.65	601.20
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	43	553.71	620.71
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	44	570.03	645.27
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User		589.21	674.65
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	45	612.06	709.99
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	46	637.77	750.66
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	47	667.15	797.91
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	48	696.12	847.18
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	49	728.76	892.73
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	50	760.99	932.21
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	51	796.49	975.70
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	52	832.40	1019.69
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	53	871.17	1067.18
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	54	909.93	1114.66
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	55	951.96	1166.15
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User		994.39	1218.13
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	57	1039.69	1273.62
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User		1062.13	1301.11
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	59	1107.42	1356.59
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	60	1146.59	1404.57
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	61	1172.30	1436.07
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	62	1204.53	1475.55
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	63	1224.12	1499.55
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	227.27	227.27
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	247.48	247.48
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	15	255.20	055.00
33709PA0870007 Rating Area 1		16		255.20
	Tobacco User/Non-Tobacco User			255.20 262.92
33709PA0870007 Rating Area 1		17	262.92	262.92
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18	262.92 271.24	262.92 271.24
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19	262.92 271.24 279.56	262.92 271.24 279.56
	Tobacco User/Non-Tobacco User	17 18 19 20	262.92 271.24	262.92 271.24
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19 20 21	262.92 271.24 279.56 288.18	262.92 271.24 279.56 288.18
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18 19 20 21 22	262.92 271.24 279.56 288.18 297.09	262.92 271.24 279.56 288.18 304.52
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23	262.92 271.24 279.56 288.18 297.09	262.92 271.24 279.56 288.18 304.52 304.52
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24	262.92 271.24 279.56 288.18 297.09 297.09	262.92 271.24 279.56 288.18 304.52 304.52
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25	262.92 271.24 279.56 288.18 297.09 297.09 297.09	262.92 271.24 279.56 288.18 304.52 304.52 304.52
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26	262.92 271.24 279.56 288.18 297.09 297.09 297.09 297.09	262.92 271.24 279.56 288.18 304.52 304.52 304.52 304.52 305.74
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27	262.92 271.24 279.56 288.18 297.09 297.09 297.09 297.09 298.28	262.92 271.24 279.56 288.18 304.52 304.52 304.52 304.52 305.74
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28	262.92 271.24 279.56 288.18 297.09 297.09 297.09 298.28 304.22 311.35	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28	262.92 271.24 279.56 288.18 297.09 297.09 297.09 297.09 298.28 304.22 311.35	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83 319.13
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28 29 30	262.92 271.24 279.56 288.18 297.09 297.09 297.09 298.28 304.22 311.35 322.94	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83 319.13 331.01
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	262.92 271.24 279.56 288.18 297.09 297.09 297.09 298.28 304.22 311.35 322.94 332.44	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83 319.13 331.01 340.75
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	262.92 271.24 279.56 288.18 297.09 297.09 297.09 298.28 304.22 311.35 322.94 332.44 337.20	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83 319.13 331.01 340.75 345.63
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	262.92 271.24 279.56 288.18 297.09 297.09 297.09 298.28 304.22 311.35 322.94 332.44 337.20 344.33	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83 319.13 331.01 340.75 345.63 352.94 360.25
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	262.92 271.24 279.56 288.18 297.09 297.09 297.09 298.28 304.22 311.35 322.94 332.44 337.20 344.33 351.46	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83 319.13 331.01 340.75 345.63 352.94 360.25
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	262.92 271.24 279.56 288.18 297.09 297.09 297.09 298.28 304.22 311.35 322.94 332.44 337.20 344.33 351.46 355.91	262.92 271.24 279.56 288.18 304.52 304.52 304.52 305.74 311.83 319.13 331.01 340.75 345.63 352.94 360.25 364.81

