

SERFF Tracking #:

AETN-131899741

State Tracking #:

AETN-131899741

Company Tracking #:

State:

Pennsylvania

Filing Company:

Aetna Life Insurance Company

TOI/Sub-TOI:

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name:

2020 PA SG ALIC Filing

Project Name/Number:

2020 PA SG ALIC Filing/

Supporting Document Schedules

| | |
|--------------------------|--|
| Satisfied - Item: | ACA Public Rate Filing PDF |
| Comments: | |
| Attachment(s): | ALIC 2020 Public PDF_final.pdf 2020_SmGrp_ALIC_Attachment1_080619.pdf |
| Item Status: | |
| Status Date: | |



May 21, 2019

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

Re: Aetna Life Insurance Co
NAIC #: 60054
Market: Small Group
Exchange: Off-Exchange
Effective Date: 01/01/2020
Avg rate change requested: 10.9%
Range of rate change requested: 10.9% - 10.9%
Products: EPO
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels: Silver
Current # covered lives: 186
Current # policyholders: 63
Number of plans offered vs 2019: 1 in 2019; 1 in 2020
HIOS Issuer ID / Binder #: 33906 / AETN-PA20-125092023
Rate Filing Tracking Number: AETN-131899741
Policy Form(s): AL SG HCOC-2020-EPO 04
AL SG-SOB-EPO-14042174 04
Form Filing Tracking Number: AETN-131928649

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2020 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2020.

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

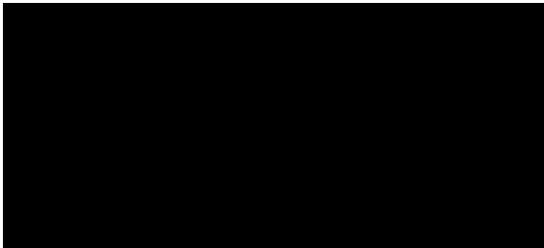


not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

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

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

Sincerely,



Attachment I

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131899741 - 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: | 7.1% ¹ |
| Revised requested average rate change: | N/A ¹ |
| Range of requested rate change: | 7.1% - 7.1% |
| Effective date: | January 1, 2020 |
| Mapped Members: | 102 |
| Available in: | Rating Areas 1-3 and 5-9, certain counties excluded |

Key information

Jan. 2018-Dec. 2018 financial experience

| | |
|-----------------------------------|----------------|
| Premiums | \$5.2 M |
| Claims | \$3.9 M |
| Administrative expenses | \$0.3 M |
| Taxes & fees | \$0.4 M |
| Company made (after taxes) | \$0.6 M |

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2020:

| | |
|-----------------|-------|
| Claims: | 84.5% |
| Administrative: | 9.3% |
| Taxes & fees: | 4.2% |
| Profit: | 2.0% |

The company expects its annual medical costs to increase **12.6%**.

Explanation of requested rate change

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

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



July 12, 2019

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

| | |
|----------------------------------|---|
| Re: | Aetna Life Insurance Co |
| NAIC #: | 60054 |
| Market: | Small Group |
| Exchange: | Off-Exchange |
| Effective Date: | 01/01/2020 |
| Avg rate change requested: | 7.1% |
| Range of rate change requested: | 7.1% - 7.1% |
| Products: | EPO |
| Rating Areas: | Rating Areas 1-3 and 5-9, certain counties excluded |
| Metal Levels: | Silver |
| Current # covered lives: | 102 |
| Current # policyholders: | 63 |
| Number of plans offered vs 2019: | 1 in 2019; 1 in 2020 |
| 2019 Avg rate change: | 8.6% |
| HIOS Issuer ID / Binder #: | 33906 / AETN-PA20-125092023 |
| Rate Filing Tracking Number: | AETN-131899741 |
| Policy Form(s): | AL SG HCOC-2020-EPO 04 AL SG-SOB-EPO-14042174 04 |
| Form Filing Tracking Number: | AETN-131928649 |

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The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2020.



All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

The following modifications have been made from the original filing:

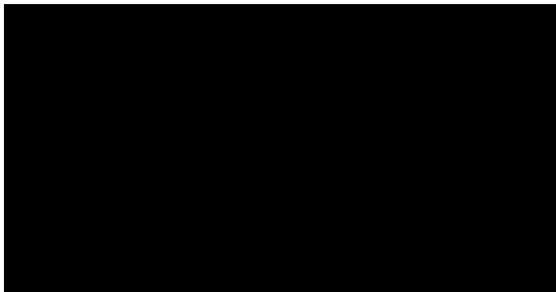
- The Risk Adjustment User Fee has been added to its own line in Table 6 of the PA Actuarial Memorandum Exhibits and removed from the Health Insurer Fee line
- Current enrollment has been revised so that the PA Actuarial Memorandum Exhibits match the URRT per Objection 8 on June 18, 2019
- Table 4 has been revised per Objections 13 and 25 on June 18, 2019
- Table 4b has been revised per Objection 13 on June 18, 2019
- Table 2 has been revised per Objections 16 and 17 on June 18, 2019
- The Profit/Contingency (after tax) on Table 6 of the PA Actuarial Memorandum Exhibits has been revised to reflect 2.0%, a decrease from the initial 4.31%, at the request of the DOI.

The initial requested rate change was 10.9% and the revised rate change is 7.1%

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

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

Sincerely,



2020 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

| | |
|---------------------------------|---|
| Company Legal Name: | Aetna Life Insurance Co |
| NAIC #: | 60054 |
| Market: | Small Group Off-Exchange |
| Effective Date: | 01/01/2020 |
| Avg rate change requested: | 7.1% |
| Range of rate change requested: | 7.1% - 7.1% |
| Products: | EPO |
| Rating Areas: | Rating Areas 1-3 and 5-9, certain counties excluded |
| Metal Levels: | Silver |
| Current # covered lives: | 102 |
| Current # policyholders: | 63 |
| Number of plans offered: | 1 |
| HIOS Issuer ID / Binder #: | 33906 |
| Rate Filing Tracking Number: | AETN-131899741 |
| Policy Form(s): | AL SG HCOC-2020-EPO 04 |
| Form Filing Tracking Number: | AETN-131928649 |

B. Rate History and Proposed Variations in Rate Changes

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

- January 1, 2017
 - Filed a 26.6% rate increase
 - AETN-130533503
- January 1, 2018
 - Filed a 2.1% rate decrease
 - AETN-131033620
- January 1, 2019
 - Filed a 8.6% rate increase
 - AETN-131455780

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 7.1%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 2.6%.

D. Membership Count

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

E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from \$7,900 to \$8,150. The HIOS IDs are as follows:

| 2019 HIOS Plan ID | 2019 Plan Name | 2020 HIOS Plan ID | 2020 Plan Name |
|-------------------|-------------------------------------|-------------------|--------------------------|
| 33906PA0160001 | PA Silver OAEPO 6000 80% \$30/75 | 33906PA0160001 | PA Silver OAEPO 6000 80% |

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 28, 2019, for ALIC.

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

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

including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2019 (for 2018 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2020.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2018 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 74.8%.

G. Credibility of Data

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

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2018 and paid through February 28, 2019 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

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

H. Trend Identification

The trend values are:

| Service Type | Unit Cost | Utilization |
|---------------------|------------------|--------------------|
| Facility Inpatient | 5.5% | 2.5% |
| Facility Outpatient | 4.1% | 6.5% |
| Physician | 1.7% | 6.0% |
| Capitation | 0.0% | -0.3% |
| Medical | 3.9% | 5.2% |
| | | |
| Pharmacy | 10.4% | 2.1% |

| | | |
|-------------------------|------|------|
| Total (Med + Rx) | 6.3% | 4.1% |
|-------------------------|------|------|

The quarterly trend factors for this filing are:

| Effective Quarter | Trend Factor |
|--------------------------|---------------------|
| 1Q 2020 | 1.000 |
| 2Q 2020 | 1.030 |
| 3Q 2020 | 1.061 |
| 4Q 2020 | 1.093 |
| Total | 1.047 |

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

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

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

I. Historical Experience

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

2. Rate Development & Change

Please refer to the file titled *PA_SG_33906_Off_1Q2020_Exhibits_v2.xlsx* for any exhibits referenced in the sections below.

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

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

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

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020. The annual trend for this filing, applied quarterly, is 12.6%. The application of this factor is shown in Table 5A.

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

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2018 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2020. The factor used is 1.080, which represents two years of morbidity change, from the 2018 experience period to the 2020 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.031. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 82.8%. Paid to allowed ratios are based on 2018 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We started with 2018 Risk Adjustment accruals to determine our current risk transfer relative to the market. We trended the accrual forward two years to determine the expected risk transfer relative to the market for 2020.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2020 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2015-2018 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of █████ PMPM, net of the 2020 user fee of \$0.18 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

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

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

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

B. Retention Items

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2019 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.18 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2019 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2020 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

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

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 7.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -8.4%
- The change in allowable plan adjusted level components is worth 12.7%
- The change in retention components is worth 3.5%

3. Plan Rate Development

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

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

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

Provider Network:

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

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

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

Admin Costs / Taxes & Fees / Profit or Contingency:

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

An AV Certification is included in this filing, titled *PA_SG_33906_AV Certification_OFF_1Q20_v1.xlsx*.

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

The Calibrated Plan Adjusted Index Rates for 2019 and 2020 are shown in Columns Z and AA. The 2020 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2020 rates while the rates in Column AA are average 2020 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- **Age Calibration:** The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2020 CPAIR is 1.457. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.
- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2020 CPAIR is 1.014. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

The proposed geographic factors are identical to the current approved factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2019 rate filing.

E. Composite Rating

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

6. Actuarial Certifications

Reliance

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

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

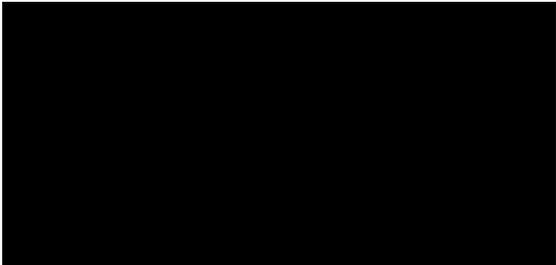
Certification

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

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

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

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



July 12, 2019

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

| | | | |
|--------------------------------|------------------------------|----|------------|
| Carrier Name: | Aetna Life Insurance Company | | |
| Product(s): | EPO | | |
| Market Segment: | Small Group | | |
| Rate Effective Date: | 1/1/2020 | to | 12/31/2020 |
| Base Period Start Date | 1/1/2018 | to | 12/31/2018 |
| Date of Most Recent Membership | 2/1/2019 | | |

Table 1. Number of Members

| | Member-months | Members | Member-months |
|-------------|-------------------|--------------------------------------|-------------------------|
| | Experience Period | Current Period (as of 02-01-2019) | Projected Rating Period |
| Average Age | 45.0 | 46.0 | 45.0 |
| Total | 10,073 | 102 | 1,218 |
| <18 | 1,987 | 17 | 224 |
| 18-24 | 989 | 7 | 104 |
| 25-29 | 831 | 8 | 110 |
| 30-34 | 800 | 8 | 111 |
| 35-39 | 874 | 9 | 112 |
| 40-44 | 820 | 9 | 101 |
| 45-49 | 1,029 | 11 | 120 |
| 50-54 | 1,036 | 8 | 121 |
| 55-59 | 904 | 12 | 120 |
| 60-63 | 669 | 10 | 68 |
| 64+ | 133 | 1 | 25 |

*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 |
|--|-----------------|--------------------------|---------------|--|--------------------------------|--------------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|
| \$ 5,228,196.42 | \$ 3,773,122.63 | \$ 4,026,470.39 | 10,073 | \$ 849,676.96 | \$ 4,998,983.34 | \$ - | \$ (123,357.50) | \$ 521.51 | \$ - | \$ (9,240.29) |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) | | | | | | | | | | \$ 484.08 |
| Loss Ratio | | | | | | | | | | 74.80% |

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite Trend | Weight* |
|---------------------------------------|--------|--------------|-----------------|-----------------|---------|
| Inpatient Hospital | 5.54% | 2.82% | 0.00% | 8.51% | 18.65% |
| Outpatient Hospital | 4.09% | 6.82% | 0.00% | 11.19% | 13.70% |
| Professional | 1.68% | 6.32% | 0.00% | 8.10% | 14.97% |
| Other Medical | 4.09% | 6.82% | 0.00% | 11.19% | 16.08% |
| Capitation | | | | 0.00% | 0.01% |
| Prescription Drugs | 10.42% | 2.37% | 0.00% | 13.03% | 36.59% |
| Total Annual Trend | | | | 10.92% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.230 | |

* 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-15 | | \$ 1,897,234.86 | 0.9908 | \$ 1,914,908.27 | 6,047 | \$ 316.67 | | \$ (50,460.11) | \$ 2,516,338.33 | \$ 416.13 |
| Feb-15 | | \$ 2,368,200.98 | 0.9911 | \$ 2,389,497.84 | 6,317 | \$ 378.26 | | \$ (74,823.64) | \$ 2,945,778.29 | \$ 466.33 |
| Mar-15 | | \$ 2,060,071.67 | 0.9876 | \$ 2,085,788.59 | 6,560 | \$ 317.96 | | \$ (78,180.62) | \$ 2,606,194.98 | \$ 397.29 |
| Apr-15 | | \$ 2,235,763.84 | 0.9883 | \$ 2,262,240.65 | 6,370 | \$ 355.14 | | \$ (61,311.48) | \$ 2,786,939.95 | \$ 437.51 |
| May-15 | | \$ 2,107,238.41 | 0.9888 | \$ 2,131,040.30 | 6,566 | \$ 324.56 | | \$ (122,415.65) | \$ 2,687,044.68 | \$ 409.24 |
| Jun-15 | | \$ 2,291,551.27 | 0.9884 | \$ 2,318,346.85 | 6,701 | \$ 345.97 | | \$ (8,417.27) | \$ 2,869,411.20 | \$ 428.21 |
| Jul-15 | | \$ 2,072,521.09 | 0.9831 | \$ 2,108,062.19 | 6,595 | \$ 319.65 | | \$ (82,714.92) | \$ 2,675,412.40 | \$ 405.67 |
| Aug-15 | | \$ 2,252,573.52 | 0.9844 | \$ 2,288,268.52 | 6,691 | \$ 341.99 | | \$ (109,389.29) | \$ 2,782,671.71 | \$ 415.88 |
| Sep-15 | | \$ 1,946,663.63 | 0.9782 | \$ 1,990,144.98 | 6,678 | \$ 298.02 | | \$ 12,869.89 | \$ 2,487,439.43 | \$ 372.48 |
| Oct-15 | | \$ 2,275,283.94 | 0.9667 | \$ 2,353,573.55 | 6,835 | \$ 344.34 | | \$ (77,823.84) | \$ 2,950,562.14 | \$ 431.68 |
| Nov-15 | | \$ 2,333,081.78 | 0.8663 | \$ 2,693,200.04 | 6,851 | \$ 393.11 | | \$ (98,447.34) | \$ 3,195,200.47 | \$ 466.38 |
| Dec-15 | \$ 31,934,097.97 | \$ 2,087,156.46 | 0.9272 | \$ 2,250,933.11 | 7,027 | \$ 320.33 | \$ 6,509,833.08 | \$ (61,491.73) | \$ 2,792,844.88 | \$ 397.44 |
| Jan-16 | | \$ 2,687,642.62 | 0.9996 | \$ 2,688,809.91 | 7,602 | \$ 353.70 | | \$ (65,406.78) | \$ 3,286,998.69 | \$ 432.39 |
| Feb-16 | | \$ 2,307,053.88 | 0.9995 | \$ 2,308,146.60 | 7,491 | \$ 308.12 | | \$ (103,944.69) | \$ 2,901,738.80 | \$ 387.36 |
| Mar-16 | | \$ 3,140,861.41 | 0.9996 | \$ 3,142,274.25 | 7,945 | \$ 395.50 | | \$ (14,289.42) | \$ 3,725,114.13 | \$ 468.86 |
| Apr-16 | | \$ 2,726,767.17 | 0.9994 | \$ 2,728,285.97 | 8,033 | \$ 339.63 | | \$ (73,131.20) | \$ 3,304,938.64 | \$ 411.42 |
| May-16 | | \$ 2,750,661.68 | 0.9995 | \$ 2,752,108.31 | 7,474 | \$ 368.22 | | \$ (110,026.67) | \$ 3,294,289.76 | \$ 440.77 |
| Jun-16 | | \$ 2,463,214.36 | 0.9992 | \$ 2,465,191.76 | 7,398 | \$ 333.22 | | \$ (66,341.78) | \$ 3,044,505.74 | \$ 411.53 |
| Jul-16 | | \$ 2,096,129.68 | 0.9991 | \$ 2,097,937.33 | 7,268 | \$ 288.65 | | \$ (77,183.77) | \$ 2,533,081.17 | \$ 348.53 |
| Aug-16 | | \$ 2,378,299.84 | 0.9989 | \$ 2,381,003.83 | 6,851 | \$ 347.54 | | \$ (60,636.78) | \$ 2,832,676.95 | \$ 413.47 |
| Sep-16 | | \$ 2,285,953.65 | 0.9989 | \$ 2,288,356.83 | 6,489 | \$ 352.65 | | \$ (93,809.42) | \$ 2,765,406.94 | \$ 426.17 |
| Oct-16 | | \$ 2,004,393.11 | 0.9987 | \$ 2,007,050.67 | 6,153 | \$ 326.19 | | \$ (95,055.82) | \$ 2,395,581.74 | \$ 389.34 |
| Nov-16 | | \$ 2,173,535.58 | 0.9983 | \$ 2,177,342.86 | 6,030 | \$ 361.09 | | \$ (87,032.29) | \$ 2,590,198.91 | \$ 429.55 |
| Dec-16 | \$ 35,484,130.67 | \$ 2,304,352.10 | 0.9976 | \$ 2,309,865.72 | 4,830 | \$ 478.23 | \$ 5,956,537.16 | \$ (60,518.67) | \$ 2,628,380.07 | \$ 544.18 |
| Jan-17 | | \$ 840,973.55 | 0.9993 | \$ 841,529.07 | 2,610 | \$ 322.42 | | \$ (26,132.94) | \$ 1,036,666.95 | \$ 397.19 |
| Feb-17 | | \$ 729,891.50 | 0.9996 | \$ 730,196.87 | 2,181 | \$ 334.80 | | \$ (34,066.51) | \$ 890,284.22 | \$ 408.20 |
| Mar-17 | | \$ 901,755.94 | 0.9996 | \$ 902,113.80 | 1,796 | \$ 502.29 | | \$ (4,021.23) | \$ 1,042,282.30 | \$ 580.34 |
| Apr-17 | | \$ 448,750.55 | 0.9995 | \$ 448,966.27 | 1,590 | \$ 282.37 | | \$ (17,812.21) | \$ 586,437.58 | \$ 368.83 |
| May-17 | | \$ 727,294.18 | 0.9992 | \$ 727,899.27 | 1,497 | \$ 486.24 | | \$ (20,542.35) | \$ 845,154.33 | \$ 564.57 |
| Jun-17 | | \$ 724,048.63 | 0.9994 | \$ 724,478.67 | 1,474 | \$ 491.51 | | \$ (1,963.91) | \$ 830,061.15 | \$ 563.14 |
| Jul-17 | | \$ 535,535.67 | 0.9995 | \$ 535,838.21 | 1,434 | \$ 373.67 | | \$ (16,613.30) | \$ 638,166.07 | \$ 445.03 |
| Aug-17 | | \$ 503,653.13 | 0.9989 | \$ 504,213.59 | 1,406 | \$ 358.62 | | \$ (24,075.08) | \$ 628,572.44 | \$ 447.06 |
| Sep-17 | | \$ 464,308.05 | 0.9942 | \$ 466,999.40 | 1,289 | \$ 362.30 | | \$ (2,140.35) | \$ 548,737.57 | \$ 425.71 |
| Oct-17 | | \$ 448,572.03 | 0.9986 | \$ 449,200.38 | 1,234 | \$ 364.02 | | \$ (21,472.19) | \$ 559,316.24 | \$ 453.25 |
| Nov-17 | | \$ 1,093,968.87 | 0.9992 | \$ 1,094,888.52 | 1,236 | \$ 885.83 | | \$ (44,188.88) | \$ 1,254,496.89 | \$ 1,014.97 |
| Dec-17 | \$ 9,205,651.71 | \$ 505,948.53 | 0.9934 | \$ 509,315.40 | 1,069 | \$ 476.44 | \$ 1,533,390.70 | \$ (17,739.53) | \$ 608,854.43 | \$ 569.56 |
| Jan-18 | | \$ 275,266.02 | 0.9468 | \$ 290,728.09 | 1,020 | \$ 285.03 | | \$ (11,600.57) | \$ 381,401.26 | \$ 373.92 |
| Feb-18 | | \$ 252,500.28 | 0.9465 | \$ 266,776.91 | 1,001 | \$ 266.51 | | \$ (12,286.00) | \$ 351,022.04 | \$ 350.67 |
| Mar-18 | | \$ 274,929.58 | 0.9461 | \$ 290,589.75 | 971 | \$ 299.27 | | \$ (2,931.97) | \$ 378,644.08 | \$ 389.95 |
| Apr-18 | | \$ 294,462.29 | 0.9372 | \$ 314,183.52 | 906 | \$ 346.78 | | \$ (19,352.68) | \$ 411,925.50 | \$ 454.66 |
| May-18 | | \$ 272,733.59 | 0.9432 | \$ 289,160.86 | 926 | \$ 312.27 | | \$ (13,670.90) | \$ 378,303.63 | \$ 408.54 |
| Jun-18 | | \$ 887,197.76 | 0.9392 | \$ 944,621.81 | 917 | \$ 1,030.12 | | \$ 102.06 | \$ 1,007,282.74 | \$ 1,098.45 |
| Jul-18 | | \$ 230,963.38 | 0.9420 | \$ 245,191.23 | 930 | \$ 263.65 | | \$ (17,472.94) | \$ 318,250.14 | \$ 342.20 |
| Aug-18 | | \$ 340,171.78 | 0.9385 | \$ 362,462.63 | 933 | \$ 388.49 | | \$ (13,929.55) | \$ 454,543.69 | \$ 487.19 |
| Sep-18 | | \$ 278,263.60 | 0.9373 | \$ 296,865.84 | 684 | \$ 434.01 | | \$ (857.19) | \$ 341,630.00 | \$ 499.46 |
| Oct-18 | | \$ 205,091.29 | 0.9377 | \$ 218,727.82 | 668 | \$ 327.44 | | \$ (9,002.44) | \$ 259,372.15 | \$ 388.28 |
| Nov-18 | | \$ 188,542.35 | 0.9229 | \$ 204,286.78 | 656 | \$ 311.41 | | \$ (11,368.95) | \$ 252,900.94 | \$ 385.52 |
| Dec-18 | \$ 5,228,196.42 | \$ 273,000.71 | 0.9014 | \$ 302,875.15 | 461 | \$ 657.00 | \$ 849,676.96 | \$ (10,986.37) | \$ 340,871.19 | \$ 739.42 |

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Aetna Life Insurance Company
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2020

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 |
|---|------------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|-----------------------------------|----------------------|--------------------------|---------------------------|
| \$ 16,733,424.06 | \$ 13,500,191.44 | \$ 14,409,795.91 | 28,239 | \$ 2,855,999.87 | \$ 17,703,293.63 | \$ - | \$ (492,233.67) | \$ 54,335.82 | \$ - | \$ 15,314.88 |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) | | | | | | | | | | \$ 611.40 |
| Loss Ratio | | | | | | | | | | 83.42% |

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

| Service Category | Cost* | Utilization* | Induced Utilization* | Composite Trend | Weight* |
|---------------------------------------|--------|--------------|----------------------|-----------------|---------|
| Inpatient Hospital | 5.54% | 2.82% | -0.77% | 7.67% | 17.26% |
| Outpatient Hospital | 4.09% | 6.82% | -0.77% | 10.33% | 12.77% |
| Professional | 1.68% | 6.32% | -0.77% | 7.26% | 14.21% |
| Other Medical | 4.09% | 6.82% | -0.77% | 10.33% | 15.20% |
| Capitation | | | | 0.00% | 0.38% |
| Prescription Drugs | 10.42% | 2.37% | -0.77% | 12.16% | 40.18% |
| Total Annual Trend | | | | 10.15% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.213 | |

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

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-15 | | \$ 16,468,928.76 | 0.9949 | \$ 16,553,784.87 | 51,549 | \$ 321.13 | | \$ (357,168.81) | \$ 20,756,112.90 | \$ 402.65 |
| Feb-15 | | \$ 16,395,108.82 | 0.9976 | \$ 16,434,018.29 | 51,727 | \$ 317.71 | | \$ (415,832.62) | \$ 20,391,630.89 | \$ 394.22 |
| Mar-15 | | \$ 18,934,467.05 | 0.9974 | \$ 18,983,177.15 | 51,762 | \$ 366.74 | | \$ (533,894.70) | \$ 23,013,076.39 | \$ 444.59 |
| Apr-15 | | \$ 19,010,679.81 | 0.9971 | \$ 19,066,843.24 | 51,547 | \$ 369.89 | | \$ (428,050.55) | \$ 23,094,750.68 | \$ 447.98 |
| May-15 | | \$ 17,055,763.40 | 0.9961 | \$ 17,121,733.08 | 51,123 | \$ 334.92 | | \$ (466,678.10) | \$ 20,837,898.60 | \$ 407.61 |
| Jun-15 | | \$ 17,536,008.76 | 0.9960 | \$ 17,606,526.04 | 50,837 | \$ 346.34 | | \$ (513,713.37) | \$ 21,278,623.33 | \$ 418.57 |
| Jul-15 | | \$ 18,819,998.44 | 0.9939 | \$ 18,934,914.06 | 50,595 | \$ 374.24 | | \$ (501,640.75) | \$ 22,689,304.87 | \$ 448.45 |
| Aug-15 | | \$ 18,086,295.60 | 0.9918 | \$ 18,235,516.76 | 50,329 | \$ 362.33 | | \$ (531,266.58) | \$ 21,745,368.06 | \$ 432.07 |
| Sep-15 | | \$ 16,933,522.85 | 0.9703 | \$ 17,451,329.15 | 50,327 | \$ 346.76 | | \$ (390,354.27) | \$ 20,995,854.55 | \$ 417.19 |
| Oct-15 | | \$ 17,931,619.00 | 0.9833 | \$ 18,614,751.63 | 49,850 | \$ 373.42 | | \$ (429,784.79) | \$ 22,313,353.97 | \$ 447.61 |
| Nov-15 | | \$ 16,824,788.92 | 0.9339 | \$ 17,938,551.15 | 49,349 | \$ 363.51 | | \$ (442,959.10) | \$ 21,378,378.38 | \$ 433.21 |
| Dec-15 | \$ 251,775,467.96 | \$ 14,769,039.51 | 0.8894 | \$ 16,605,957.20 | 46,814 | \$ 354.72 | \$ 45,630,534.42 | \$ (434,421.03) | \$ 20,686,294.62 | \$ 441.88 |
| Jan-16 | | \$ 5,761,998.89 | 1.0287 | \$ 5,601,409.46 | 15,991 | \$ 350.29 | | \$ (175,110.14) | \$ 7,084,534.55 | \$ 443.03 |
| Feb-16 | | \$ 5,183,951.66 | 1.0241 | \$ 5,061,995.22 | 15,630 | \$ 323.86 | | \$ (201,840.61) | \$ 6,513,538.39 | \$ 416.73 |
| Mar-16 | | \$ 5,846,691.15 | 0.9388 | \$ 6,227,613.47 | 15,598 | \$ 399.26 | | \$ (216,478.24) | \$ 7,823,260.46 | \$ 501.56 |
| Apr-16 | | \$ 5,001,054.95 | 0.9527 | \$ 5,249,273.85 | 16,638 | \$ 315.50 | | \$ (185,857.94) | \$ 6,679,555.43 | \$ 401.46 |
| May-16 | | \$ 5,983,616.46 | 0.9898 | \$ 6,045,511.94 | 16,772 | \$ 360.45 | | \$ (241,987.94) | \$ 7,556,324.43 | \$ 450.53 |
| Jun-16 | | \$ 5,246,655.04 | 0.9538 | \$ 5,501,063.21 | 17,358 | \$ 316.92 | | \$ (298,378.27) | \$ 7,129,104.13 | \$ 410.71 |
| Jul-16 | | \$ 6,064,969.81 | 0.9346 | \$ 6,489,706.59 | 18,192 | \$ 356.73 | | \$ (254,655.07) | \$ 8,064,045.01 | \$ 443.27 |
| Aug-16 | | \$ 6,386,965.48 | 0.9464 | \$ 6,749,699.89 | 18,277 | \$ 369.25 | | \$ (270,683.87) | \$ 8,316,365.05 | \$ 455.02 |
| Sep-16 | | \$ 6,017,314.65 | 0.8937 | \$ 6,733,104.38 | 18,501 | \$ 363.93 | | \$ (201,216.73) | \$ 8,338,427.38 | \$ 450.70 |
| Oct-16 | | \$ 5,684,575.82 | 0.8796 | \$ 6,462,501.47 | 18,356 | \$ 352.06 | | \$ (294,000.29) | \$ 8,049,415.15 | \$ 438.52 |
| Nov-16 | | \$ 6,199,953.18 | 0.8860 | \$ 6,997,675.61 | 17,981 | \$ 389.17 | | \$ (237,079.65) | \$ 8,579,699.97 | \$ 477.15 |
| Dec-16 | \$ 89,624,888.33 | \$ 5,833,341.61 | 0.9052 | \$ 6,444,031.91 | 16,610 | \$ 387.96 | \$ 15,657,382.79 | \$ (200,903.87) | \$ 7,863,892.47 | \$ 473.44 |
| Jan-17 | | \$ 7,417,013.44 | 0.9991 | \$ 7,423,833.01 | 16,405 | \$ 452.53 | | \$ (229,266.53) | \$ 8,848,578.03 | \$ 539.38 |
| Feb-17 | | \$ 6,415,385.39 | 0.9990 | \$ 6,421,762.32 | 15,770 | \$ 407.21 | | \$ (218,629.96) | \$ 7,748,392.89 | \$ 491.34 |
| Mar-17 | | \$ 6,555,921.38 | 0.9989 | \$ 6,563,439.87 | 15,003 | \$ 437.48 | | \$ (173,301.22) | \$ 7,882,998.85 | \$ 525.43 |
| Apr-17 | | \$ 4,867,776.23 | 0.9994 | \$ 4,870,468.98 | 13,100 | \$ 371.79 | | \$ (199,356.65) | \$ 5,835,071.60 | \$ 445.43 |
| May-17 | | \$ 5,405,944.05 | 0.9988 | \$ 5,412,377.67 | 11,924 | \$ 453.91 | | \$ (200,044.30) | \$ 6,402,771.73 | \$ 536.97 |
| Jun-17 | | \$ 5,141,494.05 | 0.9986 | \$ 5,148,724.09 | 10,846 | \$ 474.71 | | \$ (185,937.09) | \$ 5,962,211.71 | \$ 549.72 |
| Jul-17 | | \$ 4,455,547.17 | 0.9986 | \$ 4,461,835.27 | 9,387 | \$ 475.32 | | \$ (134,955.80) | \$ 5,216,145.18 | \$ 555.68 |
| Aug-17 | | \$ 4,819,475.29 | 0.9979 | \$ 4,829,445.78 | 8,709 | \$ 554.54 | | \$ (165,471.34) | \$ 5,538,482.25 | \$ 635.95 |
| Sep-17 | | \$ 3,701,120.07 | 0.9800 | \$ 3,776,549.87 | 7,337 | \$ 514.73 | | \$ (89,936.39) | \$ 4,532,062.21 | \$ 617.70 |
| Oct-17 | | \$ 3,981,959.66 | 0.9970 | \$ 3,993,813.48 | 6,752 | \$ 591.50 | | \$ (100,888.67) | \$ 4,543,338.98 | \$ 672.89 |
| Nov-17 | | \$ 3,685,500.43 | 0.9975 | \$ 3,694,781.82 | 6,429 | \$ 574.71 | | \$ (130,402.45) | \$ 4,197,746.20 | \$ 652.94 |
| Dec-17 | \$ 62,828,753.29 | \$ 2,356,968.23 | 0.9971 | \$ 2,363,806.87 | 4,630 | \$ 510.54 | \$ 10,479,926.84 | \$ (84,157.23) | \$ 2,732,966.24 | \$ 590.27 |
| Jan-18 | | \$ 1,850,081.81 | 0.9445 | \$ 1,954,731.60 | 3,678 | \$ 532.55 | | \$ (92,093.18) | \$ 2,305,703.65 | \$ 626.89 |
| Feb-18 | | \$ 1,433,972.96 | 0.9449 | \$ 1,538,310.27 | 3,249 | \$ 454.18 | | \$ (116,539.03) | \$ 1,799,340.64 | \$ 536.75 |
| Mar-18 | | \$ 2,025,790.01 | 0.9641 | \$ 2,101,174.49 | 3,021 | \$ 695.52 | | \$ 43,642.03 | \$ 2,320,568.16 | \$ 768.15 |
| Apr-18 | | \$ 1,693,025.88 | 0.9479 | \$ 1,786,053.00 | 2,725 | \$ 655.43 | | \$ (69,010.10) | \$ 2,189,014.15 | \$ 803.31 |
| May-18 | | \$ 1,656,414.38 | 0.9688 | \$ 1,709,693.55 | 2,613 | \$ 654.30 | | \$ (98,032.12) | \$ 1,954,774.24 | \$ 748.10 |
| Jun-18 | | \$ 951,956.12 | 0.8867 | \$ 1,073,587.90 | 2,375 | \$ 452.04 | | \$ 30,933.91 | \$ 1,334,296.60 | \$ 561.81 |
| Jul-18 | | \$ 705,041.42 | 0.9005 | \$ 782,926.33 | 2,144 | \$ 365.17 | | \$ (48,230.33) | \$ 1,008,161.70 | \$ 470.22 |
| Aug-18 | | \$ 707,481.10 | 0.9271 | \$ 763,125.58 | 2,079 | \$ 367.06 | | \$ (29,222.15) | \$ 971,684.55 | \$ 467.38 |
| Sep-18 | | \$ 791,989.39 | 0.9602 | \$ 879,801.65 | 1,752 | \$ 502.17 | | \$ (36,900.55) | \$ 1,043,574.90 | \$ 595.65 |
| Oct-18 | | \$ 809,265.70 | 0.9385 | \$ 862,280.21 | 1,704 | \$ 506.03 | | \$ (27,625.01) | \$ 1,006,709.74 | \$ 591.67 |
| Nov-18 | | \$ 547,451.80 | 0.9118 | \$ 600,398.55 | 1,593 | \$ 378.90 | | \$ (24,233.64) | \$ 761,398.90 | \$ 477.97 |
| Dec-18 | \$ 16,733,424.06 | \$ 327,720.93 | 0.8769 | \$ 373,712.68 | 1,212 | \$ 308.34 | \$ 2,855,999.87 | \$ (24,923.50) | \$ 573,668.85 | \$ 473.32 |

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name: Aetna Life Insurance Company
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2020

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

| Development of the Projected Index Rate | Actual Experience Data | Manual Data | |
|---|------------------------|-------------|---|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | \$ 484.08 | \$ 611.40 | < Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT |
| Two year trend projection Factor | 1.230 | 1.213 | |
| Unadjusted Projected Allowed EHB Claims PMPM | \$ 595.56 | \$ 741.80 | |
| Single Risk Pool Adjustment Factors | | | |
| Change in Morbidity | 1.216 | 1.080 | < See URRT Instructions |
| Change in Other | 1.022 | 0.870 | < See URRT Instructions |
| Change in Demographics | 1.041 | 1.031 | < See URRT Instructions |
| Change in Network | 1.000 | 1.012 | < See URRT Instructions |
| Change in Benefits | 0.995 | 1.000 | < See URRT Instructions |
| Change in Other | 0.987 | 0.835 | < See URRT Instructions |
| Total Adjusted Projected Allowed EHB Claims PMPM | \$ 740.27 | \$ 697.26 | |
| Credibility Factors | 0% | 100% | < See Instructions |
| Blended Projected EHB Claims PMPM | \$ | \$ 697.26 | < Projected Index Rate |
| Development of the Market-Adjusted Index Rate and Total Allowed Claims | | | |
| Adjusted Projected Allowed EHB Claims PMPM | \$ 697.26 | | < Index Rate for Projection Period on URRT - Individual or First Quar |
| Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings) | \$ 729.83 | | |
| Projected Paid to Allowed Ratio | 0.828 | | |
| Projected Paid EHB Claims PMPM | \$ 604.29 | | |
| Market-wide Adjustments | | | |
| Projected Risk Adjustment PMPM | \$ (1.36) | | |
| Projected Paid Exchange User Fees PMPM | \$ - | | |
| Market-Adjusted Projected Paid EHB Claims PMPM | \$ 605.65 | | |
| Market-Adjusted Projected Allowed EHB Claims PMPM | \$ 731.47 | | < Market-Adjusted Index Rate |
| Projected Allowed Non-EHB Claims PMPM | \$ - | | |
| Market-Adjusted Projected Paid Total Claims PMPM | \$ 605.65 | | |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 731.47 | | |

