

State: Pennsylvania Filing Company: Geisinger Health Plan  
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only  
Product Name: HMO/POS  
Project Name/Number: GHP SG/

## Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public_Filing_PDF_GHP_SmGrp_071919.pdf
Item Status:	
Status Date:	

Actuarial Department  
100 N. Academy Ave.  
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Geisinger  
Health Plan

May 16, 2019

Ms. Tracie Gray – Director  
Bureau of Life, Accident and Health Insurance  
Pennsylvania Insurance Department  
Email [tgray@pa.gov](mailto:tgray@pa.gov)  
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's guidance as of April 3, 2019:

1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2020
5. Average rate change: 15.8%
6. Range of rate change requested: 13.9% to 20.2%
7. Total additional annual revenue generated from the proposed rate change: \$1,298,157
8. Product: HMO and POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2019)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/19: 1,325 covered lives and 890 policyholders
12. Number of plans offered in 2020: 6 platinum plans, 13 gold plans, 5 silver plans and 1 bronze plans (for a total of 25 plans); Number of plans offered in 2019: 3 platinum plans, 4 gold plans, 2 silver plans and 1 bronze plans (for a total of 10 plans)
13. Contract form #: M-152-167-F Rev. 1/20, M-152-123-F Rev. 1/20, M-152-365-F Dev. 1/20; SERFF #: GSHP-131915715; Binder ID #: GSHP-PA20-125092079
14. HIOS issuer ID: 95923; HIOS submission tracking#: 22444-1488942398695937029

For a detailed explanation of our rate development, please refer to the “**actuarial memorandum and attestation**” uploaded in SERFF under the “**supporting documentation**” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,



Kurt J. Wrobel, FSA, MAAA  
Chief Financial Officer and Chief Actuary

cc. Sarah MacDerment, FSA, MAAA, Actuarial Director  
Everard Riley, ASA, MAAA, Associate Actuary  
Devon Dietrich, Actuarial Analyst

# **Attachment I**

# Rate Change Summary

## Geisinger Health Plan – Small Group Plans

Rate request filing ID # GSHP-131915715 - 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:	14.5%
Revised requested average rate change:	15.3%
Range of requested rate change:	9.7% - 19.6%
Effective date:	1/1/2020
Mapped Members:	1,325
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

### Key information

#### Jan. 2018-Dec. 2018 financial experience

Premiums	\$6,674,375
Claims	\$7,099,745
Administrative expenses	\$672,050
Taxes & fees	\$342,507
Company made (after taxes)	<b>-\$1,439,927</b>

#### How it plans to spend your premium

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

Claims:	88.6%
Administrative:	8.4%
Taxes & fees:	1.0%
Profit:	2.0%

The company expects its annual medical costs to increase **7.85%**.

### Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate increase of 15.3% for Small Group HMO/POS members renewing effective January 1, 2020 through December 1, 2020. The actual range of proposed rate increases vary from a minimum of 9.7% to a maximum of 19.6%. The key drivers of this increase are changes in the single risk pool experience, medical inflation, utilization trend, administrative expense, federal taxes and risk adjustment. The total projected 2020 administrative costs are slightly higher than those used for the current 2019 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2020 to maintain the desired metallic level.

Actuarial Department  
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July 19, 2019

Ms. Tracie Gray – Director  
Bureau of Life, Accident and Health Insurance  
Pennsylvania Insurance Department  
Email [tgray@pa.gov](mailto:tgray@pa.gov)  
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's questions on July 16, 2019:

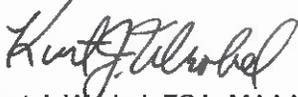
1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2020
5. Average rate change: 15.3%
6. Range of rate change requested: 9.7% to 19.6%
7. Total additional annual revenue generated from the proposed rate change: \$1,281,897
8. Product: HMO and POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2019)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/19: 1,325 covered lives and 890 policyholders
12. Number of plans offered in 2020: 6 platinum plans, 13 gold plans, 5 silver plans and 1 bronze plans (for a total of 25 plans); Number of plans offered in 2019: 3 platinum plans, 4 gold plans, 2 silver plans and 1 bronze plans (for a total of 10 plans)
13. Contract form #: M-152-167-F Rev. 1/20, M-152-123-F Rev. 1/20, M-152-365-F Dev. 1/20; SERFF #: GSHP-131915715; Binder ID #: GSHP-PA20-125092079
14. HIOS issuer ID: 95923; HIOS submission tracking#: 22444-1488942398695937029
15. Summary of changes made in response to questions dated June 18, 2019:
  - a. Revisions were made the Actuarial Memorandum Exhibits
    - i. In response to #24, Table 9 cell K78
    - ii. In response to #48, Table 5 cell C31, Table 6 cell C54 and D54 and Table 10 column S
  - b. Revisions were made to the Actuarial Memorandum in response to the Department's questions #21d, #29 and #48.
    - i. These changes are highlighted in yellow
16. Summary of changes made in response to questions dated July 5, 2019:
  - a. Revisions were made the Actuarial Memorandum Exhibits
    - i. In response to #11, Table 5 cell D17
    - ii. In response to #13, Table 7 cell K52 and Table 10 column L
    - iii. In response to #18, Table 7 cells K49 and K50, Table 10 cells T4 and T5
    - iv. As a result of the above changes the projected premium changed, therefore the admin as a % of premium was also updated, Table 6 cell C50, C51 and C52 and Table 10 column R

- b. Revisions were made to the Actuarial Memorandum in response to the Department's question #3 as well as the items noted above.
  - i. These changes are highlighted in yellow
  - ii. The overall increase and range of increases changed as a result to the changes above.
- 17. Summary of changes made in response to questions dated July 16, 2019:
  - a. Revisions were made to the Actuarial Memorandum Exhibits
    - i. In response to #4, Table 5 cell C28
    - ii. In response to #3, Table 7 cell K52 and Table 10 column L
    - iii. As a result of the above changes the projected premium changed, therefore % of premium figures were also updated, Table 5 cell C32, Table 6 cell C50, C51 and C52 and Table 10 column R
  - b. Revisions were made to the Actuarial Memorandum in response to the Department's questions as noted above.
    - i. These changes are highlighted in yellow

For a detailed explanation of our rate development, please refer to the **“actuarial memorandum and attestation”** uploaded in SERFF under the **“supporting documentation”** tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,



Kurt J. Wrobel, FSA, MAAA  
Chief Financial Officer and Chief Actuary

cc. Sarah MacDerment, FSA, MAAA, Actuarial Director  
Everard Riley, ASA, MAAA, Associate Actuary  
Devon Dietrich, Actuarial Analyst

# Actuarial Memorandum – Small Group GHP

## 1. Basic Information and Data

### General Information

#### **Company Identifying Information** (as included in Table 0)

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Small Group

Effective Date: 1/1/2020

#### **Company Contact Information**

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: [smmacderment@thehealthplan.com](mailto:smmacderment@thehealthplan.com)

### Filing Information

HIOS Submission Tracking Number: 22444-1488942398695937029

Contract Form Number: M-152-123-F Rev. 1/20, M-152-167-F Rev. 1/20, M-152-365-F Dev. 1/20

SERFF Number: GSHP-131915715

Binder ID Number: GSHP-PA20-125092079

## Rate History and Proposed Variations in Rate Changes

### Rate History

The recent historical rate increases are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2015	GSHP-129625142	27.3%	24.1%	30.0%
2016	GSHP-130072560	7.2%	-10.4%	8.6%
2017	GSHP-130558378	6.0%	-11.7%	10.4%
2018	GSHP-131024097	6.9%	1.7%	7.8%
2019	GSHP-131502009	-4.7%	-6.2%	8.7%

For 2015 - 2019, the increases were not uniform but varied by plan.

### Proposed Rate Increase

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 6 platinum plan, 13 gold plans, 5 silver plans, and 1 bronze plans, for a total of 25 plans offered in 2020.

As of February 2019, 1,325 covered lives and 890 policyholders will be impacted by this filing. The proposed overall rate increase is 15.3% but is not uniform by plan. The increases range from 9.7% to 19.6%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing factors.

### **Average Rate Change**

The average rate change from Table 10, cell AC15 is 15.3% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is 16.4%.

### **Membership Count**

Table 1 shows the average age and the member months in the experience period of calendar year 2018, as well as the average age and the current members as of February 1, 2019 by age range. The projected member months for the rating period are also included.

### **Benefit Changes**

To maintain current metal tier levels, several existing plans experienced cost sharing adjustments that were necessitated by the 2020 AV calculator. The first item we looked to update was the Maximum Out of Pocket. After that, we looked at the additional cost sharing elements to maintain metallic level. The ‘Benefit Change’ tab in the file “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx” summarizes the changes made by HIOS ID.

### **Reason for Rate Increase**

The components of this rate increase are:

- Single Risk Pool experience (i.e. the “Base period allowed claims before normalization” on Table 8) which is more adverse than assumed in current rates;
- Medical Inflation;
- Utilization trend;
- Changes in administrative expenses;
- Changes in ACA fees;
- Changes in Risk Adjustment;

Each of these components is discussed in detail later in this document and are displayed in Table 8 of the exhibits.

### **Experience Period Claims and Premium**

#### **Paid Through Date**

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2018 and paid through February 2019. As discussed below, the data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1 (except for the incurred claims and the allowed claims). This includes only experience for ACA compliant plans and does not include experience for transitional business.

#### **Premiums (net of MLR Rebate) in Experience Period**

Premiums include earned premiums for calendar year 2018 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2018 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

### **Allowed and Incurred Claims Incurred During the Experience Period**

The Experience Period Claims are based on small group ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not paid. Allowed claims are calculated by combining paid claims and estimated member cost share. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources several benefits and therefore has capitation expenses. The capitated expenses cover chiropractic services, nurse line, mental health services and quality fund/ PQS. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. The historical capitation amounts are on the "Capitation" tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx".

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The estimated risk adjustment for the experience period is based on an external analysis performed by the Pennsylvania Insurance Department. They estimated the Risk Adjustment transfer payment based on the population risk scores relative to an assumed market average risk score and market average premium.

The calendar 2018 loss ratio, as displayed on Table 2 is 106.37%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation allows issuers to combine 3 years of experience when determining if a rebate is necessary.

### **Benefit Categories**

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

### **Credibility of Data**

The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us an even more credible manual rate than if we determined them separately by product. Combining the GHP and GQO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products, so it is very important that our premium rates are consistent. To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25.

The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b.

The experience period data in Table 2 or 4 does not include data for any transitional business.

### **Adjustments Made to the Data**

The population represented in the Experience Period is expected to continue into the Projection Period. The Projected Allowed Experience Claims are adjusted for changes as described in the section below.

### **Morbidity Adjustments**

We view the small group ACA as fairly stable and therefore expect the morbidity of the base period is expected to continue into the projection period.

### **Changes in Benefits**

We have no planned changes to the scope of benefits covered.

### **Changes in Demographics**

We are applying a 1.0% adjustment factor to account for the unfavorable demographic shift between CY2018 and February 2019. This adjustment factor is developed on the "Manual\_Age\_Factor" tab of file "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx". The Change in Demographics factor on Table 5 is 1.010 and is 1.549/1.533.

### **Change in Network**

To account for the Geisinger Global Risk Arrangement, which began in July 2018, a network adjustment factor is used. The claims experience in Table 2, does not reflect payment transfers as a result of the Geisinger Global Risk Arrangement. An adjustment on Table 5 is necessary to account for a full year of the global risk arrangement. The factor is .93.

### **Change in Other**

The capitation amount paid for our private reinsurance, as well as the recoveries from that program are reflected in the "Other" factor. Only slight changes are expected. This is developed on the "Reinsurance" tab in the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx".

### **Trend Identification**

Experience data was trended using an annual trend of 7.7%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category to weight to develop the total composite trend. Trend factors are projected for unit cost and utilization components:

- Unit cost trend factors are based on recorded anticipated increases in facility and professional fees from the Experience to Projection Period. These increases are composited across all facilities and provider groups.
- Utilization trend projections are based on least-square regression modeling, taking into account historical claims patterns, anticipated economic activity and changes in care patterns.
- Seasonality adjustments are made to the claims to account for changes in work days.
- Further adjustments have been made to the trends to reflect expected changes due to new medical management initiatives that are expected to yield savings in the projection period.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. Due to the lack of stability in the ACA experience, we based our trends on data from our commercial large group experience. Table 4b is provided for this large group experience.

The Composite URR Trend in Table 5, Cell C12 is 1.160 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is 551.63 / 475.62 = 1.16 and matches the Composite Trend in Table 3 of the Department’s rate exhibits.

**Historical Experience**

Table 4 includes the most recent 48 months of data with run out through February 2019. Allowed claims are calculated by combining paid claims and estimated member cost share. As mentioned above, Table 4b displays the large group data that was used to determine the trends used.

As requested by the Department, the most recent 48 months of data for our transitional (non-ACA non-GF) Small Group GHP block is:

<b>Non-ACA HMO</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Premium	\$25,307,176	\$23,280,111	\$22,295,947	\$22,029,416
Incurred Claims	\$19,955,432	\$19,614,002	\$19,101,676	\$18,470,877
Member Months	50,357	42,628	38,644	34,612

**2. Rate Development & Change**

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

**Single Risk Pool**

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

**Index Rate**

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us an even more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GQO business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

**Market Adjusted Index Rate**

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

**Paid to Allowed Ratio**

The Projected Paid to Allowed Average Ratio is 0.869 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K15. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

## **Projected Risk Adjustments PMPM**

Our Small Group Exchange population had a healthier risk profile than the state average in 2018 resulting in potential payment transfers into the Risk Adjustment program. Premium levels for 2020 need to incorporate the expected payment into the Risk Adjustment program. We have used the Department's estimated 2018 Risk Adjustment for the starting point for 2020.

The risk adjustment model applied to the 2020 contract year will be an updated version of what was used for 2018. Specifically, the coefficients will be changing. We have used a 3<sup>rd</sup> party consultant's tool to analyze the impact on our population. The result is an expected increase in transfer payment and is applied to the actual payment transfer from 2018. The expected payment transfer for 2020 is shown on Table 5 as -40.92.

All of our small group plans are sold Off Exchange, so there is no Exchange user Fees to include. The allowable market-wide modifiers (risk adjustment of -\$40.92 and Exchange User Fees of \$0.00) are added to this paid basis PMPM. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$617.80 as shown on Table 5 in cell C42.

## **Retention Items**

### **Administration Expense**

Administration expenses are based on activity-based allocation by product for calendar year 2020. This methodology applies for all variable costs and all fixed costs. For the 2020 plan year, we are combining the GHP and GQO estimates to create one overall PMPM estimate. Again, this helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative exhibits are displayed on the 'Administrative\_Expense' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense, but, applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2020 is 8.4% and is shown in both Tables 6 and 10.

### **Agent/Broker Fees and Commissions**

Commissions for Small Group ACA business are paid based on the schedules in the files "Broker Commissions Fiscal Year 2019.pdf". The amount they receive is based on their entire employer group book of business with Geisinger (not just their small group ACA book). Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx".

### **Quality Improvement Initiatives**

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.90% and is calculated using the PMPM of \$11.49 that is displayed on the 'Quality\_Improvement' tab of the file 'PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx'.

### **Profit & Risk Margin**

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

## **Taxes, Fees, and Subsidies**

For 2020, the federal government will again collect the Health Insurer Provider Fee. For this product, we include 0.93% in cell C57. Federal Income tax will also be collected. It is calculated on the “Taxes” tab of the file “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx”.

## **Projected Loss Ratio**

The anticipated loss ratio is 91.4% in aggregate as shown below using the Federally-prescribed MLR methodology:

MLR Numerator = Projected Claims + Quality Initiatives + Risk Adjustment = 496.15 + 11.49 + 40.92 = 548.56

MLR Denominator = Projected Premiums – Taxes and Fees = 606.21 – 0 – 6.04 = 600.17

Federal MLR = 548.56/ 600.17 = 91.4%

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

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2019 and 2020 are displayed on Table 7.

## **Projected Membership**

For the overall Small Group ACA market, membership is expected to remain approximately at the current levels. February 2019 membership is expected to best represent calendar year 2020 in total for the Small Group ACA market. Projected membership is used to calculate the normalization factors discussed below.

## **Normalization Factors**

### **Age Factor**

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2019 and 2020 are shown on Table 7 and are developed on the ‘Age\_Calibration’ tab of the file “PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx”.

### **Geographic Factor**

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The normalization factor is determined using these factors weighted using projected membership by area and is shown on the ‘Area\_Calibration’ tab of the file “PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx”.

### **Tobacco Factor**

We are not applying a tobacco load in 2020.

### **Benefit Richness (Induced Demand)**

Induced Demand factors are applied to each metallic to reflect the expected utilization, not the expected health status. To ensure revenue neutrality, a normalization factor is applied. The average benefit richness factor shown on Table 7.

### **Network Factors**

For 2020, Geisinger is introducing a new network into this market. This network is called the “Geisinger Premier HMO” and is a subset of the historical provider network. To reflect the cost and utilization of this new network, an adjustment factor of 0.94 is shown in Table 14.

### **Components of Rate Change**

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of the increase are the change in base period claims and change in Network as part of the change in the “URRT Other” category. Table 9 supports the calculations in Table 8.

Row A approximately equals Row H.

The amounts shown in the 2019 columns for B, C, and D match those entered in the 2019 column in the plan year 2019 rate filing. The amounts shown in the 2019 columns for A, E, F and H do not match those entered in the 2019 rate filing due to the shift in enrollment between what was projected in the 2019 rate filing and the Feb 2019 enrollment.

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

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan’s rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

Each plan is identified as either modified, new, or existing. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file “AV\_Screenshots\_GHP\_SmGrp\_051319.pdf.” The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the “AV\_UniquePlanDesignJust\_GHP\_SmGrp\_051419.pdf” document for further details. Columns L and N were normalized using projected (CY2020) membership. The supporting exhibit for column L [“Benefit Richness (induced demand)”] is shown on the ‘Induced\_Util\_Exhibit’ tab of the file “PID\_Response\_round3\_Exhibits\_GHP\_SmGrp\_071919.xlsx”.

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the current approved geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

### **5. Plan Factors**

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

### **Network Factors**

For 2020, Geisinger is introducing a new network into the ACA market, as discussed above. This network is called the “Geisinger Premier HMO” and is a subset of the historical provider network. To reflect the cost and utilization of this new network, an adjustment factor of 0.94 is shown in Table 14. Our established network is not changing, but is now referred to as the “Geisinger All-Access HMO” network.

### **Service Area Composition**

GHP will maintain the same counties of operation from 2019. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the “Service Areas” tab of the file “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx”.

**Composite Rating**

Composite rating is not used.

**Plan Type**

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

**Changes to URRT**

We acknowledge that each time the URRT is changed in SERFF, it will also be updated in HIOS.

**Reliance**

We relied on the Department's projected risk adjustment payment for 2020. We relied on Milliman for their classification of benefit categories in the claim data. We have also relied on a 3<sup>rd</sup> party's risk adjustment model analysis tool, to model the changes to the model.

**Additional Exhibits**

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

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**Actuarial Certification**

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
  - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The essential health benefits are determined in accordance with 45 CFR Part 156.
5. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
6. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the “AV\_UniquePlanDesignJust\_GHP\_SmGrp\_051419.pdf” document for further details.
7. All factor, benefit and other changes from the prior (2019) approved filing have been disclosed in the actuarial memorandum.
8. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
9. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used 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 and used consistently and only adjusted by the allowable modifiers.



7/19/19

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**Sarah MacDerment**  
**FSA, MAAA**  
**Attesting Actuary**

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**Date**

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

**Table 0. Identifying Information**

<b>Carrier Name:</b>	Delinger Health Plan	
<b>Product(s):</b>	HMO, POS	
<b>Market Segment:</b>	Small Group	
<b>Rate Effective Date:</b>	1/1/2020	to 12/31/2020
<b>Base Period Start Date</b>	1/1/2018	to 12/31/2018
<b>Date of Most Recent Membership</b>	2/1/2019	

**Table 1. Number of Members**

	Members		
	Member-months Experience Period	Members Current Period (as of 02-01-2019)	Member-months Projected Rating Period
Average Age	38.0	39.0	39.0
Total	16,868	1,325	15,900
18	2,796	182	2,542
18-24	1,161	96	1,041
25-29	1,462	117	1,341
30-34	1,517	118	1,328
35-39	1,320	97	1,230
40-44	1,545	113	1,280
45-49	1,785	132	1,540
50-54	1,844	150	1,747
55-59	1,709	163	1,738
60-63	1,165	102	1,198
64+	564	49	494

\*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
\$ 7,534,650.72	\$ 6,883,873.45	\$ 6,985,126.44	16,868	\$ 923,070.05	\$ 7,912,196.53	\$ -	\$ (141,787.61)	\$ 252,405.80	\$ -	\$ (860,276.00)
<b>Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)</b>										\$ 475.64
<b>Loss Ratio</b>										\$ 106.37%

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.21%	0.04%	5.65%	9.08%	16.00%
Outpatient Hospital	0.89%	2.68%	6.00%	9.81%	31.15%
Professional	2.71%	0.77%	1.32%	4.87%	24.58%
Other Medical	0.00%	0.00%	0.00%	0.00%	1.43%
Capitation				5.00%	3.15%
Prescription Drugs	0.01%	0.62%	-1.85%	7.66%	23.70%
Total Annual Trend				2.76%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.160	

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

\*\* should = UBRF 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		\$4,533,689.78	1.0000	\$ 4,533,689.78	12,695	\$ 357.97		(\$69,150.80)	\$5,017,154.62	\$ 396.14
Feb-15		\$4,118,128.87	1.0000	\$ 4,118,128.87	12,580	\$ 327.10		(\$62,381.42)	\$4,571,115.09	\$ 363.23
Mar-15		\$4,217,128.13	1.0000	\$ 4,217,128.13	12,346	\$ 341.58		(\$67,952.41)	\$4,718,146.38	\$ 382.16
Apr-15		\$4,977,666.05	1.0000	\$ 4,977,666.05	12,247	\$ 406.44		(\$70,903.09)	\$5,472,045.09	\$ 446.81
May-15		\$4,303,896.90	1.0000	\$ 4,303,896.90	11,955	\$ 360.01		(\$68,523.36)	\$4,752,071.13	\$ 397.50
Jun-15		\$4,378,371.13	1.0000	\$ 4,378,371.13	11,802	\$ 370.99		(\$75,792.70)	\$4,815,236.50	\$ 408.00
Jul-15		\$4,669,015.91	1.0000	\$ 4,669,015.91	11,508	\$ 405.72		(\$71,898.30)	\$5,128,894.87	\$ 445.68
Aug-15		\$3,860,179.52	1.0000	\$ 3,860,179.52	11,296	\$ 341.73		(\$67,391.36)	\$4,251,568.23	\$ 376.38
Sep-15		\$3,701,111.62	1.0000	\$ 3,701,111.62	11,034	\$ 335.97		(\$65,960.89)	\$4,101,646.95	\$ 371.73
Oct-15		\$3,915,159.67	1.0000	\$ 3,915,159.67	10,756	\$ 364.00		(\$69,054.42)	\$4,319,696.28	\$ 401.61
Nov-15		\$4,630,561.49	1.0000	\$ 4,630,561.49	10,619	\$ 436.06		(\$69,389.36)	\$5,002,932.52	\$ 471.13
Dec-15	\$57,303,021.64	\$3,955,535.47	1.0000	\$ 3,955,535.47	9,321	\$ 424.37	\$5,234,511.68	(\$59,378.83)	\$4,348,446.41	\$ 466.52
Jan-16		\$4,002,564.40	1.0000	\$ 4,002,564.40	9,486	\$ 421.94		(\$70,284.80)	\$4,395,713.55	\$ 463.39
Feb-16		\$3,893,861.41	1.0000	\$ 3,893,861.41	9,355	\$ 416.23		(\$71,104.32)	\$4,298,290.63	\$ 459.46
Mar-16		\$4,297,234.20	1.0000	\$ 4,297,234.20	9,421	\$ 456.13		(\$76,435.42)	\$4,714,748.40	\$ 500.45
Apr-16		\$3,468,439.91	1.0000	\$ 3,468,439.91	9,474	\$ 366.10		(\$81,308.06)	\$3,960,325.11	\$ 407.47
May-16		\$3,509,154.49	1.0000	\$ 3,509,154.49	9,326	\$ 385.91		(\$76,159.38)	\$3,974,740.43	\$ 426.20
Jun-16		\$3,486,575.10	1.0000	\$ 3,486,575.10	9,410	\$ 370.52		(\$72,668.08)	\$3,849,058.20	\$ 409.04
Jul-16		\$3,298,800.81	1.0000	\$ 3,298,800.81	9,482	\$ 347.90		(\$82,481.40)	\$3,642,071.67	\$ 384.10
Aug-16		\$3,850,916.24	1.0000	\$ 3,850,916.24	9,542	\$ 401.58		(\$78,641.11)	\$4,265,024.32	\$ 446.97
Sep-16		\$3,856,454.75	1.0000	\$ 3,856,454.75	9,481	\$ 406.76		(\$84,017.51)	\$4,233,759.27	\$ 446.55
Oct-16		\$3,572,681.83	1.0000	\$ 3,572,681.83	9,537	\$ 374.61		(\$83,898.94)	\$3,955,271.47	\$ 414.20
Nov-16		\$3,597,953.46	1.0000	\$ 3,597,953.46	9,562	\$ 375.28		(\$87,713.50)	\$3,995,151.95	\$ 417.29
Dec-16	\$58,176,678.43	\$3,564,538.00	1.0000	\$ 3,564,538.00	9,765	\$ 365.03	\$4,661,841.16	(\$126,256.59)	\$3,976,852.74	\$ 407.26
Jan-17		\$4,658,154.31	1.0000	\$ 4,658,154.31	8,824	\$ 527.90		(\$88,643.19)	\$5,095,987.78	\$ 574.57
Feb-17		\$3,241,159.09	1.0000	\$ 3,241,159.09	8,256	\$ 392.74		(\$84,667.44)	\$3,609,750.51	\$ 435.17
Mar-17		\$3,649,332.78	1.0000	\$ 3,649,332.78	7,923	\$ 460.60		(\$82,768.79)	\$4,039,209.82	\$ 509.81
Apr-17		\$3,375,063.30	1.0000	\$ 3,375,063.30	7,956	\$ 458.82		(\$82,320.07)	\$3,899,476.88	\$ 502.92
May-17		\$3,565,005.64	1.0000	\$ 3,565,005.64	8,077	\$ 466.16		(\$87,884.63)	\$4,850,993.65	\$ 598.99
Jun-17		\$2,535,443.75	1.0000	\$ 2,535,443.75	6,106	\$ 415.24		(\$40,821.00)	\$2,772,152.76	\$ 454.00
Jul-17		\$1,981,362.59	1.0000	\$ 1,981,362.59	5,585	\$ 354.77		(\$35,781.63)	\$2,211,601.87	\$ 396.17
Aug-17		\$2,234,783.92	1.0000	\$ 2,234,783.92	5,336	\$ 418.62		(\$37,785.09)	\$2,455,512.17	\$ 460.16
Sep-17		\$2,046,318.76	1.0000	\$ 2,046,318.76	4,816	\$ 424.91		(\$32,285.33)	\$2,252,955.56	\$ 467.81
Oct-17		\$1,846,696.42	1.0000	\$ 1,846,697.03	4,344	\$ 425.11		(\$30,870.33)	\$2,045,738.28	\$ 470.93
Nov-17		\$1,559,901.70	0.9999	\$ 1,560,033.77	3,914	\$ 398.58		(\$30,377.12)	\$1,711,380.92	\$ 437.25
Dec-17	\$35,581,346.77	\$530,841.54	1.0000	\$ 530,841.54	1,210	\$ 439.44	\$3,108,024.22	(\$10,158.17)	\$61,999.00	\$ 513.34
Jan-18		\$775,368.27	0.9999	\$ 775,434.27	1,589	\$ 488.00		(\$11,963.80)	\$844,118.79	\$ 537.52
Feb-18		\$630,578.71	0.9999	\$ 630,624.87	1,533	\$ 408.07		(\$11,496.11)	\$712,726.73	\$ 458.94
Mar-18		\$611,523.03	0.9999	\$ 611,561.02	1,527	\$ 400.50		(\$10,838.98)	\$689,672.06	\$ 451.65
Apr-18		\$804,070.11	0.9999	\$ 804,170.71	1,499	\$ 536.47		(\$10,677.93)	\$887,259.06	\$ 591.07
May-18		\$466,111.71	0.9980	\$ 467,038.02	1,474	\$ 316.85		(\$10,297.71)	\$548,247.95	\$ 374.95
Jun-18		\$684,041.24	0.9988	\$ 684,620.52	1,431	\$ 474.68		(\$11,081.91)	\$655,077.24	\$ 505.80
Jul-18		\$593,788.70	0.9925	\$ 598,659.63	1,402	\$ 426.12		(\$11,649.40)	\$671,255.92	\$ 472.44
Aug-18		\$717,406.41	0.9842	\$ 721,600.30	1,419	\$ 508.53		(\$14,369.03)	\$785,838.93	\$ 553.80
Sep-18		\$469,486.99	0.9795	\$ 479,336.22	1,255	\$ 381.94		(\$10,964.42)	\$539,101.33	\$ 429.56
Oct-18		\$559,811.54	0.9768	\$ 576,900.89	1,258	\$ 454.99		(\$13,388.40)	\$655,965.61	\$ 513.34
Nov-18		\$506,960.08	0.9447	\$ 536,627.65	1,250	\$ 429.30		(\$12,370.75)	\$598,598.26	\$ 476.88
Dec-18	\$7,534,650.72	\$395,284.83	0.9120	\$ 433,445.33	1,178	\$ 367.95	\$923,070.05	(\$12,019.47)	\$525,707.93	\$ 446.27

\* Express Completion Factor as a percentage

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

Carrier Name: Geisinger Health Plan  
 Product(s): HMO, POS  
 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
\$ 99,607,881.48	\$ 83,977,044.73	\$ 85,613,531.00	189,767	\$ 10,076,991.08	\$ 95,690,522.08	\$ -	\$ (1,606,279.67)	\$ 2,758,161.37	\$ -	\$ (4,743,477.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 510.32
Loss Ratio										91.46%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	3.21%	0.04%	5.65%	9.08%	16.29%
Outpatient Hospital	0.89%	2.68%	6.00%	9.81%	36.80%
Professional	2.71%	0.77%	1.32%	4.87%	21.95%
Other Medical	0.00%	0.00%	0.00%	0.00%	2.17%
Capitation				5.00%	2.85%
Prescription Drugs	9.01%	0.62%	-1.85%	7.66%	19.94%
Total Annual Trend				7.85%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.163	

\* 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		\$22,194,731.72	1.0000	\$ 22,194,731.72	61,822	\$ 359.01		(\$441,598.18)	\$25,869,275.26	\$ 418.45
Feb-15		\$19,828,896.40	1.0000	\$ 19,828,896.40	62,616	\$ 316.67		(\$419,602.96)	\$23,263,515.05	\$ 371.53
Mar-15		\$23,283,534.64	1.0000	\$ 23,283,534.64	61,960	\$ 375.78		(\$445,548.28)	\$26,915,994.92	\$ 434.41
Apr-15		\$22,195,004.46	1.0000	\$ 22,195,004.46	61,318	\$ 361.97		(\$450,011.44)	\$25,597,609.73	\$ 417.46
May-15		\$21,778,374.81	1.0000	\$ 21,778,374.81	60,671	\$ 358.96		(\$457,824.23)	\$24,936,598.77	\$ 410.85
Jun-15		\$20,811,308.46	1.0000	\$ 20,811,308.46	59,625	\$ 349.04		(\$471,798.03)	\$23,977,792.69	\$ 402.14
Jul-15		\$21,855,685.99	1.0000	\$ 21,855,685.99	58,871	\$ 371.25		(\$481,720.32)	\$24,981,248.20	\$ 424.34
Aug-15		\$19,248,696.00	1.0000	\$ 19,248,696.00	58,986	\$ 326.33		(\$488,395.42)	\$22,232,701.88	\$ 376.91
Sep-15		\$20,880,035.73	1.0000	\$ 20,880,035.73	59,932	\$ 348.40		(\$474,315.90)	\$23,970,352.08	\$ 399.96
Oct-15		\$22,919,535.83	1.0000	\$ 22,919,535.83	60,621	\$ 378.08		(\$511,625.33)	\$26,198,361.96	\$ 432.17
Nov-15		\$20,830,444.07	1.0000	\$ 20,830,444.07	60,208	\$ 345.97		(\$483,753.61)	\$23,844,001.18	\$ 396.03
Dec-15	\$297,321,129.91	\$21,980,385.48	1.0000	\$ 21,980,385.48	60,022	\$ 366.21	\$39,096,421.15	(\$505,052.38)	\$25,125,603.02	\$ 418.61
Jan-16		\$20,943,767.43	1.0000	\$ 20,943,767.43	60,868	\$ 344.09		(\$494,504.69)	\$24,704,877.99	\$ 405.88
Feb-16		\$22,318,997.92	1.0000	\$ 22,318,997.92	60,622	\$ 368.17		(\$513,443.10)	\$26,140,128.25	\$ 431.20
Mar-16		\$25,667,756.27	1.0000	\$ 25,667,756.27	60,681	\$ 422.99		(\$560,380.28)	\$29,784,369.23	\$ 490.84
Apr-16		\$23,660,286.00	1.0000	\$ 23,660,286.00	61,476	\$ 384.87		(\$502,049.23)	\$27,301,138.55	\$ 444.09
May-16		\$23,082,834.44	1.0000	\$ 23,082,834.44	61,450	\$ 375.64		(\$515,282.98)	\$26,670,331.23	\$ 434.02
Jun-16		\$26,749,371.56	1.0000	\$ 26,749,371.56	61,911	\$ 432.06		(\$520,508.52)	\$30,258,229.24	\$ 488.74
Jul-16		\$22,445,741.47	1.0000	\$ 22,445,741.47	62,287	\$ 360.36		(\$520,535.09)	\$25,776,383.24	\$ 413.89
Aug-16		\$23,748,619.55	1.0000	\$ 23,748,619.55	62,944	\$ 377.30		(\$605,976.61)	\$27,444,155.93	\$ 436.01
Sep-16		\$23,617,459.69	1.0000	\$ 23,617,459.69	62,876	\$ 375.62		(\$572,584.91)	\$27,102,216.82	\$ 431.04
Oct-16		\$23,557,505.26	1.0000	\$ 23,557,505.26	64,247	\$ 366.67		(\$632,029.98)	\$27,526,924.03	\$ 428.45
Nov-16		\$25,799,405.78	1.0000	\$ 25,799,405.78	64,230	\$ 401.67		(\$661,165.84)	\$29,459,296.31	\$ 458.65
Dec-16	\$319,193,255.27	\$24,121,086.46	1.0000	\$ 24,121,090.01	63,303	\$ 381.04	\$44,200,031.98	(\$681,548.55)	\$27,744,816.54	\$ 438.29
Jan-17		\$23,723,437.61	1.0000	\$ 23,723,437.61	64,446	\$ 368.11		(\$657,468.69)	\$28,456,587.66	\$ 441.56
Feb-17		\$23,988,003.26	1.0000	\$ 23,988,003.26	63,810	\$ 375.93		(\$615,649.14)	\$28,303,933.85	\$ 443.57
Mar-17		\$25,497,081.88	1.0000	\$ 25,497,081.88	63,069	\$ 404.27		(\$642,440.74)	\$29,900,678.28	\$ 474.09
Apr-17		\$24,703,632.65	1.0000	\$ 24,703,632.65	62,940	\$ 392.49		(\$477,354.69)	\$28,859,721.21	\$ 458.53
May-17		\$28,435,027.09	1.0000	\$ 28,435,027.09	62,644	\$ 453.91		(\$529,727.43)	\$32,756,915.82	\$ 522.91
Jun-17		\$26,950,873.93	1.0000	\$ 26,950,873.93	62,597	\$ 430.55		(\$507,845.99)	\$30,981,805.90	\$ 494.94
Jul-17		\$24,905,950.61	0.9990	\$ 24,915,390.43	62,126	\$ 401.05		(\$513,055.01)	\$28,738,307.83	\$ 462.58
Aug-17		\$26,817,586.61	0.9990	\$ 26,829,509.89	61,607	\$ 435.49		(\$570,394.14)	\$31,090,438.40	\$ 504.66
Sep-17		\$24,305,716.19	0.9811	\$ 24,774,134.00	59,461	\$ 416.65		(\$499,596.59)	\$28,508,455.28	\$ 479.45
Oct-17		\$25,626,130.63	0.9995	\$ 25,637,793.40	58,799	\$ 436.02		(\$510,703.63)	\$29,728,315.40	\$ 505.59
Nov-17		\$25,561,545.62	0.9953	\$ 25,683,248.27	58,801	\$ 438.78		(\$490,674.66)	\$29,474,065.64	\$ 501.25
Dec-17	\$337,525,701.50	\$24,729,491.05	0.9990	\$ 24,753,640.70	58,725	\$ 421.52	\$49,165,402.96	(\$446,064.22)	\$28,257,950.82	\$ 481.19
Jan-18		\$25,600,999.62	0.9890	\$ 25,885,179.33	55,844	\$ 463.53		(\$461,088.62)	\$30,517,131.64	\$ 546.47
Feb-18		\$21,627,056.43	0.9984	\$ 21,662,291.93	55,080	\$ 393.29		(\$410,863.75)	\$25,565,900.89	\$ 464.16
Mar-18		\$23,634,893.78	0.9863	\$ 23,963,361.49	54,239	\$ 441.81		(\$444,287.62)	\$27,993,919.30	\$ 516.12
Apr-18		\$22,765,578.64	0.9985	\$ 22,799,685.02	53,656	\$ 424.92		(\$437,939.47)	\$26,539,107.75	\$ 494.62
May-18		\$25,930,366.66	0.9977	\$ 25,990,464.63	53,303	\$ 487.60		(\$454,826.55)	\$29,808,795.18	\$ 559.23
Jun-18		\$21,715,444.84	0.9881	\$ 21,977,535.09	53,191	\$ 413.18		(\$438,349.98)	\$25,437,409.96	\$ 478.23
Jul-18		\$23,585,896.34	0.9965	\$ 23,668,463.27	52,709	\$ 449.04		(\$572,683.06)	\$27,179,632.90	\$ 515.65
Aug-18		\$24,323,034.96	0.9794	\$ 24,834,895.32	51,759	\$ 479.82		(\$610,869.72)	\$28,548,958.08	\$ 551.57
Sep-18		\$21,592,641.39	0.9785	\$ 22,065,991.85	51,434	\$ 428.02		(\$492,871.00)	\$25,764,783.72	\$ 500.93
Oct-18		\$24,329,706.59	0.9582	\$ 25,390,706.58	51,250	\$ 495.43		(\$573,675.98)	\$29,539,589.99	\$ 576.38
Nov-18		\$22,496,874.76	0.9677	\$ 23,248,032.53	50,772	\$ 457.89		(\$562,351.36)	\$26,683,443.70	\$ 525.55
Dec-18	\$307,615,453.44	\$21,862,282.49	0.9212	\$ 23,732,447.53	50,303	\$ 471.79	\$45,554,370.04	(\$486,692.09)	\$27,194,751.50	\$ 540.62

\* 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:	Geisinger Health Plan
Product(s):	HMO, POS
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	\$ 475.62	\$ 510.32	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.160	1.163	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 551.68	\$ 593.60	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.940	
Change in Demographics	1.000	1.010	<- See URRT Instructions
Change in Network	1.000	0.930	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.001	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 551.68	\$ 558.23	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 558.23	<- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 558.23		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	\$ 570.73		
Projected Paid to Allowed Ratio	0.869		
Projected Paid EHB Claims PMPM	\$ 496.15		
Market-wide Adjustments			
Project Risk Adjustment PMPM	(\$40.92)		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 537.07		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 617.80		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 50.00		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 537.07		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 617.80		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 510.32	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 99,607,851.48	
Blended Loss Ratio	91.48%	

**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 Renewing in Quarter	94,452	36,756	28,212	49,608	209,028
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 558.23	\$ 558.23	\$ 558.23	\$ 558.23	\$ 558.23
Months of Trend	-	3	6	9	
Annual Trend	7.85%	7.85%	7.85%	7.85%	
Single Risk Pool Projected Allowed Claims	\$ 558.23	\$ 568.88	\$ 579.73	\$ 590.78	\$ 570.73
Quarterly Trend Factor	100.0%	101.9%	103.9%	105.8%	102.2%
2020 Trend Factors by Quarter	0.9781	0.9968	1.0158	1.0351	

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.41%	\$58.98
General and Claims	4.34%	\$26.29
Agent/Broker Fees and Commissions	2.18%	\$13.20
Quality Improvement Initiatives	1.20%	\$11.49
Taxes and Fees	1.00%	\$6.04
RA User Fee	0.03%	\$0.18
PA Premium Tax (if applicable)	0.00%	\$0.00
Federal Income Tax	0.04%	\$0.24
Health Insurance Providers Fee (Prorated for Small Groups only)	0.93%	\$5.64
Profit/Contingency (after tax)	2.00%	\$12.12
Total Retention	11.41%	\$69.14
Projected Required Revenue PMPM		\$ 606.21

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

Normalization Factors	2019	2020
Average Age Factor	1.500	1.600
Average Geographic Factor	0.905	0.900
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.800	1.194
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$543.38	\$ 617.80
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 426.61	\$ 386.78

**Table 8. Components of Rate Change**

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 365.01	\$ 420.73	\$ 55.72	15.3%
B. Base period allowed claims before normalization	\$ 5471.33	\$ 510.32	\$ 538.99	10.7%
C. Normalization factor component of change	\$ (101.29)	\$ (190.83)	\$ -89.54	-24.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 370.04	\$ 319.50	\$ (50.55)	-13.8%
D2. URRT Trend	\$ 64.33	\$ 52.14	\$ (12.20)	-3.3%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ (46.29)	\$ (22.15)	\$ 24.14	6.6%
D5. Normalized URRT RA/RI on an allowed basis	\$ 25.60	\$ 29.47	\$ 3.87	1.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 413.69	\$ 378.96	\$ (34.73)	-9.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ -84,478,543.9	\$ (49.52)	\$ 8.93	2.4%
E3. Benefit Richness	\$ (35.52)	\$ 34.26	\$ 69.79	19.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (93.97)	\$ (15.26)	\$ 78.71	21.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 31.79	\$ 35.38	\$ 3.59	1.0%
F2. Taxes and Fees	\$ 1.57	\$ 4.19	\$ 2.61	0.7%
F3. Profit and/or Contingency	\$ 7.30	\$ 8.41	\$ 1.11	0.3%
F4. Subtotal - Sum(F1-F3)	\$ 40.67	\$ 47.99	\$ 7.32	2.0%
G. Change in Miscellaneous Items	\$ 50.00	\$ 50.00	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 360.38	\$ 411.68	\$ 51.30	14.1%

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

	2019	2020	
Paid-to-Allowed	0.869	0.869	
URRT Trend (Total Applied Trend Factor)	1.174	1.163	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	0.893	0.940	<- URRT W1, S2
Risk Adjustment	\$28.31	\$ 40.92	<- URRT W1, S3
Exchange User Fee	\$ 50.00	\$ -	<- URRT W1, S3
Capitation	\$18.72	\$16.02	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.859	0.869	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	0.900	1.104	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.71%	8.41%	
Taxes and Fees	0.43%	1.00%	
Profit and/or Contingency	2.00%	2.00%	

**PA Rate Template Part III**  
**Table 10. Plan Rates**

Carrier Name: Geisinger Health Plan  
 Product(s): HMO, POS  
 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: \$ 617.80

45 CFR Part 156.8 (d) (2) Allowabl

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 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
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**Totals** 0.837 0.869 1.000 1.000 1.000 1.000 1.000

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
Plan 1	22444PA0060062	HMO	Geisinger Marketplace HMO 20/40/2500	M	22444PA0060062	Gold	0.8196	Approach (1)	Off	0.831	0.978	1.000	1.000	1.000	1.000
Plan 2	22444PA0060063	HMO	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063	Silver	0.7186	Approach (1)	Off	0.743	0.951	1.000	1.000	1.000	1.000
Plan 3	22444PA0060114	HMO	Geisinger Marketplace HMO 10/20/0	M	22444PA0060114	Platinum	0.9199	Approach (1)	Off	0.967	1.041	1.000	1.000	1.000	1.000
Plan 4	22444PA0060115	HMO	Geisinger Marketplace HMO 20/40/250	E	22444PA0060115	Platinum	0.9097	Approach (1)	Off	0.928	1.041	1.000	1.000	1.000	1.000
Plan 5	22444PA0060116	HMO	Geisinger Marketplace HMO 20/40/500	M	22444PA0060116	Gold	0.8173	Approach (1)	Off	0.903	0.978	1.000	1.000	1.000	1.000
Plan 6	22444PA0060117	HMO	Geisinger Marketplace HMO 20/40/1000	M	22444PA0060117	Gold	0.8162	Approach (1)	Off	0.873	0.978	1.000	1.000	1.000	1.000
Plan 7	22444PA0060118	HMO	Geisinger Marketplace HMO 20/40/1500	E	22444PA0060118	Gold	0.8133	Approach (1)	Off	0.856	0.978	1.000	1.000	1.000	1.000
Plan 8	22444PA0060119	HMO	Geisinger Marketplace HMO 35/70/4000	M	22444PA0060119	Silver	0.7198	Approach (1)	Off	0.773	0.951	1.000	1.000	1.000	1.000
Plan 9	22444PA0060120	HMO	Geisinger Marketplace HMO 15/30/400	E	22444PA0060120	Platinum	0.9143	Approach (1)	Off	0.947	1.041	1.000	1.000	1.000	1.000
Plan 10	22444PA0080066	POS	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066	Bronze	0.6313	Approach (1)	Off	0.709	0.906	1.000	1.000	1.000	1.000
Plan 11	22444PA0060121	HMO	Geisinger Premier HMO 10/20/0	N	22444PA0060121	Platinum	0.9199	Approach (1)	Off	0.967	1.041	1.000	0.940	1.000	1.000
Plan 12	22444PA0060122	HMO	Geisinger Premier HMO 20/40/1000	N	22444PA0060122	Gold	0.8162	Approach (1)	Off	0.873	0.978	1.000	0.940	1.000	1.000
Plan 13	22444PA0060123	HMO	Geisinger Premier HMO 35/70/4300	N	22444PA0060123	Silver	0.7198	Approach (1)	Off	0.773	0.951	1.000	0.940	1.000	1.000
Plan 14	22444PA0060124	HMO	Geisinger Premier HMO 25/50/2750	N	22444PA0060124	Gold	0.8182	Approach (1)	Off	0.826	0.978	1.000	0.940	1.000	1.000
Plan 15	22444PA0060125	HMO	Geisinger Premier HMO 25/50/2000	N	22444PA0060125	Gold	0.7981	Approach (1)	Off	0.841	0.978	1.000	0.940	1.000	1.000
Plan 16	22444PA0060126	HMO	Geisinger Premier HMO 10/20/0	N	22444PA0060126	Platinum	0.9199	Approach (1)	Off	0.967	1.041	1.000	0.940	1.000	1.000
Plan 17	22444PA0060127	HMO	Geisinger Premier HMO 20/40/1000	N	22444PA0060127	Gold	0.8162	Approach (1)	Off	0.873	0.978	1.000	0.940	1.000	1.000
Plan 18	22444PA0060128	HMO	Geisinger Premier HMO 35/70/4300	N	22444PA0060128	Silver	0.7198	Approach (1)	Off	0.773	0.951	1.000	0.940	1.000	1.000
Plan 19	22444PA0060129	HMO	Geisinger Premier HMO 25/50/2750	N	22444PA0060129	Gold	0.8182	Approach (1)	Off	0.826	0.978	1.000	0.940	1.000	1.000
Plan 20	22444PA0060130	HMO	Geisinger Premier HMO 25/50/2000	N	22444PA0060130	Gold	0.7981	Approach (1)	Off	0.841	0.978	1.000	0.940	1.000	1.000
Plan 21	22444PA0060131	HMO	Geisinger Premier HMO 10/20/0	N	22444PA0060131	Platinum	0.9199	Approach (1)	Off	0.967	1.041	1.000	0.940	1.000	1.000
Plan 22	22444PA0060132	HMO	Geisinger Premier HMO 20/40/1000	N	22444PA0060132	Gold	0.8162	Approach (1)	Off	0.873	0.978	1.000	0.940	1.000	1.000
Plan 23	22444PA0060133	HMO	Geisinger Premier HMO 35/70/4300	N	22444PA0060133	Silver	0.7198	Approach (1)	Off	0.773	0.951	1.000	0.940	1.000	1.000
Plan 24	22444PA0060134	HMO	Geisinger Premier HMO 25/50/2750	N	22444PA0060134	Gold	0.8182	Approach (1)	Off	0.826	0.978	1.000	0.940	1.000	1.000
Plan 25	22444PA0060135	HMO	Geisinger Premier HMO 25/50/2000	N	22444PA0060135	Gold	0.7981	Approach (1)	Off	0.841	0.978	1.000	0.940	1.000	1.000











**PA Rate Template Part IV B**  
**Table 11. Plan Premium Developm**

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

Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM										
Plan Number	HIOS Plan ID (Standard Component)	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
<b>Totals</b>		\$ -	\$ 375.63	\$ -	\$ 447.33	\$ 412.59	\$ 467.67	\$ -	\$ 370.55	\$ 392.31

Plan 1	22444PA0060062	\$ 360.68	\$ 344.87	\$ -	\$ 368.78	\$ 388.64	\$ 470.91	\$ -	\$ 399.99	\$ 373.42
Plan 2	22444PA0060063	\$ 313.59	\$ 299.85	\$ -	\$ 320.63	\$ 337.90	\$ 409.42	\$ -	\$ 347.76	\$ 320.59
Plan 3	22444PA0060114	\$ 447.04	\$ 427.45	\$ -	\$ 457.08	\$ 481.70	\$ 583.66	\$ -	\$ 495.76	\$ 450.05
Plan 4	22444PA0060115	\$ 429.10	\$ 410.29	\$ -	\$ 438.74	\$ 462.36	\$ 560.23	\$ -	\$ 475.86	\$ 410.29
Plan 5	22444PA0060116	\$ 391.78	\$ 374.61	\$ -	\$ 400.58	\$ 422.15	\$ 511.51	\$ -	\$ 434.48	\$ 386.49
Plan 6	22444PA0060117	\$ 378.90	\$ 362.30	\$ -	\$ 387.42	\$ 408.28	\$ 494.70	\$ -	\$ 420.20	\$ 362.30
Plan 7	22444PA0060118	\$ 371.44	\$ 355.17	\$ -	\$ 379.79	\$ 400.24	\$ 484.96	\$ -	\$ 411.93	\$ 355.92
Plan 8	22444PA0060119	\$ 326.35	\$ 312.05	\$ -	\$ 333.69	\$ 351.65	\$ 426.09	\$ -	\$ 361.92	\$ 312.05
Plan 9	22444PA0060120	\$ 437.49	\$ 418.32	\$ -	\$ 447.33	\$ 471.41	\$ 571.20	\$ -	\$ 485.18	\$ 441.82
Plan 10	22444PA0080066	\$ 286.75	\$ 274.18	\$ -	\$ 293.19	\$ 308.98	\$ 374.39	\$ -	\$ 318.00	\$ 302.97
Plan 11	22444PA0060121	\$ 420.22	\$ 401.80	\$ -	\$ 429.66	\$ 452.79	\$ 548.64	\$ -	\$ 466.02	\$ -
Plan 12	22444PA0060122	\$ 356.17	\$ 340.56	\$ -	\$ 364.17	\$ 383.78	\$ 465.02	\$ -	\$ 394.99	\$ -
Plan 13	22444PA0060123	\$ 306.77	\$ 293.33	\$ -	\$ 313.67	\$ 330.56	\$ 400.53	\$ -	\$ 340.21	\$ -
Plan 14	22444PA0060124	\$ 337.09	\$ 322.32	\$ -	\$ 344.67	\$ 363.23	\$ 440.11	\$ -	\$ 373.83	\$ -
Plan 15	22444PA0060125	\$ 343.06	\$ 328.03	\$ -	\$ 350.77	\$ 369.66	\$ 447.91	\$ -	\$ 380.45	\$ -
Plan 16	22444PA0060126	\$ 420.22	\$ 401.80	\$ -	\$ 429.66	\$ 452.79	\$ 548.64	\$ -	\$ 466.02	\$ -
Plan 17	22444PA0060127	\$ 356.17	\$ 340.56	\$ -	\$ 364.17	\$ 383.78	\$ 465.02	\$ -	\$ 394.99	\$ -
Plan 18	22444PA0060128	\$ 306.77	\$ 293.33	\$ -	\$ 313.67	\$ 330.56	\$ 400.53	\$ -	\$ 340.21	\$ -
Plan 19	22444PA0060129	\$ 337.09	\$ 322.32	\$ -	\$ 344.67	\$ 363.23	\$ 440.11	\$ -	\$ 373.83	\$ -
Plan 20	22444PA0060130	\$ 343.06	\$ 328.03	\$ -	\$ 350.77	\$ 369.66	\$ 447.91	\$ -	\$ 380.45	\$ -
Plan 21	22444PA0060131	\$ 420.22	\$ 401.80	\$ -	\$ 429.66	\$ 452.79	\$ 548.64	\$ -	\$ 466.02	\$ -
Plan 22	22444PA0060132	\$ 356.17	\$ 340.56	\$ -	\$ 364.17	\$ 383.78	\$ 465.02	\$ -	\$ 394.99	\$ -
Plan 23	22444PA0060133	\$ 306.77	\$ 293.33	\$ -	\$ 313.67	\$ 330.56	\$ 400.53	\$ -	\$ 340.21	\$ -
Plan 24	22444PA0060134	\$ 337.09	\$ 322.32	\$ -	\$ 344.67	\$ 363.23	\$ 440.11	\$ -	\$ 373.83	\$ -
Plan 25	22444PA0060135	\$ 343.06	\$ 328.03	\$ -	\$ 350.77	\$ 369.66	\$ 447.91	\$ -	\$ 380.45	\$ -



**Geisinger Health Plan  
 Small Group Filing for 2020  
 Projected Reinsurance Calculation**

	<b>PMPM</b>
Reinsurance Premium July 2018 - June 2019	\$2.14
Assumed Reinsurance Premium July 2019 - June 2020	\$2.46
Assumed Reinsurance Premium July 2020 - June 2021	\$2.83
Estimated Reinsurance Premium Jan 2020 - Dec 2020	\$2.65
Estimated Reinsurance Recoveries	\$2.04
Net Reinsurance	\$0.60
<b>Other Factor - Other</b>	<b>1.00118</b>
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$510.32

**Geisinger Health Plan  
Small Group Filing for 2020  
Projected Tax Estimates**

**Federal Income Tax**

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	6.7%

<b>Estimated Federal Income Tax:</b>	<b>0.04%</b>
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**Health Insurance Provider Fee**

	2020	2021
Applicable amount	\$16,400,000,000	\$17,500,000,000
Expected National Premium in Data Year	\$816,272,140,887	\$873,411,190,749
Expected GHP Total Premium in Data Year	\$1,447,426,413	\$1,548,746,262
Applicable % expected for GHP	0.177%	0.177%
Expected GHP Fee Amount	\$29,080,734	\$31,031,271
Expected GHP Total Premium in Fee Year	\$3,131,162,678	\$3,350,344,066
Expected Tax	0.93%	0.93%

Quarter	Average Fee for Quarter	Member Months	Weights
Q1	0.93%	6,756	42.36%
Q2	0.93%	3,636	22.80%
Q3	0.93%	1,788	11.21%
Q4	0.93%	3,768	23.63%

<b>Total:</b>	<b>0.93%</b>	15,948	100.00%
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Month for estimate	Estimated ACA Insurer Fee
Jan-19	0.00%
Feb-19	0.00%
Mar-19	0.00%
Apr-19	0.00%
May-19	0.00%
Jun-19	0.00%
Jul-19	0.00%
Aug-19	0.00%
Sep-19	0.00%
Oct-19	0.00%
Nov-19	0.00%
Dec-19	0.00%
Jan-20	0.93%
Feb-20	0.93%
Mar-20	0.93%
Apr-20	0.93%
May-20	0.93%
Jun-20	0.93%
Jul-20	0.93%
Aug-20	0.93%
Sep-20	0.93%

Contract Effective Date	Estimated ACA Insurer Fee
Jan-19	0.00%
Feb-19	0.08%
Mar-19	0.15%
Apr-19	0.23%
May-19	0.31%
Jun-19	0.39%
Jul-19	0.46%
Aug-19	0.54%
Sep-19	0.62%
Oct-19	0.70%
Nov-19	0.77%
Dec-19	0.85%
Jan-20	0.93%
Feb-20	0.93%
Mar-20	0.93%
Apr-20	0.93%
May-20	0.93%
Jun-20	0.93%
Jul-20	0.93%
Aug-20	0.93%
Sep-20	0.93%

**Geisinger Health Plan  
Small Group Filing for 2020  
Projected Tax Estimates**

Oct-20	0.93%
Nov-20	0.93%
Dec-20	0.93%
Jan-21	0.93%
Feb-21	0.93%
Mar-21	0.93%
Apr-21	0.93%
May-21	0.93%
Jun-21	0.93%
Jul-21	0.93%
Aug-21	0.93%
Sep-21	0.93%
Oct-21	0.93%
Nov-21	0.93%
Dec-21	0.93%

Oct-20	0.93%
Nov-20	0.93%
Dec-20	0.93%
Jan-21	0.93%

**Geisinger Health Plan  
 Small Group Filing for 2020  
 Quality Improvement Initiatives Estimates**

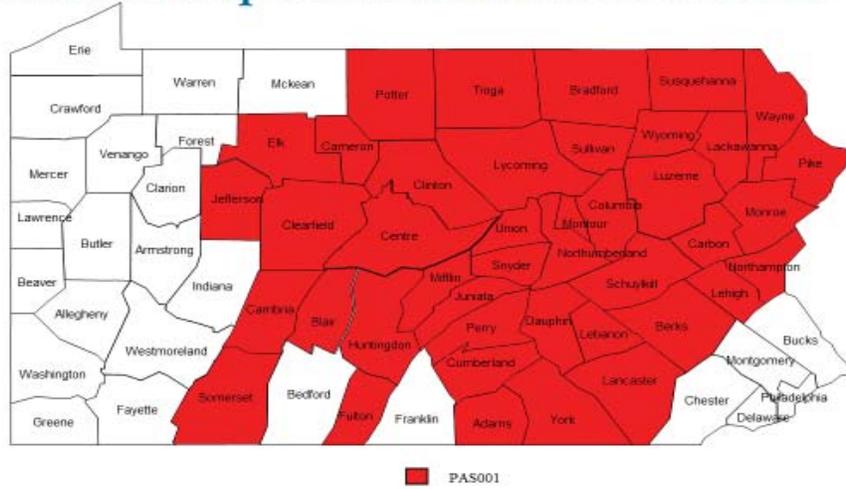
**ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Geisinger Health Plan and Geisinger Quality Options, Inc.  
 SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

Business Subject to MLR  
 Comprehensive Health Coverage  
 Small Group Employer

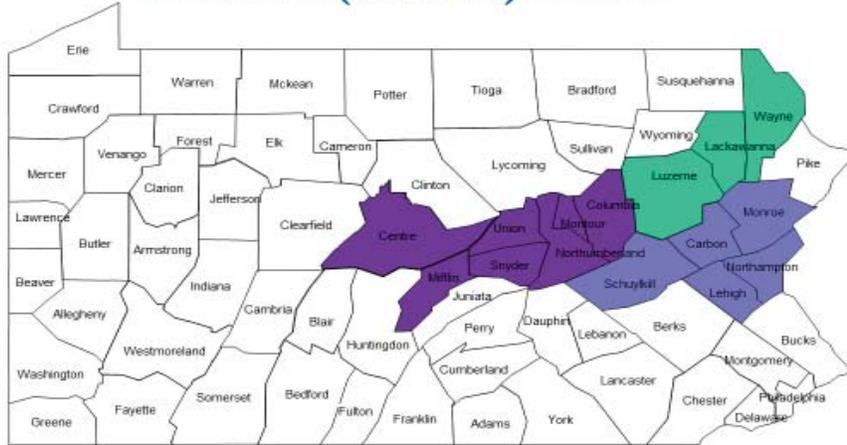
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5) . . . . .	2,180,540
	Member Months for GHP and GQO combined	189,767
	<b>Estimated PMPM:</b>	<b>\$11.49</b>

# 2020 Service Area

## Small Group All-Access HMO & PPO



# 2020 Small Group Service Area Premier (narrow) HMO



- PAS002
- PAS003
- PAS004

Company Name: Geisinger Health Plan  
 Market: Small Group  
 Product: HMO, POS  
 Effective Date of Rates: January 1, 2020

Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>	22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063											
HIOS Plan ID (Off Exchange)=>	22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063											
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 30/60/5800																	
Form # =>	M-152-167-F Rev. 1/20																			
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO																			
Metal =>	Gold		Silver		Silver		Silver		Silver											
Deductible =>	Med: \$2,500 / Rx: \$150		Med: \$5,800 / Rx: \$500																	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes																			
Age Band	Non-Tobacco	Tobacco																		
0 - 14	\$260.71	\$260.71	\$249.29	\$249.29	\$266.57	\$266.57	\$280.93	\$280.93	\$340.39	\$340.39	\$289.13	\$289.13	\$226.67	\$226.67	\$216.74	\$216.74	\$231.77	\$231.77	\$244.25	\$244.25
15	\$283.89	\$283.89	\$271.45	\$271.45	\$290.27	\$290.27	\$305.90	\$305.90	\$370.65	\$370.65	\$314.83	\$314.83	\$246.82	\$246.82	\$236.01	\$236.01	\$252.37	\$252.37	\$265.96	\$265.96
16	\$292.75	\$292.75	\$279.92	\$279.92	\$299.33	\$299.33	\$315.44	\$315.44	\$382.22	\$382.22	\$324.65	\$324.65	\$254.53	\$254.53	\$243.37	\$243.37	\$260.25	\$260.25	\$274.26	\$274.26
17	\$301.61	\$301.61	\$288.39	\$288.39	\$308.39	\$308.39	\$324.99	\$324.99	\$393.79	\$393.79	\$334.48	\$334.48	\$262.23	\$262.23	\$250.74	\$250.74	\$268.12	\$268.12	\$282.56	\$282.56
18	\$311.15	\$311.15	\$297.52	\$297.52	\$318.14	\$318.14	\$335.27	\$335.27	\$406.25	\$406.25	\$345.06	\$345.06	\$270.53	\$270.53	\$258.67	\$258.67	\$276.61	\$276.61	\$291.50	\$291.50
19	\$320.69	\$320.69	\$306.64	\$306.64	\$327.90	\$327.90	\$345.56	\$345.56	\$418.70	\$418.70	\$355.65	\$355.65	\$278.82	\$278.82	\$266.60	\$266.60	\$285.09	\$285.09	\$300.44	\$300.44
20	\$330.58	\$330.58	\$316.09	\$316.09	\$338.01	\$338.01	\$356.21	\$356.21	\$431.61	\$431.61	\$366.61	\$366.61	\$287.42	\$287.42	\$274.82	\$274.82	\$293.87	\$293.87	\$309.70	\$309.70
21	\$340.81	\$340.81	\$325.87	\$325.87	\$348.46	\$348.46	\$367.23	\$367.23	\$444.96	\$444.96	\$377.95	\$377.95	\$296.31	\$296.31	\$283.33	\$283.33	\$302.97	\$302.97	\$319.28	\$319.28
22	\$340.81	\$340.81	\$325.87	\$325.87	\$348.46	\$348.46	\$367.23	\$367.23	\$444.96	\$444.96	\$377.95	\$377.95	\$296.31	\$296.31	\$283.33	\$283.33	\$302.97	\$302.97	\$319.28	\$319.28
23	\$340.81	\$340.81	\$325.87	\$325.87	\$348.46	\$348.46	\$367.23	\$367.23	\$444.96	\$444.96	\$377.95	\$377.95	\$296.31	\$296.31	\$283.33	\$283.33	\$302.97	\$302.97	\$319.28	\$319.28
24	\$340.81	\$340.81	\$325.87	\$325.87	\$348.46	\$348.46	\$367.23	\$367.23	\$444.96	\$444.96	\$377.95	\$377.95	\$296.31	\$296.31	\$283.33	\$283.33	\$302.97	\$302.97	\$319.28	\$319.28
25	\$342.16	\$342.16	\$327.17	\$327.17	\$349.85	\$349.85	\$368.69	\$368.69	\$446.74	\$446.74	\$379.46	\$379.46	\$297.49	\$297.49	\$284.45	\$284.45	\$304.18	\$304.18	\$320.55	\$320.55
26	\$348.98	\$348.98	\$333.69	\$333.69	\$356.82	\$356.82	\$376.04	\$376.04	\$455.64	\$455.64	\$387.02	\$387.02	\$303.42	\$303.42	\$290.12	\$290.12	\$310.23	\$310.23	\$326.94	\$326.94
27	\$357.16	\$357.16	\$341.51	\$341.51	\$365.19	\$365.19	\$384.85	\$384.85	\$466.31	\$466.31	\$396.09	\$396.09	\$313.53	\$313.53	\$296.92	\$296.92	\$317.51	\$317.51	\$334.60	\$334.60
28	\$370.45	\$370.45	\$354.22	\$354.22	\$378.78	\$378.78	\$399.17	\$399.17	\$483.67	\$483.67	\$410.83	\$410.83	\$322.08	\$322.08	\$307.97	\$307.97	\$329.32	\$329.32	\$347.05	\$347.05
29	\$381.36	\$381.36	\$364.65	\$364.65	\$389.93	\$389.93	\$410.92	\$410.92	\$497.91	\$497.91	\$422.92	\$422.92	\$331.57	\$331.57	\$317.04	\$317.04	\$339.02	\$339.02	\$357.27	\$357.27
30	\$386.81	\$386.81	\$369.86	\$369.86	\$395.50	\$395.50	\$416.80	\$416.80	\$505.03	\$505.03	\$428.97	\$428.97	\$336.31	\$336.31	\$321.57	\$321.57	\$343.86	\$343.86	\$362.38	\$362.38
31	\$394.99	\$394.99	\$377.68	\$377.68	\$403.87	\$403.87	\$425.61	\$425.61	\$515.70	\$515.70	\$438.04	\$438.04	\$343.42	\$343.42	\$338.37	\$338.37	\$351.13	\$351.13	\$370.04	\$370.04
32	\$403.17	\$403.17	\$385.50	\$385.50	\$412.23	\$412.23	\$434.42	\$434.42	\$526.38	\$526.38	\$447.11	\$447.11	\$350.53	\$350.53	\$335.17	\$335.17	\$358.41	\$358.41	\$377.70	\$377.70
33	\$408.28	\$408.28	\$390.39	\$390.39	\$417.45	\$417.45	\$439.93	\$439.93	\$533.06	\$533.06	\$452.78	\$452.78	\$354.97	\$354.97	\$339.42	\$339.42	\$362.95	\$362.95	\$382.49	\$382.49
34	\$413.73	\$413.73	\$395.60	\$395.60	\$423.03	\$423.03	\$445.81	\$445.81	\$540.18	\$540.18	\$458.83	\$458.83	\$359.71	\$359.71	\$343.95	\$343.95	\$367.80	\$367.80	\$387.60	\$387.60
35	\$416.46	\$416.46	\$398.21	\$398.21	\$425.82	\$425.82	\$448.75	\$448.75	\$543.74	\$543.74	\$461.85	\$461.85	\$362.08	\$362.08	\$346.22	\$346.22	\$370.22	\$370.22	\$390.16	\$390.16
36	\$419.19	\$419.19	\$400.82	\$400.82	\$428.61	\$428.61	\$451.68	\$451.68	\$547.30	\$547.30	\$464.87	\$464.87	\$364.46	\$364.46	\$348.48	\$348.48	\$372.65	\$372.65	\$392.71	\$392.71
37	\$421.91	\$421.91	\$403.42	\$403.42	\$431.39	\$431.39	\$454.62	\$454.62	\$550.86	\$550.86	\$467.90	\$467.90	\$366.83	\$366.83	\$350.75	\$350.75	\$375.07	\$375.07	\$395.26	\$395.26
38	\$424.64	\$424.64	\$406.03	\$406.03	\$434.18	\$434.18	\$457.56	\$457.56	\$554.42	\$554.42	\$470.92	\$470.92	\$369.20	\$369.20	\$353.02	\$353.02	\$377.49	\$377.49	\$397.82	\$397.82
39	\$430.09	\$430.09	\$411.24	\$411.24	\$439.76	\$439.76	\$463.44	\$463.44	\$561.54	\$561.54	\$476.97	\$476.97	\$373.94	\$373.94	\$357.55	\$357.55	\$382.34	\$382.34	\$402.93	\$402.93
40	\$435.54	\$435.54	\$416.46	\$416.46	\$445.33	\$445.33	\$469.31	\$469.31	\$568.65	\$568.65	\$483.01	\$483.01	\$378.68	\$378.68	\$362.08	\$362.08	\$387.19	\$387.19	\$408.04	\$408.04
41	\$443.72	\$443.72	\$424.28	\$424.28	\$453.69	\$453.69	\$478.12	\$478.12	\$579.33	\$579.33	\$492.08	\$492.08	\$385.79	\$385.79	\$368.88	\$368.88	\$394.46	\$394.46	\$415.70	\$415.70
42	\$451.56	\$451.56	\$431.77	\$431.77	\$461.71	\$461.71	\$486.57	\$486.57	\$589.57	\$589.57	\$500.78	\$500.78	\$392.60	\$392.60	\$375.40	\$375.40	\$401.43	\$401.43	\$423.04	\$423.04
43	\$462.47	\$462.47	\$442.20	\$442.20	\$472.86	\$472.86	\$498.32	\$498.32	\$603.81	\$603.81	\$512.87	\$512.87	\$402.09	\$402.09	\$384.47	\$384.47	\$411.12	\$411.12	\$433.26	\$433.26
44	\$476.10	\$476.10	\$455.24	\$455.24	\$486.80	\$486.80	\$513.01	\$513.01	\$621.60	\$621.60	\$527.99	\$527.99	\$413.94	\$413.94	\$395.80	\$395.80	\$423.24	\$423.24	\$446.03	\$446.03
45	\$492.12	\$492.12	\$470.55	\$470.55	\$503.18	\$503.18	\$530.27	\$530.27	\$642.52	\$642.52	\$545.75	\$545.75	\$427.86	\$427.86	\$409.12	\$409.12	\$437.48	\$437.48	\$461.04	\$461.04
46	\$511.20	\$511.20	\$488.80	\$488.80	\$522.69	\$522.69	\$550.83	\$550.83	\$667.43	\$667.43	\$566.92	\$566.92	\$444.46	\$444.46	\$424.98	\$424.98	\$454.45	\$454.45	\$478.92	\$478.92
47	\$532.67	\$532.67	\$509.33	\$509.33	\$544.64	\$544.64	\$573.97	\$573.97	\$695.47	\$695.47	\$590.73	\$590.73	\$463.12	\$463.12	\$442.83	\$442.83	\$473.53	\$473.53	\$499.03	\$499.03
48	\$557.21	\$557.21	\$532.79	\$532.79	\$569.73	\$569.73	\$600.41	\$600.41	\$727.50	\$727.50	\$617.94	\$617.94	\$484.46	\$484.46	\$463.23	\$463.23	\$495.35	\$495.35	\$522.02	\$522.02
49	\$581.41	\$581.41	\$555.93	\$555.93	\$594.47	\$594.47	\$626.48	\$626.48	\$759.10	\$759.10	\$644.77	\$644.77	\$505.50	\$505.50	\$483.35	\$483.35	\$516.86	\$516.86	\$544.69	\$544.69
50	\$608.67	\$608.67	\$582.00	\$582.00	\$622.35	\$622.35	\$655.86	\$655.86	\$794.69	\$794.69	\$675.01	\$675.01	\$529.20	\$529.20	\$506.01	\$506.01	\$541.09	\$541.09	\$570.23	\$570.23
51	\$635.59	\$635.59	\$607.74	\$607.74	\$649.88	\$649.88	\$684.87	\$684.87	\$829.84	\$829.84	\$704.87	\$704.87	\$552.61	\$552.61	\$528.39	\$528.39	\$565.03	\$565.03	\$595.45	\$595.45
52	\$665.24	\$665.24	\$636.09	\$636.09	\$680.19	\$680.19	\$716.82	\$716.82	\$868.56	\$868.56	\$737.75	\$737.75	\$578.39	\$578.39	\$553.04	\$553.04	\$591.38	\$591.38	\$623.23	\$623.23
53	\$695.23	\$695.23	\$664.77	\$664.77	\$710.86	\$710.86	\$749.14	\$749.14	\$907.71	\$907.71	\$771.01	\$771.01	\$604.46	\$604.46	\$577.97	\$577.97	\$618.05	\$618.05	\$651.33	\$651.33
54	\$727.61	\$727.61	\$695.73	\$695.73	\$743.96	\$743.96	\$784.02	\$784.02	\$949.98	\$949.98	\$806.91	\$806.91	\$632.61	\$632.61	\$604.89	\$604.89	\$646.83	\$646.83	\$681.66	\$681.66
55	\$759.99	\$759.99	\$726.68	\$726.68	\$777.07	\$777.07	\$818.91	\$818.91	\$992.25	\$992.25	\$842.82	\$842.82	\$66							

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

HIOS Plan ID (On Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
HIOS Plan ID (Off Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
Plan Marketing Name =>	Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250							
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0							
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$295.95	\$295.95	\$251.38	\$251.38	\$323.14	\$323.14	\$308.98	\$308.98	\$330.40	\$330.40	\$348.19	\$348.19	\$421.90	\$421.90	\$358.36	\$358.36	\$310.17	\$310.17	\$296.58	\$296.58
15	\$322.26	\$322.26	\$273.72	\$273.72	\$351.86	\$351.86	\$336.44	\$336.44	\$359.77	\$359.77	\$379.14	\$379.14	\$459.40	\$459.40	\$390.21	\$390.21	\$337.74	\$337.74	\$322.94	\$322.94
16	\$332.31	\$332.31	\$282.27	\$282.27	\$362.84	\$362.84	\$346.94	\$346.94	\$371.00	\$371.00	\$390.97	\$390.97	\$473.74	\$473.74	\$402.39	\$402.39	\$348.28	\$348.28	\$333.02	\$333.02
17	\$342.37	\$342.37	\$290.81	\$290.81	\$373.83	\$373.83	\$357.45	\$357.45	\$382.23	\$382.23	\$402.81	\$402.81	\$488.07	\$488.07	\$414.57	\$414.57	\$358.82	\$358.82	\$343.10	\$343.10
18	\$353.20	\$353.20	\$300.01	\$300.01	\$385.65	\$385.65	\$368.75	\$368.75	\$394.32	\$394.32	\$415.55	\$415.55	\$503.52	\$503.52	\$427.69	\$427.69	\$370.17	\$370.17	\$353.95	\$353.95
19	\$364.04	\$364.04	\$309.21	\$309.21	\$397.48	\$397.48	\$380.06	\$380.06	\$406.41	\$406.41	\$428.30	\$428.30	\$518.96	\$518.96	\$440.80	\$440.80	\$381.53	\$381.53	\$364.81	\$364.81
20	\$375.26	\$375.26	\$318.74	\$318.74	\$409.73	\$409.73	\$391.78	\$391.78	\$418.94	\$418.94	\$441.50	\$441.50	\$534.95	\$534.95	\$454.39	\$454.39	\$393.28	\$393.28	\$376.05	\$376.05
21	\$386.87	\$386.87	\$328.60	\$328.60	\$422.41	\$422.41	\$403.90	\$403.90	\$431.90	\$431.90	\$455.16	\$455.16	\$551.50	\$551.50	\$468.45	\$468.45	\$405.45	\$405.45	\$387.69	\$387.69
22	\$386.87	\$386.87	\$328.60	\$328.60	\$422.41	\$422.41	\$403.90	\$403.90	\$431.90	\$431.90	\$455.16	\$455.16	\$551.50	\$551.50	\$468.45	\$468.45	\$405.45	\$405.45	\$387.69	\$387.69
23	\$386.87	\$386.87	\$328.60	\$328.60	\$422.41	\$422.41	\$403.90	\$403.90	\$431.90	\$431.90	\$455.16	\$455.16	\$551.50	\$551.50	\$468.45	\$468.45	\$405.45	\$405.45	\$387.69	\$387.69
24	\$386.87	\$386.87	\$328.60	\$328.60	\$422.41	\$422.41	\$403.90	\$403.90	\$431.90	\$431.90	\$455.16	\$455.16	\$551.50	\$551.50	\$468.45	\$468.45	\$405.45	\$405.45	\$387.69	\$387.69
25	\$388.41	\$388.41	\$329.91	\$329.91	\$424.09	\$424.09	\$405.51	\$405.51	\$433.62	\$433.62	\$456.97	\$456.97	\$553.70	\$553.70	\$470.31	\$470.31	\$407.07	\$407.07	\$389.23	\$389.23
26	\$396.15	\$396.15	\$336.49	\$336.49	\$432.54	\$432.54	\$413.59	\$413.59	\$442.26	\$442.26	\$466.07	\$466.07	\$564.73	\$564.73	\$479.68	\$479.68	\$415.18	\$415.18	\$396.99	\$396.99
27	\$405.43	\$405.43	\$344.37	\$344.37	\$442.68	\$442.68	\$423.28	\$423.28	\$452.63	\$452.63	\$477.00	\$477.00	\$577.97	\$577.97	\$490.93	\$490.93	\$424.91	\$424.91	\$406.29	\$406.29
28	\$420.52	\$420.52	\$357.19	\$357.19	\$459.15	\$459.15	\$439.03	\$439.03	\$469.47	\$469.47	\$494.75	\$494.75	\$599.48	\$599.48	\$509.19	\$509.19	\$440.72	\$440.72	\$421.41	\$421.41
29	\$432.90	\$432.90	\$367.70	\$367.70	\$472.67	\$472.67	\$451.96	\$451.96	\$483.29	\$483.29	\$509.31	\$509.31	\$617.12	\$617.12	\$524.18	\$524.18	\$453.70	\$453.70	\$433.82	\$433.82
30	\$439.09	\$439.09	\$372.96	\$372.96	\$479.43	\$479.43	\$458.42	\$458.42	\$490.20	\$490.20	\$516.60	\$516.60	\$625.95	\$625.95	\$531.68	\$531.68	\$460.18	\$460.18	\$440.02	\$440.02
31	\$448.37	\$448.37	\$380.85	\$380.85	\$489.56	\$489.56	\$468.11	\$468.11	\$500.57	\$500.57	\$527.52	\$527.52	\$639.18	\$639.18	\$542.92	\$542.92	\$469.91	\$469.91	\$449.32	\$449.32
32	\$457.66	\$457.66	\$388.73	\$388.73	\$499.70	\$499.70	\$477.81	\$477.81	\$510.93	\$510.93	\$538.44	\$538.44	\$652.42	\$652.42	\$554.16	\$554.16	\$479.65	\$479.65	\$458.63	\$458.63
33	\$463.46	\$463.46	\$393.66	\$393.66	\$506.04	\$506.04	\$483.86	\$483.86	\$517.41	\$517.41	\$545.27	\$545.27	\$660.69	\$660.69	\$561.19	\$561.19	\$485.73	\$485.73	\$464.44	\$464.44
34	\$469.65	\$469.65	\$398.92	\$398.92	\$512.80	\$512.80	\$490.33	\$490.33	\$524.32	\$524.32	\$552.55	\$552.55	\$668.99	\$668.99	\$568.69	\$568.69	\$492.21	\$492.21	\$470.65	\$470.65
35	\$472.74	\$472.74	\$401.55	\$401.55	\$516.18	\$516.18	\$493.56	\$493.56	\$527.78	\$527.78	\$556.19	\$556.19	\$673.93	\$673.93	\$572.43	\$572.43	\$495.46	\$495.46	\$473.75	\$473.75
36	\$475.84	\$475.84	\$404.18	\$404.18	\$519.56	\$519.56	\$496.79	\$496.79	\$531.23	\$531.23	\$559.84	\$559.84	\$678.34	\$678.34	\$576.18	\$576.18	\$498.70	\$498.70	\$476.85	\$476.85
37	\$478.93	\$478.93	\$406.81	\$406.81	\$522.93	\$522.93	\$500.02	\$500.02	\$534.69	\$534.69	\$563.48	\$563.48	\$682.75	\$682.75	\$579.93	\$579.93	\$501.95	\$501.95	\$479.95	\$479.95
38	\$482.03	\$482.03	\$409.43	\$409.43	\$526.31	\$526.31	\$503.25	\$503.25	\$538.14	\$538.14	\$567.12	\$567.12	\$687.17	\$687.17	\$583.68	\$583.68	\$505.19	\$505.19	\$483.05	\$483.05
39	\$488.22	\$488.22	\$414.69	\$414.69	\$533.07	\$533.07	\$509.71	\$509.71	\$545.05	\$545.05	\$574.40	\$574.40	\$695.99	\$695.99	\$591.17	\$591.17	\$511.68	\$511.68	\$489.25	\$489.25
40	\$494.41	\$494.41	\$419.95	\$419.95	\$539.83	\$539.83	\$516.18	\$516.18	\$551.96	\$551.96	\$581.68	\$581.68	\$704.81	\$704.81	\$598.67	\$598.67	\$518.16	\$518.16	\$495.46	\$495.46
41	\$503.69	\$503.69	\$427.84	\$427.84	\$549.97	\$549.97	\$525.87	\$525.87	\$562.33	\$562.33	\$592.61	\$592.61	\$718.05	\$718.05	\$609.91	\$609.91	\$527.89	\$527.89	\$504.76	\$504.76
42	\$512.59	\$512.59	\$435.39	\$435.39	\$559.68	\$559.68	\$535.16	\$535.16	\$572.26	\$572.26	\$603.08	\$603.08	\$730.73	\$730.73	\$620.68	\$620.68	\$537.22	\$537.22	\$513.68	\$513.68
43	\$524.97	\$524.97	\$445.91	\$445.91	\$573.20	\$573.20	\$548.08	\$548.08	\$586.08	\$586.08	\$617.64	\$617.64	\$748.38	\$748.38	\$635.67	\$635.67	\$550.19	\$550.19	\$526.08	\$526.08
44	\$540.45	\$540.45	\$459.05	\$459.05	\$590.10	\$590.10	\$564.24	\$564.24	\$603.36	\$603.36	\$635.85	\$635.85	\$770.44	\$770.44	\$654.41	\$654.41	\$566.41	\$566.41	\$541.59	\$541.59
45	\$558.63	\$558.63	\$474.50	\$474.50	\$609.95	\$609.95	\$583.22	\$583.22	\$623.66	\$623.66	\$657.24	\$657.24	\$796.36	\$796.36	\$676.43	\$676.43	\$585.47	\$585.47	\$559.81	\$559.81
46	\$580.29	\$580.29	\$492.90	\$492.90	\$633.60	\$633.60	\$605.84	\$605.84	\$647.84	\$647.84	\$682.73	\$682.73	\$827.25	\$827.25	\$702.66	\$702.66	\$608.17	\$608.17	\$581.52	\$581.52
47	\$604.66	\$604.66	\$513.60	\$513.60	\$660.22	\$660.22	\$631.28	\$631.28	\$675.05	\$675.05	\$711.40	\$711.40	\$861.99	\$861.99	\$732.17	\$732.17	\$633.72	\$633.72	\$605.95	\$605.95
48	\$632.52	\$632.52	\$537.26	\$537.26	\$690.63	\$690.63	\$660.37	\$660.37	\$706.15	\$706.15	\$744.17	\$744.17	\$901.70	\$901.70	\$765.90	\$765.90	\$662.91	\$662.91	\$633.86	\$633.86
49	\$659.99	\$659.99	\$560.59	\$560.59	\$720.62	\$720.62	\$689.04	\$689.04	\$736.81	\$736.81	\$776.49	\$776.49	\$940.85	\$940.85	\$799.16	\$799.16	\$691.69	\$691.69	\$661.38	\$661.38
50	\$690.93	\$690.93	\$586.88	\$586.88	\$754.41	\$754.41	\$721.35	\$721.35	\$771.36	\$771.36	\$812.90	\$812.90	\$984.97	\$984.97	\$836.63	\$836.63	\$724.13	\$724.13	\$692.40	\$692.40
51	\$721.50	\$721.50	\$612.84	\$612.84	\$787.78	\$787.78	\$753.26	\$753.26	\$805.48	\$805.48	\$848.86	\$848.86	\$1,028.54	\$1,028.54	\$873.64	\$873.64	\$756.16	\$756.16	\$723.03	\$723.03
52	\$755.15	\$755.15	\$641.43	\$641.43	\$824.53	\$824.53	\$788.40	\$788.40	\$843.06	\$843.06	\$888.45	\$888.45	\$1,076.52	\$1,076.52	\$914.40	\$914.40	\$791.44	\$791.44	\$756.75	\$756.75
53	\$789.20	\$789.20	\$670.34	\$670.34	\$863.70	\$863.70	\$823.94	\$823.94	\$881.07	\$881.07	\$928.51	\$928.51	\$1,125.05	\$1,125.05	\$955.62	\$955.62	\$827.11	\$827.11	\$790.87	\$790.87
54	\$825.95	\$825.95	\$701.56	\$701.56	\$901.83	\$901.83	\$862.31	\$862.31	\$922.10	\$922.10	\$971.75	\$971.75	\$1,177.45	\$1,177.45	\$1,000.12	\$1,000.12	\$865.63	\$865.63	\$827.70	\$827.70
55	\$862.70	\$862.70	\$732.78	\$732.78	\$941.96	\$941.96	\$900.68	\$900.68	\$963.13	\$963.13	\$1,014.99	\$1,014.99	\$1,229.84	\$1,229.84	\$1,044.62	\$1,044.62	\$904.15	\$904.15	\$864.53	\$864.53

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

HIOS Plan ID (On Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.14	\$317.14	\$334.21	\$334.21	\$404.96	\$404.96	\$343.97	\$343.97	\$283.19	\$283.19	\$270.78	\$270.78	\$289.56	\$289.56	\$305.15	\$305.15	\$369.74	\$369.74	\$314.06	\$314.06
15	\$345.33	\$345.33	\$363.92	\$363.92	\$440.96	\$440.96	\$374.55	\$374.55	\$308.36	\$308.36	\$294.85	\$294.85	\$315.29	\$315.29	\$332.27	\$332.27	\$402.61	\$402.61	\$341.97	\$341.97
16	\$356.11	\$356.11	\$375.28	\$375.28	\$454.72	\$454.72	\$386.24	\$386.24	\$317.99	\$317.99	\$304.06	\$304.06	\$325.14	\$325.14	\$342.64	\$342.64	\$415.17	\$415.17	\$352.65	\$352.65
17	\$366.89	\$366.89	\$386.64	\$386.64	\$468.48	\$468.48	\$397.93	\$397.93	\$327.61	\$327.61	\$313.26	\$313.26	\$334.98	\$334.98	\$353.01	\$353.01	\$427.74	\$427.74	\$363.32	\$363.32
18	\$378.49	\$378.49	\$398.87	\$398.87	\$483.31	\$483.31	\$410.52	\$410.52	\$337.98	\$337.98	\$323.17	\$323.17	\$345.57	\$345.57	\$364.18	\$364.18	\$441.27	\$441.27	\$374.82	\$374.82
19	\$390.10	\$390.10	\$411.11	\$411.11	\$498.13	\$498.13	\$423.11	\$423.11	\$348.34	\$348.34	\$333.08	\$333.08	\$356.17	\$356.17	\$375.35	\$375.35	\$454.81	\$454.81	\$386.31	\$386.31
20	\$402.12	\$402.12	\$423.78	\$423.78	\$513.48	\$513.48	\$436.15	\$436.15	\$359.08	\$359.08	\$343.35	\$343.35	\$367.15	\$367.15	\$386.92	\$386.92	\$468.82	\$468.82	\$398.22	\$398.22
21	\$414.56	\$414.56	\$436.89	\$436.89	\$529.37	\$529.37	\$449.64	\$449.64	\$370.19	\$370.19	\$353.97	\$353.97	\$378.51	\$378.51	\$398.89	\$398.89	\$483.33	\$483.33	\$410.54	\$410.54
22	\$414.56	\$414.56	\$436.89	\$436.89	\$529.37	\$529.37	\$449.64	\$449.64	\$370.19	\$370.19	\$353.97	\$353.97	\$378.51	\$378.51	\$398.89	\$398.89	\$483.33	\$483.33	\$410.54	\$410.54
23	\$414.56	\$414.56	\$436.89	\$436.89	\$529.37	\$529.37	\$449.64	\$449.64	\$370.19	\$370.19	\$353.97	\$353.97	\$378.51	\$378.51	\$398.89	\$398.89	\$483.33	\$483.33	\$410.54	\$410.54
24	\$414.56	\$414.56	\$436.89	\$436.89	\$529.37	\$529.37	\$449.64	\$449.64	\$370.19	\$370.19	\$353.97	\$353.97	\$378.51	\$378.51	\$398.89	\$398.89	\$483.33	\$483.33	\$410.54	\$410.54
25	\$416.22	\$416.22	\$438.63	\$438.63	\$531.48	\$531.48	\$451.44	\$451.44	\$371.67	\$371.67	\$355.38	\$355.38	\$380.02	\$380.02	\$400.48	\$400.48	\$485.25	\$485.25	\$412.17	\$412.17
26	\$424.51	\$424.51	\$447.37	\$447.37	\$542.07	\$542.07	\$460.43	\$460.43	\$379.07	\$379.07	\$362.46	\$362.46	\$387.59	\$387.59	\$408.46	\$408.46	\$494.92	\$494.92	\$420.38	\$420.38
27	\$434.46	\$434.46	\$457.85	\$457.85	\$554.77	\$554.77	\$471.22	\$471.22	\$387.95	\$387.95	\$370.95	\$370.95	\$396.67	\$396.67	\$418.03	\$418.03	\$506.52	\$506.52	\$430.24	\$430.24
28	\$450.63	\$450.63	\$474.89	\$474.89	\$575.42	\$575.42	\$488.76	\$488.76	\$402.39	\$402.39	\$384.76	\$384.76	\$411.43	\$411.43	\$433.59	\$433.59	\$525.37	\$525.37	\$446.25	\$446.25
29	\$463.89	\$463.89	\$488.87	\$488.87	\$592.35	\$592.35	\$503.14	\$503.14	\$414.24	\$414.24	\$396.09	\$396.09	\$423.55	\$423.55	\$446.35	\$446.35	\$540.84	\$540.84	\$459.39	\$459.39
30	\$470.53	\$470.53	\$495.86	\$495.86	\$600.82	\$600.82	\$510.34	\$510.34	\$420.16	\$420.16	\$401.75	\$401.75	\$429.60	\$429.60	\$452.74	\$452.74	\$548.57	\$548.57	\$465.95	\$465.95
31	\$480.47	\$480.47	\$506.35	\$506.35	\$613.53	\$613.53	\$521.13	\$521.13	\$429.05	\$429.05	\$410.24	\$410.24	\$438.69	\$438.69	\$462.31	\$462.31	\$560.17	\$560.17	\$475.81	\$475.81
32	\$490.42	\$490.42	\$516.83	\$516.83	\$626.23	\$626.23	\$531.92	\$531.92	\$437.93	\$437.93	\$418.74	\$418.74	\$447.77	\$447.77	\$471.88	\$471.88	\$571.77	\$571.77	\$485.66	\$485.66
33	\$496.64	\$496.64	\$523.38	\$523.38	\$634.17	\$634.17	\$538.67	\$538.67	\$443.48	\$443.48	\$424.05	\$424.05	\$453.45	\$453.45	\$477.86	\$477.86	\$579.02	\$579.02	\$491.82	\$491.82
34	\$503.28	\$503.28	\$530.37	\$530.37	\$642.64	\$642.64	\$545.86	\$545.86	\$449.41	\$449.41	\$429.71	\$429.71	\$459.50	\$459.50	\$484.25	\$484.25	\$586.75	\$586.75	\$498.39	\$498.39
35	\$506.59	\$506.59	\$533.87	\$533.87	\$646.88	\$646.88	\$549.46	\$549.46	\$452.37	\$452.37	\$432.54	\$432.54	\$462.53	\$462.53	\$487.44	\$487.44	\$590.62	\$590.62	\$501.67	\$501.67
36	\$509.91	\$509.91	\$537.36	\$537.36	\$651.11	\$651.11	\$553.05	\$553.05	\$455.33	\$455.33	\$435.38	\$435.38	\$465.56	\$465.56	\$490.63	\$490.63	\$594.48	\$594.48	\$504.95	\$504.95
37	\$513.22	\$513.22	\$540.86	\$540.86	\$655.35	\$655.35	\$556.65	\$556.65	\$458.29	\$458.29	\$438.21	\$438.21	\$468.59	\$468.59	\$493.82	\$493.82	\$598.35	\$598.35	\$508.24	\$508.24
38	\$516.54	\$516.54	\$544.36	\$544.36	\$659.58	\$659.58	\$560.25	\$560.25	\$461.25	\$461.25	\$441.04	\$441.04	\$471.62	\$471.62	\$497.01	\$497.01	\$602.22	\$602.22	\$511.52	\$511.52
39	\$523.17	\$523.17	\$551.35	\$551.35	\$668.05	\$668.05	\$567.44	\$567.44	\$467.17	\$467.17	\$446.70	\$446.70	\$477.67	\$477.67	\$503.39	\$503.39	\$609.95	\$609.95	\$518.09	\$518.09
40	\$529.81	\$529.81	\$558.34	\$558.34	\$676.52	\$676.52	\$574.64	\$574.64	\$473.10	\$473.10	\$452.37	\$452.37	\$483.73	\$483.73	\$509.78	\$509.78	\$617.68	\$617.68	\$524.66	\$524.66
41	\$539.76	\$539.76	\$568.82	\$568.82	\$689.23	\$689.23	\$585.43	\$585.43	\$481.98	\$481.98	\$460.86	\$460.86	\$492.81	\$492.81	\$519.35	\$519.35	\$629.28	\$629.28	\$534.51	\$534.51
42	\$549.29	\$549.29	\$578.87	\$578.87	\$701.40	\$701.40	\$595.77	\$595.77	\$490.50	\$490.50	\$469.00	\$469.00	\$501.52	\$501.52	\$528.52	\$528.52	\$640.40	\$640.40	\$543.95	\$543.95
43	\$562.56	\$562.56	\$592.85	\$592.85	\$718.34	\$718.34	\$610.16	\$610.16	\$502.34	\$502.34	\$480.33	\$480.33	\$513.63	\$513.63	\$541.29	\$541.29	\$655.87	\$655.87	\$557.09	\$557.09
44	\$579.14	\$579.14	\$610.32	\$610.32	\$739.52	\$739.52	\$628.14	\$628.14	\$517.15	\$517.15	\$494.49	\$494.49	\$528.77	\$528.77	\$557.24	\$557.24	\$675.20	\$675.20	\$573.51	\$573.51
45	\$598.62	\$598.62	\$630.86	\$630.86	\$764.40	\$764.40	\$649.28	\$649.28	\$534.55	\$534.55	\$511.12	\$511.12	\$546.56	\$546.56	\$575.99	\$575.99	\$697.92	\$697.92	\$592.81	\$592.81
46	\$621.84	\$621.84	\$655.32	\$655.32	\$794.04	\$794.04	\$674.46	\$674.46	\$550.95	\$550.95	\$530.95	\$530.95	\$567.76	\$567.76	\$595.33	\$595.33	\$724.98	\$724.98	\$615.80	\$615.80
47	\$647.96	\$647.96	\$682.85	\$682.85	\$827.39	\$827.39	\$702.78	\$702.78	\$578.60	\$578.60	\$553.25	\$553.25	\$591.60	\$591.60	\$623.46	\$623.46	\$755.43	\$755.43	\$641.66	\$641.66
48	\$677.80	\$677.80	\$714.30	\$714.30	\$865.50	\$865.50	\$735.16	\$735.16	\$605.25	\$605.25	\$578.73	\$578.73	\$618.85	\$618.85	\$652.18	\$652.18	\$790.23	\$790.23	\$671.22	\$671.22
49	\$707.24	\$707.24	\$745.32	\$745.32	\$903.09	\$903.09	\$767.08	\$767.08	\$631.54	\$631.54	\$603.86	\$603.86	\$645.73	\$645.73	\$680.50	\$680.50	\$824.55	\$824.55	\$700.37	\$700.37
50	\$740.40	\$740.40	\$780.27	\$780.27	\$945.44	\$945.44	\$803.05	\$803.05	\$661.15	\$661.15	\$632.18	\$632.18	\$676.01	\$676.01	\$712.41	\$712.41	\$863.21	\$863.21	\$733.21	\$733.21
51	\$773.15	\$773.15	\$814.79	\$814.79	\$987.26	\$987.26	\$838.57	\$838.57	\$690.40	\$690.40	\$660.14	\$660.14	\$705.91	\$705.91	\$743.92	\$743.92	\$901.39	\$901.39	\$765.64	\$765.64
52	\$809.22	\$809.22	\$852.79	\$852.79	\$1,033.31	\$1,033.31	\$877.69	\$877.69	\$722.60	\$722.60	\$690.94	\$690.94	\$738.84	\$738.84	\$778.62	\$778.62	\$943.44	\$943.44	\$801.36	\$801.36
53	\$845.70	\$845.70	\$891.24	\$891.24	\$1,079.90	\$1,079.90	\$917.26	\$917.26	\$755.18	\$755.18	\$722.09	\$722.09	\$781.73	\$781.73	\$813.73	\$813.73	\$985.98	\$985.98	\$837.48	\$837.48
54	\$885.08	\$885.08	\$932.74	\$932.74	\$1,130.19	\$1,130.19	\$959.98	\$959.98	\$790.35	\$790.35	\$755.71	\$755.71	\$808.11	\$808.11	\$851.62	\$851.62	\$1,031.89	\$1,031.89	\$876.49	\$876.49
55	\$924.47	\$924.47	\$974.25	\$974.25	\$1,180.47	\$1,180.47	\$1,002.69	\$1,002.69	\$825.51	\$825.51	\$789.34	\$789.34	\$844.07	\$844.07	\$889.51	\$889.51	\$1,077.81	\$1,077.81	\$915.49	\$91