33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	37 367.8	377.00
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	38 370.1	7 379.42
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	39 374.9	384.30
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	40 379.6	417.65
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	41 386.8	427.43
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	42 393.6	437.73
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	43 403.11	451.93
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	44 415.03	3 469.81
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	45 429.0	491.21
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	46 445.6	516.94
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	47 464.3	546.54
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	48 485.7	580.95
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	49 506.8	616.82
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	50 530.60	649.99
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	51 554.0	7 678.74
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	579.0	710.40
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	52 606.0	742.42
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	53 634.2	777.01
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	54	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	55	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	724 0	-
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	756 9	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	58	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	29	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	60	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	853.5	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	62 877.0	1 1074.34
		63	
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 891.2	1091.81
33709PA0870007 Rating Area 1 33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over	
		0-14 227.2	7 227.27
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4	7 227.27 3 247.48
33709PA0870007 Rating Area 4 33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 26.9	227.27 3 247.48 255.20
33709PA0870007 Rating Area 4 33709PA0870007 Rating Area 4 33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9	7 227.27 3 247.48 5 255.20 2 262.92
33709PA0870007 Rating Area 4 33709PA0870007 Rating Area 4 33709PA0870007 Rating Area 4 33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 227.2 0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2	7 227.27 3 247.48 255.20 2 262.92 4 271.24
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5	7 227.27 3 247.48 0 255.20 2 262.92 4 271.24 3 279.56
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15 247.4 227.2 15 247.4 16 255.2 17 262.9 18 279.5 19 20 288.1 20 20 20 20 20 20 20 20 20 20 20 20 20	7 227.27 3 247.48 0 255.20 2 262.92 4 271.24 5 279.56 3 288.18
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0	7 227.27 3 247.48 255.20 2 262.92 4 271.24 5 279.56 3 288.18
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15 247.41 15 247.41 16 255.21 17 262.91 18 271.2 19 279.51 20 288.11 21 297.01 22 297.01	7 227.27 3 247.48 255.20 2 262.92 4 271.24 5 279.56 3 288.18 9 304.52
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15 247.41 15 247.41 16 255.21 17 262.91 18 271.22 19 20 288.11 20 297.01 22 297.01 23 297.01	7 227.27 3 247.48 0 255.20 2 262.92 4 271.24 6 279.56 3 288.18 9 304.52 9 304.52
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15 247.41 15 247.41 16 255.21 17 262.91 18 271.2 19 279.51 20 288.11 21 297.01 22 297.01 23 297.01 24 297.01	7 227.27 3 247.48 0 255.20 2 262.92 4 271.24 6 279.56 8 288.18 9 304.52 9 304.52
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15 27.2 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2	7 227.27 3 247.48 2 255.20 2 262.92 4 271.24 5 279.56 8 288.18 9 304.52 9 304.52 9 304.52 9 304.52
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2	7 227.27 3 247.48 255.20 2 262.92 4 271.24 3 279.56 3 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3	7 227.27 8 247.48 9 255.20 2 262.92 4 271.24 5 279.56 3 288.18 9 304.52 9 304.52 9 304.52 9 304.52 1 305.74 2 311.83 3 319.13
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9	7 227.27 3 247.48 0 255.20 2 262.92 4 271.24 5 279.56 3 288.18 9 304.52 9 304.52 9 304.52 9 304.52 1 305.74 2 311.83 5 319.13
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4	7 227.27 3 247.48 0 255.20 2 262.92 4 271.24 6 279.56 8 288.18 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 337.2	7 227.27 3 247.48 2 255.20 2 262.92 4 271.24 3 279.56 3 304.52 9 304.52 9 304.52 9 304.52 1 311.83 1 319.13 4 331.01 4 340.75
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 337.2 31 344.3	7 227.27 8 247.48 9 255.20 2 262.92 4 271.24 8 279.56 8 304.52 9 304.52 9 304.52 9 304.52 9 311.83 15 319.13 4 340.75 0 345.63
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 337.2 31 344.3	7 227.27 8 247.48 9 255.20 2 262.92 4 271.24 8 3 279.56 8 3 304.52 9 304.52 9 304.52 9 304.52 8 311.83 15 319.13 4 331.01 4 340.75 0 345.63 3 352.94
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 279.5 19 20 288.1 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 30 337.2 31 344.3 32 351.4 33 355.9	7 227.27 8 247.48 9 255.20 2 262.92 4 271.24 6 279.56 8 304.52 9 304.52 9 304.52 9 304.52 1311.83 1319.13 14 331.01 14 340.75 13 352.94 13 360.25
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 337.2 31 344.3 32 355.9	7 227.27 8 247.48 9 255.20 2 262.92 4 271.24 6 279.56 8 38.18 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 305.74 2 311.83 4 331.01 4 340.75 9 345.63 3 352.94 6 360.25
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 30 337.2 31 344.3 32 351.4 33 355.9 34 360.6	7 227.27 3 247.48 5 247.48 6 255.20 2 262.92 4 271.24 6 279.56 8 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 305.74 1 340.75 1 345.63 1 352.94 1 369.69
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 337.2 31 344.3 32 351.4 33 365.9 34 360.6	7 227.27 3 247.48 5 255.20 2 262.92 4 271.24 5 279.56 3 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 305.74 0 345.63 1 340.75 0 345.63 0 352.94 0 360.25
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 337.2 31 344.3 32 351.4 33 365.9 34 360.6 35 363.0 36 365.4	7 227.27 3 247.48 5 247.48 6 255.20 2 262.92 4 271.24 6 3 279.56 8 304.52 9 304.52 9 304.52 9 304.52 9 304.52 9 304.52 11.83 13.101 4 340.75 10 345.63 13 352.94 16 360.25 17 369.69 14 372.12 17 374.56 10 377.00
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 271.2 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 377.2 31 344.3 32 351.4 33 365.9 34 360.6 36 365.4	7 227.27 3 247.48 5 247.48 6 255.20 2 262.92 4 271.24 5 279.56 6 3 304.52 9 304.52 9 304.52 9 304.52 1 311.83 1 319.13 4 331.01 4 340.75 0 345.63 3 352.94 6 360.25 1 364.81 7 369.69 4 372.12 2 374.56 0 377.00
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14 227.2 15 247.4 16 255.2 17 262.9 18 279.5 19 279.5 20 288.1 21 297.0 22 297.0 23 297.0 24 297.0 25 298.2 26 304.2 27 311.3 28 322.9 29 332.4 30 337.2 31 344.3 32 351.4 33 360.6 36 365.4 37 367.8 38 370.1	7 227.27 3 247.48 4 255.20 2 262.92 4 271.24 5 279.56 3 288.18 9 304.52 9 304.52 9 304.52 1 304.52 1 304.52 1 304.52 1 305.74 2 311.83 1 319.13 1 34.01 1 34.075 1 345.63 1 352.94 1 372.12 2 374.56 1 377.00 1 379.42 1 384.30