For Informational Purposes only - No input required.

| | | |
|--|------------------|---|
| Blended Base Period Unadjusted Claims before Normalization | \$ 611.40 | < Index Rate of Experience Period on URRT |
| Blended Earned Premium | \$ 16,733,424.06 | |
| Blended Loss Ratio | 83.42% | |

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

| Effective Date | 1/1/2020 | 4/1/2020 | 7/1/2020 | 10/1/2020 | Total Single Risk Pool |
|---|-----------|-----------|-----------|-----------|------------------------|
| # of Member Months Remaining in Quarter | 484 | 485 | 490 | 514 | 1968 |
| Adjusted Projected Allowed EHB Claims PMPM Q1 | \$ 697.26 | \$ 697.26 | \$ 697.26 | \$ 697.26 | \$ 697.26 |
| Months of Trend | 3 | 6 | 9 | 9 | 697.26 |
| Annual Trend | 12.55% | 12.55% | 12.55% | 12.55% | 729.83 |
| Single Risk Pool Projected Allowed Claims | \$ 697.26 | \$ 738.18 | \$ 739.73 | \$ 763.93 | \$ 729.83 |
| Quarterly Trend Factor | 100.0% | 103.0% | 106.1% | 109.3% | 104.7% |
| 2020 Trend Factors by Quarter | 0.9504 | 0.9840 | 1.0136 | 1.0440 | |

Table 6. Retention

| Retention Items - Express in percentages | Percentages | PMPM Amounts |
|---|-------------|--------------|
| Administrative Expenses | 0.29% | \$56.33 |
| General and Claims | 6.46% | \$46.18 |
| Agent/Broker Fees and Commissions | 2.02% | \$14.43 |
| Quality Improvement Initiatives | 0.80% | \$5.73 |
| Taxes and Fees | 3.96% | \$28.28 |
| RA User Fee | 0.03% | \$0.19 |
| PA Premium Tax (if applicable) | 0.80% | \$5.73 |
| Federal Income Tax | 0.53% | \$3.80 |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 2.60% | \$18.58 |
| Profit/Contingency (after tax) | 2.00% | \$14.29 |
| Total Retention | 15.24% | \$108.90 |
| Projected Required Revenue PMPM | | \$ 714.55 |

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors | 2019 | 2020 |
|--|-----------|-----------|
| Average Age Factor | 1.464 | 1.457 |
| Average Generatohic Factor | 1.004 | 1.014 |
| Average Tobacco Factor | 1.000 | 1.000 |
| Average Benefit Richness (Induced demand) | 1.000 | 1.000 |
| Average Network Factor | 1.000 | 1.000 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 796.13 | \$ 731.47 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 540.76 | \$ 494.99 |

Table 8. Components of Rate Change

| Rate Components | 2019 | 2020 | Difference | Percent Change |
|---|---------------|-------------|-------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM) | \$ 451.64 | \$ 483.53 | \$31.90 | 7.1% |
| B. Base period allowed claims before normalization | \$ 540.23 | \$ 611.40 | \$71.17 | 15.8% |
| C. Normalization factor component of change | \$ (173.46) | \$ (197.67) | \$24.21 | -5.4% |
| D. Change in Normalized Allowed Claims Adjustment Components | | | | |
| D1. Base period allowed claims after normalization | \$ 366.77 | \$ 413.74 | \$ 46.97 | 10.4% |
| D2. URRF Trend | \$ 65.80 | \$ 88.24 | \$ 22.44 | 5.0% |
| D3. URRF Morbidity | \$ 43.68 | \$ 40.07 | \$ (3.61) | -0.8% |
| D4. URRF Other | \$ 40.85 | \$ (70.23) | \$ (111.08) | -24.6% |
| D5. Normalized URRF RA/RI on an allowed basis | \$ (6.34) | \$ 1.11 | \$ 7.46 | 1.7% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ - | \$ - | \$ - | 0.0% |
| D7. Subtotal - Sum(D1-D6) | \$ 510.75 | \$ 472.94 | \$ (37.81) | -8.4% |
| E. Change in Allowable Plan Adjusted Level Components | | | | |
| E1. Network | \$ - | \$ - | \$ - | 0.0% |
| E2. Pricing AV | \$ -138.6640M | \$ (81.35) | \$ 57.31 | 12.7% |
| E3. Benefit Richness | \$ - | \$ - | \$ - | 0.0% |
| E4. Catastrophe Eligibility | \$ - | \$ - | \$ - | 0.0% |
| E5. Subtotal - Sum(E1-E4) | \$ (138.66) | \$ (81.35) | \$ 57.31 | 12.7% |
| F. Change in Retention Components | | | | |
| F1. Administrative Expenses | \$ 42.64 | \$ 44.88 | \$ 2.25 | 0.5% |
| F2. Taxes and fees | \$ 6.01 | \$ 5.14 | \$ (0.87) | -2.9% |
| F3. Profit and/or Contingency | \$ 9.03 | \$ 9.67 | \$ 0.64 | 0.1% |
| F4. Subtotal - Sum(F1-F3) | \$ 57.68 | \$ 59.69 | \$ 2.01 | 3.5% |
| G. Change in Miscellaneous Items | \$ - | \$ - | \$ - | 0.0% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 429.77 | \$ 465.28 | \$ 35.51 | 7.9% |

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

| | 2019 | 2020 | |
|---|----------|---------|---------------|
| Paid-to-Allowed | 0.729 | 0.828 | |
| URRF Trend (Total Applied Trend Factor) | 1.179 | 1.213 | < URRF W1, S2 |
| URRF Morbidity | 1.101 | 1.060 | < URRF W1, S2 |
| URRF "Other" | 1.088 | 0.970 | < URRF W1, S2 |
| Risk Adjustment | \$ 16.81 | \$ 1.36 | < URRF W1, S3 |
| Exchange User Fee | \$ - | \$ - | < URRF W1, S3 |
| Capitalization | \$ 2.23 | \$ - | < URRF W1, S2 |
| Network | 1.000 | 1.000 | |
| Pricing AV | 0.729 | 0.828 | |
| Benefit Richness | 1.000 | 1.000 | |
| Catastrophe Eligibility | 1.000 | 1.000 | |
| Administrative Expenses | 0.44% | 0.24% | |
| Taxes and Fees | 1.11% | 3.96% | |
| Profit and/or Contingency | 2.00% | 2.00% | |

< For 2019 in cell J81, please include a factor equal to the product of the above

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: Aetna Life Insurance Company
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2020
 Base Period Start Date: 1/1/2018
 Date of Most Recent Membership: 2/1/2019
 Market Adjusted Index Rate: \$ 731.47

45 CFR Part 156.8 (d) (2) Allowable Factors

| Plan Number | HIOS Plan ID (Standard Component) | Plan Type (HMO, POS, PPO, EPO, Indemnity, Other) | 1/1/2019 Plan Marketing Name | Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020 | 1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped) | Metallic Tier | Metallic Tier Actuarial Value | Standard AV, Approach (1), Approach (2) | Exchange On/Off or Off | Pricing AV (company-determined AV) | Benefit Richness (induced demand) | Benefits in addition to EHB | Provider Network | Catastrophic Eligibility | Non-Funding of CSR Adjustment | Pure Premium |
|--------------------|-----------------------------------|--|-------------------------------------|--|---|---------------|-------------------------------|---|------------------------|------------------------------------|-----------------------------------|-----------------------------|------------------|--------------------------|-------------------------------|--------------|
| Totals | | | | | | | 0.701 | | | 0.828 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | \$ 605.65 |
| Transitional Plans | TRANSITIONAL | N/A | TRANSITIONAL | DNM | TRANSITIONAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Plan 1 | 33906PA0160001 | EPO | Aetna Silver OAEPO 6000 80% \$30/75 | M | 0 | Silver | 0.7014 | Approach 2 | Off | 0.828 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | \$605.65 |
| Plan 2 | | | | | | | | | | | | | | | | \$0.00 |
| Plan 3 | | | | | | | | | | | | | | | | \$0.00 |

| Calibration | |
|-------------------------------|-------|
| Age Calibration Factor | 1.457 |
| Geographic Calibration Factor | 1.014 |
| Tobacco Calibration Factor | 1.000 |
| Aggregate Calibration Factor | 1.478 |

| Total Covered Lives @ 02-01-2019 |
|----------------------------------|
| 102 |

| Admin Costs | Taxes & Fees (not including Exchange fees) | Profit or Contingency |
|-------------|--|-----------------------|
| 9.3% | 4.0% | 2.0% |
| N/A | N/A | N/A |
| 9.3% | 4.0% | 2.0% |
| | | |
| | | |

| Total Covered Lives Mapped into 2020 Plans @ 02-01-2019 | Total Policyholders @ 02-01-2019 |
|---|----------------------------------|
| 102 | 63 |
| - | - |
| 102 | 63 |
| - | - |
| - | - |

| 2019 Calibrated Plan Adjusted Index Rate PMPM | 2020 Calibrated Plan Adjusted Index Rate PMPM |
|---|---|
| \$ 451.64 | \$ 483.53 |
| N/A | N/A |
| \$ 451.64 | \$ 483.53 |
| | \$ - |
| | \$ - |

| Proposed Rate Change Compared to Prior 12 months |
|--|
| 7.1% |
| N/A |
| 7.1% |
| 0.0% |
| 0.0% |

| % of Total Covered Lives |
|--------------------------|
| N/A |
| 100.0% |
| 0.0% |
| 0.0% |

| 02-01-2019 Number of Covered Lives by Rating Area | | | | | | | | | | | 2020 Continued/Discontinued Plans Indicator |
|---|---|---|---|---|----|---|----|---|-------|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Total | | |
| 0 | 8 | 0 | 0 | 4 | 17 | 7 | 59 | 7 | 102 | | |
| - | - | - | - | - | - | - | - | - | - | 0 | |
| 0 | 8 | 0 | 0 | 4 | 17 | 7 | 59 | 7 | 102 | 1 | |
| | | | | | | | | | | 0 | |
| | | | | | | | | | | 0 | |

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Aetna Life Insurance Company
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2020

| Plan Number | HIOS Plan ID (Standard Component) | 1/1/2019 Plan Marketing Name | Discontinued, New, Modified, Existing (D,N,M,E) for 2020 | 1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped) | Metallic Tier | Exchange On/Off or Off |
|---|-----------------------------------|------------------------------|--|---|---------------|------------------------|
| Totals | | | | | | |
| These cells auto-fill using the data entered in Table 10. | | | | | | |
| Plan 1 | 33906PA0160001 | Silver OAEPO 6000 80% | M | 0 | Silver | Off |
| Plan 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Plan 3 | 0 | 0 | 0 | 0 | 0 | 0 |

| Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM | | | | | | | | | | Average (weighted by enrollment by rating area) |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | |
| \$ 350.65 | \$ 368.86 | \$ 459.29 | \$ 384.79 | \$ 376.87 | \$ 463.80 | \$ 486.31 | \$ 450.29 | \$ 422.96 | \$ 443.77 | |
| \$ 350.65 | \$ 368.86 | \$ 459.29 | \$ 384.79 | \$ 376.87 | \$ 463.80 | \$ 486.31 | \$ 450.29 | \$ 422.96 | \$ 443.77 | \$ - |
| | | | | | | | | | | \$ - |

| Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM | | | | | | | | | | Average (weighted by enrollment by rating area) |
|--|-----------|-----------|------|-----------|-----------|-----------|-----------|-----------|-----------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | |
| \$ 359.74 | \$ 378.42 | \$ 471.19 | \$ - | \$ 386.64 | \$ 475.81 | \$ 498.91 | \$ 461.95 | \$ 433.92 | \$ 455.24 | |
| \$ 359.74 | \$ 378.42 | \$ 471.19 | \$ - | \$ 386.64 | \$ 475.81 | \$ 498.91 | \$ 461.95 | \$ 433.92 | \$ 455.24 | \$ - |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |

| Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM | | | | | | | | | | Average (weighted by enrollment by rating area) |
|---|------|------|------|------|------|------|------|------|------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | |
| 2.6% | 2.6% | 2.6% | 0.0% | 2.6% | 2.6% | 2.6% | 2.6% | 2.6% | 2.6% | 2.6% |
| 2.6% | 2.6% | 2.6% | | 2.6% | 2.6% | 2.6% | 2.6% | 2.6% | 2.6% | 2.6% |
| | | | | | | | | | | |

| Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM | | | | | | | | | | Average (weighted by enrollment by rating area) |
|--|-----------|-----------|------|-----------|-----------|-----------|-----------|-----------|-----------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | |
| \$ 370.53 | \$ 389.77 | \$ 485.33 | \$ - | \$ 398.24 | \$ 490.09 | \$ 513.88 | \$ 475.82 | \$ 446.94 | \$ 468.90 | |
| \$ 370.53 | \$ 389.77 | \$ 485.33 | \$ - | \$ 398.24 | \$ 490.09 | \$ 513.88 | \$ 475.82 | \$ 446.94 | \$ 468.90 | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |

| Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM | | | | | | | | | |
|--|-----------|-----------|------|-----------|-----------|-----------|-----------|-----------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
| \$ 381.65 | \$ 401.47 | \$ 499.90 | \$ - | \$ 410.19 | \$ 504.80 | \$ 529.30 | \$ 490.09 | \$ 460.35 | \$ 482.98 |
| \$ 381.65 | \$ 401.47 | \$ 499.90 | \$ - | \$ 410.19 | \$ 504.80 | \$ 529.30 | \$ 490.09 | \$ 460.35 | \$ 482.98 |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |

| Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM | | | | | | | | | |
|--|-----------|-----------|------|-----------|-----------|-----------|-----------|-----------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
| \$ 393.10 | \$ 413.52 | \$ 514.90 | \$ - | \$ 422.50 | \$ 519.95 | \$ 545.19 | \$ 504.80 | \$ 474.17 | \$ 497.47 |
| \$ 393.10 | \$ 413.52 | \$ 514.90 | \$ - | \$ 422.50 | \$ 519.95 | \$ 545.19 | \$ 504.80 | \$ 474.17 | \$ 497.47 |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 6000 80%

2

Aetna Life Insurance Company
HIOS Issuer ID: 33906
Exhibit A-2

Pennsylvania

Aetna Silver OAEPO 6000 80%
 Silver

| Summary of Features | | In Network |
|--|--|--|
| Deductible | | |
| Individual | | \$6,000 |
| Family | | \$12,000 |
| Coinsurance | | |
| (Member Responsibility) | | 20% |
| | | <i>\$0 once out-of-pocket max. is satisfied</i> |
| Out-of-Pocket Maximum | | |
| Individual | | \$8,150 |
| Family | | \$16,300 |
| | | <i>All cost sharing accumulates to the Out of Pocket Maximum above</i> |
| Primary Care Visit to Treat an Injury or Illness | | \$30 per visit |
| (excludes Preventative and X-rays) | | |
| Specialist Visit | | \$75 per visit |
| All Inpatient Hospital Services | | |
| (includes Mental/Behavioral Health and Substance Abuse) | | 20% after deductible |
| Emergency Room Services | | \$250+20% after deductible |
| Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services | | \$75 per visit |
| Imaging (CT/PET Scans, MRIs) | | 20% after deductible |
| Rehabilitative Speech Therapy | | 20% after deductible |
| Rehabilitative Occupational and Rehabilitative Physical Therapy | | 20% after deductible |
| Preventive Care/Screening/Immunization | | 0% |
| Laboratory Outpatient and Professional Services | | 20% after deductible |
| X-rays and Diagnostic Imaging | | 20% after deductible |
| Skilled Nursing Facility | | 20% after deductible |
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center) | | 20% after deductible |
| Outpatient Surgery Physician/Surgical Services | | 20% after deductible |
| Pharmacy | | In-Network |
| Pharmacy Deductible | | |
| Individual | | \$0 |
| Generics | | |
| | | \$12 |
| Preferred Brand Drugs | | |
| | | \$55 |
| Non-Preferred Brand Drugs | | |
| | | \$95 |
| Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred | | |
| | | 40% up to \$500 / 50% up to \$750 |

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | | | |
|----|---|--|--|---------------------|--------------------|-------------|--------------------|---------------------|--------------------|-------------|--------------------|--|--------------------|-------------|--------------------|-------------|--------------------|----------------|--------------------|-------------|--------------------|-------------|--------------------|--|----------|
| 1 | | Unified Rate Review v5.0 | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | <p style="text-align: right; font-size: small;">To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P. To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. To validate, select the Validate button or Ctrl + Shift + I. To finalize, select the Finalize button or Ctrl + Shift + F.</p> | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Company Legal Name: | Aetna Life Insurance Company | | | | | | | | | | | | | | | State: | PA | | | | | | |
| 4 | | HIOS Issuer ID: | 33906 | | | | | | | | | | | | | | | Market: | Small Group | | | | | | |
| 5 | | Effective Date of Rate Change(s): | 1/1/2020 | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | Market Level Calculations (Same for all Plans) | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | | Section I: Experience Period Data | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | | Experience Period: | 1/1/2018 | | | | | | | | | | | | | | | to | 12/31/2018 | | | | | | |
| 13 | | | | | | | | | | | | | | | | | | Total | PMPM | | | | | | |
| 14 | | Allowed Claims | | | | | | | | | | | | | | | | \$4,876,147.36 | | | | | | | \$484.08 |
| 15 | | Reinsurance | | | | | | | | | | | | | | | | \$0.00 | | | | | | | \$0.00 |
| 16 | | Incurred Claims in Experience Period | | | | | | | | | | | | | | | | \$4,026,470.39 | | | | | | | \$399.73 |
| 17 | | Risk Adjustment | | | | | | | | | | | | | | | | -\$9,240.29 | | | | | | | -\$0.92 |
| 18 | | Experience Period Premium | | | | | | | | | | | | | | | | \$5,228,196.42 | | | | | | | \$519.03 |
| 19 | | Experience Period Member Months | | | | | | | | | | | | | | | | 10,073 | | | | | | | |
| 20 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Section II: Projections | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | | Benefit Category | Experience Period Index Rate PMPM | Year 1 Trend | | | | Year 2 Trend | | | | Trended EHB Allowed Claims PMPM | | | | | | | | | | | | | |
| 24 | | | | Cost | Utilization | Cost | Utilization | Cost | Utilization | Cost | Utilization | Cost | Utilization | Cost | Utilization | Cost | Utilization | Cost | Utilization | Cost | Utilization | Cost | Utilization | | |
| 25 | | Inpatient Hospital | \$90.28 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | 1.055 | 1.028 | | |
| 26 | | Outpatient Hospital | \$66.31 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | | |
| 27 | | Professional | \$72.47 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | 1.017 | 1.063 | | |
| 28 | | Other Medical | \$77.86 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | 1.041 | 1.068 | | |
| 29 | | Capitation | \$0.05 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | | |
| 30 | | Prescription Drug | \$177.10 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | 1.104 | 1.024 | | |
| 31 | | Total | \$484.07 | | | | | | | | | | | | | | | | | | | | \$595.48 | | |
| 32 | | Morbidity Adjustment | | | | | | | | | | | | | | | | 1.216 | | | | | | | |
| 33 | | Demographic Shift | | | | | | | | | | | | | | | | 1.041 | | | | | | | |
| 34 | | Plan Design Changes | | | | | | | | | | | | | | | | 0.995 | | | | | | | |
| 35 | | Other | | | | | | | | | | | | | | | | 0.987 | | | | | | | |
| 36 | | Adjusted Trended EHB Allowed Claims PMPM for | 1/1/2020 | | | | | | | | | | | | | | | \$740.27 | | | | | | | |
| 37 | | Manual EHB Allowed Claims PMPM | | | | | | | | | | | | | | | | \$697.26 | | | | | | | |
| 38 | | Applied Credibility % | | | | | | | | | | | | | | | | 0.00% | | | | | | | |
| 39 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Projected Period Totals | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Projected Index Rate for | 1/1/2020 | | | | | | | | | | | | | | | \$697.26 | \$849,262.68 | | | | | | |
| 43 | | Reinsurance | | | | | | | | | | | | | | | | \$0.00 | \$0.00 | | | | | | |
| 44 | | Risk Adjustment Payment/Charge | | | | | | | | | | | | | | | | -\$1.57 | -\$1,912.26 | | | | | | |
| 45 | | Exchange User Fees | | | | | | | | | | | | | | | | 0.00% | \$0.00 | | | | | | |
| 46 | | Market Adjusted Index Rate | | | | | | | | | | | | | | | | \$698.83 | \$851,174.94 | | | | | | |
| 47 | | Projected Member Months | | | | | | | | | | | | | | | | 1,218 | | | | | | | |
| 48 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law. | | | | | | | | | | | | | | | | | | | | | | | |
| 51 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | | | | | | | | | | | | | | | | | | | | | | | | | |

Product-Plan Data Collection

Company Legal Name: Aetna Life Insurance Company
 HIOS Issuer ID: 33906
 Effective Date of Rate Change(s): 1/1/2020

State: PA
 Market: Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

| Field # | Section I: General Product and Plan Information | PPD | PPD |
|---------|---|------------------|----------------|
| 1.1 | Product Name | 33906PA090000 | 33906PA0160001 |
| 1.2 | Product ID | 33906PA090000 | 33906PA0160001 |
| 1.3 | Plan Name | Aetna Silver PPO | Aetna Silver |
| 1.4 | Plan ID (Standard Component ID) | 33906PA090000 | 33906PA0160001 |
| 1.5 | Metal | Not Applicable | Silver |
| 1.6 | AV Metal Value | 0.000 | 0.702 |
| 1.7 | Plan Category | Terminated | Terminated |
| 1.8 | Plan Type | PPD | PPD |
| 1.9 | Exchange Plan? | No | No |
| 1.10 | Effective Date of Proposed Rates | 1/1/2020 | 1/1/2020 |
| 1.11 | Cumulative Rate Change % (over 12 mos prior) | 0.00% | 0.00% |
| 1.12 | Product Rate Increase % | 0.00% | 7.20% |
| 1.13 | Submission Level Rate Increase % | 0.00% | 7.20% |

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

| Field # | Section II: Experience Period and Current Plan Level Information | Total | 33906PA090000 | 33906PA090128 | 33906PA0160001 |
|-----------------------------|--|-------------|---------------|---------------|----------------|
| 2.1 | Plan ID (Standard Component ID) | Total | 33906PA090000 | 33906PA090128 | 33906PA0160001 |
| 2.2 | Allowed Claims | \$4,876,147 | \$4,876,147 | \$0 | \$0 |
| 2.3 | Reinsurance | \$0 | \$0 | \$0 | \$0 |
| 2.4 | Member Cost Sharing | \$849,677 | \$706,292 | \$0 | \$143,385 |
| 2.5 | Cost Sharing Reduction | \$0 | \$0 | \$0 | \$0 |
| 2.6 | Incurred Claims | \$4,026,470 | \$3,521,428 | \$0 | \$505,043 |
| 2.7 | Risk Adjustment Transfer Amount | -\$9,240 | \$321 | \$0 | -\$8,919 |
| 2.8 | Premium | \$5,228,196 | \$4,071,911 | \$0 | \$1,156,285 |
| 2.9 | Experience Period Member Months | 10,073 | 8,094 | 0 | 1,979 |
| 2.10 | Current Enrollment | 102 | 0 | 0 | 102 |
| 2.11 | Current Premium PMPM | \$719.44 | \$0.00 | \$0.00 | \$719.44 |
| 2.12 | Loss Ratio | 77.15% | 86.49% | #DIV/0! | 44.02% |
| Per Member Per Month | | | | | |
| 2.13 | Allowed Claims | \$484.08 | \$522.33 | #DIV/0! | \$327.65 |
| 2.14 | Reinsurance | \$0.00 | \$0.00 | #DIV/0! | \$0.00 |
| 2.15 | Member Cost Sharing | \$84.35 | \$87.26 | #DIV/0! | \$72.45 |
| 2.16 | Cost Sharing Reduction | \$0.00 | \$0.00 | #DIV/0! | \$0.00 |
| 2.17 | Incurred Claims | \$399.73 | \$435.07 | #DIV/0! | \$255.20 |
| 2.18 | Risk Adjustment Transfer Amount | -\$0.92 | -\$0.04 | #DIV/0! | -\$4.51 |
| 2.19 | Premium | \$519.03 | \$503.08 | #DIV/0! | \$584.28 |

Section III: Plan Adjustment Factors

| Field # | Section III: Plan Adjustment Factors | 33906PA090000 | 33906PA090128 | 33906PA0160001 | |
|-----------------------------|--|---------------|---------------|----------------|--|
| 3.1 | Plan ID (Standard Component ID) | 33906PA090000 | 33906PA090128 | 33906PA0160001 | |
| 3.2 | Market Adjusted Index Rate | | 5698.83 | | |
| 3.3 | AV and Cost Sharing Design of Plan | 0.0000 | 0.0000 | 0.8280 | |
| 3.4 | Provider Network Adjustment | 0.0000 | 0.0000 | 1.0000 | |
| 3.5 | Benefits in Addition to FHE | 1.0000 | 1.0000 | 1.0000 | |
| Administrative Costs | | | | | |
| 3.6 | Administrative Expense | 9.28% | 9.28% | 9.28% | |
| 3.7 | Taxes and Fees | 3.96% | 3.96% | 3.96% | |
| 3.8 | Profit & Risk Load | 2.00% | 2.00% | 2.00% | |
| 3.9 | Catastrophic Adjustment | 1.0000 | 1.0000 | 1.0000 | |
| 3.10 | Plan Adjusted Index Rate | \$0.00 | \$0.00 | 5683.67 | |
| 3.11 | Age Calibration Factor | 0.6862 | 0.6862 | | |
| 3.12 | Geographic Calibration Factor | 0.9861 | 0.9861 | | |
| 3.13 | Tobacco Calibration Factor | 1.0000 | 1.0000 | | |
| 3.14 | Calibrated Plan Adjusted Index Rate | \$0.00 | \$0.00 | \$461.94 | |

Section IV: Projected Plan Level Information

| Field # | Section IV: Projected Plan Level Information | Total | 33906PA090000 | 33906PA090128 | 33906PA0160001 |
|-----------------------------|--|-----------|---------------|---------------|----------------|
| 4.1 | Plan ID (Standard Component ID) | Total | 33906PA090000 | 33906PA090128 | 33906PA0160001 |
| 4.2 | Allowed Claims | \$849,257 | \$0 | \$0 | \$849,257 |
| 4.3 | Reinsurance | \$0 | \$0 | \$0 | \$0 |
| 4.4 | Member Cost Sharing | \$146,084 | \$0 | \$0 | \$146,084 |
| 4.5 | Cost Sharing Reduction | \$0 | \$0 | \$0 | \$0 |
| 4.6 | Incurred Claims | \$703,173 | \$0 | \$0 | \$703,173 |
| 4.7 | Risk Adjustment Transfer Amount | -\$1,585 | \$0 | \$0 | -\$1,585 |
| 4.8 | Premium | \$831,478 | \$0 | \$0 | \$831,478 |
| 4.9 | Projected Member Months | 1,218 | 0 | 0 | 1,218 |
| 4.10 | Loss Ratio | 84.73% | #DIV/0! | #DIV/0! | 84.73% |
| Per Member Per Month | | | | | |
| 4.11 | Allowed Claims | \$697.26 | #DIV/0! | #DIV/0! | \$697.26 |
| 4.12 | Reinsurance | \$0.00 | #DIV/0! | #DIV/0! | \$0.00 |
| 4.13 | Member Cost Sharing | \$119.94 | #DIV/0! | #DIV/0! | \$119.94 |
| 4.14 | Cost Sharing Reduction | \$0.00 | #DIV/0! | #DIV/0! | \$0.00 |
| 4.15 | Incurred Claims | \$577.32 | #DIV/0! | #DIV/0! | \$577.32 |
| 4.16 | Risk Adjustment Transfer Amount | -\$1.30 | #DIV/0! | #DIV/0! | -\$1.30 |
| 4.17 | Premium | \$682.66 | #DIV/0! | #DIV/0! | \$682.66 |

Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.*

| Rating Area | Rating Factor |
|---------------|---------------|
| Rating Area 1 | 0.7787 |
| Rating Area 2 | 0.8192 |
| Rating Area 3 | 1.0200 |
| Rating Area 5 | 0.8370 |
| Rating Area 6 | 1.0300 |
| Rating Area 7 | 1.0800 |
| Rating Area 8 | 1.0000 |
| Rating Area 9 | 0.9393 |

Aetna Life Insurance Co
Pennsylvania Small Group
EPO Products

Summary

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

The new rates will apply to plan years effective in 2020. The current membership and range of rate changes by product are:

| <u>Product Name</u> | <u># Members as of February 2018</u> | <u>Range of Increases</u> |
|--------------------------|--------------------------------------|---------------------------|
| PA Silver OAEPO 6000 80% | 102 | 7.1% - 7.1% |

Why We Need to Increase Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 12.6% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 8.5%.
- The cost of pharmacy prescription has increased 13.0%.

What Else Affects Our Request to Increase Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

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

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

Will Premiums for All Small Groups Increase 7.1%?

No, increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

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

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

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

What is Aetna doing to keep premiums affordable?

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

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

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

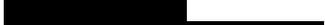
Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Co
State: PA
HIOS Issuer ID: 33906
Market: Small Group
Effective Date: 01/01/2020
Rate Filing Tracking Number: AETN-131899741
Policy Form(s): AL SG HCOC-2020-EPO 04
Form Filing Tracking Number: AETN-131928649

Company Contact Information:

Name: 
Telephone Number: 
Email Address: 

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2020. The rates comply with all rating guidelines under federal and state regulations. This memorandum covers plans that will be available on and off the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2020 through December 31, 2020.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

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

- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

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

4. Experience and Current Period Premium, Claims, and Enrollment

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 28, 2019.

B. Current Date: The current enrollment and premium is reported as of February 28, 2019.

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

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

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

6. Projection Factors

A. Trend Factors (Cost/Utilization):

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

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

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

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

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2018
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2020. Exhibit 3 discusses the assumptions used to project the change in population morbidity and illustrates the resulting projection factor.

C. Changes in Demographics:

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

D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2020 State Benchmark EHBs, and newly mandated benefits.

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

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

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

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2018 and paid through February 2019 for Aetna community-rated policies in the Pennsylvania Small Group market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

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

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2020.

8. Credibility of Experience

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

9. Index Rate

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

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

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

10. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this Exhibit.

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2018 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

B. Risk Adjustment – Projection Period

We started with 2018 Risk Adjustment accruals to determine our current risk transfer relative to the market. We trended the accrual forward two years to determine the expected risk transfer relative to the market for 2020.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2020 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2015-2018 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable of [REDACTED] PBMPM.

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2020 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

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

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2020 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the ‘Non-Benefit Expenses and Profit & Risk’

section and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Non-Benefit Expenses and Profit & Risk

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2019 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.18 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

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

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

E. Benefits in addition to EHBs:

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

F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

G. Experience Period Plan Adjusted Index Rates

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2018 for the experience period.

15. Calibration

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

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2019 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2020 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

B. Geographic Factor Calibration:

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

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

16. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:

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

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

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

17. Projected Loss Ratio

The expected 2020 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2020 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screenshots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2019, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2018 to 2020. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2019 and 2020.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

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

21. Composite Premiums

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

22. Benefit Design

This filing includes one Silver plan.