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

HIOS Plan ID (On Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
HIOS Plan ID (Off Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1500															
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20									
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO									
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold									
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,500 / Rx: \$0															
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$273.89	\$273.89	\$261.88	\$261.88	\$280.04	\$280.04	\$295.12	\$295.12	\$357.59	\$357.59	\$303.74	\$303.74	\$268.49	\$268.49	\$256.73	\$256.73	\$274.53	\$274.53	\$289.31	\$289.31
15	\$298.23	\$298.23	\$285.16	\$285.16	\$304.93	\$304.93	\$321.35	\$321.35	\$389.38	\$389.38	\$330.73	\$330.73	\$292.36	\$292.36	\$279.55	\$279.55	\$298.93	\$298.93	\$315.03	\$315.03
16	\$307.54	\$307.54	\$294.06	\$294.06	\$314.45	\$314.45	\$331.38	\$331.38	\$401.53	\$401.53	\$341.06	\$341.06	\$301.49	\$301.49	\$288.27	\$288.27	\$308.26	\$308.26	\$324.86	\$324.86
17	\$316.85	\$316.85	\$302.96	\$302.96	\$323.97	\$323.97	\$341.41	\$341.41	\$413.68	\$413.68	\$351.38	\$351.38	\$310.61	\$310.61	\$297.00	\$297.00	\$317.59	\$317.59	\$334.69	\$334.69
18	\$326.87	\$326.87	\$312.55	\$312.55	\$334.22	\$334.22	\$352.21	\$352.21	\$426.77	\$426.77	\$362.50	\$362.50	\$320.44	\$320.44	\$306.40	\$306.40	\$327.64	\$327.64	\$345.28	\$345.28
19	\$336.90	\$336.90	\$322.13	\$322.13	\$344.47	\$344.47	\$363.02	\$363.02	\$439.86	\$439.86	\$373.62	\$373.62	\$330.27	\$330.27	\$315.79	\$315.79	\$337.69	\$337.69	\$355.87	\$355.87
20	\$347.28	\$347.28	\$332.06	\$332.06	\$355.08	\$355.08	\$374.20	\$374.20	\$453.41	\$453.41	\$385.13	\$385.13	\$340.44	\$340.44	\$325.53	\$325.53	\$348.09	\$348.09	\$366.84	\$366.84
21	\$358.03	\$358.03	\$342.34	\$342.34	\$366.07	\$366.07	\$385.78	\$385.78	\$467.44	\$467.44	\$397.05	\$397.05	\$350.98	\$350.98	\$335.60	\$335.60	\$358.87	\$358.87	\$378.19	\$378.19
22	\$358.03	\$358.03	\$342.34	\$342.34	\$366.07	\$366.07	\$385.78	\$385.78	\$467.44	\$467.44	\$397.05	\$397.05	\$350.98	\$350.98	\$335.60	\$335.60	\$358.87	\$358.87	\$378.19	\$378.19
23	\$358.03	\$358.03	\$342.34	\$342.34	\$366.07	\$366.07	\$385.78	\$385.78	\$467.44	\$467.44	\$397.05	\$397.05	\$350.98	\$350.98	\$335.60	\$335.60	\$358.87	\$358.87	\$378.19	\$378.19
24	\$358.03	\$358.03	\$342.34	\$342.34	\$366.07	\$366.07	\$385.78	\$385.78	\$467.44	\$467.44	\$397.05	\$397.05	\$350.98	\$350.98	\$335.60	\$335.60	\$358.87	\$358.87	\$378.19	\$378.19
25	\$359.45	\$359.45	\$343.70	\$343.70	\$367.53	\$367.53	\$387.32	\$387.32	\$469.31	\$469.31	\$398.63	\$398.63	\$352.38	\$352.38	\$336.94	\$336.94	\$360.30	\$360.30	\$379.70	\$379.70
26	\$366.61	\$366.61	\$350.55	\$350.55	\$374.85	\$374.85	\$395.04	\$395.04	\$478.66	\$478.66	\$406.57	\$406.57	\$359.40	\$359.40	\$343.65	\$343.65	\$367.47	\$367.47	\$387.26	\$387.26
27	\$375.21	\$375.21	\$358.76	\$358.76	\$383.64	\$383.64	\$404.29	\$404.29	\$489.87	\$489.87	\$416.10	\$416.10	\$367.82	\$367.82	\$351.70	\$351.70	\$376.09	\$376.09	\$396.34	\$396.34
28	\$389.17	\$389.17	\$372.11	\$372.11	\$397.91	\$397.91	\$419.34	\$419.34	\$508.10	\$508.10	\$431.58	\$431.58	\$381.51	\$381.51	\$364.79	\$364.79	\$390.08	\$390.08	\$411.09	\$411.09
29	\$400.62	\$400.62	\$383.07	\$383.07	\$409.63	\$409.63	\$431.68	\$431.68	\$523.06	\$523.06	\$444.29	\$444.29	\$392.74	\$392.74	\$375.53	\$375.53	\$401.56	\$401.56	\$423.19	\$423.19
30	\$406.35	\$406.35	\$388.55	\$388.55	\$415.48	\$415.48	\$437.86	\$437.86	\$530.54	\$530.54	\$450.64	\$450.64	\$398.35	\$398.35	\$380.90	\$380.90	\$407.31	\$407.31	\$429.24	\$429.24
31	\$414.95	\$414.95	\$396.76	\$396.76	\$424.27	\$424.27	\$447.12	\$447.12	\$541.76	\$541.76	\$460.78	\$460.78	\$406.78	\$406.78	\$388.95	\$388.95	\$415.92	\$415.92	\$438.31	\$438.31
32	\$423.54	\$423.54	\$404.98	\$404.98	\$433.06	\$433.06	\$456.37	\$456.37	\$552.98	\$552.98	\$469.70	\$469.70	\$415.20	\$415.20	\$397.01	\$397.01	\$424.53	\$424.53	\$447.39	\$447.39
33	\$428.91	\$428.91	\$410.11	\$410.11	\$438.55	\$438.55	\$462.16	\$462.16	\$559.99	\$559.99	\$475.65	\$475.65	\$420.47	\$420.47	\$402.04	\$402.04	\$429.91	\$429.91	\$453.06	\$453.06
34	\$434.64	\$434.64	\$415.59	\$415.59	\$444.40	\$444.40	\$468.33	\$468.33	\$567.47	\$567.47	\$482.01	\$482.01	\$440.41	\$440.41	\$415.92	\$415.92	\$436.66	\$436.66	\$459.11	\$459.11
35	\$437.50	\$437.50	\$418.33	\$418.33	\$447.33	\$447.33	\$471.42	\$471.42	\$571.21	\$571.21	\$485.18	\$485.18	\$428.89	\$428.89	\$410.10	\$410.10	\$438.53	\$438.53	\$462.14	\$462.14
36	\$440.36	\$440.36	\$421.07	\$421.07	\$450.26	\$450.26	\$474.51	\$474.51	\$574.95	\$574.95	\$488.36	\$488.36	\$431.70	\$431.70	\$412.78	\$412.78	\$441.40	\$441.40	\$465.17	\$465.17
37	\$443.23	\$443.23	\$423.81	\$423.81	\$453.19	\$453.19	\$477.59	\$477.59	\$578.69	\$578.69	\$491.54	\$491.54	\$434.50	\$434.50	\$415.46	\$415.46	\$444.27	\$444.27	\$468.19	\$468.19
38	\$446.09	\$446.09	\$426.55	\$426.55	\$456.12	\$456.12	\$480.68	\$480.68	\$582.43	\$582.43	\$494.71	\$494.71	\$437.31	\$437.31	\$418.15	\$418.15	\$447.14	\$447.14	\$471.22	\$471.22
39	\$451.82	\$451.82	\$432.02	\$432.02	\$461.97	\$461.97	\$486.85	\$486.85	\$589.91	\$589.91	\$501.07	\$501.07	\$442.93	\$442.93	\$423.52	\$423.52	\$452.88	\$452.88	\$477.27	\$477.27
40	\$457.55	\$457.55	\$437.50	\$437.50	\$467.83	\$467.83	\$493.02	\$493.02	\$597.39	\$597.39	\$507.42	\$507.42	\$448.54	\$448.54	\$428.89	\$428.89	\$458.62	\$458.62	\$483.32	\$483.32
41	\$466.14	\$466.14	\$445.72	\$445.72	\$476.62	\$476.62	\$502.28	\$502.28	\$608.60	\$608.60	\$516.95	\$516.95	\$456.97	\$456.97	\$436.94	\$436.94	\$467.24	\$467.24	\$492.40	\$492.40
42	\$474.38	\$474.38	\$453.59	\$453.59	\$485.04	\$485.04	\$511.15	\$511.15	\$619.36	\$619.36	\$526.08	\$526.08	\$465.04	\$465.04	\$444.66	\$444.66	\$475.49	\$475.49	\$501.09	\$501.09
43	\$485.83	\$485.83	\$464.54	\$464.54	\$496.75	\$496.75	\$523.50	\$523.50	\$634.31	\$634.31	\$538.78	\$538.78	\$476.27	\$476.27	\$455.40	\$455.40	\$486.97	\$486.97	\$513.20	\$513.20
44	\$500.15	\$500.15	\$478.24	\$478.24	\$511.39	\$511.39	\$538.93	\$538.93	\$653.01	\$653.01	\$554.67	\$554.67	\$490.31	\$490.31	\$468.82	\$468.82	\$501.33	\$501.33	\$528.32	\$528.32
45	\$516.98	\$516.98	\$494.33	\$494.33	\$528.60	\$528.60	\$557.06	\$557.06	\$674.98	\$674.98	\$573.33	\$573.33	\$506.81	\$506.81	\$484.60	\$484.60	\$518.19	\$518.19	\$546.10	\$546.10
46	\$537.03	\$537.03	\$513.50	\$513.50	\$549.10	\$549.10	\$578.67	\$578.67	\$701.16	\$701.16	\$595.56	\$595.56	\$526.46	\$526.46	\$503.39	\$503.39	\$538.29	\$538.29	\$567.28	\$567.28
47	\$559.59	\$559.59	\$535.06	\$535.06	\$572.16	\$572.16	\$602.97	\$602.97	\$730.61	\$730.61	\$620.57	\$620.57	\$548.57	\$548.57	\$524.53	\$524.53	\$560.90	\$560.90	\$591.10	\$591.10
48	\$585.36	\$585.36	\$559.71	\$559.71	\$598.52	\$598.52	\$630.75	\$630.75	\$764.26	\$764.26	\$649.16	\$649.16	\$573.84	\$573.84	\$548.70	\$548.70	\$586.74	\$586.74	\$618.33	\$618.33
49	\$610.78	\$610.78	\$584.02	\$584.02	\$624.51	\$624.51	\$658.14	\$658.14	\$797.45	\$797.45	\$677.35	\$677.35	\$598.76	\$598.76	\$572.52	\$572.52	\$612.22	\$612.22	\$645.18	\$645.18
50	\$639.42	\$639.42	\$611.40	\$611.40	\$653.79	\$653.79	\$689.00	\$689.00	\$834.84	\$834.84	\$709.11	\$709.11	\$626.84	\$626.84	\$599.37	\$599.37	\$640.92	\$640.92	\$675.44	\$675.44
51	\$667.71	\$667.71	\$638.45	\$638.45	\$682.71	\$682.71	\$719.47	\$719.47	\$871.77	\$871.77	\$740.48	\$740.48	\$654.57	\$654.57	\$625.88	\$625.88	\$669.27	\$669.27	\$705.31	\$705.31
52	\$698.86	\$698.86	\$668.23	\$668.23	\$714.56	\$714.56	\$753.04	\$753.04	\$912.44	\$912.44	\$775.02	\$775.02	\$685.10	\$685.10	\$655.08	\$655.08	\$700.50	\$700.50	\$738.21	\$738.21
53	\$730.36	\$730.36	\$698.36	\$698.36	\$746.77	\$746.77	\$786.98	\$786.98	\$953.57	\$953.57	\$809.96	\$809.96	\$715.99	\$715.99	\$684.61	\$684.61	\$732.08	\$732.08	\$771.49	\$771.49
54	\$764.37	\$764.37	\$730.88	\$730.88	\$781.55	\$781.55	\$823.63	\$823.63	\$997.98	\$997.98	\$847.68	\$847.68	\$749.33	\$749.33	\$716.49	\$716.49	\$766.17	\$766.17	\$807.42	\$807.42
55	\$798.39	\$798.39	\$763.40	\$763.40	\$816.33	\$816.33	\$860.28	\$860.28	\$1,042.39	\$1,042.39	\$885.40	\$885.40	\$782.67	\$782.67	\$748.37	\$748.37	\$800.26	\$800.26	\$843.35	\$

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

HIOS Plan ID (On Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
HIOS Plan ID (Off Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400											
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Platinum		Platinum											
Deductible =>	Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$15 / \$30		\$15 / \$30	
OOP Maximum =>	\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$2,000		\$2,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.55	\$350.55	\$297.76	\$297.76	\$235.90	\$235.90	\$225.56	\$225.56	\$241.20	\$241.20	\$254.19	\$254.19	\$308.00	\$308.00	\$261.61	\$261.61	\$316.24	\$316.24	\$302.38	\$302.38
15	\$381.71	\$381.71	\$324.22	\$324.22	\$256.87	\$256.87	\$245.61	\$245.61	\$262.64	\$262.64	\$276.79	\$276.79	\$335.37	\$335.37	\$284.87	\$284.87	\$344.35	\$344.35	\$329.26	\$329.26
16	\$393.63	\$393.63	\$334.34	\$334.34	\$264.89	\$264.89	\$253.28	\$253.28	\$270.84	\$270.84	\$285.42	\$285.42	\$345.84	\$345.84	\$293.76	\$293.76	\$355.10	\$355.10	\$339.54	\$339.54
17	\$405.54	\$405.54	\$344.46	\$344.46	\$272.91	\$272.91	\$260.95	\$260.95	\$279.04	\$279.04	\$294.06	\$294.06	\$356.31	\$356.31	\$302.65	\$302.65	\$365.84	\$365.84	\$349.81	\$349.81
18	\$418.37	\$418.37	\$355.36	\$355.36	\$281.54	\$281.54	\$269.20	\$269.20	\$287.87	\$287.87	\$303.37	\$303.37	\$367.58	\$367.58	\$312.22	\$312.22	\$377.42	\$377.42	\$360.88	\$360.88
19	\$431.20	\$431.20	\$366.26	\$366.26	\$290.17	\$290.17	\$277.46	\$277.46	\$296.70	\$296.70	\$312.67	\$312.67	\$378.86	\$378.86	\$321.80	\$321.80	\$388.99	\$388.99	\$371.95	\$371.95
20	\$444.49	\$444.49	\$377.55	\$377.55	\$299.12	\$299.12	\$286.01	\$286.01	\$305.84	\$305.84	\$322.31	\$322.31	\$390.53	\$390.53	\$331.72	\$331.72	\$400.98	\$400.98	\$383.41	\$383.41
21	\$458.24	\$458.24	\$389.23	\$389.23	\$308.37	\$308.37	\$294.86	\$294.86	\$315.30	\$315.30	\$332.28	\$332.28	\$402.62	\$402.62	\$341.98	\$341.98	\$413.39	\$413.39	\$395.27	\$395.27
22	\$458.24	\$458.24	\$389.23	\$389.23	\$308.37	\$308.37	\$294.86	\$294.86	\$315.30	\$315.30	\$332.28	\$332.28	\$402.62	\$402.62	\$341.98	\$341.98	\$413.39	\$413.39	\$395.27	\$395.27
23	\$458.24	\$458.24	\$389.23	\$389.23	\$308.37	\$308.37	\$294.86	\$294.86	\$315.30	\$315.30	\$332.28	\$332.28	\$402.62	\$402.62	\$341.98	\$341.98	\$413.39	\$413.39	\$395.27	\$395.27
24	\$458.24	\$458.24	\$389.23	\$389.23	\$308.37	\$308.37	\$294.86	\$294.86	\$315.30	\$315.30	\$332.28	\$332.28	\$402.62	\$402.62	\$341.98	\$341.98	\$413.39	\$413.39	\$395.27	\$395.27
25	\$460.07	\$460.07	\$390.78	\$390.78	\$309.60	\$309.60	\$296.03	\$296.03	\$316.56	\$316.56	\$333.60	\$333.60	\$404.22	\$404.22	\$343.34	\$343.34	\$415.04	\$415.04	\$396.85	\$396.85
26	\$469.23	\$469.23	\$398.57	\$398.57	\$315.77	\$315.77	\$301.93	\$301.93	\$322.86	\$322.86	\$340.25	\$340.25	\$412.27	\$412.27	\$350.18	\$350.18	\$423.30	\$423.30	\$404.76	\$404.76
27	\$480.23	\$480.23	\$407.91	\$407.91	\$323.17	\$323.17	\$309.01	\$309.01	\$330.43	\$330.43	\$348.22	\$348.22	\$421.94	\$421.94	\$358.39	\$358.39	\$433.23	\$433.23	\$414.24	\$414.24
28	\$498.10	\$498.10	\$423.09	\$423.09	\$335.20	\$335.20	\$320.51	\$320.51	\$342.73	\$342.73	\$361.18	\$361.18	\$437.64	\$437.64	\$371.73	\$371.73	\$449.35	\$449.35	\$429.66	\$429.66
29	\$512.77	\$512.77	\$435.54	\$435.54	\$345.06	\$345.06	\$329.94	\$329.94	\$352.82	\$352.82	\$371.82	\$371.82	\$450.52	\$450.52	\$382.67	\$382.67	\$462.58	\$462.58	\$442.31	\$442.31
30	\$520.10	\$520.10	\$441.77	\$441.77	\$350.00	\$350.00	\$334.66	\$334.66	\$357.86	\$357.86	\$377.13	\$377.13	\$456.96	\$456.96	\$388.14	\$388.14	\$469.19	\$469.19	\$448.63	\$448.63
31	\$531.10	\$531.10	\$451.11	\$451.11	\$357.40	\$357.40	\$341.74	\$341.74	\$365.43	\$365.43	\$385.11	\$385.11	\$466.63	\$466.63	\$396.35	\$396.35	\$479.11	\$479.11	\$458.12	\$458.12
32	\$542.09	\$542.09	\$460.45	\$460.45	\$364.80	\$364.80	\$348.81	\$348.81	\$373.00	\$373.00	\$393.08	\$393.08	\$476.29	\$476.29	\$404.56	\$404.56	\$489.03	\$489.03	\$467.60	\$467.60
33	\$548.97	\$548.97	\$466.29	\$466.29	\$369.42	\$369.42	\$353.24	\$353.24	\$377.73	\$377.73	\$398.07	\$398.07	\$482.33	\$482.33	\$409.69	\$409.69	\$495.23	\$495.23	\$473.53	\$473.53
34	\$556.30	\$556.30	\$472.52	\$472.52	\$374.36	\$374.36	\$357.95	\$357.95	\$382.77	\$382.77	\$403.38	\$403.38	\$488.77	\$488.77	\$415.16	\$415.16	\$501.85	\$501.85	\$479.86	\$479.86
35	\$559.97	\$559.97	\$475.63	\$475.63	\$376.83	\$376.83	\$360.31	\$360.31	\$385.29	\$385.29	\$406.04	\$406.04	\$491.99	\$491.99	\$417.90	\$417.90	\$505.15	\$505.15	\$483.02	\$483.02
36	\$563.63	\$563.63	\$478.75	\$478.75	\$379.29	\$379.29	\$362.67	\$362.67	\$387.82	\$387.82	\$408.70	\$408.70	\$495.21	\$495.21	\$420.63	\$420.63	\$508.46	\$508.46	\$486.18	\$486.18
37	\$567.30	\$567.30	\$481.86	\$481.86	\$381.76	\$381.76	\$365.03	\$365.03	\$390.34	\$390.34	\$411.36	\$411.36	\$498.43	\$498.43	\$423.37	\$423.37	\$511.77	\$511.77	\$489.34	\$489.34
38	\$570.96	\$570.96	\$484.97	\$484.97	\$384.23	\$384.23	\$367.39	\$367.39	\$392.86	\$392.86	\$414.01	\$414.01	\$501.65	\$501.65	\$426.10	\$426.10	\$515.08	\$515.08	\$492.51	\$492.51
39	\$578.30	\$578.30	\$491.20	\$491.20	\$389.16	\$389.16	\$372.11	\$372.11	\$397.91	\$397.91	\$419.33	\$419.33	\$508.09	\$508.09	\$431.57	\$431.57	\$521.69	\$521.69	\$498.83	\$498.83
40	\$585.63	\$585.63	\$497.43	\$497.43	\$394.09	\$394.09	\$376.83	\$376.83	\$402.95	\$402.95	\$424.65	\$424.65	\$514.54	\$514.54	\$437.05	\$437.05	\$528.30	\$528.30	\$505.15	\$505.15
41	\$596.62	\$596.62	\$506.77	\$506.77	\$401.50	\$401.50	\$383.90	\$383.90	\$410.52	\$410.52	\$432.62	\$432.62	\$524.20	\$524.20	\$445.25	\$445.25	\$538.23	\$538.23	\$514.64	\$514.64
42	\$607.16	\$607.16	\$515.72	\$515.72	\$408.59	\$408.59	\$390.68	\$390.68	\$417.77	\$417.77	\$440.26	\$440.26	\$533.46	\$533.46	\$453.12	\$453.12	\$547.73	\$547.73	\$523.73	\$523.73
43	\$621.83	\$621.83	\$528.18	\$528.18	\$418.46	\$418.46	\$400.12	\$400.12	\$427.86	\$427.86	\$450.90	\$450.90	\$546.34	\$546.34	\$464.06	\$464.06	\$560.96	\$560.96	\$536.38	\$536.38
44	\$640.16	\$640.16	\$543.75	\$543.75	\$430.79	\$430.79	\$411.91	\$411.91	\$440.47	\$440.47	\$464.19	\$464.19	\$562.45	\$562.45	\$477.74	\$477.74	\$577.50	\$577.50	\$552.19	\$552.19
45	\$661.69	\$661.69	\$562.04	\$562.04	\$445.28	\$445.28	\$425.77	\$425.77	\$455.29	\$455.29	\$479.81	\$479.81	\$581.37	\$581.37	\$493.81	\$493.81	\$596.93	\$596.93	\$570.77	\$570.77
46	\$687.36	\$687.36	\$583.84	\$583.84	\$462.55	\$462.55	\$442.28	\$442.28	\$472.95	\$472.95	\$498.41	\$498.41	\$603.92	\$603.92	\$512.97	\$512.97	\$620.08	\$620.08	\$592.90	\$592.90
47	\$716.22	\$716.22	\$608.36	\$608.36	\$481.98	\$481.98	\$460.86	\$460.86	\$492.81	\$492.81	\$519.35	\$519.35	\$629.28	\$629.28	\$534.51	\$534.51	\$646.12	\$646.12	\$617.81	\$617.81
48	\$749.22	\$749.22	\$636.38	\$636.38	\$504.18	\$504.18	\$482.09	\$482.09	\$515.51	\$515.51	\$543.27	\$543.27	\$658.27	\$658.27	\$559.13	\$559.13	\$675.88	\$675.88	\$646.26	\$646.26
49	\$781.75	\$781.75	\$664.02	\$664.02	\$526.08	\$526.08	\$503.02	\$503.02	\$537.90	\$537.90	\$566.86	\$566.86	\$686.85	\$686.85	\$583.41	\$583.41	\$705.23	\$705.23	\$674.33	\$674.33
50	\$818.41	\$818.41	\$695.16	\$695.16	\$550.75	\$550.75	\$526.61	\$526.61	\$559.44	\$559.44	\$593.44	\$593.44	\$719.06	\$719.06	\$610.77	\$610.77	\$738.30	\$738.30	\$705.95	\$705.95
51	\$854.61	\$854.61	\$725.91	\$725.91	\$575.11	\$575.11	\$549.91	\$549.91	\$588.03	\$588.03	\$619.69	\$619.69	\$750.87	\$750.87	\$637.79	\$637.79	\$770.96	\$770.96	\$737.18	\$737.18
52	\$894.48	\$894.48	\$759.77	\$759.77	\$601.93	\$601.93	\$575.56	\$575.56	\$615.46	\$615.46	\$648.60	\$648.60	\$785.90	\$785.90	\$667.54	\$667.54	\$806.92	\$806.92	\$771.57	\$771.57
53	\$934.80	\$934.80	\$794.02	\$794.02	\$629.07	\$629.07	\$601.50	\$601.50	\$643.21	\$643.21	\$677.84	\$677.84	\$821.33	\$821.33	\$697.63	\$697.63	\$843.30	\$843.30	\$806.35	\$806.35
54	\$978.34	\$978.34	\$831.00	\$831.00	\$658.37	\$658.37	\$629.52	\$629.52	\$673.16	\$673.16	\$709.41	\$709.41	\$859.57	\$859.57	\$730.12	\$730.12	\$882.57	\$882.57	\$843.90	\$843.90
55	\$1,021.87	\$1,021.87	\$867.97	\$867.97	\$687.66	\$687.66	\$657.53	\$657.53	\$703.11	\$703.11	\$740.97	\$740.97	\$897.82	\$897.82	\$762.61	\$762.61	\$921.85	\$921.85	\$881	

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

HIOS Plan ID (On Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
HIOS Plan ID (Off Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
Plan Marketing Name =>	Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum	
Deductible =>	Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$10 / \$20		\$20 / \$40		\$35 / \$70		\$10 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,000		\$2,000		\$2,000		\$2,000		\$2,900		\$8,150		\$8,150		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$323.34	\$323.34	\$340.76	\$340.76	\$412.89	\$412.89	\$350.70	\$350.70	\$327.30	\$327.30	\$277.41	\$277.41	\$238.94	\$238.94	\$262.55	\$262.55	\$267.20	\$267.20	\$290.44	\$290.44
15	\$352.09	\$352.09	\$371.05	\$371.05	\$449.59	\$449.59	\$381.88	\$381.88	\$356.39	\$356.39	\$302.07	\$302.07	\$260.18	\$260.18	\$285.89	\$285.89	\$290.96	\$290.96	\$316.26	\$316.26
16	\$363.08	\$363.08	\$382.63	\$382.63	\$463.62	\$463.62	\$393.80	\$393.80	\$367.52	\$367.52	\$311.50	\$311.50	\$268.30	\$268.30	\$294.82	\$294.82	\$300.04	\$300.04	\$326.13	\$326.13
17	\$374.07	\$374.07	\$394.21	\$394.21	\$477.65	\$477.65	\$405.72	\$405.72	\$378.64	\$378.64	\$320.93	\$320.93	\$276.42	\$276.42	\$303.74	\$303.74	\$309.12	\$309.12	\$336.00	\$336.00
18	\$385.90	\$385.90	\$406.68	\$406.68	\$492.77	\$492.77	\$418.55	\$418.55	\$390.62	\$390.62	\$331.08	\$331.08	\$285.17	\$285.17	\$313.35	\$313.35	\$318.90	\$318.90	\$346.63	\$346.63
19	\$397.74	\$397.74	\$419.15	\$419.15	\$507.88	\$507.88	\$431.39	\$431.39	\$402.60	\$402.60	\$341.24	\$341.24	\$293.91	\$293.91	\$322.96	\$322.96	\$328.68	\$328.68	\$357.26	\$357.26
20	\$409.99	\$409.99	\$432.07	\$432.07	\$523.53	\$523.53	\$448.68	\$448.68	\$415.01	\$415.01	\$351.75	\$351.75	\$302.97	\$302.97	\$332.91	\$332.91	\$338.81	\$338.81	\$368.27	\$368.27
21	\$422.68	\$422.68	\$445.44	\$445.44	\$539.73	\$539.73	\$458.44	\$458.44	\$427.85	\$427.85	\$362.64	\$362.64	\$312.34	\$312.34	\$343.21	\$343.21	\$349.29	\$349.29	\$379.66	\$379.66
22	\$422.68	\$422.68	\$445.44	\$445.44	\$539.73	\$539.73	\$458.44	\$458.44	\$427.85	\$427.85	\$362.64	\$362.64	\$312.34	\$312.34	\$343.21	\$343.21	\$349.29	\$349.29	\$379.66	\$379.66
23	\$422.68	\$422.68	\$445.44	\$445.44	\$539.73	\$539.73	\$458.44	\$458.44	\$427.85	\$427.85	\$362.64	\$362.64	\$312.34	\$312.34	\$343.21	\$343.21	\$349.29	\$349.29	\$379.66	\$379.66
24	\$422.68	\$422.68	\$445.44	\$445.44	\$539.73	\$539.73	\$458.44	\$458.44	\$427.85	\$427.85	\$362.64	\$362.64	\$312.34	\$312.34	\$343.21	\$343.21	\$349.29	\$349.29	\$379.66	\$379.66
25	\$424.36	\$424.36	\$447.21	\$447.21	\$541.88	\$541.88	\$460.27	\$460.27	\$429.55	\$429.55	\$364.08	\$364.08	\$313.59	\$313.59	\$344.58	\$344.58	\$350.68	\$350.68	\$381.18	\$381.18
26	\$432.82	\$432.82	\$456.12	\$456.12	\$552.67	\$552.67	\$469.44	\$469.44	\$438.11	\$438.11	\$371.33	\$371.33	\$319.83	\$319.83	\$351.44	\$351.44	\$357.67	\$357.67	\$388.77	\$388.77
27	\$442.96	\$442.96	\$466.81	\$466.81	\$565.63	\$565.63	\$480.44	\$480.44	\$448.38	\$448.38	\$380.04	\$380.04	\$327.33	\$327.33	\$359.68	\$359.68	\$366.05	\$366.05	\$397.88	\$397.88
28	\$459.45	\$459.45	\$484.19	\$484.19	\$586.68	\$586.68	\$498.32	\$498.32	\$465.06	\$465.06	\$394.18	\$394.18	\$339.51	\$339.51	\$373.07	\$373.07	\$379.67	\$379.67	\$412.69	\$412.69
29	\$472.97	\$472.97	\$498.44	\$498.44	\$603.95	\$603.95	\$512.99	\$512.99	\$478.75	\$478.75	\$405.78	\$405.78	\$349.51	\$349.51	\$384.05	\$384.05	\$390.85	\$390.85	\$424.84	\$424.84
30	\$479.73	\$479.73	\$505.57	\$505.57	\$612.58	\$612.58	\$520.33	\$520.33	\$485.60	\$485.60	\$411.59	\$411.59	\$354.50	\$354.50	\$389.54	\$389.54	\$396.44	\$396.44	\$430.91	\$430.91
31	\$489.88	\$489.88	\$516.26	\$516.26	\$625.54	\$625.54	\$531.33	\$531.33	\$495.87	\$495.87	\$420.29	\$420.29	\$362.00	\$362.00	\$404.82	\$404.82	\$400.82	\$400.82	\$440.02	\$440.02
32	\$500.02	\$500.02	\$526.95	\$526.95	\$638.49	\$638.49	\$542.33	\$542.33	\$506.14	\$506.14	\$428.99	\$428.99	\$369.50	\$369.50	\$406.01	\$406.01	\$413.21	\$413.21	\$449.14	\$449.14
33	\$506.36	\$506.36	\$533.63	\$533.63	\$646.59	\$646.59	\$549.21	\$549.21	\$512.55	\$512.55	\$434.43	\$434.43	\$374.18	\$374.18	\$411.16	\$411.16	\$418.44	\$418.44	\$454.83	\$454.83
34	\$513.13	\$513.13	\$540.76	\$540.76	\$655.22	\$655.22	\$554.20	\$554.20	\$440.23	\$440.23	\$446.65	\$446.65	\$379.18	\$379.18	\$416.65	\$416.65	\$424.03	\$424.03	\$460.91	\$460.91
35	\$516.51	\$516.51	\$544.32	\$544.32	\$659.54	\$659.54	\$560.21	\$560.21	\$522.82	\$522.82	\$443.13	\$443.13	\$381.68	\$381.68	\$419.40	\$419.40	\$426.83	\$426.83	\$463.94	\$463.94
36	\$519.89	\$519.89	\$547.88	\$547.88	\$663.86	\$663.86	\$563.88	\$563.88	\$526.25	\$526.25	\$446.04	\$446.04	\$384.18	\$384.18	\$422.15	\$422.15	\$429.62	\$429.62	\$466.98	\$466.98
37	\$523.27	\$523.27	\$551.45	\$551.45	\$668.17	\$668.17	\$567.55	\$567.55	\$529.67	\$529.67	\$448.94	\$448.94	\$386.68	\$386.68	\$424.89	\$424.89	\$432.42	\$432.42	\$470.02	\$470.02
38	\$526.65	\$526.65	\$555.01	\$555.01	\$672.49	\$672.49	\$571.21	\$571.21	\$533.09	\$533.09	\$451.84	\$451.84	\$389.17	\$389.17	\$427.64	\$427.64	\$435.21	\$435.21	\$473.06	\$473.06
39	\$533.41	\$533.41	\$562.14	\$562.14	\$681.13	\$681.13	\$578.55	\$578.55	\$539.94	\$539.94	\$457.64	\$457.64	\$394.17	\$394.17	\$433.13	\$433.13	\$440.80	\$440.80	\$479.13	\$479.13
40	\$540.18	\$540.18	\$569.26	\$569.26	\$689.76	\$689.76	\$585.88	\$585.88	\$546.78	\$546.78	\$463.44	\$463.44	\$399.17	\$399.17	\$438.62	\$438.62	\$446.39	\$446.39	\$485.20	\$485.20
41	\$550.32	\$550.32	\$579.95	\$579.95	\$702.72	\$702.72	\$596.89	\$596.89	\$557.05	\$557.05	\$472.14	\$472.14	\$406.66	\$406.66	\$446.86	\$446.86	\$454.77	\$454.77	\$494.32	\$494.32
42	\$560.04	\$560.04	\$590.20	\$590.20	\$715.13	\$715.13	\$607.43	\$607.43	\$566.89	\$566.89	\$480.49	\$480.49	\$413.85	\$413.85	\$454.75	\$454.75	\$462.80	\$462.80	\$503.05	\$503.05
43	\$573.57	\$573.57	\$604.45	\$604.45	\$732.40	\$732.40	\$622.10	\$622.10	\$580.58	\$580.58	\$492.09	\$492.09	\$423.84	\$423.84	\$465.73	\$465.73	\$473.98	\$473.98	\$515.20	\$515.20
44	\$590.47	\$590.47	\$622.27	\$622.27	\$753.99	\$753.99	\$640.44	\$640.44	\$597.69	\$597.69	\$506.59	\$506.59	\$436.34	\$436.34	\$479.46	\$479.46	\$487.95	\$487.95	\$530.38	\$530.38
45	\$610.34	\$610.34	\$643.20	\$643.20	\$779.36	\$779.36	\$661.98	\$661.98	\$617.80	\$617.80	\$523.64	\$523.64	\$451.02	\$451.02	\$495.59	\$495.59	\$504.37	\$504.37	\$548.23	\$548.23
46	\$634.01	\$634.01	\$668.15	\$668.15	\$809.58	\$809.58	\$687.66	\$687.66	\$641.76	\$641.76	\$543.95	\$543.95	\$468.51	\$468.51	\$514.81	\$514.81	\$523.93	\$523.93	\$569.49	\$569.49
47	\$660.64	\$660.64	\$696.21	\$696.21	\$843.58	\$843.58	\$716.54	\$716.54	\$668.72	\$668.72	\$566.79	\$566.79	\$488.19	\$488.19	\$536.43	\$536.43	\$545.93	\$545.93	\$593.41	\$593.41
48	\$691.07	\$691.07	\$728.28	\$728.28	\$882.44	\$882.44	\$749.55	\$749.55	\$699.52	\$699.52	\$592.90	\$592.90	\$510.67	\$510.67	\$561.14	\$561.14	\$571.08	\$571.08	\$620.74	\$620.74
49	\$721.08	\$721.08	\$759.91	\$759.91	\$920.76	\$920.76	\$782.09	\$782.09	\$729.90	\$729.90	\$618.65	\$618.65	\$532.85	\$532.85	\$585.51	\$585.51	\$595.88	\$595.88	\$647.70	\$647.70
50	\$754.89	\$754.89	\$795.54	\$795.54	\$963.94	\$963.94	\$818.77	\$818.77	\$764.13	\$764.13	\$647.66	\$647.66	\$557.84	\$557.84	\$612.97	\$612.97	\$623.82	\$623.82	\$678.07	\$678.07
51	\$788.29	\$788.29	\$830.73	\$830.73	\$1,006.58	\$1,006.58	\$854.99	\$854.99	\$797.92	\$797.92	\$676.31	\$676.31	\$582.51	\$582.51	\$640.08	\$640.08	\$651.42	\$651.42	\$708.06	\$708.06
52	\$825.06	\$825.06	\$869.48	\$869.48	\$1,053.54	\$1,053.54	\$894.87	\$894.87	\$835.15	\$835.15	\$707.85	\$707.85	\$609.69	\$609.69	\$669.94	\$669.94	\$681.81	\$681.81	\$741.09	\$741.09
53	\$862.25	\$862.25	\$908.68	\$908.68	\$1,101.03	\$1,101.03	\$935.21	\$935.21	\$872.80	\$872.80	\$739.77	\$739.77	\$637.17	\$637.17	\$700.14	\$700.14	\$712.54	\$712.54	\$774.50	\$774.50
54	\$902.41	\$902.41	\$951.00	\$951.00	\$1,152.30	\$1,152.30	\$978.76	\$978.76	\$913.44	\$913.44	\$774.22	\$774.22	\$666.84	\$666.84	\$732.75	\$732.75	\$745.73	\$745.73	\$810.57	\$810.57
55	\$942.56	\$942.56	\$993.31	\$993.31	\$1,203.58	\$1,203.58	\$1,022.32	\$1,022.32	\$954.09	\$954.09	\$808.67	\$808.67	\$696.52	\$696.52	\$778.91	\$778.91	\$788.91	\$788.91	\$846.64	\$846.64
56																				

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

HIOS Plan ID (On Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
HIOS Plan ID (Off Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
Plan Marketing Name =>	Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Gold		Gold		Silver		Silver		Gold		Gold		Gold		Gold		Platinum	
Deductible =>	Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$10 / \$20		\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,900		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$327.30	\$327.30	\$246.17	\$246.17	\$277.41	\$277.41	\$212.03	\$212.03	\$238.94	\$238.94	\$232.99	\$232.99	\$262.55	\$262.55	\$237.11	\$237.11	\$267.20	\$267.20	\$290.44	\$290.44
15	\$356.39	\$356.39	\$268.05	\$268.05	\$302.07	\$302.07	\$230.88	\$230.88	\$260.18	\$260.18	\$253.70	\$253.70	\$285.89	\$285.89	\$258.19	\$258.19	\$290.96	\$290.96	\$316.26	\$316.26
16	\$367.52	\$367.52	\$276.42	\$276.42	\$311.50	\$311.50	\$238.08	\$238.08	\$268.30	\$268.30	\$261.61	\$261.61	\$294.82	\$294.82	\$266.25	\$266.25	\$300.04	\$300.04	\$326.13	\$326.13
17	\$378.64	\$378.64	\$284.79	\$284.79	\$320.93	\$320.93	\$245.29	\$245.29	\$276.42	\$276.42	\$269.53	\$269.53	\$303.74	\$303.74	\$274.31	\$274.31	\$309.12	\$309.12	\$336.00	\$336.00
18	\$390.62	\$390.62	\$293.80	\$293.80	\$331.08	\$331.08	\$253.05	\$253.05	\$285.17	\$285.17	\$278.06	\$278.06	\$313.35	\$313.35	\$282.98	\$282.98	\$318.90	\$318.90	\$346.63	\$346.63
19	\$402.60	\$402.60	\$302.81	\$302.81	\$341.24	\$341.24	\$260.81	\$260.81	\$293.91	\$293.91	\$286.59	\$286.59	\$322.96	\$322.96	\$291.66	\$291.66	\$328.68	\$328.68	\$357.26	\$357.26
20	\$415.01	\$415.01	\$312.14	\$312.14	\$351.75	\$351.75	\$268.85	\$268.85	\$302.97	\$302.97	\$295.42	\$295.42	\$332.91	\$332.91	\$300.65	\$300.65	\$338.81	\$338.81	\$368.27	\$368.27
21	\$427.85	\$427.85	\$321.80	\$321.80	\$362.64	\$362.64	\$277.17	\$277.17	\$312.34	\$312.34	\$304.56	\$304.56	\$343.21	\$343.21	\$309.96	\$309.96	\$349.29	\$349.29	\$379.66	\$379.66
22	\$427.85	\$427.85	\$321.80	\$321.80	\$362.64	\$362.64	\$277.17	\$277.17	\$312.34	\$312.34	\$304.56	\$304.56	\$343.21	\$343.21	\$309.96	\$309.96	\$349.29	\$349.29	\$379.66	\$379.66
23	\$427.85	\$427.85	\$321.80	\$321.80	\$362.64	\$362.64	\$277.17	\$277.17	\$312.34	\$312.34	\$304.56	\$304.56	\$343.21	\$343.21	\$309.96	\$309.96	\$349.29	\$349.29	\$379.66	\$379.66
24	\$427.85	\$427.85	\$321.80	\$321.80	\$362.64	\$362.64	\$277.17	\$277.17	\$312.34	\$312.34	\$304.56	\$304.56	\$343.21	\$343.21	\$309.96	\$309.96	\$349.29	\$349.29	\$379.66	\$379.66
25	\$429.55	\$429.55	\$323.08	\$323.08	\$364.08	\$364.08	\$278.27	\$278.27	\$313.59	\$313.59	\$305.77	\$305.77	\$344.58	\$344.58	\$311.19	\$311.19	\$350.68	\$350.68	\$381.18	\$381.18
26	\$438.11	\$438.11	\$329.52	\$329.52	\$371.33	\$371.33	\$283.82	\$283.82	\$319.83	\$319.83	\$311.87	\$311.87	\$351.44	\$351.44	\$317.39	\$317.39	\$357.67	\$357.67	\$388.77	\$388.77
27	\$448.38	\$448.38	\$337.24	\$337.24	\$380.04	\$380.04	\$290.47	\$290.47	\$327.33	\$327.33	\$319.18	\$319.18	\$359.68	\$359.68	\$324.83	\$324.83	\$366.05	\$366.05	\$397.88	\$397.88
28	\$465.06	\$465.06	\$349.79	\$349.79	\$394.18	\$394.18	\$301.28	\$301.28	\$339.51	\$339.51	\$331.05	\$331.05	\$373.07	\$373.07	\$336.92	\$336.92	\$379.67	\$379.67	\$412.69	\$412.69
29	\$478.75	\$478.75	\$360.09	\$360.09	\$405.78	\$405.78	\$310.15	\$310.15	\$349.51	\$349.51	\$340.80	\$340.80	\$384.05	\$384.05	\$346.83	\$346.83	\$390.85	\$390.85	\$424.84	\$424.84
30	\$485.60	\$485.60	\$365.23	\$365.23	\$411.59	\$411.59	\$314.58	\$314.58	\$354.50	\$354.50	\$345.67	\$345.67	\$389.54	\$389.54	\$351.79	\$351.79	\$396.44	\$396.44	\$430.91	\$430.91
31	\$495.87	\$495.87	\$372.96	\$372.96	\$420.29	\$420.29	\$321.23	\$321.23	\$362.00	\$362.00	\$352.98	\$352.98	\$397.78	\$397.78	\$359.23	\$359.23	\$404.82	\$404.82	\$440.02	\$440.02
32	\$506.14	\$506.14	\$380.68	\$380.68	\$428.99	\$428.99	\$327.88	\$327.88	\$369.50	\$369.50	\$360.29	\$360.29	\$406.01	\$406.01	\$366.67	\$366.67	\$413.21	\$413.21	\$449.14	\$449.14
33	\$512.55	\$512.55	\$385.51	\$385.51	\$434.43	\$434.43	\$332.04	\$332.04	\$374.18	\$374.18	\$364.86	\$364.86	\$411.16	\$411.16	\$371.32	\$371.32	\$418.44	\$418.44	\$454.83	\$454.83
34	\$519.40	\$519.40	\$390.66	\$390.66	\$440.23	\$440.23	\$336.48	\$336.48	\$379.18	\$379.18	\$369.73	\$369.73	\$416.65	\$416.65	\$376.28	\$376.28	\$424.03	\$424.03	\$460.91	\$460.91
35	\$522.82	\$522.82	\$393.23	\$393.23	\$443.13	\$443.13	\$338.69	\$338.69	\$381.68	\$381.68	\$372.17	\$372.17	\$419.40	\$419.40	\$378.76	\$378.76	\$426.83	\$426.83	\$463.94	\$463.94
36	\$526.25	\$526.25	\$395.80	\$395.80	\$446.04	\$446.04	\$340.91	\$340.91	\$384.18	\$384.18	\$374.60	\$374.60	\$422.15	\$422.15	\$381.24	\$381.24	\$429.62	\$429.62	\$466.98	\$466.98
37	\$529.67	\$529.67	\$398.38	\$398.38	\$448.94	\$448.94	\$343.13	\$343.13	\$386.68	\$386.68	\$377.04	\$377.04	\$424.89	\$424.89	\$383.72	\$383.72	\$432.42	\$432.42	\$470.02	\$470.02
38	\$533.09	\$533.09	\$400.95	\$400.95	\$451.84	\$451.84	\$345.35	\$345.35	\$389.17	\$389.17	\$379.48	\$379.48	\$427.64	\$427.64	\$386.20	\$386.20	\$435.21	\$435.21	\$473.06	\$473.06
39	\$539.94	\$539.94	\$406.10	\$406.10	\$457.64	\$457.64	\$349.78	\$349.78	\$394.78	\$394.78	\$384.35	\$384.35	\$433.13	\$433.13	\$391.16	\$391.16	\$440.80	\$440.80	\$479.13	\$479.13
40	\$546.78	\$546.78	\$411.25	\$411.25	\$463.44	\$463.44	\$354.22	\$354.22	\$399.17	\$399.17	\$389.22	\$389.22	\$438.62	\$438.62	\$396.12	\$396.12	\$446.39	\$446.39	\$485.20	\$485.20
41	\$557.05	\$557.05	\$418.97	\$418.97	\$472.14	\$472.14	\$360.87	\$360.87	\$406.66	\$406.66	\$396.53	\$396.53	\$446.86	\$446.86	\$403.56	\$403.56	\$454.77	\$454.77	\$494.32	\$494.32
42	\$566.89	\$566.89	\$426.37	\$426.37	\$480.49	\$480.49	\$367.24	\$367.24	\$413.85	\$413.85	\$403.54	\$403.54	\$454.75	\$454.75	\$410.68	\$410.68	\$462.80	\$462.80	\$503.05	\$503.05
43	\$580.58	\$580.58	\$436.67	\$436.67	\$492.09	\$492.09	\$376.11	\$376.11	\$423.84	\$423.84	\$413.28	\$413.28	\$465.73	\$465.73	\$420.60	\$420.60	\$473.98	\$473.98	\$515.20	\$515.20
44	\$597.69	\$597.69	\$449.54	\$449.54	\$506.59	\$506.59	\$387.20	\$387.20	\$436.34	\$436.34	\$425.47	\$425.47	\$479.46	\$479.46	\$433.00	\$433.00	\$487.95	\$487.95	\$530.38	\$530.38
45	\$617.80	\$617.80	\$464.67	\$464.67	\$523.64	\$523.64	\$400.22	\$400.22	\$451.02	\$451.02	\$439.78	\$439.78	\$495.59	\$495.59	\$447.57	\$447.57	\$504.37	\$504.37	\$548.23	\$548.23
46	\$641.76	\$641.76	\$482.69	\$482.69	\$543.95	\$543.95	\$415.75	\$415.75	\$468.51	\$468.51	\$456.84	\$456.84	\$514.81	\$514.81	\$464.93	\$464.93	\$523.93	\$523.93	\$569.49	\$569.49
47	\$668.72	\$668.72	\$502.96	\$502.96	\$566.79	\$566.79	\$433.21	\$433.21	\$488.19	\$488.19	\$476.02	\$476.02	\$536.43	\$536.43	\$484.45	\$484.45	\$545.93	\$545.93	\$593.41	\$593.41
48	\$699.52	\$699.52	\$526.13	\$526.13	\$592.90	\$592.90	\$453.16	\$453.16	\$510.67	\$510.67	\$497.95	\$497.95	\$561.14	\$561.14	\$506.77	\$506.77	\$571.08	\$571.08	\$620.74	\$620.74
49	\$729.90	\$729.90	\$548.98	\$548.98	\$618.65	\$618.65	\$472.84	\$472.84	\$532.85	\$532.85	\$519.57	\$519.57	\$585.51	\$585.51	\$528.78	\$528.78	\$595.88	\$595.88	\$647.70	\$647.70
50	\$764.13	\$764.13	\$574.72	\$574.72	\$647.66	\$647.66	\$495.01	\$495.01	\$557.84	\$557.84	\$543.94	\$543.94	\$612.97	\$612.97	\$553.57	\$553.57	\$623.82	\$623.82	\$678.07	\$678.07
51	\$797.92	\$797.92	\$600.14	\$600.14	\$676.31	\$676.31	\$516.91	\$516.91	\$582.51	\$582.51	\$568.00	\$568.00	\$640.08	\$640.08	\$578.06	\$578.06	\$651.42	\$651.42	\$708.06	\$708.06
52	\$835.15	\$835.15	\$628.14	\$628.14	\$707.85	\$707.85	\$541.02	\$541.02	\$609.69	\$609.69	\$594.49	\$594.49	\$669.94	\$669.94	\$605.02	\$605.02	\$681.81	\$681.81	\$741.09	\$741.09
53	\$872.80	\$872.80	\$656.46	\$656.46	\$739.77	\$739.77	\$565.41	\$565.41	\$637.17	\$637.17	\$621.30	\$621.30	\$700.14	\$700.14	\$632.30	\$632.30	\$712.54	\$712.54	\$774.50	\$774.50
54	\$913.44	\$913.44	\$687.03	\$687.03	\$774.22	\$774.22	\$591.74	\$591.74	\$666.84	\$666.84	\$650.23	\$650.23	\$732.75	\$732.75	\$661.74	\$661.74	\$745.73	\$745.73	\$810.57	\$810.57
55	\$954.09	\$954.09	\$717.60	\$717.60	\$808.67	\$808.67	\$618.08	\$618.08	\$696.52	\$696.52	\$679.16	\$679.16	\$765.35	\$765.35	\$691.19	\$691.19	\$778.91	\$778.91	\$846.64	\$846.64
56	\$998.15	\$998.15																		

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

HIOS Plan ID (On Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
HIOS Plan ID (Off Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
Plan Marketing Name =>	Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger All-Access QHDHP POS 6500											
Form # =>	M-152-365-F Dev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20							
Rating Area =>	Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9							
Network =>	Geisinger Premier HMO		Geisinger All-Access HMO																	
Metal =>	Gold		Silver		Gold		Gold		Bronze											
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Combined: \$6,500											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		0% After Deductible											
OOP Maximum =>	\$8,150		\$8,150		\$7,350		\$7,350		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$246.17	\$246.17	\$212.03	\$212.03	\$232.99	\$232.99	\$237.11	\$237.11	\$207.28	\$207.28	\$198.19	\$198.19	\$211.93	\$211.93	\$223.34	\$223.34	\$270.62	\$270.62	\$229.87	\$229.87
15	\$268.05	\$268.05	\$230.88	\$230.88	\$253.70	\$253.70	\$258.19	\$258.19	\$225.70	\$225.70	\$215.81	\$215.81	\$230.77	\$230.77	\$243.20	\$243.20	\$294.68	\$294.68	\$250.30	\$250.30
16	\$276.42	\$276.42	\$238.08	\$238.08	\$261.61	\$261.61	\$266.25	\$266.25	\$232.74	\$232.74	\$222.55	\$222.55	\$237.97	\$237.97	\$250.79	\$250.79	\$303.88	\$303.88	\$258.11	\$258.11
17	\$284.79	\$284.79	\$245.29	\$245.29	\$269.53	\$269.53	\$274.31	\$274.31	\$239.79	\$239.79	\$229.28	\$229.28	\$245.18	\$245.18	\$258.38	\$258.38	\$313.07	\$313.07	\$265.92	\$265.92
18	\$293.80	\$293.80	\$253.05	\$253.05	\$278.06	\$278.06	\$282.98	\$282.98	\$247.38	\$247.38	\$236.54	\$236.54	\$252.93	\$252.93	\$266.55	\$266.55	\$322.98	\$322.98	\$274.34	\$274.34
19	\$302.81	\$302.81	\$260.81	\$260.81	\$286.59	\$286.59	\$291.66	\$291.66	\$254.96	\$254.96	\$243.79	\$243.79	\$260.69	\$260.69	\$274.73	\$274.73	\$332.88	\$332.88	\$282.75	\$282.75
20	\$312.14	\$312.14	\$268.85	\$268.85	\$295.42	\$295.42	\$300.65	\$300.65	\$262.82	\$262.82	\$251.30	\$251.30	\$268.73	\$268.73	\$283.20	\$283.20	\$343.14	\$343.14	\$291.46	\$291.46
21	\$321.80	\$321.80	\$277.17	\$277.17	\$304.56	\$304.56	\$309.96	\$309.96	\$270.95	\$270.95	\$259.08	\$259.08	\$277.04	\$277.04	\$291.96	\$291.96	\$353.76	\$353.76	\$300.48	\$300.48
22	\$321.80	\$321.80	\$277.17	\$277.17	\$304.56	\$304.56	\$309.96	\$309.96	\$270.95	\$270.95	\$259.08	\$259.08	\$277.04	\$277.04	\$291.96	\$291.96	\$353.76	\$353.76	\$300.48	\$300.48
23	\$321.80	\$321.80	\$277.17	\$277.17	\$304.56	\$304.56	\$309.96	\$309.96	\$270.95	\$270.95	\$259.08	\$259.08	\$277.04	\$277.04	\$291.96	\$291.96	\$353.76	\$353.76	\$300.48	\$300.48
24	\$321.80	\$321.80	\$277.17	\$277.17	\$304.56	\$304.56	\$309.96	\$309.96	\$270.95	\$270.95	\$259.08	\$259.08	\$277.04	\$277.04	\$291.96	\$291.96	\$353.76	\$353.76	\$300.48	\$300.48
25	\$323.08	\$323.08	\$278.27	\$278.27	\$305.77	\$305.77	\$311.19	\$311.19	\$272.03	\$272.03	\$260.11	\$260.11	\$278.14	\$278.14	\$293.12	\$293.12	\$355.17	\$355.17	\$301.68	\$301.68
26	\$329.52	\$329.52	\$283.82	\$283.82	\$311.87	\$311.87	\$317.39	\$317.39	\$277.45	\$277.45	\$265.29	\$265.29	\$283.69	\$283.69	\$298.96	\$298.96	\$362.24	\$362.24	\$307.69	\$307.69
27	\$337.24	\$337.24	\$290.47	\$290.47	\$319.18	\$319.18	\$324.83	\$324.83	\$283.95	\$283.95	\$271.51	\$271.51	\$290.33	\$290.33	\$305.97	\$305.97	\$370.73	\$370.73	\$314.90	\$314.90
28	\$349.79	\$349.79	\$301.28	\$301.28	\$331.05	\$331.05	\$336.92	\$336.92	\$294.52	\$294.52	\$281.61	\$281.61	\$301.14	\$301.14	\$317.35	\$317.35	\$384.53	\$384.53	\$326.62	\$326.62
29	\$360.09	\$360.09	\$310.15	\$310.15	\$340.80	\$340.80	\$346.83	\$346.83	\$303.19	\$303.19	\$289.90	\$289.90	\$310.19	\$310.19	\$326.70	\$326.70	\$395.85	\$395.85	\$336.24	\$336.24
30	\$365.23	\$365.23	\$314.58	\$314.58	\$345.67	\$345.67	\$351.79	\$351.79	\$307.53	\$307.53	\$294.05	\$294.05	\$314.44	\$314.44	\$331.37	\$331.37	\$401.51	\$401.51	\$341.04	\$341.04
31	\$372.96	\$372.96	\$321.23	\$321.23	\$352.98	\$352.98	\$359.23	\$359.23	\$314.03	\$314.03	\$300.27	\$300.27	\$321.09	\$321.09	\$338.37	\$338.37	\$410.00	\$410.00	\$348.25	\$348.25
32	\$380.68	\$380.68	\$327.88	\$327.88	\$360.29	\$360.29	\$366.67	\$366.67	\$320.53	\$320.53	\$306.49	\$306.49	\$327.73	\$327.73	\$345.38	\$345.38	\$418.49	\$418.49	\$355.47	\$355.47
33	\$385.51	\$385.51	\$332.04	\$332.04	\$364.86	\$364.86	\$371.32	\$371.32	\$324.60	\$324.60	\$310.37	\$310.37	\$331.89	\$331.89	\$349.76	\$349.76	\$423.80	\$423.80	\$359.97	\$359.97
34	\$390.66	\$390.66	\$336.48	\$336.48	\$369.73	\$369.73	\$376.28	\$376.28	\$328.93	\$328.93	\$314.52	\$314.52	\$336.32	\$336.32	\$354.43	\$354.43	\$429.46	\$429.46	\$364.78	\$364.78
35	\$393.23	\$393.23	\$338.69	\$338.69	\$372.17	\$372.17	\$378.76	\$378.76	\$331.10	\$331.10	\$316.59	\$316.59	\$338.54	\$338.54	\$356.77	\$356.77	\$432.29	\$432.29	\$367.18	\$367.18
36	\$395.80	\$395.80	\$340.91	\$340.91	\$374.60	\$374.60	\$381.24	\$381.24	\$333.27	\$333.27	\$318.66	\$318.66	\$340.76	\$340.76	\$359.10	\$359.10	\$435.12	\$435.12	\$369.59	\$369.59
37	\$398.38	\$398.38	\$343.13	\$343.13	\$377.04	\$377.04	\$383.72	\$383.72	\$335.43	\$335.43	\$320.73	\$320.73	\$342.97	\$342.97	\$361.44	\$361.44	\$437.95	\$437.95	\$371.99	\$371.99
38	\$400.95	\$400.95	\$345.35	\$345.35	\$379.48	\$379.48	\$386.20	\$386.20	\$337.60	\$337.60	\$322.81	\$322.81	\$345.19	\$345.19	\$363.77	\$363.77	\$440.78	\$440.78	\$374.40	\$374.40
39	\$406.10	\$406.10	\$349.78	\$349.78	\$384.35	\$384.35	\$391.16	\$391.16	\$341.94	\$341.94	\$326.95	\$326.95	\$349.62	\$349.62	\$368.45	\$368.45	\$446.44	\$446.44	\$379.20	\$379.20
40	\$411.25	\$411.25	\$354.22	\$354.22	\$389.22	\$389.22	\$396.12	\$396.12	\$346.27	\$346.27	\$331.10	\$331.10	\$354.05	\$354.05	\$373.12	\$373.12	\$452.10	\$452.10	\$384.01	\$384.01
41	\$418.97	\$418.97	\$360.87	\$360.87	\$396.53	\$396.53	\$403.56	\$403.56	\$352.77	\$352.77	\$337.32	\$337.32	\$360.70	\$360.70	\$380.12	\$380.12	\$460.59	\$460.59	\$391.22	\$391.22
42	\$426.37	\$426.37	\$367.24	\$367.24	\$403.54	\$403.54	\$410.68	\$410.68	\$359.01	\$359.01	\$343.27	\$343.27	\$367.07	\$367.07	\$386.84	\$386.84	\$468.72	\$468.72	\$398.13	\$398.13
43	\$436.67	\$436.67	\$376.11	\$376.11	\$413.28	\$413.28	\$420.60	\$420.60	\$367.68	\$367.68	\$351.56	\$351.56	\$375.94	\$375.94	\$396.18	\$396.18	\$480.05	\$480.05	\$407.75	\$407.75
44	\$449.54	\$449.54	\$387.20	\$387.20	\$425.47	\$425.47	\$433.00	\$433.00	\$378.51	\$378.51	\$361.93	\$361.93	\$387.02	\$387.02	\$407.86	\$407.86	\$494.20	\$494.20	\$419.77	\$419.77
45	\$464.67	\$464.67	\$400.22	\$400.22	\$439.78	\$439.78	\$447.57	\$447.57	\$391.25	\$391.25	\$374.10	\$374.10	\$400.04	\$400.04	\$421.58	\$421.58	\$510.82	\$510.82	\$433.89	\$433.89
46	\$482.69	\$482.69	\$415.75	\$415.75	\$456.84	\$456.84	\$464.93	\$464.93	\$406.42	\$406.42	\$388.61	\$388.61	\$415.56	\$415.56	\$437.93	\$437.93	\$530.63	\$530.63	\$450.72	\$450.72
47	\$502.96	\$502.96	\$433.21	\$433.21	\$476.02	\$476.02	\$484.45	\$484.45	\$423.49	\$423.49	\$404.93	\$404.93	\$433.01	\$433.01	\$456.32	\$456.32	\$552.92	\$552.92	\$469.65	\$469.65
48	\$526.13	\$526.13	\$453.16	\$453.16	\$497.95	\$497.95	\$506.77	\$506.77	\$443.00	\$443.00	\$423.59	\$423.59	\$477.34	\$477.34	\$492.39	\$492.39	\$578.39	\$578.39	\$491.28	\$491.28
49	\$548.98	\$548.98	\$472.84	\$472.84	\$519.57	\$519.57	\$528.78	\$528.78	\$462.24	\$462.24	\$441.98	\$441.98	\$472.62	\$472.62	\$498.07	\$498.07	\$603.51	\$603.51	\$512.62	\$512.62
50	\$574.72	\$574.72	\$495.01	\$495.01	\$543.94	\$543.94	\$553.57	\$553.57	\$483.91	\$483.91	\$462.71	\$462.71	\$494.79	\$494.79	\$521.43	\$521.43	\$631.81	\$631.81	\$536.65	\$536.65
51	\$600.14	\$600.14	\$516.91	\$516.91	\$568.00	\$568.00	\$578.06	\$578.06	\$505.32	\$505.32	\$483.17	\$483.17	\$516.67	\$516.67	\$544.49	\$544.49	\$659.75	\$659.75	\$560.39	\$560.39
52	\$628.14	\$628.14	\$541.02	\$541.02	\$594.49	\$594.49	\$605.02	\$605.02	\$528.89	\$528.89	\$505.71	\$505.71	\$540.78	\$540.78	\$569.89	\$569.89	\$690.53	\$690.53	\$586.53	\$586.53
53	\$656.46	\$656.46	\$565.41	\$565.41	\$621.30	\$621.30	\$632.30	\$632.30	\$552.73	\$552.73	\$528.51	\$528.51	\$595.59	\$595.59	\$721.66	\$721.66	\$761.98	\$761.98	\$612.98	\$612.98
54	\$687.03	\$687.03	\$591.74	\$591.74	\$650.23	\$650.23	\$661.74	\$661.74	\$578.47	\$578.47	\$553.13	\$553.13	\$591.47	\$591.47	\$623.32	\$623.32	\$755.27	\$755.27	\$641.52	\$641.52
55	\$717.60	\$717.60	\$618.08	\$618.08	\$679.16	\$679.16	\$691.19	\$691.19	\$604.21	\$604.21	\$577.74	\$577.74	\$617.79	\$617.79	\$651.06	\$651.06	\$788.87	\$788.87	\$670.07	\$670.07
56	\$750.74	\$750.74	\$646.6																	

Company Name: Geisinger Health Plan  
 Market: Small Group  
 Product: HMO, POS  
 Effective Date of Rates: April 1, 2020

Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>	22444PA006062		22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063									
HIOS Plan ID (Off Exchange)=>	22444PA006062		22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063									
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 30/60/5800															
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20									
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO									
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver									
Deductible =>	Med: \$2,500 / Rx: \$150		Med: \$2,500 / Rx: \$150		Med: \$5,800 / Rx: \$500															
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$265.69	\$265.69	\$254.04	\$254.04	\$271.66	\$271.66	\$286.28	\$286.28	\$346.88	\$346.88	\$294.64	\$294.64	\$231.00	\$231.00	\$220.88	\$220.88	\$236.19	\$236.19	\$248.91	\$248.91
15	\$289.30	\$289.30	\$276.63	\$276.63	\$295.80	\$295.80	\$311.73	\$311.73	\$377.72	\$377.72	\$320.83	\$320.83	\$251.53	\$251.53	\$240.51	\$240.51	\$257.18	\$257.18	\$271.03	\$271.03
16	\$298.33	\$298.33	\$285.26	\$285.26	\$305.04	\$305.04	\$321.46	\$321.46	\$389.51	\$389.51	\$330.85	\$330.85	\$259.38	\$259.38	\$248.02	\$248.02	\$265.21	\$265.21	\$279.49	\$279.49
17	\$307.36	\$307.36	\$293.89	\$293.89	\$314.27	\$314.27	\$331.19	\$331.19	\$401.30	\$401.30	\$340.86	\$340.86	\$267.23	\$267.23	\$255.52	\$255.52	\$273.24	\$273.24	\$287.95	\$287.95
18	\$317.09	\$317.09	\$303.19	\$303.19	\$324.21	\$324.21	\$341.67	\$341.67	\$413.99	\$413.99	\$351.65	\$351.65	\$275.69	\$275.69	\$263.61	\$263.61	\$281.88	\$281.88	\$297.06	\$297.06
19	\$326.81	\$326.81	\$312.49	\$312.49	\$334.16	\$334.16	\$352.15	\$352.15	\$426.69	\$426.69	\$362.43	\$362.43	\$284.14	\$284.14	\$271.69	\$271.69	\$290.53	\$290.53	\$306.17	\$306.17
20	\$336.88	\$336.88	\$322.12	\$322.12	\$344.45	\$344.45	\$363.00	\$363.00	\$439.84	\$439.84	\$373.60	\$373.60	\$292.90	\$292.90	\$280.06	\$280.06	\$299.48	\$299.48	\$315.61	\$315.61
21	\$347.31	\$347.31	\$332.09	\$332.09	\$355.11	\$355.11	\$374.23	\$374.23	\$453.45	\$453.45	\$385.16	\$385.16	\$301.96	\$301.96	\$288.73	\$288.73	\$308.75	\$308.75	\$325.37	\$325.37
22	\$347.31	\$347.31	\$332.09	\$332.09	\$355.11	\$355.11	\$374.23	\$374.23	\$453.45	\$453.45	\$385.16	\$385.16	\$301.96	\$301.96	\$288.73	\$288.73	\$308.75	\$308.75	\$325.37	\$325.37
23	\$347.31	\$347.31	\$332.09	\$332.09	\$355.11	\$355.11	\$374.23	\$374.23	\$453.45	\$453.45	\$385.16	\$385.16	\$301.96	\$301.96	\$288.73	\$288.73	\$308.75	\$308.75	\$325.37	\$325.37
24	\$347.31	\$347.31	\$332.09	\$332.09	\$355.11	\$355.11	\$374.23	\$374.23	\$453.45	\$453.45	\$385.16	\$385.16	\$301.96	\$301.96	\$288.73	\$288.73	\$308.75	\$308.75	\$325.37	\$325.37
25	\$348.69	\$348.69	\$333.41	\$333.41	\$356.53	\$356.53	\$375.72	\$375.72	\$455.26	\$455.26	\$386.69	\$386.69	\$303.17	\$303.17	\$289.88	\$289.88	\$309.98	\$309.98	\$326.67	\$326.67
26	\$355.64	\$355.64	\$340.05	\$340.05	\$363.63	\$363.63	\$383.21	\$383.21	\$464.33	\$464.33	\$394.40	\$394.40	\$309.20	\$309.20	\$295.65	\$295.65	\$316.15	\$316.15	\$333.18	\$333.18
27	\$363.97	\$363.97	\$348.02	\$348.02	\$372.15	\$372.15	\$392.19	\$392.19	\$475.21	\$475.21	\$403.64	\$403.64	\$316.45	\$316.45	\$302.58	\$302.58	\$323.56	\$323.56	\$340.99	\$340.99
28	\$377.52	\$377.52	\$360.97	\$360.97	\$386.00	\$386.00	\$406.79	\$406.79	\$492.89	\$492.89	\$418.66	\$418.66	\$328.23	\$328.23	\$313.84	\$313.84	\$335.60	\$335.60	\$353.67	\$353.67
29	\$388.63	\$388.63	\$371.60	\$371.60	\$397.36	\$397.36	\$418.76	\$418.76	\$507.40	\$507.40	\$430.99	\$430.99	\$337.89	\$337.89	\$323.08	\$323.08	\$345.48	\$345.48	\$364.09	\$364.09
30	\$394.19	\$394.19	\$376.91	\$376.91	\$403.05	\$403.05	\$424.75	\$424.75	\$514.66	\$514.66	\$437.15	\$437.15	\$342.72	\$342.72	\$327.70	\$327.70	\$350.42	\$350.42	\$369.29	\$369.29
31	\$402.52	\$402.52	\$384.88	\$384.88	\$411.57	\$411.57	\$433.73	\$433.73	\$525.54	\$525.54	\$446.39	\$446.39	\$349.97	\$349.97	\$334.63	\$334.63	\$353.83	\$353.83	\$377.10	\$377.10
32	\$410.86	\$410.86	\$392.85	\$392.85	\$420.09	\$420.09	\$442.71	\$442.71	\$536.42	\$536.42	\$455.64	\$455.64	\$357.22	\$357.22	\$341.56	\$341.56	\$365.24	\$365.24	\$384.91	\$384.91
33	\$416.07	\$416.07	\$397.84	\$397.84	\$425.42	\$425.42	\$448.32	\$448.32	\$543.23	\$543.23	\$461.41	\$461.41	\$361.74	\$361.74	\$345.89	\$345.89	\$369.87	\$369.87	\$389.79	\$389.79
34	\$421.62	\$421.62	\$403.15	\$403.15	\$431.10	\$431.10	\$454.31	\$454.31	\$550.48	\$550.48	\$467.58	\$467.58	\$366.58	\$366.58	\$350.51	\$350.51	\$374.81	\$374.81	\$399.70	\$399.70
35	\$424.40	\$424.40	\$405.81	\$405.81	\$433.94	\$433.94	\$457.31	\$457.31	\$554.11	\$554.11	\$470.66	\$470.66	\$368.99	\$368.99	\$352.82	\$352.82	\$377.28	\$377.28	\$397.60	\$397.60
36	\$427.18	\$427.18	\$408.46	\$408.46	\$436.78	\$436.78	\$460.30	\$460.30	\$557.74	\$557.74	\$473.74	\$473.74	\$371.41	\$371.41	\$355.13	\$355.13	\$379.75	\$379.75	\$400.20	\$400.20
37	\$429.96	\$429.96	\$411.12	\$411.12	\$439.62	\$439.62	\$463.29	\$463.29	\$561.36	\$561.36	\$476.82	\$476.82	\$373.82	\$373.82	\$357.44	\$357.44	\$382.22	\$382.22	\$402.81	\$402.81
38	\$432.74	\$432.74	\$413.78	\$413.78	\$442.46	\$442.46	\$466.29	\$466.29	\$564.99	\$564.99	\$479.90	\$479.90	\$376.24	\$376.24	\$359.75	\$359.75	\$384.69	\$384.69	\$405.41	\$405.41
39	\$438.30	\$438.30	\$419.09	\$419.09	\$448.14	\$448.14	\$472.28	\$472.28	\$572.25	\$572.25	\$486.06	\$486.06	\$381.07	\$381.07	\$364.37	\$364.37	\$389.63	\$389.63	\$410.61	\$410.61
40	\$443.85	\$443.85	\$424.40	\$424.40	\$453.83	\$453.83	\$478.26	\$478.26	\$579.50	\$579.50	\$492.23	\$492.23	\$385.90	\$385.90	\$368.99	\$368.99	\$394.57	\$394.57	\$415.82	\$415.82
41	\$452.19	\$452.19	\$432.37	\$432.37	\$462.35	\$462.35	\$487.24	\$487.24	\$590.38	\$590.38	\$501.47	\$501.47	\$393.15	\$393.15	\$375.92	\$375.92	\$401.98	\$401.98	\$423.63	\$423.63
42	\$460.18	\$460.18	\$440.01	\$440.01	\$470.52	\$470.52	\$495.85	\$495.85	\$600.81	\$600.81	\$510.33	\$510.33	\$400.09	\$400.09	\$382.56	\$382.56	\$409.08	\$409.08	\$431.11	\$431.11
43	\$471.29	\$471.29	\$450.64	\$450.64	\$481.88	\$481.88	\$507.83	\$507.83	\$615.32	\$615.32	\$522.65	\$522.65	\$409.76	\$409.76	\$391.80	\$391.80	\$418.96	\$418.96	\$441.52	\$441.52
44	\$485.18	\$485.18	\$463.92	\$463.92	\$496.08	\$496.08	\$522.80	\$522.80	\$633.46	\$633.46	\$538.06	\$538.06	\$421.83	\$421.83	\$403.35	\$403.35	\$431.31	\$431.31	\$454.54	\$454.54
45	\$501.50	\$501.50	\$479.53	\$479.53	\$512.77	\$512.77	\$540.38	\$540.38	\$654.77	\$654.77	\$556.16	\$556.16	\$436.03	\$436.03	\$416.92	\$416.92	\$445.82	\$445.82	\$469.83	\$469.83
46	\$520.95	\$520.95	\$498.12	\$498.12	\$532.66	\$532.66	\$561.34	\$561.34	\$680.17	\$680.17	\$577.73	\$577.73	\$452.94	\$452.94	\$433.09	\$433.09	\$463.11	\$463.11	\$488.05	\$488.05
47	\$542.83	\$542.83	\$519.05	\$519.05	\$555.03	\$555.03	\$584.92	\$584.92	\$708.73	\$708.73	\$602.00	\$602.00	\$471.96	\$471.96	\$451.28	\$451.28	\$482.57	\$482.57	\$508.55	\$508.55
48	\$567.84	\$567.84	\$542.96	\$542.96	\$580.60	\$580.60	\$611.86	\$611.86	\$741.38	\$741.38	\$629.73	\$629.73	\$493.70	\$493.70	\$472.07	\$472.07	\$504.79	\$504.79	\$531.98	\$531.98
49	\$592.50	\$592.50	\$566.53	\$566.53	\$605.81	\$605.81	\$638.43	\$638.43	\$773.58	\$773.58	\$657.07	\$657.07	\$515.14	\$515.14	\$492.57	\$492.57	\$526.72	\$526.72	\$555.08	\$555.08
50	\$620.28	\$620.28	\$593.10	\$593.10	\$634.22	\$634.22	\$668.37	\$668.37	\$809.85	\$809.85	\$687.89	\$687.89	\$539.30	\$539.30	\$515.66	\$515.66	\$551.41	\$551.41	\$581.11	\$581.11
51	\$647.72	\$647.72	\$619.34	\$619.34	\$662.27	\$662.27	\$697.93	\$697.93	\$845.67	\$845.67	\$718.31	\$718.31	\$563.15	\$563.15	\$538.47	\$538.47	\$575.81	\$575.81	\$606.81	\$606.81
52	\$677.93	\$677.93	\$648.23	\$648.23	\$693.17	\$693.17	\$730.49	\$730.49	\$885.12	\$885.12	\$751.82	\$751.82	\$589.42	\$589.42	\$563.59	\$563.59	\$602.67	\$602.67	\$635.12	\$635.12
53	\$708.50	\$708.50	\$677.45	\$677.45	\$724.42	\$724.42	\$763.42	\$763.42	\$925.03	\$925.03	\$785.71	\$785.71	\$615.99	\$615.99	\$589.00	\$589.00	\$629.84	\$629.84	\$663.75	\$663.75
54	\$741.49	\$741.49	\$709.00	\$709.00	\$758.15	\$758.15	\$798.98	\$798.98	\$968.10	\$968.10	\$822.30	\$822.30	\$644.68	\$644.68	\$616.43	\$616.43	\$659.17	\$659.17	\$694.66	\$694.66
55	\$774.48	\$774.48	\$740.55	\$740.55	\$791.89	\$791.89	\$834.53	\$834.53	\$1,011.18	\$1,011.18	\$858.89	\$858.89								

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

HIOS Plan ID (On Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
HIOS Plan ID (Off Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
Plan Marketing Name =>	Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250							
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0							
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.59	\$301.59	\$256.17	\$256.17	\$329.30	\$329.30	\$314.87	\$314.87	\$336.70	\$336.70	\$354.83	\$354.83	\$429.94	\$429.94	\$365.19	\$365.19	\$316.08	\$316.08	\$302.23	\$302.23
15	\$328.40	\$328.40	\$278.94	\$278.94	\$358.57	\$358.57	\$342.86	\$342.86	\$366.63	\$366.63	\$386.37	\$386.37	\$468.16	\$468.16	\$397.65	\$397.65	\$344.18	\$344.18	\$329.10	\$329.10
16	\$338.65	\$338.65	\$287.65	\$287.65	\$369.77	\$369.77	\$353.56	\$353.56	\$378.07	\$378.07	\$398.43	\$398.43	\$482.77	\$482.77	\$410.07	\$410.07	\$354.92	\$354.92	\$339.37	\$339.37
17	\$348.90	\$348.90	\$296.36	\$296.36	\$380.96	\$380.96	\$364.26	\$364.26	\$389.52	\$389.52	\$410.49	\$410.49	\$497.38	\$497.38	\$422.48	\$422.48	\$365.67	\$365.67	\$349.64	\$349.64
18	\$359.94	\$359.94	\$305.73	\$305.73	\$393.01	\$393.01	\$375.79	\$375.79	\$401.84	\$401.84	\$423.48	\$423.48	\$513.12	\$513.12	\$435.84	\$435.84	\$377.23	\$377.23	\$360.70	\$360.70
19	\$370.98	\$370.98	\$315.11	\$315.11	\$405.06	\$405.06	\$387.31	\$387.31	\$414.17	\$414.17	\$436.47	\$436.47	\$528.86	\$528.86	\$449.21	\$449.21	\$388.80	\$388.80	\$371.77	\$371.77
20	\$382.41	\$382.41	\$324.82	\$324.82	\$417.55	\$417.55	\$399.25	\$399.25	\$426.93	\$426.93	\$449.92	\$449.92	\$545.16	\$545.16	\$463.05	\$463.05	\$400.79	\$400.79	\$383.22	\$383.22
21	\$394.25	\$394.25	\$334.87	\$334.87	\$430.47	\$430.47	\$411.60	\$411.60	\$440.14	\$440.14	\$463.84	\$463.84	\$562.02	\$562.02	\$477.38	\$477.38	\$413.19	\$413.19	\$395.08	\$395.08
22	\$394.25	\$394.25	\$334.87	\$334.87	\$430.47	\$430.47	\$411.60	\$411.60	\$440.14	\$440.14	\$463.84	\$463.84	\$562.02	\$562.02	\$477.38	\$477.38	\$413.19	\$413.19	\$395.08	\$395.08
23	\$394.25	\$394.25	\$334.87	\$334.87	\$430.47	\$430.47	\$411.60	\$411.60	\$440.14	\$440.14	\$463.84	\$463.84	\$562.02	\$562.02	\$477.38	\$477.38	\$413.19	\$413.19	\$395.08	\$395.08
24	\$394.25	\$394.25	\$334.87	\$334.87	\$430.47	\$430.47	\$411.60	\$411.60	\$440.14	\$440.14	\$463.84	\$463.84	\$562.02	\$562.02	\$477.38	\$477.38	\$413.19	\$413.19	\$395.08	\$395.08
25	\$395.82	\$395.82	\$336.21	\$336.21	\$432.18	\$432.18	\$413.24	\$413.24	\$441.89	\$441.89	\$465.69	\$465.69	\$564.26	\$564.26	\$479.28	\$479.28	\$414.83	\$414.83	\$396.66	\$396.66
26	\$403.70	\$403.70	\$342.90	\$342.90	\$440.79	\$440.79	\$421.48	\$421.48	\$450.70	\$450.70	\$474.96	\$474.96	\$575.50	\$575.50	\$488.83	\$488.83	\$423.10	\$423.10	\$404.56	\$404.56
27	\$413.16	\$413.16	\$350.94	\$350.94	\$451.12	\$451.12	\$431.35	\$431.35	\$461.26	\$461.26	\$486.10	\$486.10	\$588.99	\$588.99	\$500.29	\$500.29	\$433.01	\$433.01	\$414.04	\$414.04
28	\$428.54	\$428.54	\$364.00	\$364.00	\$467.91	\$467.91	\$447.41	\$447.41	\$478.42	\$478.42	\$504.19	\$504.19	\$610.91	\$610.91	\$518.91	\$518.91	\$449.13	\$449.13	\$429.45	\$429.45
29	\$441.16	\$441.16	\$374.72	\$374.72	\$481.68	\$481.68	\$460.58	\$460.58	\$492.51	\$492.51	\$519.03	\$519.03	\$628.90	\$628.90	\$534.18	\$534.18	\$462.35	\$462.35	\$442.09	\$442.09
30	\$447.46	\$447.46	\$380.07	\$380.07	\$488.57	\$488.57	\$467.16	\$467.16	\$499.55	\$499.55	\$526.45	\$526.45	\$637.89	\$637.89	\$541.82	\$541.82	\$468.96	\$468.96	\$448.41	\$448.41
31	\$456.93	\$456.93	\$388.11	\$388.11	\$498.90	\$498.90	\$477.04	\$477.04	\$510.11	\$510.11	\$537.58	\$537.58	\$651.38	\$651.38	\$553.28	\$553.28	\$478.88	\$478.88	\$457.89	\$457.89
32	\$466.39	\$466.39	\$396.15	\$396.15	\$509.23	\$509.23	\$486.92	\$486.92	\$520.68	\$520.68	\$548.71	\$548.71	\$664.87	\$664.87	\$564.74	\$564.74	\$488.79	\$488.79	\$467.37	\$467.37
33	\$472.30	\$472.30	\$401.17	\$401.17	\$515.69	\$515.69	\$493.09	\$493.09	\$527.28	\$527.28	\$555.67	\$555.67	\$673.30	\$673.30	\$571.90	\$571.90	\$494.99	\$494.99	\$473.30	\$473.30
34	\$478.61	\$478.61	\$406.53	\$406.53	\$522.58	\$522.58	\$499.68	\$499.68	\$534.32	\$534.32	\$563.09	\$563.09	\$682.29	\$682.29	\$579.53	\$579.53	\$501.60	\$501.60	\$479.62	\$479.62
35	\$481.76	\$481.76	\$409.21	\$409.21	\$526.02	\$526.02	\$502.97	\$502.97	\$537.84	\$537.84	\$566.80	\$566.80	\$686.78	\$686.78	\$583.35	\$583.35	\$504.91	\$504.91	\$482.78	\$482.78
36	\$484.92	\$484.92	\$411.89	\$411.89	\$529.47	\$529.47	\$506.26	\$506.26	\$541.36	\$541.36	\$570.51	\$570.51	\$691.28	\$691.28	\$587.17	\$587.17	\$508.21	\$508.21	\$485.94	\$485.94
37	\$488.07	\$488.07	\$414.57	\$414.57	\$532.91	\$532.91	\$509.56	\$509.56	\$544.89	\$544.89	\$574.23	\$574.23	\$695.78	\$695.78	\$590.99	\$590.99	\$511.52	\$511.52	\$489.10	\$489.10
38	\$491.22	\$491.22	\$417.24	\$417.24	\$536.35	\$536.35	\$512.85	\$512.85	\$548.41	\$548.41	\$577.94	\$577.94	\$700.27	\$700.27	\$594.81	\$594.81	\$514.82	\$514.82	\$492.26	\$492.26
39	\$497.53	\$497.53	\$422.60	\$422.60	\$543.24	\$543.24	\$519.44	\$519.44	\$555.45	\$555.45	\$585.36	\$585.36	\$709.26	\$709.26	\$602.45	\$602.45	\$521.44	\$521.44	\$498.59	\$498.59
40	\$503.84	\$503.84	\$427.96	\$427.96	\$550.13	\$550.13	\$526.02	\$526.02	\$562.49	\$562.49	\$592.78	\$592.78	\$718.26	\$718.26	\$610.09	\$610.09	\$528.05	\$528.05	\$504.91	\$504.91
41	\$513.30	\$513.30	\$436.00	\$436.00	\$560.46	\$560.46	\$535.90	\$535.90	\$573.05	\$573.05	\$603.91	\$603.91	\$731.75	\$731.75	\$621.54	\$621.54	\$537.96	\$537.96	\$514.39	\$514.39
42	\$522.37	\$522.37	\$443.70	\$443.70	\$570.36	\$570.36	\$545.37	\$545.37	\$583.18	\$583.18	\$614.58	\$614.58	\$744.67	\$744.67	\$632.52	\$632.52	\$547.47	\$547.47	\$523.48	\$523.48
43	\$534.99	\$534.99	\$454.42	\$454.42	\$584.13	\$584.13	\$558.54	\$558.54	\$597.26	\$597.26	\$629.42	\$629.42	\$762.66	\$762.66	\$647.80	\$647.80	\$560.69	\$560.69	\$536.12	\$536.12
44	\$550.75	\$550.75	\$467.81	\$467.81	\$601.35	\$601.35	\$575.00	\$575.00	\$614.87	\$614.87	\$647.97	\$647.97	\$785.14	\$785.14	\$666.89	\$666.89	\$577.21	\$577.21	\$551.92	\$551.92
45	\$569.28	\$569.28	\$483.55	\$483.55	\$621.58	\$621.58	\$594.35	\$594.35	\$635.55	\$635.55	\$669.77	\$669.77	\$811.55	\$811.55	\$689.33	\$689.33	\$596.63	\$596.63	\$570.49	\$570.49
46	\$591.36	\$591.36	\$502.30	\$502.30	\$645.69	\$645.69	\$617.40	\$617.40	\$660.20	\$660.20	\$695.75	\$695.75	\$843.02	\$843.02	\$716.06	\$716.06	\$619.77	\$619.77	\$592.61	\$592.61
47	\$616.20	\$616.20	\$523.40	\$523.40	\$672.81	\$672.81	\$643.33	\$643.33	\$687.93	\$687.93	\$724.97	\$724.97	\$878.43	\$878.43	\$746.14	\$746.14	\$645.80	\$645.80	\$617.50	\$617.50
48	\$644.58	\$644.58	\$547.51	\$547.51	\$703.80	\$703.80	\$672.96	\$672.96	\$719.62	\$719.62	\$758.37	\$758.37	\$918.90	\$918.90	\$780.51	\$780.51	\$675.55	\$675.55	\$645.95	\$645.95
49	\$672.58	\$672.58	\$571.28	\$571.28	\$734.36	\$734.36	\$702.18	\$702.18	\$750.87	\$750.87	\$791.30	\$791.30	\$958.80	\$958.80	\$814.40	\$814.40	\$704.89	\$704.89	\$674.00	\$674.00
50	\$704.11	\$704.11	\$598.07	\$598.07	\$768.80	\$768.80	\$735.11	\$735.11	\$786.08	\$786.08	\$828.41	\$828.41	\$1,003.76	\$1,003.76	\$852.59	\$852.59	\$737.94	\$737.94	\$705.61	\$705.61
51	\$735.26	\$735.26	\$624.53	\$624.53	\$802.81	\$802.81	\$767.63	\$767.63	\$820.85	\$820.85	\$865.05	\$865.05	\$1,048.16	\$1,048.16	\$890.31	\$890.31	\$770.58	\$770.58	\$736.82	\$736.82
52	\$769.56	\$769.56	\$653.66	\$653.66	\$840.26	\$840.26	\$803.44	\$803.44	\$859.14	\$859.14	\$905.40	\$905.40	\$1,097.06	\$1,097.06	\$931.84	\$931.84	\$806.53	\$806.53	\$771.19	\$771.19
53	\$804.25	\$804.25	\$683.13	\$683.13	\$878.14	\$878.14	\$839.66	\$839.66	\$897.87	\$897.87	\$946.22	\$946.22	\$1,146.51	\$1,146.51	\$973.85	\$973.85	\$842.89	\$842.89	\$805.95	\$805.95
54	\$841.70	\$841.70	\$714.94	\$714.94	\$919.03	\$919.03	\$878.76	\$878.76	\$939.68	\$939.68	\$990.28	\$990.28	\$1,199.91	\$1,199.91	\$1,019.20	\$1,019.20	\$882.14	\$882.14	\$843.49	\$843.49
55	\$879.16	\$879.16	\$746.75	\$746.75	\$959.93	\$959.93	\$917.86	\$917.86	\$981.50	\$981.50	\$1,034.35	\$1,034.35	\$1,253.30	\$1,253.30	\$1,064.55	\$1,064.55	\$921.39	\$921.39	\$881.02	\$881.02

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

HIOS Plan ID (On Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$323.19	\$323.19	\$340.59	\$340.59	\$412.68	\$412.68	\$350.53	\$350.53	\$288.59	\$288.59	\$275.95	\$275.95	\$295.08	\$295.08	\$310.97	\$310.97	\$376.79	\$376.79	\$320.05	\$320.05
15	\$351.91	\$351.91	\$370.86	\$370.86	\$449.37	\$449.37	\$381.69	\$381.69	\$314.25	\$314.25	\$300.48	\$300.48	\$321.31	\$321.31	\$338.61	\$338.61	\$410.29	\$410.29	\$348.50	\$348.50
16	\$362.90	\$362.90	\$382.44	\$382.44	\$463.39	\$463.39	\$393.61	\$393.61	\$324.06	\$324.06	\$309.85	\$309.85	\$331.34	\$331.34	\$349.18	\$349.18	\$423.09	\$423.09	\$359.37	\$359.37
17	\$373.88	\$373.88	\$394.02	\$394.02	\$477.42	\$477.42	\$405.52	\$405.52	\$333.86	\$333.86	\$319.23	\$319.23	\$341.37	\$341.37	\$359.75	\$359.75	\$435.90	\$435.90	\$370.25	\$370.25
18	\$385.71	\$385.71	\$406.48	\$406.48	\$492.52	\$492.52	\$418.35	\$418.35	\$344.43	\$344.43	\$329.33	\$329.33	\$352.17	\$352.17	\$371.13	\$371.13	\$449.69	\$449.69	\$381.97	\$381.97
19	\$397.54	\$397.54	\$418.95	\$418.95	\$507.63	\$507.63	\$431.18	\$431.18	\$354.99	\$354.99	\$339.43	\$339.43	\$362.97	\$362.97	\$382.51	\$382.51	\$463.48	\$463.48	\$393.68	\$393.68
20	\$409.79	\$409.79	\$431.86	\$431.86	\$523.27	\$523.27	\$444.47	\$444.47	\$365.93	\$365.93	\$349.89	\$349.89	\$374.15	\$374.15	\$394.30	\$394.30	\$477.76	\$477.76	\$405.81	\$405.81
21	\$422.47	\$422.47	\$445.22	\$445.22	\$539.46	\$539.46	\$458.22	\$458.22	\$377.25	\$377.25	\$360.72	\$360.72	\$385.73	\$385.73	\$406.50	\$406.50	\$492.55	\$492.55	\$418.37	\$418.37
22	\$422.47	\$422.47	\$445.22	\$445.22	\$539.46	\$539.46	\$458.22	\$458.22	\$377.25	\$377.25	\$360.72	\$360.72	\$385.73	\$385.73	\$406.50	\$406.50	\$492.55	\$492.55	\$418.37	\$418.37
23	\$422.47	\$422.47	\$445.22	\$445.22	\$539.46	\$539.46	\$458.22	\$458.22	\$377.25	\$377.25	\$360.72	\$360.72	\$385.73	\$385.73	\$406.50	\$406.50	\$492.55	\$492.55	\$418.37	\$418.37
24	\$422.47	\$422.47	\$445.22	\$445.22	\$539.46	\$539.46	\$458.22	\$458.22	\$377.25	\$377.25	\$360.72	\$360.72	\$385.73	\$385.73	\$406.50	\$406.50	\$492.55	\$492.55	\$418.37	\$418.37
25	\$424.16	\$424.16	\$447.00	\$447.00	\$541.62	\$541.62	\$460.05	\$460.05	\$378.76	\$378.76	\$362.16	\$362.16	\$387.27	\$387.27	\$408.12	\$408.12	\$494.51	\$494.51	\$420.04	\$420.04
26	\$432.61	\$432.61	\$455.90	\$455.90	\$552.40	\$552.40	\$469.21	\$469.21	\$386.30	\$386.30	\$369.37	\$369.37	\$394.98	\$394.98	\$416.25	\$416.25	\$504.36	\$504.36	\$428.40	\$428.40
27	\$442.74	\$442.74	\$466.59	\$466.59	\$565.35	\$565.35	\$480.21	\$480.21	\$395.35	\$395.35	\$378.03	\$378.03	\$404.24	\$404.24	\$426.01	\$426.01	\$516.18	\$516.18	\$438.44	\$438.44
28	\$459.22	\$459.22	\$483.95	\$483.95	\$586.39	\$586.39	\$498.08	\$498.08	\$410.07	\$410.07	\$392.10	\$392.10	\$419.28	\$419.28	\$441.86	\$441.86	\$535.39	\$535.39	\$454.76	\$454.76
29	\$472.74	\$472.74	\$498.20	\$498.20	\$603.65	\$603.65	\$512.74	\$512.74	\$422.14	\$422.14	\$403.64	\$403.64	\$431.63	\$431.63	\$454.87	\$454.87	\$551.15	\$551.15	\$468.15	\$468.15
30	\$479.50	\$479.50	\$505.32	\$505.32	\$612.28	\$612.28	\$520.07	\$520.07	\$428.18	\$428.18	\$409.41	\$409.41	\$437.80	\$437.80	\$461.37	\$461.37	\$559.03	\$559.03	\$474.84	\$474.84
31	\$489.64	\$489.64	\$516.00	\$516.00	\$625.23	\$625.23	\$531.07	\$531.07	\$437.23	\$437.23	\$418.07	\$418.07	\$447.05	\$447.05	\$471.13	\$471.13	\$570.85	\$570.85	\$484.88	\$484.88
32	\$499.78	\$499.78	\$526.69	\$526.69	\$638.18	\$638.18	\$542.07	\$542.07	\$446.28	\$446.28	\$426.73	\$426.73	\$456.31	\$456.31	\$480.88	\$480.88	\$582.68	\$582.68	\$494.92	\$494.92
33	\$506.11	\$506.11	\$533.37	\$533.37	\$646.27	\$646.27	\$548.94	\$548.94	\$451.94	\$451.94	\$432.14	\$432.14	\$462.10	\$462.10	\$486.98	\$486.98	\$590.06	\$590.06	\$501.20	\$501.20
34	\$512.87	\$512.87	\$540.49	\$540.49	\$654.90	\$654.90	\$556.27	\$556.27	\$457.98	\$457.98	\$437.91	\$437.91	\$449.48	\$449.48	\$493.48	\$493.48	\$597.94	\$597.94	\$507.89	\$507.89
35	\$516.25	\$516.25	\$544.05	\$544.05	\$659.22	\$659.22	\$559.94	\$559.94	\$461.00	\$461.00	\$440.79	\$440.79	\$471.36	\$471.36	\$496.74	\$496.74	\$601.88	\$601.88	\$511.24	\$511.24
36	\$519.63	\$519.63	\$547.61	\$547.61	\$663.53	\$663.53	\$563.60	\$563.60	\$464.01	\$464.01	\$443.68	\$443.68	\$474.44	\$474.44	\$499.99	\$499.99	\$605.82	\$605.82	\$514.59	\$514.59
37	\$523.01	\$523.01	\$551.18	\$551.18	\$667.85	\$667.85	\$567.27	\$567.27	\$467.03	\$467.03	\$446.57	\$446.57	\$477.53	\$477.53	\$503.24	\$503.24	\$609.77	\$609.77	\$517.93	\$517.93
38	\$526.39	\$526.39	\$554.74	\$554.74	\$672.16	\$672.16	\$570.93	\$570.93	\$470.05	\$470.05	\$449.45	\$449.45	\$480.61	\$480.61	\$506.49	\$506.49	\$613.71	\$613.71	\$521.28	\$521.28
39	\$533.15	\$533.15	\$561.86	\$561.86	\$680.80	\$680.80	\$578.27	\$578.27	\$476.09	\$476.09	\$455.22	\$455.22	\$486.78	\$486.78	\$513.00	\$513.00	\$621.59	\$621.59	\$527.97	\$527.97
40	\$539.91	\$539.91	\$568.98	\$568.98	\$689.43	\$689.43	\$585.60	\$585.60	\$482.12	\$482.12	\$460.99	\$460.99	\$492.96	\$492.96	\$519.50	\$519.50	\$629.47	\$629.47	\$534.67	\$534.67
41	\$550.05	\$550.05	\$579.67	\$579.67	\$702.37	\$702.37	\$596.59	\$596.59	\$491.18	\$491.18	\$469.65	\$469.65	\$502.21	\$502.21	\$529.26	\$529.26	\$641.29	\$641.29	\$544.71	\$544.71
42	\$559.77	\$559.77	\$589.91	\$589.91	\$714.78	\$714.78	\$607.13	\$607.13	\$499.85	\$499.85	\$477.95	\$477.95	\$511.08	\$511.08	\$538.60	\$538.60	\$652.62	\$652.62	\$554.33	\$554.33
43	\$573.29	\$573.29	\$604.16	\$604.16	\$732.04	\$732.04	\$621.80	\$621.80	\$511.92	\$511.92	\$489.49	\$489.49	\$523.43	\$523.43	\$551.61	\$551.61	\$668.38	\$668.38	\$567.72	\$567.72
44	\$590.19	\$590.19	\$621.97	\$621.97	\$753.62	\$753.62	\$640.12	\$640.12	\$527.01	\$527.01	\$503.92	\$503.92	\$538.86	\$538.86	\$567.87	\$567.87	\$688.08	\$688.08	\$584.45	\$584.45
45	\$610.04	\$610.04	\$642.89	\$642.89	\$778.98	\$778.98	\$661.66	\$661.66	\$544.74	\$544.74	\$520.87	\$520.87	\$556.99	\$556.99	\$586.98	\$586.98	\$711.23	\$711.23	\$604.12	\$604.12
46	\$633.70	\$633.70	\$667.82	\$667.82	\$809.19	\$809.19	\$687.32	\$687.32	\$565.87	\$565.87	\$541.07	\$541.07	\$578.59	\$578.59	\$609.74	\$609.74	\$738.81	\$738.81	\$627.54	\$627.54
47	\$660.32	\$660.32	\$695.87	\$695.87	\$843.17	\$843.17	\$716.19	\$716.19	\$589.64	\$589.64	\$563.80	\$563.80	\$602.89	\$602.89	\$635.35	\$635.35	\$769.84	\$769.84	\$653.90	\$653.90
48	\$690.73	\$690.73	\$727.93	\$727.93	\$882.01	\$882.01	\$749.18	\$749.18	\$616.80	\$616.80	\$589.77	\$589.77	\$630.66	\$630.66	\$664.62	\$664.62	\$805.30	\$805.30	\$684.02	\$684.02
49	\$720.73	\$720.73	\$759.54	\$759.54	\$920.31	\$920.31	\$781.71	\$781.71	\$643.58	\$643.58	\$615.38	\$615.38	\$658.05	\$658.05	\$693.48	\$693.48	\$840.27	\$840.27	\$713.73	\$713.73
50	\$754.53	\$754.53	\$795.15	\$795.15	\$963.47	\$963.47	\$818.37	\$818.37	\$673.76	\$673.76	\$644.24	\$644.24	\$688.90	\$688.90	\$726.00	\$726.00	\$879.68	\$879.68	\$747.20	\$747.20
51	\$787.90	\$787.90	\$830.33	\$830.33	\$1,006.09	\$1,006.09	\$854.57	\$854.57	\$703.57	\$703.57	\$672.74	\$672.74	\$719.38	\$719.38	\$758.11	\$758.11	\$918.59	\$918.59	\$780.25	\$780.25
52	\$824.65	\$824.65	\$869.06	\$869.06	\$1,053.02	\$1,053.02	\$894.43	\$894.43	\$736.39	\$736.39	\$704.12	\$704.12	\$752.93	\$752.93	\$793.48	\$793.48	\$961.44	\$961.44	\$816.64	\$816.64
53	\$861.83	\$861.83	\$908.24	\$908.24	\$1,100.49	\$1,100.49	\$934.76	\$934.76	\$769.58	\$769.58	\$735.86	\$735.86	\$786.88	\$786.88	\$829.25	\$829.25	\$1,004.78	\$1,004.78	\$853.46	\$853.46
54	\$901.97	\$901.97	\$950.53	\$950.53	\$1,151.74	\$1,151.74	\$978.29	\$978.29	\$805.42	\$805.42	\$770.13	\$770.13	\$823.52	\$823.52	\$867.87	\$867.87	\$1,051.57	\$1,051.57	\$893.20	\$893.20
55	\$942.10	\$942.10	\$992.83	\$992.83	\$1,202.99	\$1,202.99	\$1,021.82	\$1,021.82	\$841.26	\$841.26	\$804.40	\$804.40	\$860.17	\$860.17	\$906.48	\$906.48	\$1,098.37	\$1,098.37	\$932.9	

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

HIOS Plan ID (On Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
HIOS Plan ID (Off Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1500															
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20									
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO									
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold									
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,500 / Rx: \$0															
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$279.11	\$279.11	\$266.88	\$266.88	\$285.38	\$285.38	\$300.75	\$300.75	\$364.41	\$364.41	\$309.53	\$309.53	\$273.62	\$273.62	\$261.63	\$261.63	\$279.77	\$279.77	\$294.83	\$294.83
15	\$303.92	\$303.92	\$290.60	\$290.60	\$310.75	\$310.75	\$327.48	\$327.48	\$396.80	\$396.80	\$337.04	\$337.04	\$297.94	\$297.94	\$284.88	\$284.88	\$304.63	\$304.63	\$321.04	\$321.04
16	\$313.41	\$313.41	\$299.67	\$299.67	\$320.45	\$320.45	\$337.70	\$337.70	\$409.19	\$409.19	\$347.56	\$347.56	\$307.24	\$307.24	\$293.77	\$293.77	\$314.14	\$314.14	\$331.06	\$331.06
17	\$322.89	\$322.89	\$308.74	\$308.74	\$330.15	\$330.15	\$347.92	\$347.92	\$421.57	\$421.57	\$358.08	\$358.08	\$316.54	\$316.54	\$302.67	\$302.67	\$323.65	\$323.65	\$341.08	\$341.08
18	\$333.11	\$333.11	\$318.51	\$318.51	\$340.59	\$340.59	\$358.93	\$358.93	\$434.91	\$434.91	\$369.41	\$369.41	\$326.55	\$326.55	\$312.24	\$312.24	\$333.89	\$333.89	\$351.87	\$351.87
19	\$343.32	\$343.32	\$328.28	\$328.28	\$351.04	\$351.04	\$369.94	\$369.94	\$448.25	\$448.25	\$380.74	\$380.74	\$336.57	\$336.57	\$321.82	\$321.82	\$344.13	\$344.13	\$362.66	\$362.66
20	\$353.90	\$353.90	\$338.40	\$338.40	\$361.86	\$361.86	\$381.34	\$381.34	\$462.06	\$462.06	\$392.48	\$392.48	\$346.94	\$346.94	\$331.74	\$331.74	\$354.74	\$354.74	\$373.84	\$373.84
21	\$364.85	\$364.85	\$348.87	\$348.87	\$373.05	\$373.05	\$393.14	\$393.14	\$476.36	\$476.36	\$404.62	\$404.62	\$357.67	\$357.67	\$342.00	\$342.00	\$365.71	\$365.71	\$385.40	\$385.40
22	\$364.85	\$364.85	\$348.87	\$348.87	\$373.05	\$373.05	\$393.14	\$393.14	\$476.36	\$476.36	\$404.62	\$404.62	\$357.67	\$357.67	\$342.00	\$342.00	\$365.71	\$365.71	\$385.40	\$385.40
23	\$364.85	\$364.85	\$348.87	\$348.87	\$373.05	\$373.05	\$393.14	\$393.14	\$476.36	\$476.36	\$404.62	\$404.62	\$357.67	\$357.67	\$342.00	\$342.00	\$365.71	\$365.71	\$385.40	\$385.40
24	\$364.85	\$364.85	\$348.87	\$348.87	\$373.05	\$373.05	\$393.14	\$393.14	\$476.36	\$476.36	\$404.62	\$404.62	\$357.67	\$357.67	\$342.00	\$342.00	\$365.71	\$365.71	\$385.40	\$385.40
25	\$366.31	\$366.31	\$350.26	\$350.26	\$374.54	\$374.54	\$394.71	\$394.71	\$478.26	\$478.26	\$406.23	\$406.23	\$359.10	\$359.10	\$343.36	\$343.36	\$367.17	\$367.17	\$386.94	\$386.94
26	\$373.61	\$373.61	\$357.23	\$357.23	\$382.00	\$382.00	\$402.57	\$402.57	\$487.79	\$487.79	\$414.32	\$414.32	\$366.25	\$366.25	\$350.20	\$350.20	\$374.48	\$374.48	\$394.65	\$394.65
27	\$382.36	\$382.36	\$365.61	\$365.61	\$390.95	\$390.95	\$412.01	\$412.01	\$499.22	\$499.22	\$424.04	\$424.04	\$374.84	\$374.84	\$358.41	\$358.41	\$383.26	\$383.26	\$403.90	\$403.90
28	\$396.59	\$396.59	\$379.21	\$379.21	\$405.50	\$405.50	\$427.34	\$427.34	\$517.80	\$517.80	\$439.82	\$439.82	\$388.79	\$388.79	\$371.75	\$371.75	\$397.52	\$397.52	\$418.93	\$418.93
29	\$408.27	\$408.27	\$390.38	\$390.38	\$417.44	\$417.44	\$439.92	\$439.92	\$533.04	\$533.04	\$452.76	\$452.76	\$400.23	\$400.23	\$382.69	\$382.69	\$409.23	\$409.23	\$431.26	\$431.26
30	\$414.10	\$414.10	\$395.96	\$395.96	\$423.41	\$423.41	\$446.21	\$446.21	\$540.66	\$540.66	\$459.24	\$459.24	\$405.95	\$405.95	\$388.17	\$388.17	\$415.08	\$415.08	\$437.43	\$437.43
31	\$422.86	\$422.86	\$404.33	\$404.33	\$432.36	\$432.36	\$455.64	\$455.64	\$552.09	\$552.09	\$468.95	\$468.95	\$414.54	\$414.54	\$396.37	\$396.37	\$423.85	\$423.85	\$446.68	\$446.68
32	\$431.62	\$431.62	\$412.70	\$412.70	\$441.32	\$441.32	\$465.08	\$465.08	\$563.53	\$563.53	\$478.66	\$478.66	\$423.12	\$423.12	\$404.58	\$404.58	\$432.63	\$432.63	\$455.93	\$455.93
33	\$437.09	\$437.09	\$417.94	\$417.94	\$446.91	\$446.91	\$470.98	\$470.98	\$570.67	\$570.67	\$484.73	\$484.73	\$428.49	\$428.49	\$409.71	\$409.71	\$438.12	\$438.12	\$461.71	\$461.71
34	\$442.93	\$442.93	\$423.52	\$423.52	\$452.88	\$452.88	\$477.27	\$477.27	\$578.29	\$578.29	\$491.20	\$491.20	\$434.21	\$434.21	\$415.18	\$415.18	\$443.97	\$443.97	\$467.87	\$467.87
35	\$445.85	\$445.85	\$426.31	\$426.31	\$455.86	\$455.86	\$480.41	\$480.41	\$582.10	\$582.10	\$494.44	\$494.44	\$437.07	\$437.07	\$417.92	\$417.92	\$446.89	\$446.89	\$470.96	\$470.96
36	\$448.76	\$448.76	\$429.10	\$429.10	\$458.85	\$458.85	\$483.56	\$483.56	\$585.92	\$585.92	\$497.67	\$497.67	\$439.93	\$439.93	\$420.65	\$420.65	\$449.82	\$449.82	\$474.04	\$474.04
37	\$451.68	\$451.68	\$431.89	\$431.89	\$461.83	\$461.83	\$486.70	\$486.70	\$589.73	\$589.73	\$500.91	\$500.91	\$442.79	\$442.79	\$423.39	\$423.39	\$452.74	\$452.74	\$477.12	\$477.12
38	\$454.60	\$454.60	\$434.68	\$434.68	\$464.82	\$464.82	\$489.85	\$489.85	\$593.54	\$593.54	\$504.15	\$504.15	\$445.66	\$445.66	\$426.13	\$426.13	\$455.67	\$455.67	\$480.21	\$480.21
39	\$460.44	\$460.44	\$440.26	\$440.26	\$470.79	\$470.79	\$496.14	\$496.14	\$601.16	\$601.16	\$510.62	\$510.62	\$451.38	\$451.38	\$431.60	\$431.60	\$461.52	\$461.52	\$486.37	\$486.37
40	\$466.28	\$466.28	\$445.84	\$445.84	\$476.76	\$476.76	\$502.43	\$502.43	\$608.78	\$608.78	\$517.10	\$517.10	\$457.10	\$457.10	\$437.07	\$437.07	\$467.37	\$467.37	\$492.54	\$492.54
41	\$475.03	\$475.03	\$454.22	\$454.22	\$485.71	\$485.71	\$511.86	\$511.86	\$620.21	\$620.21	\$526.81	\$526.81	\$465.68	\$465.68	\$445.28	\$445.28	\$476.15	\$476.15	\$501.79	\$501.79
42	\$483.43	\$483.43	\$462.24	\$462.24	\$494.29	\$494.29	\$520.90	\$520.90	\$631.17	\$631.17	\$536.11	\$536.11	\$473.91	\$473.91	\$453.14	\$453.14	\$484.56	\$484.56	\$510.65	\$510.65
43	\$495.10	\$495.10	\$473.41	\$473.41	\$506.23	\$506.23	\$533.48	\$533.48	\$646.41	\$646.41	\$549.06	\$549.06	\$485.36	\$485.36	\$464.09	\$464.09	\$496.26	\$496.26	\$522.99	\$522.99
44	\$509.69	\$509.69	\$487.36	\$487.36	\$521.15	\$521.15	\$549.21	\$549.21	\$665.47	\$665.47	\$565.25	\$565.25	\$499.66	\$499.66	\$477.77	\$477.77	\$510.89	\$510.89	\$538.40	\$538.40
45	\$526.84	\$526.84	\$503.76	\$503.76	\$538.68	\$538.68	\$567.69	\$567.69	\$687.85	\$687.85	\$584.26	\$584.26	\$516.47	\$516.47	\$493.84	\$493.84	\$528.08	\$528.08	\$556.51	\$556.51
46	\$547.27	\$547.27	\$523.29	\$523.29	\$559.57	\$559.57	\$589.70	\$589.70	\$714.53	\$714.53	\$606.92	\$606.92	\$536.50	\$536.50	\$512.99	\$512.99	\$548.56	\$548.56	\$578.10	\$578.10
47	\$570.26	\$570.26	\$545.27	\$545.27	\$583.07	\$583.07	\$614.47	\$614.47	\$744.54	\$744.54	\$632.41	\$632.41	\$559.04	\$559.04	\$534.54	\$534.54	\$571.60	\$571.60	\$602.38	\$602.38
48	\$596.53	\$596.53	\$570.39	\$570.39	\$609.93	\$609.93	\$642.78	\$642.78	\$778.84	\$778.84	\$661.54	\$661.54	\$559.16	\$559.16	\$539.93	\$539.93	\$559.93	\$559.93	\$630.13	\$630.13
49	\$622.43	\$622.43	\$595.16	\$595.16	\$636.42	\$636.42	\$670.69	\$670.69	\$812.66	\$812.66	\$690.27	\$690.27	\$610.18	\$610.18	\$583.44	\$583.44	\$623.89	\$623.89	\$657.49	\$657.49
50	\$651.62	\$651.62	\$623.07	\$623.07	\$666.26	\$666.26	\$702.14	\$702.14	\$850.77	\$850.77	\$722.64	\$722.64	\$638.80	\$638.80	\$610.80	\$610.80	\$653.15	\$653.15	\$688.32	\$688.32
51	\$680.44	\$680.44	\$650.63	\$650.63	\$695.73	\$695.73	\$733.20	\$733.20	\$888.40	\$888.40	\$754.60	\$754.60	\$667.05	\$667.05	\$637.82	\$637.82	\$662.04	\$662.04	\$718.77	\$718.77
52	\$712.19	\$712.19	\$680.98	\$680.98	\$728.19	\$728.19	\$767.40	\$767.40	\$929.84	\$929.84	\$789.81	\$789.81	\$698.17	\$698.17	\$667.58	\$667.58	\$713.86	\$713.86	\$752.30	\$752.30
53	\$744.29	\$744.29	\$711.68	\$711.68	\$761.02	\$761.02	\$802.00	\$802.00	\$971.76	\$971.76	\$825.41	\$825.41	\$729.64	\$729.64	\$697.67	\$697.67	\$746.04	\$746.04	\$786.21	\$786.21
54	\$778.95	\$778.95	\$744.82	\$744.82	\$796.46	\$796.46	\$839.34	\$839.34	\$1,017.02	\$1,017.02	\$863.85	\$863.85	\$763.62	\$763.62	\$730.16	\$730.16	\$780.78	\$780.78	\$822.82	\$822.82
55	\$813.61	\$813.61	\$777.96	\$777.96	\$831.90	\$831.90	\$876.69	\$876.69	\$1,062.27	\$1,062.27	\$902.29	\$902.29	\$797.60	\$797.60	\$762.65	\$762.65	\$815.52	\$815.52	\$859.44</	