33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	44	386.81	427.43
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	41	303.64	437.73
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User		403 15	451.93
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	43	415.03	469.81
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User		429.00	491.21
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	45	445.64	516.94
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	46	464.35	546.54
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	47	485.74	580.95
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	48	506.84	616.82
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	49	530.60	649.99
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	50	554.07	678.74
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	51	579.92	710.40
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	52	606.06	742.42
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	53	634.29	777.01
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	54	662 51	811.57
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	55	693.11	849.06
•	Tobacco User/Non-Tobacco User	56		
33709PA0870007 Rating Area 4		57	724.01	886.91
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	58		927.31
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	59		947.33
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	60		987.72
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	61	834.82	1022.65
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	62		1045.59
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	63		1074.34
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	891.27	1091.81
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	210.38	210.38
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	15	229.08	229.08
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	16	236.23	236.23
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	17	243.38	243.38
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	18	251.08	251.08
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	19	258.78	258.78
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	20	266.75	266.75
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	21	275.00	281.87
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	22	275.00	281.88
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	23	275.00	281.88
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	24	275.00	281.88
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	25	276.10	283.00
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	26	281.60	288.64
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	27	288.20	295.41
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	28	298.93	306.40
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	29	307.73	315.42
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	30	312.13	319.93
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	31	318.73	326.70
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	32	325.33	333.46
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	33	329 45	337.69
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User		333.85	342.20
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	34	336.05	344.45
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	35	338.25	346.71
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	36	340.45	348.96
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	37	342.65	351.22
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	38	347.05	355.73
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	39	351.45	386.60
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	40	358.05	395.65
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	41	364.38	405.19
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	42	373 18	418.33
33709PA0870008 Rating Area 1 33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	43	3/3.18	418.33

33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	45	397.10	454.68
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	46	412.50	478.50
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	47	429.83	505.91
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	48	449.63	537.76
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	49	469.15	570.96
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	50	491.15	601.66
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	51	512.88	628.28
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	52	536.80	657.58
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	53	561.00	687.23
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	54	587.13	719.23
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	55	613.25	751.23
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	56	641.58	785.94
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User		670.18	820.97
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	57	700.70	858.36
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User		715.83	876.89
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	59	746.35	914.28
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	60	772.75	946.62
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	61	790.08	967.85
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	62	811.80	994.46
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	63	825.00	1010.63
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	210.38	210.38
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	229.08	229.08
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	15	236.23	236.23
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	16	243.38	243.38
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	17	251.08	251.08
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	18	258.78	258.78
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	19	266.75	266.75
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	20	275.00	281.87
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	21	275.00	281.88
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	22	275.00	281.88
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	23	275.00	281.88
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	24	276.10	283.00
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	25	281.60	288.64
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	26	288.20	295.41
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	27	298.93	306.40
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	28	307.73	315.42
•		29	312.13	319.93
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	312.13	326.70
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	31	325 33	333.46
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	32	329.45	333.46
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	33	333.85	342.20
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	34	336.05	342.20
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	35	336.05	344.45
	Tobacco User/Non-Tobacco User	36	338.25	348.96
33709PA0870008 Rating Area 4		37		
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	342.65 347.05	351.22 355.73
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	39	347.05	386.60
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	40	351.45	395.65
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	41	364.38	405.19
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	42	373.18	418.33
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	43	373.18	418.33
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	44	397.10	454.68
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	45	412.50	478.50
33709PA0870008 Rating Area 4 33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	46	429.83	505.91
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	47	449.63	537.76
557 557 A007 0000 Italing Area 4	- Spaced Oser/Norr-Topacco Oser	48	449.03	557.76

33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	49	469.15	570.96
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	50	491.15	601.66
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	51	512.88	628.28
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	52	536.80	657.58
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	53	561.00	687.23
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	54	587.13	719.23
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	55	613.25	751.23
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	56	641.58	785.94
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	57	670.18	820.97
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	58	700.70	858.36
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	59	715.83	876.89
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	60	746.35	914.28
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	61	772.75	946.62
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	62	790.08	967.85
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User		811.80	994.46
33709PA0870008 Rating Are	a 4 Tobacco User/Non-Tobacco User	63	825.00	1010.63
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	64 and over	312.79	312.79
33709PA0860001 Rating Are		0-14	340.60	340.60
33709PA0860001 Rating Are		15	351.23	351.23
33709PA0860001 Rating Are		16	361.86	361.86
33709PA0860001 Rating Are		17	373.31	373.31
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	18	384.76	384.76
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	19	396.61	396.61
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	20	408.88	419.11
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	21	408.88	419.10
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	23	408.88	419.10
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	23	408.88	419.10
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	25	410.52	420.78
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	26	418.69	429.16
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	27	428.51	439.22
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	28	444.45	455.56
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	29	457.54	468.98
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	30	464.08	475.68
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	31	473.89	485.74
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	32	483.71	495.80
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	33	489.84	502.09
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	34	496.38	508.79
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	35	499.65	512.14
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	36	502.92	515.49
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	37	506.19	518.84
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	38	509.46	522.20
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	39	516.01	528.91
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	40	522.55	574.81
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	41	532.36	588.26
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	42	541.77	602.45
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	43	554.85	621.99
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	44	571.21	646.61
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	45	590.42	676.03
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	46	613.32	711.45
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	47	639.08	752.20
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	48	668.52	799.55
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	49	697.55	848.92
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	50	730.26	894.57
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	51	762.56	934.14
33709PA0860001 Rating Are	a 5 Tobacco User/Non-Tobacco User	52	798.13	977.71