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

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2019 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting

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

25. Renewability

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

26. Company Financial Condition

As of December 31, 2018, the capital and surplus held by Aetna Life Insurance Company was approximately \$3.7 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2018. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

Reliance

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

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

- Experience Period Data – Small Group

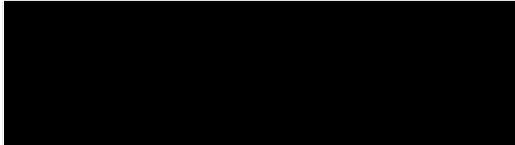
Certification

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

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

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



_____, ASA, MAAA
Aetna Life Insurance Co

06/25/2019

Date

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
 If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
 If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
 If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
 To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

| | |
|------------------------------|-----------------|
| HIOS Issuer ID* | 33906 |
| Federal TIN* | 06-6033492 |
| Rate Effective Date* | 1/1/2020 |
| Rate Expiration Date* | 3/31/2020 |
| Rating Method* | Age-Based Rates |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|--|--|---|--|---|
| <small>Required: Enter the 14-character Plan ID</small> | <small>Required: Select the Rating Area ID</small> | <small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small> | <small>Required: Select the age of a subscriber eligible for the rate</small> | <small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small> | <small>Required: Enter the rate of an Individual tobacco enrollee on a plan</small> |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 275.20 | 275.20 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 299.66 | 299.66 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 309.01 | 309.01 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 318.37 | 318.37 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 328.44 | 328.44 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 338.51 | 338.51 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 348.94 | 348.94 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 359.74 | 359.74 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 359.74 | 359.74 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 359.74 | 359.74 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 359.74 | 359.74 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 361.17 | 361.17 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 368.37 | 368.37 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 377.00 | 377.00 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 391.03 | 391.03 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 402.54 | 402.54 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 408.30 | 408.30 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 416.93 | 416.93 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 425.57 | 425.57 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 430.96 | 430.96 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 436.72 | 436.72 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 439.60 | 439.60 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 442.47 | 442.47 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 445.35 | 445.35 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 448.23 | 448.23 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 453.99 | 453.99 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 459.74 | 459.74 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 468.38 | 468.38 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 476.65 | 476.65 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 488.16 | 488.16 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 502.55 | 502.55 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 519.46 | 519.46 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 539.60 | 539.60 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 562.27 | 562.27 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 588.17 | 588.17 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 613.71 | 613.71 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 642.49 | 642.49 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 670.91 | 670.91 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 702.20 | 702.20 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 733.86 | 733.86 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 768.04 | 768.04 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 802.21 | 802.21 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 839.26 | 839.26 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 876.68 | 876.68 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 916.61 | 916.61 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 936.39 | 936.39 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 976.32 | 976.32 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1010.86 | 1010.86 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1033.52 | 1033.52 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1061.94 | 1061.94 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1078.85 | 1078.85 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 289.49 | 289.49 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 315.22 | 315.22 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 325.06 | 325.06 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 334.90 | 334.90 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 345.49 | 345.49 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 356.09 | 356.09 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 367.06 | 367.06 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 378.42 | 378.42 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 378.42 | 378.42 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 378.42 | 378.42 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 378.42 | 378.42 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 379.93 | 379.93 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 387.50 | 387.50 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 396.58 | 396.58 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 411.34 | 411.34 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 423.45 | 423.45 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 429.50 | 429.50 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 438.58 | 438.58 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 447.67 | 447.67 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 453.34 | 453.34 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 459.40 | 459.40 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 462.42 | 462.42 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1253.74 | 1253.74 |
| 33906PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1298.09 | 1298.09 |
| 33906PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1327.19 | 1327.19 |
| 33906PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1363.69 | 1363.69 |
| 33906PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1385.40 | 1385.40 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 331.95 | 331.95 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 361.46 | 361.46 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 372.74 | 372.74 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 384.02 | 384.02 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 396.17 | 396.17 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 408.32 | 408.32 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 420.90 | 420.90 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 433.92 | 433.92 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 433.92 | 433.92 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 433.92 | 433.92 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 433.92 | 433.92 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 435.66 | 435.66 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 444.34 | 444.34 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 454.75 | 454.75 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 471.67 | 471.67 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 485.56 | 485.56 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 492.50 | 492.50 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 502.92 | 502.92 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 513.33 | 513.33 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 519.84 | 519.84 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 526.78 | 526.78 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 530.25 | 530.25 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 533.72 | 533.72 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 537.19 | 537.19 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 540.67 | 540.67 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 547.61 | 547.61 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 554.55 | 554.55 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 564.97 | 564.97 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 574.95 | 574.95 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 588.83 | 588.83 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 606.19 | 606.19 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 626.58 | 626.58 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 650.88 | 650.88 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 678.22 | 678.22 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 709.46 | 709.46 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 740.27 | 740.27 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 774.98 | 774.98 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 809.26 | 809.26 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 847.01 | 847.01 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 885.20 | 885.20 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 926.42 | 926.42 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 967.65 | 967.65 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1012.34 | 1012.34 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1057.47 | 1057.47 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1105.63 | 1105.63 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1129.50 | 1129.50 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1177.66 | 1177.66 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1219.32 | 1219.32 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1246.66 | 1246.66 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1280.94 | 1280.94 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1301.33 | 1301.33 |

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
 If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
 If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
 If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
 To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

| | |
|------------------------------|-----------------|
| HIOS Issuer ID* | 33906 |
| Federal TIN* | 06-6033492 |
| Rate Effective Date* | 4/1/2020 |
| Rate Expiration Date* | 6/30/2020 |
| Rating Method* | Age-Based Rates |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|--|--|---|--|---|
| <small>Required: Enter the 14-character Plan ID</small> | <small>Required: Select the Rating Area ID</small> | <small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small> | <small>Required: Select the age of a subscriber eligible for the rate</small> | <small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small> | <small>Required: Enter the rate of an Individual tobacco enrollee on a plan</small> |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 283.46 | 283.46 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 308.65 | 308.65 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 318.29 | 318.29 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 327.92 | 327.92 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 338.29 | 338.29 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 348.67 | 348.67 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 359.41 | 359.41 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 370.53 | 370.53 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 370.53 | 370.53 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 370.53 | 370.53 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 370.53 | 370.53 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 372.01 | 372.01 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 379.42 | 379.42 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 388.32 | 388.32 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 402.77 | 402.77 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 414.62 | 414.62 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 420.55 | 420.55 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 429.44 | 429.44 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 438.34 | 438.34 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 443.90 | 443.90 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 449.82 | 449.82 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 452.79 | 452.79 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 455.75 | 455.75 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 458.72 | 458.72 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 461.68 | 461.68 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 467.61 | 467.61 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 473.54 | 473.54 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 482.43 | 482.43 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 490.95 | 490.95 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 502.81 | 502.81 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 517.63 | 517.63 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 535.05 | 535.05 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 555.80 | 555.80 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 579.14 | 579.14 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 605.82 | 605.82 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 632.12 | 632.12 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 661.77 | 661.77 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 691.04 | 691.04 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 723.28 | 723.28 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 755.88 | 755.88 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 791.08 | 791.08 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 826.28 | 826.28 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 864.45 | 864.45 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 902.98 | 902.98 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 944.11 | 944.11 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 964.49 | 964.49 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 1005.62 | 1005.62 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1041.19 | 1041.19 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1064.53 | 1064.53 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1093.81 | 1093.81 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1111.22 | 1111.22 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 298.18 | 298.18 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 324.68 | 324.68 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 334.81 | 334.81 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 344.95 | 344.95 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 355.86 | 355.86 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 366.78 | 366.78 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 378.08 | 378.08 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 389.77 | 389.77 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 389.77 | 389.77 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 389.77 | 389.77 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 389.77 | 389.77 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 391.33 | 391.33 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 399.13 | 399.13 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 408.48 | 408.48 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 423.68 | 423.68 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 436.15 | 436.15 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 442.39 | 442.39 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 451.75 | 451.75 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 461.10 | 461.10 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 466.95 | 466.95 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 473.18 | 473.18 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 476.30 | 476.30 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 417.35 | 417.35 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 432.88 | 432.88 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 445.63 | 445.63 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 452.00 | 452.00 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 461.56 | 461.56 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 471.12 | 471.12 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 477.09 | 477.09 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 483.46 | 483.46 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 486.65 | 486.65 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 489.83 | 489.83 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 493.02 | 493.02 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 496.20 | 496.20 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 502.58 | 502.58 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 508.95 | 508.95 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 518.51 | 518.51 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 527.66 | 527.66 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 540.41 | 540.41 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 556.34 | 556.34 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 575.06 | 575.06 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 597.36 | 597.36 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 622.45 | 622.45 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 651.12 | 651.12 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 679.39 | 679.39 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 711.25 | 711.25 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 742.71 | 742.71 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 777.36 | 777.36 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 812.40 | 812.40 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 850.24 | 850.24 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 888.07 | 888.07 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 929.09 | 929.09 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 970.51 | 970.51 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1014.71 | 1014.71 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1036.61 | 1036.61 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1080.82 | 1080.82 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1119.05 | 1119.05 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1144.14 | 1144.14 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1175.60 | 1175.60 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1194.31 | 1194.31 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 374.92 | 374.92 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 408.25 | 408.25 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 420.99 | 420.99 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 433.73 | 433.73 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 447.45 | 447.45 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 461.18 | 461.18 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 475.39 | 475.39 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 490.09 | 490.09 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 490.09 | 490.09 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 490.09 | 490.09 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 490.09 | 490.09 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 492.05 | 492.05 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 501.85 | 501.85 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 513.62 | 513.62 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 532.73 | 532.73 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 548.41 | 548.41 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 556.25 | 556.25 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 568.02 | 568.02 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 579.78 | 579.78 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 587.13 | 587.13 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 594.97 | 594.97 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 598.89 | 598.89 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 602.81 | 602.81 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 606.73 | 606.73 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 610.65 | 610.65 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 618.49 | 618.49 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 626.34 | 626.34 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 638.10 | 638.10 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 649.37 | 649.37 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 665.05 | 665.05 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 684.66 | 684.66 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 707.69 | 707.69 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 735.14 | 735.14 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 766.01 | 766.01 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 801.30 | 801.30 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 836.09 | 836.09 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 875.30 | 875.30 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 914.02 | 914.02 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 956.66 | 956.66 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 999.78 | 999.78 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1046.34 | 1046.34 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1092.90 | 1092.90 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1143.38 | 1143.38 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1194.35 | 1194.35 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1248.75 | 1248.75 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1275.71 | 1275.71 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1330.11 | 1330.11 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1377.15 | 1377.15 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1408.03 | 1408.03 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1446.75 | 1446.75 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1469.78 | 1469.78 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 393.12 | 393.12 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 428.06 | 428.06 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 441.42 | 441.42 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 454.79 | 454.79 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 469.17 | 469.17 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 483.56 | 483.56 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 498.47 | 498.47 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 513.88 | 513.88 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 513.88 | 513.88 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 513.88 | 513.88 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 513.88 | 513.88 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 515.94 | 515.94 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 526.21 | 526.21 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 538.55 | 538.55 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 558.59 | 558.59 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 575.03 | 575.03 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 583.26 | 583.26 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 595.59 | 595.59 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 607.92 | 607.92 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 615.63 | 615.63 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 623.85 | 623.85 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 627.96 | 627.96 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 632.07 | 632.07 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 636.19 | 636.19 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 640.30 | 640.30 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 648.52 | 648.52 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 656.74 | 656.74 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 669.07 | 669.07 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 680.89 | 680.89 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 697.34 | 697.34 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 717.89 | 717.89 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 742.04 | 742.04 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 770.82 | 770.82 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 803.20 | 803.20 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 840.20 | 840.20 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 876.68 | 876.68 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 917.79 | 917.79 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 958.39 | 958.39 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1003.10 | 1003.10 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1048.32 | 1048.32 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1097.14 | 1097.14 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1145.96 | 1145.96 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1198.89 | 1198.89 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1252.33 | 1252.33 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1309.37 | 1309.37 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1337.63 | 1337.63 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1394.67 | 1394.67 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1444.01 | 1444.01 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1476.38 | 1476.38 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1516.98 | 1516.98 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1541.13 | 1541.13 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 364.00 | 364.00 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 396.35 | 396.35 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 408.73 | 408.73 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 421.10 | 421.10 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 434.42 | 434.42 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 447.74 | 447.74 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 461.54 | 461.54 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 475.82 | 475.82 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 475.82 | 475.82 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 475.82 | 475.82 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 475.82 | 475.82 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 477.72 | 477.72 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 487.24 | 487.24 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 498.66 | 498.66 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 517.21 | 517.21 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 532.44 | 532.44 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 540.05 | 540.05 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 551.47 | 551.47 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 562.89 | 562.89 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 570.03 | 570.03 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 577.64 | 577.64 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 581.45 | 581.45 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 585.25 | 585.25 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 589.06 | 589.06 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 592.87 | 592.87 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 600.48 | 600.48 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 608.09 | 608.09 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 619.51 | 619.51 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 630.46 | 630.46 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 645.68 | 645.68 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 664.72 | 664.72 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 687.08 | 687.08 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 713.72 | 713.72 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 743.70 | 743.70 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 777.96 | 777.96 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 811.74 | 811.74 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 849.81 | 849.81 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 887.40 | 887.40 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 928.79 | 928.79 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 970.66 | 970.66 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1015.87 | 1015.87 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1061.07 | 1061.07 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1110.08 | 1110.08 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1159.56 | 1159.56 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1212.38 | 1212.38 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1238.55 | 1238.55 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1291.37 | 1291.37 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1337.04 | 1337.04 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1367.02 | 1367.02 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1404.61 | 1404.61 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1426.97 | 1426.97 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 341.91 | 341.91 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 372.30 | 372.30 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 383.92 | 383.92 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 395.54 | 395.54 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 408.06 | 408.06 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 420.57 | 420.57 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 433.53 | 433.53 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 446.94 | 446.94 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 446.94 | 446.94 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 446.94 | 446.94 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 446.94 | 446.94 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 448.73 | 448.73 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 457.67 | 457.67 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 468.40 | 468.40 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 485.83 | 485.83 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 500.13 | 500.13 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 507.28 | 507.28 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 518.01 | 518.01 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 528.73 | 528.73 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 535.44 | 535.44 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 542.59 | 542.59 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 546.16 | 546.16 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 549.74 | 549.74 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 553.32 | 553.32 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 556.89 | 556.89 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 564.04 | 564.04 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 571.19 | 571.19 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 581.92 | 581.92 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 592.20 | 592.20 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 606.50 | 606.50 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 624.38 | 624.38 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 645.39 | 645.39 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 670.41 | 670.41 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 698.57 | 698.57 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 730.75 | 730.75 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 762.48 | 762.48 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 798.24 | 798.24 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 833.55 | 833.55 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 872.43 | 872.43 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 911.76 | 911.76 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 954.22 | 954.22 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 996.68 | 996.68 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1042.72 | 1042.72 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1089.20 | 1089.20 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1138.81 | 1138.81 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1163.39 | 1163.39 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1213.00 | 1213.00 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1255.91 | 1255.91 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1284.07 | 1284.07 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1319.37 | 1319.37 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1340.38 | 1340.38 |

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
 If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
 If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
 If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
 To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

| | |
|------------------------------|-----------------|
| HIOS Issuer ID* | 33906 |
| Federal TIN* | 06-6033492 |
| Rate Effective Date* | 7/1/2020 |
| Rate Expiration Date* | 9/30/2020 |
| Rating Method* | Age-Based Rates |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|--|--|---|--|---|
| <small>Required: Enter the 14-character Plan ID</small> | <small>Required: Select the Rating Area ID</small> | <small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small> | <small>Required: Select the age of a subscriber eligible for the rate</small> | <small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small> | <small>Required: Enter the rate of an Individual tobacco enrollee on a plan</small> |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 291.96 | 291.96 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 317.91 | 317.91 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 327.84 | 327.84 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 337.76 | 337.76 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 348.45 | 348.45 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 359.13 | 359.13 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 370.20 | 370.20 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 381.65 | 381.65 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 381.65 | 381.65 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 381.65 | 381.65 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 381.65 | 381.65 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 383.18 | 383.18 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 390.81 | 390.81 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 399.97 | 399.97 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 414.85 | 414.85 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 427.07 | 427.07 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 433.17 | 433.17 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 442.33 | 442.33 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 451.49 | 451.49 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 457.22 | 457.22 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 463.32 | 463.32 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 466.38 | 466.38 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 469.43 | 469.43 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 472.48 | 472.48 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 475.54 | 475.54 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 481.64 | 481.64 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 487.75 | 487.75 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 496.91 | 496.91 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 505.69 | 505.69 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 517.90 | 517.90 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 533.16 | 533.16 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 551.10 | 551.10 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 572.47 | 572.47 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 596.52 | 596.52 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 624.00 | 624.00 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 651.09 | 651.09 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 681.63 | 681.63 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 711.78 | 711.78 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 744.98 | 744.98 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 778.56 | 778.56 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 814.82 | 814.82 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 851.08 | 851.08 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 890.39 | 890.39 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 930.08 | 930.08 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 972.44 | 972.44 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 993.43 | 993.43 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 1035.80 | 1035.80 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1072.44 | 1072.44 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1096.48 | 1096.48 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1126.63 | 1126.63 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1144.57 | 1144.57 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 307.12 | 307.12 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 334.42 | 334.42 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 344.86 | 344.86 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 355.30 | 355.30 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 366.54 | 366.54 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 377.78 | 377.78 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 389.42 | 389.42 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 401.47 | 401.47 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 401.47 | 401.47 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 401.47 | 401.47 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 401.47 | 401.47 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 403.07 | 403.07 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 411.10 | 411.10 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 420.74 | 420.74 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 436.40 | 436.40 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 449.24 | 449.24 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 455.67 | 455.67 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 465.30 | 465.30 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 474.94 | 474.94 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 480.96 | 480.96 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 487.38 | 487.38 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 490.59 | 490.59 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 429.88 | 429.88 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 445.87 | 445.87 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 459.00 | 459.00 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 465.56 | 465.56 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 475.41 | 475.41 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 485.25 | 485.25 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 491.41 | 491.41 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 497.97 | 497.97 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 501.25 | 501.25 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 504.53 | 504.53 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 507.81 | 507.81 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 511.09 | 511.09 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 517.66 | 517.66 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 524.22 | 524.22 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 534.07 | 534.07 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 543.50 | 543.50 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 556.63 | 556.63 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 573.03 | 573.03 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 592.31 | 592.31 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 615.28 | 615.28 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 641.12 | 641.12 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 670.66 | 670.66 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 699.78 | 699.78 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 732.60 | 732.60 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 765.00 | 765.00 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 800.69 | 800.69 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 836.78 | 836.78 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 875.75 | 875.75 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 914.72 | 914.72 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 956.97 | 956.97 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 999.63 | 999.63 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1045.16 | 1045.16 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1067.72 | 1067.72 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1113.25 | 1113.25 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1152.63 | 1152.63 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1178.47 | 1178.47 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1210.88 | 1210.88 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1230.15 | 1230.15 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 386.17 | 386.17 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 420.50 | 420.50 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 433.62 | 433.62 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 446.75 | 446.75 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 460.88 | 460.88 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 475.01 | 475.01 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 489.65 | 489.65 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 504.80 | 504.80 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 504.80 | 504.80 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 504.80 | 504.80 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 504.80 | 504.80 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 506.82 | 506.82 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 516.91 | 516.91 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 529.03 | 529.03 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 548.71 | 548.71 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 564.87 | 564.87 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 572.95 | 572.95 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 585.06 | 585.06 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 597.18 | 597.18 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 604.75 | 604.75 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 612.82 | 612.82 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 616.86 | 616.86 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 620.90 | 620.90 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 624.94 | 624.94 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 628.98 | 628.98 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 637.05 | 637.05 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 645.13 | 645.13 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 657.25 | 657.25 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 668.86 | 668.86 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 685.01 | 685.01 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 705.20 | 705.20 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 728.93 | 728.93 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 757.20 | 757.20 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 789.00 | 789.00 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 825.34 | 825.34 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 861.18 | 861.18 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 901.57 | 901.57 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 941.45 | 941.45 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 985.36 | 985.36 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1029.79 | 1029.79 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1077.74 | 1077.74 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1125.70 | 1125.70 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1177.69 | 1177.69 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1230.19 | 1230.19 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1286.22 | 1286.22 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1313.99 | 1313.99 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1370.02 | 1370.02 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1418.48 | 1418.48 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1450.28 | 1450.28 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1490.16 | 1490.16 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1513.89 | 1513.89 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 404.92 | 404.92 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 440.91 | 440.91 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 454.67 | 454.67 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 468.43 | 468.43 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 483.25 | 483.25 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 498.07 | 498.07 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 513.42 | 513.42 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 529.30 | 529.30 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 529.30 | 529.30 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 529.30 | 529.30 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 529.30 | 529.30 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 531.42 | 531.42 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 542.01 | 542.01 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 554.71 | 554.71 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 575.35 | 575.35 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 592.29 | 592.29 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 600.76 | 600.76 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 613.46 | 613.46 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 626.16 | 626.16 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 634.10 | 634.10 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 642.57 | 642.57 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 646.81 | 646.81 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 651.04 | 651.04 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 655.28 | 655.28 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 659.51 | 659.51 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 667.98 | 667.98 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 676.45 | 676.45 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 689.15 | 689.15 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 701.33 | 701.33 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 718.26 | 718.26 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 739.44 | 739.44 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 764.31 | 764.31 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 793.95 | 793.95 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 827.30 | 827.30 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 865.41 | 865.41 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 902.99 | 902.99 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 945.33 | 945.33 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 987.15 | 987.15 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1033.20 | 1033.20 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1079.78 | 1079.78 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1130.06 | 1130.06 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1180.34 | 1180.34 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1234.86 | 1234.86 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1289.91 | 1289.91 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1348.66 | 1348.66 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1377.77 | 1377.77 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1436.53 | 1436.53 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1487.34 | 1487.34 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1520.69 | 1520.69 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1562.50 | 1562.50 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1587.38 | 1587.38 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 374.92 | 374.92 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 408.25 | 408.25 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 420.99 | 420.99 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 433.73 | 433.73 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 447.46 | 447.46 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 461.18 | 461.18 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 475.39 | 475.39 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 490.09 | 490.09 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 490.09 | 490.09 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 490.09 | 490.09 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 490.09 | 490.09 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 492.06 | 492.06 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 501.86 | 501.86 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 513.62 | 513.62 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 532.73 | 532.73 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 548.42 | 548.42 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 556.26 | 556.26 |

| | | | | |
|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 568.02 | 568.02 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 579.78 | 579.78 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 587.13 | 587.13 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 594.97 | 594.97 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 598.90 | 598.90 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 602.82 | 602.82 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 606.74 | 606.74 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 610.66 | 610.66 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 618.50 | 618.50 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 626.34 | 626.34 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 638.10 | 638.10 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 649.38 | 649.38 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 665.06 | 665.06 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 684.66 | 684.66 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 707.70 | 707.70 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 735.14 | 735.14 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 766.02 | 766.02 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 801.30 | 801.30 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 836.10 | 836.10 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 875.31 | 875.31 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 914.03 | 914.03 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 956.66 | 956.66 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 999.79 | 999.79 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1046.35 | 1046.35 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1092.91 | 1092.91 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1143.39 | 1143.39 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1194.36 | 1194.36 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1248.76 | 1248.76 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1275.72 | 1275.72 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1330.12 | 1330.12 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1377.17 | 1377.17 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1408.04 | 1408.04 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1446.76 | 1446.76 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1469.79 | 1469.79 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 352.17 | 352.17 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 383.48 | 383.48 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 395.44 | 395.44 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 407.41 | 407.41 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 420.30 | 420.30 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 433.19 | 433.19 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 446.54 | 446.54 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 460.35 | 460.35 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 460.35 | 460.35 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 460.35 | 460.35 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 460.35 | 460.35 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 462.20 | 462.20 |

| | | | | |
|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 471.40 | 471.40 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 482.45 | 482.45 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 500.41 | 500.41 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 515.14 | 515.14 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 522.50 | 522.50 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 533.55 | 533.55 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 544.60 | 544.60 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 551.51 | 551.51 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 558.87 | 558.87 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 562.55 | 562.55 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 566.24 | 566.24 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 569.92 | 569.92 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 573.60 | 573.60 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 580.97 | 580.97 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 588.33 | 588.33 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 599.38 | 599.38 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 609.97 | 609.97 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 624.70 | 624.70 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 643.12 | 643.12 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 664.75 | 664.75 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 690.53 | 690.53 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 719.53 | 719.53 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 752.68 | 752.68 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 785.37 | 785.37 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 822.19 | 822.19 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 858.56 | 858.56 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 898.61 | 898.61 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 939.12 | 939.12 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 982.86 | 982.86 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1026.59 | 1026.59 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1074.01 | 1074.01 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1121.88 | 1121.88 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1172.98 | 1172.98 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1198.30 | 1198.30 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1249.40 | 1249.40 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1293.60 | 1293.60 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1322.60 | 1322.60 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1358.97 | 1358.97 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1380.60 | 1380.60 |

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
 If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
 If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
 If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
 To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

| | |
|------------------------------|-----------------|
| HIOS Issuer ID* | 33906 |
| Federal TIN* | 06-6033492 |
| Rate Effective Date* | 10/1/2020 |
| Rate Expiration Date* | 12/31/2020 |
| Rating Method* | Age-Based Rates |

| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
|---|--|--|---|--|---|
| <small>Required: Enter the 14-character Plan ID</small> | <small>Required: Select the Rating Area ID</small> | <small>Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</small> | <small>Required: Select the age of a subscriber eligible for the rate</small> | <small>Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</small> | <small>Required: Enter the rate of an Individual tobacco enrollee on a plan</small> |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 300.72 | 300.72 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 327.45 | 327.45 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 337.67 | 337.67 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 347.90 | 347.90 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 358.90 | 358.90 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 369.91 | 369.91 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 381.31 | 381.31 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 393.10 | 393.10 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 393.10 | 393.10 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 393.10 | 393.10 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 393.10 | 393.10 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 394.67 | 394.67 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 402.54 | 402.54 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 411.97 | 411.97 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 427.30 | 427.30 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 439.88 | 439.88 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 446.17 | 446.17 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 455.61 | 455.61 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 465.04 | 465.04 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 470.94 | 470.94 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 477.23 | 477.23 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 480.37 | 480.37 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 483.52 | 483.52 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 486.66 | 486.66 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 489.81 | 489.81 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 496.09 | 496.09 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 502.38 | 502.38 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 511.82 | 511.82 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 520.86 | 520.86 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 533.44 | 533.44 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 549.16 | 549.16 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 567.64 | 567.64 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 589.65 | 589.65 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 614.42 | 614.42 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 642.72 | 642.72 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 670.63 | 670.63 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 702.08 | 702.08 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 733.14 | 733.14 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 767.34 | 767.34 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 801.93 | 801.93 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 839.27 | 839.27 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 876.62 | 876.62 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 917.11 | 917.11 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 957.99 | 957.99 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 1001.62 | 1001.62 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 1023.24 | 1023.24 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 1066.88 | 1066.88 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1104.62 | 1104.62 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1129.38 | 1129.38 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1160.44 | 1160.44 |
| 33906PA0160001 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1178.91 | 1178.91 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 316.34 | 316.34 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 344.46 | 344.46 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 355.21 | 355.21 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 365.96 | 365.96 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 377.54 | 377.54 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 389.12 | 389.12 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 401.11 | 401.11 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 413.52 | 413.52 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 413.52 | 413.52 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 413.52 | 413.52 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 413.52 | 413.52 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 415.17 | 415.17 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 423.44 | 423.44 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 433.36 | 433.36 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 449.49 | 449.49 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 462.72 | 462.72 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 469.34 | 469.34 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 479.26 | 479.26 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 489.19 | 489.19 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 495.39 | 495.39 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 502.01 | 502.01 |
| 33906PA0160001 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 505.32 | 505.32 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 442.78 | 442.78 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 459.25 | 459.25 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 472.77 | 472.77 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 479.53 | 479.53 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 489.67 | 489.67 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 499.81 | 499.81 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 506.15 | 506.15 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 512.91 | 512.91 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 516.29 | 516.29 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 519.67 | 519.67 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 523.05 | 523.05 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 526.43 | 526.43 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 533.19 | 533.19 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 539.95 | 539.95 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 550.09 | 550.09 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 559.81 | 559.81 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 573.33 | 573.33 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 590.23 | 590.23 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 610.09 | 610.09 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 633.75 | 633.75 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 660.36 | 660.36 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 690.78 | 690.78 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 720.78 | 720.78 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 754.58 | 754.58 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 787.96 | 787.96 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 824.71 | 824.71 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 861.89 | 861.89 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 902.03 | 902.03 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 942.17 | 942.17 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 985.69 | 985.69 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 1029.63 | 1029.63 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1076.52 | 1076.52 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1099.76 | 1099.76 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1146.66 | 1146.66 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1187.22 | 1187.22 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1213.83 | 1213.83 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1247.21 | 1247.21 |
| 33906PA0160001 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1267.07 | 1267.07 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 397.76 | 397.76 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 433.11 | 433.11 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 446.63 | 446.63 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 460.15 | 460.15 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 474.71 | 474.71 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 489.27 | 489.27 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 504.35 | 504.35 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 519.95 | 519.95 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 519.95 | 519.95 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 519.95 | 519.95 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 519.95 | 519.95 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 522.03 | 522.03 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 532.42 | 532.42 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 544.90 | 544.90 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 565.18 | 565.18 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 581.82 | 581.82 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 590.14 | 590.14 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 602.62 | 602.62 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 615.10 | 615.10 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 622.89 | 622.89 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 631.21 | 631.21 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 635.37 | 635.37 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 639.53 | 639.53 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 643.69 | 643.69 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 647.85 | 647.85 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 656.17 | 656.17 |
| 33906PA0160001 | Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 664.49 | 664.49 |

| | | | | |
|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 676.97 | 676.97 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 688.93 | 688.93 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 705.57 | 705.57 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 726.36 | 726.36 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 750.80 | 750.80 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 779.92 | 779.92 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 812.67 | 812.67 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 850.11 | 850.11 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 887.03 | 887.03 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 928.62 | 928.62 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 969.70 | 969.70 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 1014.93 | 1014.93 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1060.69 | 1060.69 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1110.08 | 1110.08 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1159.48 | 1159.48 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1213.03 | 1213.03 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1267.11 | 1267.11 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1324.82 | 1324.82 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1353.42 | 1353.42 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1411.13 | 1411.13 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1461.05 | 1461.05 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1493.80 | 1493.80 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1534.88 | 1534.88 |
| 33906PA0160001 Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1559.32 | 1559.32 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 417.07 | 417.07 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 454.14 | 454.14 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 468.31 | 468.31 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 482.49 | 482.49 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 497.75 | 497.75 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 513.02 | 513.02 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 528.83 | 528.83 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 545.19 | 545.19 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 545.19 | 545.19 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 545.19 | 545.19 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 545.19 | 545.19 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 547.37 | 547.37 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 558.27 | 558.27 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 571.35 | 571.35 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 592.62 | 592.62 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 610.06 | 610.06 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 618.79 | 618.79 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 631.87 | 631.87 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 644.95 | 644.95 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 653.13 | 653.13 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 661.86 | 661.86 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 666.22 | 666.22 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 670.58 | 670.58 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 674.94 | 674.94 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 679.30 | 679.30 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 688.02 | 688.02 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 696.75 | 696.75 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 709.83 | 709.83 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 722.37 | 722.37 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 739.82 | 739.82 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 761.62 | 761.62 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 787.25 | 787.25 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 817.78 | 817.78 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 852.13 | 852.13 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 891.38 | 891.38 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 930.09 | 930.09 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 973.70 | 973.70 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 1016.77 | 1016.77 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1064.20 | 1064.20 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1112.18 | 1112.18 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1163.97 | 1163.97 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1215.76 | 1215.76 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1271.92 | 1271.92 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1328.62 | 1328.62 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1389.13 | 1389.13 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1419.12 | 1419.12 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1479.63 | 1479.63 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1531.97 | 1531.97 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1566.32 | 1566.32 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1609.39 | 1609.39 |
| 33906PA0160001 Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1635.01 | 1635.01 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 386.17 | 386.17 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 420.50 | 420.50 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 433.62 | 433.62 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 446.75 | 446.75 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 460.88 | 460.88 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 475.02 | 475.02 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 489.66 | 489.66 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 504.80 | 504.80 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 504.80 | 504.80 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 504.80 | 504.80 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 504.80 | 504.80 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 506.82 | 506.82 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 516.92 | 516.92 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 529.03 | 529.03 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 548.72 | 548.72 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 564.87 | 564.87 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 572.95 | 572.95 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 585.06 | 585.06 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 597.18 | 597.18 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 604.75 | 604.75 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 612.83 | 612.83 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 616.87 | 616.87 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 620.91 | 620.91 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 624.94 | 624.94 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 628.98 | 628.98 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 637.06 | 637.06 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 645.14 | 645.14 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 657.25 | 657.25 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 668.86 | 668.86 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 685.02 | 685.02 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 705.21 | 705.21 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 728.93 | 728.93 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 757.20 | 757.20 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 789.00 | 789.00 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 825.35 | 825.35 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 861.19 | 861.19 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 901.58 | 901.58 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 941.45 | 941.45 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 985.37 | 985.37 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1029.79 | 1029.79 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1077.75 | 1077.75 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1125.71 | 1125.71 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1177.70 | 1177.70 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1230.20 | 1230.20 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1286.23 | 1286.23 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1314.00 | 1314.00 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1370.03 | 1370.03 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1418.49 | 1418.49 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1450.29 | 1450.29 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1490.17 | 1490.17 |
| 33906PA0160001 Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1513.90 | 1513.90 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 362.74 | 362.74 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 394.98 | 394.98 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 407.31 | 407.31 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 419.64 | 419.64 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 432.92 | 432.92 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 446.19 | 446.19 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 459.94 | 459.94 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 474.17 | 474.17 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 474.17 | 474.17 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 474.17 | 474.17 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 474.17 | 474.17 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 476.07 | 476.07 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 485.55 | 485.55 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 496.93 | 496.93 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 515.42 | 515.42 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 530.60 | 530.60 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 538.18 | 538.18 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 549.56 | 549.56 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 560.94 | 560.94 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 568.05 | 568.05 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 575.64 | 575.64 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 579.43 | 579.43 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 583.23 | 583.23 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 587.02 | 587.02 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 590.81 | 590.81 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 598.40 | 598.40 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 605.99 | 605.99 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 617.37 | 617.37 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 628.27 | 628.27 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 643.45 | 643.45 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 662.41 | 662.41 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 684.70 | 684.70 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 711.25 | 711.25 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 741.13 | 741.13 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 775.27 | 775.27 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 808.93 | 808.93 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 846.87 | 846.87 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 884.33 | 884.33 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 925.58 | 925.58 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 967.30 | 967.30 |
| 33906PA0160001 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1012.35 | 1012.35 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1057.40 | 1057.40 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1106.24 | 1106.24 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1155.55 | 1155.55 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1208.18 | 1208.18 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1234.26 | 1234.26 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1286.89 | 1286.89 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1332.42 | 1332.42 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1362.29 | 1362.29 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1399.75 | 1399.75 |
| 33906PA0160001 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1422.03 | 1422.03 |

Aetna Life Insurance Company
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Exhibit C-1
Calibrated Plan Adjusted Index Rates

| | | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) |
|---------------------|----------------------|---------------|---|--|---|--|---|--|-------------------------------|--------------------------------------|
| | | Member Months | Pre-Calibrated Plan Adjusted Index Rate | Plan-Level Average Age Factor | Age-Calibrated Plan Adjusted Index Rate | Average Rating Area Factor | Age&Geog.Calib Plan Adjusted Index Rate | Average Tobacco Factor | Consumer Adjusted Index Rates | Calibrated Plan Adjusted Index Rates |
| Silver Plan | 33906PA0160001 | 1,218 | \$714.55 | 1.457 | \$714.55 | 1.014 | \$714.55 | 1.000 | \$714.55 | \$483.53 |
| ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ |
| | Total Premium | - | \$0.00 | | \$0.00 | | \$0.00 | | \$0.00 | \$0.00 |
| | Total Premium Check | | | | (B) = (D) : | | (B) = (F) : | | (B) = (H) : | (B) = (I) : |
| ⋮ | ⋮ | | | | TRUE | | TRUE | | TRUE | TRUE |
| | | | | ⋮ | | ⋮ | | ⋮ | | |
| All Plans Aggregate | Calibration Factors: | | | Age | | Geographic | | Tobacco | | |
| | | | | 1.457 | | 1.014 | | 1.000 | | |
| | | | | $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$ | | $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$ | | $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$ | | |

Notes:

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

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

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

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

$$\text{Total Premium} = \Sigma (D) \times (C)$$

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

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

$$\text{Total Premium} = \Sigma (F) \times (C)$$

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

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

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

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

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

F Silver Plan 33906PA0160001

| Average Age Factor - Silver Plan 33906PA0160001 | | | Average Tobacco User Factor - Silver Plan 33906PA0160001 | | | | Average Rating Area Factor - Silver Plan 33906PA0160001 | | | |
|---|---------------|---------------|---|----------------|--------------|----------------|--|--------------------------------|----------------|------------------------|
| Age | % by Age | Age Factor | Tobacco No | Tobacco Yes | Avg. Rate | Rate Factor | Rating Area | Rating Area Names | Rating Area | Rating Area Factors |
| 0-20 | 0.9% | - | 0.8% | 0.1% | 1.000 | 1.000 | 1 | Erie | 0.0% | 0.779 |
| 1-14 | 14.2% | 0.765 | 12.7% | 1.4% | 1.000 | 1.000 | 2 | Elk/Cameron/Potter | 5.3% | 0.819 |
| 15 | 1.2% | 0.833 | 1.1% | 0.1% | 1.000 | 1.000 | 3 | NEPA | 0.0% | 1.020 |
| 16 | 1.3% | 0.859 | 1.2% | 0.1% | 1.000 | 1.000 | 4 | Pittsburgh | 0.0% | 0.855 |
| 17 | 1.0% | 0.885 | 0.9% | 0.1% | 1.000 | 1.000 | 5 | Altoona | 2.6% | 0.837 |
| 18 | 1.3% | 0.913 | 1.2% | 0.1% | 1.000 | 1.000 | 6 | Mid Central plus Lehigh Valley | 16.3% | 1.030 |
| 19 | 1.1% | 0.941 | 1.0% | 0.1% | 1.000 | 1.000 | 7 | York/Lancaster | 32.3% | 1.080 |
| 20 | 1.3% | 0.970 | 1.2% | 0.1% | 1.000 | 1.000 | 8 | Greater Philadelphia | 38.9% | 1.000 |
| 21 | 1.1% | 1.000 | 1.0% | 0.1% | 1.000 | 1.000 | 9 | Harrisburg | 4.6% | 0.939 |
| 22 | 1.1% | 1.000 | 1.0% | 0.1% | 1.000 | 1.000 | | | | |
| 23 | 1.3% | 1.000 | 1.1% | 0.1% | 1.000 | 1.000 | | | | |
| 24 | 1.1% | 1.000 | 1.0% | 0.1% | 1.000 | 1.000 | | | | |
| 25 | 1.2% | 1.004 | 1.0% | 0.1% | 1.000 | 1.000 | | | | |
| 26 | 1.8% | 1.024 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 27 | 2.2% | 1.048 | 1.9% | 0.2% | 1.000 | 1.000 | | | | |
| 28 | 2.1% | 1.087 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 29 | 1.9% | 1.119 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 30 | 1.9% | 1.135 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 31 | 1.8% | 1.159 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 32 | 2.0% | 1.183 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 33 | 1.8% | 1.198 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 34 | 1.5% | 1.214 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 35 | 2.1% | 1.222 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 36 | 1.7% | 1.230 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 37 | 1.8% | 1.238 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 38 | 1.9% | 1.246 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 39 | 1.8% | 1.262 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 40 | 1.9% | 1.278 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 41 | 1.4% | 1.302 | 1.3% | 0.1% | 1.000 | 1.000 | | | | |
| 42 | 1.6% | 1.325 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 43 | 1.8% | 1.357 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 44 | 1.6% | 1.397 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 45 | 1.8% | 1.444 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 46 | 1.8% | 1.500 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 47 | 2.2% | 1.563 | 1.9% | 0.2% | 1.000 | 1.000 | | | | |
| 48 | 2.0% | 1.635 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 49 | 2.1% | 1.706 | 1.9% | 0.2% | 1.000 | 1.000 | | | | |
| 50 | 2.1% | 1.786 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 51 | 2.1% | 1.865 | 1.9% | 0.2% | 1.000 | 1.000 | | | | |
| 52 | 1.9% | 1.952 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 53 | 1.8% | 2.040 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 54 | 2.1% | 2.135 | 1.9% | 0.2% | 1.000 | 1.000 | | | | |
| 55 | 2.1% | 2.230 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 56 | 2.0% | 2.333 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 57 | 2.1% | 2.437 | 1.9% | 0.2% | 1.000 | 1.000 | | | | |
| 58 | 2.0% | 2.548 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 59 | 1.8% | 2.603 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 60 | 1.3% | 2.714 | 1.1% | 0.1% | 1.000 | 1.000 | | | | |
| 61 | 1.6% | 2.810 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 62 | 1.8% | 2.873 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 63 | 0.9% | 2.952 | 0.8% | 0.1% | 1.000 | 1.000 | | | | |
| 64 | 1.1% | 3.000 | 1.0% | 0.1% | 1.000 | 1.000 | | | | |
| 65+ | 0.9% | 3.000 | 0.8% | 0.1% | 1.000 | 1.000 | | | | |
| Total | 100.0% | 1.457 | 89.8% | 10.2% | 1.000 | | Total | - | 100.0% | 1.014 |