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

HIOS Plan ID (On Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
HIOS Plan ID (Off Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400											
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Platinum		Platinum											
Deductible =>	Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$15 / \$30		\$15 / \$30	
OOP Maximum =>	\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$2,000		\$2,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$357.24	\$357.24	\$303.44	\$303.44	\$240.40	\$240.40	\$229.87	\$229.87	\$245.80	\$245.80	\$259.04	\$259.04	\$313.87	\$313.87	\$266.60	\$266.60	\$322.27	\$322.27	\$308.15	\$308.15
15	\$388.99	\$388.99	\$330.41	\$330.41	\$261.77	\$261.77	\$250.30	\$250.30	\$267.65	\$267.65	\$282.06	\$282.06	\$341.77	\$341.77	\$290.30	\$290.30	\$350.92	\$350.92	\$335.54	\$335.54
16	\$401.13	\$401.13	\$340.72	\$340.72	\$269.94	\$269.94	\$258.11	\$258.11	\$276.01	\$276.01	\$290.87	\$290.87	\$352.44	\$352.44	\$299.36	\$299.36	\$361.87	\$361.87	\$346.01	\$346.01
17	\$413.28	\$413.28	\$351.04	\$351.04	\$278.11	\$278.11	\$265.92	\$265.92	\$284.36	\$284.36	\$299.67	\$299.67	\$363.11	\$363.11	\$308.42	\$308.42	\$372.82	\$372.82	\$356.49	\$356.49
18	\$426.35	\$426.35	\$362.14	\$362.14	\$286.91	\$286.91	\$274.34	\$274.34	\$293.36	\$293.36	\$309.15	\$309.15	\$374.60	\$374.60	\$318.18	\$318.18	\$384.62	\$384.62	\$367.76	\$367.76
19	\$439.43	\$439.43	\$373.25	\$373.25	\$295.71	\$295.71	\$282.75	\$282.75	\$302.35	\$302.35	\$318.64	\$318.64	\$386.08	\$386.08	\$327.94	\$327.94	\$396.41	\$396.41	\$379.04	\$379.04
20	\$452.97	\$452.97	\$384.75	\$384.75	\$304.82	\$304.82	\$291.47	\$291.47	\$311.67	\$311.67	\$328.45	\$328.45	\$397.98	\$397.98	\$338.04	\$338.04	\$408.63	\$408.63	\$390.72	\$390.72
21	\$466.98	\$466.98	\$396.66	\$396.66	\$314.26	\$314.26	\$300.48	\$300.48	\$321.32	\$321.32	\$338.62	\$338.62	\$410.30	\$410.30	\$348.50	\$348.50	\$421.27	\$421.27	\$402.81	\$402.81
22	\$466.98	\$466.98	\$396.66	\$396.66	\$314.26	\$314.26	\$300.48	\$300.48	\$321.32	\$321.32	\$338.62	\$338.62	\$410.30	\$410.30	\$348.50	\$348.50	\$421.27	\$421.27	\$402.81	\$402.81
23	\$466.98	\$466.98	\$396.66	\$396.66	\$314.26	\$314.26	\$300.48	\$300.48	\$321.32	\$321.32	\$338.62	\$338.62	\$410.30	\$410.30	\$348.50	\$348.50	\$421.27	\$421.27	\$402.81	\$402.81
24	\$466.98	\$466.98	\$396.66	\$396.66	\$314.26	\$314.26	\$300.48	\$300.48	\$321.32	\$321.32	\$338.62	\$338.62	\$410.30	\$410.30	\$348.50	\$348.50	\$421.27	\$421.27	\$402.81	\$402.81
25	\$468.85	\$468.85	\$398.24	\$398.24	\$315.51	\$315.51	\$301.68	\$301.68	\$322.60	\$322.60	\$339.97	\$339.97	\$411.93	\$411.93	\$349.89	\$349.89	\$422.95	\$422.95	\$404.42	\$404.42
26	\$478.19	\$478.19	\$406.17	\$406.17	\$321.79	\$321.79	\$307.69	\$307.69	\$329.02	\$329.02	\$346.74	\$346.74	\$420.14	\$420.14	\$358.86	\$358.86	\$431.38	\$431.38	\$412.48	\$412.48
27	\$489.39	\$489.39	\$415.69	\$415.69	\$329.33	\$329.33	\$314.90	\$314.90	\$336.73	\$336.73	\$354.87	\$354.87	\$429.98	\$429.98	\$365.23	\$365.23	\$441.49	\$441.49	\$422.14	\$422.14
28	\$507.61	\$507.61	\$431.16	\$431.16	\$341.59	\$341.59	\$326.62	\$326.62	\$349.27	\$349.27	\$368.07	\$368.07	\$445.99	\$445.99	\$378.82	\$378.82	\$457.92	\$457.92	\$437.85	\$437.85
29	\$522.55	\$522.55	\$443.85	\$443.85	\$351.65	\$351.65	\$336.24	\$336.24	\$359.55	\$359.55	\$378.91	\$378.91	\$459.12	\$459.12	\$389.97	\$389.97	\$471.40	\$471.40	\$450.74	\$450.74
30	\$530.02	\$530.02	\$450.20	\$450.20	\$356.67	\$356.67	\$341.04	\$341.04	\$364.69	\$364.69	\$384.33	\$384.33	\$465.68	\$465.68	\$395.55	\$395.55	\$478.14	\$478.14	\$457.19	\$457.19
31	\$541.23	\$541.23	\$459.72	\$459.72	\$364.22	\$364.22	\$348.26	\$348.26	\$372.40	\$372.40	\$392.45	\$392.45	\$475.53	\$475.53	\$403.91	\$403.91	\$488.25	\$488.25	\$466.86	\$466.86
32	\$552.44	\$552.44	\$469.24	\$469.24	\$371.76	\$371.76	\$355.47	\$355.47	\$380.11	\$380.11	\$400.58	\$400.58	\$485.37	\$485.37	\$412.28	\$412.28	\$498.36	\$498.36	\$476.52	\$476.52
33	\$559.44	\$559.44	\$475.19	\$475.19	\$376.47	\$376.47	\$359.97	\$359.97	\$384.93	\$384.93	\$405.66	\$405.66	\$491.53	\$491.53	\$417.50	\$417.50	\$504.68	\$504.68	\$482.57	\$482.57
34	\$566.91	\$566.91	\$481.53	\$481.53	\$381.50	\$381.50	\$364.78	\$364.78	\$390.07	\$390.07	\$411.08	\$411.08	\$498.09	\$498.09	\$423.08	\$423.08	\$511.42	\$511.42	\$489.01	\$489.01
35	\$570.65	\$570.65	\$484.71	\$484.71	\$384.01	\$384.01	\$367.19	\$367.19	\$392.64	\$392.64	\$413.79	\$413.79	\$501.38	\$501.38	\$425.87	\$425.87	\$514.79	\$514.79	\$492.23	\$492.23
36	\$574.38	\$574.38	\$487.88	\$487.88	\$386.53	\$386.53	\$369.59	\$369.59	\$395.21	\$395.21	\$416.49	\$416.49	\$504.66	\$504.66	\$428.65	\$428.65	\$518.16	\$518.16	\$495.45	\$495.45
37	\$578.12	\$578.12	\$491.05	\$491.05	\$389.04	\$389.04	\$371.99	\$371.99	\$397.78	\$397.78	\$419.20	\$419.20	\$507.94	\$507.94	\$431.44	\$431.44	\$521.53	\$521.53	\$498.68	\$498.68
38	\$581.86	\$581.86	\$494.23	\$494.23	\$391.56	\$391.56	\$374.40	\$374.40	\$400.35	\$400.35	\$421.91	\$421.91	\$511.22	\$511.22	\$434.23	\$434.23	\$524.90	\$524.90	\$501.90	\$501.90
39	\$589.33	\$589.33	\$500.57	\$500.57	\$396.58	\$396.58	\$379.21	\$379.21	\$405.50	\$405.50	\$427.33	\$427.33	\$517.79	\$517.79	\$439.81	\$439.81	\$531.64	\$531.64	\$508.34	\$508.34
40	\$596.80	\$596.80	\$506.92	\$506.92	\$401.61	\$401.61	\$384.01	\$384.01	\$410.64	\$410.64	\$432.75	\$432.75	\$524.35	\$524.35	\$445.38	\$445.38	\$538.38	\$538.38	\$514.79	\$514.79
41	\$608.01	\$608.01	\$516.44	\$516.44	\$409.15	\$409.15	\$391.22	\$391.22	\$418.35	\$418.35	\$440.87	\$440.87	\$534.20	\$534.20	\$453.75	\$453.75	\$548.49	\$548.49	\$524.46	\$524.46
42	\$618.75	\$618.75	\$525.56	\$525.56	\$416.38	\$416.38	\$398.14	\$398.14	\$425.74	\$425.74	\$448.66	\$448.66	\$543.64	\$543.64	\$461.76	\$461.76	\$558.18	\$558.18	\$533.72	\$533.72
43	\$633.69	\$633.69	\$538.25	\$538.25	\$426.44	\$426.44	\$407.75	\$407.75	\$436.02	\$436.02	\$459.50	\$459.50	\$556.76	\$556.76	\$472.91	\$472.91	\$571.66	\$571.66	\$546.61	\$546.61
44	\$652.37	\$652.37	\$554.12	\$554.12	\$439.01	\$439.01	\$419.77	\$419.77	\$448.87	\$448.87	\$473.04	\$473.04	\$573.18	\$573.18	\$486.85	\$486.85	\$588.51	\$588.51	\$562.72	\$562.72
45	\$674.32	\$674.32	\$572.76	\$572.76	\$453.78	\$453.78	\$433.89	\$433.89	\$463.97	\$463.97	\$488.96	\$488.96	\$592.46	\$592.46	\$503.23	\$503.23	\$608.31	\$608.31	\$581.66	\$581.66
46	\$700.47	\$700.47	\$594.98	\$594.98	\$471.38	\$471.38	\$450.72	\$450.72	\$481.97	\$481.97	\$507.92	\$507.92	\$615.44	\$615.44	\$522.75	\$522.75	\$631.90	\$631.90	\$604.21	\$604.21
47	\$729.89	\$729.89	\$619.96	\$619.96	\$491.17	\$491.17	\$469.65	\$469.65	\$502.21	\$502.21	\$529.25	\$529.25	\$641.28	\$641.28	\$544.71	\$544.71	\$658.44	\$658.44	\$629.59	\$629.59
48	\$763.51	\$763.51	\$648.52	\$648.52	\$513.80	\$513.80	\$491.28	\$491.28	\$525.34	\$525.34	\$553.63	\$553.63	\$670.83	\$670.83	\$569.80	\$569.80	\$688.77	\$688.77	\$658.59	\$658.59
49	\$796.67	\$796.67	\$676.69	\$676.69	\$536.11	\$536.11	\$512.62	\$512.62	\$548.16	\$548.16	\$577.67	\$577.67	\$699.96	\$699.96	\$594.54	\$594.54	\$718.68	\$718.68	\$687.19	\$687.19
50	\$834.02	\$834.02	\$708.42	\$708.42	\$561.25	\$561.25	\$536.66	\$536.66	\$573.86	\$573.86	\$604.76	\$604.76	\$732.78	\$732.78	\$622.42	\$622.42	\$752.39	\$752.39	\$719.42	\$719.42
51	\$870.92	\$870.92	\$739.75	\$739.75	\$586.08	\$586.08	\$560.39	\$560.39	\$599.25	\$599.25	\$631.51	\$631.51	\$765.19	\$765.19	\$649.95	\$649.95	\$785.67	\$785.67	\$751.24	\$751.24
52	\$911.54	\$911.54	\$774.26	\$774.26	\$613.42	\$613.42	\$586.54	\$586.54	\$627.20	\$627.20	\$660.97	\$660.97	\$800.89	\$800.89	\$680.27	\$680.27	\$822.32	\$822.32	\$786.28	\$786.28
53	\$952.64	\$952.64	\$809.17	\$809.17	\$641.07	\$641.07	\$612.98	\$612.98	\$655.48	\$655.48	\$690.77	\$690.77	\$836.99	\$836.99	\$710.94	\$710.94	\$839.39	\$839.39	\$821.73	\$821.73
54	\$997.00	\$997.00	\$846.85	\$846.85	\$670.92	\$670.92	\$641.52	\$641.52	\$686.00	\$686.00	\$722.94	\$722.94	\$875.97	\$875.97	\$744.05	\$744.05	\$899.41	\$899.41	\$860.00	\$860.00
55	\$1,041.36	\$1,041.36	\$884.53	\$884.53	\$700.78	\$700.78	\$670.78	\$670.78	\$716.53	\$716.53	\$755.11	\$755.11	\$914.95	\$914.95	\$777.15	\$777.15	\$939.43	\$939.43	\$898	

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

HIOS Plan ID (On Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
HIOS Plan ID (Off Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
Plan Marketing Name =>	Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum	
Deductible =>	Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$10 / \$20		\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,000		\$2,000		\$2,000		\$2,000		\$2,900		\$8,150		\$8,150		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.51	\$329.51	\$347.26	\$347.26	\$420.76	\$420.76	\$357.39	\$357.39	\$333.54	\$333.54	\$282.70	\$282.70	\$243.50	\$243.50	\$267.56	\$267.56	\$272.30	\$272.30	\$295.98	\$295.98
15	\$358.80	\$358.80	\$378.12	\$378.12	\$458.16	\$458.16	\$389.16	\$389.16	\$363.19	\$363.19	\$307.83	\$307.83	\$265.14	\$265.14	\$291.35	\$291.35	\$296.51	\$296.51	\$322.29	\$322.29
16	\$370.00	\$370.00	\$389.93	\$389.93	\$472.46	\$472.46	\$401.31	\$401.31	\$374.53	\$374.53	\$317.44	\$317.44	\$273.42	\$273.42	\$300.44	\$300.44	\$305.76	\$305.76	\$332.35	\$332.35
17	\$381.20	\$381.20	\$401.73	\$401.73	\$486.76	\$486.76	\$413.46	\$413.46	\$385.86	\$385.86	\$327.05	\$327.05	\$281.69	\$281.69	\$309.53	\$309.53	\$315.02	\$315.02	\$342.41	\$342.41
18	\$393.26	\$393.26	\$414.44	\$414.44	\$502.17	\$502.17	\$426.54	\$426.54	\$398.07	\$398.07	\$337.40	\$337.40	\$290.60	\$290.60	\$319.33	\$319.33	\$324.98	\$324.98	\$353.24	\$353.24
19	\$405.32	\$405.32	\$427.15	\$427.15	\$517.57	\$517.57	\$439.62	\$439.62	\$410.28	\$410.28	\$347.74	\$347.74	\$299.52	\$299.52	\$329.12	\$329.12	\$334.95	\$334.95	\$364.07	\$364.07
20	\$417.81	\$417.81	\$440.31	\$440.31	\$533.52	\$533.52	\$453.17	\$453.17	\$422.92	\$422.92	\$358.46	\$358.46	\$308.75	\$308.75	\$339.26	\$339.26	\$345.27	\$345.27	\$375.29	\$375.29
21	\$430.74	\$430.74	\$453.93	\$453.93	\$550.02	\$550.02	\$467.19	\$467.19	\$436.01	\$436.01	\$369.55	\$369.55	\$318.30	\$318.30	\$349.76	\$349.76	\$355.95	\$355.95	\$386.91	\$386.91
22	\$430.74	\$430.74	\$453.93	\$453.93	\$550.02	\$550.02	\$467.19	\$467.19	\$436.01	\$436.01	\$369.55	\$369.55	\$318.30	\$318.30	\$349.76	\$349.76	\$355.95	\$355.95	\$386.91	\$386.91
23	\$430.74	\$430.74	\$453.93	\$453.93	\$550.02	\$550.02	\$467.19	\$467.19	\$436.01	\$436.01	\$369.55	\$369.55	\$318.30	\$318.30	\$349.76	\$349.76	\$355.95	\$355.95	\$386.91	\$386.91
24	\$430.74	\$430.74	\$453.93	\$453.93	\$550.02	\$550.02	\$467.19	\$467.19	\$436.01	\$436.01	\$369.55	\$369.55	\$318.30	\$318.30	\$349.76	\$349.76	\$355.95	\$355.95	\$386.91	\$386.91
25	\$432.46	\$432.46	\$455.74	\$455.74	\$552.22	\$552.22	\$469.05	\$469.05	\$437.75	\$437.75	\$371.03	\$371.03	\$319.57	\$319.57	\$351.15	\$351.15	\$357.37	\$357.37	\$388.45	\$388.45
26	\$441.07	\$441.07	\$464.82	\$464.82	\$563.22	\$563.22	\$478.40	\$478.40	\$446.47	\$446.47	\$378.42	\$378.42	\$325.94	\$325.94	\$358.15	\$358.15	\$364.49	\$364.49	\$396.19	\$396.19
27	\$451.41	\$451.41	\$475.72	\$475.72	\$576.42	\$576.42	\$489.61	\$489.61	\$456.93	\$456.93	\$387.29	\$387.29	\$333.57	\$333.57	\$366.54	\$366.54	\$373.03	\$373.03	\$405.47	\$405.47
28	\$468.21	\$468.21	\$493.42	\$493.42	\$597.87	\$597.87	\$507.83	\$507.83	\$473.93	\$473.93	\$401.70	\$401.70	\$345.99	\$345.99	\$380.18	\$380.18	\$386.92	\$386.92	\$420.56	\$420.56
29	\$481.99	\$481.99	\$507.95	\$507.95	\$615.47	\$615.47	\$522.78	\$522.78	\$487.89	\$487.89	\$413.52	\$413.52	\$356.17	\$356.17	\$391.38	\$391.38	\$398.31	\$398.31	\$432.94	\$432.94
30	\$488.89	\$488.89	\$515.21	\$515.21	\$624.27	\$624.27	\$530.25	\$530.25	\$494.86	\$494.86	\$419.44	\$419.44	\$361.27	\$361.27	\$396.97	\$396.97	\$404.00	\$404.00	\$439.13	\$439.13
31	\$499.22	\$499.22	\$526.10	\$526.10	\$637.47	\$637.47	\$541.46	\$541.46	\$505.33	\$505.33	\$428.30	\$428.30	\$368.90	\$368.90	\$405.37	\$405.37	\$412.55	\$412.55	\$448.42	\$448.42
32	\$509.56	\$509.56	\$537.00	\$537.00	\$650.67	\$650.67	\$552.68	\$552.68	\$515.79	\$515.79	\$437.17	\$437.17	\$376.54	\$376.54	\$413.76	\$413.76	\$421.09	\$421.09	\$457.70	\$457.70
33	\$516.02	\$516.02	\$543.81	\$543.81	\$658.92	\$658.92	\$559.68	\$559.68	\$522.33	\$522.33	\$442.72	\$442.72	\$381.32	\$381.32	\$419.01	\$419.01	\$426.43	\$426.43	\$463.51	\$463.51
34	\$522.91	\$522.91	\$551.07	\$551.07	\$667.72	\$667.72	\$567.16	\$567.16	\$529.31	\$529.31	\$448.63	\$448.63	\$386.41	\$386.41	\$424.60	\$424.60	\$432.12	\$432.12	\$469.70	\$469.70
35	\$526.36	\$526.36	\$554.70	\$554.70	\$672.12	\$672.12	\$570.90	\$570.90	\$532.80	\$532.80	\$451.59	\$451.59	\$388.96	\$388.96	\$427.40	\$427.40	\$434.97	\$434.97	\$472.79	\$472.79
36	\$529.80	\$529.80	\$558.33	\$558.33	\$676.52	\$676.52	\$574.63	\$574.63	\$536.28	\$536.28	\$454.54	\$454.54	\$391.50	\$391.50	\$430.20	\$430.20	\$437.82	\$437.82	\$475.89	\$475.89
37	\$533.25	\$533.25	\$561.96	\$561.96	\$680.92	\$680.92	\$578.37	\$578.37	\$539.77	\$539.77	\$457.50	\$457.50	\$394.05	\$394.05	\$433.00	\$433.00	\$440.67	\$440.67	\$478.98	\$478.98
38	\$536.70	\$536.70	\$565.60	\$565.60	\$685.32	\$685.32	\$582.11	\$582.11	\$543.26	\$543.26	\$460.46	\$460.46	\$396.60	\$396.60	\$435.79	\$435.79	\$443.51	\$443.51	\$482.08	\$482.08
39	\$543.59	\$543.59	\$572.86	\$572.86	\$694.12	\$694.12	\$589.58	\$589.58	\$550.24	\$550.24	\$466.37	\$466.37	\$401.69	\$401.69	\$441.39	\$441.39	\$449.21	\$449.21	\$488.27	\$488.27
40	\$550.48	\$550.48	\$580.12	\$580.12	\$702.92	\$702.92	\$597.06	\$597.06	\$557.21	\$557.21	\$472.28	\$472.28	\$406.78	\$406.78	\$446.99	\$446.99	\$454.90	\$454.90	\$494.46	\$494.46
41	\$560.82	\$560.82	\$591.02	\$591.02	\$716.12	\$716.12	\$608.27	\$608.27	\$567.68	\$567.68	\$481.15	\$481.15	\$414.42	\$414.42	\$455.38	\$455.38	\$463.45	\$463.45	\$503.75	\$503.75
42	\$570.72	\$570.72	\$601.46	\$601.46	\$728.77	\$728.77	\$619.02	\$619.02	\$577.70	\$577.70	\$489.65	\$489.65	\$421.74	\$421.74	\$463.43	\$463.43	\$471.63	\$471.63	\$512.64	\$512.64
43	\$584.51	\$584.51	\$615.98	\$615.98	\$746.37	\$746.37	\$633.97	\$633.97	\$591.66	\$591.66	\$501.48	\$501.48	\$431.93	\$431.93	\$474.62	\$474.62	\$483.02	\$483.02	\$525.02	\$525.02
44	\$601.74	\$601.74	\$634.14	\$634.14	\$768.37	\$768.37	\$652.65	\$652.65	\$609.10	\$609.10	\$516.26	\$516.26	\$444.66	\$444.66	\$488.61	\$488.61	\$497.26	\$497.26	\$540.50	\$540.50
45	\$621.98	\$621.98	\$655.47	\$655.47	\$794.22	\$794.22	\$674.61	\$674.61	\$629.59	\$629.59	\$533.63	\$533.63	\$459.62	\$459.62	\$505.05	\$505.05	\$513.99	\$513.99	\$558.69	\$558.69
46	\$646.10	\$646.10	\$680.89	\$680.89	\$825.02	\$825.02	\$700.77	\$700.77	\$654.00	\$654.00	\$554.32	\$554.32	\$477.44	\$477.44	\$524.63	\$524.63	\$533.92	\$533.92	\$580.35	\$580.35
47	\$673.24	\$673.24	\$709.49	\$709.49	\$859.68	\$859.68	\$730.21	\$730.21	\$681.47	\$681.47	\$577.60	\$577.60	\$497.50	\$497.50	\$546.67	\$546.67	\$556.35	\$556.35	\$604.73	\$604.73
48	\$704.25	\$704.25	\$742.17	\$742.17	\$899.28	\$899.28	\$763.84	\$763.84	\$712.86	\$712.86	\$604.21	\$604.21	\$520.41	\$520.41	\$571.85	\$571.85	\$581.98	\$581.98	\$632.58	\$632.58
49	\$734.84	\$734.84	\$774.40	\$774.40	\$938.33	\$938.33	\$797.01	\$797.01	\$743.82	\$743.82	\$630.45	\$630.45	\$543.01	\$543.01	\$596.68	\$596.68	\$607.25	\$607.25	\$660.05	\$660.05
50	\$769.29	\$769.29	\$810.72	\$810.72	\$982.33	\$982.33	\$834.39	\$834.39	\$778.70	\$778.70	\$660.01	\$660.01	\$568.48	\$568.48	\$624.66	\$624.66	\$635.73	\$635.73	\$691.01	\$691.01
51	\$803.32	\$803.32	\$846.58	\$846.58	\$1,025.78	\$1,025.78	\$871.30	\$871.30	\$813.14	\$813.14	\$689.20	\$689.20	\$593.62	\$593.62	\$652.29	\$652.29	\$663.85	\$663.85	\$721.57	\$721.57
52	\$840.80	\$840.80	\$886.07	\$886.07	\$1,073.63	\$1,073.63	\$911.94	\$911.94	\$851.08	\$851.08	\$721.36	\$721.36	\$621.31	\$621.31	\$682.72	\$682.72	\$694.81	\$694.81	\$755.23	\$755.23
53	\$878.70	\$878.70	\$926.02	\$926.02	\$1,122.03	\$1,122.03	\$953.05	\$953.05	\$889.45	\$889.45	\$753.88	\$753.88	\$649.32	\$649.32	\$713.50	\$713.50	\$726.14	\$726.14	\$789.28	\$789.28
54	\$919.62	\$919.62	\$969.14	\$969.14	\$1,174.29	\$1,174.29	\$997.43	\$997.43	\$930.87	\$930.87	\$788.98	\$788.98	\$679.56	\$679.56	\$746.73	\$746.73	\$759.95	\$759.95	\$826.03	\$826.03
55	\$960.54	\$960.54	\$1,012.26	\$1,012.26	\$1,226.54	\$1,226.54	\$1,041.82	\$1,041.82	\$972.29	\$972.29	\$824.09	\$824.09	\$709.80	\$709.80	\$779.95	\$779.95	\$793.77	\$793.77	\$862.79	\$862.79

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

HIOS Plan ID (On Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
HIOS Plan ID (Off Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
Plan Marketing Name =>	Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Gold		Gold		Silver		Silver		Gold		Gold		Gold		Gold		Platinum	
Deductible =>	Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$10 / \$20		\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,900		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$333.54	\$333.54	\$250.87	\$250.87	\$282.70	\$282.70	\$216.07	\$216.07	\$243.50	\$243.50	\$237.43	\$237.43	\$267.56	\$267.56	\$241.64	\$241.64	\$272.30	\$272.30	\$295.98	\$295.98
15	\$363.19	\$363.19	\$273.17	\$273.17	\$307.83	\$307.83	\$235.28	\$235.28	\$265.14	\$265.14	\$258.54	\$258.54	\$291.35	\$291.35	\$263.11	\$263.11	\$296.51	\$296.51	\$322.29	\$322.29
16	\$374.53	\$374.53	\$281.69	\$281.69	\$317.44	\$317.44	\$242.62	\$242.62	\$273.42	\$273.42	\$266.60	\$266.60	\$300.44	\$300.44	\$271.33	\$271.33	\$305.76	\$305.76	\$332.35	\$332.35
17	\$385.86	\$385.86	\$290.22	\$290.22	\$327.05	\$327.05	\$249.97	\$249.97	\$281.69	\$281.69	\$274.67	\$274.67	\$309.53	\$309.53	\$279.54	\$279.54	\$315.02	\$315.02	\$342.41	\$342.41
18	\$398.07	\$398.07	\$299.40	\$299.40	\$337.40	\$337.40	\$257.88	\$257.88	\$290.60	\$290.60	\$283.36	\$283.36	\$319.33	\$319.33	\$288.38	\$288.38	\$324.98	\$324.98	\$353.24	\$353.24
19	\$410.28	\$410.28	\$308.58	\$308.58	\$347.74	\$347.74	\$265.79	\$265.79	\$299.52	\$299.52	\$292.05	\$292.05	\$329.12	\$329.12	\$297.23	\$297.23	\$334.95	\$334.95	\$364.07	\$364.07
20	\$422.92	\$422.92	\$318.09	\$318.09	\$358.46	\$358.46	\$273.98	\$273.98	\$308.75	\$308.75	\$301.06	\$301.06	\$339.26	\$339.26	\$306.39	\$306.39	\$345.27	\$345.27	\$375.29	\$375.29
21	\$436.01	\$436.01	\$327.93	\$327.93	\$369.55	\$369.55	\$282.46	\$282.46	\$318.30	\$318.30	\$310.37	\$310.37	\$349.76	\$349.76	\$315.87	\$315.87	\$355.95	\$355.95	\$386.91	\$386.91
22	\$436.01	\$436.01	\$327.93	\$327.93	\$369.55	\$369.55	\$282.46	\$282.46	\$318.30	\$318.30	\$310.37	\$310.37	\$349.76	\$349.76	\$315.87	\$315.87	\$355.95	\$355.95	\$386.91	\$386.91
23	\$436.01	\$436.01	\$327.93	\$327.93	\$369.55	\$369.55	\$282.46	\$282.46	\$318.30	\$318.30	\$310.37	\$310.37	\$349.76	\$349.76	\$315.87	\$315.87	\$355.95	\$355.95	\$386.91	\$386.91
24	\$436.01	\$436.01	\$327.93	\$327.93	\$369.55	\$369.55	\$282.46	\$282.46	\$318.30	\$318.30	\$310.37	\$310.37	\$349.76	\$349.76	\$315.87	\$315.87	\$355.95	\$355.95	\$386.91	\$386.91
25	\$437.75	\$437.75	\$329.24	\$329.24	\$371.03	\$371.03	\$283.58	\$283.58	\$319.57	\$319.57	\$311.61	\$311.61	\$351.15	\$351.15	\$317.13	\$317.13	\$357.37	\$357.37	\$388.45	\$388.45
26	\$446.47	\$446.47	\$335.80	\$335.80	\$378.42	\$378.42	\$289.23	\$289.23	\$325.94	\$325.94	\$317.82	\$317.82	\$358.15	\$358.15	\$323.44	\$323.44	\$364.49	\$364.49	\$396.19	\$396.19
27	\$456.93	\$456.93	\$343.67	\$343.67	\$387.29	\$387.29	\$296.01	\$296.01	\$333.57	\$333.57	\$325.26	\$325.26	\$366.54	\$366.54	\$331.02	\$331.02	\$373.03	\$373.03	\$405.47	\$405.47
28	\$473.93	\$473.93	\$356.46	\$356.46	\$401.70	\$401.70	\$307.02	\$307.02	\$345.99	\$345.99	\$337.37	\$337.37	\$380.18	\$380.18	\$343.34	\$343.34	\$386.92	\$386.92	\$420.56	\$420.56
29	\$487.89	\$487.89	\$366.95	\$366.95	\$413.52	\$413.52	\$316.06	\$316.06	\$356.17	\$356.17	\$347.30	\$347.30	\$391.38	\$391.38	\$353.45	\$353.45	\$398.31	\$398.31	\$432.94	\$432.94
30	\$494.86	\$494.86	\$372.20	\$372.20	\$419.44	\$419.44	\$320.58	\$320.58	\$362.27	\$362.27	\$352.27	\$352.27	\$396.97	\$396.97	\$358.50	\$358.50	\$404.00	\$404.00	\$439.13	\$439.13
31	\$505.33	\$505.33	\$380.07	\$380.07	\$428.30	\$428.30	\$327.36	\$327.36	\$368.90	\$368.90	\$359.71	\$359.71	\$405.37	\$405.37	\$366.09	\$366.09	\$412.55	\$412.55	\$448.42	\$448.42
32	\$515.79	\$515.79	\$387.94	\$387.94	\$437.17	\$437.17	\$334.14	\$334.14	\$376.54	\$376.54	\$367.16	\$367.16	\$413.76	\$413.76	\$373.67	\$373.67	\$421.09	\$421.09	\$457.70	\$457.70
33	\$522.33	\$522.33	\$392.86	\$392.86	\$442.72	\$442.72	\$338.38	\$338.38	\$381.32	\$381.32	\$371.82	\$371.82	\$419.01	\$419.01	\$378.40	\$378.40	\$426.43	\$426.43	\$463.51	\$463.51
34	\$529.31	\$529.31	\$398.11	\$398.11	\$448.63	\$448.63	\$342.89	\$342.89	\$386.41	\$386.41	\$376.78	\$376.78	\$424.60	\$424.60	\$383.46	\$383.46	\$432.12	\$432.12	\$469.70	\$469.70
35	\$532.80	\$532.80	\$400.73	\$400.73	\$451.59	\$451.59	\$345.15	\$345.15	\$388.96	\$388.96	\$379.27	\$379.27	\$427.40	\$427.40	\$385.98	\$385.98	\$434.97	\$434.97	\$472.79	\$472.79
36	\$536.28	\$536.28	\$403.35	\$403.35	\$454.54	\$454.54	\$347.41	\$347.41	\$391.50	\$391.50	\$381.75	\$381.75	\$430.20	\$430.20	\$388.51	\$388.51	\$437.82	\$437.82	\$475.89	\$475.89
37	\$539.77	\$539.77	\$405.98	\$405.98	\$457.50	\$457.50	\$349.67	\$349.67	\$394.05	\$394.05	\$384.23	\$384.23	\$433.00	\$433.00	\$391.04	\$391.04	\$440.67	\$440.67	\$478.98	\$478.98
38	\$543.26	\$543.26	\$408.60	\$408.60	\$460.46	\$460.46	\$351.93	\$351.93	\$396.60	\$396.60	\$386.72	\$386.72	\$435.79	\$435.79	\$393.57	\$393.57	\$443.51	\$443.51	\$482.08	\$482.08
39	\$550.24	\$550.24	\$413.85	\$413.85	\$466.37	\$466.37	\$356.45	\$356.45	\$401.69	\$401.69	\$391.68	\$391.68	\$441.39	\$441.39	\$398.62	\$398.62	\$449.21	\$449.21	\$488.27	\$488.27
40	\$557.21	\$557.21	\$419.09	\$419.09	\$472.28	\$472.28	\$360.97	\$360.97	\$406.78	\$406.78	\$396.65	\$396.65	\$446.99	\$446.99	\$403.67	\$403.67	\$454.90	\$454.90	\$494.46	\$494.46
41	\$567.68	\$567.68	\$426.96	\$426.96	\$481.15	\$481.15	\$367.75	\$367.75	\$414.42	\$414.42	\$404.10	\$404.10	\$455.38	\$455.38	\$411.25	\$411.25	\$463.45	\$463.45	\$503.75	\$503.75
42	\$577.70	\$577.70	\$434.51	\$434.51	\$489.65	\$489.65	\$374.25	\$374.25	\$421.74	\$421.74	\$411.24	\$411.24	\$463.43	\$463.43	\$418.52	\$418.52	\$471.63	\$471.63	\$512.64	\$512.64
43	\$591.66	\$591.66	\$445.00	\$445.00	\$501.48	\$501.48	\$383.29	\$383.29	\$431.93	\$431.93	\$421.17	\$421.17	\$474.62	\$474.62	\$428.63	\$428.63	\$483.02	\$483.02	\$525.02	\$525.02
44	\$609.10	\$609.10	\$458.12	\$458.12	\$516.26	\$516.26	\$394.58	\$394.58	\$444.66	\$444.66	\$433.58	\$433.58	\$488.61	\$488.61	\$441.26	\$441.26	\$497.26	\$497.26	\$540.50	\$540.50
45	\$629.59	\$629.59	\$473.53	\$473.53	\$533.63	\$533.63	\$407.86	\$407.86	\$459.62	\$459.62	\$448.17	\$448.17	\$505.05	\$505.05	\$456.11	\$456.11	\$513.99	\$513.99	\$558.69	\$558.69
46	\$654.00	\$654.00	\$491.89	\$491.89	\$554.32	\$554.32	\$423.68	\$423.68	\$477.44	\$477.44	\$465.55	\$465.55	\$524.63	\$524.63	\$473.79	\$473.79	\$533.92	\$533.92	\$580.35	\$580.35
47	\$681.47	\$681.47	\$512.55	\$512.55	\$577.60	\$577.60	\$441.47	\$441.47	\$497.50	\$497.50	\$485.10	\$485.10	\$546.67	\$546.67	\$493.69	\$493.69	\$556.35	\$556.35	\$604.73	\$604.73
48	\$712.86	\$712.86	\$536.16	\$536.16	\$604.21	\$604.21	\$461.81	\$461.81	\$520.41	\$520.41	\$507.45	\$507.45	\$571.85	\$571.85	\$516.44	\$516.44	\$581.98	\$581.98	\$632.58	\$632.58
49	\$743.82	\$743.82	\$559.45	\$559.45	\$630.45	\$630.45	\$481.86	\$481.86	\$543.01	\$543.01	\$529.49	\$529.49	\$596.68	\$596.68	\$538.86	\$538.86	\$607.25	\$607.25	\$660.05	\$660.05
50	\$778.70	\$778.70	\$585.68	\$585.68	\$660.01	\$660.01	\$504.46	\$504.46	\$568.48	\$568.48	\$554.31	\$554.31	\$624.66	\$624.66	\$564.13	\$564.13	\$635.73	\$635.73	\$691.01	\$691.01
51	\$813.14	\$813.14	\$611.59	\$611.59	\$689.20	\$689.20	\$526.77	\$526.77	\$593.62	\$593.62	\$578.83	\$578.83	\$652.29	\$652.29	\$589.08	\$589.08	\$663.85	\$663.85	\$721.57	\$721.57
52	\$851.08	\$851.08	\$640.12	\$640.12	\$721.36	\$721.36	\$551.34	\$551.34	\$621.31	\$621.31	\$605.84	\$605.84	\$682.72	\$682.72	\$616.56	\$616.56	\$694.81	\$694.81	\$755.23	\$755.23
53	\$889.45	\$889.45	\$668.98	\$668.98	\$753.88	\$753.88	\$576.20	\$576.20	\$649.32	\$649.32	\$633.15	\$633.15	\$713.50	\$713.50	\$644.36	\$644.36	\$726.14	\$726.14	\$789.28	\$789.28
54	\$930.87	\$930.87	\$700.13	\$700.13	\$788.98	\$788.98	\$603.03	\$603.03	\$679.56	\$679.56	\$662.63	\$662.63	\$746.73	\$746.73	\$674.37	\$674.37	\$759.95	\$759.95	\$826.03	\$826.03
55	\$972.29	\$972.29	\$731.28	\$731.28	\$824.09	\$824.09	\$629.86	\$629.86	\$709.80	\$709.80	\$692.12	\$692.12	\$779.95	\$779.95	\$704.37	\$704.37	\$779.77	\$779.77	\$862.79	\$862.79
56	\$1,017.19	\$1,017.																		

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

HIOS Plan ID (On Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
HIOS Plan ID (Off Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
Plan Marketing Name =>	Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger All-Access QHDHP POS 6500											
Form # =>	M-152-365-F Dev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20							
Rating Area =>	Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9							
Network =>	Geisinger Premier HMO		Geisinger All-Access HMO																	
Metal =>	Gold		Silver		Gold		Gold		Bronze											
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Combined: \$6,500											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		0% After Deductible											
OOP Maximum =>	\$8,150		\$8,150		\$7,350		\$7,350		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$250.87	\$250.87	\$216.07	\$216.07	\$237.43	\$237.43	\$241.64	\$241.64	\$211.23	\$211.23	\$201.97	\$201.97	\$215.98	\$215.98	\$227.61	\$227.61	\$275.78	\$275.78	\$234.25	\$234.25
15	\$273.17	\$273.17	\$235.28	\$235.28	\$258.54	\$258.54	\$263.11	\$263.11	\$230.00	\$230.00	\$219.93	\$219.93	\$235.17	\$235.17	\$247.84	\$247.84	\$300.30	\$300.30	\$255.07	\$255.07
16	\$281.69	\$281.69	\$242.62	\$242.62	\$266.60	\$266.60	\$271.33	\$271.33	\$237.18	\$237.18	\$226.79	\$226.79	\$242.51	\$242.51	\$255.57	\$255.57	\$309.67	\$309.67	\$263.03	\$263.03
17	\$290.22	\$290.22	\$249.97	\$249.97	\$274.67	\$274.67	\$279.54	\$279.54	\$244.36	\$244.36	\$233.65	\$233.65	\$249.85	\$249.85	\$263.31	\$263.31	\$319.04	\$319.04	\$271.00	\$271.00
18	\$299.40	\$299.40	\$257.88	\$257.88	\$283.36	\$283.36	\$288.38	\$288.38	\$252.09	\$252.09	\$241.05	\$241.05	\$257.76	\$257.76	\$271.64	\$271.64	\$329.14	\$329.14	\$279.57	\$279.57
19	\$308.58	\$308.58	\$265.79	\$265.79	\$292.05	\$292.05	\$297.23	\$297.23	\$259.83	\$259.83	\$248.44	\$248.44	\$265.66	\$265.66	\$279.97	\$279.97	\$339.23	\$339.23	\$288.14	\$288.14
20	\$318.09	\$318.09	\$273.98	\$273.98	\$301.06	\$301.06	\$306.39	\$306.39	\$267.83	\$267.83	\$256.10	\$256.10	\$273.85	\$273.85	\$288.60	\$288.60	\$349.69	\$349.69	\$297.02	\$297.02
21	\$327.93	\$327.93	\$282.46	\$282.46	\$310.37	\$310.37	\$315.87	\$315.87	\$276.12	\$276.12	\$264.02	\$264.02	\$282.33	\$282.33	\$297.53	\$297.53	\$360.51	\$360.51	\$306.21	\$306.21
22	\$327.93	\$327.93	\$282.46	\$282.46	\$310.37	\$310.37	\$315.87	\$315.87	\$276.12	\$276.12	\$264.02	\$264.02	\$282.33	\$282.33	\$297.53	\$297.53	\$360.51	\$360.51	\$306.21	\$306.21
23	\$327.93	\$327.93	\$282.46	\$282.46	\$310.37	\$310.37	\$315.87	\$315.87	\$276.12	\$276.12	\$264.02	\$264.02	\$282.33	\$282.33	\$297.53	\$297.53	\$360.51	\$360.51	\$306.21	\$306.21
24	\$327.93	\$327.93	\$282.46	\$282.46	\$310.37	\$310.37	\$315.87	\$315.87	\$276.12	\$276.12	\$264.02	\$264.02	\$282.33	\$282.33	\$297.53	\$297.53	\$360.51	\$360.51	\$306.21	\$306.21
25	\$329.24	\$329.24	\$283.58	\$283.58	\$311.61	\$311.61	\$317.13	\$317.13	\$277.22	\$277.22	\$265.07	\$265.07	\$283.45	\$283.45	\$298.71	\$298.71	\$361.94	\$361.94	\$307.43	\$307.43
26	\$335.80	\$335.80	\$289.23	\$289.23	\$317.82	\$317.82	\$323.44	\$323.44	\$282.74	\$282.74	\$270.35	\$270.35	\$289.10	\$289.10	\$304.66	\$304.66	\$369.15	\$369.15	\$313.56	\$313.56
27	\$343.67	\$343.67	\$296.01	\$296.01	\$326.01	\$326.01	\$331.02	\$331.02	\$289.37	\$289.37	\$276.69	\$276.69	\$295.87	\$295.87	\$311.80	\$311.80	\$377.81	\$377.81	\$320.91	\$320.91
28	\$356.46	\$356.46	\$307.02	\$307.02	\$337.37	\$337.37	\$343.34	\$343.34	\$300.14	\$300.14	\$286.99	\$286.99	\$306.88	\$306.88	\$323.41	\$323.41	\$391.87	\$391.87	\$332.85	\$332.85
29	\$366.95	\$366.95	\$316.06	\$316.06	\$347.30	\$347.30	\$353.45	\$353.45	\$308.97	\$308.97	\$295.43	\$295.43	\$315.92	\$315.92	\$332.93	\$332.93	\$403.40	\$403.40	\$342.65	\$342.65
30	\$372.20	\$372.20	\$320.58	\$320.58	\$352.27	\$352.27	\$358.50	\$358.50	\$313.39	\$313.39	\$299.66	\$299.66	\$320.43	\$320.43	\$337.69	\$337.69	\$409.17	\$409.17	\$347.55	\$347.55
31	\$380.07	\$380.07	\$327.36	\$327.36	\$359.71	\$359.71	\$366.09	\$366.09	\$320.02	\$320.02	\$306.00	\$306.00	\$327.21	\$327.21	\$344.83	\$344.83	\$417.82	\$417.82	\$354.90	\$354.90
32	\$387.94	\$387.94	\$334.14	\$334.14	\$367.16	\$367.16	\$373.67	\$373.67	\$326.65	\$326.65	\$312.33	\$312.33	\$333.99	\$333.99	\$351.97	\$351.97	\$426.47	\$426.47	\$362.25	\$362.25
33	\$392.86	\$392.86	\$338.38	\$338.38	\$371.82	\$371.82	\$378.40	\$378.40	\$330.79	\$330.79	\$316.29	\$316.29	\$338.22	\$338.22	\$356.43	\$356.43	\$431.88	\$431.88	\$366.84	\$366.84
34	\$398.11	\$398.11	\$342.89	\$342.89	\$376.78	\$376.78	\$383.46	\$383.46	\$335.21	\$335.21	\$320.52	\$320.52	\$342.74	\$342.74	\$361.19	\$361.19	\$437.65	\$437.65	\$371.74	\$371.74
35	\$400.73	\$400.73	\$345.15	\$345.15	\$379.27	\$379.27	\$385.98	\$385.98	\$337.41	\$337.41	\$322.63	\$322.63	\$345.00	\$345.00	\$363.57	\$363.57	\$440.53	\$440.53	\$374.19	\$374.19
36	\$403.35	\$403.35	\$347.41	\$347.41	\$381.75	\$381.75	\$388.51	\$388.51	\$339.62	\$339.62	\$324.74	\$324.74	\$347.25	\$347.25	\$365.95	\$365.95	\$443.42	\$443.42	\$376.64	\$376.64
37	\$405.98	\$405.98	\$349.67	\$349.67	\$384.23	\$384.23	\$391.04	\$391.04	\$341.83	\$341.83	\$326.85	\$326.85	\$349.51	\$349.51	\$368.33	\$368.33	\$446.30	\$446.30	\$379.09	\$379.09
38	\$408.60	\$408.60	\$351.93	\$351.93	\$386.72	\$386.72	\$393.57	\$393.57	\$344.04	\$344.04	\$328.96	\$328.96	\$351.77	\$351.77	\$370.71	\$370.71	\$449.19	\$449.19	\$381.54	\$381.54
39	\$413.85	\$413.85	\$356.45	\$356.45	\$391.68	\$391.68	\$398.62	\$398.62	\$348.46	\$348.46	\$333.19	\$333.19	\$356.29	\$356.29	\$375.47	\$375.47	\$454.95	\$454.95	\$386.44	\$386.44
40	\$419.09	\$419.09	\$360.97	\$360.97	\$396.65	\$396.65	\$403.67	\$403.67	\$352.88	\$352.88	\$337.41	\$337.41	\$360.81	\$360.81	\$380.23	\$380.23	\$460.72	\$460.72	\$391.34	\$391.34
41	\$426.96	\$426.96	\$367.75	\$367.75	\$404.10	\$404.10	\$411.25	\$411.25	\$359.50	\$359.50	\$343.75	\$343.75	\$367.58	\$367.58	\$387.37	\$387.37	\$469.37	\$469.37	\$398.69	\$398.69
42	\$434.51	\$434.51	\$374.25	\$374.25	\$411.24	\$411.24	\$418.52	\$418.52	\$365.85	\$365.85	\$349.82	\$349.82	\$374.08	\$374.08	\$394.22	\$394.22	\$477.67	\$477.67	\$405.73	\$405.73
43	\$445.00	\$445.00	\$383.29	\$383.29	\$421.17	\$421.17	\$428.63	\$428.63	\$374.69	\$374.69	\$358.27	\$358.27	\$383.11	\$383.11	\$403.74	\$403.74	\$489.20	\$489.20	\$415.53	\$415.53
44	\$458.12	\$458.12	\$394.58	\$394.58	\$433.58	\$433.58	\$441.26	\$441.26	\$385.73	\$385.73	\$368.83	\$368.83	\$394.40	\$394.40	\$415.64	\$415.64	\$503.62	\$503.62	\$427.78	\$427.78
45	\$473.53	\$473.53	\$407.86	\$407.86	\$448.17	\$448.17	\$456.11	\$456.11	\$398.71	\$398.71	\$381.24	\$381.24	\$407.67	\$407.67	\$429.62	\$429.62	\$520.57	\$520.57	\$442.17	\$442.17
46	\$491.89	\$491.89	\$423.68	\$423.68	\$465.55	\$465.55	\$473.79	\$473.79	\$414.17	\$414.17	\$396.03	\$396.03	\$423.48	\$423.48	\$446.28	\$446.28	\$540.75	\$540.75	\$459.31	\$459.31
47	\$512.55	\$512.55	\$441.47	\$441.47	\$485.10	\$485.10	\$493.69	\$493.69	\$431.57	\$431.57	\$412.66	\$412.66	\$441.27	\$441.27	\$465.03	\$465.03	\$563.47	\$563.47	\$478.61	\$478.61
48	\$536.16	\$536.16	\$461.81	\$461.81	\$507.45	\$507.45	\$516.44	\$516.44	\$451.45	\$451.45	\$431.67	\$431.67	\$461.60	\$461.60	\$486.45	\$486.45	\$589.42	\$589.42	\$500.65	\$500.65
49	\$559.45	\$559.45	\$481.86	\$481.86	\$529.49	\$529.49	\$538.86	\$538.86	\$471.05	\$471.05	\$450.41	\$450.41	\$481.64	\$481.64	\$507.57	\$507.57	\$615.02	\$615.02	\$522.39	\$522.39
50	\$585.68	\$585.68	\$504.46	\$504.46	\$554.31	\$554.31	\$564.13	\$564.13	\$493.14	\$493.14	\$471.53	\$471.53	\$504.23	\$504.23	\$531.38	\$531.38	\$643.86	\$643.86	\$546.89	\$546.89
51	\$611.59	\$611.59	\$526.77	\$526.77	\$578.83	\$578.83	\$589.08	\$589.08	\$514.96	\$514.96	\$492.39	\$492.39	\$526.53	\$526.53	\$554.88	\$554.88	\$672.34	\$672.34	\$571.08	\$571.08
52	\$640.12	\$640.12	\$551.34	\$551.34	\$605.84	\$605.84	\$616.56	\$616.56	\$538.98	\$538.98	\$515.36	\$515.36	\$551.09	\$551.09	\$580.76	\$580.76	\$703.70	\$703.70	\$597.72	\$597.72
53	\$668.98	\$668.98	\$576.20	\$576.20	\$633.15	\$633.15	\$644.36	\$644.36	\$563.28	\$563.28	\$538.59	\$538.59	\$575.94	\$575.94	\$606.95	\$606.95	\$735.42	\$735.42	\$624.67	\$624.67
54	\$700.13	\$700.13	\$603.03	\$603.03	\$662.63	\$662.63	\$674.37	\$674.37	\$589.51	\$589.51	\$563.68	\$563.68	\$602.76	\$602.76	\$635.21	\$635.21	\$769.67	\$769.67	\$653.76	\$653.76
55	\$731.28	\$731.28	\$629.86	\$629.86	\$692.12	\$692.12	\$704.37	\$704.37	\$615.74	\$615.74	\$588.76	\$588.76	\$629.58	\$629.58	\$663.48	\$663.48	\$803.92	\$803.92	\$682.85	\$682.85
56	\$765.06	\$765.06	\$658.9																	

Company Name: Geisinger Health Plan  
 Market: Small Group  
 Product: HMO, POS  
 Effective Date of Rates: July 1, 2020

Ending date of Rates: September 30, 2020

HIOS Plan ID (On Exchange)=>	22444PA006062		22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063									
HIOS Plan ID (Off Exchange)=>	22444PA006062		22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063									
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 30/60/5800															
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20									
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO									
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver									
Deductible =>	Med: \$2,500 / Rx: \$150		Med: \$2,500 / Rx: \$150		Med: \$5,800 / Rx: \$500															
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$270.75	\$270.75	\$258.89	\$258.89	\$276.84	\$276.84	\$291.75	\$291.75	\$353.50	\$353.50	\$300.26	\$300.26	\$235.40	\$235.40	\$225.09	\$225.09	\$240.69	\$240.69	\$253.65	\$253.65
15	\$294.82	\$294.82	\$281.90	\$281.90	\$301.45	\$301.45	\$317.68	\$317.68	\$384.92	\$384.92	\$326.95	\$326.95	\$256.33	\$256.33	\$245.10	\$245.10	\$262.09	\$262.09	\$276.20	\$276.20
16	\$304.02	\$304.02	\$290.70	\$290.70	\$310.86	\$310.86	\$327.59	\$327.59	\$396.94	\$396.94	\$337.16	\$337.16	\$264.33	\$264.33	\$252.75	\$252.75	\$270.27	\$270.27	\$284.82	\$284.82
17	\$313.23	\$313.23	\$299.50	\$299.50	\$320.26	\$320.26	\$337.51	\$337.51	\$408.95	\$408.95	\$347.36	\$347.36	\$272.33	\$272.33	\$260.40	\$260.40	\$278.45	\$278.45	\$293.44	\$293.44
18	\$323.14	\$323.14	\$308.98	\$308.98	\$330.40	\$330.40	\$348.19	\$348.19	\$421.89	\$421.89	\$358.35	\$358.35	\$280.95	\$280.95	\$268.63	\$268.63	\$287.26	\$287.26	\$302.73	\$302.73
19	\$333.05	\$333.05	\$318.45	\$318.45	\$340.53	\$340.53	\$358.87	\$358.87	\$434.83	\$434.83	\$369.34	\$369.34	\$289.56	\$289.56	\$276.87	\$276.87	\$296.07	\$296.07	\$312.01	\$312.01
20	\$343.31	\$343.31	\$328.27	\$328.27	\$351.02	\$351.02	\$369.93	\$369.93	\$448.23	\$448.23	\$380.73	\$380.73	\$298.49	\$298.49	\$285.41	\$285.41	\$305.19	\$305.19	\$321.63	\$321.63
21	\$353.93	\$353.93	\$338.42	\$338.42	\$361.89	\$361.89	\$381.37	\$381.37	\$462.10	\$462.10	\$392.51	\$392.51	\$307.72	\$307.72	\$294.24	\$294.24	\$314.64	\$314.64	\$331.58	\$331.58
22	\$353.93	\$353.93	\$338.42	\$338.42	\$361.89	\$361.89	\$381.37	\$381.37	\$462.10	\$462.10	\$392.51	\$392.51	\$307.72	\$307.72	\$294.24	\$294.24	\$314.64	\$314.64	\$331.58	\$331.58
23	\$353.93	\$353.93	\$338.42	\$338.42	\$361.89	\$361.89	\$381.37	\$381.37	\$462.10	\$462.10	\$392.51	\$392.51	\$307.72	\$307.72	\$294.24	\$294.24	\$314.64	\$314.64	\$331.58	\$331.58
24	\$353.93	\$353.93	\$338.42	\$338.42	\$361.89	\$361.89	\$381.37	\$381.37	\$462.10	\$462.10	\$392.51	\$392.51	\$307.72	\$307.72	\$294.24	\$294.24	\$314.64	\$314.64	\$331.58	\$331.58
25	\$355.34	\$355.34	\$339.77	\$339.77	\$363.33	\$363.33	\$382.89	\$382.89	\$463.94	\$463.94	\$394.07	\$394.07	\$308.95	\$308.95	\$295.41	\$295.41	\$315.89	\$315.89	\$332.90	\$332.90
26	\$362.42	\$362.42	\$346.54	\$346.54	\$370.57	\$370.57	\$390.52	\$390.52	\$473.18	\$473.18	\$401.92	\$401.92	\$315.10	\$315.10	\$301.29	\$301.29	\$322.18	\$322.18	\$339.53	\$339.53
27	\$370.92	\$370.92	\$354.66	\$354.66	\$379.25	\$379.25	\$399.67	\$399.67	\$484.27	\$484.27	\$411.34	\$411.34	\$322.49	\$322.49	\$308.36	\$308.36	\$329.73	\$329.73	\$347.49	\$347.49
28	\$384.72	\$384.72	\$367.86	\$367.86	\$393.36	\$393.36	\$414.55	\$414.55	\$502.30	\$502.30	\$426.65	\$426.65	\$334.49	\$334.49	\$319.83	\$319.83	\$342.00	\$342.00	\$360.42	\$360.42
29	\$396.04	\$396.04	\$378.69	\$378.69	\$404.94	\$404.94	\$426.75	\$426.75	\$517.08	\$517.08	\$439.21	\$439.21	\$344.33	\$344.33	\$329.25	\$329.25	\$352.07	\$352.07	\$371.03	\$371.03
30	\$401.71	\$401.71	\$384.10	\$384.10	\$410.73	\$410.73	\$432.85	\$432.85	\$524.48	\$524.48	\$445.49	\$445.49	\$349.26	\$349.26	\$333.95	\$333.95	\$357.11	\$357.11	\$376.34	\$376.34
31	\$410.20	\$410.20	\$392.23	\$392.23	\$419.42	\$419.42	\$442.00	\$442.00	\$535.57	\$535.57	\$454.91	\$454.91	\$356.64	\$356.64	\$341.02	\$341.02	\$364.66	\$364.66	\$384.29	\$384.29
32	\$418.70	\$418.70	\$400.35	\$400.35	\$428.10	\$428.10	\$451.16	\$451.16	\$546.66	\$546.66	\$464.33	\$464.33	\$364.03	\$364.03	\$348.08	\$348.08	\$372.21	\$372.21	\$392.25	\$392.25
33	\$424.00	\$424.00	\$405.42	\$405.42	\$433.53	\$433.53	\$456.88	\$456.88	\$553.59	\$553.59	\$470.22	\$470.22	\$368.64	\$368.64	\$352.49	\$352.49	\$376.93	\$376.93	\$397.22	\$397.22
34	\$429.67	\$429.67	\$410.84	\$410.84	\$439.32	\$439.32	\$462.98	\$462.98	\$560.98	\$560.98	\$476.50	\$476.50	\$373.57	\$373.57	\$357.20	\$357.20	\$381.96	\$381.96	\$402.53	\$402.53
35	\$432.50	\$432.50	\$413.55	\$413.55	\$442.22	\$442.22	\$466.03	\$466.03	\$564.68	\$564.68	\$479.64	\$479.64	\$376.03	\$376.03	\$359.55	\$359.55	\$384.48	\$384.48	\$405.18	\$405.18
36	\$435.33	\$435.33	\$416.25	\$416.25	\$445.11	\$445.11	\$469.08	\$469.08	\$568.38	\$568.38	\$482.78	\$482.78	\$378.49	\$378.49	\$361.91	\$361.91	\$387.00	\$387.00	\$407.84	\$407.84
37	\$438.16	\$438.16	\$418.96	\$418.96	\$448.01	\$448.01	\$472.13	\$472.13	\$572.07	\$572.07	\$485.92	\$485.92	\$380.95	\$380.95	\$364.26	\$364.26	\$389.51	\$389.51	\$410.49	\$410.49
38	\$440.99	\$440.99	\$421.67	\$421.67	\$450.90	\$450.90	\$475.18	\$475.18	\$575.77	\$575.77	\$489.06	\$489.06	\$383.41	\$383.41	\$366.61	\$366.61	\$392.03	\$392.03	\$413.14	\$413.14
39	\$446.66	\$446.66	\$427.08	\$427.08	\$456.69	\$456.69	\$481.28	\$481.28	\$583.16	\$583.16	\$495.34	\$495.34	\$388.34	\$388.34	\$371.32	\$371.32	\$397.07	\$397.07	\$418.45	\$418.45
40	\$452.32	\$452.32	\$432.50	\$432.50	\$462.48	\$462.48	\$487.39	\$487.39	\$590.56	\$590.56	\$501.62	\$501.62	\$393.26	\$393.26	\$376.03	\$376.03	\$402.10	\$402.10	\$423.75	\$423.75
41	\$460.81	\$460.81	\$440.62	\$440.62	\$471.17	\$471.17	\$496.54	\$496.54	\$601.65	\$601.65	\$511.04	\$511.04	\$400.65	\$400.65	\$383.09	\$383.09	\$409.65	\$409.65	\$431.71	\$431.71
42	\$468.95	\$468.95	\$448.40	\$448.40	\$479.49	\$479.49	\$505.31	\$505.31	\$612.27	\$612.27	\$520.06	\$520.06	\$407.72	\$407.72	\$389.86	\$389.86	\$416.89	\$416.89	\$439.33	\$439.33
43	\$480.28	\$480.28	\$459.23	\$459.23	\$491.07	\$491.07	\$517.51	\$517.51	\$627.06	\$627.06	\$532.62	\$532.62	\$417.57	\$417.57	\$399.27	\$399.27	\$426.96	\$426.96	\$449.94	\$449.94
44	\$494.44	\$494.44	\$472.77	\$472.77	\$505.55	\$505.55	\$532.77	\$532.77	\$645.54	\$645.54	\$548.32	\$548.32	\$429.88	\$429.88	\$411.04	\$411.04	\$439.54	\$439.54	\$463.21	\$463.21
45	\$511.07	\$511.07	\$488.68	\$488.68	\$522.56	\$522.56	\$550.69	\$550.69	\$667.26	\$667.26	\$566.77	\$566.77	\$444.34	\$444.34	\$424.87	\$424.87	\$454.33	\$454.33	\$478.79	\$478.79
46	\$530.89	\$530.89	\$507.63	\$507.63	\$542.82	\$542.82	\$572.05	\$572.05	\$693.14	\$693.14	\$588.75	\$588.75	\$461.57	\$461.57	\$441.35	\$441.35	\$471.95	\$471.95	\$497.36	\$497.36
47	\$553.19	\$553.19	\$528.95	\$528.95	\$565.62	\$565.62	\$596.08	\$596.08	\$722.25	\$722.25	\$613.48	\$613.48	\$480.96	\$480.96	\$459.89	\$459.89	\$491.77	\$491.77	\$518.25	\$518.25
48	\$578.67	\$578.67	\$553.31	\$553.31	\$591.67	\$591.67	\$623.53	\$623.53	\$755.52	\$755.52	\$641.74	\$641.74	\$503.12	\$503.12	\$481.07	\$481.07	\$514.42	\$514.42	\$542.12	\$542.12
49	\$603.80	\$603.80	\$577.34	\$577.34	\$617.37	\$617.37	\$650.61	\$650.61	\$788.33	\$788.33	\$669.61	\$669.61	\$524.96	\$524.96	\$501.96	\$501.96	\$536.76	\$536.76	\$565.66	\$565.66
50	\$632.11	\$632.11	\$604.41	\$604.41	\$646.32	\$646.32	\$681.12	\$681.12	\$825.30	\$825.30	\$701.01	\$701.01	\$549.58	\$549.58	\$525.50	\$525.50	\$561.93	\$561.93	\$592.19	\$592.19
51	\$660.07	\$660.07	\$631.15	\$631.15	\$674.91	\$674.91	\$711.25	\$711.25	\$861.80	\$861.80	\$732.01	\$732.01	\$573.89	\$573.89	\$548.74	\$548.74	\$586.79	\$586.79	\$618.38	\$618.38
52	\$690.87	\$690.87	\$660.59	\$660.59	\$706.39	\$706.39	\$744.43	\$744.43	\$902.01	\$902.01	\$766.16	\$766.16	\$600.66	\$600.66	\$574.34	\$574.34	\$614.16	\$614.16	\$647.23	\$647.23
53	\$722.01	\$722.01	\$690.37	\$690.37	\$738.24	\$738.24	\$777.99	\$777.99	\$942.67	\$942.67	\$800.70	\$800.70	\$627.74	\$627.74	\$600.23	\$600.23	\$641.85	\$641.85	\$676.41	\$676.41
54	\$755.63	\$755.63	\$722.52	\$722.52	\$772.62	\$772.62	\$814.22	\$814.22	\$986.57	\$986.57	\$837.99	\$837.99	\$656.97	\$656.97	\$628.19	\$628.19	\$671.74	\$671.74	\$707.91	\$707.91
55	\$789.26	\$789.26	\$754.67	\$754.67	\$806.99	\$806.99	\$850.45	\$850.45	\$1,030.47	\$1,030.47	\$875.28	\$875.28								

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

HIOS Plan ID (On Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
HIOS Plan ID (Off Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
Plan Marketing Name =>	Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$307.35	\$307.35	\$261.06	\$261.06	\$335.58	\$335.58	\$320.88	\$320.88	\$343.12	\$343.12	\$361.60	\$361.60	\$438.14	\$438.14	\$372.16	\$372.16	\$322.11	\$322.11	\$308.00	\$308.00
15	\$334.67	\$334.67	\$284.26	\$284.26	\$365.41	\$365.41	\$349.40	\$349.40	\$373.62	\$373.62	\$393.74	\$393.74	\$477.09	\$477.09	\$405.24	\$405.24	\$350.75	\$350.75	\$335.38	\$335.38
16	\$345.11	\$345.11	\$293.14	\$293.14	\$376.82	\$376.82	\$360.31	\$360.31	\$385.29	\$385.29	\$406.03	\$406.03	\$491.98	\$491.98	\$417.89	\$417.89	\$361.69	\$361.69	\$345.84	\$345.84
17	\$355.56	\$355.56	\$302.01	\$302.01	\$388.22	\$388.22	\$371.21	\$371.21	\$396.95	\$396.95	\$418.32	\$418.32	\$506.87	\$506.87	\$430.54	\$430.54	\$372.64	\$372.64	\$356.31	\$356.31
18	\$366.81	\$366.81	\$311.57	\$311.57	\$400.51	\$400.51	\$382.96	\$382.96	\$409.51	\$409.51	\$431.56	\$431.56	\$522.91	\$522.91	\$444.16	\$444.16	\$384.43	\$384.43	\$367.59	\$367.59
19	\$378.06	\$378.06	\$321.12	\$321.12	\$412.79	\$412.79	\$394.70	\$394.70	\$422.07	\$422.07	\$444.79	\$444.79	\$538.95	\$538.95	\$457.78	\$457.78	\$396.22	\$396.22	\$378.86	\$378.86
20	\$389.71	\$389.71	\$331.02	\$331.02	\$425.51	\$425.51	\$406.87	\$406.87	\$435.07	\$435.07	\$458.50	\$458.50	\$555.55	\$555.55	\$471.89	\$471.89	\$408.43	\$408.43	\$390.53	\$390.53
21	\$401.77	\$401.77	\$341.26	\$341.26	\$438.68	\$438.68	\$419.45	\$419.45	\$448.53	\$448.53	\$472.69	\$472.69	\$572.74	\$572.74	\$486.49	\$486.49	\$421.07	\$421.07	\$402.62	\$402.62
22	\$401.77	\$401.77	\$341.26	\$341.26	\$438.68	\$438.68	\$419.45	\$419.45	\$448.53	\$448.53	\$472.69	\$472.69	\$572.74	\$572.74	\$486.49	\$486.49	\$421.07	\$421.07	\$402.62	\$402.62
23	\$401.77	\$401.77	\$341.26	\$341.26	\$438.68	\$438.68	\$419.45	\$419.45	\$448.53	\$448.53	\$472.69	\$472.69	\$572.74	\$572.74	\$486.49	\$486.49	\$421.07	\$421.07	\$402.62	\$402.62
24	\$401.77	\$401.77	\$341.26	\$341.26	\$438.68	\$438.68	\$419.45	\$419.45	\$448.53	\$448.53	\$472.69	\$472.69	\$572.74	\$572.74	\$486.49	\$486.49	\$421.07	\$421.07	\$402.62	\$402.62
25	\$403.37	\$403.37	\$342.62	\$342.62	\$440.43	\$440.43	\$421.13	\$421.13	\$450.32	\$450.32	\$474.57	\$474.57	\$575.03	\$575.03	\$488.43	\$488.43	\$422.75	\$422.75	\$404.22	\$404.22
26	\$411.40	\$411.40	\$349.44	\$349.44	\$449.20	\$449.20	\$429.52	\$429.52	\$459.29	\$459.29	\$484.02	\$484.02	\$586.48	\$586.48	\$498.16	\$498.16	\$431.17	\$431.17	\$412.28	\$412.28
27	\$421.04	\$421.04	\$357.63	\$357.63	\$459.73	\$459.73	\$439.58	\$439.58	\$470.06	\$470.06	\$495.37	\$495.37	\$600.23	\$600.23	\$509.83	\$509.83	\$441.27	\$441.27	\$421.94	\$421.94
28	\$436.71	\$436.71	\$370.94	\$370.94	\$476.84	\$476.84	\$455.94	\$455.94	\$487.55	\$487.55	\$513.80	\$513.80	\$622.57	\$622.57	\$528.81	\$528.81	\$457.70	\$457.70	\$437.64	\$437.64
29	\$449.57	\$449.57	\$381.86	\$381.86	\$490.87	\$490.87	\$469.36	\$469.36	\$501.90	\$501.90	\$528.93	\$528.93	\$640.89	\$640.89	\$544.37	\$544.37	\$471.17	\$471.17	\$450.52	\$450.52
30	\$456.00	\$456.00	\$387.32	\$387.32	\$497.89	\$497.89	\$476.07	\$476.07	\$509.08	\$509.08	\$536.49	\$536.49	\$650.06	\$650.06	\$552.16	\$552.16	\$477.91	\$477.91	\$456.97	\$456.97
31	\$465.64	\$465.64	\$395.51	\$395.51	\$508.42	\$508.42	\$486.14	\$486.14	\$519.85	\$519.85	\$547.84	\$547.84	\$663.80	\$663.80	\$563.83	\$563.83	\$488.01	\$488.01	\$466.63	\$466.63
32	\$475.28	\$475.28	\$403.70	\$403.70	\$518.95	\$518.95	\$496.21	\$496.21	\$530.61	\$530.61	\$559.18	\$559.18	\$677.55	\$677.55	\$575.51	\$575.51	\$498.12	\$498.12	\$476.29	\$476.29
33	\$481.31	\$481.31	\$408.82	\$408.82	\$525.53	\$525.53	\$502.50	\$502.50	\$537.34	\$537.34	\$566.27	\$566.27	\$686.14	\$686.14	\$582.80	\$582.80	\$504.43	\$504.43	\$482.33	\$482.33
34	\$487.74	\$487.74	\$414.28	\$414.28	\$532.55	\$532.55	\$509.21	\$509.21	\$544.51	\$544.51	\$573.83	\$573.83	\$695.30	\$695.30	\$590.59	\$590.59	\$511.17	\$511.17	\$488.77	\$488.77
35	\$490.95	\$490.95	\$417.01	\$417.01	\$536.06	\$536.06	\$512.57	\$512.57	\$548.10	\$548.10	\$577.62	\$577.62	\$699.88	\$699.88	\$594.48	\$594.48	\$514.54	\$514.54	\$491.99	\$491.99
36	\$494.17	\$494.17	\$419.74	\$419.74	\$539.57	\$539.57	\$515.92	\$515.92	\$551.69	\$551.69	\$581.40	\$581.40	\$704.47	\$704.47	\$598.37	\$598.37	\$517.91	\$517.91	\$495.21	\$495.21
37	\$497.38	\$497.38	\$422.47	\$422.47	\$543.07	\$543.07	\$519.28	\$519.28	\$555.28	\$555.28	\$585.18	\$585.18	\$709.05	\$709.05	\$602.26	\$602.26	\$521.28	\$521.28	\$498.43	\$498.43
38	\$500.59	\$500.59	\$425.20	\$425.20	\$546.58	\$546.58	\$522.63	\$522.63	\$558.87	\$558.87	\$588.96	\$588.96	\$713.63	\$713.63	\$606.16	\$606.16	\$524.65	\$524.65	\$501.65	\$501.65
39	\$507.02	\$507.02	\$430.66	\$430.66	\$553.60	\$553.60	\$529.34	\$529.34	\$566.04	\$566.04	\$596.52	\$596.52	\$722.79	\$722.79	\$613.94	\$613.94	\$531.38	\$531.38	\$508.10	\$508.10
40	\$513.45	\$513.45	\$436.12	\$436.12	\$560.62	\$560.62	\$536.06	\$536.06	\$573.22	\$573.22	\$604.09	\$604.09	\$731.96	\$731.96	\$621.72	\$621.72	\$538.12	\$538.12	\$514.54	\$514.54
41	\$523.09	\$523.09	\$444.31	\$444.31	\$571.15	\$571.15	\$546.12	\$546.12	\$583.98	\$583.98	\$615.43	\$615.43	\$745.70	\$745.70	\$633.40	\$633.40	\$548.22	\$548.22	\$524.20	\$524.20
42	\$532.33	\$532.33	\$452.16	\$452.16	\$581.24	\$581.24	\$555.77	\$555.77	\$594.30	\$594.30	\$626.30	\$626.30	\$758.88	\$758.88	\$644.59	\$644.59	\$557.91	\$557.91	\$533.46	\$533.46
43	\$545.19	\$545.19	\$463.08	\$463.08	\$595.28	\$595.28	\$569.19	\$569.19	\$608.65	\$608.65	\$641.43	\$641.43	\$777.20	\$777.20	\$660.16	\$660.16	\$571.38	\$571.38	\$546.34	\$546.34
44	\$561.26	\$561.26	\$476.73	\$476.73	\$612.82	\$612.82	\$585.97	\$585.97	\$626.59	\$626.59	\$660.33	\$660.33	\$800.11	\$800.11	\$679.61	\$679.61	\$588.23	\$588.23	\$562.45	\$562.45
45	\$580.14	\$580.14	\$492.77	\$492.77	\$633.44	\$633.44	\$605.68	\$605.68	\$647.68	\$647.68	\$682.55	\$682.55	\$827.03	\$827.03	\$702.48	\$702.48	\$608.02	\$608.02	\$581.37	\$581.37
46	\$602.64	\$602.64	\$511.88	\$511.88	\$658.01	\$658.01	\$629.17	\$629.17	\$672.79	\$672.79	\$709.02	\$709.02	\$859.11	\$859.11	\$729.72	\$729.72	\$631.60	\$631.60	\$603.92	\$603.92
47	\$627.95	\$627.95	\$533.38	\$533.38	\$685.64	\$685.64	\$655.60	\$655.60	\$701.05	\$701.05	\$738.80	\$738.80	\$895.19	\$895.19	\$760.37	\$760.37	\$658.12	\$658.12	\$629.28	\$629.28
48	\$656.88	\$656.88	\$557.95	\$557.95	\$717.23	\$717.23	\$685.80	\$685.80	\$733.34	\$733.34	\$772.83	\$772.83	\$936.43	\$936.43	\$795.40	\$795.40	\$688.44	\$688.44	\$658.27	\$658.27
49	\$685.40	\$685.40	\$582.18	\$582.18	\$748.37	\$748.37	\$715.58	\$715.58	\$765.19	\$765.19	\$806.39	\$806.39	\$977.09	\$977.09	\$829.94	\$829.94	\$718.33	\$718.33	\$686.86	\$686.86
50	\$717.54	\$717.54	\$609.48	\$609.48	\$783.47	\$783.47	\$749.14	\$749.14	\$801.07	\$801.07	\$844.21	\$844.21	\$1,022.91	\$1,022.91	\$868.86	\$868.86	\$752.02	\$752.02	\$719.07	\$719.07
51	\$749.28	\$749.28	\$636.44	\$636.44	\$818.12	\$818.12	\$782.27	\$782.27	\$836.51	\$836.51	\$881.55	\$881.55	\$1,068.15	\$1,068.15	\$907.29	\$907.29	\$785.28	\$785.28	\$750.87	\$750.87
52	\$784.24	\$784.24	\$666.13	\$666.13	\$856.29	\$856.29	\$818.76	\$818.76	\$875.53	\$875.53	\$922.67	\$922.67	\$1,117.98	\$1,117.98	\$949.61	\$949.61	\$821.92	\$821.92	\$785.90	\$785.90
53	\$819.59	\$819.59	\$696.16	\$696.16	\$894.89	\$894.89	\$855.68	\$855.68	\$915.00	\$915.00	\$964.27	\$964.27	\$1,168.38	\$1,168.38	\$992.42	\$992.42	\$858.97	\$858.97	\$821.33	\$821.33
54	\$857.76	\$857.76	\$728.58	\$728.58	\$936.56	\$936.56	\$895.52	\$895.52	\$957.61	\$957.61	\$1,009.17	\$1,009.17	\$1,222.79	\$1,222.79	\$1,038.64	\$1,038.64	\$898.97	\$898.97	\$859.58	\$859.58
55	\$895.93	\$895.93	\$761.00	\$761.00	\$978.24	\$978.24	\$935.37	\$935.37	\$1,000.22	\$1,000.22	\$1,054.08	\$1,054.08	\$1,277.20	\$1,277.20	\$1,084.85	\$1,084.85	\$938.97	\$938.97	\$897.83	\$

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

HIOS Plan ID (On Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.35	\$329.35	\$347.09	\$347.09	\$420.56	\$420.56	\$357.22	\$357.22	\$294.10	\$294.10	\$281.21	\$281.21	\$300.71	\$300.71	\$316.90	\$316.90	\$383.98	\$383.98	\$326.15	\$326.15
15	\$358.63	\$358.63	\$377.94	\$377.94	\$457.94	\$457.94	\$388.97	\$388.97	\$320.24	\$320.24	\$306.21	\$306.21	\$327.44	\$327.44	\$345.07	\$345.07	\$418.11	\$418.11	\$355.14	\$355.14
16	\$369.82	\$369.82	\$389.73	\$389.73	\$472.23	\$472.23	\$401.11	\$401.11	\$330.24	\$330.24	\$315.77	\$315.77	\$337.66	\$337.66	\$355.84	\$355.84	\$431.16	\$431.16	\$366.23	\$366.23
17	\$381.02	\$381.02	\$401.53	\$401.53	\$486.53	\$486.53	\$413.25	\$413.25	\$340.23	\$340.23	\$325.32	\$325.32	\$347.88	\$347.88	\$366.61	\$366.61	\$444.21	\$444.21	\$377.31	\$377.31
18	\$393.07	\$393.07	\$414.24	\$414.24	\$501.92	\$501.92	\$426.33	\$426.33	\$351.00	\$351.00	\$335.62	\$335.62	\$358.88	\$358.88	\$378.21	\$378.21	\$458.27	\$458.27	\$389.25	\$389.25
19	\$405.12	\$405.12	\$426.94	\$426.94	\$517.31	\$517.31	\$439.40	\$439.40	\$361.76	\$361.76	\$345.91	\$345.91	\$369.89	\$369.89	\$389.81	\$389.81	\$472.32	\$472.32	\$401.19	\$401.19
20	\$417.61	\$417.61	\$440.10	\$440.10	\$533.26	\$533.26	\$452.95	\$452.95	\$372.91	\$372.91	\$356.57	\$356.57	\$381.29	\$381.29	\$401.82	\$401.82	\$486.88	\$486.88	\$413.55	\$413.55
21	\$430.53	\$430.53	\$453.71	\$453.71	\$549.75	\$549.75	\$466.96	\$466.96	\$384.45	\$384.45	\$367.60	\$367.60	\$393.09	\$393.09	\$414.25	\$414.25	\$501.94	\$501.94	\$426.35	\$426.35
22	\$430.53	\$430.53	\$453.71	\$453.71	\$549.75	\$549.75	\$466.96	\$466.96	\$384.45	\$384.45	\$367.60	\$367.60	\$393.09	\$393.09	\$414.25	\$414.25	\$501.94	\$501.94	\$426.35	\$426.35
23	\$430.53	\$430.53	\$453.71	\$453.71	\$549.75	\$549.75	\$466.96	\$466.96	\$384.45	\$384.45	\$367.60	\$367.60	\$393.09	\$393.09	\$414.25	\$414.25	\$501.94	\$501.94	\$426.35	\$426.35
24	\$430.53	\$430.53	\$453.71	\$453.71	\$549.75	\$549.75	\$466.96	\$466.96	\$384.45	\$384.45	\$367.60	\$367.60	\$393.09	\$393.09	\$414.25	\$414.25	\$501.94	\$501.94	\$426.35	\$426.35
25	\$432.25	\$432.25	\$455.52	\$455.52	\$551.95	\$551.95	\$468.82	\$468.82	\$385.98	\$385.98	\$369.07	\$369.07	\$394.65	\$394.65	\$415.90	\$415.90	\$503.94	\$503.94	\$428.05	\$428.05
26	\$440.86	\$440.86	\$464.60	\$464.60	\$562.94	\$562.94	\$478.16	\$478.16	\$393.67	\$393.67	\$376.42	\$376.42	\$402.52	\$402.52	\$424.19	\$424.19	\$513.98	\$513.98	\$436.57	\$436.57
27	\$451.19	\$451.19	\$475.49	\$475.49	\$576.14	\$576.14	\$489.37	\$489.37	\$402.90	\$402.90	\$385.24	\$385.24	\$411.95	\$411.95	\$434.13	\$434.13	\$526.03	\$526.03	\$446.81	\$446.81
28	\$467.98	\$467.98	\$493.18	\$493.18	\$597.58	\$597.58	\$507.58	\$507.58	\$417.89	\$417.89	\$399.58	\$399.58	\$427.28	\$427.28	\$450.29	\$450.29	\$545.60	\$545.60	\$463.43	\$463.43
29	\$481.76	\$481.76	\$507.70	\$507.70	\$615.17	\$615.17	\$522.52	\$522.52	\$430.19	\$430.19	\$411.34	\$411.34	\$439.86	\$439.86	\$463.54	\$463.54	\$561.67	\$561.67	\$477.08	\$477.08
30	\$488.65	\$488.65	\$514.96	\$514.96	\$623.96	\$623.96	\$529.99	\$529.99	\$436.34	\$436.34	\$417.22	\$417.22	\$446.15	\$446.15	\$470.17	\$470.17	\$569.70	\$569.70	\$483.90	\$483.90
31	\$498.98	\$498.98	\$525.85	\$525.85	\$637.16	\$637.16	\$545.20	\$545.20	\$445.57	\$445.57	\$426.04	\$426.04	\$455.58	\$455.58	\$480.11	\$480.11	\$581.74	\$581.74	\$494.13	\$494.13
32	\$509.31	\$509.31	\$536.74	\$536.74	\$650.35	\$650.35	\$552.41	\$552.41	\$454.80	\$454.80	\$434.87	\$434.87	\$465.02	\$465.02	\$490.06	\$490.06	\$593.79	\$593.79	\$504.36	\$504.36
33	\$515.77	\$515.77	\$543.54	\$543.54	\$658.60	\$658.60	\$559.41	\$559.41	\$460.56	\$460.56	\$440.38	\$440.38	\$470.91	\$470.91	\$496.27	\$496.27	\$601.32	\$601.32	\$510.76	\$510.76
34	\$522.66	\$522.66	\$550.80	\$550.80	\$667.39	\$667.39	\$566.88	\$566.88	\$466.71	\$466.71	\$446.26	\$446.26	\$477.20	\$477.20	\$502.90	\$502.90	\$609.35	\$609.35	\$517.58	\$517.58
35	\$526.10	\$526.10	\$554.43	\$554.43	\$671.79	\$671.79	\$570.62	\$570.62	\$469.79	\$469.79	\$449.20	\$449.20	\$480.35	\$480.35	\$506.21	\$506.21	\$613.36	\$613.36	\$520.99	\$520.99
36	\$529.55	\$529.55	\$558.06	\$558.06	\$676.19	\$676.19	\$574.35	\$574.35	\$472.86	\$472.86	\$452.14	\$452.14	\$483.49	\$483.49	\$509.52	\$509.52	\$617.38	\$617.38	\$524.40	\$524.40
37	\$532.99	\$532.99	\$561.69	\$561.69	\$680.59	\$680.59	\$578.09	\$578.09	\$475.94	\$475.94	\$455.08	\$455.08	\$486.64	\$486.64	\$512.84	\$512.84	\$621.40	\$621.40	\$527.81	\$527.81
38	\$536.43	\$536.43	\$565.32	\$565.32	\$684.99	\$684.99	\$581.83	\$581.83	\$479.02	\$479.02	\$458.02	\$458.02	\$489.78	\$489.78	\$516.15	\$516.15	\$625.41	\$625.41	\$531.22	\$531.22
39	\$543.32	\$543.32	\$572.58	\$572.58	\$693.78	\$693.78	\$589.30	\$589.30	\$485.17	\$485.17	\$463.91	\$463.91	\$496.07	\$496.07	\$522.78	\$522.78	\$633.44	\$633.44	\$538.04	\$538.04
40	\$550.21	\$550.21	\$579.84	\$579.84	\$702.58	\$702.58	\$596.77	\$596.77	\$491.32	\$491.32	\$469.79	\$469.79	\$502.36	\$502.36	\$529.41	\$529.41	\$641.47	\$641.47	\$544.87	\$544.87
41	\$560.54	\$560.54	\$590.73	\$590.73	\$715.77	\$715.77	\$601.77	\$601.77	\$500.54	\$500.54	\$478.61	\$478.61	\$511.79	\$511.79	\$539.35	\$539.35	\$653.52	\$653.52	\$555.10	\$555.10
42	\$570.45	\$570.45	\$601.16	\$601.16	\$728.42	\$728.42	\$618.71	\$618.71	\$509.39	\$509.39	\$487.07	\$487.07	\$520.83	\$520.83	\$548.88	\$548.88	\$665.06	\$665.06	\$564.90	\$564.90
43	\$584.22	\$584.22	\$615.68	\$615.68	\$746.01	\$746.01	\$633.66	\$633.66	\$521.69	\$521.69	\$498.83	\$498.83	\$533.41	\$533.41	\$562.13	\$562.13	\$681.13	\$681.13	\$578.55	\$578.55
44	\$601.44	\$601.44	\$633.83	\$633.83	\$768.00	\$768.00	\$652.34	\$652.34	\$537.07	\$537.07	\$513.53	\$513.53	\$549.14	\$549.14	\$578.70	\$578.70	\$701.20	\$701.20	\$595.60	\$595.60
45	\$621.68	\$621.68	\$655.15	\$655.15	\$793.84	\$793.84	\$674.28	\$674.28	\$555.14	\$555.14	\$530.81	\$530.81	\$567.61	\$567.61	\$598.17	\$598.17	\$724.79	\$724.79	\$615.64	\$615.64
46	\$645.79	\$645.79	\$680.56	\$680.56	\$824.62	\$824.62	\$700.43	\$700.43	\$576.66	\$576.66	\$551.39	\$551.39	\$589.62	\$589.62	\$621.37	\$621.37	\$752.90	\$752.90	\$639.51	\$639.51
47	\$672.91	\$672.91	\$709.15	\$709.15	\$859.26	\$859.26	\$729.85	\$729.85	\$600.88	\$600.88	\$574.55	\$574.55	\$614.39	\$614.39	\$647.47	\$647.47	\$784.52	\$784.52	\$666.37	\$666.37
48	\$703.91	\$703.91	\$741.81	\$741.81	\$898.84	\$898.84	\$763.47	\$763.47	\$628.56	\$628.56	\$601.02	\$601.02	\$627.30	\$627.30	\$667.30	\$667.30	\$820.66	\$820.66	\$697.07	\$697.07
49	\$734.48	\$734.48	\$774.03	\$774.03	\$937.87	\$937.87	\$796.62	\$796.62	\$655.86	\$655.86	\$627.12	\$627.12	\$670.60	\$670.60	\$706.71	\$706.71	\$856.30	\$856.30	\$727.34	\$727.34
50	\$768.92	\$768.92	\$810.32	\$810.32	\$981.85	\$981.85	\$833.98	\$833.98	\$686.61	\$686.61	\$656.53	\$656.53	\$702.04	\$702.04	\$739.85	\$739.85	\$896.46	\$896.46	\$761.45	\$761.45
51	\$802.93	\$802.93	\$846.16	\$846.16	\$1,025.28	\$1,025.28	\$870.87	\$870.87	\$716.99	\$716.99	\$685.57	\$685.57	\$733.10	\$733.10	\$772.57	\$772.57	\$936.11	\$936.11	\$795.13	\$795.13
52	\$840.39	\$840.39	\$885.64	\$885.64	\$1,073.11	\$1,073.11	\$911.50	\$911.50	\$750.43	\$750.43	\$717.55	\$717.55	\$767.30	\$767.30	\$808.61	\$808.61	\$979.78	\$979.78	\$832.22	\$832.22
53	\$878.27	\$878.27	\$925.56	\$925.56	\$1,121.49	\$1,121.49	\$952.59	\$952.59	\$784.26	\$784.26	\$749.90	\$749.90	\$801.89	\$801.89	\$845.07	\$845.07	\$1,023.95	\$1,023.95	\$869.74	\$869.74
54	\$919.17	\$919.17	\$968.67	\$968.67	\$1,173.71	\$1,173.71	\$996.95	\$996.95	\$820.78	\$820.78	\$784.82	\$784.82	\$839.23	\$839.23	\$884.42	\$884.42	\$1,071.63	\$1,071.63	\$910.24	\$910.24
55	\$960.07	\$960.07	\$1,011.77	\$1,011.77	\$1,225.94	\$1,225.94	\$1,041.31	\$1,041.31	\$857.31	\$857.31	\$819.74	\$819.74	\$876.57	\$876.57	\$923.77	\$923.77	\$1,119.32	\$1,119.32	\$9	

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

HIOS Plan ID (On Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
HIOS Plan ID (Off Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1500															
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20									
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO									
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold									
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,500 / Rx: \$0															
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$284.43	\$284.43	\$271.97	\$271.97	\$290.83	\$290.83	\$306.49	\$306.49	\$371.36	\$371.36	\$315.43	\$315.43	\$278.84	\$278.84	\$266.62	\$266.62	\$285.10	\$285.10	\$300.45	\$300.45
15	\$309.72	\$309.72	\$296.15	\$296.15	\$316.68	\$316.68	\$333.73	\$333.73	\$404.37	\$404.37	\$343.47	\$343.47	\$303.62	\$303.62	\$290.32	\$290.32	\$310.44	\$310.44	\$327.16	\$327.16
16	\$319.38	\$319.38	\$305.39	\$305.39	\$326.56	\$326.56	\$344.15	\$344.15	\$416.99	\$416.99	\$354.19	\$354.19	\$313.10	\$313.10	\$299.38	\$299.38	\$320.13	\$320.13	\$337.37	\$337.37
17	\$329.05	\$329.05	\$314.63	\$314.63	\$336.45	\$336.45	\$354.56	\$354.56	\$429.61	\$429.61	\$364.91	\$364.91	\$322.57	\$322.57	\$308.44	\$308.44	\$329.82	\$329.82	\$347.58	\$347.58
18	\$339.46	\$339.46	\$324.59	\$324.59	\$347.09	\$347.09	\$365.78	\$365.78	\$443.21	\$443.21	\$376.46	\$376.46	\$332.78	\$332.78	\$318.20	\$318.20	\$340.26	\$340.26	\$358.58	\$358.58
19	\$349.87	\$349.87	\$334.54	\$334.54	\$357.73	\$357.73	\$377.00	\$377.00	\$456.80	\$456.80	\$388.00	\$388.00	\$342.99	\$342.99	\$327.96	\$327.96	\$350.69	\$350.69	\$369.58	\$369.58
20	\$360.65	\$360.65	\$344.85	\$344.85	\$368.76	\$368.76	\$388.62	\$388.62	\$470.88	\$470.88	\$399.96	\$399.96	\$353.56	\$353.56	\$338.06	\$338.06	\$361.50	\$361.50	\$380.97	\$380.97
21	\$371.81	\$371.81	\$355.52	\$355.52	\$380.17	\$380.17	\$400.64	\$400.64	\$485.45	\$485.45	\$412.34	\$412.34	\$364.50	\$364.50	\$348.52	\$348.52	\$372.69	\$372.69	\$392.75	\$392.75
22	\$371.81	\$371.81	\$355.52	\$355.52	\$380.17	\$380.17	\$400.64	\$400.64	\$485.45	\$485.45	\$412.34	\$412.34	\$364.50	\$364.50	\$348.52	\$348.52	\$372.69	\$372.69	\$392.75	\$392.75
23	\$371.81	\$371.81	\$355.52	\$355.52	\$380.17	\$380.17	\$400.64	\$400.64	\$485.45	\$485.45	\$412.34	\$412.34	\$364.50	\$364.50	\$348.52	\$348.52	\$372.69	\$372.69	\$392.75	\$392.75
24	\$371.81	\$371.81	\$355.52	\$355.52	\$380.17	\$380.17	\$400.64	\$400.64	\$485.45	\$485.45	\$412.34	\$412.34	\$364.50	\$364.50	\$348.52	\$348.52	\$372.69	\$372.69	\$392.75	\$392.75
25	\$373.30	\$373.30	\$356.94	\$356.94	\$381.68	\$381.68	\$402.24	\$402.24	\$487.38	\$487.38	\$413.98	\$413.98	\$365.95	\$365.95	\$349.91	\$349.91	\$374.17	\$374.17	\$394.32	\$394.32
26	\$380.73	\$380.73	\$364.05	\$364.05	\$389.29	\$389.29	\$410.25	\$410.25	\$497.09	\$497.09	\$422.23	\$422.23	\$373.24	\$373.24	\$356.88	\$356.88	\$381.63	\$381.63	\$402.17	\$402.17
27	\$389.66	\$389.66	\$372.58	\$372.58	\$398.41	\$398.41	\$419.87	\$419.87	\$508.74	\$508.74	\$432.12	\$432.12	\$381.99	\$381.99	\$365.25	\$365.25	\$390.57	\$390.57	\$411.60	\$411.60
28	\$404.16	\$404.16	\$386.45	\$386.45	\$413.24	\$413.24	\$435.49	\$435.49	\$527.67	\$527.67	\$448.20	\$448.20	\$396.20	\$396.20	\$378.84	\$378.84	\$405.10	\$405.10	\$426.92	\$426.92
29	\$416.05	\$416.05	\$397.82	\$397.82	\$425.40	\$425.40	\$448.31	\$448.31	\$543.21	\$543.21	\$461.40	\$461.40	\$407.86	\$407.86	\$389.99	\$389.99	\$417.03	\$417.03	\$439.49	\$439.49
30	\$422.00	\$422.00	\$403.51	\$403.51	\$431.49	\$431.49	\$454.72	\$454.72	\$550.98	\$550.98	\$468.00	\$468.00	\$413.70	\$413.70	\$395.57	\$395.57	\$422.99	\$422.99	\$445.77	\$445.77
31	\$430.93	\$430.93	\$412.04	\$412.04	\$440.61	\$440.61	\$464.34	\$464.34	\$562.63	\$562.63	\$477.89	\$477.89	\$422.44	\$422.44	\$403.93	\$403.93	\$431.94	\$431.94	\$455.20	\$455.20
32	\$439.85	\$439.85	\$420.58	\$420.58	\$449.73	\$449.73	\$473.95	\$473.95	\$574.28	\$574.28	\$487.79	\$487.79	\$431.19	\$431.19	\$412.30	\$412.30	\$440.88	\$440.88	\$464.62	\$464.62
33	\$445.43	\$445.43	\$425.91	\$425.91	\$455.44	\$455.44	\$479.96	\$479.96	\$581.56	\$581.56	\$493.97	\$493.97	\$436.66	\$436.66	\$417.53	\$417.53	\$446.47	\$446.47	\$470.51	\$470.51
34	\$451.38	\$451.38	\$431.60	\$431.60	\$461.52	\$461.52	\$486.37	\$486.37	\$589.32	\$589.32	\$500.57	\$500.57	\$442.49	\$442.49	\$423.10	\$423.10	\$452.44	\$452.44	\$476.80	\$476.80
35	\$454.35	\$454.35	\$434.44	\$434.44	\$464.56	\$464.56	\$489.58	\$489.58	\$593.21	\$593.21	\$503.87	\$503.87	\$445.41	\$445.41	\$425.89	\$425.89	\$455.42	\$455.42	\$479.94	\$479.94
36	\$457.33	\$457.33	\$437.29	\$437.29	\$467.60	\$467.60	\$492.78	\$492.78	\$597.09	\$597.09	\$507.17	\$507.17	\$448.32	\$448.32	\$428.68	\$428.68	\$458.40	\$458.40	\$483.08	\$483.08
37	\$460.30	\$460.30	\$440.13	\$440.13	\$470.64	\$470.64	\$495.99	\$495.99	\$600.98	\$600.98	\$510.47	\$510.47	\$451.24	\$451.24	\$431.47	\$431.47	\$461.38	\$461.38	\$486.22	\$486.22
38	\$463.27	\$463.27	\$442.97	\$442.97	\$473.68	\$473.68	\$499.19	\$499.19	\$604.86	\$604.86	\$513.77	\$513.77	\$454.16	\$454.16	\$434.25	\$434.25	\$464.36	\$464.36	\$489.37	\$489.37
39	\$469.22	\$469.22	\$448.66	\$448.66	\$479.77	\$479.77	\$505.60	\$505.60	\$612.63	\$612.63	\$520.36	\$520.36	\$459.99	\$459.99	\$439.83	\$439.83	\$470.32	\$470.32	\$495.65	\$495.65
40	\$475.17	\$475.17	\$454.35	\$454.35	\$485.85	\$485.85	\$512.01	\$512.01	\$620.39	\$620.39	\$526.96	\$526.96	\$465.82	\$465.82	\$445.41	\$445.41	\$476.29	\$476.29	\$501.93	\$501.93
41	\$484.10	\$484.10	\$462.88	\$462.88	\$494.97	\$494.97	\$521.63	\$521.63	\$632.04	\$632.04	\$536.86	\$536.86	\$474.57	\$474.57	\$453.77	\$453.77	\$485.23	\$485.23	\$511.36	\$511.36
42	\$492.65	\$492.65	\$471.06	\$471.06	\$503.72	\$503.72	\$530.84	\$530.84	\$643.21	\$643.21	\$546.34	\$546.34	\$482.95	\$482.95	\$461.79	\$461.79	\$493.80	\$493.80	\$520.39	\$520.39
43	\$504.54	\$504.54	\$482.44	\$482.44	\$515.88	\$515.88	\$543.66	\$543.66	\$658.74	\$658.74	\$559.53	\$559.53	\$494.61	\$494.61	\$472.94	\$472.94	\$505.73	\$505.73	\$532.96	\$532.96
44	\$519.42	\$519.42	\$496.66	\$496.66	\$531.09	\$531.09	\$559.69	\$559.69	\$678.16	\$678.16	\$576.03	\$576.03	\$509.19	\$509.19	\$486.88	\$486.88	\$520.64	\$520.64	\$548.67	\$548.67
45	\$536.89	\$536.89	\$513.37	\$513.37	\$548.96	\$548.96	\$578.52	\$578.52	\$700.98	\$700.98	\$595.41	\$595.41	\$526.32	\$526.32	\$503.26	\$503.26	\$538.15	\$538.15	\$567.13	\$567.13
46	\$557.71	\$557.71	\$533.27	\$533.27	\$570.25	\$570.25	\$600.95	\$600.95	\$728.16	\$728.16	\$618.50	\$618.50	\$546.74	\$546.74	\$522.78	\$522.78	\$559.02	\$559.02	\$589.12	\$589.12
47	\$581.14	\$581.14	\$555.67	\$555.67	\$594.20	\$594.20	\$626.19	\$626.19	\$758.74	\$758.74	\$644.48	\$644.48	\$569.70	\$569.70	\$544.73	\$544.73	\$582.50	\$582.50	\$613.87	\$613.87
48	\$607.91	\$607.91	\$581.27	\$581.27	\$621.57	\$621.57	\$655.04	\$655.04	\$793.70	\$793.70	\$674.16	\$674.16	\$595.94	\$595.94	\$569.83	\$569.83	\$609.33	\$609.33	\$642.14	\$642.14
49	\$634.31	\$634.31	\$606.51	\$606.51	\$648.56	\$648.56	\$683.48	\$683.48	\$828.16	\$828.16	\$703.44	\$703.44	\$621.82	\$621.82	\$594.57	\$594.57	\$635.79	\$635.79	\$670.03	\$670.03
50	\$664.05	\$664.05	\$634.95	\$634.95	\$678.97	\$678.97	\$715.53	\$715.53	\$867.00	\$867.00	\$736.43	\$736.43	\$650.98	\$650.98	\$622.45	\$622.45	\$665.61	\$665.61	\$701.45	\$701.45
51	\$693.42	\$693.42	\$663.04	\$663.04	\$709.01	\$709.01	\$747.18	\$747.18	\$905.35	\$905.35	\$769.00	\$769.00	\$679.77	\$679.77	\$649.99	\$649.99	\$695.05	\$695.05	\$732.48	\$732.48
52	\$725.77	\$725.77	\$693.97	\$693.97	\$742.08	\$742.08	\$782.04	\$782.04	\$947.58	\$947.58	\$804.87	\$804.87	\$711.49	\$711.49	\$680.31	\$680.31	\$727.47	\$727.47	\$766.65	\$766.65
53	\$758.49	\$758.49	\$725.25	\$725.25	\$775.54	\$775.54	\$817.29	\$817.29	\$990.30	\$990.30	\$841.16	\$841.16	\$743.56	\$743.56	\$710.98	\$710.98	\$760.27	\$760.27	\$801.21	\$801.21
54	\$793.81	\$793.81	\$759.03	\$759.03	\$811.65	\$811.65	\$855.36	\$855.36	\$1,036.42	\$1,036.42	\$880.33	\$880.33	\$778.19	\$778.19	\$744.09	\$744.09	\$795.67	\$795.67	\$838.52	\$838.52
55	\$829.13	\$829.13	\$792.80	\$792.80	\$847.77	\$847.77	\$893.42	\$893.42	\$1,082.53	\$1,082.53	\$919.50	\$919.50	\$812.81	\$812.81	\$777.20	\$777.20	\$831.08	\$831.08	\$875.83</	