II.					
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	53	834.12	1021.80
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	54	872.96	1069.38
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	55	911.80	1116.96
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	56	953.92	1168.55
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	57	996.44	1220.64
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	58	1041.83	1276.24
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	59	1064.31	1303.78
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	60	1109.70	1359.38
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	61	1148.95	1407.46
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	62	1174.71	1439.02
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	63	1207.01	1478.59
	33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1226.64	1502.63
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	297.52	297.52
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	15	323.96	323.96
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	16	334.07	334.07
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	17	344.19	344.19
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	18	355.07	355.07
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	19	365.96	365.96
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	20	377.24	377.24
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	21	388.91	398.63
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	22	388.91	398.63
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	23	388.91	398.63
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	24	388.91	398.63
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	25	390.47	400.23
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	26	398.24	408.20
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	27	407.58	417.77
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	28	422.75	433.32
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	29	435.19	446.07
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	30	441.41	452.45
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	31	450.75	462.02
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	32	460.08	471.58
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	33	465.91	477.56
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	34	472.14	483.94
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	35	475.25	487.13
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	36	478.36	490.32
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	37	481.47	493.51
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	38	484.58	496.69
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	39	490.80	503.07
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	40	497.03	546.73
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	41	506.36	559.53
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	42	515.31	573.02
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	43	527.75	591.61
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	44	543.31	615.03
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	45	561.59	643.02
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	46	583.37	676.71
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	47	607.87	715.46
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	48	635.87	760.50
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	49	663.48	807.46
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	50	694.59	850.87
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	51	725.32	888.52
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	52	759.15	929.96
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	53	793.38	971.89
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	54	830.32	1017.14
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	55	867.27	1062.41
	33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	56	907 33	1111.48

33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	57	947.77	1161.02
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	58	990.94	1213.90
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	59	1012.33	1240.10
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	60	1055.50	1292.99
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	61	1092.84	1338.73
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	62	1117.34	1368.74
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	63	1148.06	1406.37
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1166.73	1429.24
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	254.39	254.39
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	15	277.00	277.00
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	16	285.64	285.64
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	17	294.29	294.29
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	18	303.60	303.60
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	19	312.91	312.91
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User		322.55	322.55
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	20	332.53	340.84
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	21	332.53	340.84
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	22	332.53	340.84
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	23	332.53	340.84
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	24	333.86	342.21
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	25	340.51	349.02
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	26	348.49	357.20
33709PA060010 Rating Area 5	Tobacco User/Non-Tobacco User	27		
	Tobacco User/Non-Tobacco User	28	361.46 372.10	370.50
33709PA0860010 Rating Area 5		29		381.40
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	30	377.42	386.86
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	31	385.40	395.04
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	32	393.38	403.21
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	33	398.37	408.33
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	34	403.69	413.78
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	35	406.35	416.51
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	36	409.01	419.24
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	37	411.67	421.96
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	38	414.33	424.69
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	39	419.65	430.14
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	40	424.97	467.47
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	41	432.95	478.41
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	42	440.60	489.95
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	43	451.24	505.84
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	44	464.54	525.86
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	45	480.17	549.79
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	46	498.80	578.61
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	47	519.74	611.73
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	48	543.69	650.25
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	49	567.30	690.40
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	50	593.90	727.53
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	51	620.17	759.71
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	52	649.10	795.15
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	53	678.36	830.99
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	54	709.95	869.69
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	55	741.54	908.39
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	56	775.79	950.34
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	57	810.38	992.72
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	58	847.29	1037.93
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	59	865.58	1060.34
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	60	902.49	1105.55

33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	61	934.41	1144.65
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	62	955.36	1170.32
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	63	981.63	1202.50
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	997.59	1222.05
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	331.94	331.94
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	15	361.45	361.45
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	16	372.73	372.73
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	17	384.01	384.01
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	18	396.16	396.16
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	19	408.31	408.31
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	20	420.89	420.89
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	21	433.91	444.76
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	22	433.91	444.76
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	23	433.91	444.76
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	24	433.91	444.76
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	25	435.65	446.54
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	26	444.32	455.43
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	27	454.74	466.11
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	28	471.66	483.45
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	29	485.55	497.69
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	30	492.49	504.80
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	31	502.90	515.47
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	32	513.32	526.15
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	33	519.82	532.82
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	34	526.77	539.94
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	35	530.24	543.50
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	36	533.71	547.05
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	37	537.18	550.61
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	38	540.65	554.17
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	39	547.59	561.28
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	40	554.54	609.99
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	41	564.95	624.27
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	42	574.93	639.32
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	43	588.82	660.07
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User		606.17	686.18
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	44	626.57	717.42
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	45	650.87	755.01
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	46	678.20	798.24
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	47	709.44	848.49
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	48	740.25	900.88
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	49	774.96	949.33
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	50	809.24	991.32
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	51	846.99	1037.56
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	52	885.18	1084.35
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	53	926.40	1134.84
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	54	967.62	1185.33
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	55	1012.31	1240.08
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	56	1057.44	1295.36
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	57	1105.60	1354.36
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	58	1129.47	1383.60
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	59	1177.63	1442.60
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	60	1219.29	1493.63
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	61	1219.29	1527.11
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	62	1280.90	1569.10
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	63	1301.73	1594.62
OUT DOT AUGUOUD Railing Area 5	TODACCO OSEI/NOIFTODACCO USEI	64 and over	1301.73	1994.02