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Exhibit E-1
Calculation of Market Adjusted Index Rate

| | |
|------------------------------------|----------|
| Projected Index Rate: | \$729.83 |
| Net Risk Adjustment: | 1.002 |
| Exchange User Fees: | 1.000 |
| Total Impact: | 0.002 |
| Market Adjusted Index Rate: | \$731.47 |

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

| | | | | (1) | (2) | (3) | (4) | (5) | (6) | (7) = Product (Columns 1-6) | (8) | (9) | (10) | (11) | (12) = Product (Columns 8-11) | (13) = (7) x (12) | (14) = (7) / (1) |
|----------------|--------------------------|------------|------------|----------------------------|-------------------|----------------------|--------------|------------------------------|-----------------------------|-----------------------------------|----------------------------|------------------------|------------------------------|--------------|-------------------------------------|-------------------------------------|---------------------|
| HIOS ID | Plan Name | Metal Tier | Membership | Market Adjusted Index Rate | AV & Cost Sharing | Distribution & Admin | Network & UM | Benefits in addition to EHBs | Impact of Eligibility (CAT) | Plan Adjusted Index Rate | Tobacco Calibration Factor | Age Calibration Factor | Geography Calibration Factor | Trend Factor | Calibration Factor | Calibrated Plan Adjusted Index Rate | AV Pricing Value |
| 33906PA0160001 | PA Silver OAEPO 6000 80% | Silver | 100.00% | \$731.47 | 0.828 | 1.180 | 1.000 | 1.000 | 1.000 | 714.55 | 1.000 | 0.686 | 0.986 | 0.95537 | 0.646 | 461.95 | 0.977 |

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Exhibit 3
Population Morbidity Assumptions and Projection Factor

Manual Experience

| | CY 2018 Data (Experience) | | 201812 Active (Jump-off Point) | |
|--------------------------|---------------------------|--------------|--------------------------------|--------------|
| | MMOS | Average Risk | Members | Average Risk |
| SG KWH | 0 | 0.000 | | |
| SG ACA | 28,321 | 1.033 | 1,223 | 1.082 |
| Manual Experience | 28,321 | 1.033 | | |

| Renewal Action | 2019 Renewals/Sales | | 2020 Full Year | |
|--------------------------|---------------------|--------------|----------------|--------------|
| | Members | Risk | Members | Risk |
| Up for Renewal | 1,223 | 1.082 | 10,390 | 1.199 |
| + Gain from KWH/Other | 17,415 | 1.084 | 12,843 | 1.018 |
| - Terminate Coverage | 581 | 0.797 | 2,609 | 0.968 |
| + Add'l New Sales | 0 | 0.000 | 0 | 0.000 |
| Ending Membership | 18,057 | 1.093 | 20,625 | 1.116 |

| | Morbidity Change Development |
|---|------------------------------|
| Starting Risk Score (Manual Experience) | 1.033 |
| Ending Risk Score (ACA 2020) | 1.116 |
| Change in Morbidity Factor | 1.080 |

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Exhibit 4
Benefit/Induced Demand Change

| | Experience | Manual | Projection | Proj/Exp | Proj/Manual |
|---------------------|------------|--------|------------|----------|-------------|
| Benefit Change | 0.829 | 0.669 | 0.644 | 0.777 | 0.963 |
| Induced Utilization | 1.203 | 1.023 | 1.000 | 0.831 | 0.978 |

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Exhibit 5
Claim Impact due to Demographic Changes

| Age | Experience Period Distribution | | Experience Demographic Factor | | Projected Period Distribution | | Projection Demographic Factor | |
|-----|--------------------------------|--------|-------------------------------|--------|-------------------------------|--------|-------------------------------|--------|
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 0 | 0.63% | 0.54% | 1.117 | 1.114 | 0.54% | 0.45% | 1.117 | 1.114 |
| 1 | 0.36% | 0.38% | 1.117 | 1.114 | 0.33% | 0.45% | 1.117 | 1.114 |
| 2 | 0.40% | 0.46% | 0.511 | 0.511 | 0.41% | 0.49% | 0.511 | 0.511 |
| 3 | 0.30% | 0.42% | 0.511 | 0.511 | 0.30% | 0.41% | 0.511 | 0.511 |
| 4 | 0.70% | 0.40% | 0.511 | 0.511 | 0.62% | 0.24% | 0.511 | 0.511 |
| 5 | 0.48% | 0.54% | 0.379 | 0.379 | 0.47% | 0.49% | 0.379 | 0.379 |
| 6 | 0.31% | 0.43% | 0.379 | 0.379 | 0.36% | 0.43% | 0.379 | 0.379 |
| 7 | 0.44% | 0.33% | 0.379 | 0.379 | 0.33% | 0.39% | 0.379 | 0.379 |
| 8 | 0.40% | 0.45% | 0.379 | 0.379 | 0.41% | 0.29% | 0.379 | 0.379 |
| 9 | 0.49% | 0.48% | 0.379 | 0.379 | 0.56% | 0.43% | 0.379 | 0.379 |
| 10 | 0.53% | 0.77% | 0.412 | 0.380 | 0.58% | 0.67% | 0.412 | 0.380 |
| 11 | 0.71% | 0.69% | 0.412 | 0.380 | 0.62% | 0.54% | 0.412 | 0.380 |
| 12 | 0.61% | 0.68% | 0.412 | 0.380 | 0.62% | 0.67% | 0.412 | 0.380 |
| 13 | 0.85% | 0.63% | 0.412 | 0.380 | 0.86% | 0.60% | 0.412 | 0.380 |
| 14 | 0.77% | 0.48% | 0.412 | 0.380 | 0.64% | 0.61% | 0.412 | 0.380 |
| 15 | 0.97% | 0.55% | 0.532 | 0.591 | 0.66% | 0.63% | 0.532 | 0.591 |
| 16 | 0.59% | 0.70% | 0.532 | 0.591 | 0.72% | 0.63% | 0.532 | 0.591 |
| 17 | 0.70% | 0.48% | 0.532 | 0.591 | 0.60% | 0.41% | 0.532 | 0.591 |
| 18 | 0.68% | 0.72% | 0.532 | 0.591 | 0.64% | 0.74% | 0.532 | 0.591 |
| 19 | 0.78% | 0.80% | 0.532 | 0.591 | 0.60% | 0.57% | 0.532 | 0.591 |
| 20 | 0.77% | 0.66% | 0.479 | 0.787 | 0.72% | 0.64% | 0.479 | 0.787 |
| 21 | 0.95% | 0.56% | 0.479 | 0.787 | 0.79% | 0.35% | 0.479 | 0.787 |
| 22 | 0.54% | 0.75% | 0.479 | 0.787 | 0.56% | 0.58% | 0.479 | 0.787 |
| 23 | 0.73% | 0.67% | 0.479 | 0.787 | 0.61% | 0.65% | 0.479 | 0.787 |
| 24 | 0.69% | 0.51% | 0.479 | 0.787 | 0.67% | 0.41% | 0.479 | 0.787 |
| 25 | 0.60% | 0.62% | 0.489 | 1.176 | 0.60% | 0.57% | 0.489 | 1.176 |
| 26 | 1.14% | 0.70% | 0.489 | 1.176 | 0.94% | 0.86% | 0.489 | 1.176 |
| 27 | 0.94% | 0.59% | 0.489 | 1.176 | 1.12% | 1.03% | 0.489 | 1.176 |
| 28 | 1.09% | 0.75% | 0.489 | 1.176 | 1.19% | 0.86% | 0.489 | 1.176 |
| 29 | 1.13% | 0.71% | 0.489 | 1.176 | 1.02% | 0.88% | 0.489 | 1.176 |
| 30 | 0.95% | 0.73% | 0.552 | 1.393 | 1.00% | 0.90% | 0.552 | 1.393 |
| 31 | 0.86% | 0.66% | 0.552 | 1.393 | 1.05% | 0.79% | 0.552 | 1.393 |
| 32 | 1.06% | 0.78% | 0.552 | 1.393 | 1.02% | 1.02% | 0.552 | 1.393 |
| 33 | 0.72% | 0.78% | 0.552 | 1.393 | 0.99% | 0.85% | 0.552 | 1.393 |
| 34 | 0.67% | 0.74% | 0.552 | 1.393 | 0.66% | 0.86% | 0.552 | 1.393 |
| 35 | 1.03% | 0.96% | 0.670 | 1.303 | 1.01% | 1.05% | 0.670 | 1.303 |
| 36 | 0.87% | 0.72% | 0.670 | 1.303 | 0.86% | 0.82% | 0.670 | 1.303 |
| 37 | 1.09% | 0.59% | 0.670 | 1.303 | 1.08% | 0.73% | 0.670 | 1.303 |
| 38 | 0.84% | 0.97% | 0.670 | 1.303 | 0.95% | 0.92% | 0.670 | 1.303 |
| 39 | 0.95% | 0.66% | 0.670 | 1.303 | 0.97% | 0.85% | 0.670 | 1.303 |
| 40 | 0.78% | 0.89% | 0.839 | 1.224 | 0.98% | 0.90% | 0.839 | 1.224 |
| 41 | 0.65% | 0.74% | 0.839 | 1.224 | 0.63% | 0.81% | 0.839 | 1.224 |
| 42 | 0.85% | 0.70% | 0.839 | 1.224 | 0.83% | 0.76% | 0.839 | 1.224 |
| 43 | 0.91% | 0.89% | 0.839 | 1.224 | 0.94% | 0.86% | 0.839 | 1.224 |
| 44 | 0.90% | 0.82% | 0.839 | 1.224 | 0.85% | 0.77% | 0.839 | 1.224 |
| 45 | 0.94% | 0.92% | 1.063 | 1.314 | 0.91% | 0.86% | 1.063 | 1.314 |
| 46 | 0.89% | 0.73% | 1.063 | 1.314 | 0.86% | 0.96% | 1.063 | 1.314 |
| 47 | 1.31% | 1.01% | 1.063 | 1.314 | 1.10% | 1.05% | 1.063 | 1.314 |
| 48 | 1.05% | 1.07% | 1.063 | 1.314 | 0.93% | 1.03% | 1.063 | 1.314 |
| 49 | 1.24% | 1.09% | 1.063 | 1.314 | 1.06% | 1.08% | 1.063 | 1.314 |
| 50 | 0.92% | 0.88% | 1.456 | 1.565 | 1.18% | 0.87% | 1.456 | 1.565 |
| 51 | 1.07% | 1.09% | 1.456 | 1.565 | 0.99% | 1.08% | 1.456 | 1.565 |
| 52 | 1.21% | 0.69% | 1.456 | 1.565 | 1.14% | 0.78% | 1.456 | 1.565 |
| 53 | 1.11% | 0.95% | 1.456 | 1.565 | 1.06% | 0.77% | 1.456 | 1.565 |
| 54 | 1.27% | 1.09% | 1.456 | 1.565 | 1.07% | 1.02% | 1.456 | 1.565 |
| 55 | 1.01% | 0.85% | 1.868 | 1.810 | 1.09% | 0.96% | 1.868 | 1.810 |
| 56 | 0.95% | 0.87% | 1.868 | 1.810 | 0.98% | 0.97% | 1.868 | 1.810 |
| 57 | 1.16% | 0.78% | 1.868 | 1.810 | 1.28% | 0.84% | 1.868 | 1.810 |
| 58 | 0.95% | 0.86% | 1.868 | 1.810 | 1.05% | 0.91% | 1.868 | 1.810 |
| 59 | 0.87% | 0.70% | 1.868 | 1.810 | 0.92% | 0.89% | 1.868 | 1.810 |
| 60 | 0.65% | 0.54% | 2.358 | 2.227 | 0.68% | 0.58% | 2.358 | 2.227 |
| 61 | 0.66% | 0.71% | 2.358 | 2.227 | 0.73% | 0.84% | 2.358 | 2.227 |
| 62 | 0.99% | 0.89% | 2.358 | 2.227 | 1.00% | 0.82% | 2.358 | 2.227 |
| 63 | 0.58% | 0.54% | 2.358 | 2.227 | 0.47% | 0.46% | 2.358 | 2.227 |
| 64 | 0.45% | 0.64% | 2.358 | 2.227 | 0.56% | 0.53% | 2.358 | 2.227 |
| 65+ | 0.79% | 0.53% | 2.358 | 2.227 | 0.52% | 0.42% | 2.358 | 2.227 |

| | |
|---|--------|
| Experience Period Demographic Factor | 1.0890 |
|---|--------|

Note:

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

| | |
|-------------------------------------|--------|
| Projected Demographic Factor | 1.1046 |
|-------------------------------------|--------|

Note:

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

| | |
|---------------------------|--------|
| Demographic Change | 1.0143 |
|---------------------------|--------|

Note:

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

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**Exhibit 6
Projected Membership Distribution by County**

| Rating Area | Counties | Experience Period Membership | Experience Period Area Factor | Projected Membership | Projected Area Factor |
|-------------|----------------|------------------------------|-------------------------------|----------------------|-----------------------|
| 1 | Clarion | 0% | 0.785 | 0% | 0.779 |
| 1 | Crawford | 0% | 0.785 | 0% | 0.779 |
| 1 | Erie | 0% | 0.785 | 0% | 0.779 |
| 1 | Forest | 0% | 0.785 | 0% | 0.779 |
| 1 | Mckean | 0% | 0.785 | 0% | 0.779 |
| 1 | Mercer | 1% | 0.785 | 0% | 0.779 |
| 1 | Venango | 0% | 0.785 | 0% | 0.779 |
| 1 | Warren | 0% | 0.785 | 0% | 0.779 |
| 2 | Cameron | 0% | 0.792 | 0% | 0.819 |
| 2 | Elk | 0% | 0.792 | 5% | 0.819 |
| 2 | Potter | 0% | 0.792 | 0% | 0.819 |
| 3 | Bradford | 2% | 0.998 | 0% | 1.020 |
| 3 | Carbon | 0% | 0.998 | 0% | 1.020 |
| 3 | Clinton | 0% | 0.998 | 0% | 1.020 |
| 3 | Lackawanna | 2% | 0.998 | 0% | 1.020 |
| 3 | Luzerne | 0% | 0.998 | 0% | 1.020 |
| 3 | Lycoming | 0% | 0.998 | 0% | 1.020 |
| 3 | Monroe | 0% | 0.998 | 0% | 1.020 |
| 3 | Pike | 0% | 0.998 | 0% | 1.020 |
| 3 | Sullivan | 0% | 0.998 | 0% | 1.020 |
| 3 | Susquehanna | 0% | 0.998 | 0% | 1.020 |
| 3 | Tioga | 0% | 0.998 | 0% | 1.020 |
| 3 | Wayne | 0% | 0.998 | 0% | 1.020 |
| 3 | Wyoming | 0% | 0.998 | 0% | 1.020 |
| 4 | Allegheny | 2% | 0.810 | 0% | 0.855 |
| 4 | Armstrong | 0% | 0.810 | 0% | 0.855 |
| 4 | Beaver | 0% | 0.810 | 0% | 0.855 |
| 4 | Butler | 1% | 0.810 | 0% | 0.855 |
| 4 | Fayette | 0% | 0.810 | 0% | 0.855 |
| 4 | Greene | 0% | 0.810 | 0% | 0.855 |
| 4 | Indiana | 0% | 0.810 | 0% | 0.855 |
| 4 | Lawrence | 0% | 0.810 | 0% | 0.855 |
| 4 | Washington | 0% | 0.810 | 0% | 0.855 |
| 4 | Westmoreland | 0% | 0.810 | 0% | 0.855 |
| 5 | Bedford | 0% | 0.780 | 0% | 0.837 |
| 5 | Blair | 0% | 0.780 | 0% | 0.837 |
| 5 | Cambria | 0% | 0.780 | 0% | 0.837 |
| 5 | Clearfield | 0% | 0.780 | 0% | 0.837 |
| 5 | Huntingdon | 0% | 0.780 | 0% | 0.837 |
| 5 | Jefferson | 0% | 0.780 | 3% | 0.837 |
| 5 | Somerset | 0% | 0.780 | 0% | 0.837 |
| 6 | Centre | 2% | 0.983 | 0% | 1.030 |
| 6 | Columbia | 0% | 0.983 | 0% | 1.030 |
| 6 | Lehigh | 2% | 0.983 | 4% | 1.030 |
| 6 | Mifflin | 0% | 0.983 | 0% | 1.030 |
| 6 | Montour | 0% | 0.983 | 0% | 1.030 |
| 6 | Northampton | 3% | 0.983 | 12% | 1.030 |
| 6 | Northumberland | 0% | 0.983 | 0% | 1.030 |
| 6 | Schuylkill | 0% | 0.983 | 0% | 1.030 |
| 6 | Snyder | 0% | 0.983 | 0% | 1.030 |
| 6 | Union | 0% | 0.983 | 0% | 1.030 |
| 7 | Adams | 0% | 0.984 | 0% | 1.080 |
| 7 | Berks | 1% | 0.984 | 3% | 1.080 |
| 7 | Lancaster | 4% | 0.984 | 29% | 1.080 |
| 7 | York | 2% | 0.984 | 0% | 1.080 |
| 8 | Bucks | 8% | 1.000 | 3% | 1.000 |
| 8 | Chester | 18% | 1.000 | 12% | 1.000 |
| 8 | Delaware | 19% | 1.000 | 1% | 1.000 |
| 8 | Montgomery | 26% | 1.000 | 19% | 1.000 |
| 8 | Philadelphia | 6% | 1.000 | 4% | 1.000 |
| 9 | Cumberland | 0% | 0.933 | 2% | 0.939 |
| 9 | Dauphin | 0% | 0.933 | 0% | 0.939 |
| 9 | Franklin | 0% | 0.933 | 0% | 0.939 |
| 9 | Fulton | 0% | 0.933 | 0% | 0.939 |
| 9 | Juniata | 0% | 0.933 | 0% | 0.939 |
| 9 | Lebanon | 0% | 0.933 | 1% | 0.939 |
| 9 | Perry | 0% | 0.933 | 2% | 0.939 |

| | |
|--|--------|
| Average Experience Period Area Factor | 0.9877 |
|--|--------|

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

| | |
|--------------------------------------|--------|
| Average Projected Area Factor | 1.0141 |
|--------------------------------------|--------|

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

| | |
|--------------------------|--------|
| Area Shift Factor | 1.0143 |
|--------------------------|--------|

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

| | |
|---------------------------|--------|
| Area Factor Change | 1.0122 |
|---------------------------|--------|

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

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Exhibit 7
Network Projection Factor Shift

| Experience Network Name | Experience Period Membership | Experience Period Network Factor |
|-------------------------|------------------------------|----------------------------------|
| PPO | 100% | 1.000 |

| Projection Network Name | Projected Membership | Projected Network Factor |
|-------------------------|----------------------|--------------------------|
| OAEP0 | 100% | 1.000 |

| | |
|--|--------|
| Average Experience Period Network Factor | 1.0000 |
|--|--------|

| | |
|----------------------------------|--------|
| Average Projected Network Factor | 1.0000 |
|----------------------------------|--------|

| | |
|----------------------|--------|
| Network Shift Factor | 1.0000 |
|----------------------|--------|

Aetna Life Insurance Company
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Exhibit 8
Trend Exhibit

| Service Type | Unit Cost | Utilization |
|-------------------------|-----------|-------------|
| Facility Inpatient | 5.5% | 2.5% |
| Facility Outpatient | 4.1% | 6.5% |
| Physician | 1.7% | 6.0% |
| Capitation | 0.0% | -0.3% |
| Medical | 3.9% | 5.2% |
| | | |
| Pharmacy | 10.4% | 2.1% |
| Total (Med + Rx) | 6.3% | 4.1% |

Aetna Life Insurance Company
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Exhibit 9
Projected Membership and Paid to Allowed by Metal Tier

| Metallic Tier | Projected Membership | Projected Paid to Allowed Ratio |
|----------------------|-----------------------------|--|
| Platinum | 0 | N/A |
| Gold | 0 | N/A |
| Silver | 1,218 | 83% |
| Bronze | 0 | N/A |
| Catastrophic | 0 | N/A |
| Total | 1,218 | 83% |

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Exhibit 10
Retention as a Percent of Premium and PMPM

| Retention Components | % of Premium | PMPM |
|------------------------------------|--------------|---------|
| Administrative Expense Load | 9.28% | \$63.37 |
| Profit & Risk Load | 2.00% | \$13.65 |
| Premium Tax | 0.80% | \$5.46 |
| User Exchange Fee | 0.00% | \$0.00 |
| State Based Exchange Fee | 0.00% | \$0.00 |
| HIF | 2.60% | \$17.75 |
| Risk Adjustment User Fee | 0.03% | \$0.18 |
| Federal Income Tax | 0.53% | \$3.63 |
| Total Taxes and Fees | 3.96% | \$27.02 |

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 11
MLR Projection

| | | | Formula |
|-----|-----------------------------------|--------------|----------------|
| (a) | Premium (pmpm) | \$682.66 | |
| (b) | Medical Cost (pmpm) | \$575.21 | |
| (c) | Medical Benefit Ratio (MBR) | 84.3% | = (c) / (b) |
| | | | |
| (d) | Quality Improvement Action (pmpm) | \$5.46 | = (a) x 0.00% |
| (e) | Taxes and Fees (pmpm) | \$30.43 | |
| | | | |
| (f) | Adjusted Premium (pmpm) | \$652.23 | =(a) - (e) |
| (g) | Adjusted Claims (pmpm) | \$580.67 | =(b) + (d) |
| | Medical Loss Ratio (MLR) | 89.0% | =(g) / (f) |

Notes:

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

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

This projection applies to the products included in this filing and is a standalone calculation for the 2020 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

| Effective Quarter | Membership | Trend Factor | Index Rate |
|--------------------------|-------------------|---------------------|-------------------|
| 1Q 2020 | 27.2% | 1.000 | \$697.26 |
| 2Q 2020 | 19.1% | 1.030 | \$718.18 |
| 3Q 2020 | 27.8% | 1.061 | \$739.73 |
| 4Q 2020 | 25.9% | 1.093 | \$761.93 |
| Total | 100.0% | 1.047 | \$729.83 |

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Exhibit 14

Sample Rate Calculation

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

Sample Small Group Information:

Effective Date: 1/1/2020
 Rating Area: Rating Area 9
 Plan: PA Silver OAEPO 6000 80%

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

Age and Tobacco

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

Calculation of Monthly Premium

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

| | |
|---|-----------------|
| Market Base Rate = | \$557.92 |
| x Rating Area Factor (Rating Area 9) | 0.9393 |
| x Plan Factor | 0.8280 |
| x Effective Date Factor | 1.0000 |
| <u>Market Base Rate adjusted for Plan/Area/Effective Date =</u> | <u>\$433.92</u> |

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

| Member Monthly Rates | Employee | Spouse | Child 1 | Child 2 | Child 3 | Total |
|-------------------------------------|-----------------|---------------|----------------|----------------|----------------|--------------------|
| Employee 1 | \$530.25 | \$533.72 | \$331.95 | \$331.95 | | \$1,727.87 |
| Employee 2 | \$1,012.34 | \$847.01 | | | | \$1,859.35 |
| Employee 3 | \$433.92 | \$433.92 | | | | \$867.84 |
| Employee 4 | \$847.01 | \$740.27 | \$408.32 | \$384.02 | \$372.74 | \$2,752.36 |
| Employee 5 | \$1,301.76 | \$1,301.76 | \$435.66 | | | \$3,039.18 |
| Employee 6 | \$1,105.63 | \$1,177.66 | \$433.92 | | | \$2,717.21 |
| Employee 7 | \$1,012.34 | \$809.26 | | | | \$1,821.60 |
| Employee 8 | \$574.95 | \$564.97 | | | | \$1,139.92 |
| Employee 9 | \$519.84 | \$526.78 | \$331.95 | \$331.95 | \$331.95 | \$2,042.47 |
| Employee 10 | \$435.66 | \$471.67 | \$331.95 | \$331.95 | | \$1,571.23 |
| Group Total Monthly Premium: | | | | | | \$19,539.03 |

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

Aetna Life Insurance Company
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Exhibit 15
Product Portfolio & Projected Membership Distribution

| HIOS Plan-ID | Network | Plan | Metallic Tier | Actuarial Value | Exchange Offering | Projected Membership Distribution |
|----------------|---------|--------------------------|---------------|-----------------|-------------------|-----------------------------------|
| 33906PA0160001 | OAEPO | PA Silver OAEPO 6000 80% | Silver | 71.01% | No | 100.00% |

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 16
Plan Mapping

| 2018 HIOS Plan ID | 2018 Plan Name | 2019 HIOS Plan ID | 2019 Plan Name | 2020 HIOS Plan ID | 2020 Plan Name |
|-------------------|------------------------------|-------------------|----------------------------------|-------------------|--------------------------|
| 33906PA0090000 | Terminated ALIC PPO Plans | | | | |
| 33906PA0090128 | PA Silver PPO 5000 80/50 OOS | 33906PA0160001 | PA Silver OAEPO 6000 80% \$30/75 | 33906PA0160001 | PA Silver OAEPO 6000 80% |

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **January 1, 2020**

Ending date of Rates: **March 31, 2020**

| HIOS Plan ID (On Exchange)=> | 33906PA0160001 | |
|-------------------------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33906PA0160001 | |
| Plan Marketing Name => | Aetna Silver OAEPO 6000 80% | |
| Form # => | | | | | | | | | | | | | | | | |
| Rating Area => | Rating Area 1 | | Rating Area 2 | | Rating Area 3 | | Rating Area 5 | | Rating Area 6 | | Rating Area 7 | | Rating Area 8 | | Rating Area 9 | |
| Network => | PAS002 | |
| Metal => | Silver | |
| Deductible => | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | |
| Coinurance => | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | |
| Copays => | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | |
| OOP Maximum => | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | |
| Pediatric Dental (Yes/No) => | Yes | |
| Age Band | Non-Tobacco | Tobacco |
| 0 - 14 | \$275.20 | \$275.20 | \$289.49 | \$360.46 | \$360.46 | \$295.78 | \$295.78 | \$364.00 | \$364.00 | \$381.67 | \$381.67 | \$353.39 | \$353.39 | \$331.95 | \$331.95 | \$331.95 |
| 15 | \$299.66 | \$299.66 | \$315.22 | \$315.22 | \$315.22 | \$322.07 | \$322.07 | \$396.35 | \$396.35 | \$415.59 | \$415.59 | \$384.81 | \$384.81 | \$361.46 | \$361.46 | \$361.46 |
| 16 | \$309.01 | \$309.01 | \$325.06 | \$325.06 | \$325.06 | \$332.12 | \$332.12 | \$408.72 | \$408.72 | \$428.56 | \$428.56 | \$396.82 | \$396.82 | \$372.74 | \$372.74 | \$372.74 |
| 17 | \$318.37 | \$318.37 | \$334.90 | \$334.90 | \$334.90 | \$341.21 | \$341.21 | \$421.09 | \$421.09 | \$441.54 | \$441.54 | \$408.83 | \$408.83 | \$384.02 | \$384.02 | \$384.02 |
| 18 | \$328.44 | \$328.44 | \$345.49 | \$345.49 | \$345.49 | \$353.00 | \$353.00 | \$434.42 | \$434.42 | \$455.50 | \$455.50 | \$421.76 | \$421.76 | \$396.17 | \$396.17 | \$396.17 |
| 19 | \$338.51 | \$338.51 | \$356.09 | \$356.09 | \$356.09 | \$363.82 | \$363.82 | \$447.74 | \$447.74 | \$469.47 | \$469.47 | \$434.70 | \$434.70 | \$408.32 | \$408.32 | \$408.32 |
| 20 | \$348.94 | \$348.94 | \$367.06 | \$367.06 | \$367.06 | \$375.04 | \$375.04 | \$461.54 | \$461.54 | \$483.94 | \$483.94 | \$448.10 | \$448.10 | \$420.90 | \$420.90 | \$420.90 |
| 21 | \$359.74 | \$359.74 | \$378.42 | \$378.42 | \$378.42 | \$386.64 | \$386.64 | \$475.81 | \$475.81 | \$498.91 | \$498.91 | \$461.95 | \$461.95 | \$433.92 | \$433.92 | \$433.92 |
| 22 | \$359.74 | \$359.74 | \$378.42 | \$378.42 | \$378.42 | \$386.64 | \$386.64 | \$475.81 | \$475.81 | \$498.91 | \$498.91 | \$461.95 | \$461.95 | \$433.92 | \$433.92 | \$433.92 |
| 23 | \$359.74 | \$359.74 | \$378.42 | \$378.42 | \$378.42 | \$386.64 | \$386.64 | \$475.81 | \$475.81 | \$498.91 | \$498.91 | \$461.95 | \$461.95 | \$433.92 | \$433.92 | \$433.92 |
| 24 | \$359.74 | \$359.74 | \$378.42 | \$378.42 | \$378.42 | \$386.64 | \$386.64 | \$475.81 | \$475.81 | \$498.91 | \$498.91 | \$461.95 | \$461.95 | \$433.92 | \$433.92 | \$433.92 |
| 25 | \$361.17 | \$361.17 | \$379.93 | \$379.93 | \$379.93 | \$388.18 | \$388.18 | \$477.72 | \$477.72 | \$500.91 | \$500.91 | \$463.80 | \$463.80 | \$435.66 | \$435.66 | \$435.66 |
| 26 | \$368.37 | \$368.37 | \$387.50 | \$387.50 | \$387.50 | \$395.91 | \$395.91 | \$487.23 | \$487.23 | \$510.88 | \$510.88 | \$473.04 | \$473.04 | \$444.34 | \$444.34 | \$444.34 |
| 27 | \$377.00 | \$377.00 | \$396.58 | \$396.58 | \$396.58 | \$403.81 | \$403.81 | \$495.19 | \$495.19 | \$522.86 | \$522.86 | \$484.13 | \$484.13 | \$454.75 | \$454.75 | \$454.75 |
| 28 | \$391.03 | \$391.03 | \$411.34 | \$411.34 | \$411.34 | \$420.27 | \$420.27 | \$517.21 | \$517.21 | \$542.32 | \$542.32 | \$502.14 | \$502.14 | \$471.67 | \$471.67 | \$471.67 |
| 29 | \$402.54 | \$402.54 | \$423.45 | \$423.45 | \$423.45 | \$432.65 | \$432.65 | \$532.43 | \$532.43 | \$558.28 | \$558.28 | \$516.93 | \$516.93 | \$485.56 | \$485.56 | \$485.56 |
| 30 | \$408.30 | \$408.30 | \$429.50 | \$429.50 | \$429.50 | \$438.83 | \$438.83 | \$540.05 | \$540.05 | \$566.26 | \$566.26 | \$524.32 | \$524.32 | \$492.50 | \$492.50 | \$492.50 |
| 31 | \$416.93 | \$416.93 | \$438.58 | \$438.58 | \$438.58 | \$448.11 | \$448.11 | \$551.47 | \$551.47 | \$578.24 | \$578.24 | \$535.40 | \$535.40 | \$502.92 | \$502.92 | \$502.92 |
| 32 | \$425.57 | \$425.57 | \$447.67 | \$447.67 | \$447.67 | \$457.42 | \$457.42 | \$562.89 | \$562.89 | \$590.21 | \$590.21 | \$546.49 | \$546.49 | \$513.33 | \$513.33 | \$513.33 |
| 33 | \$430.96 | \$430.96 | \$453.34 | \$453.34 | \$453.34 | \$463.19 | \$463.19 | \$570.02 | \$570.02 | \$597.69 | \$597.69 | \$553.42 | \$553.42 | \$519.84 | \$519.84 | \$519.84 |
| 34 | \$436.72 | \$436.72 | \$459.40 | \$459.40 | \$459.40 | \$469.38 | \$469.38 | \$577.64 | \$577.64 | \$605.68 | \$605.68 | \$560.81 | \$560.81 | \$526.78 | \$526.78 | \$526.78 |
| 35 | \$439.60 | \$439.60 | \$462.42 | \$462.42 | \$462.42 | \$472.47 | \$472.47 | \$581.44 | \$581.44 | \$609.67 | \$609.67 | \$564.51 | \$564.51 | \$530.25 | \$530.25 | \$530.25 |
| 36 | \$442.47 | \$442.47 | \$465.45 | \$465.45 | \$465.45 | \$475.57 | \$475.57 | \$585.25 | \$585.25 | \$613.66 | \$613.66 | \$568.20 | \$568.20 | \$533.72 | \$533.72 | \$533.72 |
| 37 | \$445.35 | \$445.35 | \$468.48 | \$468.48 | \$468.48 | \$478.65 | \$478.65 | \$589.06 | \$589.06 | \$617.65 | \$617.65 | \$571.90 | \$571.90 | \$537.19 | \$537.19 | \$537.19 |
| 38 | \$448.23 | \$448.23 | \$471.51 | \$471.51 | \$471.51 | \$481.75 | \$481.75 | \$592.86 | \$592.86 | \$621.64 | \$621.64 | \$575.59 | \$575.59 | \$540.67 | \$540.67 | \$540.67 |
| 39 | \$453.99 | \$453.99 | \$477.56 | \$477.56 | \$477.56 | \$487.93 | \$487.93 | \$600.48 | \$600.48 | \$629.62 | \$629.62 | \$582.99 | \$582.99 | \$547.61 | \$547.61 | \$547.61 |
| 40 | \$459.74 | \$459.74 | \$483.62 | \$483.62 | \$483.62 | \$494.12 | \$494.12 | \$608.09 | \$608.09 | \$637.61 | \$637.61 | \$590.38 | \$590.38 | \$554.55 | \$554.55 | \$554.55 |
| 41 | \$468.38 | \$468.38 | \$492.70 | \$492.70 | \$492.70 | \$503.40 | \$503.40 | \$619.51 | \$619.51 | \$649.58 | \$649.58 | \$601.46 | \$601.46 | \$564.97 | \$564.97 | \$564.97 |
| 42 | \$476.65 | \$476.65 | \$501.40 | \$501.40 | \$501.40 | \$512.29 | \$512.29 | \$630.45 | \$630.45 | \$661.06 | \$661.06 | \$612.09 | \$612.09 | \$574.95 | \$574.95 | \$574.95 |
| 43 | \$488.16 | \$488.16 | \$513.51 | \$513.51 | \$513.51 | \$524.66 | \$524.66 | \$645.68 | \$645.68 | \$677.02 | \$677.02 | \$626.87 | \$626.87 | \$588.83 | \$588.83 | \$588.83 |
| 44 | \$502.55 | \$502.55 | \$528.65 | \$528.65 | \$528.65 | \$540.13 | \$540.13 | \$664.71 | \$664.71 | \$696.98 | \$696.98 | \$645.35 | \$645.35 | \$606.19 | \$606.19 | \$606.19 |
| 45 | \$519.46 | \$519.46 | \$546.43 | \$546.43 | \$546.43 | \$558.30 | \$558.30 | \$687.07 | \$687.07 | \$720.43 | \$720.43 | \$667.06 | \$667.06 | \$626.58 | \$626.58 | \$626.58 |
| 46 | \$539.60 | \$539.60 | \$567.62 | \$567.62 | \$567.62 | \$579.95 | \$579.95 | \$713.72 | \$713.72 | \$748.37 | \$748.37 | \$692.93 | \$692.93 | \$650.88 | \$650.88 | \$650.88 |
| 47 | \$562.27 | \$562.27 | \$591.46 | \$591.46 | \$591.46 | \$604.31 | \$604.31 | \$743.69 | \$743.69 | \$779.80 | \$779.80 | \$722.03 | \$722.03 | \$678.22 | \$678.22 | \$678.22 |
| 48 | \$588.17 | \$588.17 | \$618.71 | \$618.71 | \$618.71 | \$632.15 | \$632.15 | \$777.95 | \$777.95 | \$815.72 | \$815.72 | \$755.29 | \$755.29 | \$709.46 | \$709.46 | \$709.46 |
| 49 | \$613.71 | \$613.71 | \$645.58 | \$645.58 | \$645.58 | \$659.60 | \$659.60 | \$811.74 | \$811.74 | \$851.14 | \$851.14 | \$788.09 | \$788.09 | \$740.27 | \$740.27 | \$740.27 |
| 50 | \$642.49 | \$642.49 | \$675.85 | \$675.85 | \$675.85 | \$690.53 | \$690.53 | \$849.80 | \$849.80 | \$891.05 | \$891.05 | \$825.05 | \$825.05 | \$774.98 | \$774.98 | \$774.98 |
| 51 | \$670.91 | \$670.91 | \$705.75 | \$705.75 | \$705.75 | \$721.08 | \$721.08 | \$887.39 | \$887.39 | \$930.47 | \$930.47 | \$861.54 | \$861.54 | \$809.26 | \$809.26 | \$809.26 |
| 52 | \$702.20 | \$702.20 | \$738.67 | \$738.67 | \$738.67 | \$754.71 | \$754.71 | \$928.79 | \$928.79 | \$973.87 | \$973.87 | \$901.73 | \$901.73 | \$847.01 | \$847.01 | \$847.01 |
| 53 | \$733.86 | \$733.86 | \$771.97 | \$771.97 | \$771.97 | \$788.74 | \$788.74 | \$970.66 | \$970.66 | \$1,017.78 | \$1,017.78 | \$942.39 | \$942.39 | \$885.20 | \$885.20 | \$885.20 |
| 54 | \$768.04 | \$768.04 | \$807.92 | \$807.92 | \$807.92 | \$825.47 | \$825.47 | \$1,015.86 | \$1,015.86 | \$1,065.17 | \$1,065.17 | \$986.27 | \$986.27 | \$926.42 | \$926.42 | \$926.42 |
| 55 | \$802.21 | \$802.21 | \$843.87 | \$843.87 | \$843.87 | \$862.20 | \$862.20 | \$1,061.06 | \$1,061.06 | \$1,112.57 | \$1,112.57 | \$1,030.16 | \$1,030.16 | \$967.65 | \$967.65 | \$967.65 |
| 56 | \$839.26 | \$839.26 | \$882.85 | \$882.85 | \$882.85 | \$902.02 | \$902.02 | \$1,110.07 | \$1,110.07 | \$1,163.96 | \$1,163.96 | \$1,077.74 | \$1,077.74 | \$1,012.34 | \$1,012.34 | \$1,012.34 |
| 57 | \$876.68 | \$876.68 | \$922.20 | \$922.20 | \$922.20 | \$942.23 | \$942.23 | \$1,159.55 | \$1,159.55 | \$1,215.84 | \$1,215.84 | \$1,125.78 | \$1,125.78 | \$1,057.47 | \$1,057.47 | \$1,057.47 |
| 58 | \$916.61 | \$916.61 | \$964.21 | \$964.21 | \$964.21 | \$985.15 | \$985.15 | \$1,212.37 | \$1,212.37 | \$1,271.22 | \$1,271.22 | \$1,177.06 | \$1,177.06 | \$1,105.63 | \$1,105.63 | \$1,105.63 |
| 59 | \$936.39 | \$936.39 | \$985.02 | \$985.02 | \$985.02 | \$1,006.41 | \$1,006.41 | \$1,238.54 | \$1,238.54 | \$1,298.66 | \$1,298.66 | \$1,202.47 | \$1,202.47 | \$1,129.50 | \$1,129.50 | \$1,129.50 |
| 60 | \$976.32 | \$976.32 | \$1,027.02 | \$1,027.02 | \$1,027.02 | \$1,049.33 | \$1,049.33 | \$1,291.36 | \$1,291.36 | \$1,354.04 | \$1,354.04 | \$1,253.74 | \$1,253.74 | \$1,177.66 | \$1,177.66 | \$1,177.66 |
| 61 | \$1,010.86 | \$1,010.86 | \$1,063.35 | \$1,063.35 | \$1,063.35 | \$1,086.45 | \$1,086.45 | \$1,337.03 | \$1,337.03 | \$1,401.94 | \$1,401.94 | \$1,298.09 | \$1,298.09 | \$1,219.32 | \$1,219.32 | \$1,219.32 |
| 62 | \$1,033.52 | \$1,033.52 | \$1,087.19 | \$1,087.19 | \$1,087.19 | \$1,111.80 | \$1,111.80 | \$1,367.01 | \$1,367.01 | \$1,433.37 | \$1,433.37 | \$1,327.19 | \$1,327.19 | \$1,246.66 | \$1,246.66 | \$1,246.66 |
| 63 | \$1,061.94 | \$1,061.94 | \$1,117.09 | \$1,117.09 | \$1,117.09 | \$1,141.35 | \$1,141.35 | \$1,404.60 | \$1,404.60 | \$1,472.78 | \$1,472.78 | \$1,363.69 | \$1,363.69 | \$1,280.94 | \$1,280.94 | \$1,280.94 |
| 64+ | \$1,078.85 | \$1,078.85 | \$1,134.87 | \$1,134.87 | \$1,134.87 | \$1,159.52 | \$1,159.52 | \$1,426.96 | \$1,426.96 | \$1,496.23 | \$1,496.23 | \$1,385.40 | \$1,385.40 | \$1,301.33 | \$1,301.33 | \$1,301.33 |