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

HIOS Plan ID (On Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
HIOS Plan ID (Off Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400											
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Platinum		Platinum											
Deductible =>	Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$15 / \$30		\$15 / \$30	
OOP Maximum =>	\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$2,000		\$2,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$364.05	\$364.05	\$309.23	\$309.23	\$244.99	\$244.99	\$234.25	\$234.25	\$250.49	\$250.49	\$263.98	\$263.98	\$319.86	\$319.86	\$271.69	\$271.69	\$328.42	\$328.42	\$314.03	\$314.03
15	\$396.41	\$396.41	\$336.71	\$336.71	\$266.76	\$266.76	\$255.07	\$255.07	\$272.76	\$272.76	\$287.45	\$287.45	\$348.29	\$348.29	\$295.84	\$295.84	\$357.61	\$357.61	\$341.94	\$341.94
16	\$408.79	\$408.79	\$347.22	\$347.22	\$275.09	\$275.09	\$263.04	\$263.04	\$281.27	\$281.27	\$296.42	\$296.42	\$359.16	\$359.16	\$305.07	\$305.07	\$368.77	\$368.77	\$352.61	\$352.61
17	\$421.16	\$421.16	\$357.73	\$357.73	\$283.42	\$283.42	\$271.00	\$271.00	\$289.79	\$289.79	\$305.39	\$305.39	\$370.03	\$370.03	\$314.31	\$314.31	\$379.93	\$379.93	\$363.29	\$363.29
18	\$434.48	\$434.48	\$369.05	\$369.05	\$292.38	\$292.38	\$279.57	\$279.57	\$298.95	\$298.95	\$315.05	\$315.05	\$381.74	\$381.74	\$324.25	\$324.25	\$391.96	\$391.96	\$374.78	\$374.78
19	\$447.81	\$447.81	\$380.37	\$380.37	\$301.35	\$301.35	\$288.14	\$288.14	\$308.12	\$308.12	\$324.71	\$324.71	\$393.45	\$393.45	\$334.19	\$334.19	\$403.98	\$403.98	\$386.27	\$386.27
20	\$461.61	\$461.61	\$392.09	\$392.09	\$310.64	\$310.64	\$297.02	\$297.02	\$317.62	\$317.62	\$334.72	\$334.72	\$405.57	\$405.57	\$344.49	\$344.49	\$416.43	\$416.43	\$398.18	\$398.18
21	\$475.89	\$475.89	\$404.22	\$404.22	\$320.25	\$320.25	\$306.22	\$306.22	\$327.45	\$327.45	\$345.08	\$345.08	\$418.12	\$418.12	\$355.15	\$355.15	\$429.31	\$429.31	\$410.50	\$410.50
22	\$475.89	\$475.89	\$404.22	\$404.22	\$320.25	\$320.25	\$306.22	\$306.22	\$327.45	\$327.45	\$345.08	\$345.08	\$418.12	\$418.12	\$355.15	\$355.15	\$429.31	\$429.31	\$410.50	\$410.50
23	\$475.89	\$475.89	\$404.22	\$404.22	\$320.25	\$320.25	\$306.22	\$306.22	\$327.45	\$327.45	\$345.08	\$345.08	\$418.12	\$418.12	\$355.15	\$355.15	\$429.31	\$429.31	\$410.50	\$410.50
24	\$475.89	\$475.89	\$404.22	\$404.22	\$320.25	\$320.25	\$306.22	\$306.22	\$327.45	\$327.45	\$345.08	\$345.08	\$418.12	\$418.12	\$355.15	\$355.15	\$429.31	\$429.31	\$410.50	\$410.50
25	\$477.79	\$477.79	\$405.83	\$405.83	\$321.53	\$321.53	\$307.44	\$307.44	\$328.75	\$328.75	\$346.45	\$346.45	\$419.79	\$419.79	\$356.57	\$356.57	\$431.02	\$431.02	\$412.13	\$412.13
26	\$487.31	\$487.31	\$413.92	\$413.92	\$327.93	\$327.93	\$313.56	\$313.56	\$335.30	\$335.30	\$353.35	\$353.35	\$428.15	\$428.15	\$363.67	\$363.67	\$439.61	\$439.61	\$420.34	\$420.34
27	\$498.73	\$498.73	\$423.62	\$423.62	\$335.62	\$335.62	\$320.91	\$320.91	\$343.16	\$343.16	\$361.64	\$361.64	\$438.19	\$438.19	\$372.19	\$372.19	\$449.91	\$449.91	\$430.20	\$430.20
28	\$517.29	\$517.29	\$439.38	\$439.38	\$348.11	\$348.11	\$332.85	\$332.85	\$355.93	\$355.93	\$375.09	\$375.09	\$454.49	\$454.49	\$386.05	\$386.05	\$466.65	\$466.65	\$446.21	\$446.21
29	\$532.52	\$532.52	\$452.32	\$452.32	\$358.35	\$358.35	\$342.65	\$342.65	\$366.41	\$366.41	\$386.14	\$386.14	\$467.87	\$467.87	\$397.41	\$397.41	\$480.39	\$480.39	\$459.34	\$459.34
30	\$540.13	\$540.13	\$458.79	\$458.79	\$363.48	\$363.48	\$347.55	\$347.55	\$371.65	\$371.65	\$391.66	\$391.66	\$474.56	\$474.56	\$403.09	\$403.09	\$487.26	\$487.26	\$465.91	\$465.91
31	\$551.55	\$551.55	\$468.49	\$468.49	\$371.16	\$371.16	\$354.90	\$354.90	\$379.50	\$379.50	\$399.94	\$399.94	\$484.60	\$484.60	\$411.62	\$411.62	\$497.56	\$497.56	\$475.76	\$475.76
32	\$562.97	\$562.97	\$478.19	\$478.19	\$378.85	\$378.85	\$362.25	\$362.25	\$387.36	\$387.36	\$408.22	\$408.22	\$494.63	\$494.63	\$420.14	\$420.14	\$507.87	\$507.87	\$485.61	\$485.61
33	\$570.11	\$570.11	\$484.25	\$484.25	\$383.65	\$383.65	\$366.84	\$366.84	\$392.27	\$392.27	\$413.40	\$413.40	\$500.90	\$500.90	\$425.47	\$425.47	\$514.31	\$514.31	\$491.77	\$491.77
34	\$577.72	\$577.72	\$490.72	\$490.72	\$388.78	\$388.78	\$371.74	\$371.74	\$397.51	\$397.51	\$418.92	\$418.92	\$507.59	\$507.59	\$431.15	\$431.15	\$521.18	\$521.18	\$498.34	\$498.34
35	\$581.53	\$581.53	\$493.95	\$493.95	\$391.34	\$391.34	\$374.19	\$374.19	\$400.13	\$400.13	\$421.68	\$421.68	\$510.94	\$510.94	\$433.99	\$433.99	\$524.61	\$524.61	\$501.62	\$501.62
36	\$585.34	\$585.34	\$497.19	\$497.19	\$393.90	\$393.90	\$376.64	\$376.64	\$402.75	\$402.75	\$424.44	\$424.44	\$514.28	\$514.28	\$436.83	\$436.83	\$528.04	\$528.04	\$504.91	\$504.91
37	\$589.15	\$589.15	\$500.42	\$500.42	\$396.46	\$396.46	\$379.09	\$379.09	\$405.37	\$405.37	\$427.20	\$427.20	\$517.63	\$517.63	\$439.67	\$439.67	\$531.48	\$531.48	\$508.19	\$508.19
38	\$592.95	\$592.95	\$503.65	\$503.65	\$399.02	\$399.02	\$381.54	\$381.54	\$407.99	\$407.99	\$429.96	\$429.96	\$520.97	\$520.97	\$442.51	\$442.51	\$534.91	\$534.91	\$511.47	\$511.47
39	\$600.57	\$600.57	\$510.12	\$510.12	\$404.15	\$404.15	\$386.44	\$386.44	\$413.23	\$413.23	\$435.48	\$435.48	\$527.66	\$527.66	\$448.20	\$448.20	\$541.78	\$541.78	\$518.04	\$518.04
40	\$608.18	\$608.18	\$516.59	\$516.59	\$409.27	\$409.27	\$391.34	\$391.34	\$418.47	\$418.47	\$441.00	\$441.00	\$534.35	\$534.35	\$453.88	\$453.88	\$548.65	\$548.65	\$524.61	\$524.61
41	\$619.60	\$619.60	\$526.29	\$526.29	\$416.96	\$416.96	\$398.69	\$398.69	\$426.33	\$426.33	\$449.28	\$449.28	\$544.39	\$544.39	\$462.40	\$462.40	\$558.95	\$558.95	\$534.46	\$534.46
42	\$630.55	\$630.55	\$535.59	\$535.59	\$424.32	\$424.32	\$405.73	\$405.73	\$433.86	\$433.86	\$457.22	\$457.22	\$554.00	\$554.00	\$470.57	\$470.57	\$568.83	\$568.83	\$543.90	\$543.90
43	\$645.78	\$645.78	\$548.52	\$548.52	\$434.57	\$434.57	\$415.53	\$415.53	\$444.34	\$444.34	\$468.26	\$468.26	\$567.38	\$567.38	\$481.93	\$481.93	\$582.57	\$582.57	\$557.04	\$557.04
44	\$664.81	\$664.81	\$564.69	\$564.69	\$447.38	\$447.38	\$427.78	\$427.78	\$457.43	\$457.43	\$482.07	\$482.07	\$584.11	\$584.11	\$496.14	\$496.14	\$599.74	\$599.74	\$573.46	\$573.46
45	\$687.18	\$687.18	\$583.69	\$583.69	\$462.43	\$462.43	\$442.17	\$442.17	\$472.82	\$472.82	\$498.28	\$498.28	\$603.76	\$603.76	\$512.83	\$512.83	\$619.92	\$619.92	\$592.75	\$592.75
46	\$713.83	\$713.83	\$606.32	\$606.32	\$480.37	\$480.37	\$459.32	\$459.32	\$491.16	\$491.16	\$517.61	\$517.61	\$627.17	\$627.17	\$532.72	\$532.72	\$646.96	\$646.96	\$615.74	\$615.74
47	\$743.81	\$743.81	\$631.79	\$631.79	\$500.54	\$500.54	\$478.61	\$478.61	\$511.79	\$511.79	\$539.35	\$539.35	\$653.52	\$653.52	\$555.10	\$555.10	\$671.00	\$671.00	\$641.60	\$641.60
48	\$778.07	\$778.07	\$660.89	\$660.89	\$523.60	\$523.60	\$500.66	\$500.66	\$535.37	\$535.37	\$564.19	\$564.19	\$683.62	\$683.62	\$580.67	\$580.67	\$701.91	\$701.91	\$671.16	\$671.16
49	\$811.86	\$811.86	\$689.59	\$689.59	\$546.34	\$546.34	\$522.40	\$522.40	\$558.61	\$558.61	\$588.69	\$588.69	\$713.31	\$713.31	\$605.88	\$605.88	\$732.39	\$732.39	\$700.30	\$700.30
50	\$849.93	\$849.93	\$721.93	\$721.93	\$571.96	\$571.96	\$546.89	\$546.89	\$584.81	\$584.81	\$616.30	\$616.30	\$746.76	\$746.76	\$634.29	\$634.29	\$767.74	\$767.74	\$733.14	\$733.14
51	\$887.53	\$887.53	\$753.86	\$753.86	\$597.26	\$597.26	\$571.08	\$571.08	\$610.68	\$610.68	\$643.56	\$643.56	\$779.79	\$779.79	\$662.35	\$662.35	\$800.65	\$800.65	\$765.57	\$765.57
52	\$928.93	\$928.93	\$789.03	\$789.03	\$625.12	\$625.12	\$597.72	\$597.72	\$639.16	\$639.16	\$673.58	\$673.58	\$816.16	\$816.16	\$693.25	\$693.25	\$838.00	\$838.00	\$801.28	\$801.28
53	\$970.81	\$970.81	\$824.60	\$824.60	\$653.30	\$653.30	\$624.67	\$624.67	\$667.98	\$667.98	\$703.95	\$703.95	\$852.96	\$852.96	\$724.50	\$724.50	\$875.78	\$875.78	\$837.40	\$837.40
54	\$1,016.02	\$1,016.02	\$863.00	\$863.00	\$683.72	\$683.72	\$653.76	\$653.76	\$699.09	\$699.09	\$736.73	\$736.73	\$892.68	\$892.68	\$758.24	\$758.24	\$916.57	\$916.57	\$876.40	\$876.40
55	\$1,061.22	\$1,061.22	\$901.40	\$901.40	\$714.14	\$714.14	\$682.85	\$682.85	\$730.19	\$730.19	\$769.51	\$769.51	\$932.40	\$932.40	\$791.98	\$791.98	\$957.35	\$957.35		

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

HIOS Plan ID (On Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
HIOS Plan ID (Off Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
Plan Marketing Name =>	Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum	
Deductible =>	Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$10 / \$20		\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,000		\$2,000		\$2,000		\$2,000		\$2,900		\$8,150		\$8,150		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.80	\$335.80	\$353.88	\$353.88	\$428.79	\$428.79	\$364.21	\$364.21	\$339.90	\$339.90	\$288.10	\$288.10	\$248.14	\$248.14	\$272.67	\$272.67	\$277.50	\$277.50	\$301.63	\$301.63
15	\$365.65	\$365.65	\$385.34	\$385.34	\$466.90	\$466.90	\$396.59	\$396.59	\$370.12	\$370.12	\$313.70	\$313.70	\$270.20	\$270.20	\$296.90	\$296.90	\$302.16	\$302.16	\$328.44	\$328.44
16	\$377.06	\$377.06	\$397.36	\$397.36	\$481.48	\$481.48	\$408.96	\$408.96	\$381.67	\$381.67	\$323.50	\$323.50	\$278.63	\$278.63	\$306.17	\$306.17	\$311.59	\$311.59	\$338.69	\$338.69
17	\$388.47	\$388.47	\$409.39	\$409.39	\$496.05	\$496.05	\$421.34	\$421.34	\$393.22	\$393.22	\$333.29	\$333.29	\$287.07	\$287.07	\$315.44	\$315.44	\$321.02	\$321.02	\$348.94	\$348.94
18	\$400.76	\$400.76	\$422.34	\$422.34	\$511.74	\$511.74	\$434.67	\$434.67	\$405.66	\$405.66	\$343.83	\$343.83	\$296.15	\$296.15	\$325.42	\$325.42	\$331.18	\$331.18	\$359.98	\$359.98
19	\$413.05	\$413.05	\$435.30	\$435.30	\$527.44	\$527.44	\$448.00	\$448.00	\$418.10	\$418.10	\$354.38	\$354.38	\$305.23	\$305.23	\$335.40	\$335.40	\$341.34	\$341.34	\$371.02	\$371.02
20	\$425.78	\$425.78	\$448.71	\$448.71	\$543.69	\$543.69	\$461.81	\$461.81	\$430.99	\$430.99	\$365.30	\$365.30	\$314.64	\$314.64	\$345.73	\$345.73	\$351.86	\$351.86	\$382.45	\$382.45
21	\$438.96	\$438.96	\$462.59	\$462.59	\$560.51	\$560.51	\$476.10	\$476.10	\$444.32	\$444.32	\$376.60	\$376.60	\$324.37	\$324.37	\$356.43	\$356.43	\$362.74	\$362.74	\$394.29	\$394.29
22	\$438.96	\$438.96	\$462.59	\$462.59	\$560.51	\$560.51	\$476.10	\$476.10	\$444.32	\$444.32	\$376.60	\$376.60	\$324.37	\$324.37	\$356.43	\$356.43	\$362.74	\$362.74	\$394.29	\$394.29
23	\$438.96	\$438.96	\$462.59	\$462.59	\$560.51	\$560.51	\$476.10	\$476.10	\$444.32	\$444.32	\$376.60	\$376.60	\$324.37	\$324.37	\$356.43	\$356.43	\$362.74	\$362.74	\$394.29	\$394.29
24	\$438.96	\$438.96	\$462.59	\$462.59	\$560.51	\$560.51	\$476.10	\$476.10	\$444.32	\$444.32	\$376.60	\$376.60	\$324.37	\$324.37	\$356.43	\$356.43	\$362.74	\$362.74	\$394.29	\$394.29
25	\$440.71	\$440.71	\$464.44	\$464.44	\$562.75	\$562.75	\$478.00	\$478.00	\$446.10	\$446.10	\$378.10	\$378.10	\$325.67	\$325.67	\$357.85	\$357.85	\$364.19	\$364.19	\$395.86	\$395.86
26	\$449.49	\$449.49	\$473.69	\$473.69	\$573.96	\$573.96	\$487.52	\$487.52	\$454.98	\$454.98	\$385.63	\$385.63	\$332.15	\$332.15	\$364.98	\$364.98	\$371.44	\$371.44	\$403.74	\$403.74
27	\$460.02	\$460.02	\$484.79	\$484.79	\$587.41	\$587.41	\$498.95	\$498.95	\$465.65	\$465.65	\$394.67	\$394.67	\$339.94	\$339.94	\$373.54	\$373.54	\$380.15	\$380.15	\$413.21	\$413.21
28	\$477.14	\$477.14	\$502.83	\$502.83	\$609.27	\$609.27	\$517.51	\$517.51	\$482.97	\$482.97	\$409.36	\$409.36	\$352.59	\$352.59	\$387.44	\$387.44	\$394.30	\$394.30	\$428.58	\$428.58
29	\$491.19	\$491.19	\$517.64	\$517.64	\$627.21	\$627.21	\$532.75	\$532.75	\$497.19	\$497.19	\$421.41	\$421.41	\$362.97	\$362.97	\$398.84	\$398.84	\$405.90	\$405.90	\$441.20	\$441.20
30	\$498.21	\$498.21	\$525.04	\$525.04	\$636.18	\$636.18	\$540.37	\$540.37	\$504.30	\$504.30	\$427.44	\$427.44	\$368.16	\$368.16	\$404.54	\$404.54	\$411.71	\$411.71	\$447.51	\$447.51
31	\$508.75	\$508.75	\$536.14	\$536.14	\$649.63	\$649.63	\$551.79	\$551.79	\$514.97	\$514.97	\$436.48	\$436.48	\$375.94	\$375.94	\$413.10	\$413.10	\$420.41	\$420.41	\$456.97	\$456.97
32	\$519.28	\$519.28	\$547.24	\$547.24	\$663.08	\$663.08	\$563.22	\$563.22	\$525.63	\$525.63	\$445.51	\$445.51	\$383.73	\$383.73	\$421.65	\$421.65	\$429.12	\$429.12	\$466.43	\$466.43
33	\$525.86	\$525.86	\$554.18	\$554.18	\$671.49	\$671.49	\$570.36	\$570.36	\$532.29	\$532.29	\$451.16	\$451.16	\$388.59	\$388.59	\$427.00	\$427.00	\$434.56	\$434.56	\$472.35	\$472.35
34	\$532.89	\$532.89	\$561.58	\$561.58	\$680.46	\$680.46	\$577.98	\$577.98	\$539.40	\$539.40	\$457.19	\$457.19	\$393.78	\$393.78	\$432.70	\$432.70	\$440.36	\$440.36	\$478.66	\$478.66
35	\$536.40	\$536.40	\$565.28	\$565.28	\$684.94	\$684.94	\$581.79	\$581.79	\$542.96	\$542.96	\$460.20	\$460.20	\$396.38	\$396.38	\$435.55	\$435.55	\$443.27	\$443.27	\$481.81	\$481.81
36	\$539.91	\$539.91	\$568.98	\$568.98	\$689.42	\$689.42	\$585.60	\$585.60	\$546.51	\$546.51	\$463.21	\$463.21	\$398.97	\$398.97	\$438.40	\$438.40	\$446.17	\$446.17	\$484.97	\$484.97
37	\$543.42	\$543.42	\$572.68	\$572.68	\$693.91	\$693.91	\$589.40	\$589.40	\$550.07	\$550.07	\$466.23	\$466.23	\$401.57	\$401.57	\$441.26	\$441.26	\$449.07	\$449.07	\$488.12	\$488.12
38	\$546.93	\$546.93	\$576.38	\$576.38	\$698.39	\$698.39	\$593.21	\$593.21	\$553.62	\$553.62	\$469.24	\$469.24	\$404.16	\$404.16	\$444.11	\$444.11	\$451.97	\$451.97	\$491.27	\$491.27
39	\$553.96	\$553.96	\$583.79	\$583.79	\$707.36	\$707.36	\$600.83	\$600.83	\$560.73	\$560.73	\$475.26	\$475.26	\$409.35	\$409.35	\$449.81	\$449.81	\$457.78	\$457.78	\$497.58	\$497.58
40	\$560.98	\$560.98	\$591.19	\$591.19	\$716.33	\$716.33	\$608.45	\$608.45	\$567.84	\$567.84	\$481.29	\$481.29	\$414.54	\$414.54	\$455.51	\$455.51	\$463.58	\$463.58	\$503.89	\$503.89
41	\$571.52	\$571.52	\$602.29	\$602.29	\$729.78	\$729.78	\$619.87	\$619.87	\$578.50	\$578.50	\$490.33	\$490.33	\$422.33	\$422.33	\$464.07	\$464.07	\$472.29	\$472.29	\$513.35	\$513.35
42	\$581.61	\$581.61	\$612.93	\$612.93	\$742.67	\$742.67	\$630.82	\$630.82	\$588.72	\$588.72	\$498.99	\$498.99	\$429.79	\$429.79	\$472.27	\$472.27	\$480.63	\$480.63	\$522.42	\$522.42
43	\$595.66	\$595.66	\$627.73	\$627.73	\$760.61	\$760.61	\$646.06	\$646.06	\$602.94	\$602.94	\$511.04	\$511.04	\$440.17	\$440.17	\$483.67	\$483.67	\$492.24	\$492.24	\$535.04	\$535.04
44	\$613.22	\$613.22	\$646.24	\$646.24	\$783.03	\$783.03	\$665.10	\$665.10	\$620.71	\$620.71	\$526.11	\$526.11	\$453.14	\$453.14	\$497.93	\$497.93	\$506.75	\$506.75	\$550.81	\$550.81
45	\$633.85	\$633.85	\$667.98	\$667.98	\$809.37	\$809.37	\$687.48	\$687.48	\$641.60	\$641.60	\$543.81	\$543.81	\$468.39	\$468.39	\$514.68	\$514.68	\$523.79	\$523.79	\$569.34	\$569.34
46	\$658.43	\$658.43	\$693.88	\$693.88	\$840.76	\$840.76	\$714.14	\$714.14	\$666.48	\$666.48	\$564.89	\$564.89	\$486.55	\$486.55	\$534.64	\$534.64	\$544.11	\$544.11	\$591.42	\$591.42
47	\$686.08	\$686.08	\$723.03	\$723.03	\$876.07	\$876.07	\$744.14	\$744.14	\$694.47	\$694.47	\$588.62	\$588.62	\$506.99	\$506.99	\$557.09	\$557.09	\$566.96	\$566.96	\$616.26	\$616.26
48	\$717.69	\$717.69	\$756.33	\$756.33	\$916.43	\$916.43	\$778.41	\$778.41	\$726.46	\$726.46	\$615.74	\$615.74	\$530.34	\$530.34	\$582.76	\$582.76	\$593.08	\$593.08	\$644.65	\$644.65
49	\$748.85	\$748.85	\$789.18	\$789.18	\$956.23	\$956.23	\$812.22	\$812.22	\$758.01	\$758.01	\$642.47	\$642.47	\$553.37	\$553.37	\$608.06	\$608.06	\$618.83	\$618.83	\$672.64	\$672.64
50	\$783.97	\$783.97	\$826.18	\$826.18	\$1,001.07	\$1,001.07	\$850.30	\$850.30	\$793.55	\$793.55	\$672.60	\$672.60	\$579.32	\$579.32	\$636.58	\$636.58	\$647.85	\$647.85	\$704.19	\$704.19
51	\$818.65	\$818.65	\$862.73	\$862.73	\$1,045.35	\$1,045.35	\$887.92	\$887.92	\$828.66	\$828.66	\$702.35	\$702.35	\$604.95	\$604.95	\$664.74	\$664.74	\$676.51	\$676.51	\$735.33	\$735.33
52	\$856.83	\$856.83	\$902.97	\$902.97	\$1,094.11	\$1,094.11	\$929.34	\$929.34	\$867.31	\$867.31	\$735.12	\$735.12	\$633.17	\$633.17	\$695.74	\$695.74	\$708.07	\$708.07	\$769.64	\$769.64
53	\$895.46	\$895.46	\$943.68	\$943.68	\$1,143.44	\$1,143.44	\$971.23	\$971.23	\$906.41	\$906.41	\$768.26	\$768.26	\$661.71	\$661.71	\$727.11	\$727.11	\$739.99	\$739.99	\$804.33	\$804.33
54	\$937.16	\$937.16	\$987.63	\$987.63	\$1,196.68	\$1,196.68	\$1,016.46	\$1,016.46	\$948.62	\$948.62	\$804.03	\$804.03	\$692.53	\$692.53	\$760.97	\$760.97	\$774.45	\$774.45	\$841.79	\$841.79
55	\$978.86	\$978.86	\$1,031.57	\$1,031.57	\$1,249.93	\$1,249.93	\$1,061.69	\$1,061.69	\$990.83	\$990.83	\$839.81	\$839.81	\$723.34	\$723.34	\$794.83	\$794.83	\$808.91	\$808.91	\$879.25	\$879.25

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

HIOS Plan ID (On Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
HIOS Plan ID (Off Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
Plan Marketing Name =>	Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Gold		Gold		Silver		Silver		Gold		Gold		Gold		Gold		Platinum	
Deductible =>	Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$10 / \$20		\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,900		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$339.90	\$339.90	\$255.65	\$255.65	\$288.10	\$288.10	\$220.20	\$220.20	\$248.14	\$248.14	\$241.96	\$241.96	\$272.67	\$272.67	\$246.24	\$246.24	\$277.50	\$277.50	\$301.63	\$301.63
15	\$370.12	\$370.12	\$278.38	\$278.38	\$313.70	\$313.70	\$239.77	\$239.77	\$270.20	\$270.20	\$263.47	\$263.47	\$296.90	\$296.90	\$268.13	\$268.13	\$302.16	\$302.16	\$328.44	\$328.44
16	\$381.67	\$381.67	\$287.07	\$287.07	\$323.50	\$323.50	\$247.25	\$247.25	\$278.63	\$278.63	\$271.69	\$271.69	\$306.17	\$306.17	\$276.50	\$276.50	\$311.59	\$311.59	\$338.69	\$338.69
17	\$393.22	\$393.22	\$295.75	\$295.75	\$333.29	\$333.29	\$254.74	\$254.74	\$287.07	\$287.07	\$279.91	\$279.91	\$315.44	\$315.44	\$284.87	\$284.87	\$321.02	\$321.02	\$348.94	\$348.94
18	\$405.66	\$405.66	\$305.11	\$305.11	\$343.83	\$343.83	\$262.80	\$262.80	\$296.15	\$296.15	\$288.77	\$288.77	\$325.42	\$325.42	\$293.88	\$293.88	\$331.18	\$331.18	\$359.98	\$359.98
19	\$418.10	\$418.10	\$314.47	\$314.47	\$354.38	\$354.38	\$270.86	\$270.86	\$305.23	\$305.23	\$297.63	\$297.63	\$335.40	\$335.40	\$302.90	\$302.90	\$341.34	\$341.34	\$371.02	\$371.02
20	\$430.99	\$430.99	\$324.16	\$324.16	\$365.30	\$365.30	\$279.20	\$279.20	\$314.64	\$314.64	\$306.80	\$306.80	\$345.73	\$345.73	\$312.23	\$312.23	\$351.86	\$351.86	\$382.45	\$382.45
21	\$444.32	\$444.32	\$334.19	\$334.19	\$376.60	\$376.60	\$287.84	\$287.84	\$324.37	\$324.37	\$316.29	\$316.29	\$356.43	\$356.43	\$321.89	\$321.89	\$362.74	\$362.74	\$394.29	\$394.29
22	\$444.32	\$444.32	\$334.19	\$334.19	\$376.60	\$376.60	\$287.84	\$287.84	\$324.37	\$324.37	\$316.29	\$316.29	\$356.43	\$356.43	\$321.89	\$321.89	\$362.74	\$362.74	\$394.29	\$394.29
23	\$444.32	\$444.32	\$334.19	\$334.19	\$376.60	\$376.60	\$287.84	\$287.84	\$324.37	\$324.37	\$316.29	\$316.29	\$356.43	\$356.43	\$321.89	\$321.89	\$362.74	\$362.74	\$394.29	\$394.29
24	\$444.32	\$444.32	\$334.19	\$334.19	\$376.60	\$376.60	\$287.84	\$287.84	\$324.37	\$324.37	\$316.29	\$316.29	\$356.43	\$356.43	\$321.89	\$321.89	\$362.74	\$362.74	\$394.29	\$394.29
25	\$446.10	\$446.10	\$335.52	\$335.52	\$378.10	\$378.10	\$288.99	\$288.99	\$325.67	\$325.67	\$317.55	\$317.55	\$357.85	\$357.85	\$323.18	\$323.18	\$364.19	\$364.19	\$395.86	\$395.86
26	\$454.98	\$454.98	\$342.21	\$342.21	\$385.63	\$385.63	\$294.75	\$294.75	\$332.15	\$332.15	\$323.88	\$323.88	\$364.98	\$364.98	\$329.61	\$329.61	\$371.44	\$371.44	\$403.74	\$403.74
27	\$465.65	\$465.65	\$350.23	\$350.23	\$394.67	\$394.67	\$301.66	\$301.66	\$339.94	\$339.94	\$331.47	\$331.47	\$373.54	\$373.54	\$337.34	\$337.34	\$380.15	\$380.15	\$413.21	\$413.21
28	\$482.97	\$482.97	\$363.26	\$363.26	\$409.36	\$409.36	\$312.88	\$312.88	\$352.59	\$352.59	\$343.80	\$343.80	\$387.44	\$387.44	\$349.89	\$349.89	\$394.30	\$394.30	\$428.58	\$428.58
29	\$497.19	\$497.19	\$373.95	\$373.95	\$421.41	\$421.41	\$322.09	\$322.09	\$362.97	\$362.97	\$353.93	\$353.93	\$398.84	\$398.84	\$360.19	\$360.19	\$405.90	\$405.90	\$441.20	\$441.20
30	\$504.30	\$504.30	\$379.30	\$379.30	\$427.44	\$427.44	\$326.70	\$326.70	\$368.16	\$368.16	\$358.99	\$358.99	\$404.54	\$404.54	\$365.34	\$365.34	\$411.71	\$411.71	\$447.51	\$447.51
31	\$514.97	\$514.97	\$387.32	\$387.32	\$436.48	\$436.48	\$333.61	\$333.61	\$375.94	\$375.94	\$366.58	\$366.58	\$413.10	\$413.10	\$373.07	\$373.07	\$420.41	\$420.41	\$456.97	\$456.97
32	\$525.63	\$525.63	\$395.34	\$395.34	\$445.51	\$445.51	\$340.51	\$340.51	\$383.73	\$383.73	\$374.17	\$374.17	\$421.65	\$421.65	\$380.79	\$380.79	\$429.12	\$429.12	\$466.43	\$466.43
33	\$532.29	\$532.29	\$400.35	\$400.35	\$451.16	\$451.16	\$344.83	\$344.83	\$388.59	\$388.59	\$378.91	\$378.91	\$427.00	\$427.00	\$385.62	\$385.62	\$434.56	\$434.56	\$472.35	\$472.35
34	\$539.40	\$539.40	\$405.70	\$405.70	\$457.19	\$457.19	\$349.44	\$349.44	\$393.78	\$393.78	\$383.97	\$383.97	\$432.70	\$432.70	\$390.77	\$390.77	\$440.36	\$440.36	\$478.66	\$478.66
35	\$542.96	\$542.96	\$408.37	\$408.37	\$460.20	\$460.20	\$351.74	\$351.74	\$396.38	\$396.38	\$386.50	\$386.50	\$435.55	\$435.55	\$393.35	\$393.35	\$443.27	\$443.27	\$481.81	\$481.81
36	\$546.51	\$546.51	\$411.05	\$411.05	\$463.21	\$463.21	\$354.04	\$354.04	\$398.03	\$398.03	\$389.03	\$389.03	\$438.40	\$438.40	\$395.92	\$395.92	\$446.17	\$446.17	\$484.97	\$484.97
37	\$550.07	\$550.07	\$413.72	\$413.72	\$466.23	\$466.23	\$356.34	\$356.34	\$401.57	\$401.57	\$391.56	\$391.56	\$441.26	\$441.26	\$398.50	\$398.50	\$449.07	\$449.07	\$488.12	\$488.12
38	\$553.62	\$553.62	\$416.39	\$416.39	\$469.24	\$469.24	\$358.65	\$358.65	\$404.16	\$404.16	\$394.09	\$394.09	\$444.11	\$444.11	\$401.07	\$401.07	\$451.97	\$451.97	\$491.27	\$491.27
39	\$560.73	\$560.73	\$421.74	\$421.74	\$475.26	\$475.26	\$363.25	\$363.25	\$409.35	\$409.35	\$399.15	\$399.15	\$449.81	\$449.81	\$406.22	\$406.22	\$457.78	\$457.78	\$497.58	\$497.58
40	\$567.84	\$567.84	\$427.09	\$427.09	\$481.29	\$481.29	\$367.86	\$367.86	\$414.54	\$414.54	\$404.21	\$404.21	\$455.51	\$455.51	\$411.37	\$411.37	\$463.58	\$463.58	\$503.89	\$503.89
41	\$578.50	\$578.50	\$435.11	\$435.11	\$490.33	\$490.33	\$374.77	\$374.77	\$422.33	\$422.33	\$411.81	\$411.81	\$464.07	\$464.07	\$419.10	\$419.10	\$472.29	\$472.29	\$513.35	\$513.35
42	\$588.72	\$588.72	\$442.80	\$442.80	\$498.99	\$498.99	\$381.39	\$381.39	\$429.79	\$429.79	\$419.08	\$419.08	\$472.27	\$472.27	\$426.50	\$426.50	\$480.63	\$480.63	\$522.42	\$522.42
43	\$602.94	\$602.94	\$453.49	\$453.49	\$511.04	\$511.04	\$390.60	\$390.60	\$440.17	\$440.17	\$429.20	\$429.20	\$483.67	\$483.67	\$436.80	\$436.80	\$492.24	\$492.24	\$535.04	\$535.04
44	\$620.71	\$620.71	\$466.86	\$466.86	\$526.11	\$526.11	\$402.11	\$402.11	\$453.14	\$453.14	\$441.85	\$441.85	\$497.93	\$497.93	\$449.68	\$449.68	\$506.75	\$506.75	\$550.81	\$550.81
45	\$641.60	\$641.60	\$482.56	\$482.56	\$543.81	\$543.81	\$415.64	\$415.64	\$468.39	\$468.39	\$456.72	\$456.72	\$514.68	\$514.68	\$464.81	\$464.81	\$523.79	\$523.79	\$569.34	\$569.34
46	\$666.48	\$666.48	\$501.28	\$501.28	\$564.89	\$564.89	\$431.76	\$431.76	\$486.55	\$486.55	\$474.43	\$474.43	\$534.64	\$534.64	\$482.83	\$482.83	\$544.11	\$544.11	\$591.42	\$591.42
47	\$694.47	\$694.47	\$522.33	\$522.33	\$588.62	\$588.62	\$449.89	\$449.89	\$506.99	\$506.99	\$494.36	\$494.36	\$557.09	\$557.09	\$503.11	\$503.11	\$566.96	\$566.96	\$616.26	\$616.26
48	\$726.46	\$726.46	\$546.39	\$546.39	\$615.74	\$615.74	\$470.62	\$470.62	\$530.34	\$530.34	\$517.13	\$517.13	\$582.76	\$582.76	\$526.29	\$526.29	\$593.08	\$593.08	\$644.65	\$644.65
49	\$758.01	\$758.01	\$570.12	\$570.12	\$642.47	\$642.47	\$491.05	\$491.05	\$553.37	\$553.37	\$539.59	\$539.59	\$608.06	\$608.06	\$549.14	\$549.14	\$618.83	\$618.83	\$672.64	\$672.64
50	\$793.55	\$793.55	\$596.85	\$596.85	\$672.60	\$672.60	\$514.08	\$514.08	\$579.32	\$579.32	\$564.89	\$564.89	\$636.58	\$636.58	\$574.89	\$574.89	\$647.85	\$647.85	\$704.19	\$704.19
51	\$828.66	\$828.66	\$623.26	\$623.26	\$702.35	\$702.35	\$536.82	\$536.82	\$604.95	\$604.95	\$589.88	\$589.88	\$664.74	\$664.74	\$600.32	\$600.32	\$676.51	\$676.51	\$735.33	\$735.33
52	\$867.31	\$867.31	\$652.33	\$652.33	\$735.12	\$735.12	\$561.86	\$561.86	\$633.17	\$633.17	\$617.39	\$617.39	\$695.74	\$695.74	\$628.33	\$628.33	\$708.07	\$708.07	\$769.64	\$769.64
53	\$906.41	\$906.41	\$681.74	\$681.74	\$768.26	\$768.26	\$587.19	\$587.19	\$661.71	\$661.71	\$645.23	\$645.23	\$727.11	\$727.11	\$656.65	\$656.65	\$739.99	\$739.99	\$804.33	\$804.33
54	\$948.62	\$948.62	\$713.49	\$713.49	\$804.03	\$804.03	\$614.54	\$614.54	\$692.53	\$692.53	\$675.27	\$675.27	\$760.97	\$760.97	\$687.23	\$687.23	\$774.45	\$774.45	\$841.79	\$841.79
55	\$990.83	\$990.83	\$745.23	\$745.23	\$839.81	\$839.81	\$641.88	\$641.88	\$723.34	\$723.34	\$705.32	\$705.32	\$794.83	\$794.83	\$717.81	\$717.81	\$808.91	\$808.91	\$879.25	\$879.25
56	\$1,036.60	\$1,036.																		

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

HIOS Plan ID (On Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
HIOS Plan ID (Off Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
Plan Marketing Name =>	Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger All-Access QHDHP POS 6500											
Form # =>	M-152-365-F Dev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20							
Rating Area =>	Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9							
Network =>	Geisinger Premier HMO		Geisinger All-Access HMO																	
Metal =>	Gold		Silver		Gold		Gold		Bronze											
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Combined: \$6,500											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		0% After Deductible											
OOP Maximum =>	\$8,150		\$8,150		\$7,350		\$7,350		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$255.65	\$255.65	\$220.20	\$220.20	\$241.96	\$241.96	\$246.24	\$246.24	\$215.26	\$215.26	\$205.83	\$205.83	\$220.10	\$220.10	\$231.95	\$231.95	\$281.04	\$281.04	\$238.72	\$238.72
15	\$278.38	\$278.38	\$239.77	\$239.77	\$263.47	\$263.47	\$268.13	\$268.13	\$234.39	\$234.39	\$224.12	\$224.12	\$239.66	\$239.66	\$252.56	\$252.56	\$306.03	\$306.03	\$259.94	\$259.94
16	\$287.07	\$287.07	\$247.25	\$247.25	\$271.69	\$271.69	\$276.50	\$276.50	\$241.71	\$241.71	\$231.12	\$231.12	\$247.14	\$247.14	\$260.45	\$260.45	\$315.58	\$315.58	\$268.05	\$268.05
17	\$295.75	\$295.75	\$254.74	\$254.74	\$279.91	\$279.91	\$284.87	\$284.87	\$249.02	\$249.02	\$238.11	\$238.11	\$254.62	\$254.62	\$268.33	\$268.33	\$325.13	\$325.13	\$276.17	\$276.17
18	\$305.11	\$305.11	\$262.80	\$262.80	\$288.77	\$288.77	\$293.88	\$293.88	\$256.90	\$256.90	\$245.65	\$245.65	\$262.68	\$262.68	\$276.82	\$276.82	\$335.42	\$335.42	\$284.90	\$284.90
19	\$314.47	\$314.47	\$270.86	\$270.86	\$297.63	\$297.63	\$302.90	\$302.90	\$264.78	\$264.78	\$253.18	\$253.18	\$270.73	\$270.73	\$285.31	\$285.31	\$345.70	\$345.70	\$293.64	\$293.64
20	\$324.16	\$324.16	\$279.20	\$279.20	\$306.80	\$306.80	\$312.23	\$312.23	\$272.94	\$272.94	\$260.98	\$260.98	\$279.08	\$279.08	\$294.10	\$294.10	\$356.36	\$356.36	\$302.69	\$302.69
21	\$334.19	\$334.19	\$287.84	\$287.84	\$316.29	\$316.29	\$321.89	\$321.89	\$281.39	\$281.39	\$269.06	\$269.06	\$287.71	\$287.71	\$303.20	\$303.20	\$367.38	\$367.38	\$312.06	\$312.06
22	\$334.19	\$334.19	\$287.84	\$287.84	\$316.29	\$316.29	\$321.89	\$321.89	\$281.39	\$281.39	\$269.06	\$269.06	\$287.71	\$287.71	\$303.20	\$303.20	\$367.38	\$367.38	\$312.06	\$312.06
23	\$334.19	\$334.19	\$287.84	\$287.84	\$316.29	\$316.29	\$321.89	\$321.89	\$281.39	\$281.39	\$269.06	\$269.06	\$287.71	\$287.71	\$303.20	\$303.20	\$367.38	\$367.38	\$312.06	\$312.06
24	\$334.19	\$334.19	\$287.84	\$287.84	\$316.29	\$316.29	\$321.89	\$321.89	\$281.39	\$281.39	\$269.06	\$269.06	\$287.71	\$287.71	\$303.20	\$303.20	\$367.38	\$367.38	\$312.06	\$312.06
25	\$335.52	\$335.52	\$288.99	\$288.99	\$317.55	\$317.55	\$323.18	\$323.18	\$282.51	\$282.51	\$270.13	\$270.13	\$288.86	\$288.86	\$304.41	\$304.41	\$368.85	\$368.85	\$313.30	\$313.30
26	\$342.21	\$342.21	\$294.75	\$294.75	\$323.88	\$323.88	\$329.61	\$329.61	\$288.14	\$288.14	\$275.51	\$275.51	\$294.61	\$294.61	\$310.48	\$310.48	\$376.20	\$376.20	\$319.54	\$319.54
27	\$350.23	\$350.23	\$301.66	\$301.66	\$331.47	\$331.47	\$337.34	\$337.34	\$294.89	\$294.89	\$281.97	\$281.97	\$301.52	\$301.52	\$317.75	\$317.75	\$385.01	\$385.01	\$327.03	\$327.03
28	\$363.26	\$363.26	\$312.88	\$312.88	\$343.80	\$343.80	\$349.89	\$349.89	\$305.86	\$305.86	\$292.46	\$292.46	\$312.74	\$312.74	\$329.58	\$329.58	\$399.34	\$399.34	\$339.20	\$339.20
29	\$373.95	\$373.95	\$322.09	\$322.09	\$353.93	\$353.93	\$360.19	\$360.19	\$314.87	\$314.87	\$301.07	\$301.07	\$321.94	\$321.94	\$339.28	\$339.28	\$411.10	\$411.10	\$349.18	\$349.18
30	\$379.30	\$379.30	\$326.70	\$326.70	\$358.99	\$358.99	\$365.34	\$365.34	\$319.37	\$319.37	\$305.38	\$305.38	\$326.55	\$326.55	\$344.13	\$344.13	\$416.98	\$416.98	\$354.18	\$354.18
31	\$387.32	\$387.32	\$333.61	\$333.61	\$366.58	\$366.58	\$373.07	\$373.07	\$326.12	\$326.12	\$311.83	\$311.83	\$333.45	\$333.45	\$351.41	\$351.41	\$425.79	\$425.79	\$361.67	\$361.67
32	\$395.34	\$395.34	\$340.51	\$340.51	\$374.17	\$374.17	\$380.79	\$380.79	\$332.88	\$332.88	\$318.29	\$318.29	\$340.36	\$340.36	\$358.68	\$358.68	\$434.61	\$434.61	\$369.16	\$369.16
33	\$400.35	\$400.35	\$344.83	\$344.83	\$378.91	\$378.91	\$385.62	\$385.62	\$337.10	\$337.10	\$322.33	\$322.33	\$344.67	\$344.67	\$363.23	\$363.23	\$440.12	\$440.12	\$373.84	\$373.84
34	\$405.70	\$405.70	\$349.44	\$349.44	\$383.97	\$383.97	\$390.77	\$390.77	\$341.60	\$341.60	\$326.63	\$326.63	\$349.28	\$349.28	\$368.08	\$368.08	\$446.00	\$446.00	\$378.83	\$378.83
35	\$408.37	\$408.37	\$351.74	\$351.74	\$386.50	\$386.50	\$393.35	\$393.35	\$343.85	\$343.85	\$328.78	\$328.78	\$351.58	\$351.58	\$370.51	\$370.51	\$448.94	\$448.94	\$381.33	\$381.33
36	\$411.05	\$411.05	\$354.04	\$354.04	\$389.03	\$389.03	\$395.92	\$395.92	\$346.10	\$346.10	\$330.94	\$330.94	\$330.94	\$330.94	\$372.93	\$372.93	\$451.88	\$451.88	\$383.82	\$383.82
37	\$413.72	\$413.72	\$356.34	\$356.34	\$391.56	\$391.56	\$398.50	\$398.50	\$348.35	\$348.35	\$333.09	\$333.09	\$356.18	\$356.18	\$375.36	\$375.36	\$454.82	\$454.82	\$386.32	\$386.32
38	\$416.39	\$416.39	\$358.65	\$358.65	\$394.09	\$394.09	\$401.07	\$401.07	\$350.60	\$350.60	\$335.24	\$335.24	\$358.48	\$358.48	\$377.79	\$377.79	\$457.75	\$457.75	\$388.82	\$388.82
39	\$421.74	\$421.74	\$363.25	\$363.25	\$399.15	\$399.15	\$406.22	\$406.22	\$355.11	\$355.11	\$339.54	\$339.54	\$363.09	\$363.09	\$382.64	\$382.64	\$463.63	\$463.63	\$393.81	\$393.81
40	\$427.09	\$427.09	\$367.86	\$367.86	\$404.21	\$404.21	\$411.37	\$411.37	\$359.61	\$359.61	\$343.85	\$343.85	\$367.69	\$367.69	\$387.49	\$387.49	\$469.51	\$469.51	\$398.80	\$398.80
41	\$435.11	\$435.11	\$374.77	\$374.77	\$411.81	\$411.81	\$419.10	\$419.10	\$366.36	\$366.36	\$350.31	\$350.31	\$374.59	\$374.59	\$394.76	\$394.76	\$478.33	\$478.33	\$406.29	\$406.29
42	\$442.80	\$442.80	\$381.39	\$381.39	\$419.08	\$419.08	\$426.50	\$426.50	\$372.83	\$372.83	\$356.50	\$356.50	\$381.21	\$381.21	\$401.74	\$401.74	\$486.78	\$486.78	\$413.47	\$413.47
43	\$453.49	\$453.49	\$390.60	\$390.60	\$429.20	\$429.20	\$436.80	\$436.80	\$381.84	\$381.84	\$365.10	\$365.10	\$390.42	\$390.42	\$411.44	\$411.44	\$498.53	\$498.53	\$423.45	\$423.45
44	\$466.86	\$466.86	\$402.11	\$402.11	\$441.85	\$441.85	\$449.68	\$449.68	\$393.09	\$393.09	\$375.87	\$375.87	\$401.93	\$401.93	\$423.57	\$423.57	\$513.23	\$513.23	\$435.94	\$435.94
45	\$482.56	\$482.56	\$415.64	\$415.64	\$456.72	\$456.72	\$464.81	\$464.81	\$406.32	\$406.32	\$388.51	\$388.51	\$415.45	\$415.45	\$437.82	\$437.82	\$530.50	\$530.50	\$450.60	\$450.60
46	\$501.28	\$501.28	\$431.76	\$431.76	\$474.43	\$474.43	\$482.83	\$482.83	\$422.07	\$422.07	\$403.58	\$403.58	\$431.56	\$431.56	\$454.80	\$454.80	\$551.07	\$551.07	\$468.08	\$468.08
47	\$522.33	\$522.33	\$449.89	\$449.89	\$494.36	\$494.36	\$503.11	\$503.11	\$439.80	\$439.80	\$420.53	\$420.53	\$449.69	\$449.69	\$473.90	\$473.90	\$574.21	\$574.21	\$487.74	\$487.74
48	\$546.39	\$546.39	\$470.62	\$470.62	\$517.13	\$517.13	\$526.29	\$526.29	\$460.06	\$460.06	\$439.90	\$439.90	\$495.73	\$495.73	\$506.66	\$506.66	\$600.40	\$600.40	\$510.20	\$510.20
49	\$570.12	\$570.12	\$491.05	\$491.05	\$539.59	\$539.59	\$549.14	\$549.14	\$480.04	\$480.04	\$459.00	\$459.00	\$490.83	\$490.83	\$517.26	\$517.26	\$626.75	\$626.75	\$532.36	\$532.36
50	\$596.85	\$596.85	\$514.08	\$514.08	\$564.89	\$564.89	\$574.89	\$574.89	\$502.55	\$502.55	\$480.53	\$480.53	\$513.84	\$513.84	\$541.51	\$541.51	\$656.14	\$656.14	\$557.32	\$557.32
51	\$623.26	\$623.26	\$536.82	\$536.82	\$589.88	\$589.88	\$600.32	\$600.32	\$524.78	\$524.78	\$501.78	\$501.78	\$536.57	\$536.57	\$565.47	\$565.47	\$685.16	\$685.16	\$581.97	\$581.97
52	\$652.33	\$652.33	\$561.86	\$561.86	\$617.39	\$617.39	\$628.33	\$628.33	\$549.26	\$549.26	\$525.19	\$525.19	\$561.60	\$561.60	\$591.84	\$591.84	\$717.12	\$717.12	\$609.12	\$609.12
53	\$681.74	\$681.74	\$587.19	\$587.19	\$645.23	\$645.23	\$656.65	\$656.65	\$574.02	\$574.02	\$548.87	\$548.87	\$586.92	\$586.92	\$618.52	\$618.52	\$749.45	\$749.45	\$636.58	\$636.58
54	\$713.49	\$713.49	\$614.54	\$614.54	\$675.27	\$675.27	\$687.23	\$687.23	\$600.75	\$600.75	\$574.43	\$574.43	\$614.25	\$614.25	\$647.33	\$647.33	\$784.35	\$784.35	\$666.23	\$666.23
55	\$745.23	\$745.23	\$641.88	\$641.88	\$705.32	\$705.32	\$717.81	\$717.81	\$627.48	\$627.48	\$599.99	\$599.99	\$641.59	\$641.59	\$676.13	\$676.13	\$819.26	\$819.26	\$695.87	\$695.87
56	\$779.65	\$779.65	\$671.5																	

Company Name: Geisinger Health Plan  
 Market: Small Group  
 Product: HMO, POS  
 Effective Date of Rates: October 1, 2020

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>	22444PA006062		22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063									
HIOS Plan ID (Off Exchange)=>	22444PA006062		22444PA006062		22444PA006063		22444PA006063		22444PA006063		22444PA006063									
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 30/60/5800															
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20									
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO									
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver									
Deductible =>	Med: \$2,500 / Rx: \$150		Med: \$2,500 / Rx: \$150		Med: \$5,800 / Rx: \$500															
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$30 / \$60		\$30 / \$60		\$30 / \$60		\$30 / \$60	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$275.92	\$275.92	\$263.83	\$263.83	\$282.12	\$282.12	\$297.31	\$297.31	\$360.25	\$360.25	\$305.99	\$305.99	\$239.89	\$239.89	\$229.38	\$229.38	\$245.28	\$245.28	\$258.49	\$258.49
15	\$300.45	\$300.45	\$287.28	\$287.28	\$307.20	\$307.20	\$323.74	\$323.74	\$392.27	\$392.27	\$333.19	\$333.19	\$261.22	\$261.22	\$249.77	\$249.77	\$267.09	\$267.09	\$281.47	\$281.47
16	\$309.82	\$309.82	\$296.25	\$296.25	\$316.79	\$316.79	\$333.84	\$333.84	\$404.51	\$404.51	\$343.59	\$343.59	\$269.37	\$269.37	\$257.57	\$257.57	\$275.42	\$275.42	\$290.26	\$290.26
17	\$319.20	\$319.20	\$305.21	\$305.21	\$326.37	\$326.37	\$343.95	\$343.95	\$416.75	\$416.75	\$353.99	\$353.99	\$277.52	\$277.52	\$265.36	\$265.36	\$283.76	\$283.76	\$299.04	\$299.04
18	\$329.30	\$329.30	\$314.87	\$314.87	\$336.70	\$336.70	\$354.83	\$354.83	\$429.94	\$429.94	\$365.19	\$365.19	\$286.30	\$286.30	\$273.76	\$273.76	\$292.74	\$292.74	\$308.50	\$308.50
19	\$339.40	\$339.40	\$324.53	\$324.53	\$347.03	\$347.03	\$365.71	\$365.71	\$443.13	\$443.13	\$376.39	\$376.39	\$295.09	\$295.09	\$282.15	\$282.15	\$301.72	\$301.72	\$317.96	\$317.96
20	\$349.86	\$349.86	\$334.53	\$334.53	\$357.72	\$357.72	\$376.98	\$376.98	\$456.78	\$456.78	\$387.99	\$387.99	\$304.18	\$304.18	\$290.85	\$290.85	\$311.01	\$311.01	\$327.76	\$327.76
21	\$360.68	\$360.68	\$344.88	\$344.88	\$368.79	\$368.79	\$388.65	\$388.65	\$470.91	\$470.91	\$399.99	\$399.99	\$313.59	\$313.59	\$299.85	\$299.85	\$320.64	\$320.64	\$337.90	\$337.90
22	\$360.68	\$360.68	\$344.88	\$344.88	\$368.79	\$368.79	\$388.65	\$388.65	\$470.91	\$470.91	\$399.99	\$399.99	\$313.59	\$313.59	\$299.85	\$299.85	\$320.64	\$320.64	\$337.90	\$337.90
23	\$360.68	\$360.68	\$344.88	\$344.88	\$368.79	\$368.79	\$388.65	\$388.65	\$470.91	\$470.91	\$399.99	\$399.99	\$313.59	\$313.59	\$299.85	\$299.85	\$320.64	\$320.64	\$337.90	\$337.90
24	\$360.68	\$360.68	\$344.88	\$344.88	\$368.79	\$368.79	\$388.65	\$388.65	\$470.91	\$470.91	\$399.99	\$399.99	\$313.59	\$313.59	\$299.85	\$299.85	\$320.64	\$320.64	\$337.90	\$337.90
25	\$362.12	\$362.12	\$346.25	\$346.25	\$370.26	\$370.26	\$390.20	\$390.20	\$472.79	\$472.79	\$401.59	\$401.59	\$314.84	\$314.84	\$301.04	\$301.04	\$321.92	\$321.92	\$339.25	\$339.25
26	\$369.34	\$369.34	\$353.15	\$353.15	\$377.63	\$377.63	\$397.97	\$397.97	\$482.21	\$482.21	\$409.59	\$409.59	\$321.11	\$321.11	\$307.04	\$307.04	\$328.33	\$328.33	\$346.01	\$346.01
27	\$377.99	\$377.99	\$361.43	\$361.43	\$386.49	\$386.49	\$407.30	\$407.30	\$493.51	\$493.51	\$419.19	\$419.19	\$328.64	\$328.64	\$314.24	\$314.24	\$336.02	\$336.02	\$354.12	\$354.12
28	\$392.06	\$392.06	\$374.88	\$374.88	\$400.87	\$400.87	\$422.45	\$422.45	\$511.88	\$511.88	\$434.79	\$434.79	\$340.87	\$340.87	\$325.93	\$325.93	\$348.53	\$348.53	\$367.30	\$367.30
29	\$403.60	\$403.60	\$385.91	\$385.91	\$412.67	\$412.67	\$434.89	\$434.89	\$526.95	\$526.95	\$447.59	\$447.59	\$350.90	\$350.90	\$335.53	\$335.53	\$358.79	\$358.79	\$378.11	\$378.11
30	\$409.37	\$409.37	\$391.43	\$391.43	\$418.57	\$418.57	\$441.11	\$441.11	\$534.48	\$534.48	\$453.99	\$453.99	\$355.92	\$355.92	\$340.32	\$340.32	\$363.92	\$363.92	\$383.52	\$383.52
31	\$418.03	\$418.03	\$399.71	\$399.71	\$427.42	\$427.42	\$450.44	\$450.44	\$545.78	\$545.78	\$463.59	\$463.59	\$363.45	\$363.45	\$347.52	\$347.52	\$371.61	\$371.61	\$391.62	\$391.62
32	\$426.68	\$426.68	\$407.99	\$407.99	\$436.27	\$436.27	\$459.76	\$459.76	\$557.08	\$557.08	\$473.19	\$473.19	\$370.97	\$370.97	\$354.72	\$354.72	\$379.31	\$379.31	\$399.73	\$399.73
33	\$432.09	\$432.09	\$413.16	\$413.16	\$441.80	\$441.80	\$465.59	\$465.59	\$564.15	\$564.15	\$479.19	\$479.19	\$375.68	\$375.68	\$359.22	\$359.22	\$384.12	\$384.12	\$404.80	\$404.80
34	\$437.86	\$437.86	\$418.68	\$418.68	\$447.70	\$447.70	\$471.81	\$471.81	\$571.68	\$571.68	\$485.59	\$485.59	\$380.69	\$380.69	\$364.01	\$364.01	\$389.25	\$389.25	\$410.21	\$410.21
35	\$440.75	\$440.75	\$421.44	\$421.44	\$450.65	\$450.65	\$474.92	\$474.92	\$575.45	\$575.45	\$488.79	\$488.79	\$383.20	\$383.20	\$366.41	\$366.41	\$391.81	\$391.81	\$412.91	\$412.91
36	\$443.63	\$443.63	\$424.19	\$424.19	\$453.60	\$453.60	\$478.03	\$478.03	\$579.22	\$579.22	\$491.99	\$491.99	\$385.71	\$385.71	\$368.81	\$368.81	\$394.38	\$394.38	\$415.62	\$415.62
37	\$446.52	\$446.52	\$426.95	\$426.95	\$456.55	\$456.55	\$481.14	\$481.14	\$582.98	\$582.98	\$495.19	\$495.19	\$388.22	\$388.22	\$371.21	\$371.21	\$396.94	\$396.94	\$418.32	\$418.32
38	\$449.41	\$449.41	\$429.71	\$429.71	\$459.50	\$459.50	\$484.25	\$484.25	\$586.75	\$586.75	\$498.39	\$498.39	\$390.73	\$390.73	\$373.61	\$373.61	\$399.51	\$399.51	\$421.02	\$421.02
39	\$455.18	\$455.18	\$435.23	\$435.23	\$465.41	\$465.41	\$490.47	\$490.47	\$594.29	\$594.29	\$504.79	\$504.79	\$395.75	\$395.75	\$378.41	\$378.41	\$404.64	\$404.64	\$426.43	\$426.43
40	\$460.95	\$460.95	\$440.75	\$440.75	\$471.31	\$471.31	\$496.68	\$496.68	\$601.82	\$601.82	\$511.19	\$511.19	\$400.76	\$400.76	\$383.20	\$383.20	\$409.77	\$409.77	\$431.83	\$431.83
41	\$469.60	\$469.60	\$449.03	\$449.03	\$480.16	\$480.16	\$506.01	\$506.01	\$613.12	\$613.12	\$520.79	\$520.79	\$408.29	\$408.29	\$390.40	\$390.40	\$417.47	\$417.47	\$439.94	\$439.94
42	\$477.90	\$477.90	\$456.96	\$456.96	\$488.64	\$488.64	\$514.95	\$514.95	\$623.95	\$623.95	\$529.98	\$529.98	\$415.50	\$415.50	\$397.30	\$397.30	\$424.84	\$424.84	\$447.72	\$447.72
43	\$489.44	\$489.44	\$467.99	\$467.99	\$500.44	\$500.44	\$527.39	\$527.39	\$639.02	\$639.02	\$542.78	\$542.78	\$425.54	\$425.54	\$406.89	\$406.89	\$435.10	\$435.10	\$458.53	\$458.53
44	\$503.87	\$503.87	\$481.79	\$481.79	\$515.19	\$515.19	\$542.93	\$542.93	\$657.86	\$657.86	\$558.78	\$558.78	\$438.08	\$438.08	\$418.88	\$418.88	\$447.93	\$447.93	\$472.04	\$472.04
45	\$520.82	\$520.82	\$498.00	\$498.00	\$532.52	\$532.52	\$561.20	\$561.20	\$679.99	\$679.99	\$577.58	\$577.58	\$452.82	\$452.82	\$432.98	\$432.98	\$463.00	\$463.00	\$487.93	\$487.93
46	\$541.02	\$541.02	\$517.31	\$517.31	\$553.18	\$553.18	\$582.96	\$582.96	\$706.36	\$706.36	\$599.98	\$599.98	\$470.38	\$470.38	\$449.77	\$449.77	\$480.95	\$480.95	\$506.85	\$506.85
47	\$563.74	\$563.74	\$539.04	\$539.04	\$576.41	\$576.41	\$607.45	\$607.45	\$736.03	\$736.03	\$625.18	\$625.18	\$490.14	\$490.14	\$468.66	\$468.66	\$501.15	\$501.15	\$528.14	\$528.14
48	\$589.71	\$589.71	\$563.87	\$563.87	\$602.96	\$602.96	\$635.43	\$635.43	\$769.94	\$769.94	\$653.98	\$653.98	\$512.71	\$512.71	\$490.25	\$490.25	\$524.24	\$524.24	\$552.46	\$552.46
49	\$615.32	\$615.32	\$588.35	\$588.35	\$629.15	\$629.15	\$663.02	\$663.02	\$803.37	\$803.37	\$682.38	\$682.38	\$534.98	\$534.98	\$511.54	\$511.54	\$547.00	\$547.00	\$576.46	\$576.46
50	\$644.17	\$644.17	\$615.94	\$615.94	\$658.65	\$658.65	\$694.11	\$694.11	\$841.04	\$841.04	\$714.38	\$714.38	\$550.07	\$550.07	\$535.52	\$535.52	\$572.65	\$572.65	\$603.49	\$603.49
51	\$672.67	\$672.67	\$643.19	\$643.19	\$687.78	\$687.78	\$724.82	\$724.82	\$878.24	\$878.24	\$745.98	\$745.98	\$584.84	\$584.84	\$559.21	\$559.21	\$597.98	\$597.98	\$630.18	\$630.18
52	\$704.04	\$704.04	\$673.19	\$673.19	\$719.87	\$719.87	\$758.63	\$758.63	\$919.21	\$919.21	\$780.78	\$780.78	\$612.12	\$612.12	\$585.30	\$585.30	\$625.88	\$625.88	\$659.58	\$659.58
53	\$735.78	\$735.78	\$703.54	\$703.54	\$752.32	\$752.32	\$792.83	\$792.83	\$960.65	\$960.65	\$815.98	\$815.98	\$639.72	\$639.72	\$611.69	\$611.69	\$654.09	\$654.09	\$689.31	\$689.31
54	\$770.05	\$770.05	\$736.31	\$736.31	\$787.35	\$787.35	\$829.75	\$829.75	\$1,005.39	\$1,005.39	\$853.98	\$853.98	\$669.51	\$669.51	\$640.17	\$640.17	\$684.55	\$684.55	\$721.41	\$721.41
55	\$804.31	\$804.31	\$769.07	\$769.07	\$822.39	\$822.39	\$866.67	\$866.67	\$1,050.13	\$1,050.13	\$891.97	\$891.9								

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

HIOS Plan ID (On Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
HIOS Plan ID (Off Exchange)=>	22444PA006063		22444PA006063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
Plan Marketing Name =>	Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$30 / \$60		\$30 / \$60		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$10 / \$20		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$2,900		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$313.21	\$313.21	\$266.04	\$266.04	\$341.98	\$341.98	\$327.00	\$327.00	\$349.67	\$349.67	\$368.50	\$368.50	\$446.50	\$446.50	\$379.26	\$379.26	\$328.26	\$328.26	\$313.87	\$313.87
15	\$341.05	\$341.05	\$289.69	\$289.69	\$372.38	\$372.38	\$356.07	\$356.07	\$380.75	\$380.75	\$401.25	\$401.25	\$486.19	\$486.19	\$412.97	\$412.97	\$357.44	\$357.44	\$341.77	\$341.77
16	\$351.70	\$351.70	\$298.73	\$298.73	\$384.01	\$384.01	\$367.18	\$367.18	\$392.64	\$392.64	\$413.78	\$413.78	\$501.37	\$501.37	\$425.86	\$425.86	\$368.59	\$368.59	\$352.44	\$352.44
17	\$362.34	\$362.34	\$307.77	\$307.77	\$395.63	\$395.63	\$378.29	\$378.29	\$404.52	\$404.52	\$426.30	\$426.30	\$516.54	\$516.54	\$438.75	\$438.75	\$379.75	\$379.75	\$363.11	\$363.11
18	\$373.80	\$373.80	\$317.51	\$317.51	\$408.15	\$408.15	\$390.26	\$390.26	\$417.32	\$417.32	\$439.79	\$439.79	\$532.88	\$532.88	\$452.63	\$452.63	\$391.76	\$391.76	\$374.60	\$374.60
19	\$385.27	\$385.27	\$327.25	\$327.25	\$420.66	\$420.66	\$402.23	\$402.23	\$430.12	\$430.12	\$453.28	\$453.28	\$549.23	\$549.23	\$466.51	\$466.51	\$403.78	\$403.78	\$386.09	\$386.09
20	\$397.14	\$397.14	\$337.33	\$337.33	\$433.63	\$433.63	\$414.63	\$414.63	\$443.37	\$443.37	\$467.25	\$467.25	\$566.15	\$566.15	\$480.89	\$480.89	\$416.22	\$416.22	\$397.98	\$397.98
21	\$409.43	\$409.43	\$347.77	\$347.77	\$447.04	\$447.04	\$427.45	\$427.45	\$457.09	\$457.09	\$481.70	\$481.70	\$583.67	\$583.67	\$495.77	\$495.77	\$429.10	\$429.10	\$410.30	\$410.30
22	\$409.43	\$409.43	\$347.77	\$347.77	\$447.04	\$447.04	\$427.45	\$427.45	\$457.09	\$457.09	\$481.70	\$481.70	\$583.67	\$583.67	\$495.77	\$495.77	\$429.10	\$429.10	\$410.30	\$410.30
23	\$409.43	\$409.43	\$347.77	\$347.77	\$447.04	\$447.04	\$427.45	\$427.45	\$457.09	\$457.09	\$481.70	\$481.70	\$583.67	\$583.67	\$495.77	\$495.77	\$429.10	\$429.10	\$410.30	\$410.30
24	\$409.43	\$409.43	\$347.77	\$347.77	\$447.04	\$447.04	\$427.45	\$427.45	\$457.09	\$457.09	\$481.70	\$481.70	\$583.67	\$583.67	\$495.77	\$495.77	\$429.10	\$429.10	\$410.30	\$410.30
25	\$411.06	\$411.06	\$349.16	\$349.16	\$448.83	\$448.83	\$429.16	\$429.16	\$458.91	\$458.91	\$483.62	\$483.62	\$586.00	\$586.00	\$497.74	\$497.74	\$430.81	\$430.81	\$411.93	\$411.93
26	\$419.25	\$419.25	\$356.11	\$356.11	\$457.77	\$457.77	\$437.71	\$437.71	\$468.05	\$468.05	\$493.26	\$493.26	\$597.67	\$597.67	\$507.66	\$507.66	\$439.39	\$439.39	\$420.14	\$420.14
27	\$429.08	\$429.08	\$364.46	\$364.46	\$468.50	\$468.50	\$447.97	\$447.97	\$479.02	\$479.02	\$504.82	\$504.82	\$611.68	\$611.68	\$519.56	\$519.56	\$449.69	\$449.69	\$429.99	\$429.99
28	\$445.04	\$445.04	\$378.02	\$378.02	\$485.93	\$485.93	\$464.64	\$464.64	\$496.85	\$496.85	\$523.60	\$523.60	\$634.44	\$634.44	\$538.89	\$538.89	\$466.43	\$466.43	\$445.99	\$445.99
29	\$458.15	\$458.15	\$389.15	\$389.15	\$500.24	\$500.24	\$478.32	\$478.32	\$511.48	\$511.48	\$539.02	\$539.02	\$653.12	\$653.12	\$554.76	\$554.76	\$480.16	\$480.16	\$459.12	\$459.12
30	\$464.70	\$464.70	\$394.71	\$394.71	\$507.39	\$507.39	\$485.16	\$485.16	\$518.79	\$518.79	\$546.73	\$546.73	\$662.46	\$662.46	\$562.69	\$562.69	\$487.02	\$487.02	\$465.68	\$465.68
31	\$474.52	\$474.52	\$403.06	\$403.06	\$518.12	\$518.12	\$495.41	\$495.41	\$529.76	\$529.76	\$558.29	\$558.29	\$676.46	\$676.46	\$574.59	\$574.59	\$497.32	\$497.32	\$475.53	\$475.53
32	\$484.35	\$484.35	\$411.41	\$411.41	\$528.85	\$528.85	\$505.67	\$505.67	\$540.73	\$540.73	\$569.85	\$569.85	\$690.47	\$690.47	\$586.49	\$586.49	\$507.62	\$507.62	\$485.38	\$485.38
33	\$490.49	\$490.49	\$416.62	\$416.62	\$535.55	\$535.55	\$512.08	\$512.08	\$547.59	\$547.59	\$577.07	\$577.07	\$699.23	\$699.23	\$593.92	\$593.92	\$514.06	\$514.06	\$491.53	\$491.53
34	\$497.04	\$497.04	\$422.19	\$422.19	\$542.71	\$542.71	\$518.92	\$518.92	\$554.90	\$554.90	\$584.78	\$584.78	\$708.57	\$708.57	\$601.85	\$601.85	\$520.92	\$520.92	\$498.10	\$498.10
35	\$500.32	\$500.32	\$424.97	\$424.97	\$546.28	\$546.28	\$522.34	\$522.34	\$558.56	\$558.56	\$588.63	\$588.63	\$713.24	\$713.24	\$605.82	\$605.82	\$524.35	\$524.35	\$501.38	\$501.38
36	\$503.59	\$503.59	\$427.75	\$427.75	\$549.86	\$549.86	\$525.76	\$525.76	\$562.21	\$562.21	\$592.49	\$592.49	\$717.90	\$717.90	\$609.79	\$609.79	\$527.79	\$527.79	\$504.66	\$504.66
37	\$506.87	\$506.87	\$430.53	\$430.53	\$553.43	\$553.43	\$529.18	\$529.18	\$565.87	\$565.87	\$596.34	\$596.34	\$722.57	\$722.57	\$613.75	\$613.75	\$531.22	\$531.22	\$507.94	\$507.94
38	\$510.14	\$510.14	\$433.31	\$433.31	\$557.01	\$557.01	\$532.60	\$532.60	\$569.53	\$569.53	\$600.19	\$600.19	\$727.24	\$727.24	\$617.72	\$617.72	\$534.65	\$534.65	\$511.22	\$511.22
39	\$516.69	\$516.69	\$438.88	\$438.88	\$564.16	\$564.16	\$539.44	\$539.44	\$576.84	\$576.84	\$607.90	\$607.90	\$736.58	\$736.58	\$625.65	\$625.65	\$541.52	\$541.52	\$517.79	\$517.79
40	\$523.25	\$523.25	\$444.44	\$444.44	\$571.32	\$571.32	\$546.28	\$546.28	\$584.15	\$584.15	\$615.61	\$615.61	\$745.92	\$745.92	\$633.58	\$633.58	\$548.38	\$548.38	\$524.35	\$524.35
41	\$533.07	\$533.07	\$452.79	\$452.79	\$582.04	\$582.04	\$556.54	\$556.54	\$595.12	\$595.12	\$627.17	\$627.17	\$759.93	\$759.93	\$645.48	\$645.48	\$558.68	\$558.68	\$534.20	\$534.20
42	\$542.49	\$542.49	\$460.79	\$460.79	\$592.33	\$592.33	\$566.37	\$566.37	\$605.64	\$605.64	\$638.25	\$638.25	\$773.35	\$773.35	\$656.88	\$656.88	\$568.55	\$568.55	\$543.64	\$543.64
43	\$555.59	\$555.59	\$471.92	\$471.92	\$606.63	\$606.63	\$580.05	\$580.05	\$620.26	\$620.26	\$653.66	\$653.66	\$792.03	\$792.03	\$672.75	\$672.75	\$582.28	\$582.28	\$556.77	\$556.77
44	\$571.97	\$571.97	\$485.83	\$485.83	\$624.51	\$624.51	\$597.15	\$597.15	\$638.55	\$638.55	\$672.93	\$672.93	\$815.38	\$815.38	\$692.58	\$692.58	\$599.45	\$599.45	\$573.18	\$573.18
45	\$591.21	\$591.21	\$502.17	\$502.17	\$645.52	\$645.52	\$617.24	\$617.24	\$660.03	\$660.03	\$695.57	\$695.57	\$842.81	\$842.81	\$715.88	\$715.88	\$619.61	\$619.61	\$592.46	\$592.46
46	\$614.14	\$614.14	\$521.65	\$521.65	\$670.56	\$670.56	\$641.17	\$641.17	\$685.63	\$685.63	\$722.55	\$722.55	\$875.49	\$875.49	\$743.64	\$743.64	\$643.64	\$643.64	\$615.44	\$615.44
47	\$639.93	\$639.93	\$543.56	\$543.56	\$698.72	\$698.72	\$668.10	\$668.10	\$714.42	\$714.42	\$752.89	\$752.89	\$912.26	\$912.26	\$774.87	\$774.87	\$670.68	\$670.68	\$641.29	\$641.29
48	\$669.41	\$669.41	\$568.59	\$568.59	\$730.91	\$730.91	\$698.88	\$698.88	\$747.33	\$747.33	\$787.57	\$787.57	\$954.29	\$954.29	\$810.57	\$810.57	\$701.57	\$701.57	\$670.83	\$670.83
49	\$698.48	\$698.48	\$593.29	\$593.29	\$762.65	\$762.65	\$729.23	\$729.23	\$779.79	\$779.79	\$821.78	\$821.78	\$995.73	\$995.73	\$845.77	\$845.77	\$732.04	\$732.04	\$699.96	\$699.96
50	\$731.23	\$731.23	\$621.11	\$621.11	\$798.41	\$798.41	\$763.43	\$763.43	\$816.35	\$816.35	\$860.31	\$860.31	\$1,042.42	\$1,042.42	\$885.43	\$885.43	\$766.36	\$766.36	\$732.78	\$732.78
51	\$763.58	\$763.58	\$648.58	\$648.58	\$833.73	\$833.73	\$797.19	\$797.19	\$852.46	\$852.46	\$898.37	\$898.37	\$1,088.53	\$1,088.53	\$924.59	\$924.59	\$800.26	\$800.26	\$765.20	\$765.20
52	\$799.20	\$799.20	\$678.84	\$678.84	\$872.62	\$872.62	\$834.38	\$834.38	\$892.23	\$892.23	\$940.27	\$940.27	\$1,139.31	\$1,139.31	\$967.73	\$967.73	\$837.59	\$837.59	\$800.89	\$800.89
53	\$835.23	\$835.23	\$709.44	\$709.44	\$911.96	\$911.96	\$872.00	\$872.00	\$932.45	\$932.45	\$982.66	\$982.66	\$1,190.67	\$1,190.67	\$1,011.35	\$1,011.35	\$875.36	\$875.36	\$837.00	\$837.00
54	\$874.12	\$874.12	\$742.48	\$742.48	\$954.43	\$954.43	\$912.60	\$912.60	\$975.88	\$975.88	\$1,028.42	\$1,028.42	\$1,246.12	\$1,246.12	\$1,058.45	\$1,058.45	\$916.12	\$916.12	\$875.97	\$875.97
55	\$913.02	\$913.02	\$775.51	\$775.51	\$996.90	\$996.90	\$953.21	\$953.21	\$1,019.30	\$1,019.30	\$1,074.18	\$1,074.18	\$1,301.57	\$1,301.57	\$1,105.55	\$1,105.55	\$956.88	\$956.88	\$914.95</	

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

HIOS Plan ID (On Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.63	\$335.63	\$353.71	\$353.71	\$428.58	\$428.58	\$364.03	\$364.03	\$299.71	\$299.71	\$286.58	\$286.58	\$306.44	\$306.44	\$322.94	\$322.94	\$391.31	\$391.31	\$332.37	\$332.37
15	\$365.47	\$365.47	\$385.15	\$385.15	\$466.68	\$466.68	\$396.39	\$396.39	\$326.35	\$326.35	\$312.05	\$312.05	\$333.68	\$333.68	\$351.65	\$351.65	\$426.09	\$426.09	\$361.92	\$361.92
16	\$376.88	\$376.88	\$397.17	\$397.17	\$481.24	\$481.24	\$408.77	\$408.77	\$336.54	\$336.54	\$321.79	\$321.79	\$344.10	\$344.10	\$362.63	\$362.63	\$439.39	\$439.39	\$373.21	\$373.21
17	\$388.28	\$388.28	\$409.19	\$409.19	\$495.81	\$495.81	\$421.14	\$421.14	\$346.72	\$346.72	\$331.53	\$331.53	\$354.51	\$354.51	\$373.60	\$373.60	\$452.69	\$452.69	\$384.51	\$384.51
18	\$400.57	\$400.57	\$422.14	\$422.14	\$511.49	\$511.49	\$434.46	\$434.46	\$357.69	\$357.69	\$342.02	\$342.02	\$365.73	\$365.73	\$385.42	\$385.42	\$467.01	\$467.01	\$396.68	\$396.68
19	\$412.85	\$412.85	\$435.08	\$435.08	\$527.18	\$527.18	\$447.79	\$447.79	\$368.66	\$368.66	\$352.51	\$352.51	\$376.95	\$376.95	\$397.24	\$397.24	\$481.33	\$481.33	\$408.84	\$408.84
20	\$425.58	\$425.58	\$448.49	\$448.49	\$543.43	\$543.43	\$461.59	\$461.59	\$380.02	\$380.02	\$363.37	\$363.37	\$388.56	\$388.56	\$409.49	\$409.49	\$496.16	\$496.16	\$421.44	\$421.44
21	\$438.74	\$438.74	\$462.37	\$462.37	\$560.24	\$560.24	\$475.87	\$475.87	\$391.78	\$391.78	\$374.61	\$374.61	\$400.59	\$400.59	\$422.15	\$422.15	\$511.52	\$511.52	\$434.48	\$434.48
22	\$438.74	\$438.74	\$462.37	\$462.37	\$560.24	\$560.24	\$475.87	\$475.87	\$391.78	\$391.78	\$374.61	\$374.61	\$400.59	\$400.59	\$422.15	\$422.15	\$511.52	\$511.52	\$434.48	\$434.48
23	\$438.74	\$438.74	\$462.37	\$462.37	\$560.24	\$560.24	\$475.87	\$475.87	\$391.78	\$391.78	\$374.61	\$374.61	\$400.59	\$400.59	\$422.15	\$422.15	\$511.52	\$511.52	\$434.48	\$434.48
24	\$438.74	\$438.74	\$462.37	\$462.37	\$560.24	\$560.24	\$475.87	\$475.87	\$391.78	\$391.78	\$374.61	\$374.61	\$400.59	\$400.59	\$422.15	\$422.15	\$511.52	\$511.52	\$434.48	\$434.48
25	\$440.49	\$440.49	\$464.21	\$464.21	\$562.48	\$562.48	\$477.77	\$477.77	\$393.34	\$393.34	\$376.11	\$376.11	\$402.18	\$402.18	\$423.84	\$423.84	\$513.56	\$513.56	\$436.21	\$436.21
26	\$449.27	\$449.27	\$473.46	\$473.46	\$573.68	\$573.68	\$487.28	\$487.28	\$401.18	\$401.18	\$383.60	\$383.60	\$410.19	\$410.19	\$432.28	\$432.28	\$523.79	\$523.79	\$444.90	\$444.90
27	\$459.80	\$459.80	\$484.56	\$484.56	\$587.13	\$587.13	\$498.70	\$498.70	\$410.58	\$410.58	\$392.59	\$392.59	\$419.81	\$419.81	\$442.41	\$442.41	\$536.06	\$536.06	\$455.33	\$455.33
28	\$476.91	\$476.91	\$502.59	\$502.59	\$608.98	\$608.98	\$517.26	\$517.26	\$425.86	\$425.86	\$407.20	\$407.20	\$435.43	\$435.43	\$458.88	\$458.88	\$556.01	\$556.01	\$472.27	\$472.27
29	\$490.95	\$490.95	\$517.38	\$517.38	\$626.90	\$626.90	\$532.49	\$532.49	\$438.40	\$438.40	\$419.19	\$419.19	\$448.25	\$448.25	\$472.39	\$472.39	\$572.38	\$572.38	\$486.18	\$486.18
30	\$497.97	\$497.97	\$524.78	\$524.78	\$635.87	\$635.87	\$540.10	\$540.10	\$444.67	\$444.67	\$425.18	\$425.18	\$454.66	\$454.66	\$479.14	\$479.14	\$580.56	\$580.56	\$493.13	\$493.13
31	\$508.50	\$508.50	\$535.88	\$535.88	\$649.31	\$649.31	\$551.52	\$551.52	\$454.07	\$454.07	\$434.17	\$434.17	\$464.27	\$464.27	\$489.27	\$489.27	\$592.84	\$592.84	\$503.56	\$503.56
32	\$519.03	\$519.03	\$546.98	\$546.98	\$662.76	\$662.76	\$562.95	\$562.95	\$463.47	\$463.47	\$443.16	\$443.16	\$473.89	\$473.89	\$499.40	\$499.40	\$605.12	\$605.12	\$513.98	\$513.98
33	\$525.61	\$525.61	\$553.91	\$553.91	\$671.16	\$671.16	\$570.08	\$570.08	\$469.35	\$469.35	\$448.78	\$448.78	\$479.90	\$479.90	\$505.74	\$505.74	\$612.79	\$612.79	\$520.50	\$520.50
34	\$532.63	\$532.63	\$561.31	\$561.31	\$680.13	\$680.13	\$577.70	\$577.70	\$475.62	\$475.62	\$454.77	\$454.77	\$486.30	\$486.30	\$512.49	\$512.49	\$620.97	\$620.97	\$527.45	\$527.45
35	\$536.14	\$536.14	\$565.01	\$565.01	\$684.61	\$684.61	\$581.50	\$581.50	\$478.75	\$478.75	\$457.77	\$457.77	\$489.51	\$489.51	\$515.87	\$515.87	\$625.07	\$625.07	\$530.93	\$530.93
36	\$539.65	\$539.65	\$568.71	\$568.71	\$689.09	\$689.09	\$585.31	\$585.31	\$481.88	\$481.88	\$460.77	\$460.77	\$492.71	\$492.71	\$519.24	\$519.24	\$629.16	\$629.16	\$534.40	\$534.40
37	\$543.16	\$543.16	\$572.40	\$572.40	\$693.57	\$693.57	\$589.12	\$589.12	\$485.02	\$485.02	\$463.77	\$463.77	\$495.92	\$495.92	\$522.62	\$522.62	\$633.25	\$633.25	\$537.88	\$537.88
38	\$546.67	\$546.67	\$576.10	\$576.10	\$698.05	\$698.05	\$592.92	\$592.92	\$488.15	\$488.15	\$466.76	\$466.76	\$499.12	\$499.12	\$526.00	\$526.00	\$637.34	\$637.34	\$541.36	\$541.36
39	\$553.69	\$553.69	\$583.50	\$583.50	\$707.02	\$707.02	\$600.54	\$600.54	\$494.42	\$494.42	\$472.76	\$472.76	\$505.53	\$505.53	\$532.75	\$532.75	\$645.53	\$645.53	\$548.31	\$548.31
40	\$560.71	\$560.71	\$590.90	\$590.90	\$715.98	\$715.98	\$608.15	\$608.15	\$500.69	\$500.69	\$478.75	\$478.75	\$511.94	\$511.94	\$539.51	\$539.51	\$653.71	\$653.71	\$555.26	\$555.26
41	\$571.24	\$571.24	\$602.00	\$602.00	\$729.43	\$729.43	\$619.57	\$619.57	\$510.09	\$510.09	\$487.74	\$487.74	\$521.56	\$521.56	\$549.64	\$549.64	\$665.99	\$665.99	\$565.69	\$565.69
42	\$581.33	\$581.33	\$612.63	\$612.63	\$742.31	\$742.31	\$630.52	\$630.52	\$519.10	\$519.10	\$496.36	\$496.36	\$530.77	\$530.77	\$559.35	\$559.35	\$677.75	\$677.75	\$575.68	\$575.68
43	\$595.37	\$595.37	\$627.43	\$627.43	\$760.24	\$760.24	\$645.75	\$645.75	\$531.64	\$531.64	\$508.34	\$508.34	\$543.59	\$543.59	\$572.86	\$572.86	\$694.12	\$694.12	\$589.58	\$589.58
44	\$612.92	\$612.92	\$645.92	\$645.92	\$782.65	\$782.65	\$664.78	\$664.78	\$547.31	\$547.31	\$523.33	\$523.33	\$559.61	\$559.61	\$589.74	\$589.74	\$714.58	\$714.58	\$606.96	\$606.96
45	\$633.54	\$633.54	\$667.65	\$667.65	\$808.98	\$808.98	\$687.15	\$687.15	\$565.72	\$565.72	\$540.93	\$540.93	\$578.44	\$578.44	\$609.58	\$609.58	\$738.62	\$738.62	\$627.38	\$627.38
46	\$658.11	\$658.11	\$693.54	\$693.54	\$840.35	\$840.35	\$713.79	\$713.79	\$587.66	\$587.66	\$561.91	\$561.91	\$600.87	\$600.87	\$633.22	\$633.22	\$767.27	\$767.27	\$651.71	\$651.71
47	\$685.75	\$685.75	\$722.67	\$722.67	\$875.65	\$875.65	\$743.77	\$743.77	\$612.35	\$612.35	\$585.51	\$585.51	\$626.11	\$626.11	\$659.82	\$659.82	\$799.49	\$799.49	\$679.09	\$679.09
48	\$717.34	\$717.34	\$755.96	\$755.96	\$915.98	\$915.98	\$778.03	\$778.03	\$640.55	\$640.55	\$612.48	\$612.48	\$654.95	\$654.95	\$690.22	\$690.22	\$836.32	\$836.32	\$710.37	\$710.37
49	\$748.49	\$748.49	\$788.79	\$788.79	\$955.76	\$955.76	\$811.82	\$811.82	\$668.37	\$668.37	\$639.08	\$639.08	\$683.39	\$683.39	\$720.19	\$720.19	\$872.64	\$872.64	\$741.22	\$741.22
50	\$783.59	\$783.59	\$825.78	\$825.78	\$1,000.58	\$1,000.58	\$849.89	\$849.89	\$699.71	\$699.71	\$669.05	\$669.05	\$715.44	\$715.44	\$753.96	\$753.96	\$913.56	\$913.56	\$775.97	\$775.97
51	\$818.25	\$818.25	\$862.31	\$862.31	\$1,044.84	\$1,044.84	\$887.48	\$887.48	\$730.66	\$730.66	\$698.64	\$698.64	\$747.08	\$747.08	\$787.31	\$787.31	\$953.97	\$953.97	\$810.30	\$810.30
52	\$856.42	\$856.42	\$902.53	\$902.53	\$1,093.58	\$1,093.58	\$928.88	\$928.88	\$764.75	\$764.75	\$731.24	\$731.24	\$781.93	\$781.93	\$824.04	\$824.04	\$998.47	\$998.47	\$848.10	\$848.10
53	\$895.03	\$895.03	\$943.22	\$943.22	\$1,142.88	\$1,142.88	\$970.76	\$970.76	\$799.22	\$799.22	\$764.20	\$764.20	\$817.18	\$817.18	\$861.19	\$861.19	\$1,043.48	\$1,043.48	\$886.33	\$886.33
54	\$936.71	\$936.71	\$987.14	\$987.14	\$1,196.10	\$1,196.10	\$1,015.97	\$1,015.97	\$836.44	\$836.44	\$799.79	\$799.79	\$855.24	\$855.24	\$901.29	\$901.29	\$1,092.07	\$1,092.07	\$927.61	\$927.61
55	\$978.39	\$978.39	\$1,031.07	\$1,031.07	\$1,249.32	\$1,249.32	\$1,061.17	\$1,061.17	\$873.66	\$873.66	\$835.38	\$835.38	\$893.29	\$893.29	\$941.39	\$941.39	\$1,140.67	\$1,140.		