33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	0-14	312.15	312.15
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	15	339.90	339.90
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	16	350.51	350.51
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	17	361.12	361.12
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	18	372.54	372.54
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	19	383.97	383.97
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	20	395.80	395.80
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	21	408.04	418.24
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	22	408.04	418.24
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	23	408.04	418.24
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	24	408.04	418.24
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	25	409.67	419.91
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	26	417.83	428.28
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	27	427.63	438.32
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	28	443.54	454.63
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	29	456.60	468.02
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	30	463.13	474.71
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	31	472.92	484.74
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	32	482.71	494.78
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	33	488 83	501.05
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	34	495.36	507.74
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	35	498.62	511.09
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	36	501.80	514.44
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	37	505.15	517.78
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	38	508.42	521.13
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	39	514 95	527.82
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	40	521.48	573.63
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	41	531.27	587.05
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	42	540.65	601.20
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	43	553.71	620.71
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	44	570.03	645.27
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	45	589.21	674.65
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	46	612.06	709.99
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	47	637.77	750.66
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	48	667 15	797.91
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	49	696 12	847.18
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	50	728 76	892.73
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	51	760.99	932.21
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	52	796.49	975.70
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	53	832.40	1019.69
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	54	871 17	1067.18
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	55	000 03	1114.66
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	56	951.96	1166.15
33	3709PA0860002 Rating Area	15	Tobacco User/Non-Tobacco User	57	994.39	1218.13
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	58	1039.69	1273.62
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	59	1062 13	1301.11
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	60	1107.42	1356.59
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	61	1146.59	1404.57
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	62	1172.30	1436.07
33	3709PA0860002 Rating Area	5	Tobacco User/Non-Tobacco User	63	1204 53	1475.55
	3709PA0860002 Rating Area		Tobacco User/Non-Tobacco User	64 and over	1224 12	1499.55
3:	3709PA0860007 Rating Area	5	Tobacco User/Non-Tobacco User	0-14	227 27	227.27
33	3709PA0860007 Rating Area	5	Tobacco User/Non-Tobacco User	15	247.48	247.48
33	3709PA0860007 Rating Area	5	Tobacco User/Non-Tobacco User	16	255.20	255.20
33	3709PA0860007 Rating Area	5	Tobacco User/Non-Tobacco User		262.02	262.92
			222 223//10// / 350000 036/	17	202.32	202.32

33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	18	271.24	271.24
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	19	279.56	279.56
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	20	288.18	288.18
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	21	297.09	304.52
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	22	297.09	304.52
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	23	297.09	304.52
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	24	297.09	304.52
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	25	298.28	305.74
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	26	304.22	311.83
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	27	311.35	319.13
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	28	322.94	331.01
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	29	332.44	340.75
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User		337.20	345.63
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	30	344.33	352.94
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	31	351.46	360.25
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	32	355.91	364.81
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	33	360.67	369.69
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	34	363.04	372.12
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	35	365.42	374.56
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	36	367.80	377.00
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	37	370.17	377.00
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	38	374.93	384.30
33709PA0860007 Rating Area 5		39		
· ·	Tobacco User/Non-Tobacco User	40	379.68	417.65
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	41	386.81	427.43
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	42	393.64	437.73
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	43	403.15	451.93
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	44	415.03	469.81
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	45	429.00	491.21
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	46	445.64	516.94
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	47	464.35	546.54
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	48	485.74	580.95
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	49	506.84	616.82
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	50	530.60	649.99
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	51	554.07	678.74
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	52	579.92	710.40
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	53	606.06	742.42
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	54	634.29	777.01
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	55	662.51	811.57
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	56	693.11	849.06
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	57	724.01	886.91
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	58	756.99	927.31
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	59	773.33	947.33
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	60	806.30	987.72
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	61	834.82	1022.65
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	62	853.54	1045.59
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	63	877.01	1074.34
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	891.27	1091.81
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	210.38	210.38
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	15	229.08	229.08
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	16	236.23	236.23
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	17	243.38	243.38
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	18	251.08	251.08
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	19	258.78	258.78
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	20	266.75	266.75
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	21	275.00	281.87
		21		

33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	22 275.0	281.88
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	23 275.0	281.88
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	24 275.0	281.88
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	25 276.1	283.00
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	26 281.6	288.64
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	27 288.2	295.41
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	28 298.9	306.40
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	29 307.7	3 315.42
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	30 312.1	319.93
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	31 318.7	326.70
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	32 325.3	333.46
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	33 329.4	337.69
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	333.8	5 342.20
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	34 336.0	344.45
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	35 338.2	346.71
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	36 340.4	348.96
33709P	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	37 342.6	351.22
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	347.0	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	39	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	358.0	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	364.3	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	42	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	43 384.1	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	44 397.1	
		Tobacco User/Non-Tobacco User	45 412.5	
		Tobacco User/Non-Tobacco User	46 429.8	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	47 429.6	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	48	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	49 49.1	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	50 512.8	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	51	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	52 561.0	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	53 587.1	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	54 613.2	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	55 641.5	
		Tobacco User/Non-Tobacco User	56 670.1	
			57 700.7	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	
	, and the second		59 715.8	
	· ·	Tobacco User/Non-Tobacco User	60 746.3	
		Tobacco User/Non-Tobacco User	61 772.7	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	62 790.0	
	PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	63 811.8	
	-	Tobacco User/Non-Tobacco User	64 and over 825.0	
	PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	0-14 178.9	
	PA0380004 Rating Area 1 PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 194.8	
	PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	16 200.9	
		Tobacco User/Non-Tobacco User	213.5	
	PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	220.0	
		Tobacco User/Non-Tobacco User	19	
		Tobacco User/Non-Tobacco User	20 233.8	
	PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	21	
	PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	22	
	PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	23	
		Tobacco User/Non-Tobacco User	24	
337001			25	2.5.70