**Aetna Life Insurance Company
Small Group
Plan Design Summary**

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

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **April 1, 2020**

Ending date of Rates: **June 30, 2020**

| HIOS Plan ID (On Exchange)=> | 33906PA0160001 | |
|-------------------------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33906PA0160001 | |
| Plan Marketing Name => | Aetna Silver OAEPO 6000 80% | |
| Form # => | | | | | | | | | | | | | | | | |
| Rating Area => | Rating Area 1 | | Rating Area 2 | | Rating Area 3 | | Rating Area 5 | | Rating Area 6 | | Rating Area 7 | | Rating Area 8 | | Rating Area 9 | |
| Network => | PAS002 | |
| Metal => | Silver | |
| Deductible => | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | |
| Coinurance => | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | |
| Copays => | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | |
| OOP Maximum => | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | |
| Pediatric Dental (Yes/No) => | Yes | |
| Age Band | Non-Tobacco | Tobacco |
| 0 - 14 | \$283.46 | \$283.46 | \$298.18 | \$298.18 | \$371.28 | \$371.28 | \$304.65 | \$304.65 | \$374.92 | \$374.92 | \$393.12 | \$393.12 | \$364.00 | \$364.00 | \$341.91 | \$341.91 |
| 15 | \$308.65 | \$308.65 | \$324.68 | \$324.68 | \$404.28 | \$404.28 | \$331.73 | \$331.73 | \$408.25 | \$408.25 | \$428.06 | \$428.06 | \$396.35 | \$396.35 | \$372.30 | \$372.30 |
| 16 | \$318.29 | \$318.29 | \$334.81 | \$334.81 | \$416.90 | \$416.90 | \$342.09 | \$342.09 | \$420.99 | \$420.99 | \$441.42 | \$441.42 | \$408.73 | \$408.73 | \$383.92 | \$383.92 |
| 17 | \$327.92 | \$327.92 | \$344.95 | \$344.95 | \$429.52 | \$429.52 | \$352.44 | \$352.44 | \$433.73 | \$433.73 | \$454.79 | \$454.79 | \$421.10 | \$421.10 | \$395.54 | \$395.54 |
| 18 | \$338.29 | \$338.29 | \$355.86 | \$355.86 | \$443.11 | \$443.11 | \$363.59 | \$363.59 | \$447.45 | \$447.45 | \$469.17 | \$469.17 | \$434.42 | \$434.42 | \$408.06 | \$408.06 |
| 19 | \$348.67 | \$348.67 | \$366.78 | \$366.78 | \$456.70 | \$456.70 | \$374.74 | \$374.74 | \$461.18 | \$461.18 | \$483.56 | \$483.56 | \$447.74 | \$447.74 | \$420.57 | \$420.57 |
| 20 | \$359.41 | \$359.41 | \$378.08 | \$378.08 | \$470.77 | \$470.77 | \$386.29 | \$386.29 | \$475.39 | \$475.39 | \$498.47 | \$498.47 | \$461.54 | \$461.54 | \$433.53 | \$433.53 |
| 21 | \$370.53 | \$370.53 | \$389.77 | \$389.77 | \$485.33 | \$485.33 | \$398.24 | \$398.24 | \$490.09 | \$490.09 | \$513.88 | \$513.88 | \$475.82 | \$475.82 | \$446.94 | \$446.94 |
| 22 | \$370.53 | \$370.53 | \$389.77 | \$389.77 | \$485.33 | \$485.33 | \$398.24 | \$398.24 | \$490.09 | \$490.09 | \$513.88 | \$513.88 | \$475.82 | \$475.82 | \$446.94 | \$446.94 |
| 23 | \$370.53 | \$370.53 | \$389.77 | \$389.77 | \$485.33 | \$485.33 | \$398.24 | \$398.24 | \$490.09 | \$490.09 | \$513.88 | \$513.88 | \$475.82 | \$475.82 | \$446.94 | \$446.94 |
| 24 | \$370.53 | \$370.53 | \$389.77 | \$389.77 | \$485.33 | \$485.33 | \$398.24 | \$398.24 | \$490.09 | \$490.09 | \$513.88 | \$513.88 | \$475.82 | \$475.82 | \$446.94 | \$446.94 |
| 25 | \$372.01 | \$372.01 | \$391.33 | \$391.33 | \$487.27 | \$487.27 | \$399.83 | \$399.83 | \$492.05 | \$492.05 | \$515.94 | \$515.94 | \$477.72 | \$477.72 | \$448.73 | \$448.73 |
| 26 | \$379.42 | \$379.42 | \$399.13 | \$399.13 | \$496.98 | \$496.98 | \$407.80 | \$407.80 | \$501.85 | \$501.85 | \$526.21 | \$526.21 | \$487.24 | \$487.24 | \$457.67 | \$457.67 |
| 27 | \$388.32 | \$388.32 | \$408.48 | \$408.48 | \$508.63 | \$508.63 | \$417.35 | \$417.35 | \$513.62 | \$513.62 | \$538.55 | \$538.55 | \$498.66 | \$498.66 | \$468.40 | \$468.40 |
| 28 | \$402.77 | \$402.77 | \$423.68 | \$423.68 | \$527.56 | \$527.56 | \$432.88 | \$432.88 | \$532.73 | \$532.73 | \$558.59 | \$558.59 | \$517.21 | \$517.21 | \$485.83 | \$485.83 |
| 29 | \$414.62 | \$414.62 | \$436.15 | \$436.15 | \$543.09 | \$543.09 | \$445.63 | \$445.63 | \$548.41 | \$548.41 | \$575.03 | \$575.03 | \$532.44 | \$532.44 | \$500.13 | \$500.13 |
| 30 | \$420.55 | \$420.55 | \$442.39 | \$442.39 | \$550.85 | \$550.85 | \$452.00 | \$452.00 | \$556.25 | \$556.25 | \$583.26 | \$583.26 | \$540.05 | \$540.05 | \$507.28 | \$507.28 |
| 31 | \$429.44 | \$429.44 | \$451.75 | \$451.75 | \$562.50 | \$562.50 | \$461.56 | \$461.56 | \$568.02 | \$568.02 | \$595.59 | \$595.59 | \$551.47 | \$551.47 | \$518.01 | \$518.01 |
| 32 | \$438.34 | \$438.34 | \$461.10 | \$461.10 | \$574.15 | \$574.15 | \$471.12 | \$471.12 | \$579.78 | \$579.78 | \$607.92 | \$607.92 | \$562.89 | \$562.89 | \$528.73 | \$528.73 |
| 33 | \$443.90 | \$443.90 | \$466.95 | \$466.95 | \$581.43 | \$581.43 | \$477.09 | \$477.09 | \$587.13 | \$587.13 | \$615.63 | \$615.63 | \$570.03 | \$570.03 | \$535.44 | \$535.44 |
| 34 | \$449.82 | \$449.82 | \$473.18 | \$473.18 | \$589.19 | \$589.19 | \$483.46 | \$483.46 | \$594.97 | \$594.97 | \$623.85 | \$623.85 | \$577.64 | \$577.64 | \$542.59 | \$542.59 |
| 35 | \$452.79 | \$452.79 | \$476.30 | \$476.30 | \$593.08 | \$593.08 | \$486.65 | \$486.65 | \$598.89 | \$598.89 | \$627.96 | \$627.96 | \$581.45 | \$581.45 | \$546.16 | \$546.16 |
| 36 | \$455.75 | \$455.75 | \$479.42 | \$479.42 | \$596.96 | \$596.96 | \$489.83 | \$489.83 | \$602.81 | \$602.81 | \$632.07 | \$632.07 | \$585.25 | \$585.25 | \$549.74 | \$549.74 |
| 37 | \$458.72 | \$458.72 | \$482.54 | \$482.54 | \$600.84 | \$600.84 | \$493.02 | \$493.02 | \$606.73 | \$606.73 | \$636.19 | \$636.19 | \$589.06 | \$589.06 | \$553.32 | \$553.32 |
| 38 | \$461.68 | \$461.68 | \$485.66 | \$485.66 | \$604.72 | \$604.72 | \$496.20 | \$496.20 | \$610.65 | \$610.65 | \$640.30 | \$640.30 | \$592.87 | \$592.87 | \$556.89 | \$556.89 |
| 39 | \$467.61 | \$467.61 | \$491.89 | \$491.89 | \$612.49 | \$612.49 | \$502.58 | \$502.58 | \$618.49 | \$618.49 | \$648.52 | \$648.52 | \$600.48 | \$600.48 | \$564.04 | \$564.04 |
| 40 | \$473.54 | \$473.54 | \$498.13 | \$498.13 | \$620.25 | \$620.25 | \$508.95 | \$508.95 | \$626.34 | \$626.34 | \$656.74 | \$656.74 | \$608.09 | \$608.09 | \$571.19 | \$571.19 |
| 41 | \$482.43 | \$482.43 | \$507.48 | \$507.48 | \$631.90 | \$631.90 | \$518.51 | \$518.51 | \$638.10 | \$638.10 | \$669.07 | \$669.07 | \$619.51 | \$619.51 | \$581.92 | \$581.92 |
| 42 | \$490.95 | \$490.95 | \$516.45 | \$516.45 | \$644.07 | \$644.07 | \$527.66 | \$527.66 | \$649.37 | \$649.37 | \$680.89 | \$680.89 | \$630.46 | \$630.46 | \$592.20 | \$592.20 |
| 43 | \$502.81 | \$502.81 | \$528.92 | \$528.92 | \$658.60 | \$658.60 | \$540.41 | \$540.41 | \$665.05 | \$665.05 | \$697.34 | \$697.34 | \$645.68 | \$645.68 | \$606.50 | \$606.50 |
| 44 | \$517.63 | \$517.63 | \$544.51 | \$544.51 | \$678.01 | \$678.01 | \$556.34 | \$556.34 | \$684.66 | \$684.66 | \$717.89 | \$717.89 | \$664.72 | \$664.72 | \$624.38 | \$624.38 |
| 45 | \$535.05 | \$535.05 | \$562.83 | \$562.83 | \$700.82 | \$700.82 | \$575.06 | \$575.06 | \$707.69 | \$707.69 | \$742.04 | \$742.04 | \$687.08 | \$687.08 | \$645.39 | \$645.39 |
| 46 | \$555.80 | \$555.80 | \$584.66 | \$584.66 | \$728.00 | \$728.00 | \$597.36 | \$597.36 | \$735.14 | \$735.14 | \$770.82 | \$770.82 | \$713.72 | \$713.72 | \$670.41 | \$670.41 |
| 47 | \$579.14 | \$579.14 | \$609.21 | \$609.21 | \$758.57 | \$758.57 | \$622.45 | \$622.45 | \$766.01 | \$766.01 | \$803.20 | \$803.20 | \$743.70 | \$743.70 | \$698.57 | \$698.57 |
| 48 | \$605.82 | \$605.82 | \$637.28 | \$637.28 | \$793.52 | \$793.52 | \$651.12 | \$651.12 | \$801.30 | \$801.30 | \$840.20 | \$840.20 | \$777.96 | \$777.96 | \$730.75 | \$730.75 |
| 49 | \$632.12 | \$632.12 | \$664.95 | \$664.95 | \$827.98 | \$827.98 | \$679.39 | \$679.39 | \$836.09 | \$836.09 | \$876.68 | \$876.68 | \$811.74 | \$811.74 | \$762.48 | \$762.48 |
| 50 | \$661.77 | \$661.77 | \$696.13 | \$696.13 | \$866.80 | \$866.80 | \$711.25 | \$711.25 | \$875.30 | \$875.30 | \$917.79 | \$917.79 | \$849.81 | \$849.81 | \$798.24 | \$798.24 |
| 51 | \$691.04 | \$691.04 | \$726.92 | \$726.92 | \$905.15 | \$905.15 | \$742.71 | \$742.71 | \$914.02 | \$914.02 | \$958.39 | \$958.39 | \$887.40 | \$887.40 | \$833.55 | \$833.55 |
| 52 | \$723.28 | \$723.28 | \$760.83 | \$760.83 | \$947.37 | \$947.37 | \$777.36 | \$777.36 | \$956.66 | \$956.66 | \$1,003.10 | \$1,003.10 | \$928.79 | \$928.79 | \$872.43 | \$872.43 |
| 53 | \$755.88 | \$755.88 | \$795.13 | \$795.13 | \$990.08 | \$990.08 | \$812.40 | \$812.40 | \$999.78 | \$999.78 | \$1,048.32 | \$1,048.32 | \$970.66 | \$970.66 | \$911.76 | \$911.76 |
| 54 | \$791.08 | \$791.08 | \$832.16 | \$832.16 | \$1,036.18 | \$1,036.18 | \$850.24 | \$850.24 | \$1,046.34 | \$1,046.34 | \$1,097.14 | \$1,097.14 | \$1,015.87 | \$1,015.87 | \$954.22 | \$954.22 |
| 55 | \$826.28 | \$826.28 | \$869.19 | \$869.19 | \$1,082.29 | \$1,082.29 | \$888.07 | \$888.07 | \$1,092.90 | \$1,092.90 | \$1,145.96 | \$1,145.96 | \$1,061.07 | \$1,061.07 | \$996.68 | \$996.68 |
| 56 | \$864.45 | \$864.45 | \$909.34 | \$909.34 | \$1,132.28 | \$1,132.28 | \$929.09 | \$929.09 | \$1,143.38 | \$1,143.38 | \$1,198.89 | \$1,198.89 | \$1,110.08 | \$1,110.08 | \$1,042.72 | \$1,042.72 |
| 57 | \$902.98 | \$902.98 | \$949.87 | \$949.87 | \$1,182.76 | \$1,182.76 | \$970.51 | \$970.51 | \$1,194.35 | \$1,194.35 | \$1,252.33 | \$1,252.33 | \$1,159.56 | \$1,159.56 | \$1,089.20 | \$1,089.20 |
| 58 | \$944.11 | \$944.11 | \$993.14 | \$993.14 | \$1,236.63 | \$1,236.63 | \$1,014.71 | \$1,014.71 | \$1,248.75 | \$1,248.75 | \$1,309.37 | \$1,309.37 | \$1,212.38 | \$1,212.38 | \$1,138.81 | \$1,138.81 |
| 59 | \$984.49 | \$984.49 | \$1,014.58 | \$1,014.58 | \$1,263.32 | \$1,263.32 | \$1,036.61 | \$1,036.61 | \$1,275.71 | \$1,275.71 | \$1,337.63 | \$1,337.63 | \$1,238.55 | \$1,238.55 | \$1,163.39 | \$1,163.39 |
| 60 | \$1,005.62 | \$1,005.62 | \$1,057.84 | \$1,057.84 | \$1,317.19 | \$1,317.19 | \$1,080.82 | \$1,080.82 | \$1,330.11 | \$1,330.11 | \$1,394.67 | \$1,394.67 | \$1,291.37 | \$1,291.37 | \$1,213.00 | \$1,213.00 |
| 61 | \$1,041.19 | \$1,041.19 | \$1,095.26 | \$1,095.26 | \$1,363.78 | \$1,363.78 | \$1,119.05 | \$1,119.05 | \$1,377.15 | \$1,377.15 | \$1,444.01 | \$1,444.01 | \$1,337.04 | \$1,337.04 | \$1,255.91 | \$1,255.91 |
| 62 | \$1,064.53 | \$1,064.53 | \$1,119.81 | \$1,119.81 | \$1,394.36 | \$1,394.36 | \$1,144.14 | \$1,144.14 | \$1,408.03 | \$1,408.03 | \$1,476.38 | \$1,476.38 | \$1,367.02 | \$1,367.02 | \$1,284.07 | \$1,284.07 |
| 63 | \$1,093.81 | \$1,093.81 | \$1,150.61 | \$1,150.61 | \$1,432.70 | \$1,432.70 | \$1,175.60 | \$1,175.60 | \$1,446.75 | \$1,446.75 | \$1,516.98 | \$1,516.98 | \$1,404.61 | \$1,404.61 | \$1,319.37 | \$1,319.37 |
| 64+ | \$1,111.22 | \$1,111.22 | \$1,168.93 | \$1,168.93 | \$1,455.51 | \$1,455.51 | \$1,194.31 | \$1,194.31 | \$1,469.78 | \$1,469.78 | \$1,541.13 | \$1,541.13 | \$1,426.97 | \$1,426.97 | \$1,340.38 | \$1,340.38 |

**Aetna Life Insurance Company
Small Group
Plan Design Summary**

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

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **July 1, 2020**

Ending date of Rates: **September 30, 2020**

| HIOS Plan ID (On Exchange)=> | 33906PA0160001 | |
|-------------------------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33906PA0160001 | |
| Plan Marketing Name => | Aetna Silver OAEPO 6000 80% | |
| Form # => | | | | | | | | | | | | | | | | |
| Rating Area => | Rating Area 1 | | Rating Area 2 | | Rating Area 3 | | Rating Area 5 | | Rating Area 6 | | Rating Area 7 | | Rating Area 8 | | Rating Area 9 | |
| Network => | PAS002 | |
| Metal => | Silver | |
| Deductible => | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | |
| Coinurance => | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | |
| Copays => | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | |
| OOP Maximum => | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | |
| Pediatric Dental (Yes/No) => | Yes | |
| Age Band | Non-Tobacco | Tobacco |
| 0 - 14 | \$291.96 | \$291.96 | \$307.12 | \$307.12 | \$382.42 | \$382.42 | \$313.79 | \$313.79 | \$386.17 | \$386.17 | \$404.92 | \$404.92 | \$374.92 | \$374.92 | \$352.17 | \$352.17 |
| 15 | \$317.91 | \$317.91 | \$334.42 | \$334.42 | \$416.41 | \$416.41 | \$341.69 | \$341.69 | \$420.50 | \$420.50 | \$440.91 | \$440.91 | \$408.25 | \$408.25 | \$383.48 | \$383.48 |
| 16 | \$327.84 | \$327.84 | \$344.86 | \$344.86 | \$429.41 | \$429.41 | \$352.35 | \$352.35 | \$433.62 | \$433.62 | \$454.67 | \$454.67 | \$420.99 | \$420.99 | \$395.44 | \$395.44 |
| 17 | \$337.76 | \$337.76 | \$355.30 | \$355.30 | \$442.41 | \$442.41 | \$363.02 | \$363.02 | \$446.75 | \$446.75 | \$468.43 | \$468.43 | \$433.73 | \$433.73 | \$407.41 | \$407.41 |
| 18 | \$348.45 | \$348.45 | \$366.54 | \$366.54 | \$456.41 | \$456.41 | \$374.50 | \$374.50 | \$460.88 | \$460.88 | \$483.25 | \$483.25 | \$447.46 | \$447.46 | \$420.30 | \$420.30 |
| 19 | \$359.13 | \$359.13 | \$377.78 | \$377.78 | \$470.40 | \$470.40 | \$385.99 | \$385.99 | \$475.01 | \$475.01 | \$498.07 | \$498.07 | \$461.18 | \$461.18 | \$433.19 | \$433.19 |
| 20 | \$370.20 | \$370.20 | \$389.42 | \$389.42 | \$484.90 | \$484.90 | \$397.88 | \$397.88 | \$489.65 | \$489.65 | \$513.42 | \$513.42 | \$475.39 | \$475.39 | \$446.54 | \$446.54 |
| 21 | \$381.65 | \$381.65 | \$401.47 | \$401.47 | \$499.90 | \$499.90 | \$410.19 | \$410.19 | \$504.80 | \$504.80 | \$529.30 | \$529.30 | \$490.09 | \$490.09 | \$460.35 | \$460.35 |
| 22 | \$381.65 | \$381.65 | \$401.47 | \$401.47 | \$499.90 | \$499.90 | \$410.19 | \$410.19 | \$504.80 | \$504.80 | \$529.30 | \$529.30 | \$490.09 | \$490.09 | \$460.35 | \$460.35 |
| 23 | \$381.65 | \$381.65 | \$401.47 | \$401.47 | \$499.90 | \$499.90 | \$410.19 | \$410.19 | \$504.80 | \$504.80 | \$529.30 | \$529.30 | \$490.09 | \$490.09 | \$460.35 | \$460.35 |
| 24 | \$381.65 | \$381.65 | \$401.47 | \$401.47 | \$499.90 | \$499.90 | \$410.19 | \$410.19 | \$504.80 | \$504.80 | \$529.30 | \$529.30 | \$490.09 | \$490.09 | \$460.35 | \$460.35 |
| 25 | \$383.18 | \$383.18 | \$403.07 | \$403.07 | \$501.90 | \$501.90 | \$411.83 | \$411.83 | \$506.82 | \$506.82 | \$531.42 | \$531.42 | \$492.06 | \$492.06 | \$462.20 | \$462.20 |
| 26 | \$390.81 | \$390.81 | \$411.10 | \$411.10 | \$511.89 | \$511.89 | \$420.03 | \$420.03 | \$516.91 | \$516.91 | \$542.01 | \$542.01 | \$501.86 | \$501.86 | \$471.40 | \$471.40 |
| 27 | \$399.97 | \$399.97 | \$420.74 | \$420.74 | \$523.89 | \$523.89 | \$429.88 | \$429.88 | \$529.03 | \$529.03 | \$554.71 | \$554.71 | \$513.62 | \$513.62 | \$482.45 | \$482.45 |
| 28 | \$414.85 | \$414.85 | \$436.40 | \$436.40 | \$543.39 | \$543.39 | \$445.87 | \$445.87 | \$548.71 | \$548.71 | \$575.35 | \$575.35 | \$532.73 | \$532.73 | \$500.41 | \$500.41 |
| 29 | \$427.07 | \$427.07 | \$449.24 | \$449.24 | \$559.38 | \$559.38 | \$459.00 | \$459.00 | \$564.87 | \$564.87 | \$592.29 | \$592.29 | \$548.42 | \$548.42 | \$515.14 | \$515.14 |
| 30 | \$433.17 | \$433.17 | \$455.67 | \$455.67 | \$567.38 | \$567.38 | \$465.56 | \$465.56 | \$572.95 | \$572.95 | \$600.76 | \$600.76 | \$556.26 | \$556.26 | \$522.50 | \$522.50 |
| 31 | \$442.33 | \$442.33 | \$465.30 | \$465.30 | \$579.38 | \$579.38 | \$475.41 | \$475.41 | \$585.06 | \$585.06 | \$613.46 | \$613.46 | \$568.02 | \$568.02 | \$533.55 | \$533.55 |
| 32 | \$451.49 | \$451.49 | \$474.94 | \$474.94 | \$591.38 | \$591.38 | \$485.25 | \$485.25 | \$597.18 | \$597.18 | \$626.16 | \$626.16 | \$579.78 | \$579.78 | \$544.60 | \$544.60 |
| 33 | \$457.22 | \$457.22 | \$480.96 | \$480.96 | \$598.88 | \$598.88 | \$491.41 | \$491.41 | \$604.75 | \$604.75 | \$634.10 | \$634.10 | \$587.13 | \$587.13 | \$551.51 | \$551.51 |
| 34 | \$463.32 | \$463.32 | \$487.38 | \$487.38 | \$606.87 | \$606.87 | \$497.97 | \$497.97 | \$612.82 | \$612.82 | \$642.57 | \$642.57 | \$594.97 | \$594.97 | \$558.87 | \$558.87 |
| 35 | \$466.38 | \$466.38 | \$490.59 | \$490.59 | \$610.87 | \$610.87 | \$501.25 | \$501.25 | \$616.86 | \$616.86 | \$646.81 | \$646.81 | \$598.90 | \$598.90 | \$562.55 | \$562.55 |
| 36 | \$469.43 | \$469.43 | \$493.81 | \$493.81 | \$614.87 | \$614.87 | \$504.53 | \$504.53 | \$620.90 | \$620.90 | \$651.04 | \$651.04 | \$602.82 | \$602.82 | \$566.24 | \$566.24 |
| 37 | \$472.48 | \$472.48 | \$497.02 | \$497.02 | \$618.87 | \$618.87 | \$507.81 | \$507.81 | \$624.94 | \$624.94 | \$655.28 | \$655.28 | \$606.74 | \$606.74 | \$569.92 | \$569.92 |
| 38 | \$475.54 | \$475.54 | \$500.23 | \$500.23 | \$622.87 | \$622.87 | \$511.09 | \$511.09 | \$628.98 | \$628.98 | \$659.51 | \$659.51 | \$610.66 | \$610.66 | \$573.60 | \$573.60 |
| 39 | \$481.64 | \$481.64 | \$506.65 | \$506.65 | \$630.87 | \$630.87 | \$517.66 | \$517.66 | \$637.05 | \$637.05 | \$667.98 | \$667.98 | \$618.50 | \$618.50 | \$580.97 | \$580.97 |
| 40 | \$487.75 | \$487.75 | \$513.08 | \$513.08 | \$638.87 | \$638.87 | \$524.22 | \$524.22 | \$645.13 | \$645.13 | \$676.45 | \$676.45 | \$626.34 | \$626.34 | \$588.33 | \$588.33 |
| 41 | \$496.91 | \$496.91 | \$522.71 | \$522.71 | \$650.87 | \$650.87 | \$534.07 | \$534.07 | \$657.25 | \$657.25 | \$689.15 | \$689.15 | \$638.10 | \$638.10 | \$599.38 | \$599.38 |
| 42 | \$505.69 | \$505.69 | \$531.95 | \$531.95 | \$662.36 | \$662.36 | \$543.50 | \$543.50 | \$668.86 | \$668.86 | \$701.33 | \$701.33 | \$649.38 | \$649.38 | \$609.97 | \$609.97 |
| 43 | \$517.90 | \$517.90 | \$544.79 | \$544.79 | \$678.36 | \$678.36 | \$556.63 | \$556.63 | \$685.01 | \$685.01 | \$718.26 | \$718.26 | \$665.06 | \$665.06 | \$624.70 | \$624.70 |
| 44 | \$533.16 | \$533.16 | \$560.85 | \$560.85 | \$698.36 | \$698.36 | \$573.03 | \$573.03 | \$705.20 | \$705.20 | \$739.44 | \$739.44 | \$684.66 | \$684.66 | \$643.12 | \$643.12 |
| 45 | \$551.10 | \$551.10 | \$579.72 | \$579.72 | \$721.85 | \$721.85 | \$592.31 | \$592.31 | \$728.93 | \$728.93 | \$764.31 | \$764.31 | \$707.70 | \$707.70 | \$664.75 | \$664.75 |
| 46 | \$572.47 | \$572.47 | \$602.20 | \$602.20 | \$749.84 | \$749.84 | \$615.28 | \$615.28 | \$757.20 | \$757.20 | \$793.95 | \$793.95 | \$735.14 | \$735.14 | \$690.53 | \$690.53 |
| 47 | \$596.52 | \$596.52 | \$627.50 | \$627.50 | \$781.34 | \$781.34 | \$641.12 | \$641.12 | \$789.00 | \$789.00 | \$827.30 | \$827.30 | \$766.02 | \$766.02 | \$719.53 | \$719.53 |
| 48 | \$624.00 | \$624.00 | \$656.40 | \$656.40 | \$817.33 | \$817.33 | \$670.66 | \$670.66 | \$825.34 | \$825.34 | \$865.41 | \$865.41 | \$801.30 | \$801.30 | \$752.68 | \$752.68 |
| 49 | \$651.09 | \$651.09 | \$684.91 | \$684.91 | \$852.82 | \$852.82 | \$699.78 | \$699.78 | \$861.18 | \$861.18 | \$902.99 | \$902.99 | \$836.10 | \$836.10 | \$785.37 | \$785.37 |
| 50 | \$681.63 | \$681.63 | \$717.02 | \$717.02 | \$892.82 | \$892.82 | \$732.60 | \$732.60 | \$901.57 | \$901.57 | \$945.33 | \$945.33 | \$875.31 | \$875.31 | \$822.19 | \$822.19 |
| 51 | \$711.78 | \$711.78 | \$748.74 | \$748.74 | \$932.31 | \$932.31 | \$765.00 | \$765.00 | \$941.45 | \$941.45 | \$987.15 | \$987.15 | \$914.03 | \$914.03 | \$858.56 | \$858.56 |
| 52 | \$744.98 | \$744.98 | \$783.67 | \$783.67 | \$975.80 | \$975.80 | \$800.69 | \$800.69 | \$985.36 | \$985.36 | \$1,033.20 | \$1,033.20 | \$956.66 | \$956.66 | \$898.61 | \$898.61 |
| 53 | \$778.56 | \$778.56 | \$819.00 | \$819.00 | \$1,019.79 | \$1,019.79 | \$836.78 | \$836.78 | \$1,029.79 | \$1,029.79 | \$1,079.78 | \$1,079.78 | \$999.79 | \$999.79 | \$939.12 | \$939.12 |
| 54 | \$814.82 | \$814.82 | \$857.14 | \$857.14 | \$1,067.28 | \$1,067.28 | \$875.75 | \$875.75 | \$1,077.74 | \$1,077.74 | \$1,130.06 | \$1,130.06 | \$1,046.35 | \$1,046.35 | \$982.86 | \$982.86 |
| 55 | \$851.08 | \$851.08 | \$895.27 | \$895.27 | \$1,114.77 | \$1,114.77 | \$914.72 | \$914.72 | \$1,125.70 | \$1,125.70 | \$1,180.34 | \$1,180.34 | \$1,092.91 | \$1,092.91 | \$1,026.59 | \$1,026.59 |
| 56 | \$890.39 | \$890.39 | \$936.63 | \$936.63 | \$1,166.26 | \$1,166.26 | \$956.97 | \$956.97 | \$1,177.69 | \$1,177.69 | \$1,234.86 | \$1,234.86 | \$1,143.39 | \$1,143.39 | \$1,074.01 | \$1,074.01 |
| 57 | \$930.08 | \$930.08 | \$978.38 | \$978.38 | \$1,218.25 | \$1,218.25 | \$999.63 | \$999.63 | \$1,230.19 | \$1,230.19 | \$1,289.91 | \$1,289.91 | \$1,194.36 | \$1,194.36 | \$1,121.88 | \$1,121.88 |
| 58 | \$972.44 | \$972.44 | \$1,022.94 | \$1,022.94 | \$1,273.74 | \$1,273.74 | \$1,045.16 | \$1,045.16 | \$1,286.22 | \$1,286.22 | \$1,348.66 | \$1,348.66 | \$1,248.76 | \$1,248.76 | \$1,172.98 | \$1,172.98 |
| 59 | \$993.43 | \$993.43 | \$1,045.02 | \$1,045.02 | \$1,301.23 | \$1,301.23 | \$1,067.72 | \$1,067.72 | \$1,313.99 | \$1,313.99 | \$1,377.77 | \$1,377.77 | \$1,275.72 | \$1,275.72 | \$1,198.30 | \$1,198.30 |
| 60 | \$1,035.80 | \$1,035.80 | \$1,089.59 | \$1,089.59 | \$1,356.72 | \$1,356.72 | \$1,113.25 | \$1,113.25 | \$1,370.02 | \$1,370.02 | \$1,436.53 | \$1,436.53 | \$1,330.12 | \$1,330.12 | \$1,249.40 | \$1,249.40 |
| 61 | \$1,072.44 | \$1,072.44 | \$1,128.13 | \$1,128.13 | \$1,404.71 | \$1,404.71 | \$1,152.63 | \$1,152.63 | \$1,418.48 | \$1,418.48 | \$1,487.34 | \$1,487.34 | \$1,377.17 | \$1,377.17 | \$1,293.60 | \$1,293.60 |
| 62 | \$1,096.48 | \$1,096.48 | \$1,153.42 | \$1,153.42 | \$1,436.20 | \$1,436.20 | \$1,178.47 | \$1,178.47 | \$1,450.28 | \$1,450.28 | \$1,520.69 | \$1,520.69 | \$1,408.04 | \$1,408.04 | \$1,322.60 | \$1,322.60 |
| 63 | \$1,126.63 | \$1,126.63 | \$1,185.13 | \$1,185.13 | \$1,475.69 | \$1,475.69 | \$1,210.88 | \$1,210.88 | \$1,490.16 | \$1,490.16 | \$1,562.50 | \$1,562.50 | \$1,446.76 | \$1,446.76 | \$1,358.97 | \$1,358.97 |
| 64+ | \$1,144.57 | \$1,144.57 | \$1,204.00 | \$1,204.00 | \$1,499.19 | \$1,499.19 | \$1,230.15 | \$1,230.15 | \$1,513.89 | \$1,513.89 | \$1,587.38 | \$1,587.38 | \$1,469.79 | \$1,469.79 | \$1,380.60 | \$1,380.60 |