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

HIOS Plan ID (On Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
HIOS Plan ID (Off Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118									
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1500															
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20									
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO									
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold									
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,500 / Rx: \$0															
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$289.86	\$289.86	\$277.16	\$277.16	\$296.37	\$296.37	\$312.33	\$312.33	\$378.45	\$378.45	\$321.45	\$321.45	\$284.15	\$284.15	\$271.70	\$271.70	\$290.54	\$290.54	\$306.18	\$306.18
15	\$315.62	\$315.62	\$301.79	\$301.79	\$327.72	\$327.72	\$340.09	\$340.09	\$412.09	\$412.09	\$350.02	\$350.02	\$309.41	\$309.41	\$295.85	\$295.85	\$316.37	\$316.37	\$333.40	\$333.40
16	\$325.48	\$325.48	\$311.21	\$311.21	\$332.79	\$332.79	\$350.71	\$350.71	\$424.95	\$424.95	\$360.95	\$360.95	\$319.07	\$319.07	\$305.09	\$305.09	\$326.24	\$326.24	\$343.81	\$343.81
17	\$335.33	\$335.33	\$320.63	\$320.63	\$342.86	\$342.86	\$361.33	\$361.33	\$437.81	\$437.81	\$371.87	\$371.87	\$328.73	\$328.73	\$314.32	\$314.32	\$336.11	\$336.11	\$354.21	\$354.21
18	\$345.94	\$345.94	\$330.78	\$330.78	\$353.71	\$353.71	\$372.76	\$372.76	\$451.66	\$451.66	\$383.64	\$383.64	\$339.13	\$339.13	\$324.27	\$324.27	\$346.75	\$346.75	\$365.42	\$365.42
19	\$356.55	\$356.55	\$340.92	\$340.92	\$364.56	\$364.56	\$384.19	\$384.19	\$465.51	\$465.51	\$395.41	\$395.41	\$349.53	\$349.53	\$334.21	\$334.21	\$357.38	\$357.38	\$376.63	\$376.63
20	\$367.53	\$367.53	\$351.43	\$351.43	\$375.79	\$375.79	\$396.03	\$396.03	\$479.86	\$479.86	\$407.59	\$407.59	\$360.30	\$360.30	\$344.51	\$344.51	\$368.40	\$368.40	\$388.23	\$388.23
21	\$378.91	\$378.91	\$362.30	\$362.30	\$387.42	\$387.42	\$408.28	\$408.28	\$494.71	\$494.71	\$420.20	\$420.20	\$371.45	\$371.45	\$355.17	\$355.17	\$379.80	\$379.80	\$400.25	\$400.25
22	\$378.91	\$378.91	\$362.30	\$362.30	\$387.42	\$387.42	\$408.28	\$408.28	\$494.71	\$494.71	\$420.20	\$420.20	\$371.45	\$371.45	\$355.17	\$355.17	\$379.80	\$379.80	\$400.25	\$400.25
23	\$378.91	\$378.91	\$362.30	\$362.30	\$387.42	\$387.42	\$408.28	\$408.28	\$494.71	\$494.71	\$420.20	\$420.20	\$371.45	\$371.45	\$355.17	\$355.17	\$379.80	\$379.80	\$400.25	\$400.25
24	\$378.91	\$378.91	\$362.30	\$362.30	\$387.42	\$387.42	\$408.28	\$408.28	\$494.71	\$494.71	\$420.20	\$420.20	\$371.45	\$371.45	\$355.17	\$355.17	\$379.80	\$379.80	\$400.25	\$400.25
25	\$380.42	\$380.42	\$363.75	\$363.75	\$388.97	\$388.97	\$409.91	\$409.91	\$496.68	\$496.68	\$421.88	\$421.88	\$372.93	\$372.93	\$356.59	\$356.59	\$381.31	\$381.31	\$401.84	\$401.84
26	\$388.00	\$388.00	\$370.99	\$370.99	\$396.71	\$396.71	\$418.08	\$418.08	\$506.57	\$506.57	\$430.28	\$430.28	\$380.36	\$380.36	\$363.69	\$363.69	\$388.91	\$388.91	\$409.85	\$409.85
27	\$397.09	\$397.09	\$379.69	\$379.69	\$406.01	\$406.01	\$427.87	\$427.87	\$518.45	\$518.45	\$440.37	\$440.37	\$389.27	\$389.27	\$372.21	\$372.21	\$398.02	\$398.02	\$419.45	\$419.45
28	\$411.87	\$411.87	\$393.82	\$393.82	\$421.12	\$421.12	\$443.80	\$443.80	\$537.74	\$537.74	\$456.75	\$456.75	\$403.76	\$403.76	\$386.07	\$386.07	\$412.83	\$412.83	\$435.06	\$435.06
29	\$423.99	\$423.99	\$405.41	\$405.41	\$433.52	\$433.52	\$456.86	\$456.86	\$553.57	\$553.57	\$470.20	\$470.20	\$415.65	\$415.65	\$397.43	\$397.43	\$424.99	\$424.99	\$447.87	\$447.87
30	\$430.05	\$430.05	\$411.21	\$411.21	\$439.72	\$439.72	\$463.39	\$463.39	\$561.49	\$561.49	\$476.92	\$476.92	\$421.59	\$421.59	\$403.11	\$403.11	\$431.06	\$431.06	\$454.27	\$454.27
31	\$439.15	\$439.15	\$419.90	\$419.90	\$449.02	\$449.02	\$473.19	\$473.19	\$573.36	\$573.36	\$487.01	\$487.01	\$430.50	\$430.50	\$411.64	\$411.64	\$440.18	\$440.18	\$463.88	\$463.88
32	\$448.24	\$448.24	\$428.60	\$428.60	\$458.31	\$458.31	\$482.99	\$482.99	\$585.23	\$585.23	\$497.09	\$497.09	\$439.42	\$439.42	\$420.16	\$420.16	\$449.29	\$449.29	\$473.48	\$473.48
33	\$453.92	\$453.92	\$434.03	\$434.03	\$464.12	\$464.12	\$489.12	\$489.12	\$592.65	\$592.65	\$503.40	\$503.40	\$444.99	\$444.99	\$425.49	\$425.49	\$454.99	\$454.99	\$479.49	\$479.49
34	\$459.99	\$459.99	\$439.83	\$439.83	\$470.32	\$470.32	\$495.65	\$495.65	\$600.57	\$600.57	\$510.12	\$510.12	\$450.93	\$450.93	\$431.17	\$431.17	\$461.07	\$461.07	\$485.89	\$485.89
35	\$463.02	\$463.02	\$442.73	\$442.73	\$473.42	\$473.42	\$498.91	\$498.91	\$604.52	\$604.52	\$513.48	\$513.48	\$453.90	\$453.90	\$434.01	\$434.01	\$464.10	\$464.10	\$489.09	\$489.09
36	\$466.05	\$466.05	\$445.63	\$445.63	\$476.52	\$476.52	\$502.18	\$502.18	\$608.48	\$608.48	\$516.84	\$516.84	\$456.88	\$456.88	\$436.85	\$436.85	\$467.14	\$467.14	\$492.30	\$492.30
37	\$469.08	\$469.08	\$448.52	\$448.52	\$479.62	\$479.62	\$505.45	\$505.45	\$612.44	\$612.44	\$520.20	\$520.20	\$459.85	\$459.85	\$439.70	\$439.70	\$470.18	\$470.18	\$495.50	\$495.50
38	\$472.11	\$472.11	\$451.42	\$451.42	\$482.72	\$482.72	\$508.71	\$508.71	\$616.40	\$616.40	\$523.57	\$523.57	\$462.82	\$462.82	\$442.54	\$442.54	\$473.22	\$473.22	\$498.70	\$498.70
39	\$478.17	\$478.17	\$457.22	\$457.22	\$488.92	\$488.92	\$515.25	\$515.25	\$624.31	\$624.31	\$530.29	\$530.29	\$468.76	\$468.76	\$448.22	\$448.22	\$479.30	\$479.30	\$505.10	\$505.10
40	\$484.24	\$484.24	\$463.02	\$463.02	\$495.12	\$495.12	\$521.78	\$521.78	\$632.23	\$632.23	\$537.01	\$537.01	\$474.70	\$474.70	\$453.90	\$453.90	\$485.37	\$485.37	\$511.51	\$511.51
41	\$493.33	\$493.33	\$471.71	\$471.71	\$504.42	\$504.42	\$531.58	\$531.58	\$644.10	\$644.10	\$547.10	\$547.10	\$483.62	\$483.62	\$462.43	\$462.43	\$494.49	\$494.49	\$521.11	\$521.11
42	\$502.04	\$502.04	\$480.04	\$480.04	\$513.33	\$513.33	\$540.97	\$540.97	\$655.48	\$655.48	\$556.76	\$556.76	\$492.16	\$492.16	\$470.60	\$470.60	\$503.22	\$503.22	\$530.32	\$530.32
43	\$514.17	\$514.17	\$491.64	\$491.64	\$525.72	\$525.72	\$554.03	\$554.03	\$671.31	\$671.31	\$570.21	\$570.21	\$504.05	\$504.05	\$481.96	\$481.96	\$515.38	\$515.38	\$543.13	\$543.13
44	\$529.33	\$529.33	\$506.13	\$506.13	\$541.22	\$541.22	\$570.36	\$570.36	\$691.10	\$691.10	\$587.02	\$587.02	\$518.91	\$518.91	\$496.17	\$496.17	\$530.57	\$530.57	\$559.14	\$559.14
45	\$547.13	\$547.13	\$523.16	\$523.16	\$559.43	\$559.43	\$589.55	\$589.55	\$714.35	\$714.35	\$606.77	\$606.77	\$536.36	\$536.36	\$512.86	\$512.86	\$548.42	\$548.42	\$577.95	\$577.95
46	\$568.35	\$568.35	\$543.45	\$543.45	\$581.12	\$581.12	\$612.42	\$612.42	\$742.05	\$742.05	\$630.30	\$630.30	\$557.16	\$557.16	\$532.75	\$532.75	\$569.69	\$569.69	\$600.36	\$600.36
47	\$592.22	\$592.22	\$566.27	\$566.27	\$605.53	\$605.53	\$638.14	\$638.14	\$773.22	\$773.22	\$656.77	\$656.77	\$580.57	\$580.57	\$555.13	\$555.13	\$593.61	\$593.61	\$625.58	\$625.58
48	\$619.50	\$619.50	\$592.36	\$592.36	\$633.43	\$633.43	\$667.53	\$667.53	\$808.84	\$808.84	\$687.02	\$687.02	\$607.31	\$607.31	\$580.70	\$580.70	\$620.96	\$620.96	\$654.39	\$654.39
49	\$646.41	\$646.41	\$618.08	\$618.08	\$660.93	\$660.93	\$696.52	\$696.52	\$843.96	\$843.96	\$716.86	\$716.86	\$633.68	\$633.68	\$605.91	\$605.91	\$647.92	\$647.92	\$682.81	\$682.81
50	\$676.72	\$676.72	\$647.06	\$647.06	\$691.93	\$691.93	\$729.18	\$729.18	\$883.54	\$883.54	\$750.47	\$750.47	\$663.40	\$663.40	\$634.33	\$634.33	\$678.31	\$678.31	\$714.83	\$714.83
51	\$706.65	\$706.65	\$675.69	\$675.69	\$722.53	\$722.53	\$761.44	\$761.44	\$922.62	\$922.62	\$783.67	\$783.67	\$692.74	\$692.74	\$662.39	\$662.39	\$708.31	\$708.31	\$746.45	\$746.45
52	\$739.62	\$739.62	\$707.21	\$707.21	\$756.24	\$756.24	\$796.96	\$796.96	\$965.66	\$965.66	\$820.23	\$820.23	\$725.06	\$725.06	\$693.29	\$693.29	\$741.35	\$741.35	\$781.27	\$781.27
53	\$772.96	\$772.96	\$739.09	\$739.09	\$790.33	\$790.33	\$832.89	\$832.89	\$1,009.19	\$1,009.19	\$857.20	\$857.20	\$757.74	\$757.74	\$724.54	\$724.54	\$774.77	\$774.77	\$816.49	\$816.49
54	\$808.95	\$808.95	\$773.51	\$773.51	\$827.13	\$827.13	\$871.67	\$871.67	\$1,056.19	\$1,056.19	\$897.12	\$897.12	\$793.03	\$793.03	\$758.28	\$758.28	\$810.85	\$810.85	\$854.51	\$854.51
55	\$844.95	\$844.95	\$807.92	\$807.92	\$863.94	\$863.94	\$910.46	\$910.46	\$1,103.18	\$1,103.18	\$937.04	\$937.04	\$828.32	\$828.32	\$792.02	\$792.02	\$846.93	\$846.93	\$892	

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

HIOS Plan ID (On Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
HIOS Plan ID (Off Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060120		22444PA0060120											
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400											
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Platinum		Platinum											
Deductible =>	Med: \$1,500 / Rx: \$0		Med: \$1,500 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$35 / \$70		\$15 / \$30		\$15 / \$30	
OOP Maximum =>	\$7,350		\$7,350		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$8,150		\$2,000		\$2,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$371.00	\$371.00	\$315.12	\$315.12	\$249.66	\$249.66	\$238.72	\$238.72	\$255.27	\$255.27	\$269.02	\$269.02	\$325.96	\$325.96	\$276.87	\$276.87	\$334.68	\$334.68	\$320.02	\$320.02
15	\$403.97	\$403.97	\$343.13	\$343.13	\$271.85	\$271.85	\$259.94	\$259.94	\$277.96	\$277.96	\$292.93	\$292.93	\$354.94	\$354.94	\$301.48	\$301.48	\$364.43	\$364.43	\$348.46	\$348.46
16	\$416.58	\$416.58	\$353.84	\$353.84	\$280.34	\$280.34	\$268.05	\$268.05	\$286.64	\$286.64	\$302.07	\$302.07	\$366.01	\$366.01	\$310.89	\$310.89	\$375.81	\$375.81	\$359.34	\$359.34
17	\$429.19	\$429.19	\$364.55	\$364.55	\$288.82	\$288.82	\$276.17	\$276.17	\$295.31	\$295.31	\$311.21	\$311.21	\$377.09	\$377.09	\$320.30	\$320.30	\$387.18	\$387.18	\$370.22	\$370.22
18	\$442.77	\$442.77	\$376.09	\$376.09	\$297.96	\$297.96	\$284.90	\$284.90	\$304.66	\$304.66	\$321.06	\$321.06	\$389.02	\$389.02	\$330.43	\$330.43	\$399.43	\$399.43	\$381.93	\$381.93
19	\$456.35	\$456.35	\$387.62	\$387.62	\$307.10	\$307.10	\$293.64	\$293.64	\$314.00	\$314.00	\$330.91	\$330.91	\$400.95	\$400.95	\$340.57	\$340.57	\$411.68	\$411.68	\$393.64	\$393.64
20	\$470.41	\$470.41	\$399.57	\$399.57	\$316.56	\$316.56	\$302.69	\$302.69	\$323.68	\$323.68	\$341.11	\$341.11	\$413.31	\$413.31	\$351.06	\$351.06	\$424.37	\$424.37	\$405.77	\$405.77
21	\$484.97	\$484.97	\$411.93	\$411.93	\$326.36	\$326.36	\$312.06	\$312.06	\$333.69	\$333.69	\$351.66	\$351.66	\$426.10	\$426.10	\$361.93	\$361.93	\$437.50	\$437.50	\$418.33	\$418.33
22	\$484.97	\$484.97	\$411.93	\$411.93	\$326.36	\$326.36	\$312.06	\$312.06	\$333.69	\$333.69	\$351.66	\$351.66	\$426.10	\$426.10	\$361.93	\$361.93	\$437.50	\$437.50	\$418.33	\$418.33
23	\$484.97	\$484.97	\$411.93	\$411.93	\$326.36	\$326.36	\$312.06	\$312.06	\$333.69	\$333.69	\$351.66	\$351.66	\$426.10	\$426.10	\$361.93	\$361.93	\$437.50	\$437.50	\$418.33	\$418.33
24	\$484.97	\$484.97	\$411.93	\$411.93	\$326.36	\$326.36	\$312.06	\$312.06	\$333.69	\$333.69	\$351.66	\$351.66	\$426.10	\$426.10	\$361.93	\$361.93	\$437.50	\$437.50	\$418.33	\$418.33
25	\$486.90	\$486.90	\$413.57	\$413.57	\$327.66	\$327.66	\$313.30	\$313.30	\$335.02	\$335.02	\$353.06	\$353.06	\$427.80	\$427.80	\$363.37	\$363.37	\$439.24	\$439.24	\$420.00	\$420.00
26	\$496.60	\$496.60	\$421.81	\$421.81	\$334.19	\$334.19	\$319.54	\$319.54	\$341.70	\$341.70	\$360.09	\$360.09	\$436.32	\$436.32	\$370.61	\$370.61	\$447.99	\$447.99	\$428.36	\$428.36
27	\$508.24	\$508.24	\$431.70	\$431.70	\$342.02	\$342.02	\$327.03	\$327.03	\$349.70	\$349.70	\$368.53	\$368.53	\$446.55	\$446.55	\$379.29	\$379.29	\$458.49	\$458.49	\$438.40	\$438.40
28	\$527.15	\$527.15	\$447.76	\$447.76	\$354.75	\$354.75	\$339.20	\$339.20	\$362.72	\$362.72	\$382.25	\$382.25	\$463.16	\$463.16	\$393.41	\$393.41	\$475.56	\$475.56	\$454.72	\$454.72
29	\$542.67	\$542.67	\$460.95	\$460.95	\$365.19	\$365.19	\$349.19	\$349.19	\$373.40	\$373.40	\$393.50	\$393.50	\$476.80	\$476.80	\$404.99	\$404.99	\$489.56	\$489.56	\$468.10	\$468.10
30	\$550.43	\$550.43	\$467.54	\$467.54	\$370.41	\$370.41	\$354.18	\$354.18	\$378.73	\$378.73	\$399.13	\$399.13	\$483.62	\$483.62	\$410.78	\$410.78	\$496.56	\$496.56	\$474.80	\$474.80
31	\$562.07	\$562.07	\$477.42	\$477.42	\$378.24	\$378.24	\$361.67	\$361.67	\$386.74	\$386.74	\$407.57	\$407.57	\$493.84	\$493.84	\$419.47	\$419.47	\$507.06	\$507.06	\$484.84	\$484.84
32	\$573.71	\$573.71	\$487.31	\$487.31	\$386.08	\$386.08	\$369.16	\$369.16	\$394.75	\$394.75	\$416.01	\$416.01	\$504.07	\$504.07	\$428.15	\$428.15	\$517.56	\$517.56	\$494.88	\$494.88
33	\$580.99	\$580.99	\$493.49	\$493.49	\$390.97	\$390.97	\$373.84	\$373.84	\$399.76	\$399.76	\$421.28	\$421.28	\$510.46	\$510.46	\$433.58	\$433.58	\$524.12	\$524.12	\$501.15	\$501.15
34	\$588.75	\$588.75	\$500.08	\$500.08	\$396.19	\$396.19	\$378.83	\$378.83	\$405.10	\$405.10	\$426.91	\$426.91	\$517.28	\$517.28	\$439.37	\$439.37	\$531.12	\$531.12	\$507.84	\$507.84
35	\$592.62	\$592.62	\$503.37	\$503.37	\$398.80	\$398.80	\$381.33	\$381.33	\$407.77	\$407.77	\$429.72	\$429.72	\$520.69	\$520.69	\$442.27	\$442.27	\$534.62	\$534.62	\$511.19	\$511.19
36	\$596.50	\$596.50	\$506.67	\$506.67	\$401.41	\$401.41	\$383.82	\$383.82	\$410.43	\$410.43	\$432.54	\$432.54	\$524.09	\$524.09	\$445.16	\$445.16	\$538.12	\$538.12	\$514.54	\$514.54
37	\$600.38	\$600.38	\$509.96	\$509.96	\$404.03	\$404.03	\$386.32	\$386.32	\$413.10	\$413.10	\$435.35	\$435.35	\$527.50	\$527.50	\$448.06	\$448.06	\$541.62	\$541.62	\$517.88	\$517.88
38	\$604.26	\$604.26	\$513.26	\$513.26	\$406.64	\$406.64	\$388.82	\$388.82	\$415.77	\$415.77	\$438.16	\$438.16	\$530.91	\$530.91	\$450.95	\$450.95	\$545.12	\$545.12	\$521.23	\$521.23
39	\$612.02	\$612.02	\$519.85	\$519.85	\$411.86	\$411.86	\$393.81	\$393.81	\$421.11	\$421.11	\$443.79	\$443.79	\$537.73	\$537.73	\$456.75	\$456.75	\$552.12	\$552.12	\$527.92	\$527.92
40	\$619.78	\$619.78	\$526.44	\$526.44	\$417.08	\$417.08	\$398.80	\$398.80	\$426.45	\$426.45	\$449.41	\$449.41	\$544.55	\$544.55	\$462.54	\$462.54	\$559.12	\$559.12	\$534.62	\$534.62
41	\$631.42	\$631.42	\$536.33	\$536.33	\$424.91	\$424.91	\$406.29	\$406.29	\$434.46	\$434.46	\$457.85	\$457.85	\$554.77	\$554.77	\$471.22	\$471.22	\$569.62	\$569.62	\$544.66	\$544.66
42	\$642.58	\$642.58	\$545.80	\$545.80	\$432.42	\$432.42	\$413.47	\$413.47	\$442.14	\$442.14	\$465.94	\$465.94	\$564.57	\$564.57	\$479.55	\$479.55	\$579.68	\$579.68	\$554.28	\$554.28
43	\$658.09	\$658.09	\$558.98	\$558.98	\$442.86	\$442.86	\$423.46	\$423.46	\$452.81	\$452.81	\$477.20	\$477.20	\$578.21	\$578.21	\$491.13	\$491.13	\$593.68	\$593.68	\$567.66	\$567.66
44	\$677.49	\$677.49	\$575.46	\$575.46	\$455.92	\$455.92	\$435.94	\$435.94	\$466.16	\$466.16	\$491.26	\$491.26	\$595.25	\$595.25	\$505.61	\$505.61	\$611.18	\$611.18	\$584.40	\$584.40
45	\$700.29	\$700.29	\$594.82	\$594.82	\$471.25	\$471.25	\$450.60	\$450.60	\$481.84	\$481.84	\$507.79	\$507.79	\$615.28	\$615.28	\$522.62	\$522.62	\$631.74	\$631.74	\$604.06	\$604.06
46	\$727.44	\$727.44	\$617.89	\$617.89	\$489.53	\$489.53	\$468.08	\$468.08	\$500.53	\$500.53	\$527.48	\$527.48	\$639.14	\$639.14	\$542.88	\$542.88	\$656.24	\$656.24	\$627.48	\$627.48
47	\$758.00	\$758.00	\$643.84	\$643.84	\$510.09	\$510.09	\$487.74	\$487.74	\$521.55	\$521.55	\$549.64	\$549.64	\$665.98	\$665.98	\$565.68	\$565.68	\$683.80	\$683.80	\$653.84	\$653.84
48	\$792.91	\$792.91	\$673.50	\$673.50	\$533.59	\$533.59	\$510.21	\$510.21	\$545.58	\$545.58	\$574.96	\$574.96	\$696.66	\$696.66	\$591.74	\$591.74	\$715.30	\$715.30	\$683.96	\$683.96
49	\$827.35	\$827.35	\$702.75	\$702.75	\$556.76	\$556.76	\$532.36	\$532.36	\$569.27	\$569.27	\$599.92	\$599.92	\$726.91	\$726.91	\$617.44	\$617.44	\$746.36	\$746.36	\$713.66	\$713.66
50	\$866.14	\$866.14	\$735.70	\$735.70	\$582.87	\$582.87	\$557.33	\$557.33	\$595.96	\$595.96	\$628.06	\$628.06	\$761.00	\$761.00	\$646.39	\$646.39	\$781.36	\$781.36	\$747.12	\$747.12
51	\$904.46	\$904.46	\$768.24	\$768.24	\$608.65	\$608.65	\$581.98	\$581.98	\$622.33	\$622.33	\$655.84	\$655.84	\$794.66	\$794.66	\$674.98	\$674.98	\$815.93	\$815.93	\$780.17	\$780.17
52	\$946.65	\$946.65	\$804.08	\$804.08	\$637.04	\$637.04	\$609.13	\$609.13	\$651.36	\$651.36	\$686.43	\$686.43	\$831.73	\$831.73	\$706.47	\$706.47	\$853.99	\$853.99	\$816.57	\$816.57
53	\$989.32	\$989.32	\$840.33	\$840.33	\$665.76	\$665.76	\$636.59	\$636.59	\$680.72	\$680.72	\$717.38	\$717.38	\$869.23	\$869.23	\$738.32	\$738.32	\$892.49	\$892.49	\$853.38	\$853.38
54	\$1,035.40	\$1,035.40	\$879.46	\$879.46	\$696.76	\$696.76	\$666.23	\$666.23	\$712.42	\$712.42	\$750.78	\$750.78	\$909.71	\$909.71	\$772.70	\$772.70	\$934.05	\$934.05	\$893.12	\$893.12
55	\$1,081.47	\$1,081.47	\$918.60	\$918.60	\$727.77	\$727.77	\$695.88	\$695.88	\$744.12	\$744.12	\$784.19	\$784.19	\$950.19	\$950.19	\$807.09	\$807.09	\$975.61	\$975.61		

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

HIOS Plan ID (On Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
HIOS Plan ID (Off Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
Plan Marketing Name =>	Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum	
Deductible =>	Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$15 / \$30		\$15 / \$30		\$15 / \$30		\$15 / \$30		\$10 / \$20		\$20 / \$40		\$35 / \$70		\$10 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,000		\$2,000		\$2,000		\$2,000		\$2,900		\$8,150		\$8,150		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.20	\$342.20	\$360.63	\$360.63	\$436.97	\$436.97	\$371.16	\$371.16	\$346.39	\$346.39	\$293.59	\$293.59	\$252.87	\$252.87	\$277.87	\$277.87	\$282.79	\$282.79	\$307.38	\$307.38
15	\$372.62	\$372.62	\$392.69	\$392.69	\$475.81	\$475.81	\$404.15	\$404.15	\$377.18	\$377.18	\$319.69	\$319.69	\$275.35	\$275.35	\$302.57	\$302.57	\$307.93	\$307.93	\$334.70	\$334.70
16	\$384.25	\$384.25	\$404.94	\$404.94	\$490.66	\$490.66	\$416.77	\$416.77	\$388.95	\$388.95	\$329.67	\$329.67	\$283.95	\$283.95	\$312.01	\$312.01	\$317.54	\$317.54	\$345.15	\$345.15
17	\$395.88	\$395.88	\$417.20	\$417.20	\$505.51	\$505.51	\$429.38	\$429.38	\$400.72	\$400.72	\$339.65	\$339.65	\$292.54	\$292.54	\$321.45	\$321.45	\$327.15	\$327.15	\$355.59	\$355.59
18	\$408.41	\$408.41	\$430.40	\$430.40	\$521.51	\$521.51	\$442.97	\$442.97	\$413.40	\$413.40	\$350.39	\$350.39	\$301.80	\$301.80	\$331.62	\$331.62	\$337.50	\$337.50	\$366.85	\$366.85
19	\$420.93	\$420.93	\$443.60	\$443.60	\$537.50	\$537.50	\$456.55	\$456.55	\$426.08	\$426.08	\$361.14	\$361.14	\$311.05	\$311.05	\$341.79	\$341.79	\$347.85	\$347.85	\$378.10	\$378.10
20	\$433.91	\$433.91	\$457.27	\$457.27	\$554.06	\$554.06	\$470.62	\$470.62	\$439.21	\$439.21	\$372.27	\$372.27	\$320.64	\$320.64	\$352.33	\$352.33	\$358.57	\$358.57	\$389.75	\$389.75
21	\$447.33	\$447.33	\$471.42	\$471.42	\$571.20	\$571.20	\$485.18	\$485.18	\$452.80	\$452.80	\$383.79	\$383.79	\$330.56	\$330.56	\$363.23	\$363.23	\$369.66	\$369.66	\$401.81	\$401.81
22	\$447.33	\$447.33	\$471.42	\$471.42	\$571.20	\$571.20	\$485.18	\$485.18	\$452.80	\$452.80	\$383.79	\$383.79	\$330.56	\$330.56	\$363.23	\$363.23	\$369.66	\$369.66	\$401.81	\$401.81
23	\$447.33	\$447.33	\$471.42	\$471.42	\$571.20	\$571.20	\$485.18	\$485.18	\$452.80	\$452.80	\$383.79	\$383.79	\$330.56	\$330.56	\$363.23	\$363.23	\$369.66	\$369.66	\$401.81	\$401.81
24	\$447.33	\$447.33	\$471.42	\$471.42	\$571.20	\$571.20	\$485.18	\$485.18	\$452.80	\$452.80	\$383.79	\$383.79	\$330.56	\$330.56	\$363.23	\$363.23	\$369.66	\$369.66	\$401.81	\$401.81
25	\$449.11	\$449.11	\$473.30	\$473.30	\$573.48	\$573.48	\$487.12	\$487.12	\$454.61	\$454.61	\$385.32	\$385.32	\$331.88	\$331.88	\$364.68	\$364.68	\$371.14	\$371.14	\$403.41	\$403.41
26	\$458.06	\$458.06	\$482.73	\$482.73	\$584.91	\$584.91	\$496.82	\$496.82	\$463.66	\$463.66	\$392.99	\$392.99	\$338.49	\$338.49	\$371.94	\$371.94	\$378.53	\$378.53	\$411.45	\$411.45
27	\$468.80	\$468.80	\$494.04	\$494.04	\$598.62	\$598.62	\$508.46	\$508.46	\$474.53	\$474.53	\$402.20	\$402.20	\$346.42	\$346.42	\$380.66	\$380.66	\$387.40	\$387.40	\$421.09	\$421.09
28	\$486.24	\$486.24	\$512.42	\$512.42	\$620.89	\$620.89	\$527.39	\$527.39	\$492.19	\$492.19	\$417.17	\$417.17	\$359.31	\$359.31	\$394.83	\$394.83	\$401.82	\$401.82	\$436.76	\$436.76
29	\$500.56	\$500.56	\$527.51	\$527.51	\$639.17	\$639.17	\$542.91	\$542.91	\$506.68	\$506.68	\$429.45	\$429.45	\$369.89	\$369.89	\$406.45	\$406.45	\$413.65	\$413.65	\$449.62	\$449.62
30	\$507.71	\$507.71	\$535.05	\$535.05	\$648.31	\$648.31	\$550.67	\$550.67	\$513.92	\$513.92	\$435.59	\$435.59	\$375.18	\$375.18	\$412.26	\$412.26	\$419.56	\$419.56	\$456.05	\$456.05
31	\$518.45	\$518.45	\$546.37	\$546.37	\$662.02	\$662.02	\$574.37	\$574.37	\$524.79	\$524.79	\$444.80	\$444.80	\$383.11	\$383.11	\$420.98	\$420.98	\$428.43	\$428.43	\$465.69	\$465.69
32	\$529.19	\$529.19	\$557.68	\$557.68	\$675.73	\$675.73	\$573.96	\$573.96	\$535.66	\$535.66	\$454.01	\$454.01	\$391.05	\$391.05	\$429.70	\$429.70	\$437.31	\$437.31	\$475.33	\$475.33
33	\$535.90	\$535.90	\$564.75	\$564.75	\$684.30	\$684.30	\$581.24	\$581.24	\$542.45	\$542.45	\$459.77	\$459.77	\$396.00	\$396.00	\$435.14	\$435.14	\$442.85	\$442.85	\$481.36	\$481.36
34	\$543.05	\$543.05	\$572.29	\$572.29	\$693.44	\$693.44	\$589.00	\$589.00	\$549.69	\$549.69	\$465.91	\$465.91	\$401.29	\$401.29	\$440.96	\$440.96	\$448.76	\$448.76	\$487.79	\$487.79
35	\$546.63	\$546.63	\$576.07	\$576.07	\$698.01	\$698.01	\$592.88	\$592.88	\$553.32	\$553.32	\$468.98	\$468.98	\$403.94	\$403.94	\$443.86	\$443.86	\$451.72	\$451.72	\$491.00	\$491.00
36	\$550.21	\$550.21	\$579.84	\$579.84	\$702.58	\$702.58	\$596.77	\$596.77	\$556.94	\$556.94	\$472.05	\$472.05	\$406.58	\$406.58	\$446.77	\$446.77	\$454.68	\$454.68	\$494.22	\$494.22
37	\$553.79	\$553.79	\$583.61	\$583.61	\$707.15	\$707.15	\$600.65	\$600.65	\$560.56	\$560.56	\$475.12	\$475.12	\$409.23	\$409.23	\$449.67	\$449.67	\$457.64	\$457.64	\$497.43	\$497.43
38	\$557.37	\$557.37	\$587.38	\$587.38	\$711.71	\$711.71	\$604.53	\$604.53	\$564.18	\$564.18	\$478.19	\$478.19	\$411.87	\$411.87	\$452.58	\$452.58	\$460.59	\$460.59	\$500.65	\$500.65
39	\$564.52	\$564.52	\$594.92	\$594.92	\$720.85	\$720.85	\$612.29	\$612.29	\$571.43	\$571.43	\$484.33	\$484.33	\$417.16	\$417.16	\$458.39	\$458.39	\$466.51	\$466.51	\$507.07	\$507.07
40	\$571.68	\$571.68	\$602.46	\$602.46	\$729.99	\$729.99	\$620.05	\$620.05	\$578.67	\$578.67	\$490.47	\$490.47	\$422.45	\$422.45	\$464.20	\$464.20	\$472.42	\$472.42	\$513.50	\$513.50
41	\$582.42	\$582.42	\$613.78	\$613.78	\$743.70	\$743.70	\$631.70	\$631.70	\$589.54	\$589.54	\$499.68	\$499.68	\$430.38	\$430.38	\$472.92	\$472.92	\$481.29	\$481.29	\$523.15	\$523.15
42	\$592.71	\$592.71	\$624.62	\$624.62	\$756.84	\$756.84	\$642.86	\$642.86	\$599.95	\$599.95	\$508.51	\$508.51	\$437.99	\$437.99	\$481.27	\$481.27	\$489.80	\$489.80	\$532.39	\$532.39
43	\$607.02	\$607.02	\$639.71	\$639.71	\$775.12	\$775.12	\$658.38	\$658.38	\$614.44	\$614.44	\$520.79	\$520.79	\$448.56	\$448.56	\$492.90	\$492.90	\$501.63	\$501.63	\$545.25	\$545.25
44	\$624.91	\$624.91	\$658.56	\$658.56	\$797.97	\$797.97	\$677.79	\$677.79	\$632.55	\$632.55	\$536.14	\$536.14	\$461.79	\$461.79	\$507.43	\$507.43	\$516.41	\$516.41	\$561.32	\$561.32
45	\$645.94	\$645.94	\$680.72	\$680.72	\$824.81	\$824.81	\$700.59	\$700.59	\$653.84	\$653.84	\$554.18	\$554.18	\$477.32	\$477.32	\$524.50	\$524.50	\$533.79	\$533.79	\$580.20	\$580.20
46	\$670.99	\$670.99	\$707.12	\$707.12	\$856.80	\$856.80	\$727.76	\$727.76	\$679.19	\$679.19	\$575.67	\$575.67	\$495.83	\$495.83	\$544.84	\$544.84	\$554.49	\$554.49	\$602.70	\$602.70
47	\$699.17	\$699.17	\$736.82	\$736.82	\$892.79	\$892.79	\$758.33	\$758.33	\$707.72	\$707.72	\$599.85	\$599.85	\$516.66	\$516.66	\$567.72	\$567.72	\$577.78	\$577.78	\$628.02	\$628.02
48	\$731.38	\$731.38	\$770.76	\$770.76	\$933.91	\$933.91	\$793.26	\$793.26	\$740.32	\$740.32	\$627.48	\$627.48	\$540.46	\$540.46	\$593.87	\$593.87	\$604.39	\$604.39	\$656.95	\$656.95
49	\$763.14	\$763.14	\$804.23	\$804.23	\$974.47	\$974.47	\$827.71	\$827.71	\$772.47	\$772.47	\$654.73	\$654.73	\$563.93	\$563.93	\$619.66	\$619.66	\$630.64	\$630.64	\$685.47	\$685.47
50	\$798.92	\$798.92	\$841.94	\$841.94	\$1,020.16	\$1,020.16	\$866.52	\$866.52	\$808.69	\$808.69	\$685.43	\$685.43	\$590.37	\$590.37	\$648.72	\$648.72	\$660.21	\$660.21	\$717.62	\$717.62
51	\$834.26	\$834.26	\$879.18	\$879.18	\$1,065.29	\$1,065.29	\$904.85	\$904.85	\$844.46	\$844.46	\$715.75	\$715.75	\$616.48	\$616.48	\$677.41	\$677.41	\$689.41	\$689.41	\$749.36	\$749.36
52	\$873.18	\$873.18	\$920.20	\$920.20	\$1,114.98	\$1,114.98	\$947.06	\$947.06	\$883.86	\$883.86	\$749.14	\$749.14	\$645.24	\$645.24	\$709.02	\$709.02	\$721.57	\$721.57	\$784.32	\$784.32
53	\$912.54	\$912.54	\$961.68	\$961.68	\$1,165.25	\$1,165.25	\$989.76	\$989.76	\$923.70	\$923.70	\$782.91	\$782.91	\$674.33	\$674.33	\$740.98	\$740.98	\$754.10	\$754.10	\$819.68	\$819.68
54	\$955.04	\$955.04	\$1,006.46	\$1,006.46	\$1,219.51	\$1,219.51	\$1,035.85	\$1,035.85	\$966.72	\$966.72	\$819.37	\$819.37	\$705.73	\$705.73	\$775.49	\$775.49	\$789.22	\$789.22	\$857.85	\$857.85
55	\$997.53	\$997.53	\$1,051.25	\$1,051.25	\$1,273.78	\$1,273.78	\$1,081.94	\$1,081.94	\$1,009.73	\$1,009.73	\$855.83	\$855.83	\$737.14	\$737.14	\$809.99	\$809.99	\$824.34	\$824.34	\$896.02	\$89

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

HIOS Plan ID (On Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
HIOS Plan ID (Off Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
Plan Marketing Name =>	Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Gold		Gold		Silver		Silver		Gold		Gold		Gold		Gold		Platinum	
Deductible =>	Med: \$0 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$2,000 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$10 / \$20		\$20 / \$40		\$20 / \$40		\$35 / \$70		\$35 / \$70		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$10 / \$20	
OOP Maximum =>	\$2,900		\$8,150		\$8,150		\$8,150		\$8,150		\$7,350		\$7,350		\$7,350		\$7,350		\$2,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$346.39	\$346.39	\$260.53	\$260.53	\$293.59	\$293.59	\$224.40	\$224.40	\$252.87	\$252.87	\$246.57	\$246.57	\$277.87	\$277.87	\$250.94	\$250.94	\$282.79	\$282.79	\$307.38	\$307.38
15	\$377.18	\$377.18	\$283.69	\$283.69	\$319.69	\$319.69	\$244.34	\$244.34	\$275.35	\$275.35	\$268.49	\$268.49	\$302.57	\$302.57	\$273.25	\$273.25	\$307.93	\$307.93	\$334.70	\$334.70
16	\$388.95	\$388.95	\$292.54	\$292.54	\$329.67	\$329.67	\$251.97	\$251.97	\$283.95	\$283.95	\$276.87	\$276.87	\$312.01	\$312.01	\$281.78	\$281.78	\$317.54	\$317.54	\$345.15	\$345.15
17	\$400.72	\$400.72	\$301.40	\$301.40	\$339.65	\$339.65	\$259.60	\$259.60	\$292.54	\$292.54	\$285.25	\$285.25	\$321.45	\$321.45	\$290.30	\$290.30	\$327.15	\$327.15	\$355.59	\$355.59
18	\$413.40	\$413.40	\$310.93	\$310.93	\$350.39	\$350.39	\$267.81	\$267.81	\$301.80	\$301.80	\$294.28	\$294.28	\$331.62	\$331.62	\$299.49	\$299.49	\$337.50	\$337.50	\$366.85	\$366.85
19	\$426.08	\$426.08	\$320.47	\$320.47	\$361.14	\$361.14	\$276.02	\$276.02	\$311.05	\$311.05	\$303.30	\$303.30	\$341.79	\$341.79	\$308.67	\$308.67	\$347.85	\$347.85	\$378.10	\$378.10
20	\$439.21	\$439.21	\$330.34	\$330.34	\$372.27	\$372.27	\$284.53	\$284.53	\$320.64	\$320.64	\$312.65	\$312.65	\$352.33	\$352.33	\$318.19	\$318.19	\$358.57	\$358.57	\$389.75	\$389.75
21	\$452.80	\$452.80	\$340.56	\$340.56	\$383.79	\$383.79	\$293.33	\$293.33	\$330.56	\$330.56	\$322.32	\$322.32	\$363.23	\$363.23	\$328.03	\$328.03	\$369.66	\$369.66	\$401.81	\$401.81
22	\$452.80	\$452.80	\$340.56	\$340.56	\$383.79	\$383.79	\$293.33	\$293.33	\$330.56	\$330.56	\$322.32	\$322.32	\$363.23	\$363.23	\$328.03	\$328.03	\$369.66	\$369.66	\$401.81	\$401.81
23	\$452.80	\$452.80	\$340.56	\$340.56	\$383.79	\$383.79	\$293.33	\$293.33	\$330.56	\$330.56	\$322.32	\$322.32	\$363.23	\$363.23	\$328.03	\$328.03	\$369.66	\$369.66	\$401.81	\$401.81
24	\$452.80	\$452.80	\$340.56	\$340.56	\$383.79	\$383.79	\$293.33	\$293.33	\$330.56	\$330.56	\$322.32	\$322.32	\$363.23	\$363.23	\$328.03	\$328.03	\$369.66	\$369.66	\$401.81	\$401.81
25	\$454.61	\$454.61	\$341.92	\$341.92	\$385.32	\$385.32	\$294.50	\$294.50	\$331.88	\$331.88	\$323.61	\$323.61	\$364.68	\$364.68	\$329.34	\$329.34	\$371.14	\$371.14	\$403.41	\$403.41
26	\$463.66	\$463.66	\$348.73	\$348.73	\$392.99	\$392.99	\$300.37	\$300.37	\$338.49	\$338.49	\$330.06	\$330.06	\$371.94	\$371.94	\$335.90	\$335.90	\$378.53	\$378.53	\$411.45	\$411.45
27	\$474.53	\$474.53	\$356.91	\$356.91	\$402.20	\$402.20	\$307.41	\$307.41	\$346.42	\$346.42	\$337.79	\$337.79	\$380.66	\$380.66	\$343.77	\$343.77	\$387.40	\$387.40	\$421.09	\$421.09
28	\$492.19	\$492.19	\$370.19	\$370.19	\$417.17	\$417.17	\$318.85	\$318.85	\$359.31	\$359.31	\$350.36	\$350.36	\$394.83	\$394.83	\$356.57	\$356.57	\$401.82	\$401.82	\$436.76	\$436.76
29	\$506.68	\$506.68	\$381.09	\$381.09	\$429.45	\$429.45	\$328.23	\$328.23	\$369.89	\$369.89	\$360.68	\$360.68	\$406.45	\$406.45	\$367.06	\$367.06	\$413.65	\$413.65	\$449.62	\$449.62
30	\$513.92	\$513.92	\$386.54	\$386.54	\$435.59	\$435.59	\$332.93	\$332.93	\$375.18	\$375.18	\$365.83	\$365.83	\$412.26	\$412.26	\$372.31	\$372.31	\$419.56	\$419.56	\$456.05	\$456.05
31	\$524.79	\$524.79	\$394.71	\$394.71	\$444.80	\$444.80	\$339.97	\$339.97	\$383.11	\$383.11	\$373.57	\$373.57	\$420.98	\$420.98	\$380.18	\$380.18	\$428.43	\$428.43	\$465.69	\$465.69
32	\$535.66	\$535.66	\$402.88	\$402.88	\$454.01	\$454.01	\$347.01	\$347.01	\$391.05	\$391.05	\$381.30	\$381.30	\$429.70	\$429.70	\$388.06	\$388.06	\$437.31	\$437.31	\$475.33	\$475.33
33	\$542.45	\$542.45	\$407.99	\$407.99	\$459.77	\$459.77	\$351.41	\$351.41	\$396.00	\$396.00	\$386.14	\$386.14	\$435.14	\$435.14	\$392.98	\$392.98	\$442.85	\$442.85	\$481.36	\$481.36
34	\$549.69	\$549.69	\$413.44	\$413.44	\$465.91	\$465.91	\$356.10	\$356.10	\$401.29	\$401.29	\$391.30	\$391.30	\$440.96	\$440.96	\$398.23	\$398.23	\$448.76	\$448.76	\$487.79	\$487.79
35	\$553.32	\$553.32	\$416.16	\$416.16	\$468.98	\$468.98	\$358.45	\$358.45	\$403.94	\$403.94	\$393.87	\$393.87	\$443.86	\$443.86	\$400.85	\$400.85	\$451.72	\$451.72	\$491.00	\$491.00
36	\$556.94	\$556.94	\$418.89	\$418.89	\$472.05	\$472.05	\$360.79	\$360.79	\$406.58	\$406.58	\$396.45	\$396.45	\$446.77	\$446.77	\$403.47	\$403.47	\$454.68	\$454.68	\$494.22	\$494.22
37	\$560.56	\$560.56	\$421.61	\$421.61	\$475.12	\$475.12	\$363.14	\$363.14	\$409.23	\$409.23	\$399.03	\$399.03	\$449.67	\$449.67	\$406.10	\$406.10	\$457.64	\$457.64	\$497.43	\$497.43
38	\$564.18	\$564.18	\$424.34	\$424.34	\$478.19	\$478.19	\$365.49	\$365.49	\$411.87	\$411.87	\$401.61	\$401.61	\$452.58	\$452.58	\$408.72	\$408.72	\$460.59	\$460.59	\$500.65	\$500.65
39	\$571.43	\$571.43	\$429.79	\$429.79	\$484.33	\$484.33	\$370.18	\$370.18	\$417.16	\$417.16	\$406.77	\$406.77	\$458.39	\$458.39	\$413.97	\$413.97	\$466.51	\$466.51	\$507.07	\$507.07
40	\$578.67	\$578.67	\$435.24	\$435.24	\$490.47	\$490.47	\$374.87	\$374.87	\$422.45	\$422.45	\$411.92	\$411.92	\$464.20	\$464.20	\$419.22	\$419.22	\$472.42	\$472.42	\$513.50	\$513.50
41	\$589.54	\$589.54	\$443.41	\$443.41	\$499.68	\$499.68	\$381.91	\$381.91	\$430.38	\$430.38	\$419.66	\$419.66	\$472.92	\$472.92	\$427.09	\$427.09	\$481.29	\$481.29	\$523.15	\$523.15
42	\$599.95	\$599.95	\$451.24	\$451.24	\$508.51	\$508.51	\$388.66	\$388.66	\$437.99	\$437.99	\$427.07	\$427.07	\$481.27	\$481.27	\$434.64	\$434.64	\$489.80	\$489.80	\$532.39	\$532.39
43	\$614.44	\$614.44	\$462.14	\$462.14	\$520.79	\$520.79	\$398.05	\$398.05	\$448.56	\$448.56	\$437.39	\$437.39	\$492.90	\$492.90	\$445.13	\$445.13	\$501.63	\$501.63	\$545.25	\$545.25
44	\$632.55	\$632.55	\$475.76	\$475.76	\$536.14	\$536.14	\$409.78	\$409.78	\$461.79	\$461.79	\$450.28	\$450.28	\$507.43	\$507.43	\$458.26	\$458.26	\$516.41	\$516.41	\$561.32	\$561.32
45	\$653.84	\$653.84	\$491.77	\$491.77	\$554.18	\$554.18	\$423.57	\$423.57	\$477.32	\$477.32	\$465.43	\$465.43	\$524.50	\$524.50	\$473.67	\$473.67	\$533.79	\$533.79	\$580.20	\$580.20
46	\$679.19	\$679.19	\$510.84	\$510.84	\$575.67	\$575.67	\$439.99	\$439.99	\$495.83	\$495.83	\$483.48	\$483.48	\$544.84	\$544.84	\$495.80	\$495.80	\$554.49	\$554.49	\$602.70	\$602.70
47	\$707.72	\$707.72	\$532.30	\$532.30	\$599.85	\$599.85	\$458.47	\$458.47	\$516.66	\$516.66	\$503.79	\$503.79	\$567.72	\$567.72	\$512.71	\$512.71	\$577.78	\$577.78	\$628.02	\$628.02
48	\$740.32	\$740.32	\$556.82	\$556.82	\$627.48	\$627.48	\$479.59	\$479.59	\$540.96	\$540.96	\$526.99	\$526.99	\$593.87	\$593.87	\$536.33	\$536.33	\$604.39	\$604.39	\$656.95	\$656.95
49	\$772.47	\$772.47	\$581.00	\$581.00	\$654.73	\$654.73	\$500.42	\$500.42	\$563.93	\$563.93	\$549.88	\$549.88	\$619.66	\$619.66	\$559.62	\$559.62	\$630.64	\$630.64	\$685.47	\$685.47
50	\$808.69	\$808.69	\$608.24	\$608.24	\$685.43	\$685.43	\$523.88	\$523.88	\$590.37	\$590.37	\$575.66	\$575.66	\$648.72	\$648.72	\$585.86	\$585.86	\$660.21	\$660.21	\$717.62	\$717.62
51	\$844.46	\$844.46	\$635.14	\$635.14	\$715.75	\$715.75	\$547.06	\$547.06	\$616.48	\$616.48	\$601.13	\$601.13	\$677.41	\$677.41	\$611.77	\$611.77	\$689.41	\$689.41	\$749.36	\$749.36
52	\$883.86	\$883.86	\$664.77	\$664.77	\$749.14	\$749.14	\$572.58	\$572.58	\$645.24	\$645.24	\$629.17	\$629.17	\$709.02	\$709.02	\$640.31	\$640.31	\$721.57	\$721.57	\$784.32	\$784.32
53	\$923.70	\$923.70	\$694.74	\$694.74	\$782.91	\$782.91	\$598.39	\$598.39	\$674.33	\$674.33	\$657.53	\$657.53	\$740.98	\$740.98	\$669.18	\$669.18	\$754.10	\$754.10	\$819.68	\$819.68
54	\$966.72	\$966.72	\$727.10	\$727.10	\$819.37	\$819.37	\$626.26	\$626.26	\$705.73	\$705.73	\$688.15	\$688.15	\$775.49	\$775.49	\$700.34	\$700.34	\$789.22	\$789.22	\$857.85	\$857.85
55	\$1,009.73	\$1,009.73	\$759.45	\$759.45	\$855.83	\$855.83	\$654.12	\$654.12	\$737.14	\$737.14	\$718.77	\$718.77	\$809.99	\$809.99	\$731.50	\$731.50	\$824.34	\$824.34	\$896.02	\$896.02
56	\$1,056.37	\$1,																		

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

HIOS Plan ID (On Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
HIOS Plan ID (Off Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066											
Plan Marketing Name =>	Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger All-Access QHDHP POS 6500											
Form # =>	M-152-365-F Dev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20							
Rating Area =>	Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9							
Network =>	Geisinger Premier HMO		Geisinger All-Access HMO																	
Metal =>	Gold		Silver		Gold		Gold		Bronze											
Deductible =>	Med: \$1,000 / Rx: \$0		Med: \$4,300 / Rx: \$500		Med: \$2,750 / Rx: \$0		Med: \$2,000 / Rx: \$0		Combined: \$6,500											
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 / \$40		\$35 / \$70		\$25 / \$50		\$25 / \$50		0% After Deductible											
OOP Maximum =>	\$8,150		\$8,150		\$7,350		\$7,350		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$260.53	\$260.53	\$224.40	\$224.40	\$246.57	\$246.57	\$250.94	\$250.94	\$219.36	\$219.36	\$209.75	\$209.75	\$224.29	\$224.29	\$236.37	\$236.37	\$286.41	\$286.41	\$243.27	\$243.27
15	\$283.69	\$283.69	\$244.34	\$244.34	\$268.49	\$268.49	\$273.25	\$273.25	\$238.86	\$238.86	\$228.40	\$228.40	\$244.23	\$244.23	\$257.38	\$257.38	\$311.86	\$311.86	\$264.90	\$264.90
16	\$292.54	\$292.54	\$251.97	\$251.97	\$276.87	\$276.87	\$281.78	\$281.78	\$246.32	\$246.32	\$235.52	\$235.52	\$251.85	\$251.85	\$265.41	\$265.41	\$321.60	\$321.60	\$273.16	\$273.16
17	\$301.40	\$301.40	\$259.60	\$259.60	\$285.25	\$285.25	\$290.30	\$290.30	\$253.77	\$253.77	\$242.65	\$242.65	\$259.48	\$259.48	\$273.45	\$273.45	\$331.33	\$331.33	\$281.43	\$281.43
18	\$310.93	\$310.93	\$267.81	\$267.81	\$294.28	\$294.28	\$299.49	\$299.49	\$261.80	\$261.80	\$250.33	\$250.33	\$267.69	\$267.69	\$282.10	\$282.10	\$341.81	\$341.81	\$290.34	\$290.34
19	\$320.47	\$320.47	\$276.02	\$276.02	\$303.30	\$303.30	\$308.67	\$308.67	\$269.83	\$269.83	\$258.01	\$258.01	\$275.90	\$275.90	\$290.75	\$290.75	\$352.30	\$352.30	\$299.24	\$299.24
20	\$330.34	\$330.34	\$284.53	\$284.53	\$312.65	\$312.65	\$318.19	\$318.19	\$278.15	\$278.15	\$265.96	\$265.96	\$284.40	\$284.40	\$299.71	\$299.71	\$363.15	\$363.15	\$308.46	\$308.46
21	\$340.56	\$340.56	\$293.33	\$293.33	\$322.32	\$322.32	\$328.03	\$328.03	\$286.75	\$286.75	\$274.19	\$274.19	\$293.20	\$293.20	\$308.99	\$308.99	\$374.39	\$374.39	\$318.01	\$318.01
22	\$340.56	\$340.56	\$293.33	\$293.33	\$322.32	\$322.32	\$328.03	\$328.03	\$286.75	\$286.75	\$274.19	\$274.19	\$293.20	\$293.20	\$308.99	\$308.99	\$374.39	\$374.39	\$318.01	\$318.01
23	\$340.56	\$340.56	\$293.33	\$293.33	\$322.32	\$322.32	\$328.03	\$328.03	\$286.75	\$286.75	\$274.19	\$274.19	\$293.20	\$293.20	\$308.99	\$308.99	\$374.39	\$374.39	\$318.01	\$318.01
24	\$340.56	\$340.56	\$293.33	\$293.33	\$322.32	\$322.32	\$328.03	\$328.03	\$286.75	\$286.75	\$274.19	\$274.19	\$293.20	\$293.20	\$308.99	\$308.99	\$374.39	\$374.39	\$318.01	\$318.01
25	\$341.92	\$341.92	\$294.50	\$294.50	\$323.61	\$323.61	\$329.34	\$329.34	\$287.90	\$287.90	\$275.28	\$275.28	\$294.37	\$294.37	\$310.22	\$310.22	\$375.88	\$375.88	\$319.27	\$319.27
26	\$348.73	\$348.73	\$300.37	\$300.37	\$330.06	\$330.06	\$335.90	\$335.90	\$293.63	\$293.63	\$280.76	\$280.76	\$300.23	\$300.23	\$316.40	\$316.40	\$383.37	\$383.37	\$325.63	\$325.63
27	\$356.91	\$356.91	\$307.41	\$307.41	\$337.79	\$337.79	\$343.77	\$343.77	\$300.51	\$300.51	\$287.35	\$287.35	\$307.27	\$307.27	\$323.81	\$323.81	\$392.36	\$392.36	\$333.27	\$333.27
28	\$370.19	\$370.19	\$318.85	\$318.85	\$350.36	\$350.36	\$356.57	\$356.57	\$311.70	\$311.70	\$298.04	\$298.04	\$318.70	\$318.70	\$335.86	\$335.86	\$406.96	\$406.96	\$345.67	\$345.67
29	\$381.09	\$381.09	\$328.23	\$328.23	\$360.68	\$360.68	\$367.06	\$367.06	\$320.87	\$320.87	\$306.81	\$306.81	\$328.08	\$328.08	\$345.75	\$345.75	\$418.94	\$418.94	\$355.84	\$355.84
30	\$386.54	\$386.54	\$332.93	\$332.93	\$365.83	\$365.83	\$372.31	\$372.31	\$325.46	\$325.46	\$311.20	\$311.20	\$332.77	\$332.77	\$350.69	\$350.69	\$424.93	\$424.93	\$360.93	\$360.93
31	\$394.71	\$394.71	\$339.97	\$339.97	\$373.57	\$373.57	\$380.18	\$380.18	\$332.34	\$332.34	\$317.78	\$317.78	\$339.81	\$339.81	\$358.11	\$358.11	\$433.91	\$433.91	\$368.56	\$368.56
32	\$402.88	\$402.88	\$347.01	\$347.01	\$381.30	\$381.30	\$388.06	\$388.06	\$339.23	\$339.23	\$324.36	\$324.36	\$346.85	\$346.85	\$365.52	\$365.52	\$442.90	\$442.90	\$376.20	\$376.20
33	\$407.99	\$407.99	\$351.41	\$351.41	\$386.14	\$386.14	\$392.98	\$392.98	\$343.53	\$343.53	\$328.47	\$328.47	\$351.25	\$351.25	\$370.16	\$370.16	\$448.51	\$448.51	\$380.97	\$380.97
34	\$413.44	\$413.44	\$356.10	\$356.10	\$391.30	\$391.30	\$398.23	\$398.23	\$348.11	\$348.11	\$332.86	\$332.86	\$355.94	\$355.94	\$375.10	\$375.10	\$454.50	\$454.50	\$386.06	\$386.06
35	\$416.16	\$416.16	\$358.45	\$358.45	\$393.87	\$393.87	\$400.85	\$400.85	\$350.41	\$350.41	\$335.05	\$335.05	\$358.28	\$358.28	\$377.57	\$377.57	\$457.50	\$457.50	\$388.60	\$388.60
36	\$418.89	\$418.89	\$360.79	\$360.79	\$396.45	\$396.45	\$403.47	\$403.47	\$352.70	\$352.70	\$337.25	\$337.25	\$360.63	\$360.63	\$380.05	\$380.05	\$460.49	\$460.49	\$391.14	\$391.14
37	\$421.61	\$421.61	\$363.14	\$363.14	\$399.03	\$399.03	\$406.10	\$406.10	\$355.00	\$355.00	\$339.44	\$339.44	\$362.97	\$362.97	\$382.52	\$382.52	\$463.49	\$463.49	\$393.69	\$393.69
38	\$424.34	\$424.34	\$365.49	\$365.49	\$401.61	\$401.61	\$408.72	\$408.72	\$357.29	\$357.29	\$341.63	\$341.63	\$365.32	\$365.32	\$384.99	\$384.99	\$466.48	\$466.48	\$396.23	\$396.23
39	\$429.79	\$429.79	\$370.18	\$370.18	\$406.77	\$406.77	\$413.97	\$413.97	\$361.88	\$361.88	\$346.02	\$346.02	\$370.01	\$370.01	\$389.93	\$389.93	\$472.48	\$472.48	\$401.32	\$401.32
40	\$435.24	\$435.24	\$374.87	\$374.87	\$411.92	\$411.92	\$419.22	\$419.22	\$366.47	\$366.47	\$350.41	\$350.41	\$374.70	\$374.70	\$394.88	\$394.88	\$478.47	\$478.47	\$406.41	\$406.41
41	\$443.41	\$443.41	\$381.91	\$381.91	\$419.66	\$419.66	\$427.09	\$427.09	\$373.35	\$373.35	\$356.99	\$356.99	\$381.74	\$381.74	\$402.29	\$402.29	\$487.45	\$487.45	\$414.04	\$414.04
42	\$451.24	\$451.24	\$388.66	\$388.66	\$427.07	\$427.07	\$434.64	\$434.64	\$379.94	\$379.94	\$363.29	\$363.29	\$388.48	\$388.48	\$409.40	\$409.40	\$496.06	\$496.06	\$421.35	\$421.35
43	\$462.14	\$462.14	\$398.05	\$398.05	\$437.39	\$437.39	\$445.13	\$445.13	\$389.12	\$389.12	\$372.07	\$372.07	\$397.86	\$397.86	\$419.29	\$419.29	\$508.04	\$508.04	\$431.53	\$431.53
44	\$475.76	\$475.76	\$409.78	\$409.78	\$450.28	\$450.28	\$458.26	\$458.26	\$400.59	\$400.59	\$383.04	\$383.04	\$409.59	\$409.59	\$431.65	\$431.65	\$523.02	\$523.02	\$444.25	\$444.25
45	\$491.77	\$491.77	\$423.57	\$423.57	\$465.43	\$465.43	\$473.67	\$473.67	\$414.07	\$414.07	\$395.92	\$395.92	\$423.37	\$423.37	\$446.17	\$446.17	\$540.61	\$540.61	\$459.20	\$459.20
46	\$510.84	\$510.84	\$439.99	\$439.99	\$483.48	\$483.48	\$492.04	\$492.04	\$430.12	\$430.12	\$411.28	\$411.28	\$439.79	\$439.79	\$463.47	\$463.47	\$561.58	\$561.58	\$477.00	\$477.00
47	\$532.30	\$532.30	\$458.47	\$458.47	\$503.79	\$503.79	\$512.71	\$512.71	\$448.19	\$448.19	\$428.55	\$428.55	\$458.26	\$458.26	\$482.94	\$482.94	\$585.17	\$585.17	\$497.04	\$497.04
48	\$556.82	\$556.82	\$479.59	\$479.59	\$526.99	\$526.99	\$536.33	\$536.33	\$468.84	\$468.84	\$448.29	\$448.29	\$479.37	\$479.37	\$505.18	\$505.18	\$612.12	\$612.12	\$519.93	\$519.93
49	\$581.00	\$581.00	\$500.42	\$500.42	\$549.88	\$549.88	\$559.62	\$559.62	\$489.20	\$489.20	\$467.76	\$467.76	\$500.19	\$500.19	\$527.12	\$527.12	\$638.70	\$638.70	\$542.51	\$542.51
50	\$608.24	\$608.24	\$523.88	\$523.88	\$575.66	\$575.66	\$585.86	\$585.86	\$512.14	\$512.14	\$489.69	\$489.69	\$523.64	\$523.64	\$551.84	\$551.84	\$668.65	\$668.65	\$567.95	\$567.95
51	\$635.14	\$635.14	\$547.06	\$547.06	\$601.13	\$601.13	\$611.77	\$611.77	\$534.79	\$534.79	\$511.35	\$511.35	\$546.81	\$546.81	\$576.25	\$576.25	\$698.23	\$698.23	\$593.07	\$593.07
52	\$664.77	\$664.77	\$572.58	\$572.58	\$629.17	\$629.17	\$640.31	\$640.31	\$559.74	\$559.74	\$535.21	\$535.21	\$572.31	\$572.31	\$603.13	\$603.13	\$730.80	\$730.80	\$620.74	\$620.74
53	\$694.74	\$694.74	\$598.39	\$598.39	\$657.53	\$657.53	\$669.18	\$669.18	\$584.97	\$584.97	\$559.34	\$559.34	\$598.12	\$598.12	\$630.32	\$630.32	\$763.75	\$763.75	\$648.73	\$648.73
54	\$727.10	\$727.10	\$626.26	\$626.26	\$688.15	\$688.15	\$700.34	\$700.34	\$612.21	\$612.21	\$585.38	\$585.38	\$625.97	\$625.97	\$659.67	\$659.67	\$799.31	\$799.31	\$678.94	\$678.94
55	\$759.45	\$759.45	\$654.12	\$654.12	\$718.77	\$718.77	\$731.50	\$731.50	\$639.45	\$639.45	\$611.43	\$611.43	\$653.82	\$653.82	\$689.03	\$689.03	\$834.88	\$834.88	\$709.15	\$709.15
56	\$794.53	\$794.53	\$684.3																	

**Geisinger Health Plan  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA006062	Geisinger All-Access HMO 20/40/2500	HMO	Gold	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA006063	Geisinger All-Access HMO 30/60/5800	HMO	Silver	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060114	Geisinger All-Access HMO 10/20/0	HMO	Platinum	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060115	Geisinger All-Access HMO 20/40/250	HMO	Platinum	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060116	Geisinger All-Access HMO 20/40/500	HMO	Gold	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060117	Geisinger All-Access HMO 20/40/1000	HMO	Gold	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060118	Geisinger All-Access HMO 20/40/1500	HMO	Gold	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060119	Geisinger All-Access HMO 35/70/4300	HMO	Silver	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060120	Geisinger All-Access HMO 15/30/400	HMO	Platinum	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060121	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Pr	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060122	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Pr	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060123	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Pr	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060124	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off	Geisinger Pr	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060125	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Pr	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060126	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Pr	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060127	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Pr	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060128	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Pr	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060129	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off	Geisinger Pr	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060130	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Pr	Rating Area 3	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060131	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Pr	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060132	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Pr	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060133	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Pr	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060134	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off	Geisinger Pr	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060135	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Pr	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0080066	Geisinger All-Access QHPDP POS 6500	POS	Bronze	Off	Geisinger All	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

Company Name Geisinger Health Plan

Market Small Group

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

RATING AREA 1

02-01-2019 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
22444PA0060062	Geisinger All-Access HMO 20/40/2500	HMO	Gold	Off
22444PA0060063	Geisinger All-Access HMO 30/60/5800	HMO	Silver	Off
22444PA0060114	Geisinger All-Access HMO 10/20/0	HMO	Platinum	Off
22444PA0060115	Geisinger All-Access HMO 20/40/250	HMO	Platinum	Off
22444PA0060116	Geisinger All-Access HMO 20/40/500	HMO	Gold	Off
22444PA0060117	Geisinger All-Access HMO 20/40/1000	HMO	Gold	Off
22444PA0060118	Geisinger All-Access HMO 20/40/1500	HMO	Gold	Off
22444PA0060119	Geisinger All-Access HMO 35/70/4300	HMO	Silver	Off
22444PA0060120	Geisinger All-Access HMO 15/30/400	HMO	Platinum	Off
22444PA0060121	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off
22444PA0060122	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off
22444PA0060123	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off
22444PA0060124	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off
22444PA0060125	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off
22444PA0060126	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off
22444PA0060127	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off
22444PA0060128	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off
22444PA0060129	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off
22444PA0060130	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off
22444PA0060131	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off
22444PA0060132	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off
22444PA0060133	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off
22444PA0060134	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off
22444PA0060135	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off
22444PA0080066	Geisinger All-Access QHDHP POS 6500	POS	Bronze	Off

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

Company Name Geisinger Health Plan

Market Small Group

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

HIOS Plan ID	Plan Marketing Name	RATING AREA 2			RATING AREA 3							
		02-01-2019 Number of Covered	0	0	0	5	7	55	192	178	67	29
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike
22444PA0060062	Geisinger All-Access HMO 20/40/2500	\$340.81	\$340.81	\$340.81	\$325.87	\$325.87	\$325.87	\$325.87	\$325.87	\$325.87	\$325.87	\$325.87
22444PA0060063	Geisinger All-Access HMO 30/60/5800	\$296.31	\$296.31	\$296.31	\$283.33	\$283.33	\$283.33	\$283.33	\$283.33	\$283.33	\$283.33	\$283.33
22444PA0060114	Geisinger All-Access HMO 10/20/0	\$422.41	\$422.41	\$422.41	\$403.90	\$403.90	\$403.90	\$403.90	\$403.90	\$403.90	\$403.90	\$403.90
22444PA0060115	Geisinger All-Access HMO 20/40/250	\$405.45	\$405.45	\$405.45	\$387.69	\$387.69	\$387.69	\$387.69	\$387.69	\$387.69	\$387.69	\$387.69
22444PA0060116	Geisinger All-Access HMO 20/40/500	\$370.19	\$370.19	\$370.19	\$353.97	\$353.97	\$353.97	\$353.97	\$353.97	\$353.97	\$353.97	\$353.97
22444PA0060117	Geisinger All-Access HMO 20/40/1000	\$358.03	\$358.03	\$358.03	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34
22444PA0060118	Geisinger All-Access HMO 20/40/1500	\$350.98	\$350.98	\$350.98	\$335.60	\$335.60	\$335.60	\$335.60	\$335.60	\$335.60	\$335.60	\$335.60
22444PA0060119	Geisinger All-Access HMO 35/70/4300	\$308.37	\$308.37	\$308.37	\$294.86	\$294.86	\$294.86	\$294.86	\$294.86	\$294.86	\$294.86	\$294.86
22444PA0060120	Geisinger All-Access HMO 15/30/400	\$413.39	\$413.39	\$413.39	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27
22444PA0060121	Geisinger Premier HMO 10/20/0											
22444PA0060122	Geisinger Premier HMO 20/40/1000											
22444PA0060123	Geisinger Premier HMO 35/70/4300											
22444PA0060124	Geisinger Premier HMO 25/50/2750											
22444PA0060125	Geisinger Premier HMO 25/50/2000											
22444PA0060126	Geisinger Premier HMO 10/20/0					\$379.66					\$379.66	
22444PA0060127	Geisinger Premier HMO 20/40/1000					\$321.80					\$321.80	
22444PA0060128	Geisinger Premier HMO 35/70/4300					\$277.17					\$277.17	
22444PA0060129	Geisinger Premier HMO 25/50/2750					\$304.56					\$304.56	
22444PA0060130	Geisinger Premier HMO 25/50/2000					\$309.96					\$309.96	
22444PA0060131	Geisinger Premier HMO 10/20/0							\$379.66	\$379.66			
22444PA0060132	Geisinger Premier HMO 20/40/1000							\$321.80	\$321.80			
22444PA0060133	Geisinger Premier HMO 35/70/4300							\$277.17	\$277.17			
22444PA0060134	Geisinger Premier HMO 25/50/2750							\$304.56	\$304.56			
22444PA0060135	Geisinger Premier HMO 25/50/2000							\$309.96	\$309.96			
22444PA0080066	Geisinger All-Access QHDHP POS 6500	\$270.95	\$270.95	\$270.95	\$259.08	\$259.08	\$259.08	\$259.08	\$259.08	\$259.08	\$259.08	\$259.08

Company Name Geisinger Health Plan  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

		02-01-2019 Number of Covered				
		3	72	7	67	46
HIOS Plan ID	Plan Marketing Name	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
22444PA0060062	Geisinger All-Access HMO 20/40/2500	\$325.87	\$325.87	\$325.87	\$325.87	\$325.87
22444PA0060063	Geisinger All-Access HMO 30/60/5800	\$283.33	\$283.33	\$283.33	\$283.33	\$283.33
22444PA0060114	Geisinger All-Access HMO 10/20/0	\$403.90	\$403.90	\$403.90	\$403.90	\$403.90
22444PA0060115	Geisinger All-Access HMO 20/40/250	\$387.69	\$387.69	\$387.69	\$387.69	\$387.69
22444PA0060116	Geisinger All-Access HMO 20/40/500	\$353.97	\$353.97	\$353.97	\$353.97	\$353.97
22444PA0060117	Geisinger All-Access HMO 20/40/1000	\$342.34	\$342.34	\$342.34	\$342.34	\$342.34
22444PA0060118	Geisinger All-Access HMO 20/40/1500	\$335.60	\$335.60	\$335.60	\$335.60	\$335.60
22444PA0060119	Geisinger All-Access HMO 35/70/4300	\$294.86	\$294.86	\$294.86	\$294.86	\$294.86
22444PA0060120	Geisinger All-Access HMO 15/30/400	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27
22444PA0060121	Geisinger Premier HMO 10/20/0					
22444PA0060122	Geisinger Premier HMO 20/40/1000					
22444PA0060123	Geisinger Premier HMO 35/70/4300					
22444PA0060124	Geisinger Premier HMO 25/50/2750					
22444PA0060125	Geisinger Premier HMO 25/50/2000					
22444PA0060126	Geisinger Premier HMO 10/20/0					
22444PA0060127	Geisinger Premier HMO 20/40/1000					
22444PA0060128	Geisinger Premier HMO 35/70/4300					
22444PA0060129	Geisinger Premier HMO 25/50/2750					
22444PA0060130	Geisinger Premier HMO 25/50/2000					
22444PA0060131	Geisinger Premier HMO 10/20/0				\$379.66	
22444PA0060132	Geisinger Premier HMO 20/40/1000				\$321.80	
22444PA0060133	Geisinger Premier HMO 35/70/4300				\$277.17	
22444PA0060134	Geisinger Premier HMO 25/50/2750				\$304.56	
22444PA0060135	Geisinger Premier HMO 25/50/2000				\$309.96	
22444PA0080066	Geisinger All-Access QHDHP POS 6500	\$259.08	\$259.08	\$259.08	\$259.08	\$259.08

RATING AREA 4

0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene



Company Name Geisinger Health Plan  
 Market Small Group  
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

RATING AREA 6

		02-01-2019 Number of Covered	0	150	62	12	43	52	9	69	45	35
HIOS Plan ID	Plan Marketing Name	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	
22444PA0060062	Geisinger All-Access HMO 20/40/2500	\$348.46	\$367.23	\$367.23	\$367.23	\$367.23	\$367.23	\$367.23	\$367.23	\$367.23	\$367.23	\$367.23
22444PA0060063	Geisinger All-Access HMO 30/60/5800	\$302.97	\$319.28	\$319.28	\$319.28	\$319.28	\$319.28	\$319.28	\$319.28	\$319.28	\$319.28	\$319.28
22444PA0060114	Geisinger All-Access HMO 10/20/0	\$431.90	\$455.16	\$455.16	\$455.16	\$455.16	\$455.16	\$455.16	\$455.16	\$455.16	\$455.16	\$455.16
22444PA0060115	Geisinger All-Access HMO 20/40/250	\$414.56	\$436.89	\$436.89	\$436.89	\$436.89	\$436.89	\$436.89	\$436.89	\$436.89	\$436.89	\$436.89
22444PA0060116	Geisinger All-Access HMO 20/40/500	\$378.51	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89	\$398.89
22444PA0060117	Geisinger All-Access HMO 20/40/1000	\$366.07	\$385.78	\$385.78	\$385.78	\$385.78	\$385.78	\$385.78	\$385.78	\$385.78	\$385.78	\$385.78
22444PA0060118	Geisinger All-Access HMO 20/40/1500	\$358.87	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19
22444PA0060119	Geisinger All-Access HMO 35/70/4300	\$315.30	\$332.28	\$332.28	\$332.28	\$332.28	\$332.28	\$332.28	\$332.28	\$332.28	\$332.28	\$332.28
22444PA0060120	Geisinger All-Access HMO 15/30/400	\$422.68	\$445.44	\$445.44	\$445.44	\$445.44	\$445.44	\$445.44	\$445.44	\$445.44	\$445.44	\$445.44
22444PA0060121	Geisinger Premier HMO 10/20/0		\$427.85	\$427.85		\$427.85	\$427.85		\$427.85		\$427.85	\$427.85
22444PA0060122	Geisinger Premier HMO 20/40/1000		\$362.64	\$362.64		\$362.64	\$362.64		\$362.64		\$362.64	\$362.64
22444PA0060123	Geisinger Premier HMO 35/70/4300		\$312.34	\$312.34		\$312.34	\$312.34		\$312.34		\$312.34	\$312.34
22444PA0060124	Geisinger Premier HMO 25/50/2750		\$343.21	\$343.21		\$343.21	\$343.21		\$343.21		\$343.21	\$343.21
22444PA0060125	Geisinger Premier HMO 25/50/2000		\$349.29	\$349.29		\$349.29	\$349.29		\$349.29		\$349.29	\$349.29
22444PA0060126	Geisinger Premier HMO 10/20/0				\$427.85			\$427.85		\$427.85		\$427.85
22444PA0060127	Geisinger Premier HMO 20/40/1000				\$362.64			\$362.64		\$362.64		\$362.64
22444PA0060128	Geisinger Premier HMO 35/70/4300				\$312.34			\$312.34		\$312.34		\$312.34
22444PA0060129	Geisinger Premier HMO 25/50/2750				\$343.21			\$343.21		\$343.21		\$343.21
22444PA0060130	Geisinger Premier HMO 25/50/2000				\$349.29			\$349.29		\$349.29		\$349.29
22444PA0060131	Geisinger Premier HMO 10/20/0											
22444PA0060132	Geisinger Premier HMO 20/40/1000											
22444PA0060133	Geisinger Premier HMO 35/70/4300											
22444PA0060134	Geisinger Premier HMO 25/50/2750											
22444PA0060135	Geisinger Premier HMO 25/50/2000											
22444PA0080066	Geisinger All-Access QHDHP POS 6500	\$277.04	\$291.96	\$291.96	\$291.96	\$291.96	\$291.96	\$291.96	\$291.96	\$291.96	\$291.96	\$291.96

Company Name Geisinger Health Plan

Market Small Group

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

RATING AREA 7

RATING AREA 8

		02-01-2019 Number of Covered	RATING AREA 7				RATING AREA 8				
		15	0	3	5	13	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
22444PA0060062	Geisinger All-Access HMO 20/40/2500	\$367.23	\$444.96	\$444.96	\$444.96	\$444.96					
22444PA0060063	Geisinger All-Access HMO 30/60/5800	\$319.28	\$386.87	\$386.87	\$386.87	\$386.87					
22444PA0060114	Geisinger All-Access HMO 10/20/0	\$455.16	\$551.50	\$551.50	\$551.50	\$551.50					
22444PA0060115	Geisinger All-Access HMO 20/40/250	\$436.89	\$529.37	\$529.37	\$529.37	\$529.37					
22444PA0060116	Geisinger All-Access HMO 20/40/500	\$398.89	\$483.33	\$483.33	\$483.33	\$483.33					
22444PA0060117	Geisinger All-Access HMO 20/40/1000	\$385.78	\$467.44	\$467.44	\$467.44	\$467.44					
22444PA0060118	Geisinger All-Access HMO 20/40/1500	\$378.19	\$458.24	\$458.24	\$458.24	\$458.24					
22444PA0060119	Geisinger All-Access HMO 35/70/4300	\$332.28	\$402.62	\$402.62	\$402.62	\$402.62					
22444PA0060120	Geisinger All-Access HMO 15/30/400	\$445.44	\$539.73	\$539.73	\$539.73	\$539.73					
22444PA0060121	Geisinger Premier HMO 10/20/0	\$427.85									
22444PA0060122	Geisinger Premier HMO 20/40/1000	\$362.64									
22444PA0060123	Geisinger Premier HMO 35/70/4300	\$312.34									
22444PA0060124	Geisinger Premier HMO 25/50/2750	\$343.21									
22444PA0060125	Geisinger Premier HMO 25/50/2000	\$349.29									
22444PA0060126	Geisinger Premier HMO 10/20/0										
22444PA0060127	Geisinger Premier HMO 20/40/1000										
22444PA0060128	Geisinger Premier HMO 35/70/4300										
22444PA0060129	Geisinger Premier HMO 25/50/2750										
22444PA0060130	Geisinger Premier HMO 25/50/2000										
22444PA0060131	Geisinger Premier HMO 10/20/0										
22444PA0060132	Geisinger Premier HMO 20/40/1000										
22444PA0060133	Geisinger Premier HMO 35/70/4300										
22444PA0060134	Geisinger Premier HMO 25/50/2750										
22444PA0060135	Geisinger Premier HMO 25/50/2000										
22444PA0080066	Geisinger All-Access QHDHP POS 6500	\$291.96	\$353.76	\$353.76	\$353.76	\$353.76					

Company Name Geisinger Health Plan  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

RATING AREA 9

		02-01-2019 Number of Covered						
		7	18	0	0	21	0	0
HIOS Plan ID	Plan Marketing Name	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0060062	Geisinger All-Access HMO 20/40/2500	\$377.95	\$377.95		\$377.95	\$377.95	\$377.95	\$377.95
22444PA0060063	Geisinger All-Access HMO 30/60/5800	\$328.60	\$328.60		\$328.60	\$328.60	\$328.60	\$328.60
22444PA0060114	Geisinger All-Access HMO 10/20/0	\$468.45	\$468.45		\$468.45	\$468.45	\$468.45	\$468.45
22444PA0060115	Geisinger All-Access HMO 20/40/250	\$449.64	\$449.64		\$449.64	\$449.64	\$449.64	\$449.64
22444PA0060116	Geisinger All-Access HMO 20/40/500	\$410.54	\$410.54		\$410.54	\$410.54	\$410.54	\$410.54
22444PA0060117	Geisinger All-Access HMO 20/40/1000	\$397.05	\$397.05		\$397.05	\$397.05	\$397.05	\$397.05
22444PA0060118	Geisinger All-Access HMO 20/40/1500	\$389.23	\$389.23		\$389.23	\$389.23	\$389.23	\$389.23
22444PA0060119	Geisinger All-Access HMO 35/70/4300	\$341.98	\$341.98		\$341.98	\$341.98	\$341.98	\$341.98
22444PA0060120	Geisinger All-Access HMO 15/30/400	\$458.44	\$458.44		\$458.44	\$458.44	\$458.44	\$458.44
22444PA0060121	Geisinger Premier HMO 10/20/0							
22444PA0060122	Geisinger Premier HMO 20/40/1000							
22444PA0060123	Geisinger Premier HMO 35/70/4300							
22444PA0060124	Geisinger Premier HMO 25/50/2750							
22444PA0060125	Geisinger Premier HMO 25/50/2000							
22444PA0060126	Geisinger Premier HMO 10/20/0							
22444PA0060127	Geisinger Premier HMO 20/40/1000							
22444PA0060128	Geisinger Premier HMO 35/70/4300							
22444PA0060129	Geisinger Premier HMO 25/50/2750							
22444PA0060130	Geisinger Premier HMO 25/50/2000							
22444PA0060131	Geisinger Premier HMO 10/20/0							
22444PA0060132	Geisinger Premier HMO 20/40/1000							
22444PA0060133	Geisinger Premier HMO 35/70/4300							
22444PA0060134	Geisinger Premier HMO 25/50/2750							
22444PA0060135	Geisinger Premier HMO 25/50/2000							
22444PA0080066	Geisinger All-Access QHDHP POS 6500	\$300.48	\$300.48		\$300.48	\$300.48	\$300.48	\$300.48

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	
1	<b>Unified Rate Review v5.0</b>										To add a product to Worksheet 2 - Plan Product Info, select the Add Product button.						
2											To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button.						
3	Company Legal Name:	Geisinger Health Plan										State:	PA				
4	HIOS Issuer ID:	22444										Market:	Small Group				
5	Effective Date of Rate Change(s):	1/1/2020															
6																	
7																	
8	Market Level Calculations (Same for all Plans)																
9																	
10																	
11	<b>Section I: Experience Period Data</b>																
12	Experience Period:	1/1/2018			to	12/31/2018											
13					Total	PMPM											
14	Allowed Claims				\$8,022,814.72				\$475.62								
15	Reinsurance				\$0.00				\$0.00								
16	Incurred Claims in Experience Period				\$7,099,744.63				\$420.90								
17	Risk Adjustment				-\$860,276.00				-\$51.00								
18	Experience Period Premium				\$7,534,650.72				\$446.68								
19	Experience Period Member Months				16,868												
20																	
21	<b>Section II: Projections</b>																
22		Experience Period Index	Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims						
23	Benefit Category	Rate PMPM	Cost	Utilization	Cost	Utilization	Cost	Utilization	Cost	Utilization	PMPM						
24	Inpatient Hospital	\$76.09	1.032	1.057	1.032	1.057	1.032	1.057	1.032	1.057	\$90.54						
25	Outpatient Hospital	\$148.14	1.009	1.088	1.009	1.088	1.009	1.088	1.009	1.088	\$178.53						
26	Professional	\$116.89	1.027	1.021	1.027	1.021	1.027	1.021	1.027	1.021	\$128.52						
27	Other Medical	\$6.80	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	\$6.80						
28	Capitation	\$14.96	1.050	1.000	1.050	1.000	1.050	1.000	1.050	1.000	\$16.49						
29	Prescription Drug	\$112.74	1.090	0.988	1.090	0.988	1.090	0.988	1.090	0.988	\$130.75						
30	Total	\$475.62									\$551.63						
31																	
32	Morbidity Adjustment					1.000											
33	Demographic Shift					1.010											
34	Plan Design Changes					1.000											
35	Other					0.931											
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2020								\$518.71							
37																	
38	Manual EHB Allowed Claims PMPM									\$558.23							
39	Applied Credibility %									0.00%							
40																	
41	<b>Projected Period Totals</b>																
42	Projected Index Rate for	1/1/2020								\$558.23	\$8,875,857.00						
43	Reinsurance									\$0.00	\$0.00						
44	Risk Adjustment Payment/Charge									-\$47.07	-\$748,413.00						
45	Exchange User Fees									0.00%	\$0.00						
46	Market Adjusted Index Rate									\$605.30	\$9,624,270.00						
47																	
48	Projected Member Months									15,900							
49																	
50	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																
51																	

## Product-Plan Data Collection

Company Legal Name: **Geisinger Health Plan**  
 HIOS Issuer ID: **22444**  
 Effective Date of Rate Change(s): **1/1/2020**

### Product/Plan Level Calculations

#### Field # Section I: General Product and Plan Information

1.1 Product Name					
1.2 Product ID					
1.3 Plan Name	Geisinger Marketplace HMO 15/30/400	Geisinger All-Access HMO 20/40/2500	Geisinger All-Access HMO 30/60/5800	Geisinger Marketplace Options HMO 10/20/400	Geisinger Marketplace Options HMO 10/30/1000
1.4 Plan ID (Standard Component ID)	22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
1.5 Metal	Platinum	Gold	Silver	Platinum	Gold
1.6 AV Metal Value	0.891	0.820	0.719	0.885	0.792
1.7 Plan Category	Terminated	Renewing	Renewing	Terminated	Terminated
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	11.00%	13.98%	0.00%	0.00%
1.12 Product Rate Increase %					
1.13 Submission Level Rate Increase %					

#### Worksheet 1 Totals

#### Section II: Experience Period and Current Plan Level Information

	2.1 Plan ID (Standard Component ID)	Total	22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
\$8,022,815	2.2 Allowed Claims	\$8,022,815	\$5,320,455	\$1,738,981	\$848,408	\$0	\$0
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$923,070	\$329,993	\$273,125	\$244,469	\$0	\$0
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
\$7,099,745	2.6 Incurred Claims	\$7,099,745	\$4,990,462	\$1,465,857	\$603,939	\$0	\$0
-\$860,276	2.7 Risk Adjustment Transfer Amount	-\$860,276	-\$470,734	-\$205,940	-\$145,657	\$0	\$0
\$7,534,651	2.8 Premium	\$7,534,651	\$4,603,599	\$1,649,511	\$1,051,965	\$0	\$0
16,868	2.9 Experience Period Member Months	16,868	9,230	4,038	2,856	0	0
	2.10 Current Enrollment	1,325	0	252	203	0	0
	2.11 Current Premium PMPM	\$528.10	\$0.00	\$510.29	\$432.06	\$0.00	\$0.00
	2.12 Loss Ratio	106.37%	120.75%	101.54%	66.64%	#DIV/0!	#DIV/0!
	<b>Per Member Per Month</b>						
	2.13 Allowed Claims	\$475.62	\$576.43	\$430.65	\$297.06	#DIV/0!	#DIV/0!
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
	2.15 Member Cost Sharing	\$54.72	\$35.75	\$67.64	\$85.60	#DIV/0!	#DIV/0!
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
	2.17 Incurred Claims	\$420.90	\$540.68	\$363.02	\$211.46	#DIV/0!	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	-\$51.00	-\$51.00	-\$51.00	-\$51.00	#DIV/0!	#DIV/0!
	2.19 Premium	\$446.68	\$498.76	\$408.50	\$368.34	#DIV/0!	#DIV/0!

**Section III: Plan Adjustment Factors**

3.1 Plan ID (Standard Component ID)		22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
3.2 Market Adjusted Index Rate						
3.3 AV and Cost Sharing Design of Plan		0.0000	0.8126	0.7065	0.0000	0.0000
3.4 Provider Network Adjustment		0.0000	1.0000	1.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB		0.0000	1.0000	1.0000	0.0000	0.0000

**Administrative Costs**

3.6 Administrative Expense		0.00%	8.41%	8.41%	0.00%	0.00%
3.7 Taxes and Fees		0.00%	0.96%	0.96%	0.00%	0.00%
3.8 Profit & Risk Load		0.00%	2.00%	2.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		0.0000	1.0000	1.0000	0.0000	0.0000
3.10 Plan Adjusted Index Rate		\$0.00	\$554.97	\$482.51	\$0.00	\$0.00

3.11 Age Calibration Factor	0.6234					
3.12 Geographic Calibration Factor	1.1086					
3.13 Tobacco Calibration Factor	1.0000					
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$383.54	\$333.46	\$0.00	\$0.00

**Section IV: Projected Plan Level Information**

4.1 Plan ID (Standard Component ID)	Total	22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
4.2 Allowed Claims	\$9,823,006	\$0	\$1,868,224	\$1,504,959	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$1,283,663	\$0	\$244,138	\$196,667	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$8,539,343	\$0	\$1,624,086	\$1,308,292	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$650,628	\$0	-\$123,742	-\$99,681	\$0	\$0
4.8 Premium	\$9,483,053	\$0	\$1,678,219	\$1,175,383	\$0	\$0
4.9 Projected Member Months	15,900	0	3,024	2,436	0	0
4.10 Loss Ratio	96.68%	#DIV/0!	104.48%	121.62%	#DIV/0!	#DIV/0!

**Per Member Per Month**

4.11 Allowed Claims	\$617.80	#DIV/0!	\$617.80	\$617.80	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$80.73	#DIV/0!	\$80.73	\$80.73	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$537.07	#DIV/0!	\$537.07	\$537.07	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$40.92	#DIV/0!	-\$40.92	-\$40.92	#DIV/0!	#DIV/0!
4.17 Premium	\$596.42	#DIV/0!	\$554.97	\$482.51	#DIV/0!	#DIV/0!



22444PA0060066	22444PA0060067	22444PA0060068	22444PA0060069	22444PA0060070	22444PA0060071	22444PA0060072	22444PA0060114	22444PA0060115	22444PA0060116
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0072	0.9667	0.8827
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000

0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.41%	8.41%	8.41%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.96%	0.96%	0.96%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.00%
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$687.87	\$660.21	\$602.84

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$475.39	\$456.27	\$416.62
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22444PA0060066	22444PA0060067	22444PA0060068	22444PA0060069	22444PA0060070	22444PA0060071	22444PA0060072	22444PA0060114	22444PA0060115	22444PA0060116
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$88,963	\$229,821	\$118,617
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,626	\$30,033	\$15,501
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$77,337	\$199,788	\$103,117
\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$5,892	-\$15,222	-\$7,857
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,053	\$245,598	\$115,746
0	0	0	0	0	0	0	144	372	192
#DIV/0!	83.02%	86.72%	95.58%						

#DIV/0!	\$617.80	\$617.80	\$617.80						
#DIV/0!	\$0.00	\$0.00	\$0.00						
#DIV/0!	\$80.73	\$80.73	\$80.73						
#DIV/0!	\$0.00	\$0.00	\$0.00						
#DIV/0!	\$537.07	\$537.07	\$537.07						
#DIV/0!	-\$40.92	-\$40.92	-\$40.92						
#DIV/0!	\$687.87	\$660.21	\$602.84						



22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126
\$605.30									
0.8537	0.8368	0.7353	0.9857	1.0072	0.8537	0.7353	0.8079	0.8222	1.0072
1.0000	1.0000	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

8.41%	8.41%	8.41%	8.41%	8.41%	8.41%	8.41%	8.41%	8.41%	8.41%
0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$583.04	\$571.49	\$502.17	\$673.19	\$646.60	\$548.05	\$472.04	\$518.65	\$527.83	\$646.60

0.6234									
1.1086									
1.0000									
\$402.94	\$394.96	\$347.05	\$465.24	\$446.86	\$378.76	\$326.23	\$358.44	\$364.78	\$446.86

22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126
\$392,920	\$444,815	\$14,827	\$4,500,049	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$51,347	\$58,128	\$1,938	\$588,063	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$341,574	\$386,687	\$12,890	\$3,911,986	\$0	\$0	\$0	\$0	\$0	\$0
-\$26,025	-\$29,462	-\$982	-\$298,061	\$0	\$0	\$0	\$0	\$0	\$0
\$370,811	\$411,476	\$12,052	\$4,903,482	\$0	\$0	\$0	\$0	\$0	\$0
636	720	24	7,284	0	0	0	0	0	0
99.07%	101.22%	116.44%	84.94%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

\$617.80	\$617.80	\$617.80	\$617.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$80.73	\$80.73	\$80.73	\$80.73	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$537.07	\$537.07	\$537.07	\$537.07	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-\$40.92	-\$40.92	-\$40.92	-\$40.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$583.04	\$571.49	\$502.17	\$673.19	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!





## Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 2	0.8900
Rating Area 3	0.8510
Rating Area 5	0.9100
Rating Area 6	0.9590
Rating Area 7	1.1620
Rating Area 9	0.9870

**RFJ Part II - Consumer Friendly Justification**  
**Geisinger Health Plan**  
**Small Group**

Geisinger Health Plan has proposed an overall base rate increase of 15.3% for Small Group HMO/POS members renewing effective January 1, 2020 through December 1, 2020. The actual range of proposed rate increases vary from a minimum of 9.7% to a maximum of 19.6%. The key drivers of this increase are changes in the single risk pool experience, medical inflation, utilization trend, administrative expense, federal taxes and risk adjustment. The total projected 2020 administrative costs are slightly higher than those used for the current 2019 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2020 to maintain the desired metallic level.

**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.

<b>HIOS Issuer ID*</b>	22444
<b>Federal TIN*</b>	23-2311553
<b>Rate Effective Date*</b>	1/1/2020
<b>Rate Expiration Date*</b>	3/31/2020
<b>Rating Method*</b>	Age-Based Rates

<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>
<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>

22444PA0060062	Rating Area 2	No Preference	0-14	260.71
22444PA0060062	Rating Area 2	No Preference	15	283.89
22444PA0060062	Rating Area 2	No Preference	16	292.75
22444PA0060062	Rating Area 2	No Preference	17	301.61
22444PA0060062	Rating Area 2	No Preference	18	311.15
22444PA0060062	Rating Area 2	No Preference	19	320.69
22444PA0060062	Rating Area 2	No Preference	20	330.58
22444PA0060062	Rating Area 2	No Preference	21	340.81
22444PA0060062	Rating Area 2	No Preference	22	340.81
22444PA0060062	Rating Area 2	No Preference	23	340.81
22444PA0060062	Rating Area 2	No Preference	24	340.81
22444PA0060062	Rating Area 2	No Preference	25	342.16
22444PA0060062	Rating Area 2	No Preference	26	348.98
22444PA0060062	Rating Area 2	No Preference	27	357.16
22444PA0060062	Rating Area 2	No Preference	28	370.45
22444PA0060062	Rating Area 2	No Preference	29	381.36
22444PA0060062	Rating Area 2	No Preference	30	386.81
22444PA0060062	Rating Area 2	No Preference	31	394.99
22444PA0060062	Rating Area 2	No Preference	32	403.17
22444PA0060062	Rating Area 2	No Preference	33	408.28
22444PA0060062	Rating Area 2	No Preference	34	413.73
22444PA0060062	Rating Area 2	No Preference	35	416.46
22444PA0060062	Rating Area 2	No Preference	36	419.19
22444PA0060062	Rating Area 2	No Preference	37	421.91
22444PA0060062	Rating Area 2	No Preference	38	424.64
22444PA0060062	Rating Area 2	No Preference	39	430.09
22444PA0060062	Rating Area 2	No Preference	40	435.54
22444PA0060062	Rating Area 2	No Preference	41	443.72
22444PA0060062	Rating Area 2	No Preference	42	451.56
22444PA0060062	Rating Area 2	No Preference	43	462.47
22444PA0060062	Rating Area 2	No Preference	44	476.10
22444PA0060062	Rating Area 2	No Preference	45	492.12
22444PA0060062	Rating Area 2	No Preference	46	511.20
22444PA0060062	Rating Area 2	No Preference	47	532.67
22444PA0060062	Rating Area 2	No Preference	48	557.21
22444PA0060062	Rating Area 2	No Preference	49	581.41
22444PA0060062	Rating Area 2	No Preference	50	608.67
22444PA0060062	Rating Area 2	No Preference	51	635.59
22444PA0060062	Rating Area 2	No Preference	52	665.24
22444PA0060062	Rating Area 2	No Preference	53	695.23
22444PA0060062	Rating Area 2	No Preference	54	727.61
22444PA0060062	Rating Area 2	No Preference	55	759.99
22444PA0060062	Rating Area 2	No Preference	56	795.09
22444PA0060062	Rating Area 2	No Preference	57	830.53
22444PA0060062	Rating Area 2	No Preference	58	868.36
22444PA0060062	Rating Area 2	No Preference	59	887.11
22444PA0060062	Rating Area 2	No Preference	60	924.94
22444PA0060062	Rating Area 2	No Preference	61	957.65
22444PA0060062	Rating Area 2	No Preference	62	979.12
22444PA0060062	Rating Area 2	No Preference	63	1006.05
22444PA0060062	Rating Area 2	No Preference	64 and over	1022.40
22444PA0060062	Rating Area 3	No Preference	0-14	249.29
22444PA0060062	Rating Area 3	No Preference	15	271.45
22444PA0060062	Rating Area 3	No Preference	16	279.92
22444PA0060062	Rating Area 3	No Preference	17	288.39
22444PA0060062	Rating Area 3	No Preference	18	297.52
22444PA0060062	Rating Area 3	No Preference	19	306.64
22444PA0060062	Rating Area 3	No Preference	20	316.09
22444PA0060062	Rating Area 3	No Preference	21	325.87
22444PA0060062	Rating Area 3	No Preference	22	325.87
22444PA0060062	Rating Area 3	No Preference	23	325.87
22444PA0060062	Rating Area 3	No Preference	24	325.87
22444PA0060062	Rating Area 3	No Preference	25	327.17
22444PA0060062	Rating Area 3	No Preference	26	333.69
22444PA0060062	Rating Area 3	No Preference	27	341.51
22444PA0060062	Rating Area 3	No Preference	28	354.22
22444PA0060062	Rating Area 3	No Preference	29	364.65
22444PA0060062	Rating Area 3	No Preference	30	369.86
22444PA0060062	Rating Area 3	No Preference	31	377.68
22444PA0060062	Rating Area 3	No Preference	32	385.50
22444PA0060062	Rating Area 3	No Preference	33	390.39
22444PA0060062	Rating Area 3	No Preference	34	395.60
22444PA0060062	Rating Area 3	No Preference	35	398.21
22444PA0060062	Rating Area 3	No Preference	36	400.82
22444PA0060062	Rating Area 3	No Preference	37	403.42
22444PA0060062	Rating Area 3	No Preference	38	406.03
22444PA0060062	Rating Area 3	No Preference	39	411.24
22444PA0060062	Rating Area 3	No Preference	40	416.46
22444PA0060062	Rating Area 3	No Preference	41	424.28
22444PA0060062	Rating Area 3	No Preference	42	431.77
22444PA0060062	Rating Area 3	No Preference	43	442.20
22444PA0060062	Rating Area 3	No Preference	44	455.24
22444PA0060062	Rating Area 3	No Preference	45	470.55
22444PA0060062	Rating Area 3	No Preference	46	488.80
22444PA0060062	Rating Area 3	No Preference	47	509.33
22444PA0060062	Rating Area 3	No Preference	48	532.79
22444PA0060062	Rating Area 3	No Preference	49	555.93

22444PA0060062	Rating Area 3	No Preference	50	582.00
22444PA0060062	Rating Area 3	No Preference	51	607.74
22444PA0060062	Rating Area 3	No Preference	52	636.09
22444PA0060062	Rating Area 3	No Preference	53	664.77
22444PA0060062	Rating Area 3	No Preference	54	695.73
22444PA0060062	Rating Area 3	No Preference	55	726.68
22444PA0060062	Rating Area 3	No Preference	56	760.25
22444PA0060062	Rating Area 3	No Preference	57	794.14
22444PA0060062	Rating Area 3	No Preference	58	830.31
22444PA0060062	Rating Area 3	No Preference	59	848.23
22444PA0060062	Rating Area 3	No Preference	60	884.40
22444PA0060062	Rating Area 3	No Preference	61	915.69
22444PA0060062	Rating Area 3	No Preference	62	936.22
22444PA0060062	Rating Area 3	No Preference	63	961.96
22444PA0060062	Rating Area 3	No Preference	64 and over	977.60
22444PA0060062	Rating Area 5	No Preference	0-14	266.57
22444PA0060062	Rating Area 5	No Preference	15	290.27
22444PA0060062	Rating Area 5	No Preference	16	299.33
22444PA0060062	Rating Area 5	No Preference	17	308.39
22444PA0060062	Rating Area 5	No Preference	18	318.14
22444PA0060062	Rating Area 5	No Preference	19	327.90
22444PA0060062	Rating Area 5	No Preference	20	338.01
22444PA0060062	Rating Area 5	No Preference	21	348.46
22444PA0060062	Rating Area 5	No Preference	22	348.46
22444PA0060062	Rating Area 5	No Preference	23	348.46
22444PA0060062	Rating Area 5	No Preference	24	348.46
22444PA0060062	Rating Area 5	No Preference	25	349.85
22444PA0060062	Rating Area 5	No Preference	26	356.82
22444PA0060062	Rating Area 5	No Preference	27	365.19
22444PA0060062	Rating Area 5	No Preference	28	378.78
22444PA0060062	Rating Area 5	No Preference	29	389.93
22444PA0060062	Rating Area 5	No Preference	30	395.50
22444PA0060062	Rating Area 5	No Preference	31	403.87
22444PA0060062	Rating Area 5	No Preference	32	412.23
22444PA0060062	Rating Area 5	No Preference	33	417.45
22444PA0060062	Rating Area 5	No Preference	34	423.03
22444PA0060062	Rating Area 5	No Preference	35	425.82
22444PA0060062	Rating Area 5	No Preference	36	428.61
22444PA0060062	Rating Area 5	No Preference	37	431.39
22444PA0060062	Rating Area 5	No Preference	38	434.18
22444PA0060062	Rating Area 5	No Preference	39	439.76
22444PA0060062	Rating Area 5	No Preference	40	445.33
22444PA0060062	Rating Area 5	No Preference	41	453.69
22444PA0060062	Rating Area 5	No Preference	42	461.71
22444PA0060062	Rating Area 5	No Preference	43	472.86
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22444PA0060062	Rating Area 5	No Preference	45	503.18
22444PA0060062	Rating Area 5	No Preference	46	522.69
22444PA0060062	Rating Area 5	No Preference	47	544.64
22444PA0060062	Rating Area 5	No Preference	48	569.73
22444PA0060062	Rating Area 5	No Preference	49	594.47
22444PA0060062	Rating Area 5	No Preference	50	622.35
22444PA0060062	Rating Area 5	No Preference	51	649.88
22444PA0060062	Rating Area 5	No Preference	52	680.19
22444PA0060062	Rating Area 5	No Preference	53	710.86
22444PA0060062	Rating Area 5	No Preference	54	743.96
22444PA0060062	Rating Area 5	No Preference	55	777.07
22444PA0060062	Rating Area 5	No Preference	56	812.96
22444PA0060062	Rating Area 5	No Preference	57	849.20
22444PA0060062	Rating Area 5	No Preference	58	887.88
22444PA0060062	Rating Area 5	No Preference	59	907.04
22444PA0060062	Rating Area 5	No Preference	60	945.72
22444PA0060062	Rating Area 5	No Preference	61	979.17
22444PA0060062	Rating Area 5	No Preference	62	1001.13
22444PA0060062	Rating Area 5	No Preference	63	1028.65
22444PA0060062	Rating Area 5	No Preference	64 and over	1045.38
22444PA0060062	Rating Area 6	No Preference	0-14	280.93
22444PA0060062	Rating Area 6	No Preference	15	305.90
22444PA0060062	Rating Area 6	No Preference	16	315.44
22444PA0060062	Rating Area 6	No Preference	17	324.99
22444PA0060062	Rating Area 6	No Preference	18	335.27
22444PA0060062	Rating Area 6	No Preference	19	345.56
22444PA0060062	Rating Area 6	No Preference	20	356.21
22444PA0060062	Rating Area 6	No Preference	21	367.23
22444PA0060062	Rating Area 6	No Preference	22	367.23
22444PA0060062	Rating Area 6	No Preference	23	367.23
22444PA0060062	Rating Area 6	No Preference	24	367.23
22444PA0060062	Rating Area 6	No Preference	25	368.69
22444PA0060062	Rating Area 6	No Preference	26	376.04
22444PA0060062	Rating Area 6	No Preference	27	384.85
22444PA0060062	Rating Area 6	No Preference	28	399.17
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22444PA0060062	Rating Area 6	No Preference	30	416.80
22444PA0060062	Rating Area 6	No Preference	31	425.61
22444PA0060062	Rating Area 6	No Preference	32	434.42
22444PA0060062	Rating Area 6	No Preference	33	439.93
22444PA0060062	Rating Area 6	No Preference	34	445.81
22444PA0060062	Rating Area 6	No Preference	35	448.75
22444PA0060062	Rating Area 6	No Preference	36	451.68
22444PA0060062	Rating Area 6	No Preference	37	454.62
22444PA0060062	Rating Area 6	No Preference	38	457.56
22444PA0060062	Rating Area 6	No Preference	39	463.44
22444PA0060062	Rating Area 6	No Preference	40	469.31
22444PA0060062	Rating Area 6	No Preference	41	478.12
22444PA0060062	Rating Area 6	No Preference	42	486.57
22444PA0060062	Rating Area 6	No Preference	43	498.32
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22444PA0060062	Rating Area 6	No Preference	45	530.27
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22444PA0060062	Rating Area 6	No Preference	47	573.97
22444PA0060062	Rating Area 6	No Preference	48	600.41
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22444PA0060062	Rating Area 6	No Preference	50	655.86
22444PA0060062	Rating Area 6	No Preference	51	684.87
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22444PA0060062	Rating Area 6	No Preference	53	749.14
22444PA0060062	Rating Area 6	No Preference	54	784.02

22444PA0060062	Rating Area 6	No Preference	55	818.91
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22444PA0060062	Rating Area 6	No Preference	57	894.92
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22444PA0060062	Rating Area 6	No Preference	60	996.64
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22444PA0060062	Rating Area 6	No Preference	64 and over	1101.67
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22444PA0060062	Rating Area 7	No Preference	46	667.43
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22444PA0060062	Rating Area 7	No Preference	54	949.98
22444PA0060062	Rating Area 7	No Preference	55	992.25
22444PA0060062	Rating Area 7	No Preference	56	1038.08
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22444PA0060062	Rating Area 7	No Preference	59	1158.22
22444PA0060062	Rating Area 7	No Preference	60	1207.61
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22444PA0060062	Rating Area 7	No Preference	62	1278.36
22444PA0060062	Rating Area 7	No Preference	63	1313.51
22444PA0060062	Rating Area 7	No Preference	64 and over	1334.87
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22444PA0060062	Rating Area 9	No Preference	16	324.65
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22444PA0060062	Rating Area 9	No Preference	18	345.06
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22444PA0060062	Rating Area 9	No Preference	51	704.87
22444PA0060062	Rating Area 9	No Preference	52	737.75
22444PA0060062	Rating Area 9	No Preference	53	771.01
22444PA0060062	Rating Area 9	No Preference	54	806.91
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22444PA0060062	Rating Area 9	No Preference	56	881.75
22444PA0060062	Rating Area 9	No Preference	57	921.05
22444PA0060062	Rating Area 9	No Preference	58	963.00
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22444PA0060062	Rating Area 9	No Preference	62	1085.84
22444PA0060062	Rating Area 9	No Preference	63	1115.69
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22444PA0060063	Rating Area 3	No Preference	50	506.01
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22444PA0060063	Rating Area 3	No Preference	53	577.97
22444PA0060063	Rating Area 3	No Preference	54	604.89
22444PA0060063	Rating Area 3	No Preference	55	631.81
22444PA0060063	Rating Area 3	No Preference	56	660.99
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22444PA0060063	Rating Area 3	No Preference	58	721.90
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22444PA0060063	Rating Area 3	No Preference	62	813.98
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22444PA0060063	Rating Area 5	No Preference	17	268.12
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22444PA0060063	Rating Area 5	No Preference	31	351.13
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22444PA0060063	Rating Area 5	No Preference	55	675.61
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22444PA0060063	Rating Area 5	No Preference	63	894.35
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22444PA0060063	Rating Area 6	No Preference	31	370.04
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22444PA0060063	Rating Area 6	No Preference	50	570.23
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22444PA0060063	Rating Area 6	No Preference	54	681.66
22444PA0060063	Rating Area 6	No Preference	55	711.99
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22444PA0060063	Rating Area 6	No Preference	57	778.08
22444PA0060063	Rating Area 6	No Preference	58	813.52
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22444PA0060063	Rating Area 6	No Preference	60	866.52
22444PA0060063	Rating Area 6	No Preference	61	897.17
22444PA0060063	Rating Area 6	No Preference	62	917.28
22444PA0060063	Rating Area 6	No Preference	63	942.51
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22444PA0060063	Rating Area 7	No Preference	36	475.84
22444PA0060063	Rating Area 7	No Preference	37	478.93
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22444PA0060063	Rating Area 7	No Preference	40	494.41
22444PA0060063	Rating Area 7	No Preference	41	503.69
22444PA0060063	Rating Area 7	No Preference	42	512.59
22444PA0060063	Rating Area 7	No Preference	43	524.97
22444PA0060063	Rating Area 7	No Preference	44	540.45
22444PA0060063	Rating Area 7	No Preference	45	558.63
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22444PA0060063	Rating Area 7	No Preference	47	604.66
22444PA0060063	Rating Area 7	No Preference	48	632.52
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22444PA0060063	Rating Area 7	No Preference	54	825.95
22444PA0060063	Rating Area 7	No Preference	55	862.70
22444PA0060063	Rating Area 7	No Preference	56	902.55
22444PA0060063	Rating Area 7	No Preference	57	942.78
22444PA0060063	Rating Area 7	No Preference	58	985.72
22444PA0060063	Rating Area 7	No Preference	59	1007.00
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22444PA0060063	Rating Area 7	No Preference	61	1087.08
22444PA0060063	Rating Area 7	No Preference	62	1111.45
22444PA0060063	Rating Area 7	No Preference	63	1142.01
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22444PA0060063	Rating Area 9	No Preference	20	318.74
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22444PA0060063	Rating Area 9	No Preference	54	701.56
22444PA0060063	Rating Area 9	No Preference	55	732.78
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22444PA0060063	Rating Area 9	No Preference	57	800.80
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22444PA0060063	Rating Area 9	No Preference	64 and over	985.80
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22444PA0060114	Rating Area 2	No Preference	63	1246.93
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22444PA0060114	Rating Area 5	No Preference	63	1274.95
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22444PA0060114	Rating Area 7	No Preference	63	1628.02
22444PA0060114	Rating Area 7	No Preference	64 and over	1654.49
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22444PA0060114	Rating Area 9	No Preference	45	676.43
22444PA0060114	Rating Area 9	No Preference	46	702.66
22444PA0060114	Rating Area 9	No Preference	47	732.17
22444PA0060114	Rating Area 9	No Preference	48	765.90
22444PA0060114	Rating Area 9	No Preference	49	799.16
22444PA0060114	Rating Area 9	No Preference	50	836.63
22444PA0060114	Rating Area 9	No Preference	51	873.64
22444PA0060114	Rating Area 9	No Preference	52	914.40
22444PA0060114	Rating Area 9	No Preference	53	955.62
22444PA0060114	Rating Area 9	No Preference	54	1000.12
22444PA0060114	Rating Area 9	No Preference	55	1044.62
22444PA0060114	Rating Area 9	No Preference	56	1092.87
22444PA0060114	Rating Area 9	No Preference	57	1141.59
22444PA0060114	Rating Area 9	No Preference	58	1193.59
22444PA0060114	Rating Area 9	No Preference	59	1219.35
22444PA0060114	Rating Area 9	No Preference	60	1271.35
22444PA0060114	Rating Area 9	No Preference	61	1316.32
22444PA0060114	Rating Area 9	No Preference	62	1345.83
22444PA0060114	Rating Area 9	No Preference	63	1382.84
22444PA0060114	Rating Area 9	No Preference	64 and over	1405.32
22444PA0060115	Rating Area 2	No Preference	0-14	310.17
22444PA0060115	Rating Area 2	No Preference	15	337.74
22444PA0060115	Rating Area 2	No Preference	16	348.28
22444PA0060115	Rating Area 2	No Preference	17	358.82
22444PA0060115	Rating Area 2	No Preference	18	370.17
22444PA0060115	Rating Area 2	No Preference	19	381.53
22444PA0060115	Rating Area 2	No Preference	20	393.28
22444PA0060115	Rating Area 2	No Preference	21	405.45
22444PA0060115	Rating Area 2	No Preference	22	405.45
22444PA0060115	Rating Area 2	No Preference	23	405.45
22444PA0060115	Rating Area 2	No Preference	24	405.45
22444PA0060115	Rating Area 2	No Preference	25	407.07
22444PA0060115	Rating Area 2	No Preference	26	415.18
22444PA0060115	Rating Area 2	No Preference	27	424.91
22444PA0060115	Rating Area 2	No Preference	28	440.72
22444PA0060115	Rating Area 2	No Preference	29	453.70
22444PA0060115	Rating Area 2	No Preference	30	460.18
22444PA0060115	Rating Area 2	No Preference	31	469.91
22444PA0060115	Rating Area 2	No Preference	32	479.65
22444PA0060115	Rating Area 2	No Preference	33	485.73
22444PA0060115	Rating Area 2	No Preference	34	492.21
22444PA0060115	Rating Area 2	No Preference	35	495.46
22444PA0060115	Rating Area 2	No Preference	36	498.70
22444PA0060115	Rating Area 2	No Preference	37	501.95
22444PA0060115	Rating Area 2	No Preference	38	505.19