\$20000000000 Finding from 1 Tribusco InstruMent Follows (Dec.) \$2-0.0, \$				
2007/04/200000 Rating for a 1 Tribution blanch for Topics Levil 1	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	26 239.50	245.49
2007/00/2006 Rating Vers Tobasso (benfiner indexes (less 30 25 / 77 777.00 277.	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	27 245.12	251.25
2007FRADDOOR Rang Januar Trainess Imma Procedure 100 200	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	28 254.24	260.60
STATEMPRANCOUNTS (Internal Jumes 1) Transcess behave "Transcess behave "Transces	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	29 261.72	268.26
30700FA000000 Reging Ages 1 Tobacco LiserNess Tracacco Liser 50 275.00 276	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	265.47	272.11
2017/09/PARDEON Reting Ames Traceco Licenteen Li	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	271.08	277.86
2007/04/2000/05 Rept. plus 1 Toucon Lisen/Berl Toucon User 34 203.00 202.01	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	276 69	283.61
30000PA/000000 Allering Years Todosco User 34 20.04 29.15	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	280.20	287.21
SIXTOPHASSIGNER Ferring Awar Transcent LaureNorm Transcent Laure 30 20	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	283.04	291.04
3000PA/0000004 Retring Vers 1 Tradecce UserNern Tradecce User 30 221-40 200-77	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	285.81	292.96
\$2000000000000000000000000000000000000	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	297.69	294.87
33799A000000 Rating Ave 1 Tobasco UserNam-Tobasco User	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	289 56	296.80
33769A300000 Raming Area Tebesco UserNer 1 324.07 326.00 328.10	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	291 43	298.72
337999A000000 Rating Area Tobacco UserNov Tobacco User	33709PA0380004 Rating Area	1 Tobacco User/Non-Tobacco User	205.17	302.55
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33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 16 200.91 200.91 200.91 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 17 206.99 206.99 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 18 213.54 213.54 213.54 213.54 220.09 220.09 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 19 220.09 226.87 226.87 23709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 20 226.87 233.89 239.73 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 21 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 23 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 24 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 26 239.50 245.49 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60			0-14	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 17 206.99 206.99 206.99 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 18 213.54 213.54 213.54 220.09 220.09 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 20 226.87 226.87 23709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 21 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 22 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 23 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 24 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 26 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25			15	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 18 213.54 213.54 213.54 213.54 213.54 213.54 213.54 223.09 220.09 220.09 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 20 226.87 226.87 23709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 21 233.89 239.73 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 22 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 23 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 24 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 26 239.50 245.49 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 261.70 288.26			10	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 37709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User			17	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 20 226.87 226.87 23709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 21 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 22 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 23 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 24 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 26 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 261.72 263.76			18	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 21 233.89 239.73 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 22 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 23 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 24 233.89 239.74 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 26 239.50 245.49 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60	Ç		19	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User			20	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 24 233.89 239.74 23709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 25 234.83 240.70 26 239.50 245.49 27 245.12 251.25 28 3709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60			21	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 26 239.50 245.49 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60			22	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 25 234.83 240.70 25 234.83 240.70 26 239.50 245.49 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60			23	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 26 239.50 245.49 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60				
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 27 245.12 251.25 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60			25	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 28 254.24 260.60			26	
28 26 27 28 26 26 27 28 28 28 28 28 28 28 28 28 28 28 28 28			21	
33709PA0380004 Rating Area 4 Tobacco User/Non-Tobacco User 29 261.72 268.26			28	
	33709PA0380004 Rating Area	Tobacco User/Non-Tobacco User	29 261.72	268.26

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33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	30	265.47	272.11
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	31	271.08	277.86
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	32	276.69	283.61
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	33	280.20	287.21
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	34	283.94	291.04
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	35	285.81	292.96
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	36	287.68	294.87
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	37	289.56	296.80
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	38	291.43	298.72
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	39	295.17	302.55
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	40	298.91	328.80
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	41	304.52	336.49
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	42	309.90	344.61
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	43	317.39	355.79
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	44	326.74	369.87
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	45	337.74	386.71
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	45	350.84	406.97
	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	47	365.57	430.28
	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User		382.41	457.36
	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	48	399.02	485.61
	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	49	417.73	511.72
	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	50	436.20	534.35
	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User		456.55	559.27
	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	52	477.14	584.50
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	53	499.36	611.72
	- 3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	54	521.57	638.92
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	55	545.67	668.45
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	56	569.99	698.24
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	58	595.95	730.04
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	59	608.82	745.80
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	60	634.78	777.61
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	61	657.23	805.11
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	62	671.97	823.16
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	63	690.44	845.79
33	3709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	701.67	859.55
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	178.93	178.93
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	15	194.83	194.83
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	16	200.91	200.91
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	17	206.99	206.99
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	18	213 54	213.54
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	19	220.09	220.09
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	20	226.87	226.87
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	21	233.89	239.73
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	22	233.89	239.74
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	23	233.89	239.74
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	24	233.89	239.74
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	25	234.83	240.70
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	26	239.50	245.49
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	27	245.12	251.25
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	28	254.24	260.60
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	29	261.72	268.26
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	30	265.47	272.11
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	31	271.08	277.86
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	32	276.69	283.61
33	3709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	33	280.20	287.21