**Aetna Life Insurance Company
Small Group
Plan Design Summary**

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

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **October 1, 2020**

Ending date of Rates: **December 31, 2020**

| HIOS Plan ID (On Exchange)=> | 33906PA0160001 | |
|-------------------------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 33906PA0160001 | |
| Plan Marketing Name => | Aetna Silver OAEPO 6000 80% | |
| Form # => | | | | | | | | | | | | | | | | |
| Rating Area => | Rating Area 1 | | Rating Area 2 | | Rating Area 3 | | Rating Area 5 | | Rating Area 6 | | Rating Area 7 | | Rating Area 8 | | Rating Area 9 | |
| Network => | PAS002 | |
| Metal => | Silver | |
| Deductible => | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | | \$6,000/\$12,000 | |
| Coinurance => | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | | 20% | |
| Copays => | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | | \$30/\$75 | |
| OOP Maximum => | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | | \$8,150/\$16,300 | |
| Pediatric Dental (Yes/No) => | Yes | |
| Age Band | Non-Tobacco | Tobacco |
| 0 - 14 | \$300.72 | \$300.72 | \$316.34 | \$316.34 | \$393.90 | \$393.90 | \$323.21 | \$323.21 | \$397.76 | \$397.76 | \$417.07 | \$417.07 | \$386.17 | \$386.17 | \$362.74 | \$362.74 |
| 15 | \$327.45 | \$327.45 | \$344.46 | \$344.46 | \$428.91 | \$428.91 | \$351.94 | \$351.94 | \$433.11 | \$433.11 | \$454.14 | \$454.14 | \$420.50 | \$420.50 | \$394.98 | \$394.98 |
| 16 | \$337.67 | \$337.67 | \$355.21 | \$355.21 | \$442.30 | \$442.30 | \$362.93 | \$362.93 | \$446.63 | \$446.63 | \$468.31 | \$468.31 | \$433.62 | \$433.62 | \$407.31 | \$407.31 |
| 17 | \$347.90 | \$347.90 | \$365.96 | \$365.96 | \$455.68 | \$455.68 | \$373.91 | \$373.91 | \$460.15 | \$460.15 | \$482.49 | \$482.49 | \$446.75 | \$446.75 | \$419.64 | \$419.64 |
| 18 | \$358.90 | \$358.90 | \$377.54 | \$377.54 | \$470.10 | \$470.10 | \$385.74 | \$385.74 | \$474.71 | \$474.71 | \$497.75 | \$497.75 | \$460.88 | \$460.88 | \$432.92 | \$432.92 |
| 19 | \$369.91 | \$369.91 | \$389.12 | \$389.12 | \$484.52 | \$484.52 | \$397.57 | \$397.57 | \$489.27 | \$489.27 | \$513.02 | \$513.02 | \$475.02 | \$475.02 | \$446.19 | \$446.19 |
| 20 | \$381.31 | \$381.31 | \$401.11 | \$401.11 | \$499.45 | \$499.45 | \$409.82 | \$409.82 | \$504.35 | \$504.35 | \$528.83 | \$528.83 | \$489.66 | \$489.66 | \$459.94 | \$459.94 |
| 21 | \$393.10 | \$393.10 | \$413.52 | \$413.52 | \$514.90 | \$514.90 | \$422.50 | \$422.50 | \$519.95 | \$519.95 | \$545.19 | \$545.19 | \$504.80 | \$504.80 | \$474.17 | \$474.17 |
| 22 | \$393.10 | \$393.10 | \$413.52 | \$413.52 | \$514.90 | \$514.90 | \$422.50 | \$422.50 | \$519.95 | \$519.95 | \$545.19 | \$545.19 | \$504.80 | \$504.80 | \$474.17 | \$474.17 |
| 23 | \$393.10 | \$393.10 | \$413.52 | \$413.52 | \$514.90 | \$514.90 | \$422.50 | \$422.50 | \$519.95 | \$519.95 | \$545.19 | \$545.19 | \$504.80 | \$504.80 | \$474.17 | \$474.17 |
| 24 | \$393.10 | \$393.10 | \$413.52 | \$413.52 | \$514.90 | \$514.90 | \$422.50 | \$422.50 | \$519.95 | \$519.95 | \$545.19 | \$545.19 | \$504.80 | \$504.80 | \$474.17 | \$474.17 |
| 25 | \$394.67 | \$394.67 | \$415.17 | \$415.17 | \$516.96 | \$516.96 | \$424.19 | \$424.19 | \$522.03 | \$522.03 | \$547.37 | \$547.37 | \$506.82 | \$506.82 | \$476.07 | \$476.07 |
| 26 | \$402.54 | \$402.54 | \$423.44 | \$423.44 | \$527.26 | \$527.26 | \$432.64 | \$432.64 | \$532.42 | \$532.42 | \$558.27 | \$558.27 | \$516.92 | \$516.92 | \$485.55 | \$485.55 |
| 27 | \$411.97 | \$411.97 | \$433.26 | \$433.26 | \$539.61 | \$539.61 | \$442.78 | \$442.78 | \$544.90 | \$544.90 | \$571.35 | \$571.35 | \$529.03 | \$529.03 | \$496.93 | \$496.93 |
| 28 | \$427.30 | \$427.30 | \$449.49 | \$449.49 | \$559.69 | \$559.69 | \$459.25 | \$459.25 | \$565.18 | \$565.18 | \$592.62 | \$592.62 | \$548.72 | \$548.72 | \$515.42 | \$515.42 |
| 29 | \$439.88 | \$439.88 | \$462.72 | \$462.72 | \$576.17 | \$576.17 | \$472.77 | \$472.77 | \$581.82 | \$581.82 | \$610.06 | \$610.06 | \$564.87 | \$564.87 | \$530.60 | \$530.60 |
| 30 | \$446.17 | \$446.17 | \$469.34 | \$469.34 | \$584.41 | \$584.41 | \$479.53 | \$479.53 | \$590.14 | \$590.14 | \$618.79 | \$618.79 | \$572.95 | \$572.95 | \$538.18 | \$538.18 |
| 31 | \$455.61 | \$455.61 | \$479.26 | \$479.26 | \$596.77 | \$596.77 | \$489.67 | \$489.67 | \$602.62 | \$602.62 | \$631.87 | \$631.87 | \$585.06 | \$585.06 | \$549.56 | \$549.56 |
| 32 | \$465.04 | \$465.04 | \$489.19 | \$489.19 | \$609.12 | \$609.12 | \$499.81 | \$499.81 | \$615.10 | \$615.10 | \$644.95 | \$644.95 | \$597.18 | \$597.18 | \$560.94 | \$560.94 |
| 33 | \$470.94 | \$470.94 | \$495.39 | \$495.39 | \$616.85 | \$616.85 | \$506.15 | \$506.15 | \$622.89 | \$622.89 | \$653.13 | \$653.13 | \$604.75 | \$604.75 | \$568.05 | \$568.05 |
| 34 | \$477.23 | \$477.23 | \$502.01 | \$502.01 | \$625.09 | \$625.09 | \$512.91 | \$512.91 | \$631.21 | \$631.21 | \$661.86 | \$661.86 | \$612.83 | \$612.83 | \$575.64 | \$575.64 |
| 35 | \$480.37 | \$480.37 | \$505.32 | \$505.32 | \$629.20 | \$629.20 | \$516.29 | \$516.29 | \$635.37 | \$635.37 | \$666.22 | \$666.22 | \$616.87 | \$616.87 | \$579.43 | \$579.43 |
| 36 | \$483.52 | \$483.52 | \$508.62 | \$508.62 | \$633.32 | \$633.32 | \$519.67 | \$519.67 | \$639.53 | \$639.53 | \$670.58 | \$670.58 | \$620.91 | \$620.91 | \$583.23 | \$583.23 |
| 37 | \$486.66 | \$486.66 | \$511.93 | \$511.93 | \$637.44 | \$637.44 | \$523.05 | \$523.05 | \$643.69 | \$643.69 | \$674.94 | \$674.94 | \$624.94 | \$624.94 | \$587.02 | \$587.02 |
| 38 | \$489.81 | \$489.81 | \$515.24 | \$515.24 | \$641.56 | \$641.56 | \$526.43 | \$526.43 | \$647.85 | \$647.85 | \$679.30 | \$679.30 | \$628.98 | \$628.98 | \$590.81 | \$590.81 |
| 39 | \$496.09 | \$496.09 | \$521.86 | \$521.86 | \$649.80 | \$649.80 | \$533.19 | \$533.19 | \$656.17 | \$656.17 | \$688.02 | \$688.02 | \$637.06 | \$637.06 | \$598.40 | \$598.40 |
| 40 | \$502.38 | \$502.38 | \$528.47 | \$528.47 | \$658.04 | \$658.04 | \$539.95 | \$539.95 | \$664.49 | \$664.49 | \$696.75 | \$696.75 | \$645.14 | \$645.14 | \$605.99 | \$605.99 |
| 41 | \$511.82 | \$511.82 | \$538.40 | \$538.40 | \$670.40 | \$670.40 | \$550.09 | \$550.09 | \$676.97 | \$676.97 | \$709.83 | \$709.83 | \$657.25 | \$657.25 | \$617.37 | \$617.37 |
| 42 | \$520.86 | \$520.86 | \$547.91 | \$547.91 | \$682.24 | \$682.24 | \$559.81 | \$559.81 | \$688.93 | \$688.93 | \$722.37 | \$722.37 | \$668.86 | \$668.86 | \$628.27 | \$628.27 |
| 43 | \$533.44 | \$533.44 | \$561.14 | \$561.14 | \$698.72 | \$698.72 | \$573.33 | \$573.33 | \$705.57 | \$705.57 | \$739.82 | \$739.82 | \$685.02 | \$685.02 | \$643.45 | \$643.45 |
| 44 | \$549.16 | \$549.16 | \$577.68 | \$577.68 | \$719.31 | \$719.31 | \$590.23 | \$590.23 | \$726.26 | \$726.26 | \$761.62 | \$761.62 | \$705.21 | \$705.21 | \$662.41 | \$662.41 |
| 45 | \$567.64 | \$567.64 | \$597.12 | \$597.12 | \$743.51 | \$743.51 | \$610.09 | \$610.09 | \$750.80 | \$750.80 | \$787.25 | \$787.25 | \$728.93 | \$728.93 | \$684.70 | \$684.70 |
| 46 | \$589.65 | \$589.65 | \$620.27 | \$620.27 | \$772.35 | \$772.35 | \$633.75 | \$633.75 | \$779.92 | \$779.92 | \$817.78 | \$817.78 | \$757.20 | \$757.20 | \$711.25 | \$711.25 |
| 47 | \$614.42 | \$614.42 | \$646.33 | \$646.33 | \$804.78 | \$804.78 | \$660.36 | \$660.36 | \$812.67 | \$812.67 | \$852.13 | \$852.13 | \$789.00 | \$789.00 | \$741.13 | \$741.13 |
| 48 | \$642.72 | \$642.72 | \$676.10 | \$676.10 | \$841.86 | \$841.86 | \$690.78 | \$690.78 | \$850.11 | \$850.11 | \$891.38 | \$891.38 | \$825.35 | \$825.35 | \$775.27 | \$775.27 |
| 49 | \$670.63 | \$670.63 | \$705.46 | \$705.46 | \$878.42 | \$878.42 | \$720.78 | \$720.78 | \$887.03 | \$887.03 | \$930.09 | \$930.09 | \$861.19 | \$861.19 | \$808.93 | \$808.93 |
| 50 | \$702.08 | \$702.08 | \$738.54 | \$738.54 | \$919.61 | \$919.61 | \$754.58 | \$754.58 | \$928.62 | \$928.62 | \$973.70 | \$973.70 | \$901.58 | \$901.58 | \$846.87 | \$846.87 |
| 51 | \$733.14 | \$733.14 | \$771.21 | \$771.21 | \$960.28 | \$960.28 | \$787.96 | \$787.96 | \$969.70 | \$969.70 | \$1,016.77 | \$1,016.77 | \$941.45 | \$941.45 | \$884.33 | \$884.33 |
| 52 | \$767.34 | \$767.34 | \$807.18 | \$807.18 | \$1,005.08 | \$1,005.08 | \$824.71 | \$824.71 | \$1,014.93 | \$1,014.93 | \$1,064.20 | \$1,064.20 | \$985.37 | \$985.37 | \$925.58 | \$925.58 |
| 53 | \$801.93 | \$801.93 | \$843.57 | \$843.57 | \$1,050.39 | \$1,050.39 | \$861.89 | \$861.89 | \$1,060.69 | \$1,060.69 | \$1,112.18 | \$1,112.18 | \$1,029.79 | \$1,029.79 | \$967.30 | \$967.30 |
| 54 | \$839.27 | \$839.27 | \$882.86 | \$882.86 | \$1,099.31 | \$1,099.31 | \$902.03 | \$902.03 | \$1,110.08 | \$1,110.08 | \$1,163.97 | \$1,163.97 | \$1,077.75 | \$1,077.75 | \$1,012.35 | \$1,012.35 |
| 55 | \$876.62 | \$876.62 | \$922.14 | \$922.14 | \$1,148.22 | \$1,148.22 | \$942.17 | \$942.17 | \$1,159.48 | \$1,159.48 | \$1,215.76 | \$1,215.76 | \$1,125.71 | \$1,125.71 | \$1,057.40 | \$1,057.40 |
| 56 | \$917.11 | \$917.11 | \$964.73 | \$964.73 | \$1,201.26 | \$1,201.26 | \$985.69 | \$985.69 | \$1,213.03 | \$1,213.03 | \$1,271.92 | \$1,271.92 | \$1,177.70 | \$1,177.70 | \$1,106.24 | \$1,106.24 |
| 57 | \$957.99 | \$957.99 | \$1,007.74 | \$1,007.74 | \$1,254.81 | \$1,254.81 | \$1,029.63 | \$1,029.63 | \$1,267.11 | \$1,267.11 | \$1,328.62 | \$1,328.62 | \$1,230.20 | \$1,230.20 | \$1,155.55 | \$1,155.55 |
| 58 | \$1,001.62 | \$1,001.62 | \$1,053.64 | \$1,053.64 | \$1,311.96 | \$1,311.96 | \$1,076.52 | \$1,076.52 | \$1,324.82 | \$1,324.82 | \$1,389.13 | \$1,389.13 | \$1,286.23 | \$1,286.23 | \$1,208.18 | \$1,208.18 |
| 59 | \$1,023.24 | \$1,023.24 | \$1,076.38 | \$1,076.38 | \$1,340.28 | \$1,340.28 | \$1,099.76 | \$1,099.76 | \$1,353.42 | \$1,353.42 | \$1,419.12 | \$1,419.12 | \$1,314.00 | \$1,314.00 | \$1,234.26 | \$1,234.26 |
| 60 | \$1,066.88 | \$1,066.88 | \$1,122.28 | \$1,122.28 | \$1,397.43 | \$1,397.43 | \$1,146.66 | \$1,146.66 | \$1,411.13 | \$1,411.13 | \$1,479.63 | \$1,479.63 | \$1,370.03 | \$1,370.03 | \$1,286.89 | \$1,286.89 |
| 61 | \$1,104.62 | \$1,104.62 | \$1,161.98 | \$1,161.98 | \$1,446.86 | \$1,446.86 | \$1,187.22 | \$1,187.22 | \$1,461.05 | \$1,461.05 | \$1,531.97 | \$1,531.97 | \$1,418.49 | \$1,418.49 | \$1,332.42 | \$1,332.42 |
| 62 | \$1,129.38 | \$1,129.38 | \$1,188.03 | \$1,188.03 | \$1,479.30 | \$1,479.30 | \$1,213.83 | \$1,213.83 | \$1,493.80 | \$1,493.80 | \$1,566.32 | \$1,566.32 | \$1,450.29 | \$1,450.29 | \$1,362.29 | \$1,362.29 |
| 63 | \$1,160.44 | \$1,160.44 | \$1,220.70 | \$1,220.70 | \$1,519.98 | \$1,519.98 | \$1,247.21 | \$1,247.21 | \$1,534.88 | \$1,534.88 | \$1,609.39 | \$1,609.39 | \$1,490.17 | \$1,490.17 | \$1,399.75 | \$1,399.75 |
| 64+ | \$1,178.91 | \$1,178.91 | \$1,240.13 | \$1,240.13 | \$1,544.18 | \$1,544.18 | \$1,267.07 | \$1,267.07 | \$1,559.32 | \$1,559.32 | \$1,635.01 | \$1,635.01 | \$1,513.90 | \$1,513.90 | \$1,422.03 | \$1,422.03 |

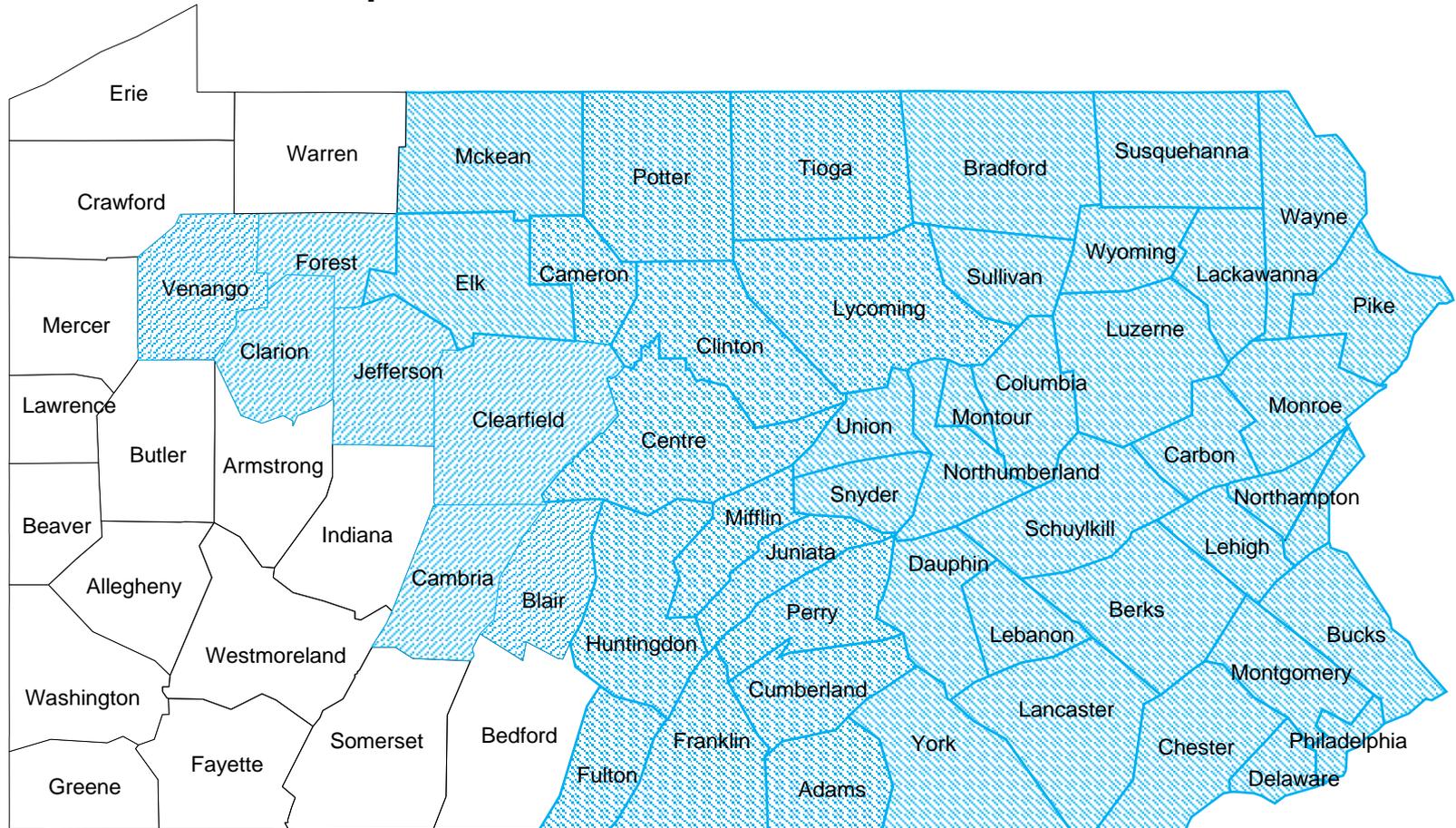
**Aetna Life Insurance Company
Small Group
Plan Design Summary**

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

01/01/2020 Service Area

Issuer: Aetna Life Insurance Company

Market: Small Group



Key (*modify as needed*)

 : 2020 on-exchange service area

 : 2020 off-exchange only service area



June 25, 2019

Mrs. Cherri Sanders-Jones
Insurance Department
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131899741

Dear Mrs. Cherri Sanders-Jones:

1. Please modify the cover letter to include the rate history information for January 1, 2019.
The cover letter has been modified to include the rate history information for January 1, 2019.
2. Please confirm that the Tables in the 'I Data' tab is populated with unadjusted data specific to the AHASPA small group market for ACA-compliant plans only.
The Tables in the 'I Data' tab are populated with unadjusted data specific to the ALIC small group market for ACA-compliant plans and transitional plans.
3. Please clarify the data source and markets used in populating the 'I.b.Manual' Tab.
The 'I.b.Manual' Tab is populated with unadjusted data specific to the small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities combined.
4. Page 3 of the PA AM indicates that, "the small group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend."
 - a. Please provide the unadjusted base period incurred claims data
Please see table 4b on the 'I.b. Manual Data' tab of the PA AM exhibits file for the unadjusted base period incurred claims data for the manual rate.
 - b. Show each adjustment and justification for the adjustment.
The base period was reported unadjusted and the adjustments were made when projecting to the projection period. Please see the 'Response #4' tab in ALIC Objection Response Tables 1.xlsx for each adjustment. See tabs 'Response #4a' through 'Response #4d' for the justification of each adjustment
5. The updated URR instructions require quantitative impact of rate increase drivers. Please indicate the quantitative impact of the drivers discussed on page 1 of the Part III Memorandum.
Please see the 'Response #5' tab in ALIC Objection Response Tables 1.xlsx for the quantitative impact of rate increase drivers discussed on page 1 of the Part III Memorandum.
6. What was the proposed and approved rate increase for 2019?
The final proposed and approved rate increase for 2019 was 8.6%.



7. Please provide missing documentation for Exhibits 1-4, 7, 13 and E-2 in the file PA_SG_18939_Off_1Q2020_Exhibits_v1.xls.

Exhibits 3, 4, 7, and E-2 have been added to the file PA_SG_33906_Off_1Q2020_Exhibits_v2.xls. Exhibits 1, 2, and 13 are not referenced in the submission and have not been produced.

8. Please explain why the current enrollment in the URRT of 102 does not match the current enrollment in the PA exhibits of 186.

There was some incidental double counting due to a formula error and the PAAM Exhibits now match the figure in the URRT.

9. Please provide the quarterly rate impact.

The quarterly rate impact comes from trend, at a rate of 3.0%, quarter-over-quarter.

10. Please provide information on the leverage trend component of the 2020-2021 trend rate development from the Trend Tie Out worksheet. What is the leverage factor assumed by medical cost component?

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

Allowed Trend = 10.0%

Average Deductible = \$2,000

Lookup From Deductible Leveraging Table for \$2,000 = 1.15

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

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

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

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

The leveraging factor assumed by medical cost component is:

| Service Type | Leveraging |
|---------------------|-------------------|
| Facility Inpatient | 1.2% |
| Facility Outpatient | 1.6% |
| Physician | 1.1% |
| Capitation | 0.0% |
| Pharmacy | 1.5% |

11. Please explain why the annual trend of 12.55% for 2020 quarterly rates (3.0% per quarter) is much higher than the historical trend rates used for the manual and experience.

The annual paid trend used for quarterly rates is reflective of the following adjustments from the allowed trend used in the historical rate development: leveraging, explained in response #10, and the removal of induced utilization from the forward-looking trend.



12. Please provide documentation of the weights used in Table 3b of the PAAM, Medical Trend Components, and explain why these do not match the weights of the Experience Period Index Rate PMPM in the URRT.

Table 3b of the PAAM uses the paid % of expenses for the AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data that makes up the manual data. The weights of the Experience Period Index Rate PMPM in the URRT are the allowed % of expenses for ALIC small group ACA-compliant and transitional plans.

13. Please provide support for the completion factors included in table 4 of the PAAM. It seems the 2015 data is less complete than the 2016 data.

The 2017 periods were initially using what was submitted for the 2019 filing and was paid through February 2018. This has been revised to use data paid through February 2019, which is consistent with the 2018 experience period data paid-through date. The data in Table 4 also inadvertently excluded some experience and has been corrected. The completion factors have been updated as a result of this correction. Due to the limitations of our data system, we cannot provide the data prior to January 2017, paid through February 2019. Therefore, the 2016 periods were using what was submitted for the 2019 filing which was paid through February 2018. Additionally, there was a formula error on the 2017 data which has been corrected in Table 4b of the PAAM.

14. As a supplemental exhibit, please provide an exhibit similar to Table 4b populated with AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data only. Please ensure that this is raw unadjusted data. Also include the following monthly data

- a. The average age factor;
- b. The average geographic factor;
- c. The average tobacco factor;
- d. The average benefit factor; and
- e. The normalized average pmpm

Table 4b is populated with AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data only. Please see the 'Response #14' tab in ALIC Objection Response Tables 1.xlsx for the additional items requested in a-e. Due to the limitations of our data system, we cannot provide the detail for a-e prior to January 2017. The average factors are based on the factors in place during the period indicated.

15. The 2019 coverage for AHASPA changed from PPO to OAEPO. How have you considered this coverage change in developing the rates?

- a. Please discuss the impact you believe this change, from coverage of out-of-network benefits to in-network coverage only, will have on the claims.

The change from PPO to OAEPO was accounted for in 2019 pricing development. We expect the shift resulted in a small claims decrease.

16. Please explain why the ultimate incurred claims in Table 2 of the PAAM, \$4,149,828, does not match the ultimate incurred claims in Table 4 of the PAAM, \$3,999,006 or the incurred claims in the experience period on the URRT, \$4,026,470.

The \$3,999,006 was the total from data paid through January 2019 and has been updated to reflect the correct total from data paid through February 2019 of \$4,026,470. The \$4,149,828 inadvertently excluded Rx rebates. \$4,026,470 includes Rx rebates. All three figures have been corrected and now reflect \$4,026,470. Cell D9 on the 'I.b. Manual Data' tab has been corrected in the same manner to include Rx rebates.



17. Please explain the discrepancy between the premium reported on Worksheet 1 of the URRT (\$5,228,196) and Table 2 of the PAAM (\$5,228,196) and Table 4 of the PAAM (\$5,226,305 million)? *Like the issue in question #16, Table 4 was using the total from data paid through January 2019 and has been updated to reflect the correct total from data paid through February 2019. Both figures now reflect \$5,228,196.*

18. For calendar years 2016, 2017 and 2018, please provide the actual unit cost and utilization trends by benefit category.

Please see the 'Response #18' tab in ALIC Objection Response Tables 1.xlsx for the actual unit cost and utilization trends by benefit category.

19. Table 2 includes capitation payments. Are capitations expected for the rating period? Please list the services that are capitated and the expected 2020 pmpms.

We have a small number of lab and mental health providers that were paid on a capitated basis in the experience. Any capitation that remains in place for 2020 is expected to be minimal.

20. Please explain why the utilization trend applied to the Facility Outpatient and Physician benefit categories are so much higher than for Facility Inpatient and Pharmacy.

Utilization trends reflect the best estimate of our medical economics unit to project service patterns going forward. In addition, the difference reflects the expectation that more services in the future will be performed in an outpatient or a physician setting than an inpatient setting compared to historical patterns.

21. Page 3 of the Part III Memorandum indicates Exhibit 3 discusses the assumptions to project morbidity, however, we cannot find that exhibit. The Exhibits workbook begins at exhibit 5. Also, the PA Actuarial Memorandum only indicates an 8% morbidity adjustment while the URRT shows 21.6%. Please direct us to or provide narrative and quantitative support for the 21.6% morbidity adjustment applied to the experience and quantitative support for the 8% applied to the manual rate.

Please see the 'Response #4a' tab in ALIC Objection Response Tables 1.xlsx for the assumptions to project morbidity. Cell C25 illustrates the 21.6% morbidity adjustment applied to the base experience and cell C47 illustrates the 8% morbidity adjustment applied to the manual experience. The difference between the two calculations are the starting risk scores. The URRT reflects the adjustment corresponding to the base experience and the PAAM reflects the adjustment corresponding to the manual experience.

22. Please provide the mix of the underwritten Transitional policies and the community rated policies in the manual.

There are no underwritten Transitional policies in the manual. The manual consists of all community rated policies.

a. Also, provide information on the assumed morbidity adjustment factors by duration for the transitional policies and the documentation of the projection of the 1.08 for the morbidity change to 2020.

Please see the 'Response #4a' tab in ALIC Objection Response Tables 1.xlsx for the assumptions to project morbidity.

b. Clarify the source of the data (market, entity, state, etc.)



The manual consists of data specific to the Pennsylvania small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities.

23. Please provide quantitative support of the 4.1% demographic adjustment applied to the experience period and the 3.1% applied to the manual rate.

Please see the 'Response #23' tab in ALIC Objection Response Tables 1.xlsx, row 13 for the support of the 4.1% demographic adjustment applied to the base experience and the 3.1% demographic adjustment applied to the manual rate and the demographic adjustment applied to the base experience.

a. What is the source data used in developing the demographic factor of 1.031?

The source data uses the manual experience which is specific to the small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities combined.

b. On page 5 you indicate that the change in the demographic factor of 1.031 is due to the changes in geographic factors, discussed in section 5B. Section 5B indicates no change in geographic factors. Please explain.

There was a change in geographic factors from 2018 to 2019. Since the experience period is 2018 which is then projected to 2020, there is an adjustment for the change in geographic factors that occurred. Section 5B indicates no change in geographic factors between 2019 and 2020.

24. The part III memorandum references plan design changes and support in Exhibit 4, which we cannot find. However, the URRT and the PAAM show no plan design changes. Please confirm there were no plan design changes or provide narrative and quantitative support.

There was a plan design change for the out-of-pocket maximum, changing from \$7,900 in 2019 to \$8,150 for 2020.

25. Regarding 'Other' adjustments, the URRT indicates -1.3%, while the PAAM shows -0.0% for network and -1.5% for Other. The Part III memorandum references exhibit 7, which we cannot find. Please provide narrative and quantitative support for all 'Other' adjustments applied to the experience AND manual data and explain why the URRT and PAAM adjustments are not consistent.

Please see the 'Response #4' tab, rows 24-31 in ALIC Objection Response Tables 1.xlsx, for the buildup of the -1.4% 'Other' adjustment on the PAAM. Removing the values from the induced demand column in Table 4 of the PAAM Exhibits has updated the 'Other' adjustments to match the -1.4%. The change in Other on the manual rate reflects the impact of pooling pharmacy claims. We pooled all pharmacy claims at an annual level of \$250k. This resulted in the removal of \$2,473,458 in claims and a pooling charge of \$74,379.

26. Please explain why the manual rate trend is different than the experience trend.

The service category weights vary between the manual rate trend and the experience trend. In attrition, the manual rate trend also includes induced utilization, whereas the experience trend does not.

27. Please explain why the projected paid to allowed ratio in Exhibit 9 (and the PA AM Table 10) of 83% is so much higher than the plans 71% AV. We note the prior filing included a 73% paid-to-allowed factor. The projected paid to allowed ratio is higher than the AV because historically we pay more than the AV calculator says. The projected paid to allowed ratio is higher in this filing than the 2019 filing because it represents a more accurate expectation based on our experience. In the 2019 filing we were estimating changes to our paid to allowed ratio due to significant changes in plans offered between experience and



projected. In the 2020 filing we have one plan, mostly consistent with the projection so there is a less significant change between the experience and projection.

28. Please explain why Wakely data was used instead of PA's estimate of 2018 risk adjustment. *In conjunction with the pooling of pharmacy claims mentioned in response #25, we felt it was necessary to look at multiple views of risk adjustment in the rate development process. As the decision was made to mitigate the impact of high pharmacy claims on the overall projected rate, the Wakely data seemed the most reasonable as a balance between full recognition of the risk adjustment impact and no recognition for the high claim pharmacy members.*

29. The projected risk adjustment on the PAAM of -\$1.43 PMPM divided by the paid-to-allowed ratio of 0.828 results in -\$1.73 PMPM, while the URRT shows -\$1.65 PMPM. Please explain this discrepancy. *The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2020). Please see the 'Response #29' tab in ALIC Objection Response Tables 1.xlsx, row 13 for the buildup of both the -\$1.65 and -\$1.73. Please also see the new buildups based on the updated rates, revised for the profit reduction.*

30. The projected incurred claims on WS2 of the URRT are \$577.31. Subtracting the \$1.43 risk adjustment payment (on a paid basis from the PAAM) equals \$575.88. However the loss ratio exhibit 11 indicates \$575.15. Please explain this discrepancy. *The \$575.15 on Exhibit 11 is based on the projected incurred claims of \$577.31, adjusted for the risk adjustment transfer of -\$0.61 before fees. We then adjust for the high-risk pool recoveries and high-risk pool premium which is displayed on Exhibit 11. Please see the 'Response #30' tab in ALIC Objection Response Tables 1.xlsx for this buildup. Please also see the new buildups based on the updated rates, revised for the profit reduction.*

31. Please explain why the taxes and fees in Exhibit 10, \$32.21 PMPM differ from the \$35.73 for taxes and fees that were applied in the MLR calculation in Exhibit 11. *In Exhibit 11's 'Taxes and Fees' we included a high-risk pool premium of \$3.52. This value can be seen in cell B11 on the 'Response #30' tab in ALIC Objection Response Tables 1.xlsx. The revised value is \$3.41.*

32. Please provide quantitative support for and show the development of the HIF for this entity. Also provide the actual paid HIT fees on a pmpm and percent of premium for calendar years 2018 and 2016. *As HIT is paid at an enterprise level, any attempt to show on a pmpm or percent of premium basis will be highly dependent on the membership and premium that are considered. The development of the 2.6% load for HIF is outlined below.*

The Health Insurer Fee (HIF) pricing factor is developed based primarily on estimates of Aetna's (a CVS Health Company) premiums in relation to the entire market. The actual premium amounts can fluctuate from the initial estimates, and this uncertainty at the time of pricing represents a risk to Aetna.