22444PA0060115 Rating Area 2	No Preference	39	511.68
22444PA0060115 Rating Area 2	No Preference	40	518.16
22444PA0060115 Rating Area 2	No Preference	41	527.89
22444PA0060115 Rating Area 2	No Preference	42	537.22
22444PA0060115 Rating Area 2	No Preference	43	550.19
22444PA0060115 Rating Area 2	No Preference	44	566.41
22444PA0060115 Rating Area 2	No Preference	45	585.47
22444PA0060115 Rating Area 2	No Preference	46	608.17
22444PA0060115 Rating Area 2	No Preference	47	633.72
22444PA0060115 Rating Area 2	No Preference	48	662.91
22444PA0060115 Rating Area 2	No Preference	49	691.69
22444PA0060115 Rating Area 2	No Preference	50	724.13
22444PA0060115 Rating Area 2	No Preference	51	756.16
22444PA0060115 Rating Area 2	No Preference	52	791.44
22444PA0060115 Rating Area 2	No Preference	53	827.11
22444PA0060115 Rating Area 2	No Preference	54	865.63
22444PA0060115 Rating Area 2	No Preference	55	904.15
22444PA0060115 Rating Area 2	No Preference	56	945.91
22444PA0060115 Rating Area 2	No Preference	57	988.08
22444PA0060115 Rating Area 2	No Preference	58	1033.08
22444PA0060115 Rating Area 2	No Preference	59	1055.38
22444PA0060115 Rating Area 2	No Preference	60	1100.39
22444PA0060115 Rating Area 2	No Preference	61	1139.31
22444PA0060115 Rating Area 2	No Preference	62	1164.85
22444PA0060115 Rating Area 2	No Preference	63	1196.88
22444PA0060115 Rating Area 2	No Preference	64 and over	1216.35
22444PA0060115 Rating Area 3	No Preference	0-14	296.58
22444PA0060115 Rating Area 3	No Preference	15	322.94
22444PA0060115 Rating Area 3	No Preference	16	333.02
22444PA0060115 Rating Area 3	No Preference	17	343.10
22444PA0060115 Rating Area 3	No Preference	18	353.95
22444PA0060115 Rating Area 3	No Preference	19	364.81
22444PA0060115 Rating Area 3	No Preference	20	376.05
22444PA0060115 Rating Area 3	No Preference	21	387.69
22444PA0060115 Rating Area 3	No Preference	22	387.69
22444PA0060115 Rating Area 3	No Preference	23	387.69
22444PA0060115 Rating Area 3	No Preference	24	387.69
22444PA0060115 Rating Area 3	No Preference	25	389.23
22444PA0060115 Rating Area 3	No Preference	26	396.99
22444PA0060115 Rating Area 3	No Preference	27	406.29
22444PA0060115 Rating Area 3	No Preference	28	421.41
22444PA0060115 Rating Area 3	No Preference	29	433.82
22444PA0060115 Rating Area 3	No Preference	30	440.02
22444PA0060115 Rating Area 3	No Preference	31	449.32
22444PA0060115 Rating Area 3	No Preference	32	458.63
22444PA0060115 Rating Area 3	No Preference	33	464.44
22444PA0060115 Rating Area 3	No Preference	34	470.65
22444PA0060115 Rating Area 3	No Preference	35	473.75
22444PA0060115 Rating Area 3	No Preference	36	476.85
22444PA0060115 Rating Area 3	No Preference	37	479.95
22444PA0060115 Rating Area 3	No Preference	38	483.05
22444PA0060115 Rating Area 3	No Preference	39	489.25
22444PA0060115 Rating Area 3	No Preference	40	495.46
22444PA0060115 Rating Area 3	No Preference	41	504.76
22444PA0060115 Rating Area 3	No Preference	42	513.68
22444PA0060115 Rating Area 3	No Preference	43	526.08
22444PA0060115 Rating Area 3	No Preference	44	541.59
22444PA0060115 Rating Area 3	No Preference	45	559.81
22444PA0060115 Rating Area 3	No Preference	46	581.52
22444PA0060115 Rating Area 3	No Preference	47	605.95
22444PA0060115 Rating Area 3	No Preference	48	633.86
22444PA0060115 Rating Area 3	No Preference	49	661.38
22444PA0060115 Rating Area 3	No Preference	50	692.40
22444PA0060115 Rating Area 3	No Preference	51	723.03
22444PA0060115 Rating Area 3	No Preference	52	756.75
22444PA0060115 Rating Area 3	No Preference	53	790.87
22444PA0060115 Rating Area 3	No Preference	54	827.70
22444PA0060115 Rating Area 3	No Preference	55	864.53
22444PA0060115 Rating Area 3	No Preference	56	904.46
22444PA0060115 Rating Area 3	No Preference	57	944.78
22444PA0060115 Rating Area 3	No Preference	58	987.81
22444PA0060115 Rating Area 3	No Preference	59	1009.14
22444PA0060115 Rating Area 3	No Preference	60	1052.17
22444PA0060115 Rating Area 3	No Preference	61	1089.39
22444PA0060115 Rating Area 3	No Preference	62	1113.81
22444PA0060115 Rating Area 3	No Preference	63	1144.44
22444PA0060115 Rating Area 3	No Preference	64 and over	1163.04
22444PA0060115 Rating Area 5	No Preference	0-14	317.14
22444PA0060115 Rating Area 5	No Preference	15	345.33
22444PA0060115 Rating Area 5	No Preference	16	356.11
22444PA0060115 Rating Area 5	No Preference	17	366.89
22444PA0060115 Rating Area 5	No Preference	18	378.49
22444PA0060115 Rating Area 5	No Preference	19	390.10
22444PA0060115 Rating Area 5	No Preference	20	402.12
22444PA0060115 Rating Area 5	No Preference	21	414.56
22444PA0060115 Rating Area 5	No Preference	22	414.56
22444PA0060115 Rating Area 5	No Preference	23	414.56
22444PA0060115 Rating Area 5	No Preference	24	414.56
22444PA0060115 Rating Area 5	No Preference	25	416.22
22444PA0060115 Rating Area 5	No Preference	26	424.51
22444PA0060115 Rating Area 5	No Preference	27	434.46
22444PA0060115 Rating Area 5	No Preference	28	450.63
22444PA0060115 Rating Area 5	No Preference	29	463.89
22444PA0060115 Rating Area 5	No Preference	30	470.53
22444PA0060115 Rating Area 5	No Preference	31	480.47
22444PA0060115 Rating Area 5	No Preference	32	490.42
22444PA0060115 Rating Area 5	No Preference	33	496.64
22444PA0060115 Rating Area 5	No Preference	34	503.28
22444PA0060115 Rating Area 5	No Preference	35	506.59
22444PA0060115 Rating Area 5	No Preference	36	509.91
22444PA0060115 Rating Area 5	No Preference	37	513.22
22444PA0060115 Rating Area 5	No Preference	38	516.54
22444PA0060115 Rating Area 5	No Preference	39	523.17
22444PA0060115 Rating Area 5	No Preference	40	529.81
22444PA0060115 Rating Area 5	No Preference	41	539.76
22444PA0060115 Rating Area 5	No Preference	42	549.29
22444PA0060115 Rating Area 5	No Preference	43	562.56

22444PA0060115 Rating Area 5	No Preference	44	579.14
22444PA0060115 Rating Area 5	No Preference	45	598.62
22444PA0060115 Rating Area 5	No Preference	46	621.84
22444PA0060115 Rating Area 5	No Preference	47	647.96
22444PA0060115 Rating Area 5	No Preference	48	677.80
22444PA0060115 Rating Area 5	No Preference	49	707.24
22444PA0060115 Rating Area 5	No Preference	50	740.40
22444PA0060115 Rating Area 5	No Preference	51	773.15
22444PA0060115 Rating Area 5	No Preference	52	809.22
22444PA0060115 Rating Area 5	No Preference	53	845.70
22444PA0060115 Rating Area 5	No Preference	54	885.08
22444PA0060115 Rating Area 5	No Preference	55	924.47
22444PA0060115 Rating Area 5	No Preference	56	967.17
22444PA0060115 Rating Area 5	No Preference	57	1010.28
22444PA0060115 Rating Area 5	No Preference	58	1056.30
22444PA0060115 Rating Area 5	No Preference	59	1079.10
22444PA0060115 Rating Area 5	No Preference	60	1125.11
22444PA0060115 Rating Area 5	No Preference	61	1164.91
22444PA0060115 Rating Area 5	No Preference	62	1191.03
22444PA0060115 Rating Area 5	No Preference	63	1223.78
22444PA0060115 Rating Area 5	No Preference	64 and over	1243.68
22444PA0060115 Rating Area 6	No Preference	0-14	334.21
22444PA0060115 Rating Area 6	No Preference	15	363.92
22444PA0060115 Rating Area 6	No Preference	16	375.28
22444PA0060115 Rating Area 6	No Preference	17	386.64
22444PA0060115 Rating Area 6	No Preference	18	398.87
22444PA0060115 Rating Area 6	No Preference	19	411.11
22444PA0060115 Rating Area 6	No Preference	20	423.78
22444PA0060115 Rating Area 6	No Preference	21	436.89
22444PA0060115 Rating Area 6	No Preference	22	436.89
22444PA0060115 Rating Area 6	No Preference	23	436.89
22444PA0060115 Rating Area 6	No Preference	24	436.89
22444PA0060115 Rating Area 6	No Preference	25	438.63
22444PA0060115 Rating Area 6	No Preference	26	447.37
22444PA0060115 Rating Area 6	No Preference	27	457.85
22444PA0060115 Rating Area 6	No Preference	28	474.89
22444PA0060115 Rating Area 6	No Preference	29	488.87
22444PA0060115 Rating Area 6	No Preference	30	495.86
22444PA0060115 Rating Area 6	No Preference	31	506.35
22444PA0060115 Rating Area 6	No Preference	32	516.83
22444PA0060115 Rating Area 6	No Preference	33	523.38
22444PA0060115 Rating Area 6	No Preference	34	530.37
22444PA0060115 Rating Area 6	No Preference	35	533.87
22444PA0060115 Rating Area 6	No Preference	36	537.36
22444PA0060115 Rating Area 6	No Preference	37	540.86
22444PA0060115 Rating Area 6	No Preference	38	544.36
22444PA0060115 Rating Area 6	No Preference	39	551.35
22444PA0060115 Rating Area 6	No Preference	40	558.34
22444PA0060115 Rating Area 6	No Preference	41	568.82
22444PA0060115 Rating Area 6	No Preference	42	578.87
22444PA0060115 Rating Area 6	No Preference	43	592.85
22444PA0060115 Rating Area 6	No Preference	44	610.32
22444PA0060115 Rating Area 6	No Preference	45	630.86
22444PA0060115 Rating Area 6	No Preference	46	655.32
22444PA0060115 Rating Area 6	No Preference	47	682.85
22444PA0060115 Rating Area 6	No Preference	48	714.30
22444PA0060115 Rating Area 6	No Preference	49	745.32
22444PA0060115 Rating Area 6	No Preference	50	780.27
22444PA0060115 Rating Area 6	No Preference	51	814.79
22444PA0060115 Rating Area 6	No Preference	52	852.79
22444PA0060115 Rating Area 6	No Preference	53	891.24
22444PA0060115 Rating Area 6	No Preference	54	932.74
22444PA0060115 Rating Area 6	No Preference	55	974.25
22444PA0060115 Rating Area 6	No Preference	56	1019.25
22444PA0060115 Rating Area 6	No Preference	57	1064.68
22444PA0060115 Rating Area 6	No Preference	58	1113.18
22444PA0060115 Rating Area 6	No Preference	59	1137.20
22444PA0060115 Rating Area 6	No Preference	60	1185.70
22444PA0060115 Rating Area 6	No Preference	61	1227.64
22444PA0060115 Rating Area 6	No Preference	62	1255.16
22444PA0060115 Rating Area 6	No Preference	63	1289.68
22444PA0060115 Rating Area 6	No Preference	64 and over	1310.65
22444PA0060115 Rating Area 7	No Preference	0-14	404.96
22444PA0060115 Rating Area 7	No Preference	15	440.96
22444PA0060115 Rating Area 7	No Preference	16	454.72
22444PA0060115 Rating Area 7	No Preference	17	468.48
22444PA0060115 Rating Area 7	No Preference	18	483.31
22444PA0060115 Rating Area 7	No Preference	19	498.13
22444PA0060115 Rating Area 7	No Preference	20	513.48
22444PA0060115 Rating Area 7	No Preference	21	529.37
22444PA0060115 Rating Area 7	No Preference	22	529.37
22444PA0060115 Rating Area 7	No Preference	23	529.37
22444PA0060115 Rating Area 7	No Preference	24	529.37
22444PA0060115 Rating Area 7	No Preference	25	531.48
22444PA0060115 Rating Area 7	No Preference	26	542.07
22444PA0060115 Rating Area 7	No Preference	27	554.77
22444PA0060115 Rating Area 7	No Preference	28	575.42
22444PA0060115 Rating Area 7	No Preference	29	592.35
22444PA0060115 Rating Area 7	No Preference	30	600.82
22444PA0060115 Rating Area 7	No Preference	31	613.53
22444PA0060115 Rating Area 7	No Preference	32	626.23
22444PA0060115 Rating Area 7	No Preference	33	634.17
22444PA0060115 Rating Area 7	No Preference	34	642.64
22444PA0060115 Rating Area 7	No Preference	35	646.88
22444PA0060115 Rating Area 7	No Preference	36	651.11
22444PA0060115 Rating Area 7	No Preference	37	655.35
22444PA0060115 Rating Area 7	No Preference	38	659.58
22444PA0060115 Rating Area 7	No Preference	39	668.05
22444PA0060115 Rating Area 7	No Preference	40	676.52
22444PA0060115 Rating Area 7	No Preference	41	689.23
22444PA0060115 Rating Area 7	No Preference	42	701.40
22444PA0060115 Rating Area 7	No Preference	43	718.34
22444PA0060115 Rating Area 7	No Preference	44	739.52
22444PA0060115 Rating Area 7	No Preference	45	764.40
22444PA0060115 Rating Area 7	No Preference	46	794.04
22444PA0060115 Rating Area 7	No Preference	47	827.39
22444PA0060115 Rating Area 7	No Preference	48	865.50

22444PA0060115 Rating Area 7	No Preference	49	903.09
22444PA0060115 Rating Area 7	No Preference	50	945.44
22444PA0060115 Rating Area 7	No Preference	51	987.26
22444PA0060115 Rating Area 7	No Preference	52	1033.31
22444PA0060115 Rating Area 7	No Preference	53	1079.90
22444PA0060115 Rating Area 7	No Preference	54	1130.19
22444PA0060115 Rating Area 7	No Preference	55	1180.47
22444PA0060115 Rating Area 7	No Preference	56	1235.00
22444PA0060115 Rating Area 7	No Preference	57	1290.05
22444PA0060115 Rating Area 7	No Preference	58	1348.81
22444PA0060115 Rating Area 7	No Preference	59	1377.93
22444PA0060115 Rating Area 7	No Preference	60	1436.68
22444PA0060115 Rating Area 7	No Preference	61	1487.50
22444PA0060115 Rating Area 7	No Preference	62	1520.85
22444PA0060115 Rating Area 7	No Preference	63	1562.67
22444PA0060115 Rating Area 7	No Preference	64 and over	1588.08
22444PA0060115 Rating Area 9	No Preference	0-14	343.97
22444PA0060115 Rating Area 9	No Preference	15	374.55
22444PA0060115 Rating Area 9	No Preference	16	386.24
22444PA0060115 Rating Area 9	No Preference	17	397.93
22444PA0060115 Rating Area 9	No Preference	18	410.52
22444PA0060115 Rating Area 9	No Preference	19	423.11
22444PA0060115 Rating Area 9	No Preference	20	436.15
22444PA0060115 Rating Area 9	No Preference	21	449.64
22444PA0060115 Rating Area 9	No Preference	22	449.64
22444PA0060115 Rating Area 9	No Preference	23	449.64
22444PA0060115 Rating Area 9	No Preference	24	449.64
22444PA0060115 Rating Area 9	No Preference	25	451.44
22444PA0060115 Rating Area 9	No Preference	26	460.43
22444PA0060115 Rating Area 9	No Preference	27	471.22
22444PA0060115 Rating Area 9	No Preference	28	488.76
22444PA0060115 Rating Area 9	No Preference	29	503.14
22444PA0060115 Rating Area 9	No Preference	30	510.34
22444PA0060115 Rating Area 9	No Preference	31	521.13
22444PA0060115 Rating Area 9	No Preference	32	531.92
22444PA0060115 Rating Area 9	No Preference	33	538.67
22444PA0060115 Rating Area 9	No Preference	34	545.86
22444PA0060115 Rating Area 9	No Preference	35	549.46
22444PA0060115 Rating Area 9	No Preference	36	553.05
22444PA0060115 Rating Area 9	No Preference	37	556.65
22444PA0060115 Rating Area 9	No Preference	38	560.25
22444PA0060115 Rating Area 9	No Preference	39	567.44
22444PA0060115 Rating Area 9	No Preference	40	574.64
22444PA0060115 Rating Area 9	No Preference	41	585.43
22444PA0060115 Rating Area 9	No Preference	42	595.77
22444PA0060115 Rating Area 9	No Preference	43	610.16
22444PA0060115 Rating Area 9	No Preference	44	628.14
22444PA0060115 Rating Area 9	No Preference	45	649.28
22444PA0060115 Rating Area 9	No Preference	46	674.46
22444PA0060115 Rating Area 9	No Preference	47	702.78
22444PA0060115 Rating Area 9	No Preference	48	735.16
22444PA0060115 Rating Area 9	No Preference	49	767.08
22444PA0060115 Rating Area 9	No Preference	50	803.05
22444PA0060115 Rating Area 9	No Preference	51	838.57
22444PA0060115 Rating Area 9	No Preference	52	877.69
22444PA0060115 Rating Area 9	No Preference	53	917.26
22444PA0060115 Rating Area 9	No Preference	54	959.98
22444PA0060115 Rating Area 9	No Preference	55	1002.69
22444PA0060115 Rating Area 9	No Preference	56	1049.00
22444PA0060115 Rating Area 9	No Preference	57	1095.77
22444PA0060115 Rating Area 9	No Preference	58	1145.68
22444PA0060115 Rating Area 9	No Preference	59	1170.41
22444PA0060115 Rating Area 9	No Preference	60	1220.32
22444PA0060115 Rating Area 9	No Preference	61	1263.48
22444PA0060115 Rating Area 9	No Preference	62	1291.81
22444PA0060115 Rating Area 9	No Preference	63	1327.33
22444PA0060115 Rating Area 9	No Preference	64 and over	1348.91
22444PA0060116 Rating Area 2	No Preference	0-14	283.19
22444PA0060116 Rating Area 2	No Preference	15	308.36
22444PA0060116 Rating Area 2	No Preference	16	317.99
22444PA0060116 Rating Area 2	No Preference	17	327.61
22444PA0060116 Rating Area 2	No Preference	18	337.98
22444PA0060116 Rating Area 2	No Preference	19	348.34
22444PA0060116 Rating Area 2	No Preference	20	359.08
22444PA0060116 Rating Area 2	No Preference	21	370.19
22444PA0060116 Rating Area 2	No Preference	22	370.19
22444PA0060116 Rating Area 2	No Preference	23	370.19
22444PA0060116 Rating Area 2	No Preference	24	370.19
22444PA0060116 Rating Area 2	No Preference	25	371.67
22444PA0060116 Rating Area 2	No Preference	26	379.07
22444PA0060116 Rating Area 2	No Preference	27	387.95
22444PA0060116 Rating Area 2	No Preference	28	402.39
22444PA0060116 Rating Area 2	No Preference	29	414.24
22444PA0060116 Rating Area 2	No Preference	30	420.16
22444PA0060116 Rating Area 2	No Preference	31	429.05
22444PA0060116 Rating Area 2	No Preference	32	437.93
22444PA0060116 Rating Area 2	No Preference	33	443.48
22444PA0060116 Rating Area 2	No Preference	34	449.41
22444PA0060116 Rating Area 2	No Preference	35	452.37
22444PA0060116 Rating Area 2	No Preference	36	455.33
22444PA0060116 Rating Area 2	No Preference	37	458.29
22444PA0060116 Rating Area 2	No Preference	38	461.25
22444PA0060116 Rating Area 2	No Preference	39	467.17
22444PA0060116 Rating Area 2	No Preference	40	473.10
22444PA0060116 Rating Area 2	No Preference	41	481.98
22444PA0060116 Rating Area 2	No Preference	42	490.50
22444PA0060116 Rating Area 2	No Preference	43	502.34
22444PA0060116 Rating Area 2	No Preference	44	517.15
22444PA0060116 Rating Area 2	No Preference	45	534.55
22444PA0060116 Rating Area 2	No Preference	46	555.28
22444PA0060116 Rating Area 2	No Preference	47	578.60
22444PA0060116 Rating Area 2	No Preference	48	605.25
22444PA0060116 Rating Area 2	No Preference	49	631.54
22444PA0060116 Rating Area 2	No Preference	50	661.15
22444PA0060116 Rating Area 2	No Preference	51	690.40
22444PA0060116 Rating Area 2	No Preference	52	722.60
22444PA0060116 Rating Area 2	No Preference	53	755.18

22444PA0060116	Rating Area 2	No Preference	54	790.35
22444PA0060116	Rating Area 2	No Preference	55	825.51
22444PA0060116	Rating Area 2	No Preference	56	863.64
22444PA0060116	Rating Area 2	No Preference	57	902.14
22444PA0060116	Rating Area 2	No Preference	58	943.23
22444PA0060116	Rating Area 2	No Preference	59	963.59
22444PA0060116	Rating Area 2	No Preference	60	1004.68
22444PA0060116	Rating Area 2	No Preference	61	1040.22
22444PA0060116	Rating Area 2	No Preference	62	1063.54
22444PA0060116	Rating Area 2	No Preference	63	1092.79
22444PA0060116	Rating Area 2	No Preference	64 and over	1110.56
22444PA0060116	Rating Area 3	No Preference	0-14	270.78
22444PA0060116	Rating Area 3	No Preference	15	294.85
22444PA0060116	Rating Area 3	No Preference	16	304.06
22444PA0060116	Rating Area 3	No Preference	17	313.26
22444PA0060116	Rating Area 3	No Preference	18	323.17
22444PA0060116	Rating Area 3	No Preference	19	333.08
22444PA0060116	Rating Area 3	No Preference	20	343.35
22444PA0060116	Rating Area 3	No Preference	21	353.97
22444PA0060116	Rating Area 3	No Preference	22	353.97
22444PA0060116	Rating Area 3	No Preference	23	353.97
22444PA0060116	Rating Area 3	No Preference	24	353.97
22444PA0060116	Rating Area 3	No Preference	25	355.38
22444PA0060116	Rating Area 3	No Preference	26	362.46
22444PA0060116	Rating Area 3	No Preference	27	370.95
22444PA0060116	Rating Area 3	No Preference	28	384.76
22444PA0060116	Rating Area 3	No Preference	29	396.09
22444PA0060116	Rating Area 3	No Preference	30	401.75
22444PA0060116	Rating Area 3	No Preference	31	410.24
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22444PA0060116	Rating Area 3	No Preference	33	424.05
22444PA0060116	Rating Area 3	No Preference	34	429.71
22444PA0060116	Rating Area 3	No Preference	35	432.54
22444PA0060116	Rating Area 3	No Preference	36	435.38
22444PA0060116	Rating Area 3	No Preference	37	438.21
22444PA0060116	Rating Area 3	No Preference	38	441.04
22444PA0060116	Rating Area 3	No Preference	39	446.70
22444PA0060116	Rating Area 3	No Preference	40	452.37
22444PA0060116	Rating Area 3	No Preference	41	460.86
22444PA0060116	Rating Area 3	No Preference	42	469.00
22444PA0060116	Rating Area 3	No Preference	43	480.33
22444PA0060116	Rating Area 3	No Preference	44	494.49
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22444PA0060116	Rating Area 3	No Preference	46	530.95
22444PA0060116	Rating Area 3	No Preference	47	553.25
22444PA0060116	Rating Area 3	No Preference	48	578.73
22444PA0060116	Rating Area 3	No Preference	49	603.86
22444PA0060116	Rating Area 3	No Preference	50	632.18
22444PA0060116	Rating Area 3	No Preference	51	660.14
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22444PA0060116	Rating Area 3	No Preference	53	722.09
22444PA0060116	Rating Area 3	No Preference	54	755.71
22444PA0060116	Rating Area 3	No Preference	55	789.34
22444PA0060116	Rating Area 3	No Preference	56	825.80
22444PA0060116	Rating Area 3	No Preference	57	862.61
22444PA0060116	Rating Area 3	No Preference	58	901.90
22444PA0060116	Rating Area 3	No Preference	59	921.37
22444PA0060116	Rating Area 3	No Preference	60	960.66
22444PA0060116	Rating Area 3	No Preference	61	994.64
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22444PA0060116	Rating Area 3	No Preference	63	1044.90
22444PA0060116	Rating Area 3	No Preference	64 and over	1061.89
22444PA0060116	Rating Area 5	No Preference	0-14	289.56
22444PA0060116	Rating Area 5	No Preference	15	315.29
22444PA0060116	Rating Area 5	No Preference	16	325.14
22444PA0060116	Rating Area 5	No Preference	17	334.98
22444PA0060116	Rating Area 5	No Preference	18	345.57
22444PA0060116	Rating Area 5	No Preference	19	356.17
22444PA0060116	Rating Area 5	No Preference	20	367.15
22444PA0060116	Rating Area 5	No Preference	21	378.51
22444PA0060116	Rating Area 5	No Preference	22	378.51
22444PA0060116	Rating Area 5	No Preference	23	378.51
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22444PA0060116	Rating Area 5	No Preference	25	380.02
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22444PA0060116	Rating Area 5	No Preference	27	396.67
22444PA0060116	Rating Area 5	No Preference	28	411.43
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22444PA0060116	Rating Area 5	No Preference	30	429.60
22444PA0060116	Rating Area 5	No Preference	31	438.69
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22444PA0060116	Rating Area 5	No Preference	34	459.50
22444PA0060116	Rating Area 5	No Preference	35	462.53
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22444PA0060116	Rating Area 5	No Preference	39	477.67
22444PA0060116	Rating Area 5	No Preference	40	483.73
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22444PA0060116	Rating Area 5	No Preference	42	501.52
22444PA0060116	Rating Area 5	No Preference	43	513.63
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22444PA0060116	Rating Area 5	No Preference	45	546.56
22444PA0060116	Rating Area 5	No Preference	46	567.76
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22444PA0060116	Rating Area 5	No Preference	48	618.85
22444PA0060116	Rating Area 5	No Preference	49	645.73
22444PA0060116	Rating Area 5	No Preference	50	676.01
22444PA0060116	Rating Area 5	No Preference	51	705.91
22444PA0060116	Rating Area 5	No Preference	52	738.84
22444PA0060116	Rating Area 5	No Preference	53	772.15
22444PA0060116	Rating Area 5	No Preference	54	808.11
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22444PA0060116	Rating Area 5	No Preference	56	883.05
22444PA0060116	Rating Area 5	No Preference	57	922.42
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22444PA0060116	Rating Area 5	No Preference	62	1087.44
22444PA0060116	Rating Area 5	No Preference	63	1117.35
22444PA0060116	Rating Area 5	No Preference	64 and over	1135.51
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22444PA0060116	Rating Area 6	No Preference	15	332.27
22444PA0060116	Rating Area 6	No Preference	16	342.64
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22444PA0060116	Rating Area 6	No Preference	18	364.18
22444PA0060116	Rating Area 6	No Preference	19	375.35
22444PA0060116	Rating Area 6	No Preference	20	386.92
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22444PA0060116	Rating Area 6	No Preference	22	398.89
22444PA0060116	Rating Area 6	No Preference	23	398.89
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22444PA0060116	Rating Area 6	No Preference	28	433.59
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22444PA0060116	Rating Area 6	No Preference	30	452.74
22444PA0060116	Rating Area 6	No Preference	31	462.31
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22444PA0060116	Rating Area 6	No Preference	33	477.86
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22444PA0060116	Rating Area 6	No Preference	35	487.44
22444PA0060116	Rating Area 6	No Preference	36	490.63
22444PA0060116	Rating Area 6	No Preference	37	493.82
22444PA0060116	Rating Area 6	No Preference	38	497.01
22444PA0060116	Rating Area 6	No Preference	39	503.39
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22444PA0060116	Rating Area 6	No Preference	41	519.35
22444PA0060116	Rating Area 6	No Preference	42	528.52
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22444PA0060116	Rating Area 6	No Preference	46	598.33
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22444PA0060116	Rating Area 6	No Preference	48	652.18
22444PA0060116	Rating Area 6	No Preference	49	680.50
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22444PA0060116	Rating Area 6	No Preference	53	813.73
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22444PA0060116	Rating Area 6	No Preference	55	889.51
22444PA0060116	Rating Area 6	No Preference	56	930.60
22444PA0060116	Rating Area 6	No Preference	57	972.08
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22444PA0060116	Rating Area 6	No Preference	60	1082.58
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22444PA0060116	Rating Area 6	No Preference	62	1146.00
22444PA0060116	Rating Area 6	No Preference	63	1177.51
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22444PA0060116	Rating Area 7	No Preference	17	427.74
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22444PA0060116	Rating Area 7	No Preference	19	454.81
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22444PA0060116	Rating Area 7	No Preference	37	598.35
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22444PA0060116	Rating Area 7	No Preference	51	901.39
22444PA0060116	Rating Area 7	No Preference	52	943.44
22444PA0060116	Rating Area 7	No Preference	53	985.98
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22444PA0060116	Rating Area 7	No Preference	57	1177.85
22444PA0060116	Rating Area 7	No Preference	58	1231.50
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22444PA0060116	Rating Area 7	No Preference	62	1388.58
22444PA0060116	Rating Area 7	No Preference	63	1426.76

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22444PA0060116	Rating Area 9	No Preference	18	374.82
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22444PA0060116	Rating Area 9	No Preference	28	446.25
22444PA0060116	Rating Area 9	No Preference	29	459.39
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22444PA0060116	Rating Area 9	No Preference	35	501.67
22444PA0060116	Rating Area 9	No Preference	36	504.95
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22444PA0060116	Rating Area 9	No Preference	39	518.09
22444PA0060116	Rating Area 9	No Preference	40	524.66
22444PA0060116	Rating Area 9	No Preference	41	534.51
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22444PA0060116	Rating Area 9	No Preference	43	557.09
22444PA0060116	Rating Area 9	No Preference	44	573.51
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22444PA0060116	Rating Area 9	No Preference	46	615.80
22444PA0060116	Rating Area 9	No Preference	47	641.66
22444PA0060116	Rating Area 9	No Preference	48	671.22
22444PA0060116	Rating Area 9	No Preference	49	700.37
22444PA0060116	Rating Area 9	No Preference	50	733.21
22444PA0060116	Rating Area 9	No Preference	51	765.64
22444PA0060116	Rating Area 9	No Preference	52	801.36
22444PA0060116	Rating Area 9	No Preference	53	837.48
22444PA0060116	Rating Area 9	No Preference	54	876.49
22444PA0060116	Rating Area 9	No Preference	55	915.49
22444PA0060116	Rating Area 9	No Preference	56	957.77
22444PA0060116	Rating Area 9	No Preference	57	1000.47
22444PA0060116	Rating Area 9	No Preference	58	1046.04
22444PA0060116	Rating Area 9	No Preference	59	1068.61
22444PA0060116	Rating Area 9	No Preference	60	1114.18
22444PA0060116	Rating Area 9	No Preference	61	1153.59
22444PA0060116	Rating Area 9	No Preference	62	1179.46
22444PA0060116	Rating Area 9	No Preference	63	1211.89
22444PA0060116	Rating Area 9	No Preference	64 and over	1231.60
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22444PA0060117	Rating Area 2	No Preference	16	307.54
22444PA0060117	Rating Area 2	No Preference	17	316.85
22444PA0060117	Rating Area 2	No Preference	18	326.87
22444PA0060117	Rating Area 2	No Preference	19	336.90
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22444PA0060117	Rating Area 2	No Preference	22	358.03
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22444PA0060117	Rating Area 2	No Preference	25	359.45
22444PA0060117	Rating Area 2	No Preference	26	366.61
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22444PA0060117	Rating Area 2	No Preference	28	389.17
22444PA0060117	Rating Area 2	No Preference	29	400.62
22444PA0060117	Rating Area 2	No Preference	30	406.35
22444PA0060117	Rating Area 2	No Preference	31	414.95
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22444PA0060117	Rating Area 2	No Preference	35	437.50
22444PA0060117	Rating Area 2	No Preference	36	440.36
22444PA0060117	Rating Area 2	No Preference	37	443.23
22444PA0060117	Rating Area 2	No Preference	38	446.09
22444PA0060117	Rating Area 2	No Preference	39	451.82
22444PA0060117	Rating Area 2	No Preference	40	457.55
22444PA0060117	Rating Area 2	No Preference	41	466.14
22444PA0060117	Rating Area 2	No Preference	42	474.38
22444PA0060117	Rating Area 2	No Preference	43	485.83
22444PA0060117	Rating Area 2	No Preference	44	500.15
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22444PA0060117	Rating Area 2	No Preference	46	537.03
22444PA0060117	Rating Area 2	No Preference	47	559.59
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22444PA0060117	Rating Area 2	No Preference	49	610.78
22444PA0060117	Rating Area 2	No Preference	50	639.42
22444PA0060117	Rating Area 2	No Preference	51	667.71
22444PA0060117	Rating Area 2	No Preference	52	698.86
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22444PA0060117	Rating Area 2	No Preference	54	764.37
22444PA0060117	Rating Area 2	No Preference	55	798.39
22444PA0060117	Rating Area 2	No Preference	56	835.26
22444PA0060117	Rating Area 2	No Preference	57	872.50
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22444PA0060117	Rating Area 2	No Preference	59	931.93
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22444PA0060117	Rating Area 2	No Preference	61	1006.04
22444PA0060117	Rating Area 2	No Preference	62	1028.59
22444PA0060117	Rating Area 2	No Preference	63	1056.88
22444PA0060117	Rating Area 2	No Preference	64 and over	1074.06
22444PA0060117	Rating Area 3	No Preference	0-14	261.88
22444PA0060117	Rating Area 3	No Preference	15	285.16
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22444PA0060117	Rating Area 3	No Preference	20	332.06
22444PA0060117	Rating Area 3	No Preference	21	342.34
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22444PA0060117	Rating Area 3	No Preference	25	343.70
22444PA0060117	Rating Area 3	No Preference	26	350.55
22444PA0060117	Rating Area 3	No Preference	27	358.76
22444PA0060117	Rating Area 3	No Preference	28	372.11
22444PA0060117	Rating Area 3	No Preference	29	383.07
22444PA0060117	Rating Area 3	No Preference	30	388.55
22444PA0060117	Rating Area 3	No Preference	31	396.76
22444PA0060117	Rating Area 3	No Preference	32	404.98
22444PA0060117	Rating Area 3	No Preference	33	410.11
22444PA0060117	Rating Area 3	No Preference	34	415.59
22444PA0060117	Rating Area 3	No Preference	35	418.33
22444PA0060117	Rating Area 3	No Preference	36	421.07
22444PA0060117	Rating Area 3	No Preference	37	423.81
22444PA0060117	Rating Area 3	No Preference	38	426.55
22444PA0060117	Rating Area 3	No Preference	39	432.02
22444PA0060117	Rating Area 3	No Preference	40	437.50
22444PA0060117	Rating Area 3	No Preference	41	445.72
22444PA0060117	Rating Area 3	No Preference	42	453.59
22444PA0060117	Rating Area 3	No Preference	43	464.54
22444PA0060117	Rating Area 3	No Preference	44	478.24
22444PA0060117	Rating Area 3	No Preference	45	494.33
22444PA0060117	Rating Area 3	No Preference	46	513.50
22444PA0060117	Rating Area 3	No Preference	47	535.06
22444PA0060117	Rating Area 3	No Preference	48	559.71
22444PA0060117	Rating Area 3	No Preference	49	584.02
22444PA0060117	Rating Area 3	No Preference	50	611.40
22444PA0060117	Rating Area 3	No Preference	51	638.45
22444PA0060117	Rating Area 3	No Preference	52	668.23
22444PA0060117	Rating Area 3	No Preference	53	698.36
22444PA0060117	Rating Area 3	No Preference	54	730.88
22444PA0060117	Rating Area 3	No Preference	55	763.40
22444PA0060117	Rating Area 3	No Preference	56	798.66
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22444PA0060117	Rating Area 3	No Preference	58	872.26
22444PA0060117	Rating Area 3	No Preference	59	891.09
22444PA0060117	Rating Area 3	No Preference	60	929.09
22444PA0060117	Rating Area 3	No Preference	61	961.95
22444PA0060117	Rating Area 3	No Preference	62	983.52
22444PA0060117	Rating Area 3	No Preference	63	1010.56
22444PA0060117	Rating Area 3	No Preference	64 and over	1027.00
22444PA0060117	Rating Area 5	No Preference	0-14	280.04
22444PA0060117	Rating Area 5	No Preference	15	304.93
22444PA0060117	Rating Area 5	No Preference	16	314.45
22444PA0060117	Rating Area 5	No Preference	17	323.97
22444PA0060117	Rating Area 5	No Preference	18	334.22
22444PA0060117	Rating Area 5	No Preference	19	344.47
22444PA0060117	Rating Area 5	No Preference	20	355.08
22444PA0060117	Rating Area 5	No Preference	21	366.07
22444PA0060117	Rating Area 5	No Preference	22	366.07
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22444PA0060117	Rating Area 5	No Preference	25	367.53
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22444PA0060117	Rating Area 5	No Preference	28	397.91
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22444PA0060117	Rating Area 5	No Preference	31	424.27
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22444PA0060117	Rating Area 5	No Preference	33	438.55
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22444PA0060117	Rating Area 5	No Preference	35	447.33
22444PA0060117	Rating Area 5	No Preference	36	450.26
22444PA0060117	Rating Area 5	No Preference	37	453.19
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22444PA0060117	Rating Area 5	No Preference	39	461.97
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22444PA0060117	Rating Area 5	No Preference	42	485.04
22444PA0060117	Rating Area 5	No Preference	43	496.75
22444PA0060117	Rating Area 5	No Preference	44	511.39
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22444PA0060117	Rating Area 5	No Preference	46	549.10
22444PA0060117	Rating Area 5	No Preference	47	572.16
22444PA0060117	Rating Area 5	No Preference	48	598.52
22444PA0060117	Rating Area 5	No Preference	49	624.51
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22444PA0060117	Rating Area 5	No Preference	51	682.71
22444PA0060117	Rating Area 5	No Preference	52	714.56
22444PA0060117	Rating Area 5	No Preference	53	746.77
22444PA0060117	Rating Area 5	No Preference	54	781.55
22444PA0060117	Rating Area 5	No Preference	55	816.33
22444PA0060117	Rating Area 5	No Preference	56	854.03
22444PA0060117	Rating Area 5	No Preference	57	892.10
22444PA0060117	Rating Area 5	No Preference	58	932.74
22444PA0060117	Rating Area 5	No Preference	59	952.87
22444PA0060117	Rating Area 5	No Preference	60	993.50
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22444PA0060117	Rating Area 5	No Preference	62	1051.71
22444PA0060117	Rating Area 5	No Preference	63	1080.63
22444PA0060117	Rating Area 5	No Preference	64 and over	1098.20
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22444PA0060117	Rating Area 6	No Preference	15	321.35
22444PA0060117	Rating Area 6	No Preference	16	331.38
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22444PA0060117	Rating Area 6	No Preference	19	363.02
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22444PA0060117	Rating Area 6	No Preference	21	385.78
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22444PA0060117	Rating Area 6	No Preference	25	387.32
22444PA0060117	Rating Area 6	No Preference	26	395.04
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22444PA0060117	Rating Area 6	No Preference	56	900.02
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22444PA0060117	Rating Area 7	No Preference	54	997.98
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22444PA0060117	Rating Area 9	No Preference	63	1172.06
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22444PA0060118	Rating Area 2	No Preference	50	626.84
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22444PA0060118	Rating Area 2	No Preference	54	749.33
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22444PA0060118	Rating Area 2	No Preference	57	855.32
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22444PA0060118	Rating Area 2	No Preference	60	952.54
22444PA0060118	Rating Area 2	No Preference	61	986.23
22444PA0060118	Rating Area 2	No Preference	62	1008.35
22444PA0060118	Rating Area 2	No Preference	63	1036.07
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22444PA0060118	Rating Area 3	No Preference	41	436.94
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22444PA0060118	Rating Area 3	No Preference	47	524.53
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22444PA0060118	Rating Area 3	No Preference	49	572.52
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22444PA0060118	Rating Area 3	No Preference	58	855.09
22444PA0060118	Rating Area 3	No Preference	59	873.55
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22444PA0060118	Rating Area 3	No Preference	62	964.16
22444PA0060118	Rating Area 3	No Preference	63	990.67
22444PA0060118	Rating Area 3	No Preference	64 and over	1006.78
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22444PA0060118	Rating Area 5	No Preference	63	1059.36
22444PA0060118	Rating Area 5	No Preference	64 and over	1076.58
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22444PA0060118	Rating Area 6	No Preference	15	315.03
22444PA0060118	Rating Area 6	No Preference	16	324.86
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22444PA0060118	Rating Area 6	No Preference	19	355.87
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22444PA0060118	Rating Area 6	No Preference	48	618.33
22444PA0060118	Rating Area 6	No Preference	49	645.18
22444PA0060118	Rating Area 6	No Preference	50	675.44
22444PA0060118	Rating Area 6	No Preference	51	705.31
22444PA0060118	Rating Area 6	No Preference	52	738.21
22444PA0060118	Rating Area 6	No Preference	53	771.49
22444PA0060118	Rating Area 6	No Preference	54	807.42
22444PA0060118	Rating Area 6	No Preference	55	843.35
22444PA0060118	Rating Area 6	No Preference	56	882.30
22444PA0060118	Rating Area 6	No Preference	57	921.63
22444PA0060118	Rating Area 6	No Preference	58	963.61
22444PA0060118	Rating Area 6	No Preference	59	984.41
22444PA0060118	Rating Area 6	No Preference	60	1026.39
22444PA0060118	Rating Area 6	No Preference	61	1062.70
22444PA0060118	Rating Area 6	No Preference	62	1086.52
22444PA0060118	Rating Area 6	No Preference	63	1116.40
22444PA0060118	Rating Area 6	No Preference	64 and over	1134.55
22444PA0060118	Rating Area 7	No Preference	0-14	350.55
22444PA0060118	Rating Area 7	No Preference	15	381.71
22444PA0060118	Rating Area 7	No Preference	16	393.63
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22444PA0060118	Rating Area 7	No Preference	18	418.37
22444PA0060118	Rating Area 7	No Preference	19	431.20
22444PA0060118	Rating Area 7	No Preference	20	444.49
22444PA0060118	Rating Area 7	No Preference	21	458.24
22444PA0060118	Rating Area 7	No Preference	22	458.24
22444PA0060118	Rating Area 7	No Preference	23	458.24
22444PA0060118	Rating Area 7	No Preference	24	458.24
22444PA0060118	Rating Area 7	No Preference	25	460.07
22444PA0060118	Rating Area 7	No Preference	26	469.23
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22444PA0060118	Rating Area 7	No Preference	28	498.10
22444PA0060118	Rating Area 7	No Preference	29	512.77
22444PA0060118	Rating Area 7	No Preference	30	520.10
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22444PA0060118	Rating Area 7	No Preference	32	542.09
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22444PA0060118	Rating Area 7	No Preference	35	559.97
22444PA0060118	Rating Area 7	No Preference	36	563.63
22444PA0060118	Rating Area 7	No Preference	37	567.30
22444PA0060118	Rating Area 7	No Preference	38	570.96
22444PA0060118	Rating Area 7	No Preference	39	578.30
22444PA0060118	Rating Area 7	No Preference	40	585.63
22444PA0060118	Rating Area 7	No Preference	41	596.62
22444PA0060118	Rating Area 7	No Preference	42	607.16
22444PA0060118	Rating Area 7	No Preference	43	621.83
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22444PA0060118	Rating Area 7	No Preference	45	661.69
22444PA0060118	Rating Area 7	No Preference	46	687.36
22444PA0060118	Rating Area 7	No Preference	47	716.22
22444PA0060118	Rating Area 7	No Preference	48	749.22
22444PA0060118	Rating Area 7	No Preference	49	781.75
22444PA0060118	Rating Area 7	No Preference	50	818.41
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22444PA0060118	Rating Area 7	No Preference	52	894.48
22444PA0060118	Rating Area 7	No Preference	53	934.80
22444PA0060118	Rating Area 7	No Preference	54	978.34
22444PA0060118	Rating Area 7	No Preference	55	1021.87
22444PA0060118	Rating Area 7	No Preference	56	1069.07
22444PA0060118	Rating Area 7	No Preference	57	1116.72
22444PA0060118	Rating Area 7	No Preference	58	1167.59
22444PA0060118	Rating Area 7	No Preference	59	1192.79
22444PA0060118	Rating Area 7	No Preference	60	1243.66
22444PA0060118	Rating Area 7	No Preference	61	1287.65
22444PA0060118	Rating Area 7	No Preference	62	1316.51
22444PA0060118	Rating Area 7	No Preference	63	1352.72
22444PA0060118	Rating Area 7	No Preference	64 and over	1374.71
22444PA0060118	Rating Area 9	No Preference	0-14	297.76
22444PA0060118	Rating Area 9	No Preference	15	324.22
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22444PA0060118	Rating Area 9	No Preference	17	344.46
22444PA0060118	Rating Area 9	No Preference	18	355.36
22444PA0060118	Rating Area 9	No Preference	19	366.26
22444PA0060118	Rating Area 9	No Preference	20	377.55
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22444PA0060118	Rating Area 9	No Preference	22	389.23
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22444PA0060118	Rating Area 9	No Preference	28	423.09
22444PA0060118	Rating Area 9	No Preference	29	435.54
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22444PA0060118	Rating Area 9	No Preference	31	451.11
22444PA0060118	Rating Area 9	No Preference	32	460.45
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22444PA0060118	Rating Area 9	No Preference	35	475.63
22444PA0060118	Rating Area 9	No Preference	36	478.75
22444PA0060118	Rating Area 9	No Preference	37	481.86
22444PA0060118	Rating Area 9	No Preference	38	484.97
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22444PA0060118	Rating Area 9	No Preference	40	497.43
22444PA0060118	Rating Area 9	No Preference	41	506.77
22444PA0060118	Rating Area 9	No Preference	42	515.72

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22444PA0060118	Rating Area 9	No Preference	51	725.91
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22444PA0060118	Rating Area 9	No Preference	53	794.02
22444PA0060118	Rating Area 9	No Preference	54	831.00
22444PA0060118	Rating Area 9	No Preference	55	867.97
22444PA0060118	Rating Area 9	No Preference	56	908.06
22444PA0060118	Rating Area 9	No Preference	57	948.54
22444PA0060118	Rating Area 9	No Preference	58	991.75
22444PA0060118	Rating Area 9	No Preference	59	1013.15
22444PA0060118	Rating Area 9	No Preference	60	1056.36
22444PA0060118	Rating Area 9	No Preference	61	1093.72
22444PA0060118	Rating Area 9	No Preference	62	1118.24
22444PA0060118	Rating Area 9	No Preference	63	1148.99
22444PA0060118	Rating Area 9	No Preference	64 and over	1167.68
22444PA0060119	Rating Area 2	No Preference	0-14	235.90
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22444PA0060119	Rating Area 2	No Preference	18	281.54
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22444PA0060119	Rating Area 2	No Preference	27	323.17
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22444PA0060119	Rating Area 2	No Preference	35	376.83
22444PA0060119	Rating Area 2	No Preference	36	379.29
22444PA0060119	Rating Area 2	No Preference	37	381.76
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22444PA0060119	Rating Area 2	No Preference	40	394.09
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22444PA0060119	Rating Area 2	No Preference	43	418.46
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22444PA0060119	Rating Area 2	No Preference	47	481.98
22444PA0060119	Rating Area 2	No Preference	48	504.18
22444PA0060119	Rating Area 2	No Preference	49	526.08
22444PA0060119	Rating Area 2	No Preference	50	550.75
22444PA0060119	Rating Area 2	No Preference	51	575.11
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22444PA0060119	Rating Area 2	No Preference	53	629.07
22444PA0060119	Rating Area 2	No Preference	54	658.37
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22444PA0060119	Rating Area 2	No Preference	56	719.42
22444PA0060119	Rating Area 2	No Preference	57	751.49
22444PA0060119	Rating Area 2	No Preference	58	785.72
22444PA0060119	Rating Area 2	No Preference	59	802.68
22444PA0060119	Rating Area 2	No Preference	60	836.91
22444PA0060119	Rating Area 2	No Preference	61	866.51
22444PA0060119	Rating Area 2	No Preference	62	885.94
22444PA0060119	Rating Area 2	No Preference	63	910.30
22444PA0060119	Rating Area 2	No Preference	64 and over	925.10
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22444PA0060119	Rating Area 3	No Preference	23	294.86
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22444PA0060119	Rating Area 3	No Preference	26	301.93
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22444PA0060119	Rating Area 3	No Preference	28	320.51
22444PA0060119	Rating Area 3	No Preference	29	329.94
22444PA0060119	Rating Area 3	No Preference	30	334.66
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22444PA0060119	Rating Area 3	No Preference	36	362.67
22444PA0060119	Rating Area 3	No Preference	37	365.03
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22444PA0060119	Rating Area 3	No Preference	46	442.28
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22444PA0060119	Rating Area 3	No Preference	51	549.91
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22444PA0060119	Rating Area 3	No Preference	54	629.52
22444PA0060119	Rating Area 3	No Preference	55	657.53
22444PA0060119	Rating Area 3	No Preference	56	687.90
22444PA0060119	Rating Area 3	No Preference	57	718.56
22444PA0060119	Rating Area 3	No Preference	58	751.29
22444PA0060119	Rating Area 3	No Preference	59	767.51
22444PA0060119	Rating Area 3	No Preference	60	800.24
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22444PA0060119	Rating Area 3	No Preference	62	847.12
22444PA0060119	Rating Area 3	No Preference	63	870.41
22444PA0060119	Rating Area 3	No Preference	64 and over	884.57
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22444PA0060119	Rating Area 5	No Preference	15	262.64
22444PA0060119	Rating Area 5	No Preference	16	270.84
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22444PA0060119	Rating Area 5	No Preference	18	287.87
22444PA0060119	Rating Area 5	No Preference	19	296.70
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22444PA0060119	Rating Area 5	No Preference	22	315.30
22444PA0060119	Rating Area 5	No Preference	23	315.30
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22444PA0060119	Rating Area 5	No Preference	26	322.86
22444PA0060119	Rating Area 5	No Preference	27	330.43
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22444PA0060119	Rating Area 5	No Preference	29	352.82
22444PA0060119	Rating Area 5	No Preference	30	357.86
22444PA0060119	Rating Area 5	No Preference	31	365.43
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22444PA0060119	Rating Area 5	No Preference	34	382.77
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22444PA0060119	Rating Area 5	No Preference	37	390.34
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22444PA0060119	Rating Area 5	No Preference	43	427.86
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22444PA0060119	Rating Area 5	No Preference	47	492.81
22444PA0060119	Rating Area 5	No Preference	48	515.51
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22444PA0060119	Rating Area 5	No Preference	50	563.12
22444PA0060119	Rating Area 5	No Preference	51	588.03
22444PA0060119	Rating Area 5	No Preference	52	615.46
22444PA0060119	Rating Area 5	No Preference	53	643.21
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22444PA0060119	Rating Area 5	No Preference	56	735.59
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22444PA0060119	Rating Area 5	No Preference	58	803.38
22444PA0060119	Rating Area 5	No Preference	59	820.72
22444PA0060119	Rating Area 5	No Preference	60	855.72
22444PA0060119	Rating Area 5	No Preference	61	885.99
22444PA0060119	Rating Area 5	No Preference	62	905.85
22444PA0060119	Rating Area 5	No Preference	63	930.76
22444PA0060119	Rating Area 5	No Preference	64 and over	945.89
22444PA0060119	Rating Area 6	No Preference	0-14	254.19
22444PA0060119	Rating Area 6	No Preference	15	276.79
22444PA0060119	Rating Area 6	No Preference	16	285.42
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22444PA0060119	Rating Area 6	No Preference	18	303.37
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22444PA0060119	Rating Area 6	No Preference	22	332.28
22444PA0060119	Rating Area 6	No Preference	23	332.28
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22444PA0060119	Rating Area 6	No Preference	26	340.25
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22444PA0060119	Rating Area 6	No Preference	28	361.18
22444PA0060119	Rating Area 6	No Preference	29	371.82
22444PA0060119	Rating Area 6	No Preference	30	377.13
22444PA0060119	Rating Area 6	No Preference	31	385.11
22444PA0060119	Rating Area 6	No Preference	32	393.08
22444PA0060119	Rating Area 6	No Preference	33	398.07
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22444PA0060119	Rating Area 6	No Preference	36	408.70
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22444PA0060119	Rating Area 6	No Preference	41	432.62
22444PA0060119	Rating Area 6	No Preference	42	440.26
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22444PA0060119	Rating Area 6	No Preference	44	464.19
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22444PA0060119	Rating Area 6	No Preference	46	498.41
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22444PA0060119	Rating Area 6	No Preference	48	543.27
22444PA0060119	Rating Area 6	No Preference	49	566.86
22444PA0060119	Rating Area 6	No Preference	50	593.44
22444PA0060119	Rating Area 6	No Preference	51	619.69
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22444PA0060119	Rating Area 6	No Preference	53	677.84
22444PA0060119	Rating Area 6	No Preference	54	709.41
22444PA0060119	Rating Area 6	No Preference	55	740.97
22444PA0060119	Rating Area 6	No Preference	56	775.20
22444PA0060119	Rating Area 6	No Preference	57	809.75
22444PA0060119	Rating Area 6	No Preference	58	846.64
22444PA0060119	Rating Area 6	No Preference	59	864.91
22444PA0060119	Rating Area 6	No Preference	60	901.80
22444PA0060119	Rating Area 6	No Preference	61	933.69
22444PA0060119	Rating Area 6	No Preference	62	954.63
22444PA0060119	Rating Area 6	No Preference	63	980.88
22444PA0060119	Rating Area 6	No Preference	64 and over	996.83
22444PA0060119	Rating Area 7	No Preference	0-14	308.00
22444PA0060119	Rating Area 7	No Preference	15	335.37
22444PA0060119	Rating Area 7	No Preference	16	345.84
22444PA0060119	Rating Area 7	No Preference	17	356.31
22444PA0060119	Rating Area 7	No Preference	18	367.58
22444PA0060119	Rating Area 7	No Preference	19	378.86
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22444PA0060119	Rating Area 7	No Preference	25	404.22
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22444PA0060119	Rating Area 7	No Preference	28	437.64
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22444PA0060119	Rating Area 7	No Preference	30	456.96
22444PA0060119	Rating Area 7	No Preference	31	466.63
22444PA0060119	Rating Area 7	No Preference	32	476.29
22444PA0060119	Rating Area 7	No Preference	33	482.33
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22444PA0060119	Rating Area 7	No Preference	36	495.21
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22444PA0060119	Rating Area 7	No Preference	48	658.27
22444PA0060119	Rating Area 7	No Preference	49	686.85
22444PA0060119	Rating Area 7	No Preference	50	719.06
22444PA0060119	Rating Area 7	No Preference	51	750.87
22444PA0060119	Rating Area 7	No Preference	52	785.90
22444PA0060119	Rating Area 7	No Preference	53	821.33
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22444PA0060119	Rating Area 7	No Preference	55	897.82
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22444PA0060119	Rating Area 7	No Preference	57	981.16
22444PA0060119	Rating Area 7	No Preference	58	1025.85
22444PA0060119	Rating Area 7	No Preference	59	1048.00
22444PA0060119	Rating Area 7	No Preference	60	1092.69
22444PA0060119	Rating Area 7	No Preference	61	1131.34
22444PA0060119	Rating Area 7	No Preference	62	1156.70
22444PA0060119	Rating Area 7	No Preference	63	1188.51
22444PA0060119	Rating Area 7	No Preference	64 and over	1207.83
22444PA0060119	Rating Area 9	No Preference	0-14	261.61
22444PA0060119	Rating Area 9	No Preference	15	284.87
22444PA0060119	Rating Area 9	No Preference	16	293.76
22444PA0060119	Rating Area 9	No Preference	17	302.65
22444PA0060119	Rating Area 9	No Preference	18	312.22
22444PA0060119	Rating Area 9	No Preference	19	321.80
22444PA0060119	Rating Area 9	No Preference	20	331.72
22444PA0060119	Rating Area 9	No Preference	21	341.98
22444PA0060119	Rating Area 9	No Preference	22	341.98
22444PA0060119	Rating Area 9	No Preference	23	341.98
22444PA0060119	Rating Area 9	No Preference	24	341.98
22444PA0060119	Rating Area 9	No Preference	25	343.34
22444PA0060119	Rating Area 9	No Preference	26	350.18
22444PA0060119	Rating Area 9	No Preference	27	358.39
22444PA0060119	Rating Area 9	No Preference	28	371.73
22444PA0060119	Rating Area 9	No Preference	29	382.67
22444PA0060119	Rating Area 9	No Preference	30	388.14
22444PA0060119	Rating Area 9	No Preference	31	396.35
22444PA0060119	Rating Area 9	No Preference	32	404.56
22444PA0060119	Rating Area 9	No Preference	33	409.69
22444PA0060119	Rating Area 9	No Preference	34	415.16
22444PA0060119	Rating Area 9	No Preference	35	417.90
22444PA0060119	Rating Area 9	No Preference	36	420.63
22444PA0060119	Rating Area 9	No Preference	37	423.37
22444PA0060119	Rating Area 9	No Preference	38	426.10
22444PA0060119	Rating Area 9	No Preference	39	431.57
22444PA0060119	Rating Area 9	No Preference	40	437.05
22444PA0060119	Rating Area 9	No Preference	41	445.25
22444PA0060119	Rating Area 9	No Preference	42	453.12
22444PA0060119	Rating Area 9	No Preference	43	464.06
22444PA0060119	Rating Area 9	No Preference	44	477.74
22444PA0060119	Rating Area 9	No Preference	45	493.81
22444PA0060119	Rating Area 9	No Preference	46	512.97
22444PA0060119	Rating Area 9	No Preference	47	534.51
22444PA0060119	Rating Area 9	No Preference	48	559.13
22444PA0060119	Rating Area 9	No Preference	49	583.41
22444PA0060119	Rating Area 9	No Preference	50	610.77
22444PA0060119	Rating Area 9	No Preference	51	637.79
22444PA0060119	Rating Area 9	No Preference	52	667.54
22444PA0060119	Rating Area 9	No Preference	53	697.63
22444PA0060119	Rating Area 9	No Preference	54	730.12
22444PA0060119	Rating Area 9	No Preference	55	762.61
22444PA0060119	Rating Area 9	No Preference	56	797.83
22444PA0060119	Rating Area 9	No Preference	57	833.40

22444PA0060119	Rating Area 9	No Preference	58	871.36
22444PA0060119	Rating Area 9	No Preference	59	890.17
22444PA0060119	Rating Area 9	No Preference	60	928.12
22444PA0060119	Rating Area 9	No Preference	61	960.95
22444PA0060119	Rating Area 9	No Preference	62	982.50
22444PA0060119	Rating Area 9	No Preference	63	1009.52
22444PA0060119	Rating Area 9	No Preference	64 and over	1025.93
22444PA0060120	Rating Area 2	No Preference	0-14	316.24
22444PA0060120	Rating Area 2	No Preference	15	344.35
22444PA0060120	Rating Area 2	No Preference	16	355.10
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22444PA0060120	Rating Area 2	No Preference	18	377.42
22444PA0060120	Rating Area 2	No Preference	19	388.99
22444PA0060120	Rating Area 2	No Preference	20	400.98
22444PA0060120	Rating Area 2	No Preference	21	413.39
22444PA0060120	Rating Area 2	No Preference	22	413.39
22444PA0060120	Rating Area 2	No Preference	23	413.39
22444PA0060120	Rating Area 2	No Preference	24	413.39
22444PA0060120	Rating Area 2	No Preference	25	415.04
22444PA0060120	Rating Area 2	No Preference	26	423.30
22444PA0060120	Rating Area 2	No Preference	27	433.23
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22444PA0060120	Rating Area 2	No Preference	29	462.58
22444PA0060120	Rating Area 2	No Preference	30	469.19
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22444PA0060120	Rating Area 2	No Preference	33	495.23
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22444PA0060120	Rating Area 2	No Preference	35	505.15
22444PA0060120	Rating Area 2	No Preference	36	508.46
22444PA0060120	Rating Area 2	No Preference	37	511.77
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22444PA0060120	Rating Area 2	No Preference	39	521.69
22444PA0060120	Rating Area 2	No Preference	40	528.30
22444PA0060120	Rating Area 2	No Preference	41	538.23
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22444PA0060120	Rating Area 2	No Preference	43	560.96
22444PA0060120	Rating Area 2	No Preference	44	577.50
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22444PA0060120	Rating Area 2	No Preference	48	675.88
22444PA0060120	Rating Area 2	No Preference	49	705.23
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22444PA0060120	Rating Area 2	No Preference	53	843.30
22444PA0060120	Rating Area 2	No Preference	54	882.57
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22444PA0060120	Rating Area 2	No Preference	56	964.42
22444PA0060120	Rating Area 2	No Preference	57	1007.42
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22444PA0060120	Rating Area 2	No Preference	60	1121.92
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22444PA0060120	Rating Area 2	No Preference	62	1187.65
22444PA0060120	Rating Area 2	No Preference	63	1220.31
22444PA0060120	Rating Area 2	No Preference	64 and over	1240.15
22444PA0060120	Rating Area 3	No Preference	0-14	302.38
22444PA0060120	Rating Area 3	No Preference	15	329.26
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22444PA0060120	Rating Area 3	No Preference	18	360.88
22444PA0060120	Rating Area 3	No Preference	19	371.95
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22444PA0060120	Rating Area 3	No Preference	44	552.19
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22444PA0060120	Rating Area 3	No Preference	46	592.90
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22444PA0060120	Rating Area 3	No Preference	49	674.33
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22444PA0060120	Rating Area 3	No Preference	52	771.57
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22444PA0060120	Rating Area 3	No Preference	54	843.90
22444PA0060120	Rating Area 3	No Preference	55	881.45
22444PA0060120	Rating Area 3	No Preference	56	922.16
22444PA0060120	Rating Area 3	No Preference	57	963.27
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22444PA0060120	Rating Area 3	No Preference	62	1135.61

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22444PA0060120	Rating Area 3	No Preference	64 and over	1185.81
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22444PA0060120	Rating Area 5	No Preference	16	363.08
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22444PA0060120	Rating Area 5	No Preference	28	459.45
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22444PA0060120	Rating Area 5	No Preference	42	560.04
22444PA0060120	Rating Area 5	No Preference	43	573.57
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22444PA0060120	Rating Area 5	No Preference	45	610.34
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22444PA0060120	Rating Area 5	No Preference	51	788.29
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22444PA0060120	Rating Area 5	No Preference	53	862.25
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22444PA0060120	Rating Area 5	No Preference	62	1214.34
22444PA0060120	Rating Area 5	No Preference	63	1247.73
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22444PA0060120	Rating Area 6	No Preference	0-14	304.76
22444PA0060120	Rating Area 6	No Preference	15	371.05
22444PA0060120	Rating Area 6	No Preference	16	382.63
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22444PA0060120	Rating Area 6	No Preference	24	445.44
22444PA0060120	Rating Area 6	No Preference	25	447.21
22444PA0060120	Rating Area 6	No Preference	26	456.12
22444PA0060120	Rating Area 6	No Preference	27	466.81
22444PA0060120	Rating Area 6	No Preference	28	484.19
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22444PA0060120	Rating Area 6	No Preference	30	505.57
22444PA0060120	Rating Area 6	No Preference	31	516.26
22444PA0060120	Rating Area 6	No Preference	32	526.95
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22444PA0060120	Rating Area 6	No Preference	36	547.88
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22444PA0060120	Rating Area 6	No Preference	40	569.26
22444PA0060120	Rating Area 6	No Preference	41	579.95
22444PA0060120	Rating Area 6	No Preference	42	590.20
22444PA0060120	Rating Area 6	No Preference	43	604.45
22444PA0060120	Rating Area 6	No Preference	44	622.27
22444PA0060120	Rating Area 6	No Preference	45	643.20
22444PA0060120	Rating Area 6	No Preference	46	668.15
22444PA0060120	Rating Area 6	No Preference	47	696.21
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22444PA0060120	Rating Area 6	No Preference	49	759.91
22444PA0060120	Rating Area 6	No Preference	50	795.54
22444PA0060120	Rating Area 6	No Preference	51	830.73
22444PA0060120	Rating Area 6	No Preference	52	869.48
22444PA0060120	Rating Area 6	No Preference	53	908.68
22444PA0060120	Rating Area 6	No Preference	54	951.00
22444PA0060120	Rating Area 6	No Preference	55	993.31
22444PA0060120	Rating Area 6	No Preference	56	1039.19
22444PA0060120	Rating Area 6	No Preference	57	1085.52
22444PA0060120	Rating Area 6	No Preference	58	1134.96
22444PA0060120	Rating Area 6	No Preference	59	1159.46
22444PA0060120	Rating Area 6	No Preference	60	1208.90
22444PA0060120	Rating Area 6	No Preference	61	1251.67
22444PA0060120	Rating Area 6	No Preference	62	1279.73
22444PA0060120	Rating Area 6	No Preference	63	1314.92
22444PA0060120	Rating Area 6	No Preference	64 and over	1336.30
22444PA0060120	Rating Area 7	No Preference	0-14	412.89
22444PA0060120	Rating Area 7	No Preference	15	449.59
22444PA0060120	Rating Area 7	No Preference	16	463.62

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22444PA0060120	Rating Area 7	No Preference	18	492.77
22444PA0060120	Rating Area 7	No Preference	19	507.88
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22444PA0060120	Rating Area 7	No Preference	22	539.73
22444PA0060120	Rating Area 7	No Preference	23	539.73
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22444PA0060120	Rating Area 7	No Preference	25	541.88
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22444PA0060120	Rating Area 7	No Preference	27	565.63
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22444PA0060120	Rating Area 7	No Preference	29	603.95
22444PA0060120	Rating Area 7	No Preference	30	612.58
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22444PA0060120	Rating Area 7	No Preference	40	689.76
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22444PA0060120	Rating Area 7	No Preference	47	843.58
22444PA0060120	Rating Area 7	No Preference	48	882.44
22444PA0060120	Rating Area 7	No Preference	49	920.76
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22444PA0060120	Rating Area 7	No Preference	51	1006.58
22444PA0060120	Rating Area 7	No Preference	52	1053.54
22444PA0060120	Rating Area 7	No Preference	53	1101.03
22444PA0060120	Rating Area 7	No Preference	54	1152.30
22444PA0060120	Rating Area 7	No Preference	55	1203.58
22444PA0060120	Rating Area 7	No Preference	56	1259.17
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22444PA0060120	Rating Area 7	No Preference	58	1375.21
22444PA0060120	Rating Area 7	No Preference	59	1404.89
22444PA0060120	Rating Area 7	No Preference	60	1464.80
22444PA0060120	Rating Area 7	No Preference	61	1516.62
22444PA0060120	Rating Area 7	No Preference	62	1550.62
22444PA0060120	Rating Area 7	No Preference	63	1593.26
22444PA0060120	Rating Area 7	No Preference	64 and over	1619.16
22444PA0060120	Rating Area 9	No Preference	0-14	350.70
22444PA0060120	Rating Area 9	No Preference	15	381.88
22444PA0060120	Rating Area 9	No Preference	16	393.80
22444PA0060120	Rating Area 9	No Preference	17	405.72
22444PA0060120	Rating Area 9	No Preference	18	418.55
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22444PA0060120	Rating Area 9	No Preference	20	444.68
22444PA0060120	Rating Area 9	No Preference	21	458.44
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22444PA0060120	Rating Area 9	No Preference	24	458.44
22444PA0060120	Rating Area 9	No Preference	25	460.27
22444PA0060120	Rating Area 9	No Preference	26	469.44
22444PA0060120	Rating Area 9	No Preference	27	480.44
22444PA0060120	Rating Area 9	No Preference	28	498.32
22444PA0060120	Rating Area 9	No Preference	29	512.99
22444PA0060120	Rating Area 9	No Preference	30	520.33
22444PA0060120	Rating Area 9	No Preference	31	531.33
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22444PA0060120	Rating Area 9	No Preference	34	556.54
22444PA0060120	Rating Area 9	No Preference	35	560.21
22444PA0060120	Rating Area 9	No Preference	36	563.88
22444PA0060120	Rating Area 9	No Preference	37	567.55
22444PA0060120	Rating Area 9	No Preference	38	571.21
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22444PA0060120	Rating Area 9	No Preference	41	596.89
22444PA0060120	Rating Area 9	No Preference	42	607.43
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22444PA0060120	Rating Area 9	No Preference	44	640.44
22444PA0060120	Rating Area 9	No Preference	45	661.98
22444PA0060120	Rating Area 9	No Preference	46	687.66
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22444PA0060120	Rating Area 9	No Preference	48	749.55
22444PA0060120	Rating Area 9	No Preference	49	782.09
22444PA0060120	Rating Area 9	No Preference	50	818.77
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22444PA0060120	Rating Area 9	No Preference	59	1193.31
22444PA0060120	Rating Area 9	No Preference	60	1244.20
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22444PA0060120	Rating Area 9	No Preference	62	1317.09
22444PA0060120	Rating Area 9	No Preference	63	1353.31
22444PA0060120	Rating Area 9	No Preference	64 and over	1375.31
22444PA0060121	Rating Area 6	No Preference	0-14	327.30
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22444PA0060121	Rating Area 6	No Preference	16	367.52
22444PA0060121	Rating Area 6	No Preference	17	378.64
22444PA0060121	Rating Area 6	No Preference	18	390.62
22444PA0060121	Rating Area 6	No Preference	19	402.60
22444PA0060121	Rating Area 6	No Preference	20	415.01
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22444PA0060121	Rating Area 6	No Preference	30	485.60
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22444PA0060121	Rating Area 6	No Preference	32	506.14
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22444PA0060121	Rating Area 6	No Preference	35	522.82
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22444PA0060121	Rating Area 6	No Preference	40	546.78
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22444PA0060126	Rating Area 6	No Preference	30	485.60
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22444PA0060126	Rating Area 6	No Preference	35	522.82
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22444PA0060126	Rating Area 6	No Preference	47	668.72
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22444PA0060126	Rating Area 6	No Preference	63	1262.99
22444PA0060126	Rating Area 6	No Preference	64 and over	1283.52
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22444PA0060127	Rating Area 3	No Preference	31	372.96
22444PA0060127	Rating Area 3	No Preference	32	380.68
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22444PA0060127	Rating Area 3	No Preference	35	393.23
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22444PA0060127	Rating Area 3	No Preference	62	924.51
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22444PA0060127	Rating Area 3	No Preference	64 and over	965.38
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22444PA0060127	Rating Area 6	No Preference	18	331.08
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22444PA0060130	Rating Area 6	No Preference	41	454.77
22444PA0060130	Rating Area 6	No Preference	42	462.80
22444PA0060130	Rating Area 6	No Preference	43	473.98
22444PA0060130	Rating Area 6	No Preference	44	487.95
22444PA0060130	Rating Area 6	No Preference	45	504.37
22444PA0060130	Rating Area 6	No Preference	46	523.93
22444PA0060130	Rating Area 6	No Preference	47	545.93
22444PA0060130	Rating Area 6	No Preference	48	571.08
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22444PA0060130	Rating Area 6	No Preference	50	623.82
22444PA0060130	Rating Area 6	No Preference	51	651.42
22444PA0060130	Rating Area 6	No Preference	52	681.81
22444PA0060130	Rating Area 6	No Preference	53	712.54
22444PA0060130	Rating Area 6	No Preference	54	745.73
22444PA0060130	Rating Area 6	No Preference	55	778.91
22444PA0060130	Rating Area 6	No Preference	56	814.88

22444PA0060130	Rating Area 6	No Preference	57	851.21
22444PA0060130	Rating Area 6	No Preference	58	889.98
22444PA0060130	Rating Area 6	No Preference	59	909.19
22444PA0060130	Rating Area 6	No Preference	60	947.96
22444PA0060130	Rating Area 6	No Preference	61	981.49
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22444PA0060130	Rating Area 6	No Preference	63	1031.09
22444PA0060130	Rating Area 6	No Preference	64 and over	1047.86
22444PA0060131	Rating Area 3	No Preference	0-14	290.44
22444PA0060131	Rating Area 3	No Preference	15	316.26
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22444PA0060131	Rating Area 3	No Preference	18	346.63
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22444PA0060131	Rating Area 3	No Preference	35	463.94
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22444PA0060131	Rating Area 3	No Preference	38	473.06
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22444PA0060135	Rating Area 3	No Preference	60	841.21
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22444PA0060135	Rating Area 3	No Preference	62	890.49
22444PA0060135	Rating Area 3	No Preference	63	914.97
22444PA0060135	Rating Area 3	No Preference	64 and over	929.85
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22444PA0080066	Rating Area 2	No Preference	16	232.74
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22444PA0080066	Rating Area 2	No Preference	20	262.82
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22444PA0080066	Rating Area 2	No Preference	30	307.53
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22444PA0080066	Rating Area 2	No Preference	49	462.24
22444PA0080066	Rating Area 2	No Preference	50	483.91
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22444PA0080066	Rating Area 2	No Preference	53	552.73
22444PA0080066	Rating Area 2	No Preference	54	578.47
22444PA0080066	Rating Area 2	No Preference	55	604.21
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22444PA0080066	Rating Area 2	No Preference	57	660.30
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22444PA0080066	Rating Area 2	No Preference	61	761.36
22444PA0080066	Rating Area 2	No Preference	62	778.43
22444PA0080066	Rating Area 2	No Preference	63	799.84
22444PA0080066	Rating Area 2	No Preference	64 and over	812.84
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22444PA0080066	Rating Area 3	No Preference	16	222.55
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22444PA0080066	Rating Area 3	No Preference	19	243.79
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22444PA0080066	Rating Area 3	No Preference	28	281.61
22444PA0080066	Rating Area 3	No Preference	29	289.90
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22444PA0080066	Rating Area 3	No Preference	33	310.37
22444PA0080066	Rating Area 3	No Preference	34	314.52
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22444PA0080066	Rating Area 3	No Preference	39	326.95
22444PA0080066	Rating Area 3	No Preference	40	331.10
22444PA0080066	Rating Area 3	No Preference	41	337.32
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22444PA0080066	Rating Area 3	No Preference	43	351.56
22444PA0080066	Rating Area 3	No Preference	44	361.93
22444PA0080066	Rating Area 3	No Preference	45	374.10
22444PA0080066	Rating Area 3	No Preference	46	388.61
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22444PA0080066	Rating Area 3	No Preference	48	423.59
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22444PA0080066	Rating Area 3	No Preference	51	483.17
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22444PA0080066	Rating Area 3	No Preference	53	528.51
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22444PA0080066	Rating Area 3	No Preference	59	674.37
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22444PA0080066	Rating Area 5	No Preference	15	230.77
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22444PA0080066	Rating Area 5	No Preference	29	310.00
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22444PA0080066	Rating Area 6	No Preference	24	291.96
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22444PA0080066	Rating Area 6	No Preference	26	298.96
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22444PA0080066	Rating Area 6	No Preference	28	317.35
22444PA0080066	Rating Area 6	No Preference	29	326.70
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22444PA0080066	Rating Area 6	No Preference	33	349.76
22444PA0080066	Rating Area 6	No Preference	34	354.43
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22444PA0080066	Rating Area 6	No Preference	36	359.10
22444PA0080066	Rating Area 6	No Preference	37	361.44
22444PA0080066	Rating Area 6	No Preference	38	363.77
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22444PA0080066	Rating Area 6	No Preference	40	373.12
22444PA0080066	Rating Area 6	No Preference	41	380.12
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22444PA0080066	Rating Area 6	No Preference	62	838.78
22444PA0080066	Rating Area 6	No Preference	63	861.85
22444PA0080066	Rating Area 6	No Preference	64 and over	875.86
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22444PA0080066	Rating Area 7	No Preference	23	353.76
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22444PA0080066	Rating Area 7	No Preference	27	370.73
22444PA0080066	Rating Area 7	No Preference	28	384.53
22444PA0080066	Rating Area 7	No Preference	29	395.85
22444PA0080066	Rating Area 7	No Preference	30	401.51
22444PA0080066	Rating Area 7	No Preference	31	410.00
22444PA0080066	Rating Area 7	No Preference	32	418.49
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22444PA0080066	Rating Area 7	No Preference	34	429.46
22444PA0080066	Rating Area 7	No Preference	35	432.29
22444PA0080066	Rating Area 7	No Preference	36	435.12
22444PA0080066	Rating Area 7	No Preference	37	437.95
22444PA0080066	Rating Area 7	No Preference	38	440.78
22444PA0080066	Rating Area 7	No Preference	39	446.44
22444PA0080066	Rating Area 7	No Preference	40	452.10
22444PA0080066	Rating Area 7	No Preference	41	460.59
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22444PA0080066	Rating Area 7	No Preference	43	480.05
22444PA0080066	Rating Area 7	No Preference	44	494.20
22444PA0080066	Rating Area 7	No Preference	45	510.82
22444PA0080066	Rating Area 7	No Preference	46	530.63
22444PA0080066	Rating Area 7	No Preference	47	552.92
22444PA0080066	Rating Area 7	No Preference	48	578.39
22444PA0080066	Rating Area 7	No Preference	49	603.51
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22444PA0080066	Rating Area 7	No Preference	51	659.75
22444PA0080066	Rating Area 7	No Preference	52	690.53
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22444PA0080066	Rating Area 7	No Preference	54	755.27
22444PA0080066	Rating Area 7	No Preference	55	788.87
22444PA0080066	Rating Area 7	No Preference	56	825.31
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22444PA0080066	Rating Area 7	No Preference	58	901.37
22444PA0080066	Rating Area 7	No Preference	59	920.82
22444PA0080066	Rating Area 7	No Preference	60	960.09
22444PA0080066	Rating Area 7	No Preference	61	994.05
22444PA0080066	Rating Area 7	No Preference	62	1016.34
22444PA0080066	Rating Area 7	No Preference	63	1044.28
22444PA0080066	Rating Area 7	No Preference	64 and over	1061.26
22444PA0080066	Rating Area 9	No Preference	0-14	229.87
22444PA0080066	Rating Area 9	No Preference	15	250.30
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22444PA0080066	Rating Area 9	No Preference	17	265.92
22444PA0080066	Rating Area 9	No Preference	18	274.34
22444PA0080066	Rating Area 9	No Preference	19	282.75
22444PA0080066	Rating Area 9	No Preference	20	291.46
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22444PA0080066	Rating Area 9	No Preference	22	300.48
22444PA0080066	Rating Area 9	No Preference	23	300.48
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22444PA0080066	Rating Area 9	No Preference	25	301.68
22444PA0080066	Rating Area 9	No Preference	26	307.69
22444PA0080066	Rating Area 9	No Preference	27	314.90
22444PA0080066	Rating Area 9	No Preference	28	326.62
22444PA0080066	Rating Area 9	No Preference	29	336.24
22444PA0080066	Rating Area 9	No Preference	30	341.04

22444PA0080066	Rating Area 9	No Preference	31	348.25
22444PA0080066	Rating Area 9	No Preference	32	355.47
22444PA0080066	Rating Area 9	No Preference	33	359.97
22444PA0080066	Rating Area 9	No Preference	34	364.78
22444PA0080066	Rating Area 9	No Preference	35	367.18
22444PA0080066	Rating Area 9	No Preference	36	369.59
22444PA0080066	Rating Area 9	No Preference	37	371.99
22444PA0080066	Rating Area 9	No Preference	38	374.40
22444PA0080066	Rating Area 9	No Preference	39	379.20
22444PA0080066	Rating Area 9	No Preference	40	384.01
22444PA0080066	Rating Area 9	No Preference	41	391.22
22444PA0080066	Rating Area 9	No Preference	42	398.13
22444PA0080066	Rating Area 9	No Preference	43	407.75
22444PA0080066	Rating Area 9	No Preference	44	419.77
22444PA0080066	Rating Area 9	No Preference	45	433.89
22444PA0080066	Rating Area 9	No Preference	46	450.72
22444PA0080066	Rating Area 9	No Preference	47	469.65
22444PA0080066	Rating Area 9	No Preference	48	491.28
22444PA0080066	Rating Area 9	No Preference	49	512.62
22444PA0080066	Rating Area 9	No Preference	50	536.65
22444PA0080066	Rating Area 9	No Preference	51	560.39
22444PA0080066	Rating Area 9	No Preference	52	586.53
22444PA0080066	Rating Area 9	No Preference	53	612.98
22444PA0080066	Rating Area 9	No Preference	54	641.52
22444PA0080066	Rating Area 9	No Preference	55	670.07
22444PA0080066	Rating Area 9	No Preference	56	701.02
22444PA0080066	Rating Area 9	No Preference	57	732.27
22444PA0080066	Rating Area 9	No Preference	58	765.62
22444PA0080066	Rating Area 9	No Preference	59	782.15
22444PA0080066	Rating Area 9	No Preference	60	815.50
22444PA0080066	Rating Area 9	No Preference	61	844.34
22444PA0080066	Rating Area 9	No Preference	62	863.27
22444PA0080066	Rating Area 9	No Preference	63	887.01
22444PA0080066	Rating Area 9	No Preference	64 and over	901.43

**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.

<b>HIOS Issuer ID*</b>	22444
<b>Federal TIN*</b>	23-2311553
<b>Rate Effective Date*</b>	4/1/2020
<b>Rate Expiration Date*</b>	6/30/2020
<b>Rating Method*</b>	Age-Based Rates

<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>
<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>

22444PA0060062	Rating Area 2	No Preference	0-14	265.69
22444PA0060062	Rating Area 2	No Preference	15	289.30
22444PA0060062	Rating Area 2	No Preference	16	298.33
22444PA0060062	Rating Area 2	No Preference	17	307.36
22444PA0060062	Rating Area 2	No Preference	18	317.09
22444PA0060062	Rating Area 2	No Preference	19	326.81
22444PA0060062	Rating Area 2	No Preference	20	336.88
22444PA0060062	Rating Area 2	No Preference	21	347.31
22444PA0060062	Rating Area 2	No Preference	22	347.31
22444PA0060062	Rating Area 2	No Preference	23	347.31
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22444PA0060062	Rating Area 2	No Preference	25	348.69
22444PA0060062	Rating Area 2	No Preference	26	355.64
22444PA0060062	Rating Area 2	No Preference	27	363.97
22444PA0060062	Rating Area 2	No Preference	28	377.52
22444PA0060062	Rating Area 2	No Preference	29	388.63
22444PA0060062	Rating Area 2	No Preference	30	394.19
22444PA0060062	Rating Area 2	No Preference	31	402.52
22444PA0060062	Rating Area 2	No Preference	32	410.86
22444PA0060062	Rating Area 2	No Preference	33	416.07
22444PA0060062	Rating Area 2	No Preference	34	421.62
22444PA0060062	Rating Area 2	No Preference	35	424.40
22444PA0060062	Rating Area 2	No Preference	36	427.18
22444PA0060062	Rating Area 2	No Preference	37	429.96
22444PA0060062	Rating Area 2	No Preference	38	432.74
22444PA0060062	Rating Area 2	No Preference	39	438.30
22444PA0060062	Rating Area 2	No Preference	40	443.85
22444PA0060062	Rating Area 2	No Preference	41	452.19
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22444PA0060062	Rating Area 2	No Preference	43	471.29
22444PA0060062	Rating Area 2	No Preference	44	485.18
22444PA0060062	Rating Area 2	No Preference	45	501.50
22444PA0060062	Rating Area 2	No Preference	46	520.95
22444PA0060062	Rating Area 2	No Preference	47	542.83
22444PA0060062	Rating Area 2	No Preference	48	567.84
22444PA0060062	Rating Area 2	No Preference	49	592.50
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22444PA0060062	Rating Area 2	No Preference	51	647.72
22444PA0060062	Rating Area 2	No Preference	52	677.93
22444PA0060062	Rating Area 2	No Preference	53	708.50
22444PA0060062	Rating Area 2	No Preference	54	741.49
22444PA0060062	Rating Area 2	No Preference	55	774.48
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22444PA0060062	Rating Area 2	No Preference	57	846.38
22444PA0060062	Rating Area 2	No Preference	58	884.93
22444PA0060062	Rating Area 2	No Preference	59	904.03
22444PA0060062	Rating Area 2	No Preference	60	942.58
22444PA0060062	Rating Area 2	No Preference	61	975.92
22444PA0060062	Rating Area 2	No Preference	62	997.80
22444PA0060062	Rating Area 2	No Preference	63	1025.24
22444PA0060062	Rating Area 2	No Preference	64 and over	1041.91
22444PA0060062	Rating Area 3	No Preference	0-14	254.04
22444PA0060062	Rating Area 3	No Preference	15	276.63
22444PA0060062	Rating Area 3	No Preference	16	285.26
22444PA0060062	Rating Area 3	No Preference	17	293.89
22444PA0060062	Rating Area 3	No Preference	18	303.19
22444PA0060062	Rating Area 3	No Preference	19	312.49
22444PA0060062	Rating Area 3	No Preference	20	322.12
22444PA0060062	Rating Area 3	No Preference	21	332.09
22444PA0060062	Rating Area 3	No Preference	22	332.09
22444PA0060062	Rating Area 3	No Preference	23	332.09
22444PA0060062	Rating Area 3	No Preference	24	332.09
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22444PA0060062	Rating Area 3	No Preference	26	340.05
22444PA0060062	Rating Area 3	No Preference	27	348.02
22444PA0060062	Rating Area 3	No Preference	28	360.97
22444PA0060062	Rating Area 3	No Preference	29	371.60
22444PA0060062	Rating Area 3	No Preference	30	376.91
22444PA0060062	Rating Area 3	No Preference	31	384.88
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22444PA0060062	Rating Area 3	No Preference	33	397.84
22444PA0060062	Rating Area 3	No Preference	34	403.15
22444PA0060062	Rating Area 3	No Preference	35	405.81
22444PA0060062	Rating Area 3	No Preference	36	408.46
22444PA0060062	Rating Area 3	No Preference	37	411.12
22444PA0060062	Rating Area 3	No Preference	38	413.78
22444PA0060062	Rating Area 3	No Preference	39	419.09
22444PA0060062	Rating Area 3	No Preference	40	424.40
22444PA0060062	Rating Area 3	No Preference	41	432.37
22444PA0060062	Rating Area 3	No Preference	42	440.01
22444PA0060062	Rating Area 3	No Preference	43	450.64
22444PA0060062	Rating Area 3	No Preference	44	463.92
22444PA0060062	Rating Area 3	No Preference	45	479.53
22444PA0060062	Rating Area 3	No Preference	46	498.12
22444PA0060062	Rating Area 3	No Preference	47	519.05
22444PA0060062	Rating Area 3	No Preference	48	542.96
22444PA0060062	Rating Area 3	No Preference	49	566.53

22444PA0060062	Rating Area 3	No Preference	50	593.10
22444PA0060062	Rating Area 3	No Preference	51	619.34
22444PA0060062	Rating Area 3	No Preference	52	648.23
22444PA0060062	Rating Area 3	No Preference	53	677.45
22444PA0060062	Rating Area 3	No Preference	54	709.00
22444PA0060062	Rating Area 3	No Preference	55	740.55
22444PA0060062	Rating Area 3	No Preference	56	774.75
22444PA0060062	Rating Area 3	No Preference	57	809.29
22444PA0060062	Rating Area 3	No Preference	58	846.15
22444PA0060062	Rating Area 3	No Preference	59	884.41
22444PA0060062	Rating Area 3	No Preference	60	901.27
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22444PA0060062	Rating Area 3	No Preference	62	954.07
22444PA0060062	Rating Area 3	No Preference	63	980.31
22444PA0060062	Rating Area 3	No Preference	64 and over	996.25
22444PA0060062	Rating Area 5	No Preference	0-14	271.66
22444PA0060062	Rating Area 5	No Preference	15	295.80
22444PA0060062	Rating Area 5	No Preference	16	305.04
22444PA0060062	Rating Area 5	No Preference	17	314.27
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22444PA0060062	Rating Area 5	No Preference	25	356.53
22444PA0060062	Rating Area 5	No Preference	26	363.63
22444PA0060062	Rating Area 5	No Preference	27	372.15
22444PA0060062	Rating Area 5	No Preference	28	386.00
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22444PA0060062	Rating Area 5	No Preference	30	403.05
22444PA0060062	Rating Area 5	No Preference	31	411.57
22444PA0060062	Rating Area 5	No Preference	32	420.09
22444PA0060062	Rating Area 5	No Preference	33	425.42
22444PA0060062	Rating Area 5	No Preference	34	431.10
22444PA0060062	Rating Area 5	No Preference	35	433.94
22444PA0060062	Rating Area 5	No Preference	36	436.78
22444PA0060062	Rating Area 5	No Preference	37	439.62
22444PA0060062	Rating Area 5	No Preference	38	442.46
22444PA0060062	Rating Area 5	No Preference	39	448.14
22444PA0060062	Rating Area 5	No Preference	40	453.83
22444PA0060062	Rating Area 5	No Preference	41	462.35
22444PA0060062	Rating Area 5	No Preference	42	470.52
22444PA0060062	Rating Area 5	No Preference	43	481.88
22444PA0060062	Rating Area 5	No Preference	44	496.08
22444PA0060062	Rating Area 5	No Preference	45	512.77
22444PA0060062	Rating Area 5	No Preference	46	532.66
22444PA0060062	Rating Area 5	No Preference	47	555.03
22444PA0060062	Rating Area 5	No Preference	48	580.60
22444PA0060062	Rating Area 5	No Preference	49	605.81
22444PA0060062	Rating Area 5	No Preference	50	634.22
22444PA0060062	Rating Area 5	No Preference	51	662.27
22444PA0060062	Rating Area 5	No Preference	52	693.17
22444PA0060062	Rating Area 5	No Preference	53	724.42
22444PA0060062	Rating Area 5	No Preference	54	758.15
22444PA0060062	Rating Area 5	No Preference	55	791.89
22444PA0060062	Rating Area 5	No Preference	56	828.46
22444PA0060062	Rating Area 5	No Preference	57	865.39
22444PA0060062	Rating Area 5	No Preference	58	904.81
22444PA0060062	Rating Area 5	No Preference	59	924.34
22444PA0060062	Rating Area 5	No Preference	60	963.76
22444PA0060062	Rating Area 5	No Preference	61	997.85
22444PA0060062	Rating Area 5	No Preference	62	1020.22
22444PA0060062	Rating Area 5	No Preference	63	1048.27
22444PA0060062	Rating Area 5	No Preference	64 and over	1065.32
22444PA0060062	Rating Area 6	No Preference	0-14	286.28
22444PA0060062	Rating Area 6	No Preference	15	311.73
22444PA0060062	Rating Area 6	No Preference	16	321.46
22444PA0060062	Rating Area 6	No Preference	17	331.19
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22444PA0060062	Rating Area 6	No Preference	19	352.15
22444PA0060062	Rating Area 6	No Preference	20	363.00
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22444PA0060062	Rating Area 6	No Preference	23	374.23
22444PA0060062	Rating Area 6	No Preference	24	374.23
22444PA0060062	Rating Area 6	No Preference	25	375.72
22444PA0060062	Rating Area 6	No Preference	26	383.21
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22444PA0060062	Rating Area 6	No Preference	30	424.75
22444PA0060062	Rating Area 6	No Preference	31	433.73
22444PA0060062	Rating Area 6	No Preference	32	442.71
22444PA0060062	Rating Area 6	No Preference	33	448.32
22444PA0060062	Rating Area 6	No Preference	34	454.31
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22444PA0060062	Rating Area 6	No Preference	36	460.30
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22444PA0060062	Rating Area 6	No Preference	39	472.28
22444PA0060062	Rating Area 6	No Preference	40	478.26
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22444PA0060062	Rating Area 6	No Preference	42	495.85
22444PA0060062	Rating Area 6	No Preference	43	507.83
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22444PA0060062	Rating Area 6	No Preference	45	540.38
22444PA0060062	Rating Area 6	No Preference	46	561.34
22444PA0060062	Rating Area 6	No Preference	47	584.92
22444PA0060062	Rating Area 6	No Preference	48	611.86
22444PA0060062	Rating Area 6	No Preference	49	638.43
22444PA0060062	Rating Area 6	No Preference	50	668.37
22444PA0060062	Rating Area 6	No Preference	51	697.93
22444PA0060062	Rating Area 6	No Preference	52	730.49
22444PA0060062	Rating Area 6	No Preference	53	763.42
22444PA0060062	Rating Area 6	No Preference	54	798.98

22444PA0060062	Rating Area 6	No Preference	55	834.53
22444PA0060062	Rating Area 6	No Preference	56	873.07
22444PA0060062	Rating Area 6	No Preference	57	911.99
22444PA0060062	Rating Area 6	No Preference	58	953.53
22444PA0060062	Rating Area 6	No Preference	59	974.11
22444PA0060062	Rating Area 6	No Preference	60	1015.65
22444PA0060062	Rating Area 6	No Preference	61	1051.58
22444PA0060062	Rating Area 6	No Preference	62	1075.16
22444PA0060062	Rating Area 6	No Preference	63	1104.72
22444PA0060062	Rating Area 6	No Preference	64 and over	1122.68
22444PA0060062	Rating Area 7	No Preference	0-14	346.88
22444PA0060062	Rating Area 7	No Preference	15	377.72
22444PA0060062	Rating Area 7	No Preference	16	389.51
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22444PA0060062	Rating Area 7	No Preference	18	413.99
22444PA0060062	Rating Area 7	No Preference	19	426.69
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22444PA0060062	Rating Area 7	No Preference	28	492.89
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22444PA0060062	Rating Area 7	No Preference	37	561.36
22444PA0060062	Rating Area 7	No Preference	38	564.99
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22444PA0060062	Rating Area 7	No Preference	40	579.50
22444PA0060062	Rating Area 7	No Preference	41	590.38
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22444PA0060062	Rating Area 7	No Preference	43	615.32
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22444PA0060062	Rating Area 7	No Preference	47	708.73
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22444PA0060062	Rating Area 7	No Preference	49	773.58
22444PA0060062	Rating Area 7	No Preference	50	809.85
22444PA0060062	Rating Area 7	No Preference	51	845.67
22444PA0060062	Rating Area 7	No Preference	52	885.12
22444PA0060062	Rating Area 7	No Preference	53	925.03
22444PA0060062	Rating Area 7	No Preference	54	968.10
22444PA0060062	Rating Area 7	No Preference	55	1011.18
22444PA0060062	Rating Area 7	No Preference	56	1057.88
22444PA0060062	Rating Area 7	No Preference	57	1105.04
22444PA0060062	Rating Area 7	No Preference	58	1155.37
22444PA0060062	Rating Area 7	No Preference	59	1180.31
22444PA0060062	Rating Area 7	No Preference	60	1230.65
22444PA0060062	Rating Area 7	No Preference	61	1274.18
22444PA0060062	Rating Area 7	No Preference	62	1302.74
22444PA0060062	Rating Area 7	No Preference	63	1338.57
22444PA0060062	Rating Area 7	No Preference	64 and over	1360.33
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22444PA0060062	Rating Area 9	No Preference	16	330.85
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22444PA0060062	Rating Area 9	No Preference	18	351.65
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22444PA0060062	Rating Area 9	No Preference	33	461.41
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22444PA0060062	Rating Area 9	No Preference	35	470.66
22444PA0060062	Rating Area 9	No Preference	36	473.74
22444PA0060062	Rating Area 9	No Preference	37	476.82
22444PA0060062	Rating Area 9	No Preference	38	479.90
22444PA0060062	Rating Area 9	No Preference	39	486.06
22444PA0060062	Rating Area 9	No Preference	40	492.23
22444PA0060062	Rating Area 9	No Preference	41	501.47
22444PA0060062	Rating Area 9	No Preference	42	510.33
22444PA0060062	Rating Area 9	No Preference	43	522.65
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22444PA0060062	Rating Area 9	No Preference	46	577.73
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22444PA0060062	Rating Area 9	No Preference	48	629.73
22444PA0060062	Rating Area 9	No Preference	49	657.07
22444PA0060062	Rating Area 9	No Preference	50	687.89
22444PA0060062	Rating Area 9	No Preference	51	718.31
22444PA0060062	Rating Area 9	No Preference	52	751.82
22444PA0060062	Rating Area 9	No Preference	53	785.71
22444PA0060062	Rating Area 9	No Preference	54	822.30
22444PA0060062	Rating Area 9	No Preference	55	858.89
22444PA0060062	Rating Area 9	No Preference	56	898.56
22444PA0060062	Rating Area 9	No Preference	57	938.62
22444PA0060062	Rating Area 9	No Preference	58	981.37
22444PA0060062	Rating Area 9	No Preference	59	1002.56

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22444PA0060062	Rating Area 9	No Preference	61	1082.28
22444PA0060062	Rating Area 9	No Preference	62	1106.55
22444PA0060062	Rating Area 9	No Preference	63	1136.97
22444PA0060062	Rating Area 9	No Preference	64 and over	1155.46
22444PA0060063	Rating Area 2	No Preference	0-14	231.00
22444PA0060063	Rating Area 2	No Preference	15	251.53
22444PA0060063	Rating Area 2	No Preference	16	259.38
22444PA0060063	Rating Area 2	No Preference	17	267.23
22444PA0060063	Rating Area 2	No Preference	18	275.69
22444PA0060063	Rating Area 2	No Preference	19	284.14
22444PA0060063	Rating Area 2	No Preference	20	292.90
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22444PA0060063	Rating Area 2	No Preference	22	301.96
22444PA0060063	Rating Area 2	No Preference	23	301.96
22444PA0060063	Rating Area 2	No Preference	24	301.96
22444PA0060063	Rating Area 2	No Preference	25	303.17
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22444PA0060063	Rating Area 2	No Preference	27	316.45
22444PA0060063	Rating Area 2	No Preference	28	328.23
22444PA0060063	Rating Area 2	No Preference	29	337.89
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22444PA0060063	Rating Area 2	No Preference	33	361.74
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22444PA0060063	Rating Area 2	No Preference	40	385.90
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22444PA0060063	Rating Area 2	No Preference	44	421.83
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22444PA0060063	Rating Area 2	No Preference	47	471.96
22444PA0060063	Rating Area 2	No Preference	48	493.70
22444PA0060063	Rating Area 2	No Preference	49	515.14
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22444PA0060063	Rating Area 2	No Preference	51	563.15
22444PA0060063	Rating Area 2	No Preference	52	589.42
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22444PA0060063	Rating Area 2	No Preference	54	644.68
22444PA0060063	Rating Area 2	No Preference	55	673.37
22444PA0060063	Rating Area 2	No Preference	56	704.47
22444PA0060063	Rating Area 2	No Preference	57	735.87
22444PA0060063	Rating Area 2	No Preference	58	769.39
22444PA0060063	Rating Area 2	No Preference	59	786.00
22444PA0060063	Rating Area 2	No Preference	60	819.51
22444PA0060063	Rating Area 2	No Preference	61	848.50
22444PA0060063	Rating Area 2	No Preference	62	867.52
22444PA0060063	Rating Area 2	No Preference	63	891.38
22444PA0060063	Rating Area 2	No Preference	64 and over	905.87
22444PA0060063	Rating Area 3	No Preference	0-14	220.88
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22444PA0060063	Rating Area 3	No Preference	17	255.52
22444PA0060063	Rating Area 3	No Preference	18	263.61
22444PA0060063	Rating Area 3	No Preference	19	271.69
22444PA0060063	Rating Area 3	No Preference	20	280.06
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22444PA0060063	Rating Area 3	No Preference	23	288.73
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22444PA0060063	Rating Area 3	No Preference	25	289.88
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22444PA0060063	Rating Area 3	No Preference	28	313.84
22444PA0060063	Rating Area 3	No Preference	29	323.08
22444PA0060063	Rating Area 3	No Preference	30	327.70
22444PA0060063	Rating Area 3	No Preference	31	334.63
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22444PA0060063	Rating Area 3	No Preference	33	345.89
22444PA0060063	Rating Area 3	No Preference	34	350.51
22444PA0060063	Rating Area 3	No Preference	35	352.82
22444PA0060063	Rating Area 3	No Preference	36	355.13
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22444PA0060063	Rating Area 3	No Preference	38	359.75
22444PA0060063	Rating Area 3	No Preference	39	364.37
22444PA0060063	Rating Area 3	No Preference	40	368.99
22444PA0060063	Rating Area 3	No Preference	41	375.92
22444PA0060063	Rating Area 3	No Preference	42	382.56
22444PA0060063	Rating Area 3	No Preference	43	391.80
22444PA0060063	Rating Area 3	No Preference	44	403.35
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22444PA0060063	Rating Area 3	No Preference	46	433.09
22444PA0060063	Rating Area 3	No Preference	47	451.28
22444PA0060063	Rating Area 3	No Preference	48	472.07
22444PA0060063	Rating Area 3	No Preference	49	492.57
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22444PA0060063	Rating Area 3	No Preference	52	563.59
22444PA0060063	Rating Area 3	No Preference	53	589.00
22444PA0060063	Rating Area 3	No Preference	54	616.43
22444PA0060063	Rating Area 3	No Preference	55	643.86
22444PA0060063	Rating Area 3	No Preference	56	673.60
22444PA0060063	Rating Area 3	No Preference	57	703.62
22444PA0060063	Rating Area 3	No Preference	58	735.67
22444PA0060063	Rating Area 3	No Preference	59	751.55
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22444PA0060063	Rating Area 3	No Preference	62	829.51
22444PA0060063	Rating Area 3	No Preference	63	852.32
22444PA0060063	Rating Area 3	No Preference	64 and over	866.18

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22444PA0060063	Rating Area 5	No Preference	17	273.24
22444PA0060063	Rating Area 5	No Preference	18	281.88
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22444PA0060063	Rating Area 5	No Preference	25	309.98
22444PA0060063	Rating Area 5	No Preference	26	316.15
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22444PA0060063	Rating Area 5	No Preference	28	335.60
22444PA0060063	Rating Area 5	No Preference	29	345.48
22444PA0060063	Rating Area 5	No Preference	30	350.42
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22444PA0060063	Rating Area 5	No Preference	37	382.22
22444PA0060063	Rating Area 5	No Preference	38	384.69
22444PA0060063	Rating Area 5	No Preference	39	389.63
22444PA0060063	Rating Area 5	No Preference	40	394.57
22444PA0060063	Rating Area 5	No Preference	41	401.98
22444PA0060063	Rating Area 5	No Preference	42	409.08
22444PA0060063	Rating Area 5	No Preference	43	418.96
22444PA0060063	Rating Area 5	No Preference	44	431.31
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22444PA0060063	Rating Area 5	No Preference	46	463.11
22444PA0060063	Rating Area 5	No Preference	47	482.57
22444PA0060063	Rating Area 5	No Preference	48	504.79
22444PA0060063	Rating Area 5	No Preference	49	526.72
22444PA0060063	Rating Area 5	No Preference	50	551.41
22444PA0060063	Rating Area 5	No Preference	51	575.81
22444PA0060063	Rating Area 5	No Preference	52	602.67
22444PA0060063	Rating Area 5	No Preference	53	629.84
22444PA0060063	Rating Area 5	No Preference	54	659.17
22444PA0060063	Rating Area 5	No Preference	55	688.50
22444PA0060063	Rating Area 5	No Preference	56	720.30
22444PA0060063	Rating Area 5	No Preference	57	752.41
22444PA0060063	Rating Area 5	No Preference	58	786.68
22444PA0060063	Rating Area 5	No Preference	59	803.66
22444PA0060063	Rating Area 5	No Preference	60	837.93
22444PA0060063	Rating Area 5	No Preference	61	867.57
22444PA0060063	Rating Area 5	No Preference	62	887.02
22444PA0060063	Rating Area 5	No Preference	63	911.41
22444PA0060063	Rating Area 5	No Preference	64 and over	926.23
22444PA0060063	Rating Area 6	No Preference	0-14	248.91
22444PA0060063	Rating Area 6	No Preference	15	271.03
22444PA0060063	Rating Area 6	No Preference	16	279.49
22444PA0060063	Rating Area 6	No Preference	17	287.95
22444PA0060063	Rating Area 6	No Preference	18	297.06
22444PA0060063	Rating Area 6	No Preference	19	306.17
22444PA0060063	Rating Area 6	No Preference	20	315.61
22444PA0060063	Rating Area 6	No Preference	21	325.37
22444PA0060063	Rating Area 6	No Preference	22	325.37
22444PA0060063	Rating Area 6	No Preference	23	325.37
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22444PA0060063	Rating Area 6	No Preference	26	333.18
22444PA0060063	Rating Area 6	No Preference	27	340.99
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22444PA0060063	Rating Area 6	No Preference	29	364.09
22444PA0060063	Rating Area 6	No Preference	30	369.29
22444PA0060063	Rating Area 6	No Preference	31	377.10
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22444PA0060063	Rating Area 6	No Preference	35	397.60
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22444PA0060063	Rating Area 6	No Preference	37	402.81
22444PA0060063	Rating Area 6	No Preference	38	405.41
22444PA0060063	Rating Area 6	No Preference	39	410.61
22444PA0060063	Rating Area 6	No Preference	40	415.82
22444PA0060063	Rating Area 6	No Preference	41	423.63
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22444PA0060063	Rating Area 6	No Preference	44	454.54
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22444PA0060063	Rating Area 6	No Preference	46	488.05
22444PA0060063	Rating Area 6	No Preference	47	508.55
22444PA0060063	Rating Area 6	No Preference	48	531.98
22444PA0060063	Rating Area 6	No Preference	49	555.08
22444PA0060063	Rating Area 6	No Preference	50	581.11
22444PA0060063	Rating Area 6	No Preference	51	606.81
22444PA0060063	Rating Area 6	No Preference	52	635.12
22444PA0060063	Rating Area 6	No Preference	53	663.75
22444PA0060063	Rating Area 6	No Preference	54	694.66
22444PA0060063	Rating Area 6	No Preference	55	725.57
22444PA0060063	Rating Area 6	No Preference	56	759.08
22444PA0060063	Rating Area 6	No Preference	57	792.92
22444PA0060063	Rating Area 6	No Preference	58	829.04
22444PA0060063	Rating Area 6	No Preference	59	846.93
22444PA0060063	Rating Area 6	No Preference	60	883.05
22444PA0060063	Rating Area 6	No Preference	61	914.28
22444PA0060063	Rating Area 6	No Preference	62	934.78
22444PA0060063	Rating Area 6	No Preference	63	960.49
22444PA0060063	Rating Area 6	No Preference	64 and over	976.10
22444PA0060063	Rating Area 7	No Preference	0-14	301.59
22444PA0060063	Rating Area 7	No Preference	15	328.40
22444PA0060063	Rating Area 7	No Preference	16	338.65
22444PA0060063	Rating Area 7	No Preference	17	348.90
22444PA0060063	Rating Area 7	No Preference	18	359.94