33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	34	283.94	291.04
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	35	285.81	292.96
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	36	287.68	294.87
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	37	289.56	296.80
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	38	291.43	298.72
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	39	295.17	302.55
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	40	298.91	328.80
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	41	304.52	336.49
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	42	309.90	344.61
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	43	317.39	355.79
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	44	326.74	369.87
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	45	337.74	386.71
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	46	350.84	406.97
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	47	365.57	430.28
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	48	382.41	457.36
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	49	399.02	485.61
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	50	417.73	511.72
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	51	436.20	534.35
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	52	456.55	559.27
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	53	477.14	584.50
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	54	499.36	611.72
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	55	521.57	638.92
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	56	545.67	668.45
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	57	569.99	698.24
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	58	595.95	730.04
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	59	608.82	745.80
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	60	634.78	777.61
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	61	657.23	805.11
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	62	671.97	823.16
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User		690.44	845.79
	robacco occirrion robacco occi	63	050.44	043.73
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	63 64 and over	701.67	859.55
33709PA0380004 Rating Area 5 33709PA0380003 Rating Area 1		64 and over		
	Tobacco User/Non-Tobacco User	64 and over 0-14	701.67	859.55
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15	701.67 178.93	859.55 178.93
33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15	701.67 178.93 194.83	859.55 178.93 194.83
33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17	701.67 178.93 194.83 200.91	859.55 178.93 194.83 200.91
33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1 33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18	701.67 178.93 194.83 200.91 206.99	859.55 178.93 194.83 200.91 206.99
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18	701.67 178.93 194.83 200.91 206.99 213.54	859.55 178.93 194.83 200.91 206.99 213.54
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19	701.67 178.93 194.83 200.91 206.99 213.54 220.09	859.55 178.93 194.83 200.91 206.99 213.54 220.09
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18	701.67 178.93 194.83 200.91 206.99 213.54 220.09	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 240.70
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 233.89	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 239.74 240.70 245.49
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 233.89 234.83	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.74 239.74 239.74 239.74 240.70 245.49 251.25
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 245.12	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 239.74 240.70 245.49 251.25 260.60
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 245.12 254.24	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 239.74 240.70 245.49 251.25 260.60 268.26
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 245.12 254.24 261.72	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 240.70 245.49 251.25 260.60 268.26 272.11
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 245.12 254.24 261.72 265.47 271.08	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 240.70 245.49 251.25 260.60 268.26 272.11 277.86
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 245.12 254.24 261.72 265.47 271.08 276.69	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 240.70 245.49 251.25 260.60 268.26 272.11 277.86 283.61
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 245.12 254.24 261.72 265.47 271.08 276.69	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 240.70 245.49 251.25 260.60 268.26 272.11 277.86 283.61 287.21
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 246.12 254.24 261.72 265.47 271.08 276.69 280.20 283.94	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 240.70 245.49 251.25 260.60 268.26 272.11 277.86 283.61 287.21
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	701.67 178.93 194.83 200.91 206.99 213.54 220.09 226.87 233.89 233.89 233.89 234.83 239.50 245.12 254.24 261.72 265.47 271.08 276.69 280.20 283.94	859.55 178.93 194.83 200.91 206.99 213.54 220.09 226.87 239.73 239.74 239.74 240.70 245.49 251.25 260.60 268.26 272.11 277.86 283.61 287.21 291.04 292.96

33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	38 2	01.43 298.72
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	39	95.17 302.58
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	40 2	98.91 328.80
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	41 3	04.52 336.49
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	42 3	9.90 344.6
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	43	7.39 355.79
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	44	26.74 369.87
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	45 3	386.7
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User		50.84 406.97
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User		55.57 430.28
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User		32.41 457.36
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User		99.02 485.6
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	4	7.73 511.72
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	50 4	36.20 534.35
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	51	66.55 559.27
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	52	77.14 584.50
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	53	99.36 611.72
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	54	21.57 638.92
	-	55	
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	56	15.67 668.45
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	57	698.24
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	58	95.95 730.04
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	59 6	08.82 745.80
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	60 6	34.78 777.6°
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	61	57.23 805.1
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	62	1.97 823.16
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	63	90.44 845.79
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	01.67 859.58
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	78.93
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	15	194.83
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	16	00.91 200.9
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		06.99 206.99
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		3.54 213.54
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		20.09 220.09
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		26.87 226.87
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	2	33.89 239.73
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	21 2	33.89 239.74
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	22	33.89 239.74
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	23	33.89 239.74
	Tobacco User/Non-Tobacco User	24	
33709PA0380003 Rating Area 2	-	25	34.83 240.70
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	26	9.50 245.49
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	21	15.12 251.25
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	20	54.24 260.60
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	29	51.72 268.26
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	30 2	55.47 272.11
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	31 2	1.08 277.86
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	32 2	76.69 283.6°
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	33 2	30.20 287.2
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	34 2	33.94 291.04
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		35.81 292.96
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		87.68 294.87
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		99.56 296.80
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	2	91.43 298.72
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	38	95.17 302.58
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	39	98.91 328.80
		40	