- The latest market premium figure we have is \$713.0B that the IRS published in August 2018. This represents the market as of 2017, and it was used to determine the 2018 HIF allocation.*
- The 2018 HIF Market premium data will not be available, since there is no HIF filing in 2019 (Form 8963) due to 2019 HIF suspension.*



- *HIF was suspended again for one year, in calendar year 2019. Prior one year suspension was in calendar year 2017.*
- *HIF liability is scheduled to return in 2020.*
- *The 2018 Industry-wide HIF liability was \$14.3 billion*
- *Unlike in prior years, the 2020 industry-wide HIF liability to be collected is not determined at this point. It will be allocated to insurers based on their 2019 market share.*
- *For the 2018 HIF, Aetna's HIF expense rate was 2.0% before gross up for taxes.*
- *The HIF assessment is paid with after-tax dollars. Each company has its own tax rate, Aetna's tax rate is approximately 23% when factoring in federal and state level taxes. This generates a gross up factor of 1.30 (1/1-.23).*
- *Applying this gross up factor to the HIF expense rate we get 2.60% calculated as a premium load.*
- *This 2.60% factor may be modified based on projected industry growth, as well as Aetna's projected growth and expected market share. These factors are not currently known with certainty and, as such, represent pricing risk to Aetna.*

33. PA will allow a maximum profit of 2.00%. Please lower the profit and update all materials. *The AFIT profit has been lowered to 2.00% and all materials have been updated.*

34. Please explain the projected decrease in membership.

The projected membership is based on the interim membership, for which we have two months of data. To estimate the projected membership for 2020, we assume similar enrollment through the remaining months of 2019 and that the 2020 enrollment will be similar to that in 2019. We would also expect a decrease in membership from the 2018 experience period due to the change from PPO to OAEPO.

35. If the data provided in Exhibit C-2 is projected, please provide the experience period and current distribution for ALIC members as of 2/1/19. Using this distribution, please show the age and geographic calibration factors.

Please see the 'Response #35a' and 'Response #35b' tabs in ALIC Objection Response Tables 1.xlsx, for the experience period and current distributions for ALIC members as of 2/1/19, along with the projection member months distribution used to show the age and geographic calibration factors.

36. Regarding Risk Adjustment Data Validation process (RADV):

a. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).

There are no adjustments made due to the RADV process.

b. As you know CMS is performing a risk adjustment validation starting with 2017 risk adjustment data. We are considering allowing an estimate of the impact of risk adjustment modifications in rate filings as an adjustment to the projected risk adjustment. Before implementation, we are soliciting feedback from our issuers on the pros and cons of the inclusion of this adjustment. If allowed, all issuers would be required to submit an estimate. The estimate may be \$0. Please provide any feedback that you would like us to consider.

We do not feel that an adjustment is necessary. We have included our best estimate of the projected risk adjustment for the plan year in question, and feel that any errors uncovered in the RADV process should be minimal.



37. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2020 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.

Please see the 'Response #37' tab in ALIC Objection Response Tables 1.xlsx for the development of the average commission as shown in Table 6.

38. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2018, as applicable.

Please see the 'Response #38' tab in ALIC Objection Response Tables 1.xlsx for the comparison of the actual projected claim cost to project claim cost pmpm for the calendar years 2015-2018.

39. Please provide an exhibit showing the actual experience for calendar years 2014 – 2018 and the projections for 2019 and 2020 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy. Also show how the financial gains and losses reconciles with the Annual Financial Statements for those periods.

Please see ALIC PA 2018 SHCE.pdf for the requested information.

40. Please confirm your understanding that Pennsylvania has not sought or received approval of composite rating as such, the employer rate is the sum of the per member rates with the 3-child max per family.

We confirm our understanding that Pennsylvania has not sought or receive approval of composite rating as such, the employer rate is the sum of the per member rates with the 3-child max per family.

41. Please confirm that you have tested to ensure that the PID rate exhibits and the Federal rates template included in this filing and in the binder are all the same.

We have tested to ensure that the PID rate exhibits and the Federal rates template included in this filing and in the binder are all the same.

42. Please show the development of the FIT in Table 6.

Please see the 'Response #42' tab in ALIC Objection Response Tables 1.xlsx for the development of the FIT in Table 6.

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

Sincerely,



Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 4, from June 18, 2019 objection letter.

Values from PAAM Exhibits

| | Experience | Manual | Experience | Manual |
|--|--------------|--------------|------------|--------|
| Experience Period | 0.917 | 1.033 | | |
| Projection Period | 1.116 | 1.116 | | |
| Change in Morbidity | 1.216 | 1.080 | 1.216 | 1.080 |
| | | | | |
| | Experience | Manual | | |
| Experience Area Factor | 0.988 | 0.984 | | |
| Experience Age/Gender Factor | 1.089 | 1.105 | | |
| Projection Area Factor | 1.014 | 1.014 | | |
| Projection Age/Gender Factor | 1.105 | 1.105 | | |
| Change in Area | 1.027 | 1.031 | 1.027 | 1.031 |
| Change in Age and Gender | 1.014 | 1.000 | 1.014 | 1.000 |
| Change in Demographics | 1.041 | 1.031 | 1.041 | 1.031 |
| | | | | |
| | Experience | Manual | | |
| Change in Network and Benefits | 1.000 | 1.012 | 1.000 | 1.012 |
| | | | | |
| Other* | Experience | Manual | | |
| Change in New Cap | 1.000 | 1.000 | | |
| Change in Pooling Impact | 0.995 | 0.840 | | |
| Change in Deductible Suppression | 0.992 | 0.997 | | |
| Change in Rx Other Trend | 0.999 | 0.999 | | |
| Rounding between URRT and PAAM | 1.000 | | | |
| Remove Leveraging from Trend, Apply Induced Util | | 0.000 | | |
| Change in Other | 0.986 | 0.000 | 0.987 | 0.835 |

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

See Response #4a tab for development of the morbidity factors.

See Response #4b tab for development of the area factors.

See Response #4c tab for development of the age factors.

See Response #4d tab for development of the network and benefit factors.

**Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates**

Response to question 4, from June 18, 2019 objection letter.

Base Experience

| | CY 2018 Data (Experience) | | 201812 Active (Jump-off) | |
|---------------------------------|---------------------------|--------------|--------------------------|--------------|
| | MMOS | Average Risk | Members | Average Risk |
| SG KWYH | 206,476 | 0.902 | SG ACA | 1,223 |
| SG ACA | 28,321 | 1.033 | | |
| Combined Base Experience | 234,797 | 0.917 | | |

| Renewal Action | 2019 Renewals/Sales | | 2020 Full Year Renewals/Sales | |
|--------------------------|---------------------|--------------|-------------------------------|--------------|
| | Members | Risk | Members | Risk |
| Up for Renewal | 1,223 | 1.082 | 10,390 | 1.199 |
| - Terminate Coverage | 581 | 0.797 | 2,609 | 0.968 |
| + Add'l New Sales | 17,415 | 1.084 | 12,843 | 1.018 |
| Ending Membership | 18,057 | 1.093 | 20,625 | 1.116 |

| | Morbidity Change Development |
|---------------------------------------|------------------------------|
| Starting Risk Score (Base Experience) | 0.917 |
| Ending Risk Score (ACA 2020) | 1.116 |
| Change in Morbidity Factor | 1.216 |

Manual Experience

| | CY 2018 Data (Experience) | | 201812 Active (Jump-off) | |
|--------------------------|---------------------------|--------------|--------------------------|--------------|
| | MMOS | Average Risk | Members | Average Risk |
| SG KWYH | 0 | 0.000 | SG ACA | 1,223 |
| SG ACA | 28,321 | 1.033 | | |
| Manual Experience | 28,321 | 1.033 | | |

| Renewal Action | 2019 Renewals/Sales | | 2020 Full Year Renewals/Sales | |
|--------------------------|---------------------|--------------|-------------------------------|--------------|
| | Members | Risk | Members | Risk |
| Up for Renewal | 1,223 | 1.082 | 10,390 | 1.199 |
| + Gain from KWYH/Other | 17,415 | 1.084 | 12,843 | 1.018 |
| - Terminate Coverage | 581 | 0.797 | 2,609 | 0.968 |
| + Add'l New Sales | 0 | 0.000 | 0 | 0.000 |
| Ending Membership | 18,057 | 1.093 | 20,625 | 1.116 |

| | Morbidity Change Development |
|---|------------------------------|
| Starting Risk Score (Manual Experience) | 1.033 |
| Ending Risk Score (ACA 2020) | 1.116 |
| Change in Morbidity Factor | 1.080 |

**Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates**

Response to question 4, from June 18, 2019 objection letter.

| Rating Area | County | Base Member Months | Manual Member Months | Projection Member Months | Experience Area Factor | Projection Area Factor |
|---------------|----------------|--------------------|----------------------|--------------------------|------------------------|------------------------|
| Rating Area 1 | Clarion | 0 | 18 | 0 | 0.785 | 0.779 |
| Rating Area 1 | Crawford | 0 | 0 | 0 | 0.785 | 0.779 |
| Rating Area 1 | Erie | 0 | 0 | 0 | 0.785 | 0.779 |
| Rating Area 1 | Forest | 0 | 0 | 0 | 0.785 | 0.779 |
| Rating Area 1 | Mckean | 0 | 0 | 0 | 0.785 | 0.779 |
| Rating Area 1 | Mercer | 91 | 0 | 0 | 0.785 | 0.779 |
| Rating Area 1 | Venango | 0 | 0 | 0 | 0.785 | 0.779 |
| Rating Area 1 | Warren | 0 | 0 | 0 | 0.785 | 0.779 |
| Rating Area 2 | Cameron | 0 | 0 | 0 | 0.792 | 0.819 |
| Rating Area 2 | Elk | 0 | 96 | 64 | 0.792 | 0.819 |
| Rating Area 2 | Potter | 0 | 0 | 0 | 0.792 | 0.819 |
| Rating Area 3 | Bradford | 175 | 12 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Carbon | 0 | 18 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Clinton | 0 | 8 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Lackawanna | 173 | 165 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Luzerne | 12 | 148 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Lycoming | 0 | 158 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Monroe | 11 | 230 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Pike | 0 | 56 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Sullivan | 0 | 0 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Susquehanna | 16 | 93 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Tioga | 0 | 0 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Wayne | 0 | 15 | 0 | 0.998 | 1.020 |
| Rating Area 3 | Wyoming | 0 | 0 | 0 | 0.998 | 1.020 |
| Rating Area 4 | Allegheny | 208 | 26 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Armstrong | 0 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Beaver | 32 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Butler | 78 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Fayette | 0 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Greene | 0 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Indiana | 0 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Lawrence | 0 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Washington | 0 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 4 | Westmoreland | 0 | 0 | 0 | 0.810 | 0.855 |
| Rating Area 5 | Bedford | 0 | 0 | 0 | 0.780 | 0.837 |
| Rating Area 5 | Blair | 40 | 54 | 0 | 0.780 | 0.837 |
| Rating Area 5 | Cambria | 0 | 30 | 0 | 0.780 | 0.837 |
| Rating Area 5 | Clearfield | 0 | 145 | 0 | 0.780 | 0.837 |
| Rating Area 5 | Huntingdon | 0 | 162 | 0 | 0.780 | 0.837 |
| Rating Area 5 | Jefferson | 38 | 38 | 32 | 0.780 | 0.837 |
| Rating Area 5 | Somerset | 0 | 0 | 0 | 0.780 | 0.837 |
| Rating Area 6 | Centre | 236 | 186 | 0 | 0.983 | 1.030 |
| Rating Area 6 | Columbia | 0 | 0 | 0 | 0.983 | 1.030 |
| Rating Area 6 | Lehigh | 170 | 865 | 54 | 0.983 | 1.030 |
| Rating Area 6 | Mifflin | 0 | 0 | 0 | 0.983 | 1.030 |
| Rating Area 6 | Montour | 0 | 0 | 0 | 0.983 | 1.030 |
| Rating Area 6 | Northampton | 321 | 463 | 144 | 0.983 | 1.030 |
| Rating Area 6 | Northumberland | 0 | 0 | 0 | 0.983 | 1.030 |
| Rating Area 6 | Schuylkill | 0 | 108 | 0 | 0.983 | 1.030 |
| Rating Area 6 | Snyder | 0 | 0 | 0 | 0.983 | 1.030 |
| Rating Area 6 | Union | 0 | 0 | 0 | 0.983 | 1.030 |
| Rating Area 7 | Adams | 0 | 199 | 0 | 0.984 | 1.080 |
| Rating Area 7 | Berks | 89 | 789 | 36 | 0.984 | 1.080 |
| Rating Area 7 | Lancaster | 373 | 3,470 | 358 | 0.984 | 1.080 |
| Rating Area 7 | York | 170 | 848 | 0 | 0.984 | 1.080 |
| Rating Area 8 | Bucks | 788 | 2,607 | 32 | 1.000 | 1.000 |
| Rating Area 8 | Chester | 1,770 | 2,312 | 149 | 1.000 | 1.000 |
| Rating Area 8 | Delaware | 1,931 | 3,717 | 12 | 1.000 | 1.000 |
| Rating Area 8 | Montgomery | 2,649 | 3,406 | 237 | 1.000 | 1.000 |
| Rating Area 8 | Philadelphia | 652 | 4,549 | 44 | 1.000 | 1.000 |
| Rating Area 9 | Cumberland | 8 | 1,151 | 20 | 0.933 | 0.939 |
| Rating Area 9 | Dauphin | 0 | 788 | 0 | 0.933 | 0.939 |
| Rating Area 9 | Franklin | 42 | 244 | 0 | 0.933 | 0.939 |
| Rating Area 9 | Fulton | 0 | 61 | 0 | 0.933 | 0.939 |
| Rating Area 9 | Juniata | 0 | 185 | 0 | 0.933 | 0.939 |
| Rating Area 9 | Lebanon | 0 | 757 | 12 | 0.933 | 0.939 |
| Rating Area 9 | Perry | 0 | 62 | 24 | 0.933 | 0.939 |

| | Base | Manual |
|---|-------|--------|
| Exp Membership, Projected Area Factor | 1.000 | 1.007 |
| Projected Membership, Projected Area Factor | 1.014 | 1.014 |
| Mix Change | 1.014 | 1.007 |
| | | |
| Exp Membership, Projected Area Factor | 1.000 | 1.007 |
| Exp Membership, Experience Area Factor | 0.988 | 0.984 |
| Factor Change | 1.012 | 1.024 |
| | | |
| Change in Demo Factor | 1.027 | 1.031 |

**Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates**

Response to question 4, from June 18, 2019 objection letter.

| Age | Gender | Base Member Months | Manual Member Months | Projection Member Months | Experience Age Claim Costs Factor | Projection Age Claim Costs Factor |
|-----|--------|--------------------|----------------------|--------------------------|-----------------------------------|-----------------------------------|
| 0 | M | 171 | 152 | 7 | 1.117 | 1.117 |
| 1 | M | 97 | 93 | 4 | 1.117 | 1.117 |
| 2 | M | 110 | 115 | 5 | 0.511 | 0.511 |
| 3 | M | 82 | 85 | 4 | 0.511 | 0.511 |
| 4 | M | 191 | 176 | 8 | 0.511 | 0.511 |
| 5 | M | 130 | 134 | 6 | 0.379 | 0.379 |
| 6 | M | 85 | 101 | 4 | 0.379 | 0.379 |
| 7 | M | 121 | 92 | 4 | 0.379 | 0.379 |
| 8 | M | 109 | 115 | 5 | 0.379 | 0.379 |
| 9 | M | 134 | 157 | 7 | 0.379 | 0.379 |
| 10 | M | 145 | 164 | 7 | 0.412 | 0.412 |
| 11 | M | 193 | 174 | 8 | 0.412 | 0.412 |
| 12 | M | 167 | 175 | 8 | 0.412 | 0.412 |
| 13 | M | 232 | 242 | 10 | 0.412 | 0.412 |
| 14 | M | 211 | 180 | 8 | 0.412 | 0.412 |
| 15 | M | 264 | 187 | 8 | 0.532 | 0.532 |
| 16 | M | 162 | 202 | 9 | 0.532 | 0.532 |
| 17 | M | 190 | 169 | 7 | 0.532 | 0.532 |
| 18 | M | 186 | 181 | 8 | 0.532 | 0.532 |
| 19 | M | 213 | 168 | 7 | 0.532 | 0.532 |
| 20 | M | 211 | 202 | 9 | 0.479 | 0.479 |
| 21 | M | 260 | 224 | 10 | 0.479 | 0.479 |
| 22 | M | 147 | 159 | 7 | 0.479 | 0.479 |
| 23 | M | 198 | 171 | 7 | 0.479 | 0.479 |
| 24 | M | 188 | 188 | 8 | 0.479 | 0.479 |
| 25 | M | 164 | 169 | 7 | 0.489 | 0.489 |
| 26 | M | 312 | 265 | 11 | 0.489 | 0.489 |
| 27 | M | 255 | 317 | 14 | 0.489 | 0.489 |
| 28 | M | 296 | 336 | 14 | 0.489 | 0.489 |
| 29 | M | 307 | 287 | 12 | 0.489 | 0.489 |
| 30 | M | 258 | 281 | 12 | 0.552 | 0.552 |
| 31 | M | 234 | 295 | 13 | 0.552 | 0.552 |
| 32 | M | 289 | 287 | 12 | 0.552 | 0.552 |
| 33 | M | 195 | 280 | 12 | 0.552 | 0.552 |
| 34 | M | 183 | 187 | 8 | 0.552 | 0.552 |
| 35 | M | 282 | 284 | 12 | 0.670 | 0.670 |
| 36 | M | 236 | 243 | 10 | 0.670 | 0.670 |
| 37 | M | 296 | 304 | 13 | 0.670 | 0.670 |
| 38 | M | 230 | 267 | 12 | 0.670 | 0.670 |
| 39 | M | 260 | 274 | 12 | 0.670 | 0.670 |
| 40 | M | 212 | 278 | 12 | 0.839 | 0.839 |
| 41 | M | 178 | 177 | 8 | 0.839 | 0.839 |
| 42 | M | 233 | 235 | 10 | 0.839 | 0.839 |
| 43 | M | 249 | 266 | 11 | 0.839 | 0.839 |
| 44 | M | 245 | 240 | 10 | 0.839 | 0.839 |
| 45 | M | 255 | 258 | 11 | 1.063 | 1.063 |
| 46 | M | 242 | 242 | 10 | 1.063 | 1.063 |
| 47 | M | 356 | 310 | 13 | 1.063 | 1.063 |
| 48 | M | 286 | 263 | 11 | 1.063 | 1.063 |
| 49 | M | 338 | 299 | 13 | 1.063 | 1.063 |
| 50 | M | 251 | 334 | 14 | 1.456 | 1.456 |
| 51 | M | 292 | 280 | 12 | 1.456 | 1.456 |
| 52 | M | 329 | 321 | 14 | 1.456 | 1.456 |
| 53 | M | 304 | 298 | 13 | 1.456 | 1.456 |
| 54 | M | 345 | 303 | 13 | 1.456 | 1.456 |
| 55 | M | 276 | 309 | 13 | 1.868 | 1.868 |
| 56 | M | 258 | 278 | 12 | 1.868 | 1.868 |
| 57 | M | 316 | 360 | 16 | 1.868 | 1.868 |
| 58 | M | 259 | 295 | 13 | 1.868 | 1.868 |
| 59 | M | 236 | 260 | 11 | 1.868 | 1.868 |
| 60 | M | 176 | 191 | 8 | 2.358 | 2.358 |
| 61 | M | 181 | 206 | 9 | 2.358 | 2.358 |
| 62 | M | 270 | 283 | 12 | 2.358 | 2.358 |
| 63 | M | 159 | 133 | 6 | 2.358 | 2.358 |
| 64 | M | 122 | 159 | 7 | 2.358 | 2.358 |
| 65 | M | 215 | 147 | 6 | 2.358 | 2.358 |
| 0 | F | 147 | 127 | 5 | 1.114 | 1.114 |
| 1 | F | 104 | 127 | 5 | 1.114 | 1.114 |
| 2 | F | 125 | 137 | 6 | 0.511 | 0.511 |
| 3 | F | 114 | 115 | 5 | 0.511 | 0.511 |
| 4 | F | 108 | 67 | 3 | 0.511 | 0.511 |
| 5 | F | 147 | 137 | 6 | 0.379 | 0.379 |
| 6 | F | 118 | 120 | 5 | 0.379 | 0.379 |
| 7 | F | 90 | 109 | 5 | 0.379 | 0.379 |
| 8 | F | 124 | 82 | 4 | 0.379 | 0.379 |
| 9 | F | 132 | 122 | 5 | 0.379 | 0.379 |
| 10 | F | 211 | 188 | 8 | 0.380 | 0.380 |
| 11 | F | 188 | 152 | 7 | 0.380 | 0.380 |
| 12 | F | 185 | 188 | 8 | 0.380 | 0.380 |
| 13 | F | 173 | 169 | 7 | 0.380 | 0.380 |
| 14 | F | 131 | 172 | 7 | 0.380 | 0.380 |
| 15 | F | 151 | 177 | 8 | 0.591 | 0.591 |
| 16 | F | 190 | 178 | 8 | 0.591 | 0.591 |
| 17 | F | 131 | 117 | 5 | 0.591 | 0.591 |
| 18 | F | 195 | 208 | 9 | 0.591 | 0.591 |
| 19 | F | 219 | 160 | 7 | 0.591 | 0.591 |
| 20 | F | 181 | 182 | 8 | 0.787 | 0.787 |
| 21 | F | 154 | 98 | 4 | 0.787 | 0.787 |
| 22 | F | 204 | 163 | 7 | 0.787 | 0.787 |
| 23 | F | 184 | 184 | 8 | 0.787 | 0.787 |
| 24 | F | 140 | 117 | 5 | 0.787 | 0.787 |
| 25 | F | 169 | 160 | 7 | 1.176 | 1.176 |
| 26 | F | 192 | 244 | 11 | 1.176 | 1.176 |
| 27 | F | 160 | 291 | 13 | 1.176 | 1.176 |
| 28 | F | 204 | 244 | 11 | 1.176 | 1.176 |
| 29 | F | 193 | 248 | 11 | 1.176 | 1.176 |
| 30 | F | 199 | 254 | 11 | 1.393 | 1.393 |
| 31 | F | 180 | 223 | 10 | 1.393 | 1.393 |
| 32 | F | 214 | 288 | 12 | 1.393 | 1.393 |
| 33 | F | 214 | 241 | 10 | 1.393 | 1.393 |
| 34 | F | 202 | 242 | 10 | 1.393 | 1.393 |
| 35 | F | 263 | 295 | 13 | 1.303 | 1.303 |
| 36 | F | 196 | 232 | 10 | 1.303 | 1.303 |
| 37 | F | 160 | 207 | 9 | 1.303 | 1.303 |
| 38 | F | 265 | 260 | 11 | 1.303 | 1.303 |
| 39 | F | 181 | 241 | 10 | 1.303 | 1.303 |
| 40 | F | 244 | 253 | 11 | 1.224 | 1.224 |
| 41 | F | 202 | 229 | 10 | 1.224 | 1.224 |
| 42 | F | 192 | 214 | 9 | 1.224 | 1.224 |
| 43 | F | 244 | 243 | 10 | 1.224 | 1.224 |
| 44 | F | 223 | 217 | 9 | 1.224 | 1.224 |
| 45 | F | 251 | 244 | 11 | 1.314 | 1.314 |
| 46 | F | 198 | 272 | 12 | 1.314 | 1.314 |
| 47 | F | 276 | 297 | 13 | 1.314 | 1.314 |
| 48 | F | 291 | 290 | 13 | 1.314 | 1.314 |
| 49 | F | 296 | 306 | 13 | 1.314 | 1.314 |
| 50 | F | 241 | 245 | 11 | 1.565 | 1.565 |
| 51 | F | 298 | 304 | 13 | 1.565 | 1.565 |
| 52 | F | 188 | 219 | 9 | 1.565 | 1.565 |
| 53 | F | 260 | 216 | 9 | 1.565 | 1.565 |
| 54 | F | 298 | 288 | 12 | 1.565 | 1.565 |
| 55 | F | 231 | 270 | 12 | 1.810 | 1.810 |
| 56 | F | 237 | 273 | 12 | 1.810 | 1.810 |
| 57 | F | 213 | 238 | 10 | 1.810 | 1.810 |
| 58 | F | 234 | 258 | 11 | 1.810 | 1.810 |
| 59 | F | 190 | 250 | 11 | 1.810 | 1.810 |
| 60 | F | 146 | 165 | 7 | 2.227 | 2.227 |
| 61 | F | 193 | 236 | 10 | 2.227 | 2.227 |
| 62 | F | 242 | 231 | 10 | 2.227 | 2.227 |
| 63 | F | 148 | 130 | 6 | 2.227 | 2.227 |
| 64 | F | 175 | 149 | 6 | 2.227 | 2.227 |
| 65 | F | 144 | 119 | 5 | 2.227 | 2.227 |

| | Base | Manual |
|--|-------|--------|
| Exp Membership, Projected Age Factor | 1.089 | 1.105 |
| Projected Membership, Projected Age Factor | 1.105 | 1.105 |
| Mix Change | 1.014 | 1.000 |
| Exp Membership, Projected Age Factor | 1.089 | 1.105 |
| Exp Membership, Experience Age Factor | 1.089 | 1.105 |
| Factor Change | 1.000 | 1.000 |
| Change in Age Factor | 1.014 | 1.000 |

**Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates**

Response to question 4, from June 18, 2019 objection letter.

| Plan Name | Network Name | Base Member Months | Manual Member Months | Projection Member Months | Experience Network and Benefit Factor | Experience Induced Util Factor | Experience Benefit Factor | Projection Network Factor | Projection Induced Util Factor | Projection Benefit Factor |
|-----------------------------------|--------------|--------------------|----------------------|--------------------------|---------------------------------------|--------------------------------|---------------------------|---------------------------|--------------------------------|---------------------------|
| Terminated ALIC PPO Plans | PPO | 8,094 | | | 1.000 | 1.000 | 0.867 | 1.000 | 1.000 | 0.867 |
| PA Silver PPO 5000 80/50 OOS | PPO | 1,979 | | | 1.000 | 1.027 | 0.675 | 1.000 | 1.027 | 0.675 |
| Base Average | | | | | 1.000 | 1.005 | 0.829 | 1.000 | 1.005 | 0.829 |
| Terminated AHASPA PPO Plans | PPO | | 190 | | 1.000 | 1.182 | 0.864 | 1.000 | 1.182 | 0.864 |
| PA Silver PPO 5000 80/50 | PPO | | 17,028 | | 1.000 | 1.027 | 0.675 | 1.000 | 1.027 | 0.675 |
| Terminated ALIC PPO Plans | PPO | | 49 | | 1.000 | 1.066 | 0.700 | 1.000 | 1.066 | 0.700 |
| PA Silver PPO 5000 80/50 OOS | PPO | | 1,971 | | 1.000 | 1.027 | 0.675 | 1.000 | 1.027 | 0.675 |
| Terminated QPOS Plans | QPOS | | 286 | | 0.970 | 1.179 | 0.813 | 0.970 | 1.179 | 0.813 |
| PA Silver QPOS 6000 80/50 \$30/75 | QPOS | | 4,831 | | 0.970 | 1.000 | 0.646 | 0.970 | 1.000 | 0.646 |
| Terminated HMO Plans | HMO | | 119 | | 0.950 | 1.204 | 0.853 | 0.950 | 1.204 | 0.853 |
| PA Silver HMO 6000 80% \$30/75 | HMO | | 3,765 | | 0.950 | 1.000 | 0.646 | 0.950 | 1.000 | 0.646 |
| Manual Average | | | | | 0.988 | 1.022 | 0.669 | 0.988 | 1.022 | 0.669 |
| PA Silver OAEPO 6000 80% | OAEPO | | | 1,218 | | | | 1.000 | 1.000 | 0.644 |
| Projection Average | | | | | - | - | - | 1.000 | 1.000 | 0.644 |

| | Base | Manual |
|--|-------|--------|
| Exp Membership, Projected Network Factor | 1.000 | 0.988 |
| Projected Membership, Projected Network Factor | 1.000 | 1.000 |
| Mix Change | 1.000 | 1.012 |
| Exp Membership, Projected Network Factor | 1.000 | 0.988 |
| Exp Membership, Experience Network Factor | 1.000 | 0.988 |
| Factor Change | 1.000 | 1.000 |
| Change in Network Factor | 1.000 | 1.012 |

TRUE

TRUE

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 5, from June 18, 2019 objection letter.

| Driver of Rate Increase | Increase |
|--|----------|
| Update to manual experience | -3.5% |
| Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend | 12.6% |
| Revisions to our assumptions about market-wide population morbidity and the projected population distribution | -4.0% |
| Re-instatement of the Health Insurers Fee after a 1-year hiatus in 2019 | 2.7% |
| Revisions to administrative expense projections | -0.2% |
| Revisions to taxes and fees | 0.0% |
| Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements | 0.2% |
| Updates to our pricing models used to determine the impact of cost sharing designs | -0.1% |
| Changes in provider networks and contracts. | 0.0% |
| | |
| Total: | 7.1% |
| PAAM: | 7.1% |

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 14, from June 18, 2019 objection letter.