22444PA0060063	Rating Area 7	No Preference	19	370.98
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22444PA0060063	Rating Area 7	No Preference	21	394.25
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22444PA0060063	Rating Area 7	No Preference	23	394.25
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22444PA0060063	Rating Area 7	No Preference	30	447.46
22444PA0060063	Rating Area 7	No Preference	31	456.93
22444PA0060063	Rating Area 7	No Preference	32	466.39
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22444PA0060063	Rating Area 7	No Preference	34	478.61
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22444PA0060063	Rating Area 7	No Preference	36	484.92
22444PA0060063	Rating Area 7	No Preference	37	488.07
22444PA0060063	Rating Area 7	No Preference	38	491.22
22444PA0060063	Rating Area 7	No Preference	39	497.53
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22444PA0060063	Rating Area 7	No Preference	41	513.30
22444PA0060063	Rating Area 7	No Preference	42	522.37
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22444PA0060063	Rating Area 7	No Preference	46	591.36
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22444PA0060063	Rating Area 7	No Preference	49	672.58
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22444PA0060063	Rating Area 7	No Preference	54	841.70
22444PA0060063	Rating Area 7	No Preference	55	879.16
22444PA0060063	Rating Area 7	No Preference	56	919.76
22444PA0060063	Rating Area 7	No Preference	57	960.77
22444PA0060063	Rating Area 7	No Preference	58	1004.53
22444PA0060063	Rating Area 7	No Preference	59	1026.21
22444PA0060063	Rating Area 7	No Preference	60	1069.97
22444PA0060063	Rating Area 7	No Preference	61	1107.82
22444PA0060063	Rating Area 7	No Preference	62	1132.65
22444PA0060063	Rating Area 7	No Preference	63	1163.80
22444PA0060063	Rating Area 7	No Preference	64 and over	1182.72
22444PA0060063	Rating Area 9	No Preference	0-14	256.17
22444PA0060063	Rating Area 9	No Preference	15	278.94
22444PA0060063	Rating Area 9	No Preference	16	287.65
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22444PA0060063	Rating Area 9	No Preference	19	315.11
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22444PA0060063	Rating Area 9	No Preference	23	334.87
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22444PA0060063	Rating Area 9	No Preference	28	364.00
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22444PA0060063	Rating Area 9	No Preference	30	380.07
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22444PA0060063	Rating Area 9	No Preference	36	411.89
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22444PA0060063	Rating Area 9	No Preference	48	547.51
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22444PA0060063	Rating Area 9	No Preference	50	598.07
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22444PA0060063	Rating Area 9	No Preference	56	781.25
22444PA0060063	Rating Area 9	No Preference	57	816.07
22444PA0060063	Rating Area 9	No Preference	58	853.24
22444PA0060063	Rating Area 9	No Preference	59	871.66
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22444PA0060063	Rating Area 9	No Preference	61	940.98
22444PA0060063	Rating Area 9	No Preference	62	962.07
22444PA0060063	Rating Area 9	No Preference	63	988.53
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22444PA0060114	Rating Area 2	No Preference	46	645.69
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22444PA0060114	Rating Area 2	No Preference	48	703.80
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22444PA0060114	Rating Area 2	No Preference	51	802.81
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22444PA0060114	Rating Area 2	No Preference	55	959.93
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22444PA0060114	Rating Area 2	No Preference	58	1096.81
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22444PA0060114	Rating Area 2	No Preference	62	1236.71
22444PA0060114	Rating Area 2	No Preference	63	1270.72
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22444PA0060114	Rating Area 3	No Preference	60	1117.07
22444PA0060114	Rating Area 3	No Preference	61	1156.59
22444PA0060114	Rating Area 3	No Preference	62	1182.52
22444PA0060114	Rating Area 3	No Preference	63	1215.03
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22444PA0060114	Rating Area 5	No Preference	62	1264.50
22444PA0060114	Rating Area 5	No Preference	63	1299.27
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22444PA0060114	Rating Area 6	No Preference	62	1332.59
22444PA0060114	Rating Area 6	No Preference	63	1369.23
22444PA0060114	Rating Area 6	No Preference	64 and over	1391.50
22444PA0060114	Rating Area 7	No Preference	0-14	429.94
22444PA0060114	Rating Area 7	No Preference	15	468.16
22444PA0060114	Rating Area 7	No Preference	16	482.77
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22444PA0060114	Rating Area 7	No Preference	18	513.12
22444PA0060114	Rating Area 7	No Preference	19	528.86
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22444PA0060114	Rating Area 7	No Preference	27	588.99
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22444PA0060114	Rating Area 7	No Preference	52	1097.06
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22444PA0060114	Rating Area 7	No Preference	55	1253.30
22444PA0060114	Rating Area 7	No Preference	56	1311.18
22444PA0060114	Rating Area 7	No Preference	57	1369.63
22444PA0060114	Rating Area 7	No Preference	58	1432.02
22444PA0060114	Rating Area 7	No Preference	59	1462.93
22444PA0060114	Rating Area 7	No Preference	60	1525.31
22444PA0060114	Rating Area 7	No Preference	61	1579.27
22444PA0060114	Rating Area 7	No Preference	62	1614.67
22444PA0060114	Rating Area 7	No Preference	63	1659.07
22444PA0060114	Rating Area 7	No Preference	64 and over	1686.05
22444PA0060114	Rating Area 9	No Preference	0-14	365.19
22444PA0060114	Rating Area 9	No Preference	15	397.65
22444PA0060114	Rating Area 9	No Preference	16	410.07
22444PA0060114	Rating Area 9	No Preference	17	422.48
22444PA0060114	Rating Area 9	No Preference	18	435.84
22444PA0060114	Rating Area 9	No Preference	19	449.21
22444PA0060114	Rating Area 9	No Preference	20	463.05
22444PA0060114	Rating Area 9	No Preference	21	477.38
22444PA0060114	Rating Area 9	No Preference	22	477.38
22444PA0060114	Rating Area 9	No Preference	23	477.38
22444PA0060114	Rating Area 9	No Preference	24	477.38
22444PA0060114	Rating Area 9	No Preference	25	479.28
22444PA0060114	Rating Area 9	No Preference	26	488.83
22444PA0060114	Rating Area 9	No Preference	27	500.29
22444PA0060114	Rating Area 9	No Preference	28	518.91
22444PA0060114	Rating Area 9	No Preference	29	534.18
22444PA0060114	Rating Area 9	No Preference	30	541.82
22444PA0060114	Rating Area 9	No Preference	31	553.28
22444PA0060114	Rating Area 9	No Preference	32	564.74
22444PA0060114	Rating Area 9	No Preference	33	571.90
22444PA0060114	Rating Area 9	No Preference	34	579.53
22444PA0060114	Rating Area 9	No Preference	35	583.35
22444PA0060114	Rating Area 9	No Preference	36	587.17
22444PA0060114	Rating Area 9	No Preference	37	590.99
22444PA0060114	Rating Area 9	No Preference	38	594.81
22444PA0060114	Rating Area 9	No Preference	39	602.45
22444PA0060114	Rating Area 9	No Preference	40	610.09
22444PA0060114	Rating Area 9	No Preference	41	621.54
22444PA0060114	Rating Area 9	No Preference	42	632.52
22444PA0060114	Rating Area 9	No Preference	43	647.80
22444PA0060114	Rating Area 9	No Preference	44	666.89
22444PA0060114	Rating Area 9	No Preference	45	689.33
22444PA0060114	Rating Area 9	No Preference	46	716.06
22444PA0060114	Rating Area 9	No Preference	47	746.14
22444PA0060114	Rating Area 9	No Preference	48	780.51
22444PA0060114	Rating Area 9	No Preference	49	814.40
22444PA0060114	Rating Area 9	No Preference	50	852.59
22444PA0060114	Rating Area 9	No Preference	51	890.31
22444PA0060114	Rating Area 9	No Preference	52	931.84
22444PA0060114	Rating Area 9	No Preference	53	973.85
22444PA0060114	Rating Area 9	No Preference	54	1019.20
22444PA0060114	Rating Area 9	No Preference	55	1064.55
22444PA0060114	Rating Area 9	No Preference	56	1113.72
22444PA0060114	Rating Area 9	No Preference	57	1163.36
22444PA0060114	Rating Area 9	No Preference	58	1216.35
22444PA0060114	Rating Area 9	No Preference	59	1242.61
22444PA0060114	Rating Area 9	No Preference	60	1295.60
22444PA0060114	Rating Area 9	No Preference	61	1341.42
22444PA0060114	Rating Area 9	No Preference	62	1371.50
22444PA0060114	Rating Area 9	No Preference	63	1409.21
22444PA0060114	Rating Area 9	No Preference	64 and over	1432.13
22444PA0060115	Rating Area 2	No Preference	0-14	316.08
22444PA0060115	Rating Area 2	No Preference	15	344.18
22444PA0060115	Rating Area 2	No Preference	16	354.92
22444PA0060115	Rating Area 2	No Preference	17	365.67
22444PA0060115	Rating Area 2	No Preference	18	377.23
22444PA0060115	Rating Area 2	No Preference	19	388.80
22444PA0060115	Rating Area 2	No Preference	20	400.79
22444PA0060115	Rating Area 2	No Preference	21	413.19
22444PA0060115	Rating Area 2	No Preference	22	413.19
22444PA0060115	Rating Area 2	No Preference	23	413.19
22444PA0060115	Rating Area 2	No Preference	24	413.19
22444PA0060115	Rating Area 2	No Preference	25	414.83
22444PA0060115	Rating Area 2	No Preference	26	423.10
22444PA0060115	Rating Area 2	No Preference	27	433.01
22444PA0060115	Rating Area 2	No Preference	28	449.13
22444PA0060115	Rating Area 2	No Preference	29	462.35
22444PA0060115	Rating Area 2	No Preference	30	468.96
22444PA0060115	Rating Area 2	No Preference	31	478.88
22444PA0060115	Rating Area 2	No Preference	32	488.79
22444PA0060115	Rating Area 2	No Preference	33	494.99
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22444PA0060115	Rating Area 2	No Preference	35	504.91
22444PA0060115	Rating Area 2	No Preference	36	508.21
22444PA0060115	Rating Area 2	No Preference	37	511.52
22444PA0060115	Rating Area 2	No Preference	38	514.82

22444PA0060115 Rating Area 2	No Preference	39	521.44
22444PA0060115 Rating Area 2	No Preference	40	528.05
22444PA0060115 Rating Area 2	No Preference	41	537.96
22444PA0060115 Rating Area 2	No Preference	42	547.47
22444PA0060115 Rating Area 2	No Preference	43	560.69
22444PA0060115 Rating Area 2	No Preference	44	577.21
22444PA0060115 Rating Area 2	No Preference	45	596.63
22444PA0060115 Rating Area 2	No Preference	46	619.77
22444PA0060115 Rating Area 2	No Preference	47	645.80
22444PA0060115 Rating Area 2	No Preference	48	675.55
22444PA0060115 Rating Area 2	No Preference	49	704.89
22444PA0060115 Rating Area 2	No Preference	50	737.94
22444PA0060115 Rating Area 2	No Preference	51	770.58
22444PA0060115 Rating Area 2	No Preference	52	806.53
22444PA0060115 Rating Area 2	No Preference	53	842.89
22444PA0060115 Rating Area 2	No Preference	54	882.14
22444PA0060115 Rating Area 2	No Preference	55	921.39
22444PA0060115 Rating Area 2	No Preference	56	963.95
22444PA0060115 Rating Area 2	No Preference	57	1006.92
22444PA0060115 Rating Area 2	No Preference	58	1052.79
22444PA0060115 Rating Area 2	No Preference	59	1075.51
22444PA0060115 Rating Area 2	No Preference	60	1121.37
22444PA0060115 Rating Area 2	No Preference	61	1161.04
22444PA0060115 Rating Area 2	No Preference	62	1187.07
22444PA0060115 Rating Area 2	No Preference	63	1219.71
22444PA0060115 Rating Area 2	No Preference	64 and over	1239.54
22444PA0060115 Rating Area 3	No Preference	0-14	302.23
22444PA0060115 Rating Area 3	No Preference	15	329.10
22444PA0060115 Rating Area 3	No Preference	16	339.37
22444PA0060115 Rating Area 3	No Preference	17	349.64
22444PA0060115 Rating Area 3	No Preference	18	360.70
22444PA0060115 Rating Area 3	No Preference	19	371.77
22444PA0060115 Rating Area 3	No Preference	20	383.22
22444PA0060115 Rating Area 3	No Preference	21	395.08
22444PA0060115 Rating Area 3	No Preference	22	395.08
22444PA0060115 Rating Area 3	No Preference	23	395.08
22444PA0060115 Rating Area 3	No Preference	24	395.08
22444PA0060115 Rating Area 3	No Preference	25	396.66
22444PA0060115 Rating Area 3	No Preference	26	404.56
22444PA0060115 Rating Area 3	No Preference	27	414.04
22444PA0060115 Rating Area 3	No Preference	28	429.45
22444PA0060115 Rating Area 3	No Preference	29	442.09
22444PA0060115 Rating Area 3	No Preference	30	448.41
22444PA0060115 Rating Area 3	No Preference	31	457.89
22444PA0060115 Rating Area 3	No Preference	32	467.37
22444PA0060115 Rating Area 3	No Preference	33	473.30
22444PA0060115 Rating Area 3	No Preference	34	479.62
22444PA0060115 Rating Area 3	No Preference	35	482.78
22444PA0060115 Rating Area 3	No Preference	36	485.94
22444PA0060115 Rating Area 3	No Preference	37	489.10
22444PA0060115 Rating Area 3	No Preference	38	492.26
22444PA0060115 Rating Area 3	No Preference	39	498.59
22444PA0060115 Rating Area 3	No Preference	40	504.91
22444PA0060115 Rating Area 3	No Preference	41	514.39
22444PA0060115 Rating Area 3	No Preference	42	523.48
22444PA0060115 Rating Area 3	No Preference	43	536.12
22444PA0060115 Rating Area 3	No Preference	44	551.92
22444PA0060115 Rating Area 3	No Preference	45	570.49
22444PA0060115 Rating Area 3	No Preference	46	592.61
22444PA0060115 Rating Area 3	No Preference	47	617.50
22444PA0060115 Rating Area 3	No Preference	48	645.95
22444PA0060115 Rating Area 3	No Preference	49	674.00
22444PA0060115 Rating Area 3	No Preference	50	705.61
22444PA0060115 Rating Area 3	No Preference	51	736.82
22444PA0060115 Rating Area 3	No Preference	52	771.19
22444PA0060115 Rating Area 3	No Preference	53	805.95
22444PA0060115 Rating Area 3	No Preference	54	843.49
22444PA0060115 Rating Area 3	No Preference	55	881.02
22444PA0060115 Rating Area 3	No Preference	56	921.71
22444PA0060115 Rating Area 3	No Preference	57	962.80
22444PA0060115 Rating Area 3	No Preference	58	1006.65
22444PA0060115 Rating Area 3	No Preference	59	1028.38
22444PA0060115 Rating Area 3	No Preference	60	1072.24
22444PA0060115 Rating Area 3	No Preference	61	1110.16
22444PA0060115 Rating Area 3	No Preference	62	1135.05
22444PA0060115 Rating Area 3	No Preference	63	1166.26
22444PA0060115 Rating Area 3	No Preference	64 and over	1185.23
22444PA0060115 Rating Area 5	No Preference	0-14	323.19
22444PA0060115 Rating Area 5	No Preference	15	351.91
22444PA0060115 Rating Area 5	No Preference	16	362.90
22444PA0060115 Rating Area 5	No Preference	17	373.88
22444PA0060115 Rating Area 5	No Preference	18	385.71
22444PA0060115 Rating Area 5	No Preference	19	397.54
22444PA0060115 Rating Area 5	No Preference	20	409.79
22444PA0060115 Rating Area 5	No Preference	21	422.47
22444PA0060115 Rating Area 5	No Preference	22	422.47
22444PA0060115 Rating Area 5	No Preference	23	422.47
22444PA0060115 Rating Area 5	No Preference	24	422.47
22444PA0060115 Rating Area 5	No Preference	25	424.16
22444PA0060115 Rating Area 5	No Preference	26	432.61
22444PA0060115 Rating Area 5	No Preference	27	442.74
22444PA0060115 Rating Area 5	No Preference	28	459.22
22444PA0060115 Rating Area 5	No Preference	29	472.74
22444PA0060115 Rating Area 5	No Preference	30	479.50
22444PA0060115 Rating Area 5	No Preference	31	489.64
22444PA0060115 Rating Area 5	No Preference	32	499.78
22444PA0060115 Rating Area 5	No Preference	33	506.11
22444PA0060115 Rating Area 5	No Preference	34	512.87
22444PA0060115 Rating Area 5	No Preference	35	516.25
22444PA0060115 Rating Area 5	No Preference	36	519.63
22444PA0060115 Rating Area 5	No Preference	37	523.01
22444PA0060115 Rating Area 5	No Preference	38	526.39
22444PA0060115 Rating Area 5	No Preference	39	533.15
22444PA0060115 Rating Area 5	No Preference	40	539.91
22444PA0060115 Rating Area 5	No Preference	41	550.05
22444PA0060115 Rating Area 5	No Preference	42	559.77
22444PA0060115 Rating Area 5	No Preference	43	573.29

22444PA0060115 Rating Area 5	No Preference	44	590.19
22444PA0060115 Rating Area 5	No Preference	45	610.04
22444PA0060115 Rating Area 5	No Preference	46	633.70
22444PA0060115 Rating Area 5	No Preference	47	660.32
22444PA0060115 Rating Area 5	No Preference	48	690.73
22444PA0060115 Rating Area 5	No Preference	49	720.73
22444PA0060115 Rating Area 5	No Preference	50	754.53
22444PA0060115 Rating Area 5	No Preference	51	787.90
22444PA0060115 Rating Area 5	No Preference	52	824.65
22444PA0060115 Rating Area 5	No Preference	53	861.83
22444PA0060115 Rating Area 5	No Preference	54	901.97
22444PA0060115 Rating Area 5	No Preference	55	942.10
22444PA0060115 Rating Area 5	No Preference	56	985.61
22444PA0060115 Rating Area 5	No Preference	57	1029.55
22444PA0060115 Rating Area 5	No Preference	58	1076.44
22444PA0060115 Rating Area 5	No Preference	59	1099.68
22444PA0060115 Rating Area 5	No Preference	60	1146.57
22444PA0060115 Rating Area 5	No Preference	61	1187.13
22444PA0060115 Rating Area 5	No Preference	62	1213.75
22444PA0060115 Rating Area 5	No Preference	63	1247.12
22444PA0060115 Rating Area 5	No Preference	64 and over	1267.40
22444PA0060115 Rating Area 6	No Preference	0-14	340.59
22444PA0060115 Rating Area 6	No Preference	15	370.86
22444PA0060115 Rating Area 6	No Preference	16	382.44
22444PA0060115 Rating Area 6	No Preference	17	394.02
22444PA0060115 Rating Area 6	No Preference	18	406.48
22444PA0060115 Rating Area 6	No Preference	19	418.95
22444PA0060115 Rating Area 6	No Preference	20	431.86
22444PA0060115 Rating Area 6	No Preference	21	445.22
22444PA0060115 Rating Area 6	No Preference	22	445.22
22444PA0060115 Rating Area 6	No Preference	23	445.22
22444PA0060115 Rating Area 6	No Preference	24	445.22
22444PA0060115 Rating Area 6	No Preference	25	447.00
22444PA0060115 Rating Area 6	No Preference	26	455.90
22444PA0060115 Rating Area 6	No Preference	27	466.59
22444PA0060115 Rating Area 6	No Preference	28	483.95
22444PA0060115 Rating Area 6	No Preference	29	498.20
22444PA0060115 Rating Area 6	No Preference	30	505.32
22444PA0060115 Rating Area 6	No Preference	31	516.00
22444PA0060115 Rating Area 6	No Preference	32	526.69
22444PA0060115 Rating Area 6	No Preference	33	533.37
22444PA0060115 Rating Area 6	No Preference	34	540.49
22444PA0060115 Rating Area 6	No Preference	35	544.05
22444PA0060115 Rating Area 6	No Preference	36	547.61
22444PA0060115 Rating Area 6	No Preference	37	551.18
22444PA0060115 Rating Area 6	No Preference	38	554.74
22444PA0060115 Rating Area 6	No Preference	39	561.86
22444PA0060115 Rating Area 6	No Preference	40	568.98
22444PA0060115 Rating Area 6	No Preference	41	579.67
22444PA0060115 Rating Area 6	No Preference	42	589.91
22444PA0060115 Rating Area 6	No Preference	43	604.16
22444PA0060115 Rating Area 6	No Preference	44	621.97
22444PA0060115 Rating Area 6	No Preference	45	642.89
22444PA0060115 Rating Area 6	No Preference	46	667.82
22444PA0060115 Rating Area 6	No Preference	47	695.87
22444PA0060115 Rating Area 6	No Preference	48	727.93
22444PA0060115 Rating Area 6	No Preference	49	759.54
22444PA0060115 Rating Area 6	No Preference	50	795.15
22444PA0060115 Rating Area 6	No Preference	51	830.33
22444PA0060115 Rating Area 6	No Preference	52	869.06
22444PA0060115 Rating Area 6	No Preference	53	908.24
22444PA0060115 Rating Area 6	No Preference	54	950.53
22444PA0060115 Rating Area 6	No Preference	55	992.83
22444PA0060115 Rating Area 6	No Preference	56	1038.69
22444PA0060115 Rating Area 6	No Preference	57	1084.99
22444PA0060115 Rating Area 6	No Preference	58	1134.41
22444PA0060115 Rating Area 6	No Preference	59	1158.89
22444PA0060115 Rating Area 6	No Preference	60	1208.31
22444PA0060115 Rating Area 6	No Preference	61	1251.05
22444PA0060115 Rating Area 6	No Preference	62	1279.10
22444PA0060115 Rating Area 6	No Preference	63	1314.27
22444PA0060115 Rating Area 6	No Preference	64 and over	1335.64
22444PA0060115 Rating Area 7	No Preference	0-14	412.68
22444PA0060115 Rating Area 7	No Preference	15	449.37
22444PA0060115 Rating Area 7	No Preference	16	463.39
22444PA0060115 Rating Area 7	No Preference	17	477.42
22444PA0060115 Rating Area 7	No Preference	18	492.52
22444PA0060115 Rating Area 7	No Preference	19	507.63
22444PA0060115 Rating Area 7	No Preference	20	523.27
22444PA0060115 Rating Area 7	No Preference	21	539.46
22444PA0060115 Rating Area 7	No Preference	22	539.46
22444PA0060115 Rating Area 7	No Preference	23	539.46
22444PA0060115 Rating Area 7	No Preference	24	539.46
22444PA0060115 Rating Area 7	No Preference	25	541.62
22444PA0060115 Rating Area 7	No Preference	26	552.40
22444PA0060115 Rating Area 7	No Preference	27	565.35
22444PA0060115 Rating Area 7	No Preference	28	586.39
22444PA0060115 Rating Area 7	No Preference	29	603.65
22444PA0060115 Rating Area 7	No Preference	30	612.28
22444PA0060115 Rating Area 7	No Preference	31	625.23
22444PA0060115 Rating Area 7	No Preference	32	638.18
22444PA0060115 Rating Area 7	No Preference	33	646.27
22444PA0060115 Rating Area 7	No Preference	34	654.90
22444PA0060115 Rating Area 7	No Preference	35	659.22
22444PA0060115 Rating Area 7	No Preference	36	663.53
22444PA0060115 Rating Area 7	No Preference	37	667.85
22444PA0060115 Rating Area 7	No Preference	38	672.16
22444PA0060115 Rating Area 7	No Preference	39	680.80
22444PA0060115 Rating Area 7	No Preference	40	689.43
22444PA0060115 Rating Area 7	No Preference	41	702.37
22444PA0060115 Rating Area 7	No Preference	42	714.78
22444PA0060115 Rating Area 7	No Preference	43	732.04
22444PA0060115 Rating Area 7	No Preference	44	753.62
22444PA0060115 Rating Area 7	No Preference	45	778.98
22444PA0060115 Rating Area 7	No Preference	46	809.19
22444PA0060115 Rating Area 7	No Preference	47	843.17
22444PA0060115 Rating Area 7	No Preference	48	882.01

22444PA0060115	Rating Area 7	No Preference	49	920.31
22444PA0060115	Rating Area 7	No Preference	50	963.47
22444PA0060115	Rating Area 7	No Preference	51	1006.09
22444PA0060115	Rating Area 7	No Preference	52	1053.02
22444PA0060115	Rating Area 7	No Preference	53	1100.49
22444PA0060115	Rating Area 7	No Preference	54	1151.74
22444PA0060115	Rating Area 7	No Preference	55	1202.99
22444PA0060115	Rating Area 7	No Preference	56	1258.55
22444PA0060115	Rating Area 7	No Preference	57	1314.66
22444PA0060115	Rating Area 7	No Preference	58	1374.54
22444PA0060115	Rating Area 7	No Preference	59	1404.21
22444PA0060115	Rating Area 7	No Preference	60	1464.09
22444PA0060115	Rating Area 7	No Preference	61	1515.88
22444PA0060115	Rating Area 7	No Preference	62	1549.86
22444PA0060115	Rating Area 7	No Preference	63	1592.48
22444PA0060115	Rating Area 7	No Preference	64 and over	1618.37
22444PA0060115	Rating Area 9	No Preference	0-14	350.53
22444PA0060115	Rating Area 9	No Preference	15	381.69
22444PA0060115	Rating Area 9	No Preference	16	393.61
22444PA0060115	Rating Area 9	No Preference	17	405.52
22444PA0060115	Rating Area 9	No Preference	18	418.35
22444PA0060115	Rating Area 9	No Preference	19	431.18
22444PA0060115	Rating Area 9	No Preference	20	444.47
22444PA0060115	Rating Area 9	No Preference	21	458.22
22444PA0060115	Rating Area 9	No Preference	22	458.22
22444PA0060115	Rating Area 9	No Preference	23	458.22
22444PA0060115	Rating Area 9	No Preference	24	458.22
22444PA0060115	Rating Area 9	No Preference	25	460.05
22444PA0060115	Rating Area 9	No Preference	26	469.21
22444PA0060115	Rating Area 9	No Preference	27	480.21
22444PA0060115	Rating Area 9	No Preference	28	498.08
22444PA0060115	Rating Area 9	No Preference	29	512.74
22444PA0060115	Rating Area 9	No Preference	30	520.07
22444PA0060115	Rating Area 9	No Preference	31	531.07
22444PA0060115	Rating Area 9	No Preference	32	542.07
22444PA0060115	Rating Area 9	No Preference	33	548.94
22444PA0060115	Rating Area 9	No Preference	34	556.27
22444PA0060115	Rating Area 9	No Preference	35	559.94
22444PA0060115	Rating Area 9	No Preference	36	563.60
22444PA0060115	Rating Area 9	No Preference	37	567.27
22444PA0060115	Rating Area 9	No Preference	38	570.93
22444PA0060115	Rating Area 9	No Preference	39	578.27
22444PA0060115	Rating Area 9	No Preference	40	585.60
22444PA0060115	Rating Area 9	No Preference	41	596.59
22444PA0060115	Rating Area 9	No Preference	42	607.13
22444PA0060115	Rating Area 9	No Preference	43	621.80
22444PA0060115	Rating Area 9	No Preference	44	640.12
22444PA0060115	Rating Area 9	No Preference	45	661.66
22444PA0060115	Rating Area 9	No Preference	46	687.32
22444PA0060115	Rating Area 9	No Preference	47	716.19
22444PA0060115	Rating Area 9	No Preference	48	749.18
22444PA0060115	Rating Area 9	No Preference	49	781.71
22444PA0060115	Rating Area 9	No Preference	50	818.37
22444PA0060115	Rating Area 9	No Preference	51	854.57
22444PA0060115	Rating Area 9	No Preference	52	894.43
22444PA0060115	Rating Area 9	No Preference	53	934.76
22444PA0060115	Rating Area 9	No Preference	54	978.29
22444PA0060115	Rating Area 9	No Preference	55	1021.82
22444PA0060115	Rating Area 9	No Preference	56	1069.01
22444PA0060115	Rating Area 9	No Preference	57	1116.67
22444PA0060115	Rating Area 9	No Preference	58	1167.53
22444PA0060115	Rating Area 9	No Preference	59	1192.73
22444PA0060115	Rating Area 9	No Preference	60	1243.59
22444PA0060115	Rating Area 9	No Preference	61	1287.58
22444PA0060115	Rating Area 9	No Preference	62	1316.45
22444PA0060115	Rating Area 9	No Preference	63	1352.65
22444PA0060115	Rating Area 9	No Preference	64 and over	1374.64
22444PA0060116	Rating Area 2	No Preference	0-14	288.59
22444PA0060116	Rating Area 2	No Preference	15	314.25
22444PA0060116	Rating Area 2	No Preference	16	324.06
22444PA0060116	Rating Area 2	No Preference	17	333.86
22444PA0060116	Rating Area 2	No Preference	18	344.43
22444PA0060116	Rating Area 2	No Preference	19	354.99
22444PA0060116	Rating Area 2	No Preference	20	365.93
22444PA0060116	Rating Area 2	No Preference	21	377.25
22444PA0060116	Rating Area 2	No Preference	22	377.25
22444PA0060116	Rating Area 2	No Preference	23	377.25
22444PA0060116	Rating Area 2	No Preference	24	377.25
22444PA0060116	Rating Area 2	No Preference	25	378.76
22444PA0060116	Rating Area 2	No Preference	26	386.30
22444PA0060116	Rating Area 2	No Preference	27	395.35
22444PA0060116	Rating Area 2	No Preference	28	410.07
22444PA0060116	Rating Area 2	No Preference	29	422.14
22444PA0060116	Rating Area 2	No Preference	30	428.18
22444PA0060116	Rating Area 2	No Preference	31	437.23
22444PA0060116	Rating Area 2	No Preference	32	446.28
22444PA0060116	Rating Area 2	No Preference	33	451.94
22444PA0060116	Rating Area 2	No Preference	34	457.98
22444PA0060116	Rating Area 2	No Preference	35	461.00
22444PA0060116	Rating Area 2	No Preference	36	464.01
22444PA0060116	Rating Area 2	No Preference	37	467.03
22444PA0060116	Rating Area 2	No Preference	38	470.05
22444PA0060116	Rating Area 2	No Preference	39	476.09
22444PA0060116	Rating Area 2	No Preference	40	482.12
22444PA0060116	Rating Area 2	No Preference	41	491.18
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22444PA0060116	Rating Area 2	No Preference	43	511.92
22444PA0060116	Rating Area 2	No Preference	44	527.01
22444PA0060116	Rating Area 2	No Preference	45	544.74
22444PA0060116	Rating Area 2	No Preference	46	565.87
22444PA0060116	Rating Area 2	No Preference	47	589.64
22444PA0060116	Rating Area 2	No Preference	48	616.80
22444PA0060116	Rating Area 2	No Preference	49	643.58
22444PA0060116	Rating Area 2	No Preference	50	673.76
22444PA0060116	Rating Area 2	No Preference	51	703.57
22444PA0060116	Rating Area 2	No Preference	52	736.39
22444PA0060116	Rating Area 2	No Preference	53	769.58

22444PA0060116	Rating Area 2	No Preference	54	805.42
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22444PA0060116	Rating Area 2	No Preference	56	880.12
22444PA0060116	Rating Area 2	No Preference	57	919.35
22444PA0060116	Rating Area 2	No Preference	58	961.23
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22444PA0060116	Rating Area 2	No Preference	60	1023.85
22444PA0060116	Rating Area 2	No Preference	61	1060.06
22444PA0060116	Rating Area 2	No Preference	62	1083.83
22444PA0060116	Rating Area 2	No Preference	63	1113.63
22444PA0060116	Rating Area 2	No Preference	64 and over	1131.74
22444PA0060116	Rating Area 3	No Preference	0-14	275.95
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22444PA0060116	Rating Area 3	No Preference	19	339.43
22444PA0060116	Rating Area 3	No Preference	20	349.89
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22444PA0060116	Rating Area 3	No Preference	57	879.06
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22444PA0060116	Rating Area 7	No Preference	44	688.08
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22444PA0060116	Rating Area 7	No Preference	54	1051.57
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22444PA0060116	Rating Area 7	No Preference	58	1254.99
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22444PA0060116	Rating Area 7	No Preference	61	1384.04
22444PA0060116	Rating Area 7	No Preference	62	1415.07
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22444PA0060116	Rating Area 9	No Preference	18	381.97
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22444PA0060116	Rating Area 9	No Preference	29	468.15
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22444PA0060117	Rating Area 2	No Preference	50	651.62
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22444PA0060117	Rating Area 2	No Preference	62	1048.21
22444PA0060117	Rating Area 2	No Preference	63	1077.04
22444PA0060117	Rating Area 2	No Preference	64 and over	1094.55
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22444PA0060117	Rating Area 3	No Preference	50	623.07
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22444PA0060117	Rating Area 3	No Preference	54	744.82
22444PA0060117	Rating Area 3	No Preference	55	777.96
22444PA0060117	Rating Area 3	No Preference	56	813.89
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22444PA0060117	Rating Area 3	No Preference	59	908.09
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22444PA0060117	Rating Area 3	No Preference	62	1002.28
22444PA0060117	Rating Area 3	No Preference	63	1029.84
22444PA0060117	Rating Area 3	No Preference	64 and over	1046.58
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22444PA0060117	Rating Area 5	No Preference	15	310.75
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22444PA0060117	Rating Area 5	No Preference	19	351.04
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22444PA0060117	Rating Area 5	No Preference	60	1012.45
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22444PA0060117	Rating Area 5	No Preference	63	1101.24
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22444PA0060117	Rating Area 6	No Preference	58	1001.71
22444PA0060117	Rating Area 6	No Preference	59	1023.33
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22444PA0060117	Rating Area 9	No Preference	27	424.04

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22444PA0060117	Rating Area 9	No Preference	43	549.06
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22444PA0060117	Rating Area 9	No Preference	61	1136.96
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22444PA0060118	Rating Area 2	No Preference	47	559.04
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22444PA0060118	Rating Area 2	No Preference	62	1027.58
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22444PA0060118	Rating Area 3	No Preference	28	371.75
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22444PA0060118	Rating Area 3	No Preference	55	762.65
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22444PA0060118	Rating Area 3	No Preference	57	833.44
22444PA0060118	Rating Area 3	No Preference	58	871.40
22444PA0060118	Rating Area 3	No Preference	59	890.21
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22444PA0060118	Rating Area 3	No Preference	62	982.55
22444PA0060118	Rating Area 3	No Preference	63	1009.57
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22444PA0060118	Rating Area 5	No Preference	17	323.65
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22444PA0060118	Rating Area 5	No Preference	25	367.17
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22444PA0060118	Rating Area 5	No Preference	28	397.52
22444PA0060118	Rating Area 5	No Preference	29	409.23
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22444PA0060118	Rating Area 5	No Preference	52	713.86
22444PA0060118	Rating Area 5	No Preference	53	746.04
22444PA0060118	Rating Area 5	No Preference	54	780.78
22444PA0060118	Rating Area 5	No Preference	55	815.52
22444PA0060118	Rating Area 5	No Preference	56	853.19
22444PA0060118	Rating Area 5	No Preference	57	891.23
22444PA0060118	Rating Area 5	No Preference	58	931.82
22444PA0060118	Rating Area 5	No Preference	59	951.93
22444PA0060118	Rating Area 5	No Preference	60	992.53
22444PA0060118	Rating Area 5	No Preference	61	1027.63
22444PA0060118	Rating Area 5	No Preference	62	1050.67
22444PA0060118	Rating Area 5	No Preference	63	1079.56
22444PA0060118	Rating Area 5	No Preference	64 and over	1097.12
22444PA0060118	Rating Area 6	No Preference	0-14	294.83
22444PA0060118	Rating Area 6	No Preference	15	321.04
22444PA0060118	Rating Area 6	No Preference	16	331.06
22444PA0060118	Rating Area 6	No Preference	17	341.08
22444PA0060118	Rating Area 6	No Preference	18	351.87
22444PA0060118	Rating Area 6	No Preference	19	362.66
22444PA0060118	Rating Area 6	No Preference	20	373.84
22444PA0060118	Rating Area 6	No Preference	21	385.40
22444PA0060118	Rating Area 6	No Preference	22	385.40
22444PA0060118	Rating Area 6	No Preference	23	385.40
22444PA0060118	Rating Area 6	No Preference	24	385.40
22444PA0060118	Rating Area 6	No Preference	25	386.94
22444PA0060118	Rating Area 6	No Preference	26	394.65
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22444PA0060118	Rating Area 6	No Preference	28	418.93
22444PA0060118	Rating Area 6	No Preference	29	431.26
22444PA0060118	Rating Area 6	No Preference	30	437.43
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22444PA0060118	Rating Area 6	No Preference	32	455.93
22444PA0060118	Rating Area 6	No Preference	33	461.71
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22444PA0060118	Rating Area 6	No Preference	35	470.96
22444PA0060118	Rating Area 6	No Preference	36	474.04
22444PA0060118	Rating Area 6	No Preference	37	477.12

22444PA0060118	Rating Area 6	No Preference	38	480.21
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22444PA0060118	Rating Area 6	No Preference	40	492.54
22444PA0060118	Rating Area 6	No Preference	41	501.79
22444PA0060118	Rating Area 6	No Preference	42	510.65
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22444PA0060118	Rating Area 6	No Preference	44	538.40
22444PA0060118	Rating Area 6	No Preference	45	556.51
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22444PA0060118	Rating Area 6	No Preference	47	602.38
22444PA0060118	Rating Area 6	No Preference	48	630.13
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22444PA0060118	Rating Area 6	No Preference	51	718.77
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22444PA0060118	Rating Area 6	No Preference	53	786.21
22444PA0060118	Rating Area 6	No Preference	54	822.82
22444PA0060118	Rating Area 6	No Preference	55	859.44
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22444PA0060118	Rating Area 6	No Preference	57	939.22
22444PA0060118	Rating Area 6	No Preference	58	981.99
22444PA0060118	Rating Area 6	No Preference	59	1003.19
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22444PA0060118	Rating Area 6	No Preference	61	1082.97
22444PA0060118	Rating Area 6	No Preference	62	1107.25
22444PA0060118	Rating Area 6	No Preference	63	1137.70
22444PA0060118	Rating Area 6	No Preference	64 and over	1156.19
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22444PA0060118	Rating Area 7	No Preference	15	388.99
22444PA0060118	Rating Area 7	No Preference	16	401.13
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22444PA0060118	Rating Area 7	No Preference	18	426.35
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22444PA0060118	Rating Area 7	No Preference	30	530.02
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22444PA0060118	Rating Area 7	No Preference	46	700.47
22444PA0060118	Rating Area 7	No Preference	47	729.89
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22444PA0060118	Rating Area 7	No Preference	51	870.92
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22444PA0060118	Rating Area 7	No Preference	54	997.00
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22444PA0060118	Rating Area 7	No Preference	58	1189.86
22444PA0060118	Rating Area 7	No Preference	59	1215.55
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22444PA0060118	Rating Area 7	No Preference	62	1341.63
22444PA0060118	Rating Area 7	No Preference	63	1378.52
22444PA0060118	Rating Area 7	No Preference	64 and over	1400.94
22444PA0060118	Rating Area 9	No Preference	0-14	303.44
22444PA0060118	Rating Area 9	No Preference	15	330.41
22444PA0060118	Rating Area 9	No Preference	16	340.72
22444PA0060118	Rating Area 9	No Preference	17	351.04
22444PA0060118	Rating Area 9	No Preference	18	362.14
22444PA0060118	Rating Area 9	No Preference	19	373.25
22444PA0060118	Rating Area 9	No Preference	20	384.75
22444PA0060118	Rating Area 9	No Preference	21	396.66
22444PA0060118	Rating Area 9	No Preference	22	396.66
22444PA0060118	Rating Area 9	No Preference	23	396.66
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22444PA0060118	Rating Area 9	No Preference	28	431.16
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22444PA0060118	Rating Area 9	No Preference	40	506.92
22444PA0060118	Rating Area 9	No Preference	41	516.44
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22444PA0060118	Rating Area 9	No Preference	54	846.85
22444PA0060118	Rating Area 9	No Preference	55	884.53
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22444PA0060118	Rating Area 9	No Preference	57	966.64
22444PA0060118	Rating Area 9	No Preference	58	1010.67
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22444PA0060118	Rating Area 9	No Preference	60	1076.51
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22444PA0060118	Rating Area 9	No Preference	62	1139.58
22444PA0060118	Rating Area 9	No Preference	63	1170.91
22444PA0060118	Rating Area 9	No Preference	64 and over	1189.95
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22444PA0060119	Rating Area 2	No Preference	18	286.91
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22444PA0060119	Rating Area 2	No Preference	30	356.67
22444PA0060119	Rating Area 2	No Preference	31	364.22
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22444PA0060119	Rating Area 2	No Preference	35	384.01
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22444PA0060119	Rating Area 2	No Preference	51	586.08
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22444PA0060119	Rating Area 2	No Preference	57	765.83
22444PA0060119	Rating Area 2	No Preference	58	800.71
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22444PA0060119	Rating Area 2	No Preference	62	902.84
22444PA0060119	Rating Area 2	No Preference	63	927.67
22444PA0060119	Rating Area 2	No Preference	64 and over	942.75
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22444PA0060119	Rating Area 3	No Preference	28	326.62
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22444PA0060119	Rating Area 3	No Preference	30	341.04
22444PA0060119	Rating Area 3	No Preference	31	348.26
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22444PA0060119	Rating Area 3	No Preference	36	369.59
22444PA0060119	Rating Area 3	No Preference	37	371.99
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22444PA0060119	Rating Area 3	No Preference	41	391.22
22444PA0060119	Rating Area 3	No Preference	42	398.14
22444PA0060119	Rating Area 3	No Preference	43	407.75
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22444PA0060119	Rating Area 3	No Preference	46	450.72
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22444PA0060119	Rating Area 3	No Preference	51	560.39
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22444PA0060119	Rating Area 3	No Preference	54	641.52
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22444PA0060119	Rating Area 3	No Preference	56	701.02
22444PA0060119	Rating Area 3	No Preference	57	732.27
22444PA0060119	Rating Area 3	No Preference	58	765.62
22444PA0060119	Rating Area 3	No Preference	59	782.15
22444PA0060119	Rating Area 3	No Preference	60	815.50
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22444PA0060119	Rating Area 3	No Preference	62	863.28
22444PA0060119	Rating Area 3	No Preference	63	887.02
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22444PA0060119	Rating Area 5	No Preference	0-14	245.80
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22444PA0060119	Rating Area 5	No Preference	30	364.69
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22444PA0060119	Rating Area 5	No Preference	60	872.04
22444PA0060119	Rating Area 5	No Preference	61	902.89
22444PA0060119	Rating Area 5	No Preference	62	923.13
22444PA0060119	Rating Area 5	No Preference	63	948.51
22444PA0060119	Rating Area 5	No Preference	64 and over	963.94
22444PA0060119	Rating Area 6	No Preference	0-14	259.04
22444PA0060119	Rating Area 6	No Preference	15	282.06
22444PA0060119	Rating Area 6	No Preference	16	290.87
22444PA0060119	Rating Area 6	No Preference	17	299.67
22444PA0060119	Rating Area 6	No Preference	18	309.15
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22444PA0060119	Rating Area 6	No Preference	29	378.91
22444PA0060119	Rating Area 6	No Preference	30	384.33
22444PA0060119	Rating Area 6	No Preference	31	392.45
22444PA0060119	Rating Area 6	No Preference	32	400.58
22444PA0060119	Rating Area 6	No Preference	33	405.66
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22444PA0060119	Rating Area 6	No Preference	35	413.79
22444PA0060119	Rating Area 6	No Preference	36	416.49
22444PA0060119	Rating Area 6	No Preference	37	419.20
22444PA0060119	Rating Area 6	No Preference	38	421.91
22444PA0060119	Rating Area 6	No Preference	39	427.33
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22444PA0060119	Rating Area 6	No Preference	44	473.04
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22444PA0060119	Rating Area 6	No Preference	47	529.25
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22444PA0060119	Rating Area 6	No Preference	49	577.67
22444PA0060119	Rating Area 6	No Preference	50	604.76
22444PA0060119	Rating Area 6	No Preference	51	631.51
22444PA0060119	Rating Area 6	No Preference	52	660.97

22444PA0060119	Rating Area 6	No Preference	53	690.77
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22444PA0060119	Rating Area 6	No Preference	55	755.11
22444PA0060119	Rating Area 6	No Preference	56	789.98
22444PA0060119	Rating Area 6	No Preference	57	825.20
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22444PA0060119	Rating Area 6	No Preference	59	881.41
22444PA0060119	Rating Area 6	No Preference	60	919.00
22444PA0060119	Rating Area 6	No Preference	61	951.50
22444PA0060119	Rating Area 6	No Preference	62	972.84
22444PA0060119	Rating Area 6	No Preference	63	999.59
22444PA0060119	Rating Area 6	No Preference	64 and over	1015.84
22444PA0060119	Rating Area 7	No Preference	0-14	313.87
22444PA0060119	Rating Area 7	No Preference	15	341.77
22444PA0060119	Rating Area 7	No Preference	16	352.44
22444PA0060119	Rating Area 7	No Preference	17	363.11
22444PA0060119	Rating Area 7	No Preference	18	374.60
22444PA0060119	Rating Area 7	No Preference	19	386.08
22444PA0060119	Rating Area 7	No Preference	20	397.98
22444PA0060119	Rating Area 7	No Preference	21	410.30
22444PA0060119	Rating Area 7	No Preference	22	410.30
22444PA0060119	Rating Area 7	No Preference	23	410.30
22444PA0060119	Rating Area 7	No Preference	24	410.30
22444PA0060119	Rating Area 7	No Preference	25	411.93
22444PA0060119	Rating Area 7	No Preference	26	420.14
22444PA0060119	Rating Area 7	No Preference	27	429.98
22444PA0060119	Rating Area 7	No Preference	28	445.99
22444PA0060119	Rating Area 7	No Preference	29	459.12
22444PA0060119	Rating Area 7	No Preference	30	465.68
22444PA0060119	Rating Area 7	No Preference	31	475.53
22444PA0060119	Rating Area 7	No Preference	32	485.37
22444PA0060119	Rating Area 7	No Preference	33	491.53
22444PA0060119	Rating Area 7	No Preference	34	498.09
22444PA0060119	Rating Area 7	No Preference	35	501.38
22444PA0060119	Rating Area 7	No Preference	36	504.66
22444PA0060119	Rating Area 7	No Preference	37	507.94
22444PA0060119	Rating Area 7	No Preference	38	511.22
22444PA0060119	Rating Area 7	No Preference	39	517.79
22444PA0060119	Rating Area 7	No Preference	40	524.35
22444PA0060119	Rating Area 7	No Preference	41	534.20
22444PA0060119	Rating Area 7	No Preference	42	543.64
22444PA0060119	Rating Area 7	No Preference	43	556.76
22444PA0060119	Rating Area 7	No Preference	44	573.18
22444PA0060119	Rating Area 7	No Preference	45	592.46
22444PA0060119	Rating Area 7	No Preference	46	615.44
22444PA0060119	Rating Area 7	No Preference	47	641.28
22444PA0060119	Rating Area 7	No Preference	48	670.83
22444PA0060119	Rating Area 7	No Preference	49	699.96
22444PA0060119	Rating Area 7	No Preference	50	732.78
22444PA0060119	Rating Area 7	No Preference	51	765.19
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22444PA0060119	Rating Area 7	No Preference	53	836.99
22444PA0060119	Rating Area 7	No Preference	54	875.97
22444PA0060119	Rating Area 7	No Preference	55	914.95
22444PA0060119	Rating Area 7	No Preference	56	957.21
22444PA0060119	Rating Area 7	No Preference	57	999.88
22444PA0060119	Rating Area 7	No Preference	58	1045.42
22444PA0060119	Rating Area 7	No Preference	59	1067.99
22444PA0060119	Rating Area 7	No Preference	60	1113.53
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22444PA0060119	Rating Area 7	No Preference	62	1178.76
22444PA0060119	Rating Area 7	No Preference	63	1211.18
22444PA0060119	Rating Area 7	No Preference	64 and over	1230.87
22444PA0060119	Rating Area 9	No Preference	0-14	266.60
22444PA0060119	Rating Area 9	No Preference	15	290.30
22444PA0060119	Rating Area 9	No Preference	16	299.36
22444PA0060119	Rating Area 9	No Preference	17	308.42
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22444PA0060119	Rating Area 9	No Preference	23	348.50
22444PA0060119	Rating Area 9	No Preference	24	348.50
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22444PA0060119	Rating Area 9	No Preference	26	356.86
22444PA0060119	Rating Area 9	No Preference	27	365.23
22444PA0060119	Rating Area 9	No Preference	28	378.82
22444PA0060119	Rating Area 9	No Preference	29	389.97
22444PA0060119	Rating Area 9	No Preference	30	395.55
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22444PA0060119	Rating Area 9	No Preference	38	434.23
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22444PA0060119	Rating Area 9	No Preference	40	445.38
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22444PA0060119	Rating Area 9	No Preference	44	486.85
22444PA0060119	Rating Area 9	No Preference	45	503.23
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22444PA0060119	Rating Area 9	No Preference	47	544.71
22444PA0060119	Rating Area 9	No Preference	48	569.80
22444PA0060119	Rating Area 9	No Preference	49	594.54
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22444PA0060119	Rating Area 9	No Preference	51	649.95
22444PA0060119	Rating Area 9	No Preference	52	680.27
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22444PA0060119	Rating Area 9	No Preference	54	744.05
22444PA0060119	Rating Area 9	No Preference	55	777.15
22444PA0060119	Rating Area 9	No Preference	56	813.05
22444PA0060119	Rating Area 9	No Preference	57	849.29

22444PA0060119	Rating Area 9	No Preference	58	887.98
22444PA0060119	Rating Area 9	No Preference	59	907.15
22444PA0060119	Rating Area 9	No Preference	60	945.83
22444PA0060119	Rating Area 9	No Preference	61	979.28
22444PA0060119	Rating Area 9	No Preference	62	1001.24
22444PA0060119	Rating Area 9	No Preference	63	1028.77
22444PA0060119	Rating Area 9	No Preference	64 and over	1045.50
22444PA0060120	Rating Area 2	No Preference	0-14	322.27
22444PA0060120	Rating Area 2	No Preference	15	350.92
22444PA0060120	Rating Area 2	No Preference	16	361.87
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22444PA0060120	Rating Area 2	No Preference	18	384.62
22444PA0060120	Rating Area 2	No Preference	19	396.41
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22444PA0060120	Rating Area 2	No Preference	21	421.27
22444PA0060120	Rating Area 2	No Preference	22	421.27
22444PA0060120	Rating Area 2	No Preference	23	421.27
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22444PA0060120	Rating Area 2	No Preference	26	431.38
22444PA0060120	Rating Area 2	No Preference	27	441.49
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22444PA0060120	Rating Area 2	No Preference	29	471.40
22444PA0060120	Rating Area 2	No Preference	30	478.14
22444PA0060120	Rating Area 2	No Preference	31	488.25
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22444PA0060120	Rating Area 2	No Preference	33	504.68
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22444PA0060120	Rating Area 2	No Preference	36	518.16
22444PA0060120	Rating Area 2	No Preference	37	521.53
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22444PA0060120	Rating Area 2	No Preference	40	538.38
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22444PA0060120	Rating Area 2	No Preference	47	658.44
22444PA0060120	Rating Area 2	No Preference	48	688.77
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22444PA0060120	Rating Area 2	No Preference	50	752.39
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22444PA0060120	Rating Area 2	No Preference	56	982.82
22444PA0060120	Rating Area 2	No Preference	57	1026.63
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22444PA0060120	Rating Area 2	No Preference	59	1096.56
22444PA0060120	Rating Area 2	No Preference	60	1143.32
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22444PA0060120	Rating Area 2	No Preference	62	1210.31
22444PA0060120	Rating Area 2	No Preference	63	1243.59
22444PA0060120	Rating Area 2	No Preference	64 and over	1263.81
22444PA0060120	Rating Area 3	No Preference	0-14	308.15
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22444PA0060120	Rating Area 3	No Preference	22	402.81
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22444PA0060120	Rating Area 3	No Preference	30	457.19
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22444PA0060120	Rating Area 3	No Preference	38	501.90
22444PA0060120	Rating Area 3	No Preference	39	508.34
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22444PA0060120	Rating Area 3	No Preference	42	533.72
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22444PA0060120	Rating Area 3	No Preference	45	581.66
22444PA0060120	Rating Area 3	No Preference	46	604.21
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22444PA0060120	Rating Area 3	No Preference	48	658.59
22444PA0060120	Rating Area 3	No Preference	49	687.19
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22444PA0060120	Rating Area 3	No Preference	52	786.28
22444PA0060120	Rating Area 3	No Preference	53	821.73
22444PA0060120	Rating Area 3	No Preference	54	860.00
22444PA0060120	Rating Area 3	No Preference	55	898.26
22444PA0060120	Rating Area 3	No Preference	56	939.75
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22444PA0060120	Rating Area 3	No Preference	58	1026.36
22444PA0060120	Rating Area 3	No Preference	59	1048.51
22444PA0060120	Rating Area 3	No Preference	60	1093.22
22444PA0060120	Rating Area 3	No Preference	61	1131.89
22444PA0060120	Rating Area 3	No Preference	62	1157.27

22444PA0060120	Rating Area 3	No Preference	63	1189.09
22444PA0060120	Rating Area 3	No Preference	64 and over	1208.43
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22444PA0060120	Rating Area 5	No Preference	16	370.00
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22444PA0060120	Rating Area 5	No Preference	21	430.74
22444PA0060120	Rating Area 5	No Preference	22	430.74
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22444PA0060120	Rating Area 5	No Preference	27	451.41
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22444PA0060120	Rating Area 5	No Preference	30	488.89
22444PA0060120	Rating Area 5	No Preference	31	499.22
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22444PA0060120	Rating Area 5	No Preference	33	516.02
22444PA0060120	Rating Area 5	No Preference	34	522.91
22444PA0060120	Rating Area 5	No Preference	35	526.36
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22444PA0060120	Rating Area 5	No Preference	37	533.25
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22444PA0060120	Rating Area 5	No Preference	42	570.72
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22444PA0060120	Rating Area 5	No Preference	45	621.98
22444PA0060120	Rating Area 5	No Preference	46	646.10
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22444PA0060120	Rating Area 5	No Preference	48	704.25
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22444PA0060120	Rating Area 5	No Preference	50	769.29
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22444PA0060120	Rating Area 5	No Preference	52	840.80
22444PA0060120	Rating Area 5	No Preference	53	878.70
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22444PA0060120	Rating Area 5	No Preference	55	960.54
22444PA0060120	Rating Area 5	No Preference	56	1004.91
22444PA0060120	Rating Area 5	No Preference	57	1049.70
22444PA0060120	Rating Area 5	No Preference	58	1097.51
22444PA0060120	Rating Area 5	No Preference	59	1121.21
22444PA0060120	Rating Area 5	No Preference	60	1169.02
22444PA0060120	Rating Area 5	No Preference	61	1210.37
22444PA0060120	Rating Area 5	No Preference	62	1237.50
22444PA0060120	Rating Area 5	No Preference	63	1271.53
22444PA0060120	Rating Area 5	No Preference	64 and over	1292.21
22444PA0060120	Rating Area 6	No Preference	0-14	347.26
22444PA0060120	Rating Area 6	No Preference	15	378.12
22444PA0060120	Rating Area 6	No Preference	16	389.93
22444PA0060120	Rating Area 6	No Preference	17	401.73
22444PA0060120	Rating Area 6	No Preference	18	414.44
22444PA0060120	Rating Area 6	No Preference	19	427.15
22444PA0060120	Rating Area 6	No Preference	20	440.31
22444PA0060120	Rating Area 6	No Preference	21	453.93
22444PA0060120	Rating Area 6	No Preference	22	453.93
22444PA0060120	Rating Area 6	No Preference	23	453.93
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22444PA0060120	Rating Area 6	No Preference	27	475.72
22444PA0060120	Rating Area 6	No Preference	28	493.42
22444PA0060120	Rating Area 6	No Preference	29	507.95
22444PA0060120	Rating Area 6	No Preference	30	515.21
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22444PA0060120	Rating Area 6	No Preference	32	537.00
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22444PA0060120	Rating Area 6	No Preference	38	565.60
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22444PA0060120	Rating Area 6	No Preference	41	591.02
22444PA0060120	Rating Area 6	No Preference	42	601.46
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22444PA0060120	Rating Area 6	No Preference	46	680.89
22444PA0060120	Rating Area 6	No Preference	47	709.49
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22444PA0060120	Rating Area 6	No Preference	56	1059.02
22444PA0060120	Rating Area 6	No Preference	57	1106.23
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22444PA0060120	Rating Area 6	No Preference	59	1181.58
22444PA0060120	Rating Area 6	No Preference	60	1231.96
22444PA0060120	Rating Area 6	No Preference	61	1275.54
22444PA0060120	Rating Area 6	No Preference	62	1304.14
22444PA0060120	Rating Area 6	No Preference	63	1340.00
22444PA0060120	Rating Area 6	No Preference	64 and over	1361.79
22444PA0060120	Rating Area 7	No Preference	0-14	420.76
22444PA0060120	Rating Area 7	No Preference	15	458.16
22444PA0060120	Rating Area 7	No Preference	16	472.46

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22444PA0060120	Rating Area 7	No Preference	19	517.57
22444PA0060120	Rating Area 7	No Preference	20	533.52
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22444PA0060120	Rating Area 7	No Preference	27	576.42
22444PA0060120	Rating Area 7	No Preference	28	597.87
22444PA0060120	Rating Area 7	No Preference	29	615.47
22444PA0060120	Rating Area 7	No Preference	30	624.27
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22444PA0060120	Rating Area 7	No Preference	35	672.12
22444PA0060120	Rating Area 7	No Preference	36	676.52
22444PA0060120	Rating Area 7	No Preference	37	680.92
22444PA0060120	Rating Area 7	No Preference	38	685.32
22444PA0060120	Rating Area 7	No Preference	39	694.12
22444PA0060120	Rating Area 7	No Preference	40	702.92
22444PA0060120	Rating Area 7	No Preference	41	716.12
22444PA0060120	Rating Area 7	No Preference	42	728.77
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22444PA0060120	Rating Area 7	No Preference	44	768.37
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22444PA0060120	Rating Area 7	No Preference	48	899.28
22444PA0060120	Rating Area 7	No Preference	49	938.33
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22444PA0060120	Rating Area 7	No Preference	51	1025.78
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22444PA0060120	Rating Area 7	No Preference	54	1174.29
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22444PA0060120	Rating Area 7	No Preference	56	1283.19
22444PA0060120	Rating Area 7	No Preference	57	1340.39
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22444PA0060120	Rating Area 7	No Preference	59	1431.69
22444PA0060120	Rating Area 7	No Preference	60	1492.74
22444PA0060120	Rating Area 7	No Preference	61	1545.55
22444PA0060120	Rating Area 7	No Preference	62	1580.20
22444PA0060120	Rating Area 7	No Preference	63	1623.65
22444PA0060120	Rating Area 7	No Preference	64 and over	1650.05
22444PA0060120	Rating Area 9	No Preference	0-14	357.39
22444PA0060120	Rating Area 9	No Preference	15	389.16
22444PA0060120	Rating Area 9	No Preference	16	401.31
22444PA0060120	Rating Area 9	No Preference	17	413.46
22444PA0060120	Rating Area 9	No Preference	18	426.54
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22444PA0060120	Rating Area 9	No Preference	20	453.17
22444PA0060120	Rating Area 9	No Preference	21	467.19
22444PA0060120	Rating Area 9	No Preference	22	467.19
22444PA0060120	Rating Area 9	No Preference	23	467.19
22444PA0060120	Rating Area 9	No Preference	24	467.19
22444PA0060120	Rating Area 9	No Preference	25	469.05
22444PA0060120	Rating Area 9	No Preference	26	478.40
22444PA0060120	Rating Area 9	No Preference	27	489.61
22444PA0060120	Rating Area 9	No Preference	28	507.83
22444PA0060120	Rating Area 9	No Preference	29	522.78
22444PA0060120	Rating Area 9	No Preference	30	530.25
22444PA0060120	Rating Area 9	No Preference	31	541.46
22444PA0060120	Rating Area 9	No Preference	32	552.68
22444PA0060120	Rating Area 9	No Preference	33	559.68
22444PA0060120	Rating Area 9	No Preference	34	567.16
22444PA0060120	Rating Area 9	No Preference	35	570.90
22444PA0060120	Rating Area 9	No Preference	36	574.63
22444PA0060120	Rating Area 9	No Preference	37	578.37
22444PA0060120	Rating Area 9	No Preference	38	582.11
22444PA0060120	Rating Area 9	No Preference	39	589.58
22444PA0060120	Rating Area 9	No Preference	40	597.06
22444PA0060120	Rating Area 9	No Preference	41	608.27
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22444PA0060120	Rating Area 9	No Preference	43	633.97
22444PA0060120	Rating Area 9	No Preference	44	652.65
22444PA0060120	Rating Area 9	No Preference	45	674.61
22444PA0060120	Rating Area 9	No Preference	46	700.77
22444PA0060120	Rating Area 9	No Preference	47	730.21
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22444PA0060120	Rating Area 9	No Preference	49	797.01
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22444PA0060120	Rating Area 9	No Preference	51	871.30
22444PA0060120	Rating Area 9	No Preference	52	911.94
22444PA0060120	Rating Area 9	No Preference	53	953.05
22444PA0060120	Rating Area 9	No Preference	54	997.43
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22444PA0060120	Rating Area 9	No Preference	56	1089.94
22444PA0060120	Rating Area 9	No Preference	57	1138.52
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22444PA0060120	Rating Area 9	No Preference	59	1216.08
22444PA0060120	Rating Area 9	No Preference	60	1267.93
22444PA0060120	Rating Area 9	No Preference	61	1312.78
22444PA0060120	Rating Area 9	No Preference	62	1342.22
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22444PA0060121	Rating Area 6	No Preference	15	363.19
22444PA0060121	Rating Area 6	No Preference	16	374.53
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22444PA0060121	Rating Area 6	No Preference	18	398.07
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22444PA0060121	Rating Area 6	No Preference	21	436.01

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22444PA0060121	Rating Area 6	No Preference	53	889.45
22444PA0060121	Rating Area 6	No Preference	54	930.87
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22444PA0060122	Rating Area 6	No Preference	36	454.54
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22444PA0060122	Rating Area 6	No Preference	47	577.60
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22444PA0060122	Rating Area 6	No Preference	58	941.61
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22444PA0060122	Rating Area 6	No Preference	60	1002.95
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22444PA0060122	Rating Area 6	No Preference	63	1090.90
22444PA0060122	Rating Area 6	No Preference	64 and over	1108.64
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22444PA0060123	Rating Area 6	No Preference	54	679.56
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22444PA0060123	Rating Area 6	No Preference	58	811.02
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22444PA0060124	Rating Area 6	No Preference	30	396.97
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22444PA0060124	Rating Area 6	No Preference	58	891.18
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22444PA0060124	Rating Area 6	No Preference	60	949.23
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22444PA0060124	Rating Area 6	No Preference	62	1004.85
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22444PA0060125	Rating Area 6	No Preference	52	694.81
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22444PA0060125	Rating Area 6	No Preference	56	830.43
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22444PA0060125	Rating Area 6	No Preference	58	906.96
22444PA0060125	Rating Area 6	No Preference	59	926.54
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22444PA0060125	Rating Area 6	No Preference	61	1000.22
22444PA0060125	Rating Area 6	No Preference	62	1022.64
22444PA0060125	Rating Area 6	No Preference	63	1050.76
22444PA0060125	Rating Area 6	No Preference	64 and over	1067.85
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22444PA0060126	Rating Area 3	No Preference	15	322.29
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22444PA0060126	Rating Area 3	No Preference	17	342.41
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22444PA0060126	Rating Area 3	No Preference	19	364.07
22444PA0060126	Rating Area 3	No Preference	20	375.29
22444PA0060126	Rating Area 3	No Preference	21	386.91
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22444PA0060126	Rating Area 3	No Preference	32	457.70
22444PA0060126	Rating Area 3	No Preference	33	463.51
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22444PA0060126	Rating Area 3	No Preference	35	472.79
22444PA0060126	Rating Area 3	No Preference	36	475.89
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22444PA0060126	Rating Area 3	No Preference	38	482.08
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22444PA0060126	Rating Area 3	No Preference	40	494.46
22444PA0060126	Rating Area 3	No Preference	41	503.75
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22444PA0060126	Rating Area 3	No Preference	43	525.02
22444PA0060126	Rating Area 3	No Preference	44	540.50
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22444PA0060126	Rating Area 3	No Preference	49	660.05
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22444PA0060126	Rating Area 3	No Preference	51	721.57
22444PA0060126	Rating Area 3	No Preference	52	755.23
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22444PA0060126	Rating Area 3	No Preference	54	826.03
22444PA0060126	Rating Area 3	No Preference	55	862.79
22444PA0060126	Rating Area 3	No Preference	56	902.64
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22444PA0060126	Rating Area 3	No Preference	58	985.82
22444PA0060126	Rating Area 3	No Preference	59	1007.10
22444PA0060126	Rating Area 3	No Preference	60	1050.05
22444PA0060126	Rating Area 3	No Preference	61	1087.19
22444PA0060126	Rating Area 3	No Preference	62	1111.57
22444PA0060126	Rating Area 3	No Preference	63	1142.13
22444PA0060126	Rating Area 3	No Preference	64 and over	1160.70
22444PA0060126	Rating Area 6	No Preference	0-14	333.54
22444PA0060126	Rating Area 6	No Preference	15	363.19
22444PA0060126	Rating Area 6	No Preference	16	374.53
22444PA0060126	Rating Area 6	No Preference	17	385.86
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22444PA0060126	Rating Area 6	No Preference	19	410.28
22444PA0060126	Rating Area 6	No Preference	20	422.92
22444PA0060126	Rating Area 6	No Preference	21	436.01
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22444PA0060126	Rating Area 6	No Preference	23	436.01
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22444PA0060126	Rating Area 6	No Preference	25	437.75
22444PA0060126	Rating Area 6	No Preference	26	446.47
22444PA0060126	Rating Area 6	No Preference	27	456.93
22444PA0060126	Rating Area 6	No Preference	28	473.93
22444PA0060126	Rating Area 6	No Preference	29	487.89
22444PA0060126	Rating Area 6	No Preference	30	494.86
22444PA0060126	Rating Area 6	No Preference	31	505.33
22444PA0060126	Rating Area 6	No Preference	32	515.79
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22444PA0060126	Rating Area 6	No Preference	34	529.31
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22444PA0060126	Rating Area 6	No Preference	36	536.28

22444PA0060126	Rating Area 6	No Preference	37	539.77
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22444PA0060126	Rating Area 6	No Preference	40	557.21
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22444PA0060126	Rating Area 6	No Preference	42	577.70
22444PA0060126	Rating Area 6	No Preference	43	591.66
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22444PA0060126	Rating Area 6	No Preference	45	629.59
22444PA0060126	Rating Area 6	No Preference	46	654.00
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22444PA0060126	Rating Area 6	No Preference	48	712.86
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22444PA0060126	Rating Area 6	No Preference	50	778.70
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22444PA0060126	Rating Area 6	No Preference	53	889.45
22444PA0060126	Rating Area 6	No Preference	54	930.87
22444PA0060126	Rating Area 6	No Preference	55	972.29
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22444PA0060126	Rating Area 6	No Preference	57	1062.54
22444PA0060126	Rating Area 6	No Preference	58	1110.93
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22444PA0060127	Rating Area 3	No Preference	64 and over	983.79
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22444PA0060128	Rating Area 6	No Preference	63	939.61
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22444PA0060129	Rating Area 3	No Preference	62	891.68
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22444PA0060129	Rating Area 6	No Preference	55	779.95
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22444PA0060129	Rating Area 6	No Preference	58	891.18
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22444PA0060129	Rating Area 6	No Preference	62	1004.85
22444PA0060129	Rating Area 6	No Preference	63	1032.48
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22444PA0060130	Rating Area 3	No Preference	42	418.52
22444PA0060130	Rating Area 3	No Preference	43	428.63
22444PA0060130	Rating Area 3	No Preference	44	441.26
22444PA0060130	Rating Area 3	No Preference	45	456.11
22444PA0060130	Rating Area 3	No Preference	46	473.79
22444PA0060130	Rating Area 3	No Preference	47	493.69
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22444PA0060130	Rating Area 3	No Preference	49	538.86
22444PA0060130	Rating Area 3	No Preference	50	564.13
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22444PA0060130	Rating Area 3	No Preference	54	674.37
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22444PA0060130	Rating Area 3	No Preference	58	804.82
22444PA0060130	Rating Area 3	No Preference	59	822.19
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22444PA0060130	Rating Area 3	No Preference	61	887.58
22444PA0060130	Rating Area 3	No Preference	62	907.47
22444PA0060130	Rating Area 3	No Preference	63	932.43
22444PA0060130	Rating Area 3	No Preference	64 and over	947.59
22444PA0060130	Rating Area 6	No Preference	0-14	272.30
22444PA0060130	Rating Area 6	No Preference	15	296.51
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22444PA0060130	Rating Area 6	No Preference	17	315.02
22444PA0060130	Rating Area 6	No Preference	18	324.98
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22444PA0060130	Rating Area 6	No Preference	54	759.95
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22444PA0060132	Rating Area 3	No Preference	60	890.00
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22444PA0060133	Rating Area 3	No Preference	62	811.48
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22444PA0060134	Rating Area 3	No Preference	28	337.37
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22444PA0060134	Rating Area 3	No Preference	30	352.27
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22444PA0060134	Rating Area 3	No Preference	42	411.24
22444PA0060134	Rating Area 3	No Preference	43	421.17
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22444PA0060134	Rating Area 3	No Preference	62	891.68
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22444PA0060135	Rating Area 3	No Preference	49	538.86
22444PA0060135	Rating Area 3	No Preference	50	564.13
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22444PA0060135	Rating Area 3	No Preference	54	674.37
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22444PA0060135	Rating Area 3	No Preference	56	736.91
22444PA0060135	Rating Area 3	No Preference	57	769.76
22444PA0060135	Rating Area 3	No Preference	58	804.82
22444PA0060135	Rating Area 3	No Preference	59	822.19
22444PA0060135	Rating Area 3	No Preference	60	857.25
22444PA0060135	Rating Area 3	No Preference	61	887.58
22444PA0060135	Rating Area 3	No Preference	62	907.47
22444PA0060135	Rating Area 3	No Preference	63	932.43
22444PA0060135	Rating Area 3	No Preference	64 and over	947.59
22444PA0080066	Rating Area 2	No Preference	0-14	211.23
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22444PA0080066	Rating Area 2	No Preference	16	237.18
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22444PA0080066	Rating Area 2	No Preference	20	267.83
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22444PA0080066	Rating Area 2	No Preference	29	308.97
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22444PA0080066	Rating Area 2	No Preference	64 and over	828.35
22444PA0080066	Rating Area 3	No Preference	0-14	201.97
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22444PA0080066	Rating Area 7	No Preference	49	615.02
22444PA0080066	Rating Area 7	No Preference	50	643.86
22444PA0080066	Rating Area 7	No Preference	51	672.34
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22444PA0080066	Rating Area 7	No Preference	62	1035.72
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22444PA0080066	Rating Area 9	No Preference	25	307.43
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22444PA0080066	Rating Area 9	No Preference	33	366.84
22444PA0080066	Rating Area 9	No Preference	34	371.74
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22444PA0080066	Rating Area 9	No Preference	37	379.09
22444PA0080066	Rating Area 9	No Preference	38	381.54
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22444PA0080066	Rating Area 9	No Preference	48	500.65
22444PA0080066	Rating Area 9	No Preference	49	522.39
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22444PA0080066	Rating Area 9	No Preference	51	571.08
22444PA0080066	Rating Area 9	No Preference	52	597.72
22444PA0080066	Rating Area 9	No Preference	53	624.67
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22444PA0080066	Rating Area 9	No Preference	55	682.85
22444PA0080066	Rating Area 9	No Preference	56	714.39
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22444PA0080066	Rating Area 9	No Preference	59	797.06
22444PA0080066	Rating Area 9	No Preference	60	831.05
22444PA0080066	Rating Area 9	No Preference	61	860.45
22444PA0080066	Rating Area 9	No Preference	62	879.74
22444PA0080066	Rating Area 9	No Preference	63	903.93
22444PA0080066	Rating Area 9	No Preference	64 and over	918.63

**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.

<b>HIOS Issuer ID*</b>	22444
<b>Federal TIN*</b>	23-2311553
<b>Rate Effective Date*</b>	7/1/2020
<b>Rate Expiration Date*</b>	9/30/2020
<b>Rating Method*</b>	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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>

22444PA0060062	Rating Area 2	No Preference	0-14	270.75
22444PA0060062	Rating Area 2	No Preference	15	294.82
22444PA0060062	Rating Area 2	No Preference	16	304.02
22444PA0060062	Rating Area 2	No Preference	17	313.23
22444PA0060062	Rating Area 2	No Preference	18	323.14
22444PA0060062	Rating Area 2	No Preference	19	333.05
22444PA0060062	Rating Area 2	No Preference	20	343.31
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22444PA0060062	Rating Area 2	No Preference	25	355.34
22444PA0060062	Rating Area 2	No Preference	26	362.42
22444PA0060062	Rating Area 2	No Preference	27	370.92
22444PA0060062	Rating Area 2	No Preference	28	384.72
22444PA0060062	Rating Area 2	No Preference	29	396.04
22444PA0060062	Rating Area 2	No Preference	30	401.71
22444PA0060062	Rating Area 2	No Preference	31	410.20
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22444PA0060062	Rating Area 2	No Preference	45	511.07
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22444PA0060062	Rating Area 2	No Preference	47	553.19
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22444PA0060062	Rating Area 2	No Preference	61	994.54
22444PA0060062	Rating Area 2	No Preference	62	1016.83
22444PA0060062	Rating Area 2	No Preference	63	1044.79
22444PA0060062	Rating Area 2	No Preference	64 and over	1061.78
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22444PA0060062	Rating Area 3	No Preference	16	290.70
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22444PA0060062	Rating Area 3	No Preference	27	354.66
22444PA0060062	Rating Area 3	No Preference	28	367.86
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22444PA0060062	Rating Area 3	No Preference	30	384.10
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22444PA0060062	Rating Area 3	No Preference	37	418.96
22444PA0060062	Rating Area 3	No Preference	38	421.67
22444PA0060062	Rating Area 3	No Preference	39	427.08
22444PA0060062	Rating Area 3	No Preference	40	432.50
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22444PA0060062	Rating Area 3	No Preference	42	448.40
22444PA0060062	Rating Area 3	No Preference	43	459.23
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22444PA0060062	Rating Area 3	No Preference	45	488.68
22444PA0060062	Rating Area 3	No Preference	46	507.63
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22444PA0060062	Rating Area 3	No Preference	48	553.31
22444PA0060062	Rating Area 3	No Preference	49	577.34

22444PA0060062	Rating Area 3	No Preference	50	604.41
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22444PA0060062	Rating Area 3	No Preference	52	660.59
22444PA0060062	Rating Area 3	No Preference	53	690.37
22444PA0060062	Rating Area 3	No Preference	54	722.52
22444PA0060062	Rating Area 3	No Preference	55	754.67
22444PA0060062	Rating Area 3	No Preference	56	789.53
22444PA0060062	Rating Area 3	No Preference	57	824.72
22444PA0060062	Rating Area 3	No Preference	58	862.29
22444PA0060062	Rating Area 3	No Preference	59	880.90
22444PA0060062	Rating Area 3	No Preference	60	918.47
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22444PA0060062	Rating Area 3	No Preference	62	972.27
22444PA0060062	Rating Area 3	No Preference	63	999.01
22444PA0060062	Rating Area 3	No Preference	64 and over	1015.25
22444PA0060062	Rating Area 5	No Preference	0-14	276.84
22444PA0060062	Rating Area 5	No Preference	15	301.45
22444PA0060062	Rating Area 5	No Preference	16	310.86
22444PA0060062	Rating Area 5	No Preference	17	320.26
22444PA0060062	Rating Area 5	No Preference	18	330.40
22444PA0060062	Rating Area 5	No Preference	19	340.53
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22444PA0060062	Rating Area 5	No Preference	24	361.89
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22444PA0060062	Rating Area 5	No Preference	32	428.10
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22444PA0060062	Rating Area 5	No Preference	35	442.22
22444PA0060062	Rating Area 5	No Preference	36	445.11
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22444PA0060062	Rating Area 5	No Preference	38	450.90
22444PA0060062	Rating Area 5	No Preference	39	456.69
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22444PA0060062	Rating Area 5	No Preference	41	471.17
22444PA0060062	Rating Area 5	No Preference	42	479.49
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22444PA0060062	Rating Area 5	No Preference	49	617.37
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22444PA0060062	Rating Area 5	No Preference	62	1039.68
22444PA0060062	Rating Area 5	No Preference	63	1068.27
22444PA0060062	Rating Area 5	No Preference	64 and over	1085.64
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22444PA0060062	Rating Area 6	No Preference	15	317.68
22444PA0060062	Rating Area 6	No Preference	16	327.59
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22444PA0060062	Rating Area 6	No Preference	19	358.87
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22444PA0060062	Rating Area 6	No Preference	33	456.88
22444PA0060062	Rating Area 6	No Preference	34	462.98
22444PA0060062	Rating Area 6	No Preference	35	466.03
22444PA0060062	Rating Area 6	No Preference	36	469.08
22444PA0060062	Rating Area 6	No Preference	37	472.13
22444PA0060062	Rating Area 6	No Preference	38	475.18
22444PA0060062	Rating Area 6	No Preference	39	481.28
22444PA0060062	Rating Area 6	No Preference	40	487.39
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22444PA0060062	Rating Area 6	No Preference	42	505.31
22444PA0060062	Rating Area 6	No Preference	43	517.51
22444PA0060062	Rating Area 6	No Preference	44	532.77
22444PA0060062	Rating Area 6	No Preference	45	550.69
22444PA0060062	Rating Area 6	No Preference	46	572.05
22444PA0060062	Rating Area 6	No Preference	47	596.08
22444PA0060062	Rating Area 6	No Preference	48	623.53
22444PA0060062	Rating Area 6	No Preference	49	650.61
22444PA0060062	Rating Area 6	No Preference	50	681.12
22444PA0060062	Rating Area 6	No Preference	51	711.25
22444PA0060062	Rating Area 6	No Preference	52	744.43
22444PA0060062	Rating Area 6	No Preference	53	777.99
22444PA0060062	Rating Area 6	No Preference	54	814.22

22444PA0060062	Rating Area 6	No Preference	55	850.45
22444PA0060062	Rating Area 6	No Preference	56	889.73
22444PA0060062	Rating Area 6	No Preference	57	929.39
22444PA0060062	Rating Area 6	No Preference	58	971.72
22444PA0060062	Rating Area 6	No Preference	59	992.70
22444PA0060062	Rating Area 6	No Preference	60	1035.03
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22444PA0060062	Rating Area 6	No Preference	62	1095.67
22444PA0060062	Rating Area 6	No Preference	63	1125.79
22444PA0060062	Rating Area 6	No Preference	64 and over	1144.10
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22444PA0060062	Rating Area 7	No Preference	15	384.92
22444PA0060062	Rating Area 7	No Preference	16	396.94
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22444PA0060062	Rating Area 7	No Preference	29	517.08
22444PA0060062	Rating Area 7	No Preference	30	524.48
22444PA0060062	Rating Area 7	No Preference	31	535.57
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22444PA0060062	Rating Area 7	No Preference	33	553.59
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22444PA0060062	Rating Area 7	No Preference	37	572.07
22444PA0060062	Rating Area 7	No Preference	38	575.77
22444PA0060062	Rating Area 7	No Preference	39	583.16
22444PA0060062	Rating Area 7	No Preference	40	590.56
22444PA0060062	Rating Area 7	No Preference	41	601.65
22444PA0060062	Rating Area 7	No Preference	42	612.27
22444PA0060062	Rating Area 7	No Preference	43	627.06
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22444PA0060062	Rating Area 7	No Preference	55	1030.47
22444PA0060062	Rating Area 7	No Preference	56	1078.06
22444PA0060062	Rating Area 7	No Preference	57	1126.12
22444PA0060062	Rating Area 7	No Preference	58	1177.41
22444PA0060062	Rating Area 7	No Preference	59	1202.83
22444PA0060062	Rating Area 7	No Preference	60	1254.12
22444PA0060062	Rating Area 7	No Preference	61	1298.48
22444PA0060062	Rating Area 7	No Preference	62	1327.60
22444PA0060062	Rating Area 7	No Preference	63	1364.10
22444PA0060062	Rating Area 7	No Preference	64 and over	1386.28
22444PA0060062	Rating Area 9	No Preference	0-14	300.26
22444PA0060062	Rating Area 9	No Preference	15	326.95
22444PA0060062	Rating Area 9	No Preference	16	337.16
22444PA0060062	Rating Area 9	No Preference	17	347.36
22444PA0060062	Rating Area 9	No Preference	18	358.35
22444PA0060062	Rating Area 9	No Preference	19	369.34
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22444PA0060062	Rating Area 9	No Preference	26	401.92
22444PA0060062	Rating Area 9	No Preference	27	411.34
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22444PA0060062	Rating Area 9	No Preference	29	439.21
22444PA0060062	Rating Area 9	No Preference	30	445.49
22444PA0060062	Rating Area 9	No Preference	31	454.91
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22444PA0060062	Rating Area 9	No Preference	33	470.22
22444PA0060062	Rating Area 9	No Preference	34	476.50
22444PA0060062	Rating Area 9	No Preference	35	479.64
22444PA0060062	Rating Area 9	No Preference	36	482.78
22444PA0060062	Rating Area 9	No Preference	37	485.92
22444PA0060062	Rating Area 9	No Preference	38	489.06
22444PA0060062	Rating Area 9	No Preference	39	495.34
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22444PA0060062	Rating Area 9	No Preference	41	511.04
22444PA0060062	Rating Area 9	No Preference	42	520.06
22444PA0060062	Rating Area 9	No Preference	43	532.62
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22444PA0060062	Rating Area 9	No Preference	45	566.77
22444PA0060062	Rating Area 9	No Preference	46	588.75
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22444PA0060062	Rating Area 9	No Preference	48	641.74
22444PA0060062	Rating Area 9	No Preference	49	669.61
22444PA0060062	Rating Area 9	No Preference	50	701.01
22444PA0060062	Rating Area 9	No Preference	51	732.01
22444PA0060062	Rating Area 9	No Preference	52	766.16
22444PA0060062	Rating Area 9	No Preference	53	800.70
22444PA0060062	Rating Area 9	No Preference	54	837.99
22444PA0060062	Rating Area 9	No Preference	55	875.28
22444PA0060062	Rating Area 9	No Preference	56	915.71
22444PA0060062	Rating Area 9	No Preference	57	956.53
22444PA0060062	Rating Area 9	No Preference	58	1000.09
22444PA0060062	Rating Area 9	No Preference	59	1021.68

22444PA0060062	Rating Area 9	No Preference	60	1065.25
22444PA0060062	Rating Area 9	No Preference	61	1102.93
22444PA0060062	Rating Area 9	No Preference	62	1127.66
22444PA0060062	Rating Area 9	No Preference	63	1158.66
22444PA0060062	Rating Area 9	No Preference	64 and over	1177.50
22444PA0060063	Rating Area 2	No Preference	0-14	235.40
22444PA0060063	Rating Area 2	No Preference	15	256.33
22444PA0060063	Rating Area 2	No Preference	16	264.33
22444PA0060063	Rating Area 2	No Preference	17	272.33
22444PA0060063	Rating Area 2	No Preference	18	280.95
22444PA0060063	Rating Area 2	No Preference	19	289.56
22444PA0060063	Rating Area 2	No Preference	20	298.49
22444PA0060063	Rating Area 2	No Preference	21	307.72
22444PA0060063	Rating Area 2	No Preference	22	307.72
22444PA0060063	Rating Area 2	No Preference	23	307.72
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22444PA0060063	Rating Area 2	No Preference	25	308.95
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22444PA0060063	Rating Area 2	No Preference	27	322.49
22444PA0060063	Rating Area 2	No Preference	28	334.49
22444PA0060063	Rating Area 2	No Preference	29	344.33
22444PA0060063	Rating Area 2	No Preference	30	349.26
22444PA0060063	Rating Area 2	No Preference	31	356.64
22444PA0060063	Rating Area 2	No Preference	32	364.03
22444PA0060063	Rating Area 2	No Preference	33	368.64
22444PA0060063	Rating Area 2	No Preference	34	373.57
22444PA0060063	Rating Area 2	No Preference	35	376.03
22444PA0060063	Rating Area 2	No Preference	36	378.49
22444PA0060063	Rating Area 2	No Preference	37	380.95
22444PA0060063	Rating Area 2	No Preference	38	383.41
22444PA0060063	Rating Area 2	No Preference	39	388.34
22444PA0060063	Rating Area 2	No Preference	40	393.26
22444PA0060063	Rating Area 2	No Preference	41	400.65
22444PA0060063	Rating Area 2	No Preference	42	407.72
22444PA0060063	Rating Area 2	No Preference	43	417.57
22444PA0060063	Rating Area 2	No Preference	44	429.88
22444PA0060063	Rating Area 2	No Preference	45	444.34
22444PA0060063	Rating Area 2	No Preference	46	461.57
22444PA0060063	Rating Area 2	No Preference	47	480.96
22444PA0060063	Rating Area 2	No Preference	48	503.12
22444PA0060063	Rating Area 2	No Preference	49	524.96
22444PA0060063	Rating Area 2	No Preference	50	549.58
22444PA0060063	Rating Area 2	No Preference	51	573.89
22444PA0060063	Rating Area 2	No Preference	52	600.66
22444PA0060063	Rating Area 2	No Preference	53	627.74
22444PA0060063	Rating Area 2	No Preference	54	656.97
22444PA0060063	Rating Area 2	No Preference	55	686.21
22444PA0060063	Rating Area 2	No Preference	56	717.90
22444PA0060063	Rating Area 2	No Preference	57	749.91
22444PA0060063	Rating Area 2	No Preference	58	784.06
22444PA0060063	Rating Area 2	No Preference	59	800.99
22444PA0060063	Rating Area 2	No Preference	60	835.14
22444PA0060063	Rating Area 2	No Preference	61	864.68
22444PA0060063	Rating Area 2	No Preference	62	884.07
22444PA0060063	Rating Area 2	No Preference	63	908.38
22444PA0060063	Rating Area 2	No Preference	64 and over	923.15
22444PA0060063	Rating Area 3	No Preference	0-14	225.09
22444PA0060063	Rating Area 3	No Preference	15	245.10
22444PA0060063	Rating Area 3	No Preference	16	252.75
22444PA0060063	Rating Area 3	No Preference	17	260.40
22444PA0060063	Rating Area 3	No Preference	18	268.63
22444PA0060063	Rating Area 3	No Preference	19	276.87
22444PA0060063	Rating Area 3	No Preference	20	285.41
22444PA0060063	Rating Area 3	No Preference	21	294.24
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22444PA0060063	Rating Area 3	No Preference	23	294.24
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22444PA0060063	Rating Area 3	No Preference	25	295.41
22444PA0060063	Rating Area 3	No Preference	26	301.29
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22444PA0060063	Rating Area 3	No Preference	28	319.83
22444PA0060063	Rating Area 3	No Preference	29	329.25
22444PA0060063	Rating Area 3	No Preference	30	333.95
22444PA0060063	Rating Area 3	No Preference	31	341.02
22444PA0060063	Rating Area 3	No Preference	32	348.08
22444PA0060063	Rating Area 3	No Preference	33	352.49
22444PA0060063	Rating Area 3	No Preference	34	357.20
22444PA0060063	Rating Area 3	No Preference	35	359.55
22444PA0060063	Rating Area 3	No Preference	36	361.91
22444PA0060063	Rating Area 3	No Preference	37	364.26
22444PA0060063	Rating Area 3	No Preference	38	366.61
22444PA0060063	Rating Area 3	No Preference	39	371.32
22444PA0060063	Rating Area 3	No Preference	40	376.03
22444PA0060063	Rating Area 3	No Preference	41	383.09
22444PA0060063	Rating Area 3	No Preference	42	389.86
22444PA0060063	Rating Area 3	No Preference	43	399.27
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22444PA0060063	Rating Area 3	No Preference	45	424.87
22444PA0060063	Rating Area 3	No Preference	46	441.35
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22444PA0060063	Rating Area 3	No Preference	48	481.07
22444PA0060063	Rating Area 3	No Preference	49	501.96
22444PA0060063	Rating Area 3	No Preference	50	525.50
22444PA0060063	Rating Area 3	No Preference	51	548.74
22444PA0060063	Rating Area 3	No Preference	52	574.34
22444PA0060063	Rating Area 3	No Preference	53	600.23
22444PA0060063	Rating Area 3	No Preference	54	628.19
22444PA0060063	Rating Area 3	No Preference	55	656.14
22444PA0060063	Rating Area 3	No Preference	56	686.44
22444PA0060063	Rating Area 3	No Preference	57	717.04
22444PA0060063	Rating Area 3	No Preference	58	749.70
22444PA0060063	Rating Area 3	No Preference	59	765.89
22444PA0060063	Rating Area 3	No Preference	60	798.55
22444PA0060063	Rating Area 3	No Preference	61	826.79
22444PA0060063	Rating Area 3	No Preference	62	845.33
22444PA0060063	Rating Area 3	No Preference	63	868.57
22444PA0060063	Rating Area 3	No Preference	64 and over	882.70

22444PA0060063	Rating Area 5	No Preference	0-14	240.69
22444PA0060063	Rating Area 5	No Preference	15	262.09
22444PA0060063	Rating Area 5	No Preference	16	270.27
22444PA0060063	Rating Area 5	No Preference	17	278.45
22444PA0060063	Rating Area 5	No Preference	18	287.26
22444PA0060063	Rating Area 5	No Preference	19	296.07
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22444PA0060063	Rating Area 5	No Preference	22	314.64
22444PA0060063	Rating Area 5	No Preference	23	314.64
22444PA0060063	Rating Area 5	No Preference	24	314.64
22444PA0060063	Rating Area 5	No Preference	25	315.89
22444PA0060063	Rating Area 5	No Preference	26	322.18
22444PA0060063	Rating Area 5	No Preference	27	329.73
22444PA0060063	Rating Area 5	No Preference	28	342.00
22444PA0060063	Rating Area 5	No Preference	29	352.07
22444PA0060063	Rating Area 5	No Preference	30	357.11
22444PA0060063	Rating Area 5	No Preference	31	364.66
22444PA0060063	Rating Area 5	No Preference	32	372.21
22444PA0060063	Rating Area 5	No Preference	33	376.93
22444PA0060063	Rating Area 5	No Preference	34	381.96
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22444PA0060063	Rating Area 5	No Preference	36	387.00
22444PA0060063	Rating Area 5	No Preference	37	389.51
22444PA0060063	Rating Area 5	No Preference	38	392.03
22444PA0060063	Rating Area 5	No Preference	39	397.07
22444PA0060063	Rating Area 5	No Preference	40	402.10
22444PA0060063	Rating Area 5	No Preference	41	409.65
22444PA0060063	Rating Area 5	No Preference	42	416.89
22444PA0060063	Rating Area 5	No Preference	43	426.96
22444PA0060063	Rating Area 5	No Preference	44	439.54
22444PA0060063	Rating Area 5	No Preference	45	454.33
22444PA0060063	Rating Area 5	No Preference	46	471.95
22444PA0060063	Rating Area 5	No Preference	47	491.77
22444PA0060063	Rating Area 5	No Preference	48	514.42
22444PA0060063	Rating Area 5	No Preference	49	536.76
22444PA0060063	Rating Area 5	No Preference	50	561.93
22444PA0060063	Rating Area 5	No Preference	51	586.79
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22444PA0060063	Rating Area 5	No Preference	53	641.85
22444PA0060063	Rating Area 5	No Preference	54	671.74
22444PA0060063	Rating Area 5	No Preference	55	701.63
22444PA0060063	Rating Area 5	No Preference	56	734.04
22444PA0060063	Rating Area 5	No Preference	57	766.76
22444PA0060063	Rating Area 5	No Preference	58	801.68
22444PA0060063	Rating Area 5	No Preference	59	818.99
22444PA0060063	Rating Area 5	No Preference	60	853.91
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22444PA0060063	Rating Area 5	No Preference	62	903.94
22444PA0060063	Rating Area 5	No Preference	63	928.79
22444PA0060063	Rating Area 5	No Preference	64 and over	943.89
22444PA0060063	Rating Area 6	No Preference	0-14	253.65
22444PA0060063	Rating Area 6	No Preference	15	276.20
22444PA0060063	Rating Area 6	No Preference	16	284.82
22444PA0060063	Rating Area 6	No Preference	17	293.44
22444PA0060063	Rating Area 6	No Preference	18	302.73
22444PA0060063	Rating Area 6	No Preference	19	312.01
22444PA0060063	Rating Area 6	No Preference	20	321.63
22444PA0060063	Rating Area 6	No Preference	21	331.58
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22444PA0060063	Rating Area 6	No Preference	23	331.58
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22444PA0060063	Rating Area 6	No Preference	25	332.90
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22444PA0060063	Rating Area 6	No Preference	30	376.34
22444PA0060063	Rating Area 6	No Preference	31	384.29
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22444PA0060063	Rating Area 6	No Preference	33	397.22
22444PA0060063	Rating Area 6	No Preference	34	402.53
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22444PA0060063	Rating Area 6	No Preference	36	407.84
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22444PA0060063	Rating Area 6	No Preference	40	423.75
22444PA0060063	Rating Area 6	No Preference	41	431.71
22444PA0060063	Rating Area 6	No Preference	42	439.33
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22444PA0060063	Rating Area 6	No Preference	44	463.21
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22444PA0060063	Rating Area 6	No Preference	46	497.36
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22444PA0060063	Rating Area 6	No Preference	51	618.38
22444PA0060063	Rating Area 6	No Preference	52	647.23
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22444PA0060063	Rating Area 6	No Preference	54	707.91
22444PA0060063	Rating Area 6	No Preference	55	739.41
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22444PA0060063	Rating Area 6	No Preference	57	808.04
22444PA0060063	Rating Area 6	No Preference	58	844.85
22444PA0060063	Rating Area 6	No Preference	59	863.09
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22444PA0060063	Rating Area 6	No Preference	62	952.61
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22444PA0060063	Rating Area 6	No Preference	64 and over	994.72
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22444PA0060063	Rating Area 7	No Preference	39	507.02
22444PA0060063	Rating Area 7	No Preference	40	513.45
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22444PA0060063	Rating Area 7	No Preference	64 and over	1205.28
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22444PA0060063	Rating Area 9	No Preference	62	980.42
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22444PA0060063	Rating Area 9	No Preference	64 and over	1023.76
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22444PA0060114	Rating Area 2	No Preference	50	783.47
22444PA0060114	Rating Area 2	No Preference	51	818.12
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22444PA0060114	Rating Area 2	No Preference	63	1294.96
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22444PA0060114	Rating Area 3	No Preference	56	978.57
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22444PA0060114	Rating Area 3	No Preference	62	1205.08
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22444PA0060114	Rating Area 5	No Preference	62	1288.62
22444PA0060114	Rating Area 5	No Preference	63	1324.06
22444PA0060114	Rating Area 5	No Preference	64 and over	1345.59
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22444PA0060114	Rating Area 6	No Preference	16	406.03
22444PA0060114	Rating Area 6	No Preference	17	418.32
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22444PA0060114	Rating Area 6	No Preference	20	458.50
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22444PA0060114	Rating Area 6	No Preference	48	772.83
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22444PA0060114	Rating Area 6	No Preference	59	1230.39
22444PA0060114	Rating Area 6	No Preference	60	1282.86
22444PA0060114	Rating Area 6	No Preference	61	1328.23
22444PA0060114	Rating Area 6	No Preference	62	1358.01
22444PA0060114	Rating Area 6	No Preference	63	1395.35
22444PA0060114	Rating Area 6	No Preference	64 and over	1418.04
22444PA0060114	Rating Area 7	No Preference	0-14	438.14
22444PA0060114	Rating Area 7	No Preference	15	477.09
22444PA0060114	Rating Area 7	No Preference	16	491.98
22444PA0060114	Rating Area 7	No Preference	17	506.87
22444PA0060114	Rating Area 7	No Preference	18	522.91
22444PA0060114	Rating Area 7	No Preference	19	538.95
22444PA0060114	Rating Area 7	No Preference	20	555.55
22444PA0060114	Rating Area 7	No Preference	21	572.74
22444PA0060114	Rating Area 7	No Preference	22	572.74
22444PA0060114	Rating Area 7	No Preference	23	572.74
22444PA0060114	Rating Area 7	No Preference	24	572.74
22444PA0060114	Rating Area 7	No Preference	25	575.03
22444PA0060114	Rating Area 7	No Preference	26	586.48
22444PA0060114	Rating Area 7	No Preference	27	600.23
22444PA0060114	Rating Area 7	No Preference	28	622.57
22444PA0060114	Rating Area 7	No Preference	29	640.89
22444PA0060114	Rating Area 7	No Preference	30	650.06
22444PA0060114	Rating Area 7	No Preference	31	663.80
22444PA0060114	Rating Area 7	No Preference	32	677.55
22444PA0060114	Rating Area 7	No Preference	33	686.14

22444PA0060114	Rating Area 7	No Preference	34	695.30
22444PA0060114	Rating Area 7	No Preference	35	699.88
22444PA0060114	Rating Area 7	No Preference	36	704.47
22444PA0060114	Rating Area 7	No Preference	37	709.05
22444PA0060114	Rating Area 7	No Preference	38	713.63
22444PA0060114	Rating Area 7	No Preference	39	722.79
22444PA0060114	Rating Area 7	No Preference	40	731.96
22444PA0060114	Rating Area 7	No Preference	41	745.70
22444PA0060114	Rating Area 7	No Preference	42	758.88
22444PA0060114	Rating Area 7	No Preference	43	777.20
22444PA0060114	Rating Area 7	No Preference	44	800.11
22444PA0060114	Rating Area 7	No Preference	45	827.03
22444PA0060114	Rating Area 7	No Preference	46	859.11
22444PA0060114	Rating Area 7	No Preference	47	895.19
22444PA0060114	Rating Area 7	No Preference	48	936.43
22444PA0060114	Rating Area 7	No Preference	49	977.09
22444PA0060114	Rating Area 7	No Preference	50	1022.91
22444PA0060114	Rating Area 7	No Preference	51	1068.15
22444PA0060114	Rating Area 7	No Preference	52	1117.98
22444PA0060114	Rating Area 7	No Preference	53	1168.38
22444PA0060114	Rating Area 7	No Preference	54	1222.79
22444PA0060114	Rating Area 7	No Preference	55	1277.20
22444PA0060114	Rating Area 7	No Preference	56	1336.20
22444PA0060114	Rating Area 7	No Preference	57	1395.76
22444PA0060114	Rating Area 7	No Preference	58	1459.33
22444PA0060114	Rating Area 7	No Preference	59	1490.83
22444PA0060114	Rating Area 7	No Preference	60	1554.41
22444PA0060114	Rating Area 7	No Preference	61	1609.39
22444PA0060114	Rating Area 7	No Preference	62	1645.47
22444PA0060114	Rating Area 7	No Preference	63	1690.72
22444PA0060114	Rating Area 7	No Preference	64 and over	1718.21
22444PA0060114	Rating Area 9	No Preference	0-14	372.16
22444PA0060114	Rating Area 9	No Preference	15	405.24
22444PA0060114	Rating Area 9	No Preference	16	417.89
22444PA0060114	Rating Area 9	No Preference	17	430.54
22444PA0060114	Rating Area 9	No Preference	18	444.16
22444PA0060114	Rating Area 9	No Preference	19	457.78
22444PA0060114	Rating Area 9	No Preference	20	471.89
22444PA0060114	Rating Area 9	No Preference	21	486.49
22444PA0060114	Rating Area 9	No Preference	22	486.49
22444PA0060114	Rating Area 9	No Preference	23	486.49
22444PA0060114	Rating Area 9	No Preference	24	486.49
22444PA0060114	Rating Area 9	No Preference	25	488.43
22444PA0060114	Rating Area 9	No Preference	26	498.16
22444PA0060114	Rating Area 9	No Preference	27	509.83
22444PA0060114	Rating Area 9	No Preference	28	528.81
22444PA0060114	Rating Area 9	No Preference	29	544.37
22444PA0060114	Rating Area 9	No Preference	30	552.16
22444PA0060114	Rating Area 9	No Preference	31	563.83
22444PA0060114	Rating Area 9	No Preference	32	575.51
22444PA0060114	Rating Area 9	No Preference	33	582.80
22444PA0060114	Rating Area 9	No Preference	34	590.59
22444PA0060114	Rating Area 9	No Preference	35	594.48
22444PA0060114	Rating Area 9	No Preference	36	598.37
22444PA0060114	Rating Area 9	No Preference	37	602.26
22444PA0060114	Rating Area 9	No Preference	38	606.16
22444PA0060114	Rating Area 9	No Preference	39	613.94
22444PA0060114	Rating Area 9	No Preference	40	621.72
22444PA0060114	Rating Area 9	No Preference	41	633.40
22444PA0060114	Rating Area 9	No Preference	42	644.59
22444PA0060114	Rating Area 9	No Preference	43	660.16
22444PA0060114	Rating Area 9	No Preference	44	679.61
22444PA0060114	Rating Area 9	No Preference	45	702.48
22444PA0060114	Rating Area 9	No Preference	46	729.72
22444PA0060114	Rating Area 9	No Preference	47	760.37
22444PA0060114	Rating Area 9	No Preference	48	795.40
22444PA0060114	Rating Area 9	No Preference	49	829.94
22444PA0060114	Rating Area 9	No Preference	50	868.86
22444PA0060114	Rating Area 9	No Preference	51	907.29
22444PA0060114	Rating Area 9	No Preference	52	949.61
22444PA0060114	Rating Area 9	No Preference	53	992.42
22444PA0060114	Rating Area 9	No Preference	54	1038.64
22444PA0060114	Rating Area 9	No Preference	55	1084.85
22444PA0060114	Rating Area 9	No Preference	56	1134.96
22444PA0060114	Rating Area 9	No Preference	57	1185.56
22444PA0060114	Rating Area 9	No Preference	58	1239.55
22444PA0060114	Rating Area 9	No Preference	59	1266.31
22444PA0060114	Rating Area 9	No Preference	60	1320.31
22444PA0060114	Rating Area 9	No Preference	61	1367.01
22444PA0060114	Rating Area 9	No Preference	62	1397.66
22444PA0060114	Rating Area 9	No Preference	63	1436.09
22444PA0060114	Rating Area 9	No Preference	64 and over	1459.44
22444PA0060115	Rating Area 2	No Preference	0-14	322.11
22444PA0060115	Rating Area 2	No Preference	15	350.75
22444PA0060115	Rating Area 2	No Preference	16	361.69
22444PA0060115	Rating Area 2	No Preference	17	372.64
22444PA0060115	Rating Area 2	No Preference	18	384.43
22444PA0060115	Rating Area 2	No Preference	19	396.22
22444PA0060115	Rating Area 2	No Preference	20	408.43
22444PA0060115	Rating Area 2	No Preference	21	421.07
22444PA0060115	Rating Area 2	No Preference	22	421.07
22444PA0060115	Rating Area 2	No Preference	23	421.07
22444PA0060115	Rating Area 2	No Preference	24	421.07
22444PA0060115	Rating Area 2	No Preference	25	422.75
22444PA0060115	Rating Area 2	No Preference	26	431.17
22444PA0060115	Rating Area 2	No Preference	27	441.27
22444PA0060115	Rating Area 2	No Preference	28	457.70
22444PA0060115	Rating Area 2	No Preference	29	471.17
22444PA0060115	Rating Area 2	No Preference	30	477.91
22444PA0060115	Rating Area 2	No Preference	31	488.01
22444PA0060115	Rating Area 2	No Preference	32	498.12
22444PA0060115	Rating Area 2	No Preference	33	504.43
22444PA0060115	Rating Area 2	No Preference	34	511.17
22444PA0060115	Rating Area 2	No Preference	35	514.54
22444PA0060115	Rating Area 2	No Preference	36	517.91
22444PA0060115	Rating Area 2	No Preference	37	521.28
22444PA0060115	Rating Area 2	No Preference	38	524.65