33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	42	309.90	344.61
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	43	317.39	355.79
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	44	326.74	369.87
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	45	337.74	386.7
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	46	350.84	406.97
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	47	365.57	430.28
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	48	382.41	457.36
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	49	399.02	485.61
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	50	417.73	511.72
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	51	436.20	534.35
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	52	456.55	559.27
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	53	477.14	584.50
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		499.36	611.72
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User		521.57	638.92
33	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	55	545.67	668.45
38	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	56	569.99	698.24
	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	57	595.95	730.04
	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	58	608.82	745.80
	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	59	634.78	777.61
			60		
	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	61	657.23	805.11
	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	62		823.16
	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	63	690.44	845.79
	3709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	701.67	859.55
	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	178.93	178.93
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	15		194.83
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	16	200.91	200.9
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	17	206.99	206.99
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	18	213.54	213.54
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	19	220.09	220.09
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	20	226.87	226.87
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	21	233.89	239.73
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	22	233.89	239.74
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	23	233.89	239.74
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	24	233.89	239.74
38	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	25	234.83	240.70
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	26	239.50	245.49
38	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	27	245.12	251.25
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User		254.24	260.60
		Tobacco User/Non-Tobacco User	28	261.72	268.26
	•	Tobacco User/Non-Tobacco User	29	265.47	272.1
	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	30	271.08	277.86
	•	Tobacco User/Non-Tobacco User	31	276.69	283.6
	_	Tobacco User/Non-Tobacco User	32	280.20	287.2
	•	Tobacco User/Non-Tobacco User	33	283.94	291.04
	•		34		
	, and the second	Tobacco User/Non-Tobacco User	35		292.96
	•	Tobacco User/Non-Tobacco User	36		294.87
	•	Tobacco User/Non-Tobacco User	37		296.80
	-	Tobacco User/Non-Tobacco User	38		298.72
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	39		302.55
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	40	298.91	328.80
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	41	304.52	336.49
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	42	309.90	344.61
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	43	317.39	355.79
33	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	44	326.74	369.87
38	3709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	45	337.74	386.71

33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	46	350.84	406.97
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	47	365.57	430.28
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	48	382.41	457.36
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	49	399.02	485.61
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	50	417.73	511.72
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	51	436.20	534.35
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	52	456.55	559.27
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	53	477.14	584.50
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	54	499.36	611.72
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	55	521.57	638.92
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	56	545.67	668.45
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User		569.99	698.24
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	58	595.95	730.04
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	59	608.82	745.80
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	60	634.78	777.61
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	61	657.23	805.11
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	62	671.97	823.16
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	63	690.44	845.79
33709PA0380	0003 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	701.67	859.55
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	178.93	178.93
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	15	194.83	194.83
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	16	200.91	200.91
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	17	206.99	206.99
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	18	213.54	213.54
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	19	220.09	220.09
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	20	226.87	226.87
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	21	233.89	239.73
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	22	233.89	239.74
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	23	233.89	239.74
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	24	233.89	239.74
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	25	234.83	240.70
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	26	239.50	245.49
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	27	245.12	251.25
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	28	254.24	260.60
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	29	261.72	268.26
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	30	265.47	272.11
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	31	271.08	277.86
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	32	276.69	283.61
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	33	280.20	287.21
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	34	283.94	291.04
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	35	285.81	292.96
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	36	287.68	294.87
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	37	289.56	296.80
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	38	291.43	298.72
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	39	295.17	302.55
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	40	298.91	328.80
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	41	304.52	336.49
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	42	309.90	344.61
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	43	317.39	355.79
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	43	326.74	369.87
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	45	337.74	386.71
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	45	350.84	406.97
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	46	365.57	430.28
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User	48	382.41	457.36
33709PA0380	0003 Rating Area 5	Tobacco User/Non-Tobacco User		399.02	485.61
11111110000	•		49	313.02	

33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	50	417.73	511.72
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	51	436.20	534.35
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	52	456.55	559.27
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	53	477.14	584.50
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	54	499.36	611.72
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	55	521.57	638.92
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	56	545.67	668.45
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	57	569.99	698.24
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	58	595.95	730.04
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	59	608.82	745.80
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	60	634.78	777.61
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	61	657.23	805.11
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	62	671.97	823.16
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	63	690.44	845.79
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	701.67	859.55
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	191.83	191.83
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	15	208.88	208.88
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	16	215.40	215.40
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	17	221.92	221.92
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	18	228.94	228.94
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	19	235.97	235.97
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	20	243.24	243.24
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	21	250.76	257.03
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	22	250.76	257.03
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	23	250.76	257.03
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	24	250.76	257.03
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	25	251.76	258.05
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	26	256.78	263.20
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	27	262.80	269.37
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	28	272.58	279.39
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	29	280.60	287.62
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	30	284.61	291.73
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	31	290.63	297.90
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	32	296.65	304.07
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	33	300.41	307.92
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	34	304.42	312.03
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	35	306.43	314.09
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	36	308.43	316.14
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	37	310.44	318.20
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	38	312.45	320.26
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	39	316.46	324.37
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	40	320.47	352.52
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	41	326.49	360.77
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	42	332.26	369.47
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	43	340.28	381.45
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	44	350.31	396.55
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	45	362.10	414.60
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	46	376.14	436.32
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	47	391.94	461.31
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	48	409.99	490.35
33709PA0380003 Rating Area 6		49	427.80	520.63
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	50	447.86	548.63
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	50	467.67	572.90
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	52	489.48	599.61
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User		511.55	626.65
,		53	5.1100	223.00

33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	54	535.37	655.83
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	55	559.19	685.01
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	56	585.02	716.65
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	57	611.10	748.60
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	58	638.94	782.70
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	59	652.73	799.59
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	60	680.56	833.69
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	61	704.64	863.18
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	62	720.43	882.53
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	63	740.24	906.79
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	752.28	921.54