| 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 | Avg Age Factor | Avg Geographic Factor | Avg Tobacco Factor | Avg Benefit Factor | Normalized Avg PMPM |
|------------|----------------------|------------------|---------------------|--------------------------|---------|------------------------|--|-----------------------------|---|--------------|----------------|-----------------------|--------------------|--------------------|---------------------|
| Jan-15 | | \$ 16,468,928.76 | 99.49% | \$ 5,601,409.46 | 51,549 | \$ 350.29 | | \$ (357,168.81) | \$ 20,756,112.90 | \$ 443.03 | | | | | |
| Feb-15 | | \$ 16,395,108.82 | 99.76% | \$ 16,434,018.29 | 51,727 | \$ 317.71 | | \$ (415,832.62) | \$ 20,391,620.89 | \$ 394.22 | | | | | |
| Mar-15 | | \$ 18,934,467.05 | 99.74% | \$ 18,983,177.15 | 51,762 | \$ 366.74 | | \$ (533,894.70) | \$ 23,013,076.29 | \$ 444.59 | | | | | |
| Apr-15 | | \$ 19,010,679.81 | 99.71% | \$ 19,066,843.24 | 51,547 | \$ 369.89 | | \$ (428,050.55) | \$ 23,091,750.68 | \$ 447.98 | | | | | |
| May-15 | | \$ 17,055,763.40 | 99.61% | \$ 17,121,733.08 | 51,123 | \$ 334.92 | | \$ (466,678.10) | \$ 20,837,898.60 | \$ 407.61 | | | | | |
| Jun-15 | | \$ 17,536,008.76 | 99.60% | \$ 17,606,526.04 | 50,837 | \$ 346.34 | | \$ (513,713.37) | \$ 21,278,623.33 | \$ 418.57 | | | | | |
| Jul-15 | | \$ 18,819,998.44 | 99.39% | \$ 18,934,914.06 | 50,595 | \$ 374.24 | | \$ (501,640.75) | \$ 22,689,304.87 | \$ 448.45 | | | | | |
| Aug-15 | | \$ 18,086,295.60 | 99.18% | \$ 18,235,516.76 | 50,329 | \$ 362.33 | | \$ (531,266.58) | \$ 21,745,368.06 | \$ 432.07 | | | | | |
| Sep-15 | | \$ 16,933,522.85 | 97.03% | \$ 17,451,329.15 | 50,327 | \$ 346.76 | | \$ (390,354.27) | \$ 20,995,854.55 | \$ 417.19 | | | | | |
| Oct-15 | | \$ 17,931,619.00 | 96.33% | \$ 18,614,751.63 | 49,850 | \$ 373.42 | | \$ (429,784.79) | \$ 22,313,353.97 | \$ 447.61 | | | | | |
| Nov-15 | | \$ 16,824,788.92 | 93.79% | \$ 17,938,551.15 | 49,349 | \$ 363.51 | | \$ (442,959.10) | \$ 21,378,378.28 | \$ 433.21 | | | | | |
| Dec-15 | \$ 251,775,467.96 | \$ 14,769,039.51 | 88.94% | \$ 16,605,957.20 | 46,814 | \$ 354.72 | \$ 45,630,534.42 | \$ (434,421.03) | \$ 20,686,294.62 | \$ 441.88 | | | | | |
| Jan-16 | | \$ 5,761,998.89 | 102.87% | \$ 5,601,409.46 | 15,991 | \$ 350.29 | | \$ (175,110.14) | \$ 7,084,534.55 | \$ 443.03 | | | | | |
| Feb-16 | | \$ 5,183,951.66 | 102.41% | \$ 5,061,995.22 | 15,630 | \$ 323.86 | | \$ (201,840.61) | \$ 6,513,538.39 | \$ 416.73 | | | | | |
| Mar-16 | | \$ 5,846,691.15 | 93.88% | \$ 6,227,613.47 | 15,598 | \$ 399.26 | | \$ (216,478.24) | \$ 7,823,260.46 | \$ 501.56 | | | | | |
| Apr-16 | | \$ 5,001,054.95 | 95.27% | \$ 5,249,273.85 | 16,638 | \$ 315.50 | | \$ (185,857.94) | \$ 6,679,555.43 | \$ 401.46 | | | | | |
| May-16 | | \$ 5,983,616.46 | 98.98% | \$ 6,045,511.94 | 16,772 | \$ 360.45 | | \$ (241,987.94) | \$ 7,556,324.43 | \$ 450.53 | | | | | |
| Jun-16 | | \$ 5,246,655.04 | 95.38% | \$ 5,501,063.21 | 17,358 | \$ 316.92 | | \$ (298,378.27) | \$ 7,129,104.13 | \$ 410.71 | | | | | |
| Jul-16 | | \$ 6,064,969.81 | 93.46% | \$ 6,489,706.59 | 18,192 | \$ 356.73 | | \$ (254,655.07) | \$ 8,064,045.01 | \$ 443.27 | | | | | |
| Aug-16 | | \$ 6,386,965.48 | 94.64% | \$ 6,748,699.89 | 18,277 | \$ 369.25 | | \$ (270,683.87) | \$ 8,316,365.05 | \$ 455.02 | | | | | |
| Sep-16 | | \$ 6,017,314.65 | 89.37% | \$ 6,733,104.38 | 18,501 | \$ 363.93 | | \$ (201,216.73) | \$ 8,338,427.38 | \$ 450.70 | | | | | |
| Oct-16 | | \$ 5,684,575.82 | 87.96% | \$ 6,462,501.47 | 18,356 | \$ 352.06 | | \$ (294,000.29) | \$ 8,049,415.15 | \$ 438.52 | | | | | |
| Nov-16 | | \$ 6,199,953.18 | 88.60% | \$ 6,997,675.61 | 17,981 | \$ 389.17 | | \$ (237,079.65) | \$ 8,579,699.97 | \$ 477.15 | | | | | |
| Dec-16 | \$ 89,624,888.33 | \$ 5,833,341.61 | 90.52% | \$ 6,444,031.91 | 16,610 | \$ 387.96 | \$ 15,657,382.79 | \$ (200,903.87) | \$ 7,863,892.47 | \$ 473.44 | | | | | |
| Jan-17 | | \$ 7,417,013.44 | 99.91% | \$ 7,423,833.01 | 16,405 | \$ 452.53 | | \$ (229,266.53) | \$ 8,848,578.03 | \$ 539.38 | 1.437 | 0.940 | 1.000 | 0.938 | \$ 356.79 |
| Feb-17 | | \$ 6,415,385.39 | 99.90% | \$ 6,421,762.32 | 15,770 | \$ 407.21 | | \$ (218,629.96) | \$ 7,748,392.89 | \$ 491.34 | 1.438 | 0.939 | 1.000 | 0.931 | \$ 323.99 |
| Mar-17 | | \$ 6,555,921.38 | 99.89% | \$ 6,563,439.87 | 15,003 | \$ 437.48 | | \$ (173,301.22) | \$ 7,882,998.85 | \$ 525.43 | 1.438 | 0.938 | 1.000 | 0.923 | \$ 351.16 |
| Apr-17 | | \$ 4,867,776.23 | 99.94% | \$ 4,870,468.98 | 13,100 | \$ 371.79 | | \$ (199,356.65) | \$ 5,835,071.60 | \$ 445.43 | 1.436 | 0.943 | 1.000 | 0.918 | \$ 299.13 |
| May-17 | | \$ 5,405,944.05 | 99.88% | \$ 5,412,377.67 | 11,924 | \$ 453.91 | | \$ (200,044.30) | \$ 6,402,771.73 | \$ 536.97 | 1.439 | 0.942 | 1.000 | 0.909 | \$ 368.38 |
| Jun-17 | | \$ 5,141,494.05 | 99.86% | \$ 5,148,724.09 | 10,846 | \$ 474.71 | | \$ (185,937.09) | \$ 5,962,211.71 | \$ 549.72 | 1.435 | 0.941 | 1.000 | 0.904 | \$ 388.97 |
| Jul-17 | | \$ 4,455,547.17 | 99.86% | \$ 4,461,835.27 | 9,387 | \$ 475.32 | | \$ (134,955.80) | \$ 5,216,145.18 | \$ 555.68 | 1.430 | 0.944 | 1.000 | 0.896 | \$ 393.00 |
| Aug-17 | | \$ 4,819,475.29 | 99.79% | \$ 4,829,445.78 | 8,709 | \$ 554.54 | | \$ (165,471.34) | \$ 5,538,482.25 | \$ 635.95 | 1.419 | 0.946 | 1.000 | 0.893 | \$ 462.96 |
| Sep-17 | | \$ 3,701,120.07 | 98.00% | \$ 3,776,549.87 | 7,337 | \$ 514.73 | | \$ (89,936.39) | \$ 4,532,062.21 | \$ 617.70 | 1.420 | 0.947 | 1.000 | 0.881 | \$ 434.83 |
| Oct-17 | | \$ 3,981,959.66 | 99.70% | \$ 3,993,813.48 | 6,752 | \$ 591.50 | | \$ (100,888.67) | \$ 4,543,338.98 | \$ 672.89 | 1.417 | 0.949 | 1.000 | 0.868 | \$ 506.39 |
| Nov-17 | | \$ 3,685,500.43 | 99.75% | \$ 3,694,781.82 | 6,429 | \$ 574.71 | | \$ (130,402.45) | \$ 4,197,746.20 | \$ 652.94 | 1.415 | 0.950 | 1.000 | 0.863 | \$ 495.66 |
| Dec-17 | \$ 62,828,753.29 | \$ 2,356,968.23 | 99.71% | \$ 2,363,806.87 | 4,630 | \$ 510.54 | \$ 10,479,926.84 | \$ (84,157.23) | \$ 2,732,966.24 | \$ 590.27 | 1.399 | 0.975 | 1.000 | 0.814 | \$ 459.47 |
| Jan-18 | | \$ 1,850,081.81 | 94.45% | \$ 1,958,731.60 | 3,678 | \$ 532.55 | | \$ (92,093.18) | \$ 2,305,703.65 | \$ 626.89 | 1.438 | 0.983 | 1.000 | 0.741 | \$ 508.84 |
| Feb-18 | | \$ 1,433,972.96 | 94.45% | \$ 1,518,310.27 | 3,343 | \$ 454.18 | | \$ (116,539.03) | \$ 1,794,340.64 | \$ 536.75 | 1.438 | 0.982 | 1.000 | 0.742 | \$ 433.15 |
| Mar-18 | | \$ 2,025,790.01 | 96.41% | \$ 2,101,174.49 | 3,021 | \$ 695.52 | | \$ 43,642.03 | \$ 2,320,568.16 | \$ 768.15 | 1.439 | 0.982 | 1.000 | 0.740 | \$ 665.46 |
| Apr-18 | | \$ 1,693,025.88 | 94.79% | \$ 1,786,053.00 | 2,725 | \$ 655.43 | | \$ (69,010.10) | \$ 2,189,014.15 | \$ 803.31 | 1.446 | 0.982 | 1.000 | 0.744 | \$ 620.23 |
| May-18 | | \$ 1,656,414.38 | 96.88% | \$ 1,709,693.55 | 2,613 | \$ 654.30 | | \$ (98,032.12) | \$ 1,954,774.24 | \$ 748.10 | 1.444 | 0.983 | 1.000 | 0.746 | \$ 618.32 |
| Jun-18 | | \$ 951,956.12 | 88.67% | \$ 1,073,587.90 | 2,375 | \$ 452.04 | | \$ 30,933.91 | \$ 1,334,296.60 | \$ 561.81 | 1.454 | 0.982 | 1.000 | 0.748 | \$ 423.14 |
| Jul-18 | | \$ 705,041.42 | 90.05% | \$ 782,926.33 | 2,144 | \$ 365.17 | | \$ (48,230.33) | \$ 1,008,161.70 | \$ 470.22 | 1.479 | 0.983 | 1.000 | 0.751 | \$ 334.46 |
| Aug-18 | | \$ 707,481.10 | 92.71% | \$ 763,125.58 | 2,079 | \$ 367.06 | | \$ (29,222.15) | \$ 971,684.55 | \$ 467.38 | 1.476 | 0.983 | 1.000 | 0.751 | \$ 336.99 |
| Sep-18 | | \$ 791,989.33 | 90.02% | \$ 879,801.65 | 1,752 | \$ 502.17 | | \$ (36,900.55) | \$ 1,043,574.60 | \$ 595.65 | 1.513 | 0.986 | 1.000 | 0.722 | \$ 466.14 |
| Oct-18 | | \$ 809,265.70 | 93.85% | \$ 862,280.31 | 1,704 | \$ 506.03 | | \$ (27,625.01) | \$ 1,008,209.74 | \$ 591.67 | 1.511 | 0.986 | 1.000 | 0.723 | \$ 469.92 |
| Nov-18 | | \$ 547,451.80 | 91.18% | \$ 600,398.55 | 1,593 | \$ 376.90 | | \$ (24,233.64) | \$ 761,398.90 | \$ 477.97 | 1.521 | 0.986 | 1.000 | 0.723 | \$ 347.60 |
| Dec-18 | \$ 16,733,424.06 | \$ 327,720.93 | 87.69% | \$ 373,712.68 | 1,212 | \$ 308.34 | \$ 2,855,599.87 | \$ (24,923.50) | \$ 573,668.85 | \$ 473.32 | 1.538 | 0.987 | 1.000 | 0.723 | \$ 281.02 |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 18 from June 18, 2019 objection letter.

2016 Trend

| Benefit Category | Unit Cost Trend | Utilization Trend |
|-------------------------|------------------------|--------------------------|
| Facility Inpatient | 7.8% | 3.0% |
| Facility Outpatient | 5.7% | 5.4% |
| Physician | 2.0% | 5.9% |
| Capitation | 0.0% | 0.0% |
| Pharmacy | 8.3% | 2.5% |

2017 Trend

| Benefit Category | Unit Cost Trend | Utilization Trend |
|-------------------------|------------------------|--------------------------|
| Facility Inpatient | 6.1% | 2.5% |
| Facility Outpatient | 4.5% | 6.5% |
| Physician | 1.9% | 6.0% |
| Capitation | 0.0% | 0.0% |
| Pharmacy | 10.3% | 2.6% |

2018 Trend

| Benefit Category | Unit Cost Trend | Utilization Trend |
|-------------------------|------------------------|--------------------------|
| Facility Inpatient | 5.5% | 2.8% |
| Facility Outpatient | 4.1% | 6.8% |
| Physician | 1.7% | 6.3% |
| Capitation | 0.0% | 0.0% |
| Pharmacy | 10.4% | 2.4% |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 24, from June 18, 2019 objection letter.

| | Base | Manual |
|------------------------|-------|--------|
| Area Mix Change | 1.014 | 1.007 |
| Area Factor Change | 1.012 | 1.024 |
| Age Mix Change | 1.014 | 1.000 |
| Age Factor Change | 1.000 | 1.000 |
| | | |
| Demographic Adjustment | 1.041 | 1.031 |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 29 from June 18, 2019 objection letter, based on initial filing:

Revised response to question 29 from June 18, 2019 objection letter, based on revised profit:

| | |
|---|----------------|
| Projected Risk Adjustments PMPM | (\$1.36) |
| Paid-to-Allowed Ratio | 0.828 |
| Calculated Risk Adjustment Payment/Charge | (\$1.65) |
| <hr/> Value from URRT: | <hr/> (\$1.65) |
| SG Premium Trend Factor | 1.047 |
| Value from PAAM | (\$1.43) |
| | <hr/> (\$1.72) |

| | |
|---|----------------|
| Projected Risk Adjustments PMPM | (\$1.30) |
| Paid-to-Allowed Ratio | 0.828 |
| Calculated Risk Adjustment Payment/Charge | (\$1.57) |
| <hr/> Value from URRT: | <hr/> (\$1.57) |
| SG Premium Trend Factor | 1.047 |
| Value from PAAM | (\$1.36) |
| | <hr/> (\$1.64) |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 30 from June 18, 2019 objection letter, based on initial filing:

Revised response to question 30 from June 18, 2019 objection letter, based on revised profit:

| | |
|--------------------------------------|-------------------|
| Projected Incurred Claims, before RA | \$577.31 |
| Risk Adj Transfer PMPM (no fees) | (\$0.61) |
| | <u>\$576.70</u> |
| High Risk Pool Recoveries | \$1.97 |
| High Risk Pool Premium | (\$3.52) |
| Calculated Medical Cost | <u>\$575.15</u> |
| Exhibit 11 Medical Cost | \$575.15 |

| | |
|--------------------------------------|-------------------|
| Projected Incurred Claims, before RA | \$577.32 |
| Risk Adj Transfer PMPM (no fees) | (\$0.61) |
| | <u>\$576.71</u> |
| High Risk Pool Recoveries | \$1.91 |
| High Risk Pool Premium | (\$3.41) |
| Calculated Medical Cost | <u>\$575.21</u> |
| Exhibit 11 Medical Cost | \$575.21 |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 35, from June 18, 2019 objection letter.

| Rating Area | Base Member Months Distribution | Manual Member Months Distribution | 2/1/19 Distribution | Projection Member Months Distribution | Projection Area Factor |
|------------------------------|------------------------------------|--------------------------------------|------------------------|--|---------------------------|
| Rating Area 1 | 1% | 0% | 0% | 0% | 0.779 |
| Rating Area 2 | 0% | 0% | 5% | 5% | 0.819 |
| Rating Area 3 | 4% | 3% | 0% | 0% | 1.020 |
| Rating Area 4 | 3% | 0% | 0% | 0% | 0.855 |
| Rating Area 5 | 1% | 2% | 3% | 3% | 0.837 |
| Rating Area 6 | 7% | 6% | 16% | 16% | 1.030 |
| Rating Area 7 | 6% | 19% | 32% | 32% | 1.080 |
| Rating Area 8 | 77% | 59% | 39% | 39% | 1.000 |
| Rating Area 9 | 0% | 12% | 5% | 5% | 0.939 |
| Average Rating Area Factor | | | 1.014 | 1.014 | |
| Geography Calibration Factor | | | 0.986 | 0.986 | |

Geography Calibration Factor from Exhibit E-2

0.986

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 35, from June 18, 2019 objection letter.

| Rating Area | Base Member Months Distribution | Manual Member Months Distribution | 2/1/19 Distribution | Projection Member Months Distribution | Projection Age Factor |
|------------------------|------------------------------------|--------------------------------------|------------------------|--|--------------------------|
| 0-20 | 0.9% | 0.9% | 0.9% | 0.9% | - |
| 1-14 | 15.1% | 14.2% | 13.3% | 14.2% | 0.765 |
| 15 | 1.5% | 1.2% | 0.5% | 1.2% | 0.833 |
| 16 | 1.2% | 1.3% | 1.4% | 1.3% | 0.859 |
| 17 | 1.1% | 1.0% | 0.6% | 1.0% | 0.885 |
| 18 | 1.3% | 1.3% | 0.9% | 1.3% | 0.913 |
| 19 | 1.5% | 1.1% | 0.8% | 1.1% | 0.941 |
| 20 | 1.4% | 1.3% | 1.1% | 1.3% | 0.970 |
| 21 | 1.5% | 1.1% | 1.0% | 1.1% | 1.000 |
| 22 | 1.3% | 1.1% | 1.3% | 1.1% | 1.000 |
| 23 | 1.4% | 1.3% | 0.9% | 1.3% | 1.000 |
| 24 | 1.2% | 1.1% | 0.9% | 1.1% | 1.000 |
| 25 | 1.2% | 1.2% | 1.6% | 1.2% | 1.004 |
| 26 | 1.8% | 1.8% | 1.6% | 1.8% | 1.024 |
| 27 | 1.5% | 2.2% | 2.0% | 2.2% | 1.048 |
| 28 | 1.8% | 2.1% | 1.6% | 2.1% | 1.087 |
| 29 | 1.8% | 1.9% | 1.5% | 1.9% | 1.119 |
| 30 | 1.7% | 1.9% | 1.7% | 1.9% | 1.135 |
| 31 | 1.5% | 1.8% | 2.1% | 1.8% | 1.159 |
| 32 | 1.8% | 2.0% | 1.4% | 2.0% | 1.183 |
| 33 | 1.5% | 1.8% | 1.6% | 1.8% | 1.198 |
| 34 | 1.4% | 1.5% | 1.2% | 1.5% | 1.214 |
| 35 | 2.0% | 2.1% | 1.7% | 2.1% | 1.222 |
| 36 | 1.6% | 1.7% | 2.4% | 1.7% | 1.230 |
| 37 | 1.7% | 1.8% | 1.7% | 1.8% | 1.238 |
| 38 | 1.8% | 1.9% | 1.2% | 1.9% | 1.246 |
| 39 | 1.6% | 1.8% | 2.1% | 1.8% | 1.262 |
| 40 | 1.7% | 1.9% | 1.7% | 1.9% | 1.278 |
| 41 | 1.4% | 1.4% | 2.1% | 1.4% | 1.302 |
| 42 | 1.6% | 1.6% | 2.2% | 1.6% | 1.325 |
| 43 | 1.8% | 1.8% | 1.7% | 1.8% | 1.357 |
| 44 | 1.7% | 1.6% | 1.5% | 1.6% | 1.397 |
| 45 | 1.9% | 1.8% | 1.9% | 1.8% | 1.444 |
| 46 | 1.6% | 1.8% | 2.1% | 1.8% | 1.500 |
| 47 | 2.3% | 2.2% | 2.9% | 2.2% | 1.563 |
| 48 | 2.1% | 2.0% | 2.7% | 2.0% | 1.635 |
| 49 | 2.3% | 2.1% | 1.7% | 2.1% | 1.706 |
| 50 | 1.8% | 2.1% | 1.7% | 2.1% | 1.786 |
| 51 | 2.2% | 2.1% | 1.7% | 2.1% | 1.865 |
| 52 | 1.9% | 1.9% | 2.0% | 1.9% | 1.952 |
| 53 | 2.1% | 1.8% | 1.3% | 1.8% | 2.040 |
| 54 | 2.4% | 2.1% | 1.4% | 2.1% | 2.135 |
| 55 | 1.9% | 2.1% | 1.7% | 2.1% | 2.230 |
| 56 | 1.8% | 2.0% | 2.4% | 2.0% | 2.333 |
| 57 | 1.9% | 2.1% | 3.7% | 2.1% | 2.437 |
| 58 | 1.8% | 2.0% | 2.1% | 2.0% | 2.548 |
| 59 | 1.6% | 1.8% | 1.7% | 1.8% | 2.603 |
| 60 | 1.2% | 1.3% | 1.5% | 1.3% | 2.714 |
| 61 | 1.4% | 1.6% | 1.2% | 1.6% | 2.810 |
| 62 | 1.9% | 1.8% | 2.8% | 1.8% | 2.873 |
| 63 | 1.1% | 0.9% | 2.7% | 0.9% | 2.952 |
| 64 | 1.1% | 1.1% | 1.5% | 1.1% | 3.000 |
| 65+ | 1.3% | 0.9% | 1.4% | 0.9% | 3.000 |
| Average Age Fact | 1.451 | 1.457 | 1.540 | 1.457 | |
| Age Calibration Factor | | | 0.649 | 0.686 | |

Age Calibration Factor from Exhibit E-2

0.686

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 44, from June 18, 2019 objection letter.



**Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates**

Response to question 38 from June 18, 2019 objection letter.

ALIC

| Calendar Year | Projected Claim Cost | Actual Claim Cost | Actual v. Projected |
|---------------|----------------------|-------------------|---------------------|
| 2015 | \$ 345.62 | \$ 358.51 | 3.7% |
| 2016 | \$ 351.78 | \$ 381.23 | 8.4% |
| 2017 | \$ 486.50 | \$ 466.32 | -4.1% |
| 2018 | \$ 443.32 | \$ 286.29 | -35.4% |

All Legal Entities

| Calendar Year | Projected Claim Cost | Actual Claim Cost | Actual v. Projected |
|---------------|----------------------|-------------------|---------------------|
| 2015 | \$ 336.75 | \$ 331.38 | -1.6% |
| 2016 | \$ 352.97 | \$ 355.13 | 0.6% |
| 2017 | \$ 481.01 | \$ 466.86 | -2.9% |
| 2018 | \$ 451.89 | \$ 510.28 | 12.9% |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 42 from June 18, 2019 objection letter.

| | |
|------------------------------|---------------|
| BFIT Profit | 3.08% |
| FIT Rate | 21.00% |
| AFIT Profit | 2.00% |
| HIF Pre-Tax | 2.60% |
| HIF Post-Tax | 2.05% |
| BFIT after FIT on HIF | 2.53% |
| FIT | 0.53% |

| | |
|----------------------|--------------|
| FIT from PAAM | 0.53% |
|----------------------|--------------|



July 12, 2019

Mrs. Cherri Sanders-Jones
Insurance Department
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131899741

Dear Mrs. Cherri Sanders-Jones:

1. Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5. In your June 25 response, this cover letter was not provided. Please provide a cover letter that discusses all updates since the initial submission.

The cover letter has been updated to reflect the changes from the initial submission.

2. In question 1 of my June 18th letter, I incorrectly requested an update to the cover letter, the reference should have been to Section I.B. of the PA AM. Please review and update.

We have updated the PA Actuarial Memorandum to include 2019 in the rate history. We apologize for the oversight.

3. Follow up to Question 5. Please explain the change in the rate manual experience -3.5%. Since the same manual is used for all Aetna Small Group Filings (Aetna Health Insurance Co., Aetna Health Inc., Aetna Life Insurance Company, and Aetna HealthAssurance Pennsylvania, Inc.), why are different adjustments made to the rate change impact from “update to manual experience”?

The update to manual experience includes the impact of product differentials when rolling forward from the manual buildup to the projected rate of each entity. Please see the Response #3 tab of ‘ALIC Objection Response Tables 2.xlsx’ for the plan specific adjustment.

4. Follow up to Question 6. Why does the cover letter state that the 2019 rate increase was 11.6% and the answer to Question 6 is 8.6%? Please confirm the final approved rate increase for 2019.

We confirm the final approved rate increase for 2019 was 8.6%. A corrected cover letter has been submitted. We apologize for the oversight.

5. Follow up to Question 7. Please explain the change in the rate manual experience -3.5%. Since the same manual is used for all Aetna Small Group Filings (Aetna Health Insurance Co., Aetna Health Inc., Aetna Life Insurance Company, and Aetna HealthAssurance Pennsylvania, Inc.), why are different adjustments made to the rate change impact for “update to manual experience”?



The update to manual experience includes the impact of product differentials when rolling forward from the manual buildup to the projected rate of each entity. Please see the Response #3 tab of 'ALIC Objection Response Tables 2.xlsx' for the plan specific adjustment.

6. Follow-up to Question 9. What is the projected rate increase from 4Q2019 to 1Q2020? I apologize for being unclear.

Please see the 'Response #6' tab in ALIC Objection Response Tables 2.xlsx for the projected rate increase.

7. Follow-up to Question 10 and 18. It appears the trends provided were on an allowed basis, please also provide a three-year history of paid trends which support the deductible leveraging factor.

Please see the 'Response #7' tab in ALIC Objection Response Tables 2.xlsx for the three year history of paid trends which support the deductible leveraging factor.

8. Follow-up to Question 12. Please provide the Allowed PMPM, Paid PMPM, and Allowed to Paid ratio by Medical Trend Component Category for the weights used in the Table 3b of the PAAM (you indicated that Table 3b of the PAAM uses the paid % of expenses for the AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data that makes up the manual data). How will the weights be impacted by the pooling of Rx claims?

Please see the 'Response #8' tab in ALIC Objection Response Tables 2.xlsx for the requested development. The manual data includes only ACA-Compliant plans. The pooling of Rx claims has been accounted for in the trend selection prior to submission, as the utilization trend for Rx was adjusted downward by 1.5% to account for the Rx being weighted more heavily than usual. This resulted in an overall trend reduction of 0.5%.

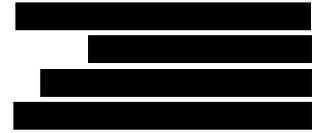
9. Follow-up to Question 12. How does the Allowed to Paid ratio for the overall cost used for the trend weights in Table 3b of the PAAM compare to the .828 (company determined Pricing AV) used in Table 10 of PAAM?

The Paid to Allowed ratio for the overall cost used for the trend weights in Table 3b PAAM is 0.835, as compared to the 0.828 Allowed to Paid ratio for the company determined Pricing AV used in Table 10 of the PAAM. Please see the 'Response #8' tab in ALIC Objection Response Tables 2.xlsx for the experience paid-allowed buildup.

10. In response to question 13, please explain the system limitations that will not allow you to determine how much has been paid on claims incurred in 2015 and 2016. Is this a permanent limitation that will impact reporting to the PID in the future?

The granular sources we use for actuarial reporting and rate buildups are only maintained for up to three years and rolled forward each year.

11. Follow up to Question 17, provide the experience period and the expected 2020 capitation pmpms, by capitated service, that comprise the projected total capitation of \$6.73 pmpm.



Please see the 'Response #11' tab in ALIC Response Tables 2.xlsx for the PMPM amounts by capitative service in our manual data. Please note that ALIC URRT experience data shows capitation costs of \$6.73 PMPM while the manual experience has capitation cost of \$1.92 PMPM.

12. Follow-up to Question 21. Why does the 2020 up for renewal population have such a higher risk score than the 2019 new sales?

There are no projected new sales for 2019, so the risk score is showing as zero.

13. Follow up to Question 22, provide the SERFF ID #(s) for the transitional policies that were included in the manual rate. Additionally, for calendar years 2014 – 2018, please show the total number of small group transitional members and the number of transitional members who migrated to a small group Aetna ACA -Compliant policy.

There are no transitional policies in the manual rate. Please see the 'Response #13' tab in ALIC Response Tables 2.xlsx for the number of groups that migrated from a transitional policy to ACA in 2017 and 2018. Please note that due to the reasons discussed in response 10, we do not have the migration data available for earlier years.

14. Follow up to Question 27, you indicate that Aetna has historically paid more than the AV calculator indicates. Please quantitatively support this assertion.

Please see the 'Response #14' tab in ALIC Response Tables 2.xlsx for a comparison of historical paid/allowed ratios and AV values. We presented values using the manual data, rather than entity specific experience, to remove the impact of transitional policies from the paid/allowed ratios.

15. Follow-up to Question 37. Why is the average commission calculated in the 'Response 37' tab in ALIC Objection Response Tables 1.xlsx \$13.79 PMPM and \$14.33 on the PAAM Table 6? The commission is a flat PSPM, so this should not vary unless the schedule is changing. Please explain.

The PMPM commission of \$13.79 shown in 'Response #37' is the average commission we expect to pay based on the distribution of membership. We convert \$13.79 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to \$13.79, the resulting value is the \$14.33 shown in Table 6 of the PAAM Exhibits.

16. Follow-up to Question 38. Based on the data provided in 'Response 38' tab in file "ALIC Objection Response Tables 1.xlsx", please quantify how the manual is impacted by the actual experience as the rates are based fully on the manual and the actual experience has been significantly below the manual over the past few years.

Our manual experience includes all the legal entities including ALIC. We apply a product adjustment to project specific costs onto the QPOS and HMO products. Please see the Response #3 tab of 'ALIC Objection Response Tables 2.xlsx' for the plan specific adjustment.

17. Follow-up to Question 39. Please provide a calculation with working formulas to the original question.

Please see the 'Response #17' tab in ALIC Objection Response Tables 2.xlsx. Note this information is



sourced from the annual SCHEs, which will not reconcile to the data provided for rating support in the PAAM exhibits.

The following differences exist between the two data sources:

- Claims in the SHCE are on a financial basis. "Incurred claims" in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis.
- The claims in the SHCE are only paid through December of the year in question, whereas the claims used in pricing are paid through February 2019.

In addition, the administrative costs in the SCHE will not be exactly equal to the admin assumed in pricing. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.

18. As requested, you have added the RA User Fees in Table 6. Please identify where offsetting adjustments were made elsewhere.

The RA User Fee of 0.03% was previously included in the Health Insurance Provider Fee line, totaling 2.63%. The HIF line was reduced to 2.60% when the 0.03% RA User Fee was separated out.

19. In response to the Department's RADV survey, issuers indicated that they did not include an adjustment in the initial submission, as there was no supportable reason for a RADV adjustment in the 2020 rate submission. Therefore, the Department has determined that there should be no RADV adjustments in the 2020 rate filings; please modify the filing accordingly, if necessary.

We did not apply any RADV adjustments in our 2020 rate submission so no modification is necessary.

20. If the risk adjustment results released on June 28, 2019 are inconsistent with your projected assumptions, you may modify the risk adjustment transfer amount in Table 5. Supporting documentation must be provided for all modification. If such a modification is made, revise all the documents and exhibits impacted and the PA Actuarial Memorandum to discuss this change. This change must be made with your responses due by July 12, 2019.

We do not wish to modify our filed rates with regard to risk adjustment.

21. Please explain the system limitations that will not allow you to determine how much has been paid on claims incurred in 2015 and 2016. Is this a permanent limitation that will impact reporting to the PID in the future?

The granular sources we use for actuarial reporting and rate buildups are only maintained for up to three years and rolled forward each year.

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

Sincerely,

aetnaSM



Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 3 from July 5, 2019 objection letter.

| HIOS ID | Network Adj |
|----------------|-------------|
| 64844PA0070142 | 0.950 |
| 64844PA0060126 | 0.970 |
| 33906PA0160001 | 1.000 |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 6 from July 5, 2019 objection letter.

| <u>Quarter</u> | <u>PAAM Table 11 Average Rate</u> | <u>Change</u> |
|----------------|-----------------------------------|---------------|
| 4Q19 | \$476.04 | |
| 1Q20 | \$455.26 | -4.37% |

*4Q19 comes from the 2019 filing

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 7 from July 5, 2019 objection letter.

2016 Trend

| Benefit Category | Unit Cost Trend | Utilization Trend | Leveraging | Projection Paid Trend |
|-------------------------|------------------------|--------------------------|-------------------|------------------------------|
| Facility Inpatient | 7.8% | 3.0% | 1.4% | 12.5% |
| Facility Outpatient | 5.7% | 5.4% | 1.5% | 13.1% |
| Physician | 2.0% | 5.9% | 1.1% | 9.3% |
| Capitation | 0.0% | 0.0% | 0.0% | 0.0% |
| Pharmacy | 8.3% | 2.5% | 2.5% | 13.8% |

2017 Trend

| Benefit Category | Unit Cost Trend | Utilization Trend | Leveraging | Projection Paid Trend |
|-------------------------|------------------------|--------------------------|-------------------|------------------------------|
| Facility Inpatient | 6.1% | 2.5% | 1.1% | 9.9% |
| Facility Outpatient | 4.5% | 6.5% | 1.4% | 12.8% |
| Physician | 1.9% | 6.0% | 1.0% | 9.1% |
| Capitation | 0.0% | 0.0% | 0.0% | 0.0% |
| Pharmacy | 10.3% | 2.6% | 2.5% | 16.0% |

2018 Trend

| Benefit Category | Unit Cost Trend | Utilization Trend | Leveraging | Projection Paid Trend |
|-------------------------|------------------------|--------------------------|-------------------|------------------------------|
| Facility Inpatient | 5.5% | 2.8% | 1.2% | 9.8% |
| Facility Outpatient | 4.1% | 6.8% | 1.6% | 12.9% |
| Physician | 1.7% | 6.3% | 1.1% | 9.3% |
| Capitation | 0.0% | 0.0% | 0.0% | 0.0% |
| Pharmacy | 10.4% | 2.4% | 1.5% | 14.7% |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 8 from July 5, 2019 objection letter.

| Category | Manual Paid PMPM | Manual Allowed PMPM | Manual Paid/Allowed Raio | Weights | PAAM Weights |
|---------------------|-----------------------------|------------------------------------|---|----------------|---------------------|
| Inpatient Hospital | \$88.09 | \$112.47 | 0.783 | 17.26% | 17.26% |
| Outpatient Hospital | \$65.14 | \$83.16 | 0.783 | 12.77% | 12.77% |
| Professional | \$72.53 | \$92.60 | 0.783 | 14.21% | 14.21% |
| Other Medical | \$77.58 | \$99.04 | 0.783 | 15.20% | 15.20% |
| Capitation | \$1.92 | \$1.92 | 1.000 | 0.38% | 0.38% |
| Prescription Drug | \$205.01 | \$222.21 | 0.923 | 40.18% | 40.18% |
| Total | \$510.28 | \$611.40 | 0.835 | 100.00% | 100.00% |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 11 from July 5, 2019 objection letter.

| Capitative Service Category | Manual Paid PMPM |
|--|-------------------------|
| Primary Care | \$1.30 |
| Radiology | \$0.36 |
| Physical Therapy | \$0.14 |
| Lab | \$0.05 |
| Other Capitative Fees | \$0.07 |
| Total | \$1.92 |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 13 from July 5, 2019 objection letter.

Migration from Transitional to ACA

| | Groups | Members |
|-------------|---------------|----------------|
| 2017 | 7 | 81 |
| 2018 | 21 | 125 |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 14 from July 5, 2019 objection letter.

Manual Data

| Calendar Year | Membership weighted AV Metal Value | Experience Paid/Allowed |
|----------------------|---|--------------------------------|
| 2017 | 0.757 | 86% |
| 2018 | 0.702 | 83% |

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 17 from July 5, 2019 objection letter.

| Line | Other Indicators: 4. | | 5.0 | 1.1 | 1.5+1.6+1.7 | 10.5 | 11 | G/(B/12) UW |
|------|----------------------|--------------------------|---------------|------------------------|---------------------------|------------------------|-------------------|----------------|
| | Member Months | Total Incurred Claims | Total Premium | Paid Taxes and Fees | Administrative Expense | Annual UW Gain/Loss | Gain/Loss PMPY | |
| 2014 | 87,270 | \$ 24,296,040 | \$ 30,565,614 | \$ 2,172,753 | \$ 3,827,816 | \$ 11,232,782 | \$ 1,545 | |
| 2015 | 102,092 | \$ 34,718,513 | \$ 35,418,812 | \$ 3,459,432 | \$ 7,197,038 | \$ (11,044,489) | \$ (1,298) | |
| 2016 | 91,900 | \$ 28,690,494 | \$ 33,879,727 | \$ 1,613,628 | \$ 3,778,345 | \$ 2,313,070 | \$ 302 | |
| 2017 | 20,826 | \$ 13,850,141 | \$ 13,342,297 | \$ (643,860) | \$ 2,780,431 | \$ 1,376,246 | \$ 793 | |
| 2018 | 10,866 | \$ 14,285,961 | \$ 20,979,726 | \$ 1,533,334 | \$ 1,292,354 | \$ 5,487,820 | \$ 6,061 | |



2000 Riveredge Parkway
Atlanta, GA 30328
Phone: (770) 346-1439
dkgrieshaber@aetna.com

July 18, 2019

Mrs. Cherri Sanders-Jones
Insurance Department
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131899741

Dear Mrs. Cherri Sanders-Jones:

1. Follow up to Question 10 and 18. Please justify the leveraging factors used in the paid trend assumptions. Please provide actual historical trends on an allowed and a paid basis to support the deductible leveraging factors used.

Please see tab 'Response #1a' in ALIC Objection Response Tables 3.xlsx for the justification of our medical leveraging factors. Our pharmacy leveraging factor was developed by our pharmacy team using a separate methodology which better captures the impact of copayments.

Please see tab 'Response #1b' in ALIC Objection Response Tables 3.xlsx for our actual historical trends. The Total (Med+Rx+Cap) paid and allowed trends imply a 2.3% leveraging factor. Given the volatility of our block and large changes in membership we determined the Milliman leveraging tables would provide a more appropriate estimate of leveraging than our small group full book experience.

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

Sincerely,

David Grieshaber, ASA, MAAA
Actuary I, Aetna

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 1 from July 16, 2019 objection letter.

| Deductible | Milliman Ded Leveraging Value (With OOP Max) |
|------------|--|
| 0 | 1.04 |
| 100 | 1.05 |
| 250 | 1.06 |
| 500 | 1.08 |
| 750 | 1.10 |
| 1000 | 1.11 |
| 1500 | 1.13 |
| 2000 | 1.15 |
| 2500 | 1.17 |
| 5000 | 1.24 |

| | |
|----------------------------|-------------|
| Small Group Avg Deductible | \$ 2,222.38 |
| Table Lookup | 8 |
| Lev Fx w/ MOOP | 1.1589 |

Provided in response #12 to June 18, 2019 Objection Letter

| Service Type | Leveraging |
|---------------------|------------|
| Facility Inpatient | 1.2% |
| Facility Outpatient | 1.6% |
| Physician | 1.1% |
| Capitation | 0.0% |
| Pharmacy | 1.5% |

| | Initial Allowed Trend Pick | Leveraging | Initial Paid Trend Pick |
|------------|----------------------------|------------|-------------------------|
| Inpatient | 8.2% | 1.2% | 9.5% |
| Outpatient | 10.9% | 1.6% | 12.6% |
| Physician | 7.8% | 1.1% | 9.0% |
| Capitation | 0.0% | 0.0% | 0.0% |

**Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates**

Response to question 1 from July 16, 2019 objection letter.

| | | <u>Allowed Actual Trend-</u> <u>SG Full Book</u> | <u>Paid Actual Trend-</u> <u>SG Full Book</u> | |
|--------------------|---------------------------|---|--|-------------------|
| Utilization | Total Facility | 10.1% | 10.2% | |
| | Total Medical | 9.5% | 9.7% | |
| Cost/Visit | Total Facility | 6.1% | 5.2% | |
| | Total Medical | 6.7% | 6.7% | |
| PMPM | Total Facility | 17.0% | 16.3% | |
| | Total Medical | 17.1% | 17.3% | |
| | Medical + Rx | 26.8% | 29.8% | |
| | Medical + Cap | 16.8% | 16.9% | Leveraging |
| | TOTAL (Med+Rx+Cap) | 26.6% | 29.4% | 2.3% |

**Experience is not normalized for age-gender or benefit design
Data is incurred claims from 201509-201808, SG ACA**

Attachment I

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131899741 - 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: | 7.1% |
| Revised requested average rate change: | N/A |
| Range of requested rate change: | 7.1% - 7.1% |
| Effective date: | January 1, 2020 |
| Mapped Members: | 102 |
| Available in: | Rating Areas 1-3 and 5-9, certain counties excluded |

Key information

Jan. 2018-Dec. 2018 financial experience

| | |
|-----------------------------------|----------------|
| Premiums | \$5.2 M |
| Claims | \$3.9 M |
| Administrative expenses | \$0.3 M |
| Taxes & fees | \$0.4 M |
| Company made (after taxes) | \$0.6 M |

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2020:

| | |
|-----------------|-------|
| Claims: | 84.5% |
| Administrative: | 9.3% |
| Taxes & fees: | 4.2% |
| Profit: | 2.0% |

The company expects its annual medical costs to increase **12.6%**.

Explanation of requested rate change

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