22444PA0060115 Rating Area 2	No Preference	39	531.38
22444PA0060115 Rating Area 2	No Preference	40	538.12
22444PA0060115 Rating Area 2	No Preference	41	548.22
22444PA0060115 Rating Area 2	No Preference	42	557.91
22444PA0060115 Rating Area 2	No Preference	43	571.38
22444PA0060115 Rating Area 2	No Preference	44	588.23
22444PA0060115 Rating Area 2	No Preference	45	608.02
22444PA0060115 Rating Area 2	No Preference	46	631.60
22444PA0060115 Rating Area 2	No Preference	47	658.12
22444PA0060115 Rating Area 2	No Preference	48	688.44
22444PA0060115 Rating Area 2	No Preference	49	718.33
22444PA0060115 Rating Area 2	No Preference	50	752.02
22444PA0060115 Rating Area 2	No Preference	51	785.28
22444PA0060115 Rating Area 2	No Preference	52	821.92
22444PA0060115 Rating Area 2	No Preference	53	858.97
22444PA0060115 Rating Area 2	No Preference	54	898.97
22444PA0060115 Rating Area 2	No Preference	55	938.97
22444PA0060115 Rating Area 2	No Preference	56	982.34
22444PA0060115 Rating Area 2	No Preference	57	1026.13
22444PA0060115 Rating Area 2	No Preference	58	1072.87
22444PA0060115 Rating Area 2	No Preference	59	1096.03
22444PA0060115 Rating Area 2	No Preference	60	1142.77
22444PA0060115 Rating Area 2	No Preference	61	1183.19
22444PA0060115 Rating Area 2	No Preference	62	1209.72
22444PA0060115 Rating Area 2	No Preference	63	1242.98
22444PA0060115 Rating Area 2	No Preference	64 and over	1263.19
22444PA0060115 Rating Area 3	No Preference	0-14	308.00
22444PA0060115 Rating Area 3	No Preference	15	335.38
22444PA0060115 Rating Area 3	No Preference	16	345.84
22444PA0060115 Rating Area 3	No Preference	17	356.31
22444PA0060115 Rating Area 3	No Preference	18	367.59
22444PA0060115 Rating Area 3	No Preference	19	378.86
22444PA0060115 Rating Area 3	No Preference	20	390.53
22444PA0060115 Rating Area 3	No Preference	21	402.62
22444PA0060115 Rating Area 3	No Preference	22	402.62
22444PA0060115 Rating Area 3	No Preference	23	402.62
22444PA0060115 Rating Area 3	No Preference	24	402.62
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22444PA0060115 Rating Area 3	No Preference	26	412.28
22444PA0060115 Rating Area 3	No Preference	27	421.94
22444PA0060115 Rating Area 3	No Preference	28	437.64
22444PA0060115 Rating Area 3	No Preference	29	450.52
22444PA0060115 Rating Area 3	No Preference	30	456.97
22444PA0060115 Rating Area 3	No Preference	31	466.63
22444PA0060115 Rating Area 3	No Preference	32	476.29
22444PA0060115 Rating Area 3	No Preference	33	482.33
22444PA0060115 Rating Area 3	No Preference	34	488.77
22444PA0060115 Rating Area 3	No Preference	35	491.99
22444PA0060115 Rating Area 3	No Preference	36	495.21
22444PA0060115 Rating Area 3	No Preference	37	498.43
22444PA0060115 Rating Area 3	No Preference	38	501.65
22444PA0060115 Rating Area 3	No Preference	39	508.10
22444PA0060115 Rating Area 3	No Preference	40	514.54
22444PA0060115 Rating Area 3	No Preference	41	524.20
22444PA0060115 Rating Area 3	No Preference	42	533.46
22444PA0060115 Rating Area 3	No Preference	43	546.34
22444PA0060115 Rating Area 3	No Preference	44	562.45
22444PA0060115 Rating Area 3	No Preference	45	581.37
22444PA0060115 Rating Area 3	No Preference	46	603.92
22444PA0060115 Rating Area 3	No Preference	47	629.28
22444PA0060115 Rating Area 3	No Preference	48	658.27
22444PA0060115 Rating Area 3	No Preference	49	686.86
22444PA0060115 Rating Area 3	No Preference	50	719.07
22444PA0060115 Rating Area 3	No Preference	51	750.87
22444PA0060115 Rating Area 3	No Preference	52	785.90
22444PA0060115 Rating Area 3	No Preference	53	821.33
22444PA0060115 Rating Area 3	No Preference	54	859.58
22444PA0060115 Rating Area 3	No Preference	55	897.83
22444PA0060115 Rating Area 3	No Preference	56	939.29
22444PA0060115 Rating Area 3	No Preference	57	981.17
22444PA0060115 Rating Area 3	No Preference	58	1025.86
22444PA0060115 Rating Area 3	No Preference	59	1048.00
22444PA0060115 Rating Area 3	No Preference	60	1092.69
22444PA0060115 Rating Area 3	No Preference	61	1131.34
22444PA0060115 Rating Area 3	No Preference	62	1156.71
22444PA0060115 Rating Area 3	No Preference	63	1188.51
22444PA0060115 Rating Area 3	No Preference	64 and over	1207.84
22444PA0060115 Rating Area 5	No Preference	0-14	329.35
22444PA0060115 Rating Area 5	No Preference	15	358.63
22444PA0060115 Rating Area 5	No Preference	16	369.82
22444PA0060115 Rating Area 5	No Preference	17	381.02
22444PA0060115 Rating Area 5	No Preference	18	393.07
22444PA0060115 Rating Area 5	No Preference	19	405.12
22444PA0060115 Rating Area 5	No Preference	20	417.61
22444PA0060115 Rating Area 5	No Preference	21	430.53
22444PA0060115 Rating Area 5	No Preference	22	430.53
22444PA0060115 Rating Area 5	No Preference	23	430.53
22444PA0060115 Rating Area 5	No Preference	24	430.53
22444PA0060115 Rating Area 5	No Preference	25	432.25
22444PA0060115 Rating Area 5	No Preference	26	440.86
22444PA0060115 Rating Area 5	No Preference	27	451.19
22444PA0060115 Rating Area 5	No Preference	28	467.98
22444PA0060115 Rating Area 5	No Preference	29	481.76
22444PA0060115 Rating Area 5	No Preference	30	488.65
22444PA0060115 Rating Area 5	No Preference	31	498.98
22444PA0060115 Rating Area 5	No Preference	32	509.31
22444PA0060115 Rating Area 5	No Preference	33	515.77
22444PA0060115 Rating Area 5	No Preference	34	522.66
22444PA0060115 Rating Area 5	No Preference	35	526.10
22444PA0060115 Rating Area 5	No Preference	36	529.55
22444PA0060115 Rating Area 5	No Preference	37	532.99
22444PA0060115 Rating Area 5	No Preference	38	536.43
22444PA0060115 Rating Area 5	No Preference	39	543.32
22444PA0060115 Rating Area 5	No Preference	40	550.21
22444PA0060115 Rating Area 5	No Preference	41	560.54
22444PA0060115 Rating Area 5	No Preference	42	570.45
22444PA0060115 Rating Area 5	No Preference	43	584.22

22444PA0060115 Rating Area 5	No Preference	44	601.44
22444PA0060115 Rating Area 5	No Preference	45	621.68
22444PA0060115 Rating Area 5	No Preference	46	645.79
22444PA0060115 Rating Area 5	No Preference	47	672.91
22444PA0060115 Rating Area 5	No Preference	48	703.91
22444PA0060115 Rating Area 5	No Preference	49	734.48
22444PA0060115 Rating Area 5	No Preference	50	768.92
22444PA0060115 Rating Area 5	No Preference	51	802.93
22444PA0060115 Rating Area 5	No Preference	52	840.39
22444PA0060115 Rating Area 5	No Preference	53	878.27
22444PA0060115 Rating Area 5	No Preference	54	919.17
22444PA0060115 Rating Area 5	No Preference	55	960.07
22444PA0060115 Rating Area 5	No Preference	56	1004.42
22444PA0060115 Rating Area 5	No Preference	57	1049.19
22444PA0060115 Rating Area 5	No Preference	58	1096.98
22444PA0060115 Rating Area 5	No Preference	59	1120.66
22444PA0060115 Rating Area 5	No Preference	60	1168.45
22444PA0060115 Rating Area 5	No Preference	61	1209.78
22444PA0060115 Rating Area 5	No Preference	62	1236.90
22444PA0060115 Rating Area 5	No Preference	63	1270.91
22444PA0060115 Rating Area 5	No Preference	64 and over	1291.58
22444PA0060115 Rating Area 6	No Preference	0-14	347.09
22444PA0060115 Rating Area 6	No Preference	15	377.94
22444PA0060115 Rating Area 6	No Preference	16	389.73
22444PA0060115 Rating Area 6	No Preference	17	401.53
22444PA0060115 Rating Area 6	No Preference	18	414.24
22444PA0060115 Rating Area 6	No Preference	19	426.94
22444PA0060115 Rating Area 6	No Preference	20	440.10
22444PA0060115 Rating Area 6	No Preference	21	453.71
22444PA0060115 Rating Area 6	No Preference	22	453.71
22444PA0060115 Rating Area 6	No Preference	23	453.71
22444PA0060115 Rating Area 6	No Preference	24	453.71
22444PA0060115 Rating Area 6	No Preference	25	455.52
22444PA0060115 Rating Area 6	No Preference	26	464.60
22444PA0060115 Rating Area 6	No Preference	27	475.49
22444PA0060115 Rating Area 6	No Preference	28	493.18
22444PA0060115 Rating Area 6	No Preference	29	507.70
22444PA0060115 Rating Area 6	No Preference	30	514.96
22444PA0060115 Rating Area 6	No Preference	31	525.85
22444PA0060115 Rating Area 6	No Preference	32	536.74
22444PA0060115 Rating Area 6	No Preference	33	543.54
22444PA0060115 Rating Area 6	No Preference	34	550.80
22444PA0060115 Rating Area 6	No Preference	35	554.43
22444PA0060115 Rating Area 6	No Preference	36	558.06
22444PA0060115 Rating Area 6	No Preference	37	561.69
22444PA0060115 Rating Area 6	No Preference	38	565.32
22444PA0060115 Rating Area 6	No Preference	39	572.58
22444PA0060115 Rating Area 6	No Preference	40	579.84
22444PA0060115 Rating Area 6	No Preference	41	590.73
22444PA0060115 Rating Area 6	No Preference	42	601.16
22444PA0060115 Rating Area 6	No Preference	43	615.68
22444PA0060115 Rating Area 6	No Preference	44	633.83
22444PA0060115 Rating Area 6	No Preference	45	655.15
22444PA0060115 Rating Area 6	No Preference	46	680.56
22444PA0060115 Rating Area 6	No Preference	47	709.15
22444PA0060115 Rating Area 6	No Preference	48	741.81
22444PA0060115 Rating Area 6	No Preference	49	774.03
22444PA0060115 Rating Area 6	No Preference	50	810.32
22444PA0060115 Rating Area 6	No Preference	51	846.16
22444PA0060115 Rating Area 6	No Preference	52	885.64
22444PA0060115 Rating Area 6	No Preference	53	925.56
22444PA0060115 Rating Area 6	No Preference	54	968.67
22444PA0060115 Rating Area 6	No Preference	55	1011.77
22444PA0060115 Rating Area 6	No Preference	56	1058.50
22444PA0060115 Rating Area 6	No Preference	57	1105.69
22444PA0060115 Rating Area 6	No Preference	58	1156.05
22444PA0060115 Rating Area 6	No Preference	59	1181.00
22444PA0060115 Rating Area 6	No Preference	60	1231.36
22444PA0060115 Rating Area 6	No Preference	61	1274.92
22444PA0060115 Rating Area 6	No Preference	62	1303.50
22444PA0060115 Rating Area 6	No Preference	63	1339.35
22444PA0060115 Rating Area 6	No Preference	64 and over	1361.12
22444PA0060115 Rating Area 7	No Preference	0-14	420.56
22444PA0060115 Rating Area 7	No Preference	15	457.94
22444PA0060115 Rating Area 7	No Preference	16	472.23
22444PA0060115 Rating Area 7	No Preference	17	486.53
22444PA0060115 Rating Area 7	No Preference	18	501.92
22444PA0060115 Rating Area 7	No Preference	19	517.31
22444PA0060115 Rating Area 7	No Preference	20	533.26
22444PA0060115 Rating Area 7	No Preference	21	549.75
22444PA0060115 Rating Area 7	No Preference	22	549.75
22444PA0060115 Rating Area 7	No Preference	23	549.75
22444PA0060115 Rating Area 7	No Preference	24	549.75
22444PA0060115 Rating Area 7	No Preference	25	551.95
22444PA0060115 Rating Area 7	No Preference	26	562.94
22444PA0060115 Rating Area 7	No Preference	27	576.14
22444PA0060115 Rating Area 7	No Preference	28	597.58
22444PA0060115 Rating Area 7	No Preference	29	615.17
22444PA0060115 Rating Area 7	No Preference	30	623.96
22444PA0060115 Rating Area 7	No Preference	31	637.16
22444PA0060115 Rating Area 7	No Preference	32	650.35
22444PA0060115 Rating Area 7	No Preference	33	658.60
22444PA0060115 Rating Area 7	No Preference	34	667.39
22444PA0060115 Rating Area 7	No Preference	35	671.79
22444PA0060115 Rating Area 7	No Preference	36	676.19
22444PA0060115 Rating Area 7	No Preference	37	680.59
22444PA0060115 Rating Area 7	No Preference	38	684.99
22444PA0060115 Rating Area 7	No Preference	39	693.78
22444PA0060115 Rating Area 7	No Preference	40	702.58
22444PA0060115 Rating Area 7	No Preference	41	715.77
22444PA0060115 Rating Area 7	No Preference	42	728.42
22444PA0060115 Rating Area 7	No Preference	43	746.01
22444PA0060115 Rating Area 7	No Preference	44	768.00
22444PA0060115 Rating Area 7	No Preference	45	793.84
22444PA0060115 Rating Area 7	No Preference	46	824.62
22444PA0060115 Rating Area 7	No Preference	47	859.26
22444PA0060115 Rating Area 7	No Preference	48	898.84

22444PA0060115 Rating Area 7	No Preference	49	937.87
22444PA0060115 Rating Area 7	No Preference	50	981.85
22444PA0060115 Rating Area 7	No Preference	51	1025.28
22444PA0060115 Rating Area 7	No Preference	52	1073.11
22444PA0060115 Rating Area 7	No Preference	53	1121.49
22444PA0060115 Rating Area 7	No Preference	54	1173.71
22444PA0060115 Rating Area 7	No Preference	55	1225.94
22444PA0060115 Rating Area 7	No Preference	56	1282.56
22444PA0060115 Rating Area 7	No Preference	57	1339.74
22444PA0060115 Rating Area 7	No Preference	58	1400.76
22444PA0060115 Rating Area 7	No Preference	59	1430.99
22444PA0060115 Rating Area 7	No Preference	60	1492.02
22444PA0060115 Rating Area 7	No Preference	61	1544.79
22444PA0060115 Rating Area 7	No Preference	62	1579.43
22444PA0060115 Rating Area 7	No Preference	63	1622.86
22444PA0060115 Rating Area 7	No Preference	64 and over	1649.24
22444PA0060115 Rating Area 9	No Preference	0-14	357.22
22444PA0060115 Rating Area 9	No Preference	15	388.97
22444PA0060115 Rating Area 9	No Preference	16	401.11
22444PA0060115 Rating Area 9	No Preference	17	413.25
22444PA0060115 Rating Area 9	No Preference	18	426.33
22444PA0060115 Rating Area 9	No Preference	19	439.40
22444PA0060115 Rating Area 9	No Preference	20	452.95
22444PA0060115 Rating Area 9	No Preference	21	466.96
22444PA0060115 Rating Area 9	No Preference	22	466.96
22444PA0060115 Rating Area 9	No Preference	23	466.96
22444PA0060115 Rating Area 9	No Preference	24	466.96
22444PA0060115 Rating Area 9	No Preference	25	468.82
22444PA0060115 Rating Area 9	No Preference	26	478.16
22444PA0060115 Rating Area 9	No Preference	27	489.37
22444PA0060115 Rating Area 9	No Preference	28	507.58
22444PA0060115 Rating Area 9	No Preference	29	522.52
22444PA0060115 Rating Area 9	No Preference	30	529.99
22444PA0060115 Rating Area 9	No Preference	31	541.20
22444PA0060115 Rating Area 9	No Preference	32	552.41
22444PA0060115 Rating Area 9	No Preference	33	559.41
22444PA0060115 Rating Area 9	No Preference	34	566.88
22444PA0060115 Rating Area 9	No Preference	35	570.62
22444PA0060115 Rating Area 9	No Preference	36	574.35
22444PA0060115 Rating Area 9	No Preference	37	578.09
22444PA0060115 Rating Area 9	No Preference	38	581.83
22444PA0060115 Rating Area 9	No Preference	39	589.30
22444PA0060115 Rating Area 9	No Preference	40	596.77
22444PA0060115 Rating Area 9	No Preference	41	607.97
22444PA0060115 Rating Area 9	No Preference	42	618.71
22444PA0060115 Rating Area 9	No Preference	43	633.66
22444PA0060115 Rating Area 9	No Preference	44	652.34
22444PA0060115 Rating Area 9	No Preference	45	674.28
22444PA0060115 Rating Area 9	No Preference	46	700.43
22444PA0060115 Rating Area 9	No Preference	47	729.85
22444PA0060115 Rating Area 9	No Preference	48	763.47
22444PA0060115 Rating Area 9	No Preference	49	796.62
22444PA0060115 Rating Area 9	No Preference	50	833.98
22444PA0060115 Rating Area 9	No Preference	51	870.87
22444PA0060115 Rating Area 9	No Preference	52	911.50
22444PA0060115 Rating Area 9	No Preference	53	952.59
22444PA0060115 Rating Area 9	No Preference	54	996.95
22444PA0060115 Rating Area 9	No Preference	55	1041.31
22444PA0060115 Rating Area 9	No Preference	56	1089.41
22444PA0060115 Rating Area 9	No Preference	57	1137.97
22444PA0060115 Rating Area 9	No Preference	58	1189.80
22444PA0060115 Rating Area 9	No Preference	59	1215.48
22444PA0060115 Rating Area 9	No Preference	60	1267.31
22444PA0060115 Rating Area 9	No Preference	61	1312.14
22444PA0060115 Rating Area 9	No Preference	62	1341.56
22444PA0060115 Rating Area 9	No Preference	63	1378.45
22444PA0060115 Rating Area 9	No Preference	64 and over	1400.86
22444PA0060116 Rating Area 2	No Preference	0-14	294.10
22444PA0060116 Rating Area 2	No Preference	15	320.24
22444PA0060116 Rating Area 2	No Preference	16	330.24
22444PA0060116 Rating Area 2	No Preference	17	340.23
22444PA0060116 Rating Area 2	No Preference	18	351.00
22444PA0060116 Rating Area 2	No Preference	19	361.76
22444PA0060116 Rating Area 2	No Preference	20	372.91
22444PA0060116 Rating Area 2	No Preference	21	384.45
22444PA0060116 Rating Area 2	No Preference	22	384.45
22444PA0060116 Rating Area 2	No Preference	23	384.45
22444PA0060116 Rating Area 2	No Preference	24	384.45
22444PA0060116 Rating Area 2	No Preference	25	385.98
22444PA0060116 Rating Area 2	No Preference	26	393.67
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22444PA0060116 Rating Area 2	No Preference	28	417.89
22444PA0060116 Rating Area 2	No Preference	29	430.19
22444PA0060116 Rating Area 2	No Preference	30	436.34
22444PA0060116 Rating Area 2	No Preference	31	445.57
22444PA0060116 Rating Area 2	No Preference	32	454.80
22444PA0060116 Rating Area 2	No Preference	33	460.56
22444PA0060116 Rating Area 2	No Preference	34	466.71
22444PA0060116 Rating Area 2	No Preference	35	469.79
22444PA0060116 Rating Area 2	No Preference	36	472.86
22444PA0060116 Rating Area 2	No Preference	37	475.94
22444PA0060116 Rating Area 2	No Preference	38	479.02
22444PA0060116 Rating Area 2	No Preference	39	485.17
22444PA0060116 Rating Area 2	No Preference	40	491.32
22444PA0060116 Rating Area 2	No Preference	41	500.54
22444PA0060116 Rating Area 2	No Preference	42	509.39
22444PA0060116 Rating Area 2	No Preference	43	521.69
22444PA0060116 Rating Area 2	No Preference	44	537.07
22444PA0060116 Rating Area 2	No Preference	45	555.14
22444PA0060116 Rating Area 2	No Preference	46	576.66
22444PA0060116 Rating Area 2	No Preference	47	600.88
22444PA0060116 Rating Area 2	No Preference	48	628.56
22444PA0060116 Rating Area 2	No Preference	49	655.86
22444PA0060116 Rating Area 2	No Preference	50	686.61
22444PA0060116 Rating Area 2	No Preference	51	716.99
22444PA0060116 Rating Area 2	No Preference	52	750.43
22444PA0060116 Rating Area 2	No Preference	53	784.26

22444PA0060116	Rating Area 2	No Preference	54	820.78
22444PA0060116	Rating Area 2	No Preference	55	857.31
22444PA0060116	Rating Area 2	No Preference	56	896.90
22444PA0060116	Rating Area 2	No Preference	57	936.89
22444PA0060116	Rating Area 2	No Preference	58	979.56
22444PA0060116	Rating Area 2	No Preference	59	1000.70
22444PA0060116	Rating Area 2	No Preference	60	1043.38
22444PA0060116	Rating Area 2	No Preference	61	1080.28
22444PA0060116	Rating Area 2	No Preference	62	1104.50
22444PA0060116	Rating Area 2	No Preference	63	1134.87
22444PA0060116	Rating Area 2	No Preference	64 and over	1153.33
22444PA0060116	Rating Area 3	No Preference	0-14	281.21
22444PA0060116	Rating Area 3	No Preference	15	306.21
22444PA0060116	Rating Area 3	No Preference	16	315.77
22444PA0060116	Rating Area 3	No Preference	17	325.32
22444PA0060116	Rating Area 3	No Preference	18	335.62
22444PA0060116	Rating Area 3	No Preference	19	345.91
22444PA0060116	Rating Area 3	No Preference	20	356.57
22444PA0060116	Rating Area 3	No Preference	21	367.60
22444PA0060116	Rating Area 3	No Preference	22	367.60
22444PA0060116	Rating Area 3	No Preference	23	367.60
22444PA0060116	Rating Area 3	No Preference	24	367.60
22444PA0060116	Rating Area 3	No Preference	25	369.07
22444PA0060116	Rating Area 3	No Preference	26	376.42
22444PA0060116	Rating Area 3	No Preference	27	385.24
22444PA0060116	Rating Area 3	No Preference	28	399.58
22444PA0060116	Rating Area 3	No Preference	29	411.34
22444PA0060116	Rating Area 3	No Preference	30	417.22
22444PA0060116	Rating Area 3	No Preference	31	426.04
22444PA0060116	Rating Area 3	No Preference	32	434.87
22444PA0060116	Rating Area 3	No Preference	33	440.38
22444PA0060116	Rating Area 3	No Preference	34	446.26
22444PA0060116	Rating Area 3	No Preference	35	449.20
22444PA0060116	Rating Area 3	No Preference	36	452.14
22444PA0060116	Rating Area 3	No Preference	37	455.08
22444PA0060116	Rating Area 3	No Preference	38	458.02
22444PA0060116	Rating Area 3	No Preference	39	463.91
22444PA0060116	Rating Area 3	No Preference	40	469.79
22444PA0060116	Rating Area 3	No Preference	41	478.61
22444PA0060116	Rating Area 3	No Preference	42	487.07
22444PA0060116	Rating Area 3	No Preference	43	498.83
22444PA0060116	Rating Area 3	No Preference	44	513.53
22444PA0060116	Rating Area 3	No Preference	45	530.81
22444PA0060116	Rating Area 3	No Preference	46	551.39
22444PA0060116	Rating Area 3	No Preference	47	574.55
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22444PA0060116	Rating Area 3	No Preference	49	627.12
22444PA0060116	Rating Area 3	No Preference	50	656.53
22444PA0060116	Rating Area 3	No Preference	51	685.57
22444PA0060116	Rating Area 3	No Preference	52	717.55
22444PA0060116	Rating Area 3	No Preference	53	749.90
22444PA0060116	Rating Area 3	No Preference	54	784.82
22444PA0060116	Rating Area 3	No Preference	55	819.74
22444PA0060116	Rating Area 3	No Preference	56	857.60
22444PA0060116	Rating Area 3	No Preference	57	895.83
22444PA0060116	Rating Area 3	No Preference	58	936.64
22444PA0060116	Rating Area 3	No Preference	59	956.85
22444PA0060116	Rating Area 3	No Preference	60	997.66
22444PA0060116	Rating Area 3	No Preference	61	1032.95
22444PA0060116	Rating Area 3	No Preference	62	1056.10
22444PA0060116	Rating Area 3	No Preference	63	1085.14
22444PA0060116	Rating Area 3	No Preference	64 and over	1102.79
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22444PA0060116	Rating Area 5	No Preference	15	327.44
22444PA0060116	Rating Area 5	No Preference	16	337.66
22444PA0060116	Rating Area 5	No Preference	17	347.88
22444PA0060116	Rating Area 5	No Preference	18	358.88
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22444PA0060116	Rating Area 5	No Preference	20	381.29
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22444PA0060116	Rating Area 5	No Preference	22	393.09
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22444PA0060116	Rating Area 5	No Preference	27	411.95
22444PA0060116	Rating Area 5	No Preference	28	427.28
22444PA0060116	Rating Area 5	No Preference	29	439.86
22444PA0060116	Rating Area 5	No Preference	30	446.15
22444PA0060116	Rating Area 5	No Preference	31	455.58
22444PA0060116	Rating Area 5	No Preference	32	465.02
22444PA0060116	Rating Area 5	No Preference	33	470.91
22444PA0060116	Rating Area 5	No Preference	34	477.20
22444PA0060116	Rating Area 5	No Preference	35	480.35
22444PA0060116	Rating Area 5	No Preference	36	483.49
22444PA0060116	Rating Area 5	No Preference	37	486.64
22444PA0060116	Rating Area 5	No Preference	38	489.78
22444PA0060116	Rating Area 5	No Preference	39	496.07
22444PA0060116	Rating Area 5	No Preference	40	502.36
22444PA0060116	Rating Area 5	No Preference	41	511.79
22444PA0060116	Rating Area 5	No Preference	42	520.83
22444PA0060116	Rating Area 5	No Preference	43	533.41
22444PA0060116	Rating Area 5	No Preference	44	549.14
22444PA0060116	Rating Area 5	No Preference	45	567.61
22444PA0060116	Rating Area 5	No Preference	46	589.62
22444PA0060116	Rating Area 5	No Preference	47	614.39
22444PA0060116	Rating Area 5	No Preference	48	642.69
22444PA0060116	Rating Area 5	No Preference	49	670.60
22444PA0060116	Rating Area 5	No Preference	50	702.04
22444PA0060116	Rating Area 5	No Preference	51	733.10
22444PA0060116	Rating Area 5	No Preference	52	767.30
22444PA0060116	Rating Area 5	No Preference	53	801.89
22444PA0060116	Rating Area 5	No Preference	54	839.23
22444PA0060116	Rating Area 5	No Preference	55	876.57
22444PA0060116	Rating Area 5	No Preference	56	917.06
22444PA0060116	Rating Area 5	No Preference	57	957.94
22444PA0060116	Rating Area 5	No Preference	58	1001.57

22444PA0060116	Rating Area 5	No Preference	59	1023.19
22444PA0060116	Rating Area 5	No Preference	60	1066.82
22444PA0060116	Rating Area 5	No Preference	61	1104.56
22444PA0060116	Rating Area 5	No Preference	62	1129.32
22444PA0060116	Rating Area 5	No Preference	63	1160.38
22444PA0060116	Rating Area 5	No Preference	64 and over	1179.25
22444PA0060116	Rating Area 6	No Preference	0-14	316.90
22444PA0060116	Rating Area 6	No Preference	15	345.07
22444PA0060116	Rating Area 6	No Preference	16	355.84
22444PA0060116	Rating Area 6	No Preference	17	366.61
22444PA0060116	Rating Area 6	No Preference	18	378.21
22444PA0060116	Rating Area 6	No Preference	19	389.81
22444PA0060116	Rating Area 6	No Preference	20	401.82
22444PA0060116	Rating Area 6	No Preference	21	414.25
22444PA0060116	Rating Area 6	No Preference	22	414.25
22444PA0060116	Rating Area 6	No Preference	23	414.25
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22444PA0060116	Rating Area 6	No Preference	25	415.90
22444PA0060116	Rating Area 6	No Preference	26	424.19
22444PA0060116	Rating Area 6	No Preference	27	434.13
22444PA0060116	Rating Area 6	No Preference	28	450.29
22444PA0060116	Rating Area 6	No Preference	29	463.54
22444PA0060116	Rating Area 6	No Preference	30	470.17
22444PA0060116	Rating Area 6	No Preference	31	480.11
22444PA0060116	Rating Area 6	No Preference	32	490.06
22444PA0060116	Rating Area 6	No Preference	33	496.27
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22444PA0060116	Rating Area 6	No Preference	35	506.21
22444PA0060116	Rating Area 6	No Preference	36	509.52
22444PA0060116	Rating Area 6	No Preference	37	512.84
22444PA0060116	Rating Area 6	No Preference	38	516.15
22444PA0060116	Rating Area 6	No Preference	39	522.78
22444PA0060116	Rating Area 6	No Preference	40	529.41
22444PA0060116	Rating Area 6	No Preference	41	539.35
22444PA0060116	Rating Area 6	No Preference	42	548.88
22444PA0060116	Rating Area 6	No Preference	43	562.13
22444PA0060116	Rating Area 6	No Preference	44	578.70
22444PA0060116	Rating Area 6	No Preference	45	598.17
22444PA0060116	Rating Area 6	No Preference	46	621.37
22444PA0060116	Rating Area 6	No Preference	47	647.47
22444PA0060116	Rating Area 6	No Preference	48	677.30
22444PA0060116	Rating Area 6	No Preference	49	706.71
22444PA0060116	Rating Area 6	No Preference	50	739.85
22444PA0060116	Rating Area 6	No Preference	51	772.57
22444PA0060116	Rating Area 6	No Preference	52	808.61
22444PA0060116	Rating Area 6	No Preference	53	845.07
22444PA0060116	Rating Area 6	No Preference	54	884.42
22444PA0060116	Rating Area 6	No Preference	55	923.77
22444PA0060116	Rating Area 6	No Preference	56	966.44
22444PA0060116	Rating Area 6	No Preference	57	1009.52
22444PA0060116	Rating Area 6	No Preference	58	1055.50
22444PA0060116	Rating Area 6	No Preference	59	1078.29
22444PA0060116	Rating Area 6	No Preference	60	1124.27
22444PA0060116	Rating Area 6	No Preference	61	1164.04
22444PA0060116	Rating Area 6	No Preference	62	1190.13
22444PA0060116	Rating Area 6	No Preference	63	1222.86
22444PA0060116	Rating Area 6	No Preference	64 and over	1242.74
22444PA0060116	Rating Area 7	No Preference	0-14	383.98
22444PA0060116	Rating Area 7	No Preference	15	418.11
22444PA0060116	Rating Area 7	No Preference	16	431.16
22444PA0060116	Rating Area 7	No Preference	17	444.21
22444PA0060116	Rating Area 7	No Preference	18	458.27
22444PA0060116	Rating Area 7	No Preference	19	472.32
22444PA0060116	Rating Area 7	No Preference	20	486.88
22444PA0060116	Rating Area 7	No Preference	21	501.94
22444PA0060116	Rating Area 7	No Preference	22	501.94
22444PA0060116	Rating Area 7	No Preference	23	501.94
22444PA0060116	Rating Area 7	No Preference	24	501.94
22444PA0060116	Rating Area 7	No Preference	25	503.94
22444PA0060116	Rating Area 7	No Preference	26	513.98
22444PA0060116	Rating Area 7	No Preference	27	526.03
22444PA0060116	Rating Area 7	No Preference	28	545.60
22444PA0060116	Rating Area 7	No Preference	29	561.67
22444PA0060116	Rating Area 7	No Preference	30	569.70
22444PA0060116	Rating Area 7	No Preference	31	581.74
22444PA0060116	Rating Area 7	No Preference	32	593.79
22444PA0060116	Rating Area 7	No Preference	33	601.32
22444PA0060116	Rating Area 7	No Preference	34	609.35
22444PA0060116	Rating Area 7	No Preference	35	613.36
22444PA0060116	Rating Area 7	No Preference	36	617.38
22444PA0060116	Rating Area 7	No Preference	37	621.40
22444PA0060116	Rating Area 7	No Preference	38	625.41
22444PA0060116	Rating Area 7	No Preference	39	633.44
22444PA0060116	Rating Area 7	No Preference	40	641.47
22444PA0060116	Rating Area 7	No Preference	41	653.52
22444PA0060116	Rating Area 7	No Preference	42	665.06
22444PA0060116	Rating Area 7	No Preference	43	681.13
22444PA0060116	Rating Area 7	No Preference	44	701.20
22444PA0060116	Rating Area 7	No Preference	45	724.79
22444PA0060116	Rating Area 7	No Preference	46	752.90
22444PA0060116	Rating Area 7	No Preference	47	784.52
22444PA0060116	Rating Area 7	No Preference	48	820.66
22444PA0060116	Rating Area 7	No Preference	49	856.30
22444PA0060116	Rating Area 7	No Preference	50	896.46
22444PA0060116	Rating Area 7	No Preference	51	936.11
22444PA0060116	Rating Area 7	No Preference	52	979.78
22444PA0060116	Rating Area 7	No Preference	53	1023.95
22444PA0060116	Rating Area 7	No Preference	54	1071.63
22444PA0060116	Rating Area 7	No Preference	55	1119.32
22444PA0060116	Rating Area 7	No Preference	56	1171.01
22444PA0060116	Rating Area 7	No Preference	57	1223.22
22444PA0060116	Rating Area 7	No Preference	58	1278.93
22444PA0060116	Rating Area 7	No Preference	59	1306.54
22444PA0060116	Rating Area 7	No Preference	60	1362.25
22444PA0060116	Rating Area 7	No Preference	61	1410.44
22444PA0060116	Rating Area 7	No Preference	62	1442.06
22444PA0060116	Rating Area 7	No Preference	63	1481.71

22444PA0060116	Rating Area 7	No Preference	64 and over	1505.81
22444PA0060116	Rating Area 9	No Preference	0-14	326.15
22444PA0060116	Rating Area 9	No Preference	15	355.14
22444PA0060116	Rating Area 9	No Preference	16	366.23
22444PA0060116	Rating Area 9	No Preference	17	377.31
22444PA0060116	Rating Area 9	No Preference	18	389.25
22444PA0060116	Rating Area 9	No Preference	19	401.19
22444PA0060116	Rating Area 9	No Preference	20	413.55
22444PA0060116	Rating Area 9	No Preference	21	426.35
22444PA0060116	Rating Area 9	No Preference	22	426.35
22444PA0060116	Rating Area 9	No Preference	23	426.35
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22444PA0060116	Rating Area 9	No Preference	25	428.05
22444PA0060116	Rating Area 9	No Preference	26	436.57
22444PA0060116	Rating Area 9	No Preference	27	446.81
22444PA0060116	Rating Area 9	No Preference	28	463.43
22444PA0060116	Rating Area 9	No Preference	29	477.08
22444PA0060116	Rating Area 9	No Preference	30	483.90
22444PA0060116	Rating Area 9	No Preference	31	494.13
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22444PA0060116	Rating Area 9	No Preference	33	510.76
22444PA0060116	Rating Area 9	No Preference	34	517.58
22444PA0060116	Rating Area 9	No Preference	35	520.99
22444PA0060116	Rating Area 9	No Preference	36	524.40
22444PA0060116	Rating Area 9	No Preference	37	527.81
22444PA0060116	Rating Area 9	No Preference	38	531.22
22444PA0060116	Rating Area 9	No Preference	39	538.04
22444PA0060116	Rating Area 9	No Preference	40	544.87
22444PA0060116	Rating Area 9	No Preference	41	555.10
22444PA0060116	Rating Area 9	No Preference	42	564.90
22444PA0060116	Rating Area 9	No Preference	43	578.55
22444PA0060116	Rating Area 9	No Preference	44	595.60
22444PA0060116	Rating Area 9	No Preference	45	615.64
22444PA0060116	Rating Area 9	No Preference	46	639.51
22444PA0060116	Rating Area 9	No Preference	47	666.37
22444PA0060116	Rating Area 9	No Preference	48	697.07
22444PA0060116	Rating Area 9	No Preference	49	727.34
22444PA0060116	Rating Area 9	No Preference	50	761.45
22444PA0060116	Rating Area 9	No Preference	51	795.13
22444PA0060116	Rating Area 9	No Preference	52	832.22
22444PA0060116	Rating Area 9	No Preference	53	869.74
22444PA0060116	Rating Area 9	No Preference	54	910.24
22444PA0060116	Rating Area 9	No Preference	55	950.74
22444PA0060116	Rating Area 9	No Preference	56	994.66
22444PA0060116	Rating Area 9	No Preference	57	1039.00
22444PA0060116	Rating Area 9	No Preference	58	1086.32
22444PA0060116	Rating Area 9	No Preference	59	1109.77
22444PA0060116	Rating Area 9	No Preference	60	1157.09
22444PA0060116	Rating Area 9	No Preference	61	1198.02
22444PA0060116	Rating Area 9	No Preference	62	1224.88
22444PA0060116	Rating Area 9	No Preference	63	1258.56
22444PA0060116	Rating Area 9	No Preference	64 and over	1279.03
22444PA0060117	Rating Area 2	No Preference	0-14	284.43
22444PA0060117	Rating Area 2	No Preference	15	309.72
22444PA0060117	Rating Area 2	No Preference	16	319.38
22444PA0060117	Rating Area 2	No Preference	17	329.05
22444PA0060117	Rating Area 2	No Preference	18	339.46
22444PA0060117	Rating Area 2	No Preference	19	349.87
22444PA0060117	Rating Area 2	No Preference	20	360.65
22444PA0060117	Rating Area 2	No Preference	21	371.81
22444PA0060117	Rating Area 2	No Preference	22	371.81
22444PA0060117	Rating Area 2	No Preference	23	371.81
22444PA0060117	Rating Area 2	No Preference	24	371.81
22444PA0060117	Rating Area 2	No Preference	25	373.30
22444PA0060117	Rating Area 2	No Preference	26	380.73
22444PA0060117	Rating Area 2	No Preference	27	389.66
22444PA0060117	Rating Area 2	No Preference	28	404.16
22444PA0060117	Rating Area 2	No Preference	29	416.05
22444PA0060117	Rating Area 2	No Preference	30	422.00
22444PA0060117	Rating Area 2	No Preference	31	430.93
22444PA0060117	Rating Area 2	No Preference	32	439.85
22444PA0060117	Rating Area 2	No Preference	33	445.43
22444PA0060117	Rating Area 2	No Preference	34	451.38
22444PA0060117	Rating Area 2	No Preference	35	454.35
22444PA0060117	Rating Area 2	No Preference	36	457.33
22444PA0060117	Rating Area 2	No Preference	37	460.30
22444PA0060117	Rating Area 2	No Preference	38	463.27
22444PA0060117	Rating Area 2	No Preference	39	469.22
22444PA0060117	Rating Area 2	No Preference	40	475.17
22444PA0060117	Rating Area 2	No Preference	41	484.10
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22444PA0060117	Rating Area 2	No Preference	43	504.54
22444PA0060117	Rating Area 2	No Preference	44	519.42
22444PA0060117	Rating Area 2	No Preference	45	536.89
22444PA0060117	Rating Area 2	No Preference	46	557.71
22444PA0060117	Rating Area 2	No Preference	47	581.14
22444PA0060117	Rating Area 2	No Preference	48	607.91
22444PA0060117	Rating Area 2	No Preference	49	634.31
22444PA0060117	Rating Area 2	No Preference	50	664.05
22444PA0060117	Rating Area 2	No Preference	51	693.42
22444PA0060117	Rating Area 2	No Preference	52	725.77
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22444PA0060117	Rating Area 2	No Preference	54	793.81
22444PA0060117	Rating Area 2	No Preference	55	829.13
22444PA0060117	Rating Area 2	No Preference	56	867.43
22444PA0060117	Rating Area 2	No Preference	57	906.10
22444PA0060117	Rating Area 2	No Preference	58	947.37
22444PA0060117	Rating Area 2	No Preference	59	967.82
22444PA0060117	Rating Area 2	No Preference	60	1009.09
22444PA0060117	Rating Area 2	No Preference	61	1044.78
22444PA0060117	Rating Area 2	No Preference	62	1068.21
22444PA0060117	Rating Area 2	No Preference	63	1097.58
22444PA0060117	Rating Area 2	No Preference	64 and over	1115.43
22444PA0060117	Rating Area 3	No Preference	0-14	271.97
22444PA0060117	Rating Area 3	No Preference	15	296.15
22444PA0060117	Rating Area 3	No Preference	16	305.39
22444PA0060117	Rating Area 3	No Preference	17	314.63

22444PA0060117	Rating Area 3	No Preference	18	324.59
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22444PA0060117	Rating Area 3	No Preference	25	356.94
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22444PA0060117	Rating Area 3	No Preference	29	397.82
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22444PA0060117	Rating Area 3	No Preference	34	431.60
22444PA0060117	Rating Area 3	No Preference	35	434.44
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22444PA0060117	Rating Area 3	No Preference	38	442.97
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22444PA0060117	Rating Area 3	No Preference	55	792.80
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22444PA0060117	Rating Area 3	No Preference	58	905.86
22444PA0060117	Rating Area 3	No Preference	59	925.41
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22444PA0060117	Rating Area 3	No Preference	64 and over	1066.55
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22444PA0060117	Rating Area 5	No Preference	15	316.68
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22444PA0060117	Rating Area 5	No Preference	60	1031.77
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22444PA0060117	Rating Area 5	No Preference	64 and over	1140.49
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22444PA0060117	Rating Area 6	No Preference	53	817.29
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22444PA0060117	Rating Area 6	No Preference	62	1151.02
22444PA0060117	Rating Area 6	No Preference	63	1182.67
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22444PA0060117	Rating Area 7	No Preference	36	597.09
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22444PA0060117	Rating Area 9	No Preference	42	546.34
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22444PA0060117	Rating Area 9	No Preference	44	576.03
22444PA0060117	Rating Area 9	No Preference	45	595.41
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22444PA0060117	Rating Area 9	No Preference	50	736.43
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22444PA0060117	Rating Area 9	No Preference	61	1158.65
22444PA0060117	Rating Area 9	No Preference	62	1184.63
22444PA0060117	Rating Area 9	No Preference	63	1217.20
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22444PA0060118	Rating Area 2	No Preference	51	679.77
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22444PA0060118	Rating Area 2	No Preference	60	989.23
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22444PA0060118	Rating Area 2	No Preference	62	1047.18
22444PA0060118	Rating Area 2	No Preference	63	1075.98
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22444PA0060118	Rating Area 3	No Preference	0-14	266.62
22444PA0060118	Rating Area 3	No Preference	15	290.32
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22444PA0060118	Rating Area 3	No Preference	20	338.06
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22444PA0060118	Rating Area 3	No Preference	27	365.25
22444PA0060118	Rating Area 3	No Preference	28	378.84
22444PA0060118	Rating Area 3	No Preference	29	389.99
22444PA0060118	Rating Area 3	No Preference	30	395.57
22444PA0060118	Rating Area 3	No Preference	31	403.93
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22444PA0060118	Rating Area 3	No Preference	36	428.68
22444PA0060118	Rating Area 3	No Preference	37	431.47
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22444PA0060118	Rating Area 3	No Preference	39	439.83
22444PA0060118	Rating Area 3	No Preference	40	445.41
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22444PA0060118	Rating Area 3	No Preference	42	461.79
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22444PA0060118	Rating Area 3	No Preference	54	744.09
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22444PA0060118	Rating Area 3	No Preference	59	907.19
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22444PA0060118	Rating Area 3	No Preference	62	1001.29
22444PA0060118	Rating Area 3	No Preference	63	1028.83
22444PA0060118	Rating Area 3	No Preference	64 and over	1045.56
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22444PA0060118	Rating Area 5	No Preference	15	310.44
22444PA0060118	Rating Area 5	No Preference	16	320.13
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22444PA0060118	Rating Area 5	No Preference	18	340.26
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22444PA0060118	Rating Area 5	No Preference	23	372.69
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22444PA0060118	Rating Area 5	No Preference	25	374.17
22444PA0060118	Rating Area 5	No Preference	26	381.63
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22444PA0060118	Rating Area 5	No Preference	29	417.03
22444PA0060118	Rating Area 5	No Preference	30	422.99
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22444PA0060118	Rating Area 5	No Preference	32	440.88
22444PA0060118	Rating Area 5	No Preference	33	446.47
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22444PA0060118	Rating Area 5	No Preference	35	455.42
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22444PA0060118	Rating Area 5	No Preference	37	461.38
22444PA0060118	Rating Area 5	No Preference	38	464.36
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22444PA0060118	Rating Area 5	No Preference	41	485.23
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22444PA0060118	Rating Area 5	No Preference	43	505.73
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22444PA0060118	Rating Area 5	No Preference	58	949.59
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22444PA0060118	Rating Area 5	No Preference	60	1011.46
22444PA0060118	Rating Area 5	No Preference	61	1047.23
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22444PA0060118	Rating Area 5	No Preference	63	1100.16
22444PA0060118	Rating Area 5	No Preference	64 and over	1118.04
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22444PA0060118	Rating Area 6	No Preference	34	476.80
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22444PA0060118	Rating Area 6	No Preference	36	483.08
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22444PA0060118	Rating Area 6	No Preference	47	613.87
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22444PA0060118	Rating Area 6	No Preference	51	732.48
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22444PA0060118	Rating Area 6	No Preference	55	875.83
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22444PA0060118	Rating Area 6	No Preference	58	1000.72
22444PA0060118	Rating Area 6	No Preference	59	1022.33
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22444PA0060118	Rating Area 6	No Preference	62	1128.37
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22444PA0060118	Rating Area 7	No Preference	54	1016.02
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22444PA0060118	Rating Area 7	No Preference	64 and over	1427.66
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22444PA0060118	Rating Area 9	No Preference	30	458.79
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22444PA0060119	Rating Area 2	No Preference	62	920.06
22444PA0060119	Rating Area 2	No Preference	63	945.36
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22444PA0060119	Rating Area 3	No Preference	55	682.85
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22444PA0060119	Rating Area 3	No Preference	58	780.23
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22444PA0060119	Rating Area 3	No Preference	61	860.45
22444PA0060119	Rating Area 3	No Preference	62	879.74
22444PA0060119	Rating Area 3	No Preference	63	903.94
22444PA0060119	Rating Area 3	No Preference	64 and over	918.63
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22444PA0060119	Rating Area 5	No Preference	15	272.76
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22444PA0060119	Rating Area 5	No Preference	28	355.93
22444PA0060119	Rating Area 5	No Preference	29	366.41
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22444PA0060119	Rating Area 5	No Preference	39	413.23
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22444PA0060119	Rating Area 5	No Preference	47	511.79
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22444PA0060119	Rating Area 5	No Preference	54	699.09
22444PA0060119	Rating Area 5	No Preference	55	730.19
22444PA0060119	Rating Area 5	No Preference	56	763.92
22444PA0060119	Rating Area 5	No Preference	57	797.97
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22444PA0060119	Rating Area 5	No Preference	61	920.11
22444PA0060119	Rating Area 5	No Preference	62	940.74
22444PA0060119	Rating Area 5	No Preference	63	966.61
22444PA0060119	Rating Area 5	No Preference	64 and over	982.32
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22444PA0060119	Rating Area 6	No Preference	15	287.45
22444PA0060119	Rating Area 6	No Preference	16	296.42
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22444PA0060119	Rating Area 6	No Preference	19	324.71
22444PA0060119	Rating Area 6	No Preference	20	334.72
22444PA0060119	Rating Area 6	No Preference	21	345.08
22444PA0060119	Rating Area 6	No Preference	22	345.08
22444PA0060119	Rating Area 6	No Preference	23	345.08
22444PA0060119	Rating Area 6	No Preference	24	345.08
22444PA0060119	Rating Area 6	No Preference	25	346.45
22444PA0060119	Rating Area 6	No Preference	26	353.35
22444PA0060119	Rating Area 6	No Preference	27	361.64
22444PA0060119	Rating Area 6	No Preference	28	375.09
22444PA0060119	Rating Area 6	No Preference	29	386.14
22444PA0060119	Rating Area 6	No Preference	30	391.66
22444PA0060119	Rating Area 6	No Preference	31	399.94
22444PA0060119	Rating Area 6	No Preference	32	408.22
22444PA0060119	Rating Area 6	No Preference	33	413.40
22444PA0060119	Rating Area 6	No Preference	34	418.92
22444PA0060119	Rating Area 6	No Preference	35	421.68
22444PA0060119	Rating Area 6	No Preference	36	424.44
22444PA0060119	Rating Area 6	No Preference	37	427.20
22444PA0060119	Rating Area 6	No Preference	38	429.96
22444PA0060119	Rating Area 6	No Preference	39	435.48
22444PA0060119	Rating Area 6	No Preference	40	441.00
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22444PA0060119	Rating Area 6	No Preference	42	457.22
22444PA0060119	Rating Area 6	No Preference	43	468.26
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22444PA0060119	Rating Area 6	No Preference	45	498.28
22444PA0060119	Rating Area 6	No Preference	46	517.61
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22444PA0060119	Rating Area 6	No Preference	48	564.19
22444PA0060119	Rating Area 6	No Preference	49	588.69
22444PA0060119	Rating Area 6	No Preference	50	616.30
22444PA0060119	Rating Area 6	No Preference	51	643.56
22444PA0060119	Rating Area 6	No Preference	52	673.58

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22444PA0060119	Rating Area 6	No Preference	56	805.05
22444PA0060119	Rating Area 6	No Preference	57	840.94
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22444PA0060119	Rating Area 6	No Preference	59	898.22
22444PA0060119	Rating Area 6	No Preference	60	936.53
22444PA0060119	Rating Area 6	No Preference	61	969.65
22444PA0060119	Rating Area 6	No Preference	62	991.39
22444PA0060119	Rating Area 6	No Preference	63	1018.65
22444PA0060119	Rating Area 6	No Preference	64 and over	1035.22
22444PA0060119	Rating Area 7	No Preference	0-14	319.86
22444PA0060119	Rating Area 7	No Preference	15	348.29
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22444PA0060119	Rating Area 7	No Preference	18	381.74
22444PA0060119	Rating Area 7	No Preference	19	393.45
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22444PA0060119	Rating Area 7	No Preference	47	653.52
22444PA0060119	Rating Area 7	No Preference	48	683.62
22444PA0060119	Rating Area 7	No Preference	49	713.31
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22444PA0060119	Rating Area 7	No Preference	54	892.68
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22444PA0060119	Rating Area 7	No Preference	57	1018.95
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22444PA0060119	Rating Area 7	No Preference	64 and over	1254.35
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22444PA0060119	Rating Area 9	No Preference	16	305.07
22444PA0060119	Rating Area 9	No Preference	17	314.31
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22444PA0060119	Rating Area 9	No Preference	19	334.19
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22444PA0060119	Rating Area 9	No Preference	64 and over	1065.44
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22444PA0060120	Rating Area 3	No Preference	34	498.34
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22444PA0060120	Rating Area 3	No Preference	39	518.04
22444PA0060120	Rating Area 3	No Preference	40	524.61
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22444PA0060120	Rating Area 3	No Preference	42	543.90
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22444PA0060120	Rating Area 3	No Preference	51	765.57
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22444PA0060120	Rating Area 3	No Preference	55	915.40
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22444PA0060120	Rating Area 3	No Preference	61	1153.48
22444PA0060120	Rating Area 3	No Preference	62	1179.35

22444PA0060120	Rating Area 3	No Preference	63	1211.77
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22444PA0060120	Rating Area 6	No Preference	28	502.83
22444PA0060120	Rating Area 6	No Preference	29	517.64
22444PA0060120	Rating Area 6	No Preference	30	525.04
22444PA0060120	Rating Area 6	No Preference	31	536.14
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22444PA0060120	Rating Area 6	No Preference	33	554.18
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22444PA0060120	Rating Area 6	No Preference	36	568.98
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22444PA0060120	Rating Area 6	No Preference	38	576.38
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22444PA0060120	Rating Area 6	No Preference	41	602.29
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22444PA0060120	Rating Area 6	No Preference	43	627.73
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22444PA0060120	Rating Area 6	No Preference	56	1079.22
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22444PA0060120	Rating Area 6	No Preference	62	1329.02
22444PA0060120	Rating Area 6	No Preference	63	1365.56
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22444PA0060120	Rating Area 7	No Preference	15	466.90
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22444PA0060120	Rating Area 7	No Preference	26	573.96
22444PA0060120	Rating Area 7	No Preference	27	587.41
22444PA0060120	Rating Area 7	No Preference	28	609.27
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22444PA0060120	Rating Area 7	No Preference	30	636.18
22444PA0060120	Rating Area 7	No Preference	31	649.63
22444PA0060120	Rating Area 7	No Preference	32	663.08
22444PA0060120	Rating Area 7	No Preference	33	671.49
22444PA0060120	Rating Area 7	No Preference	34	680.46
22444PA0060120	Rating Area 7	No Preference	35	684.94
22444PA0060120	Rating Area 7	No Preference	36	689.42
22444PA0060120	Rating Area 7	No Preference	37	693.91
22444PA0060120	Rating Area 7	No Preference	38	698.39
22444PA0060120	Rating Area 7	No Preference	39	707.36
22444PA0060120	Rating Area 7	No Preference	40	716.33
22444PA0060120	Rating Area 7	No Preference	41	729.78
22444PA0060120	Rating Area 7	No Preference	42	742.67
22444PA0060120	Rating Area 7	No Preference	43	760.61
22444PA0060120	Rating Area 7	No Preference	44	783.03
22444PA0060120	Rating Area 7	No Preference	45	809.37
22444PA0060120	Rating Area 7	No Preference	46	840.76
22444PA0060120	Rating Area 7	No Preference	47	876.07
22444PA0060120	Rating Area 7	No Preference	48	916.43
22444PA0060120	Rating Area 7	No Preference	49	956.23
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22444PA0060120	Rating Area 7	No Preference	51	1045.35
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22444PA0060120	Rating Area 7	No Preference	53	1143.44
22444PA0060120	Rating Area 7	No Preference	54	1196.68
22444PA0060120	Rating Area 7	No Preference	55	1249.93
22444PA0060120	Rating Area 7	No Preference	56	1307.67
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22444PA0060120	Rating Area 7	No Preference	58	1428.17
22444PA0060120	Rating Area 7	No Preference	59	1459.00
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22444PA0060120	Rating Area 7	No Preference	61	1575.03
22444PA0060120	Rating Area 7	No Preference	62	1610.34
22444PA0060120	Rating Area 7	No Preference	63	1654.62
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22444PA0060120	Rating Area 9	No Preference	16	408.96
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22444PA0060120	Rating Area 9	No Preference	38	593.21
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22444PA0060120	Rating Area 9	No Preference	43	646.06
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22444PA0060120	Rating Area 9	No Preference	53	971.23
22444PA0060120	Rating Area 9	No Preference	54	1016.46
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22444PA0060120	Rating Area 9	No Preference	56	1110.73
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22444PA0060120	Rating Area 9	No Preference	62	1367.82
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22444PA0060121	Rating Area 6	No Preference	62	1276.53
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22444PA0060123	Rating Area 6	No Preference	59	844.33
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22444PA0060123	Rating Area 6	No Preference	62	931.91
22444PA0060123	Rating Area 6	No Preference	63	957.54
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22444PA0060124	Rating Area 6	No Preference	52	695.74
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22444PA0060124	Rating Area 6	No Preference	62	1024.01
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22444PA0060124	Rating Area 6	No Preference	64 and over	1069.28
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22444PA0060125	Rating Area 6	No Preference	20	351.86
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22444PA0060125	Rating Area 6	No Preference	45	523.79
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22444PA0060125	Rating Area 6	No Preference	55	808.91
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22444PA0060125	Rating Area 6	No Preference	58	924.26
22444PA0060125	Rating Area 6	No Preference	59	944.21
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22444PA0060125	Rating Area 6	No Preference	61	1019.30
22444PA0060125	Rating Area 6	No Preference	62	1042.15
22444PA0060125	Rating Area 6	No Preference	63	1070.81
22444PA0060125	Rating Area 6	No Preference	64 and over	1088.22
22444PA0060126	Rating Area 3	No Preference	0-14	301.63
22444PA0060126	Rating Area 3	No Preference	15	328.44
22444PA0060126	Rating Area 3	No Preference	16	338.69
22444PA0060126	Rating Area 3	No Preference	17	348.94
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22444PA0060126	Rating Area 3	No Preference	19	371.02
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22444PA0060126	Rating Area 3	No Preference	38	491.27
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22444PA0060126	Rating Area 3	No Preference	41	513.35
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22444PA0060126	Rating Area 3	No Preference	54	841.79
22444PA0060126	Rating Area 3	No Preference	55	879.25
22444PA0060126	Rating Area 3	No Preference	56	919.86
22444PA0060126	Rating Area 3	No Preference	57	960.86
22444PA0060126	Rating Area 3	No Preference	58	1004.63
22444PA0060126	Rating Area 3	No Preference	59	1026.31
22444PA0060126	Rating Area 3	No Preference	60	1070.08
22444PA0060126	Rating Area 3	No Preference	61	1107.93
22444PA0060126	Rating Area 3	No Preference	62	1132.77
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22444PA0060126	Rating Area 3	No Preference	64 and over	1182.84
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22444PA0060129	Rating Area 3	No Preference	62	908.69
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22444PA0060129	Rating Area 6	No Preference	48	582.76
22444PA0060129	Rating Area 6	No Preference	49	608.06
22444PA0060129	Rating Area 6	No Preference	50	636.58
22444PA0060129	Rating Area 6	No Preference	51	664.74

22444PA0060129	Rating Area 6	No Preference	52	695.74
22444PA0060129	Rating Area 6	No Preference	53	727.11
22444PA0060129	Rating Area 6	No Preference	54	760.97
22444PA0060129	Rating Area 6	No Preference	55	794.83
22444PA0060129	Rating Area 6	No Preference	56	831.54
22444PA0060129	Rating Area 6	No Preference	57	868.61
22444PA0060129	Rating Area 6	No Preference	58	908.18
22444PA0060129	Rating Area 6	No Preference	59	927.78
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22444PA0060129	Rating Area 6	No Preference	62	1024.01
22444PA0060129	Rating Area 6	No Preference	63	1052.17
22444PA0060129	Rating Area 6	No Preference	64 and over	1069.28
22444PA0060130	Rating Area 3	No Preference	0-14	246.24
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22444PA0060130	Rating Area 3	No Preference	19	302.90
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22444PA0060130	Rating Area 3	No Preference	21	321.89
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22444PA0060130	Rating Area 3	No Preference	23	321.89
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22444PA0060130	Rating Area 3	No Preference	34	390.77
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22444PA0060130	Rating Area 3	No Preference	60	873.60
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22444PA0060130	Rating Area 3	No Preference	62	924.78
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22444PA0060130	Rating Area 6	No Preference	20	351.86
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22444PA0060130	Rating Area 6	No Preference	64 and over	1088.22
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22444PA0060131	Rating Area 3	No Preference	64 and over	1182.84
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22444PA0060132	Rating Area 3	No Preference	23	334.19
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22444PA0060132	Rating Area 3	No Preference	60	906.98
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22444PA0060133	Rating Area 3	No Preference	39	363.25
22444PA0060133	Rating Area 3	No Preference	40	367.86
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22444PA0060133	Rating Area 3	No Preference	44	402.11
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22444PA0060133	Rating Area 3	No Preference	48	470.62
22444PA0060133	Rating Area 3	No Preference	49	491.05
22444PA0060133	Rating Area 3	No Preference	50	514.08
22444PA0060133	Rating Area 3	No Preference	51	536.82
22444PA0060133	Rating Area 3	No Preference	52	561.86
22444PA0060133	Rating Area 3	No Preference	53	587.19
22444PA0060133	Rating Area 3	No Preference	54	614.54
22444PA0060133	Rating Area 3	No Preference	55	641.88
22444PA0060133	Rating Area 3	No Preference	56	671.53
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22444PA0060133	Rating Area 3	No Preference	62	826.96
22444PA0060133	Rating Area 3	No Preference	63	849.70
22444PA0060133	Rating Area 3	No Preference	64 and over	863.52
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22444PA0060134	Rating Area 3	No Preference	30	358.99
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22444PA0060134	Rating Area 3	No Preference	55	705.32
22444PA0060134	Rating Area 3	No Preference	56	737.90
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22444PA0060134	Rating Area 3	No Preference	58	805.90
22444PA0060134	Rating Area 3	No Preference	59	823.29
22444PA0060134	Rating Area 3	No Preference	60	858.40
22444PA0060134	Rating Area 3	No Preference	61	888.77
22444PA0060134	Rating Area 3	No Preference	62	908.69
22444PA0060134	Rating Area 3	No Preference	63	933.68
22444PA0060134	Rating Area 3	No Preference	64 and over	948.86
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22444PA0060135	Rating Area 3	No Preference	23	321.89
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22444PA0060135	Rating Area 3	No Preference	25	323.18
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22444PA0060135	Rating Area 3	No Preference	28	349.89
22444PA0060135	Rating Area 3	No Preference	29	360.19
22444PA0060135	Rating Area 3	No Preference	30	365.34
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22444PA0060135	Rating Area 3	No Preference	32	380.79
22444PA0060135	Rating Area 3	No Preference	33	385.62
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22444PA0060135	Rating Area 3	No Preference	36	395.92
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22444PA0060135	Rating Area 3	No Preference	47	503.11
22444PA0060135	Rating Area 3	No Preference	48	526.29
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22444PA0060135	Rating Area 3	No Preference	50	574.89
22444PA0060135	Rating Area 3	No Preference	51	600.32
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22444PA0060135	Rating Area 3	No Preference	54	687.23
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22444PA0080066	Rating Area 7	No Preference	34	446.00
22444PA0080066	Rating Area 7	No Preference	35	448.94
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22444PA0080066	Rating Area 7	No Preference	39	463.63
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22444PA0080066	Rating Area 7	No Preference	50	656.14
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22444PA0080066	Rating Area 7	No Preference	58	936.08
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22444PA0080066	Rating Area 7	No Preference	61	1032.34
22444PA0080066	Rating Area 7	No Preference	62	1055.48
22444PA0080066	Rating Area 7	No Preference	63	1084.50
22444PA0080066	Rating Area 7	No Preference	64 and over	1102.14
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22444PA0080066	Rating Area 9	No Preference	17	276.17
22444PA0080066	Rating Area 9	No Preference	18	284.90
22444PA0080066	Rating Area 9	No Preference	19	293.64
22444PA0080066	Rating Area 9	No Preference	20	302.69
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22444PA0080066	Rating Area 9	No Preference	22	312.06
22444PA0080066	Rating Area 9	No Preference	23	312.06
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22444PA0080066	Rating Area 9	No Preference	26	319.54
22444PA0080066	Rating Area 9	No Preference	27	327.03
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22444PA0080066	Rating Area 9	No Preference	30	354.18

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22444PA0080066	Rating Area 9	No Preference	33	373.84
22444PA0080066	Rating Area 9	No Preference	34	378.83
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22444PA0080066	Rating Area 9	No Preference	36	383.82
22444PA0080066	Rating Area 9	No Preference	37	386.32
22444PA0080066	Rating Area 9	No Preference	38	388.82
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22444PA0080066	Rating Area 9	No Preference	47	487.74
22444PA0080066	Rating Area 9	No Preference	48	510.20
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22444PA0080066	Rating Area 9	No Preference	53	636.58
22444PA0080066	Rating Area 9	No Preference	54	666.23
22444PA0080066	Rating Area 9	No Preference	55	695.87
22444PA0080066	Rating Area 9	No Preference	56	728.01
22444PA0080066	Rating Area 9	No Preference	57	760.47
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22444PA0080066	Rating Area 9	No Preference	59	812.27
22444PA0080066	Rating Area 9	No Preference	60	846.91
22444PA0080066	Rating Area 9	No Preference	61	876.86
22444PA0080066	Rating Area 9	No Preference	62	896.52
22444PA0080066	Rating Area 9	No Preference	63	921.17
22444PA0080066	Rating Area 9	No Preference	64 and over	936.15

**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.

<b>HIOS Issuer ID*</b>	22444
<b>Federal TIN*</b>	23-2311553
<b>Rate Effective Date*</b>	10/1/2020
<b>Rate Expiration Date*</b>	12/31/2020
<b>Rating Method*</b>	Age-Based Rates

<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>
<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>

22444PA0060062	Rating Area 2	No Preference	0-14	275.92
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22444PA0060062	Rating Area 2	No Preference	16	309.82
22444PA0060062	Rating Area 2	No Preference	17	319.20
22444PA0060062	Rating Area 2	No Preference	18	329.30
22444PA0060062	Rating Area 2	No Preference	19	339.40
22444PA0060062	Rating Area 2	No Preference	20	349.86
22444PA0060062	Rating Area 2	No Preference	21	360.68
22444PA0060062	Rating Area 2	No Preference	22	360.68
22444PA0060062	Rating Area 2	No Preference	23	360.68
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22444PA0060062	Rating Area 2	No Preference	25	362.12
22444PA0060062	Rating Area 2	No Preference	26	369.34
22444PA0060062	Rating Area 2	No Preference	27	377.99
22444PA0060062	Rating Area 2	No Preference	28	392.06
22444PA0060062	Rating Area 2	No Preference	29	403.60
22444PA0060062	Rating Area 2	No Preference	30	409.37
22444PA0060062	Rating Area 2	No Preference	31	418.03
22444PA0060062	Rating Area 2	No Preference	32	426.68
22444PA0060062	Rating Area 2	No Preference	33	432.09
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22444PA0060062	Rating Area 2	No Preference	35	440.75
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22444PA0060062	Rating Area 2	No Preference	38	449.41
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22444PA0060062	Rating Area 2	No Preference	45	520.82
22444PA0060062	Rating Area 2	No Preference	46	541.02
22444PA0060062	Rating Area 2	No Preference	47	563.74
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22444PA0060062	Rating Area 2	No Preference	50	644.17
22444PA0060062	Rating Area 2	No Preference	51	672.67
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22444PA0060062	Rating Area 2	No Preference	53	735.78
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22444PA0060062	Rating Area 2	No Preference	55	804.31
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22444PA0060062	Rating Area 2	No Preference	57	878.97
22444PA0060062	Rating Area 2	No Preference	58	919.01
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22444PA0060062	Rating Area 2	No Preference	60	978.88
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22444PA0060062	Rating Area 2	No Preference	63	1064.72
22444PA0060062	Rating Area 2	No Preference	64 and over	1082.04
22444PA0060062	Rating Area 3	No Preference	0-14	263.83
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22444PA0060063	Rating Area 2	No Preference	62	900.94
22444PA0060063	Rating Area 2	No Preference	63	925.71
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22444PA0060063	Rating Area 3	No Preference	56	699.54
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22444PA0060063	Rating Area 3	No Preference	58	764.01
22444PA0060063	Rating Area 3	No Preference	59	780.50
22444PA0060063	Rating Area 3	No Preference	60	813.78
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22444PA0060063	Rating Area 3	No Preference	62	861.46
22444PA0060063	Rating Area 3	No Preference	63	885.14
22444PA0060063	Rating Area 3	No Preference	64 and over	899.54

22444PA0060063	Rating Area 5	No Preference	0-14	245.28
22444PA0060063	Rating Area 5	No Preference	15	267.09
22444PA0060063	Rating Area 5	No Preference	16	275.42
22444PA0060063	Rating Area 5	No Preference	17	283.76
22444PA0060063	Rating Area 5	No Preference	18	292.74
22444PA0060063	Rating Area 5	No Preference	19	301.72
22444PA0060063	Rating Area 5	No Preference	20	311.01
22444PA0060063	Rating Area 5	No Preference	21	320.64
22444PA0060063	Rating Area 5	No Preference	22	320.64
22444PA0060063	Rating Area 5	No Preference	23	320.64
22444PA0060063	Rating Area 5	No Preference	24	320.64
22444PA0060063	Rating Area 5	No Preference	25	321.92
22444PA0060063	Rating Area 5	No Preference	26	328.33
22444PA0060063	Rating Area 5	No Preference	27	336.02
22444PA0060063	Rating Area 5	No Preference	28	348.53
22444PA0060063	Rating Area 5	No Preference	29	358.79
22444PA0060063	Rating Area 5	No Preference	30	363.92
22444PA0060063	Rating Area 5	No Preference	31	371.61
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22444PA0060063	Rating Area 5	No Preference	33	384.12
22444PA0060063	Rating Area 5	No Preference	34	389.25
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22444PA0060063	Rating Area 5	No Preference	36	394.38
22444PA0060063	Rating Area 5	No Preference	37	396.94
22444PA0060063	Rating Area 5	No Preference	38	399.51
22444PA0060063	Rating Area 5	No Preference	39	404.64
22444PA0060063	Rating Area 5	No Preference	40	409.77
22444PA0060063	Rating Area 5	No Preference	41	417.47
22444PA0060063	Rating Area 5	No Preference	42	424.84
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22444PA0060063	Rating Area 5	No Preference	45	463.00
22444PA0060063	Rating Area 5	No Preference	46	480.95
22444PA0060063	Rating Area 5	No Preference	47	501.15
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22444PA0060063	Rating Area 5	No Preference	49	547.00
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22444PA0060063	Rating Area 5	No Preference	53	654.09
22444PA0060063	Rating Area 5	No Preference	54	684.55
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22444PA0060063	Rating Area 5	No Preference	56	748.04
22444PA0060063	Rating Area 5	No Preference	57	781.38
22444PA0060063	Rating Area 5	No Preference	58	816.98
22444PA0060063	Rating Area 5	No Preference	59	834.61
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22444PA0060063	Rating Area 5	No Preference	62	921.18
22444PA0060063	Rating Area 5	No Preference	63	946.51
22444PA0060063	Rating Area 5	No Preference	64 and over	961.90
22444PA0060063	Rating Area 6	No Preference	0-14	258.49
22444PA0060063	Rating Area 6	No Preference	15	281.47
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22444PA0060063	Rating Area 6	No Preference	18	308.50
22444PA0060063	Rating Area 6	No Preference	19	317.96
22444PA0060063	Rating Area 6	No Preference	20	327.76
22444PA0060063	Rating Area 6	No Preference	21	337.90
22444PA0060063	Rating Area 6	No Preference	22	337.90
22444PA0060063	Rating Area 6	No Preference	23	337.90
22444PA0060063	Rating Area 6	No Preference	24	337.90
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22444PA0060063	Rating Area 6	No Preference	31	391.62
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22444PA0060063	Rating Area 6	No Preference	34	410.21
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22444PA0060063	Rating Area 6	No Preference	37	418.32
22444PA0060063	Rating Area 6	No Preference	38	421.02
22444PA0060063	Rating Area 6	No Preference	39	426.43
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22444PA0060063	Rating Area 6	No Preference	45	487.93
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22444PA0060063	Rating Area 6	No Preference	49	576.46
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22444PA0060063	Rating Area 6	No Preference	55	753.51
22444PA0060063	Rating Area 6	No Preference	56	788.32
22444PA0060063	Rating Area 6	No Preference	57	823.46
22444PA0060063	Rating Area 6	No Preference	58	860.97
22444PA0060063	Rating Area 6	No Preference	59	879.55
22444PA0060063	Rating Area 6	No Preference	60	917.06
22444PA0060063	Rating Area 6	No Preference	61	949.50
22444PA0060063	Rating Area 6	No Preference	62	970.78
22444PA0060063	Rating Area 6	No Preference	63	997.48
22444PA0060063	Rating Area 6	No Preference	64 and over	1013.70
22444PA0060063	Rating Area 7	No Preference	0-14	313.21
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22444PA0060063	Rating Area 7	No Preference	16	351.70
22444PA0060063	Rating Area 7	No Preference	17	362.34
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22444PA0060063	Rating Area 7	No Preference	20	397.14
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22444PA0060063	Rating Area 7	No Preference	40	523.25
22444PA0060063	Rating Area 7	No Preference	41	533.07
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22444PA0060063	Rating Area 7	No Preference	44	571.97
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22444PA0060063	Rating Area 7	No Preference	47	639.93
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22444PA0060063	Rating Area 7	No Preference	54	874.12
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22444PA0060063	Rating Area 7	No Preference	62	1176.28
22444PA0060063	Rating Area 7	No Preference	63	1208.62
22444PA0060063	Rating Area 7	No Preference	64 and over	1228.27
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22444PA0060063	Rating Area 9	No Preference	28	378.02
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22444PA0060063	Rating Area 9	No Preference	43	471.92
22444PA0060063	Rating Area 9	No Preference	44	485.83
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22444PA0060063	Rating Area 9	No Preference	55	775.51
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22444PA0060063	Rating Area 9	No Preference	58	886.10
22444PA0060063	Rating Area 9	No Preference	59	905.23
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22444PA0060063	Rating Area 9	No Preference	62	999.13
22444PA0060063	Rating Area 9	No Preference	63	1026.60
22444PA0060063	Rating Area 9	No Preference	64 and over	1043.29
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22444PA0060114	Rating Area 2	No Preference	15	372.38
22444PA0060114	Rating Area 2	No Preference	16	384.01
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22444PA0060114	Rating Area 2	No Preference	21	447.04
22444PA0060114	Rating Area 2	No Preference	22	447.04
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22444PA0060114	Rating Area 2	No Preference	32	528.85
22444PA0060114	Rating Area 2	No Preference	33	535.55
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22444PA0060114	Rating Area 2	No Preference	35	546.28
22444PA0060114	Rating Area 2	No Preference	36	549.86
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22444PA0060114	Rating Area 2	No Preference	39	564.16
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22444PA0060114	Rating Area 2	No Preference	50	798.41
22444PA0060114	Rating Area 2	No Preference	51	833.73
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22444PA0060114	Rating Area 2	No Preference	54	954.43
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22444PA0060114	Rating Area 2	No Preference	57	1089.43
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22444PA0060114	Rating Area 2	No Preference	60	1213.26
22444PA0060114	Rating Area 2	No Preference	61	1256.18
22444PA0060114	Rating Area 2	No Preference	62	1284.34
22444PA0060114	Rating Area 2	No Preference	63	1319.66
22444PA0060114	Rating Area 2	No Preference	64 and over	1341.12
22444PA0060114	Rating Area 3	No Preference	0-14	327.00
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22444PA0060114	Rating Area 3	No Preference	16	367.18
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22444PA0060114	Rating Area 3	No Preference	48	698.88
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22444PA0060114	Rating Area 3	No Preference	61	1201.13
22444PA0060114	Rating Area 3	No Preference	62	1228.06
22444PA0060114	Rating Area 3	No Preference	63	1261.83
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22444PA0060114	Rating Area 5	No Preference	15	380.75
22444PA0060114	Rating Area 5	No Preference	16	392.64
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22444PA0060114	Rating Area 5	No Preference	18	417.32
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22444PA0060114	Rating Area 5	No Preference	20	443.37
22444PA0060114	Rating Area 5	No Preference	21	457.09
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22444PA0060114	Rating Area 5	No Preference	26	468.05
22444PA0060114	Rating Area 5	No Preference	27	479.02
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22444PA0060114	Rating Area 5	No Preference	39	576.84
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22444PA0060114	Rating Area 5	No Preference	41	595.12
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22444PA0060114	Rating Area 5	No Preference	54	975.88
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22444PA0060114	Rating Area 5	No Preference	57	1113.92
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22444PA0060114	Rating Area 5	No Preference	60	1240.53
22444PA0060114	Rating Area 5	No Preference	61	1284.41
22444PA0060114	Rating Area 5	No Preference	62	1313.20
22444PA0060114	Rating Area 5	No Preference	63	1349.31
22444PA0060114	Rating Area 5	No Preference	64 and over	1371.25
22444PA0060114	Rating Area 6	No Preference	0-14	368.50
22444PA0060114	Rating Area 6	No Preference	15	401.25
22444PA0060114	Rating Area 6	No Preference	16	413.78
22444PA0060114	Rating Area 6	No Preference	17	426.30
22444PA0060114	Rating Area 6	No Preference	18	439.79
22444PA0060114	Rating Area 6	No Preference	19	453.28
22444PA0060114	Rating Area 6	No Preference	20	467.25
22444PA0060114	Rating Area 6	No Preference	21	481.70
22444PA0060114	Rating Area 6	No Preference	22	481.70
22444PA0060114	Rating Area 6	No Preference	23	481.70
22444PA0060114	Rating Area 6	No Preference	24	481.70
22444PA0060114	Rating Area 6	No Preference	25	483.62
22444PA0060114	Rating Area 6	No Preference	26	493.26
22444PA0060114	Rating Area 6	No Preference	27	504.82
22444PA0060114	Rating Area 6	No Preference	28	523.60
22444PA0060114	Rating Area 6	No Preference	29	539.02
22444PA0060114	Rating Area 6	No Preference	30	546.73
22444PA0060114	Rating Area 6	No Preference	31	558.29
22444PA0060114	Rating Area 6	No Preference	32	569.85
22444PA0060114	Rating Area 6	No Preference	33	577.07
22444PA0060114	Rating Area 6	No Preference	34	584.78
22444PA0060114	Rating Area 6	No Preference	35	588.63
22444PA0060114	Rating Area 6	No Preference	36	592.49
22444PA0060114	Rating Area 6	No Preference	37	596.34
22444PA0060114	Rating Area 6	No Preference	38	600.19
22444PA0060114	Rating Area 6	No Preference	39	607.90
22444PA0060114	Rating Area 6	No Preference	40	615.61
22444PA0060114	Rating Area 6	No Preference	41	627.17
22444PA0060114	Rating Area 6	No Preference	42	638.25
22444PA0060114	Rating Area 6	No Preference	43	653.66
22444PA0060114	Rating Area 6	No Preference	44	672.93
22444PA0060114	Rating Area 6	No Preference	45	695.57
22444PA0060114	Rating Area 6	No Preference	46	722.55
22444PA0060114	Rating Area 6	No Preference	47	752.89
22444PA0060114	Rating Area 6	No Preference	48	787.57
22444PA0060114	Rating Area 6	No Preference	49	821.78
22444PA0060114	Rating Area 6	No Preference	50	860.31
22444PA0060114	Rating Area 6	No Preference	51	898.37
22444PA0060114	Rating Area 6	No Preference	52	940.27
22444PA0060114	Rating Area 6	No Preference	53	982.66
22444PA0060114	Rating Area 6	No Preference	54	1028.42
22444PA0060114	Rating Area 6	No Preference	55	1074.18
22444PA0060114	Rating Area 6	No Preference	56	1123.80
22444PA0060114	Rating Area 6	No Preference	57	1173.90
22444PA0060114	Rating Area 6	No Preference	58	1227.36
22444PA0060114	Rating Area 6	No Preference	59	1253.86
22444PA0060114	Rating Area 6	No Preference	60	1307.33
22444PA0060114	Rating Area 6	No Preference	61	1353.57
22444PA0060114	Rating Area 6	No Preference	62	1383.92
22444PA0060114	Rating Area 6	No Preference	63	1421.97
22444PA0060114	Rating Area 6	No Preference	64 and over	1445.09
22444PA0060114	Rating Area 7	No Preference	0-14	446.50
22444PA0060114	Rating Area 7	No Preference	15	486.19
22444PA0060114	Rating Area 7	No Preference	16	501.37
22444PA0060114	Rating Area 7	No Preference	17	516.54
22444PA0060114	Rating Area 7	No Preference	18	532.88
22444PA0060114	Rating Area 7	No Preference	19	549.23
22444PA0060114	Rating Area 7	No Preference	20	566.15
22444PA0060114	Rating Area 7	No Preference	21	583.67
22444PA0060114	Rating Area 7	No Preference	22	583.67
22444PA0060114	Rating Area 7	No Preference	23	583.67
22444PA0060114	Rating Area 7	No Preference	24	583.67
22444PA0060114	Rating Area 7	No Preference	25	586.00
22444PA0060114	Rating Area 7	No Preference	26	597.67
22444PA0060114	Rating Area 7	No Preference	27	611.68
22444PA0060114	Rating Area 7	No Preference	28	634.44
22444PA0060114	Rating Area 7	No Preference	29	653.12
22444PA0060114	Rating Area 7	No Preference	30	662.46
22444PA0060114	Rating Area 7	No Preference	31	676.46
22444PA0060114	Rating Area 7	No Preference	32	690.47
22444PA0060114	Rating Area 7	No Preference	33	699.23

22444PA0060114	Rating Area 7	No Preference	34	708.57
22444PA0060114	Rating Area 7	No Preference	35	713.24
22444PA0060114	Rating Area 7	No Preference	36	717.90
22444PA0060114	Rating Area 7	No Preference	37	722.57
22444PA0060114	Rating Area 7	No Preference	38	727.24
22444PA0060114	Rating Area 7	No Preference	39	736.58
22444PA0060114	Rating Area 7	No Preference	40	745.92
22444PA0060114	Rating Area 7	No Preference	41	759.93
22444PA0060114	Rating Area 7	No Preference	42	773.35
22444PA0060114	Rating Area 7	No Preference	43	792.03
22444PA0060114	Rating Area 7	No Preference	44	815.38
22444PA0060114	Rating Area 7	No Preference	45	842.81
22444PA0060114	Rating Area 7	No Preference	46	875.49
22444PA0060114	Rating Area 7	No Preference	47	912.26
22444PA0060114	Rating Area 7	No Preference	48	954.29
22444PA0060114	Rating Area 7	No Preference	49	995.73
22444PA0060114	Rating Area 7	No Preference	50	1042.42
22444PA0060114	Rating Area 7	No Preference	51	1088.53
22444PA0060114	Rating Area 7	No Preference	52	1139.31
22444PA0060114	Rating Area 7	No Preference	53	1190.67
22444PA0060114	Rating Area 7	No Preference	54	1246.12
22444PA0060114	Rating Area 7	No Preference	55	1301.57
22444PA0060114	Rating Area 7	No Preference	56	1361.68
22444PA0060114	Rating Area 7	No Preference	57	1422.38
22444PA0060114	Rating Area 7	No Preference	58	1487.17
22444PA0060114	Rating Area 7	No Preference	59	1519.27
22444PA0060114	Rating Area 7	No Preference	60	1584.06
22444PA0060114	Rating Area 7	No Preference	61	1640.09
22444PA0060114	Rating Area 7	No Preference	62	1676.86
22444PA0060114	Rating Area 7	No Preference	63	1722.97
22444PA0060114	Rating Area 7	No Preference	64 and over	1750.99
22444PA0060114	Rating Area 9	No Preference	0-14	379.26
22444PA0060114	Rating Area 9	No Preference	15	412.97
22444PA0060114	Rating Area 9	No Preference	16	425.86
22444PA0060114	Rating Area 9	No Preference	17	438.75
22444PA0060114	Rating Area 9	No Preference	18	452.63
22444PA0060114	Rating Area 9	No Preference	19	466.51
22444PA0060114	Rating Area 9	No Preference	20	480.89
22444PA0060114	Rating Area 9	No Preference	21	495.77
22444PA0060114	Rating Area 9	No Preference	22	495.77
22444PA0060114	Rating Area 9	No Preference	23	495.77
22444PA0060114	Rating Area 9	No Preference	24	495.77
22444PA0060114	Rating Area 9	No Preference	25	497.74
22444PA0060114	Rating Area 9	No Preference	26	507.66
22444PA0060114	Rating Area 9	No Preference	27	519.56
22444PA0060114	Rating Area 9	No Preference	28	538.89
22444PA0060114	Rating Area 9	No Preference	29	554.76
22444PA0060114	Rating Area 9	No Preference	30	562.69
22444PA0060114	Rating Area 9	No Preference	31	574.59
22444PA0060114	Rating Area 9	No Preference	32	586.49
22444PA0060114	Rating Area 9	No Preference	33	593.92
22444PA0060114	Rating Area 9	No Preference	34	601.85
22444PA0060114	Rating Area 9	No Preference	35	605.82
22444PA0060114	Rating Area 9	No Preference	36	609.79
22444PA0060114	Rating Area 9	No Preference	37	613.75
22444PA0060114	Rating Area 9	No Preference	38	617.72
22444PA0060114	Rating Area 9	No Preference	39	625.65
22444PA0060114	Rating Area 9	No Preference	40	633.58
22444PA0060114	Rating Area 9	No Preference	41	645.48
22444PA0060114	Rating Area 9	No Preference	42	656.88
22444PA0060114	Rating Area 9	No Preference	43	672.75
22444PA0060114	Rating Area 9	No Preference	44	692.58
22444PA0060114	Rating Area 9	No Preference	45	715.88
22444PA0060114	Rating Area 9	No Preference	46	743.64
22444PA0060114	Rating Area 9	No Preference	47	774.87
22444PA0060114	Rating Area 9	No Preference	48	810.57
22444PA0060114	Rating Area 9	No Preference	49	845.77
22444PA0060114	Rating Area 9	No Preference	50	885.43
22444PA0060114	Rating Area 9	No Preference	51	924.59
22444PA0060114	Rating Area 9	No Preference	52	967.73
22444PA0060114	Rating Area 9	No Preference	53	1011.35
22444PA0060114	Rating Area 9	No Preference	54	1058.45
22444PA0060114	Rating Area 9	No Preference	55	1105.55
22444PA0060114	Rating Area 9	No Preference	56	1156.61
22444PA0060114	Rating Area 9	No Preference	57	1208.17
22444PA0060114	Rating Area 9	No Preference	58	1263.20
22444PA0060114	Rating Area 9	No Preference	59	1290.47
22444PA0060114	Rating Area 9	No Preference	60	1345.50
22444PA0060114	Rating Area 9	No Preference	61	1393.09
22444PA0060114	Rating Area 9	No Preference	62	1424.32
22444PA0060114	Rating Area 9	No Preference	63	1463.49
22444PA0060114	Rating Area 9	No Preference	64 and over	1487.28
22444PA0060115	Rating Area 2	No Preference	0-14	328.26
22444PA0060115	Rating Area 2	No Preference	15	357.44
22444PA0060115	Rating Area 2	No Preference	16	368.59
22444PA0060115	Rating Area 2	No Preference	17	379.75
22444PA0060115	Rating Area 2	No Preference	18	391.76
22444PA0060115	Rating Area 2	No Preference	19	403.78
22444PA0060115	Rating Area 2	No Preference	20	416.22
22444PA0060115	Rating Area 2	No Preference	21	429.10
22444PA0060115	Rating Area 2	No Preference	22	429.10
22444PA0060115	Rating Area 2	No Preference	23	429.10
22444PA0060115	Rating Area 2	No Preference	24	429.10
22444PA0060115	Rating Area 2	No Preference	25	430.81
22444PA0060115	Rating Area 2	No Preference	26	439.39
22444PA0060115	Rating Area 2	No Preference	27	449.69
22444PA0060115	Rating Area 2	No Preference	28	466.43
22444PA0060115	Rating Area 2	No Preference	29	480.16
22444PA0060115	Rating Area 2	No Preference	30	487.02
22444PA0060115	Rating Area 2	No Preference	31	497.32
22444PA0060115	Rating Area 2	No Preference	32	507.62
22444PA0060115	Rating Area 2	No Preference	33	514.06
22444PA0060115	Rating Area 2	No Preference	34	520.92
22444PA0060115	Rating Area 2	No Preference	35	524.35
22444PA0060115	Rating Area 2	No Preference	36	527.79
22444PA0060115	Rating Area 2	No Preference	37	531.22
22444PA0060115	Rating Area 2	No Preference	38	534.65

22444PA0060115 Rating Area 2	No Preference	39	541.52
22444PA0060115 Rating Area 2	No Preference	40	548.38
22444PA0060115 Rating Area 2	No Preference	41	558.68
22444PA0060115 Rating Area 2	No Preference	42	568.55
22444PA0060115 Rating Area 2	No Preference	43	582.28
22444PA0060115 Rating Area 2	No Preference	44	599.45
22444PA0060115 Rating Area 2	No Preference	45	619.61
22444PA0060115 Rating Area 2	No Preference	46	643.64
22444PA0060115 Rating Area 2	No Preference	47	670.68
22444PA0060115 Rating Area 2	No Preference	48	701.57
22444PA0060115 Rating Area 2	No Preference	49	732.04
22444PA0060115 Rating Area 2	No Preference	50	766.36
22444PA0060115 Rating Area 2	No Preference	51	800.26
22444PA0060115 Rating Area 2	No Preference	52	837.59
22444PA0060115 Rating Area 2	No Preference	53	875.36
22444PA0060115 Rating Area 2	No Preference	54	916.12
22444PA0060115 Rating Area 2	No Preference	55	956.88
22444PA0060115 Rating Area 2	No Preference	56	1001.08
22444PA0060115 Rating Area 2	No Preference	57	1045.71
22444PA0060115 Rating Area 2	No Preference	58	1093.34
22444PA0060115 Rating Area 2	No Preference	59	1116.94
22444PA0060115 Rating Area 2	No Preference	60	1164.57
22444PA0060115 Rating Area 2	No Preference	61	1205.76
22444PA0060115 Rating Area 2	No Preference	62	1232.79
22444PA0060115 Rating Area 2	No Preference	63	1266.69
22444PA0060115 Rating Area 2	No Preference	64 and over	1287.29
22444PA0060115 Rating Area 3	No Preference	0-14	313.87
22444PA0060115 Rating Area 3	No Preference	15	341.77
22444PA0060115 Rating Area 3	No Preference	16	352.44
22444PA0060115 Rating Area 3	No Preference	17	363.11
22444PA0060115 Rating Area 3	No Preference	18	374.60
22444PA0060115 Rating Area 3	No Preference	19	386.09
22444PA0060115 Rating Area 3	No Preference	20	397.98
22444PA0060115 Rating Area 3	No Preference	21	410.30
22444PA0060115 Rating Area 3	No Preference	22	410.30
22444PA0060115 Rating Area 3	No Preference	23	410.30
22444PA0060115 Rating Area 3	No Preference	24	410.30
22444PA0060115 Rating Area 3	No Preference	25	411.93
22444PA0060115 Rating Area 3	No Preference	26	420.14
22444PA0060115 Rating Area 3	No Preference	27	429.99
22444PA0060115 Rating Area 3	No Preference	28	445.99
22444PA0060115 Rating Area 3	No Preference	29	459.12
22444PA0060115 Rating Area 3	No Preference	30	465.68
22444PA0060115 Rating Area 3	No Preference	31	475.53
22444PA0060115 Rating Area 3	No Preference	32	485.38
22444PA0060115 Rating Area 3	No Preference	33	491.53
22444PA0060115 Rating Area 3	No Preference	34	498.10
22444PA0060115 Rating Area 3	No Preference	35	501.38
22444PA0060115 Rating Area 3	No Preference	36	504.66
22444PA0060115 Rating Area 3	No Preference	37	507.94
22444PA0060115 Rating Area 3	No Preference	38	511.22
22444PA0060115 Rating Area 3	No Preference	39	517.79
22444PA0060115 Rating Area 3	No Preference	40	524.35
22444PA0060115 Rating Area 3	No Preference	41	534.20
22444PA0060115 Rating Area 3	No Preference	42	543.64
22444PA0060115 Rating Area 3	No Preference	43	556.77
22444PA0060115 Rating Area 3	No Preference	44	573.18
22444PA0060115 Rating Area 3	No Preference	45	592.46
22444PA0060115 Rating Area 3	No Preference	46	615.44
22444PA0060115 Rating Area 3	No Preference	47	641.29
22444PA0060115 Rating Area 3	No Preference	48	670.83
22444PA0060115 Rating Area 3	No Preference	49	699.96
22444PA0060115 Rating Area 3	No Preference	50	732.78
22444PA0060115 Rating Area 3	No Preference	51	765.20
22444PA0060115 Rating Area 3	No Preference	52	800.89
22444PA0060115 Rating Area 3	No Preference	53	837.00
22444PA0060115 Rating Area 3	No Preference	54	875.97
22444PA0060115 Rating Area 3	No Preference	55	914.95
22444PA0060115 Rating Area 3	No Preference	56	957.21
22444PA0060115 Rating Area 3	No Preference	57	999.88
22444PA0060115 Rating Area 3	No Preference	58	1045.43
22444PA0060115 Rating Area 3	No Preference	59	1067.99
22444PA0060115 Rating Area 3	No Preference	60	1113.53
22444PA0060115 Rating Area 3	No Preference	61	1152.92
22444PA0060115 Rating Area 3	No Preference	62	1178.77
22444PA0060115 Rating Area 3	No Preference	63	1211.18
22444PA0060115 Rating Area 3	No Preference	64 and over	1230.88
22444PA0060115 Rating Area 5	No Preference	0-14	335.63
22444PA0060115 Rating Area 5	No Preference	15	365.47
22444PA0060115 Rating Area 5	No Preference	16	376.88
22444PA0060115 Rating Area 5	No Preference	17	388.28
22444PA0060115 Rating Area 5	No Preference	18	400.57
22444PA0060115 Rating Area 5	No Preference	19	412.85
22444PA0060115 Rating Area 5	No Preference	20	425.58
22444PA0060115 Rating Area 5	No Preference	21	438.74
22444PA0060115 Rating Area 5	No Preference	22	438.74
22444PA0060115 Rating Area 5	No Preference	23	438.74
22444PA0060115 Rating Area 5	No Preference	24	438.74
22444PA0060115 Rating Area 5	No Preference	25	440.49
22444PA0060115 Rating Area 5	No Preference	26	449.27
22444PA0060115 Rating Area 5	No Preference	27	459.80
22444PA0060115 Rating Area 5	No Preference	28	476.91
22444PA0060115 Rating Area 5	No Preference	29	490.95
22444PA0060115 Rating Area 5	No Preference	30	497.97
22444PA0060115 Rating Area 5	No Preference	31	508.50
22444PA0060115 Rating Area 5	No Preference	32	519.03
22444PA0060115 Rating Area 5	No Preference	33	525.61
22444PA0060115 Rating Area 5	No Preference	34	532.63
22444PA0060115 Rating Area 5	No Preference	35	536.14
22444PA0060115 Rating Area 5	No Preference	36	539.65
22444PA0060115 Rating Area 5	No Preference	37	543.16
22444PA0060115 Rating Area 5	No Preference	38	546.67
22444PA0060115 Rating Area 5	No Preference	39	553.69
22444PA0060115 Rating Area 5	No Preference	40	560.71
22444PA0060115 Rating Area 5	No Preference	41	571.24
22444PA0060115 Rating Area 5	No Preference	42	581.33
22444PA0060115 Rating Area 5	No Preference	43	595.37

22444PA0060115 Rating Area 5	No Preference	44	612.92
22444PA0060115 Rating Area 5	No Preference	45	633.54
22444PA0060115 Rating Area 5	No Preference	46	658.11
22444PA0060115 Rating Area 5	No Preference	47	685.75
22444PA0060115 Rating Area 5	No Preference	48	717.34
22444PA0060115 Rating Area 5	No Preference	49	748.49
22444PA0060115 Rating Area 5	No Preference	50	783.59
22444PA0060115 Rating Area 5	No Preference	51	818.25
22444PA0060115 Rating Area 5	No Preference	52	856.42
22444PA0060115 Rating Area 5	No Preference	53	895.03
22444PA0060115 Rating Area 5	No Preference	54	936.71
22444PA0060115 Rating Area 5	No Preference	55	978.39
22444PA0060115 Rating Area 5	No Preference	56	1023.58
22444PA0060115 Rating Area 5	No Preference	57	1069.21
22444PA0060115 Rating Area 5	No Preference	58	1117.91
22444PA0060115 Rating Area 5	No Preference	59	1142.04
22444PA0060115 Rating Area 5	No Preference	60	1190.74
22444PA0060115 Rating Area 5	No Preference	61	1232.85
22444PA0060115 Rating Area 5	No Preference	62	1260.50
22444PA0060115 Rating Area 5	No Preference	63	1295.16
22444PA0060115 Rating Area 5	No Preference	64 and over	1316.21
22444PA0060115 Rating Area 6	No Preference	0-14	353.71
22444PA0060115 Rating Area 6	No Preference	15	385.15
22444PA0060115 Rating Area 6	No Preference	16	397.17
22444PA0060115 Rating Area 6	No Preference	17	409.19
22444PA0060115 Rating Area 6	No Preference	18	422.14
22444PA0060115 Rating Area 6	No Preference	19	435.08
22444PA0060115 Rating Area 6	No Preference	20	448.49
22444PA0060115 Rating Area 6	No Preference	21	462.37
22444PA0060115 Rating Area 6	No Preference	22	462.37
22444PA0060115 Rating Area 6	No Preference	23	462.37
22444PA0060115 Rating Area 6	No Preference	24	462.37
22444PA0060115 Rating Area 6	No Preference	25	464.21
22444PA0060115 Rating Area 6	No Preference	26	473.46
22444PA0060115 Rating Area 6	No Preference	27	484.56
22444PA0060115 Rating Area 6	No Preference	28	502.59
22444PA0060115 Rating Area 6	No Preference	29	517.38
22444PA0060115 Rating Area 6	No Preference	30	524.78
22444PA0060115 Rating Area 6	No Preference	31	535.88
22444PA0060115 Rating Area 6	No Preference	32	546.98
22444PA0060115 Rating Area 6	No Preference	33	553.91
22444PA0060115 Rating Area 6	No Preference	34	561.31
22444PA0060115 Rating Area 6	No Preference	35	565.01
22444PA0060115 Rating Area 6	No Preference	36	568.71
22444PA0060115 Rating Area 6	No Preference	37	572.40
22444PA0060115 Rating Area 6	No Preference	38	576.10
22444PA0060115 Rating Area 6	No Preference	39	583.50
22444PA0060115 Rating Area 6	No Preference	40	590.90
22444PA0060115 Rating Area 6	No Preference	41	602.00
22444PA0060115 Rating Area 6	No Preference	42	612.63
22444PA0060115 Rating Area 6	No Preference	43	627.43
22444PA0060115 Rating Area 6	No Preference	44	645.92
22444PA0060115 Rating Area 6	No Preference	45	667.65
22444PA0060115 Rating Area 6	No Preference	46	693.54
22444PA0060115 Rating Area 6	No Preference	47	722.67
22444PA0060115 Rating Area 6	No Preference	48	755.96
22444PA0060115 Rating Area 6	No Preference	49	788.79
22444PA0060115 Rating Area 6	No Preference	50	825.78
22444PA0060115 Rating Area 6	No Preference	51	862.31
22444PA0060115 Rating Area 6	No Preference	52	902.53
22444PA0060115 Rating Area 6	No Preference	53	943.22
22444PA0060115 Rating Area 6	No Preference	54	987.14
22444PA0060115 Rating Area 6	No Preference	55	1031.07
22444PA0060115 Rating Area 6	No Preference	56	1078.69
22444PA0060115 Rating Area 6	No Preference	57	1126.78
22444PA0060115 Rating Area 6	No Preference	58	1178.10
22444PA0060115 Rating Area 6	No Preference	59	1203.53
22444PA0060115 Rating Area 6	No Preference	60	1254.85
22444PA0060115 Rating Area 6	No Preference	61	1299.24
22444PA0060115 Rating Area 6	No Preference	62	1328.37
22444PA0060115 Rating Area 6	No Preference	63	1364.89
22444PA0060115 Rating Area 6	No Preference	64 and over	1387.09
22444PA0060115 Rating Area 7	No Preference	0-14	428.58
22444PA0060115 Rating Area 7	No Preference	15	466.68
22444PA0060115 Rating Area 7	No Preference	16	481.24
22444PA0060115 Rating Area 7	No Preference	17	495.81
22444PA0060115 Rating Area 7	No Preference	18	511.49
22444PA0060115 Rating Area 7	No Preference	19	527.18
22444PA0060115 Rating Area 7	No Preference	20	543.43
22444PA0060115 Rating Area 7	No Preference	21	560.24
22444PA0060115 Rating Area 7	No Preference	22	560.24
22444PA0060115 Rating Area 7	No Preference	23	560.24
22444PA0060115 Rating Area 7	No Preference	24	560.24
22444PA0060115 Rating Area 7	No Preference	25	562.48
22444PA0060115 Rating Area 7	No Preference	26	573.68
22444PA0060115 Rating Area 7	No Preference	27	587.13
22444PA0060115 Rating Area 7	No Preference	28	608.98
22444PA0060115 Rating Area 7	No Preference	29	626.90
22444PA0060115 Rating Area 7	No Preference	30	635.87
22444PA0060115 Rating Area 7	No Preference	31	649.31
22444PA0060115 Rating Area 7	No Preference	32	662.76
22444PA0060115 Rating Area 7	No Preference	33	671.16
22444PA0060115 Rating Area 7	No Preference	34	680.13
22444PA0060115 Rating Area 7	No Preference	35	684.61
22444PA0060115 Rating Area 7	No Preference	36	689.09
22444PA0060115 Rating Area 7	No Preference	37	693.57
22444PA0060115 Rating Area 7	No Preference	38	698.05
22444PA0060115 Rating Area 7	No Preference	39	707.02
22444PA0060115 Rating Area 7	No Preference	40	715.98
22444PA0060115 Rating Area 7	No Preference	41	729.43
22444PA0060115 Rating Area 7	No Preference	42	742.31
22444PA0060115 Rating Area 7	No Preference	43	760.24
22444PA0060115 Rating Area 7	No Preference	44	782.65
22444PA0060115 Rating Area 7	No Preference	45	808.98
22444PA0060115 Rating Area 7	No Preference	46	840.35
22444PA0060115 Rating Area 7	No Preference	47	875.65
22444PA0060115 Rating Area 7	No Preference	48	915.98

22444PA0060115	Rating Area 7	No Preference	49	955.76
22444PA0060115	Rating Area 7	No Preference	50	1000.58
22444PA0060115	Rating Area 7	No Preference	51	1044.84
22444PA0060115	Rating Area 7	No Preference	52	1093.58
22444PA0060115	Rating Area 7	No Preference	53	1142.88
22444PA0060115	Rating Area 7	No Preference	54	1196.10
22444PA0060115	Rating Area 7	No Preference	55	1249.32
22444PA0060115	Rating Area 7	No Preference	56	1307.03
22444PA0060115	Rating Area 7	No Preference	57	1365.29
22444PA0060115	Rating Area 7	No Preference	58	1427.48
22444PA0060115	Rating Area 7	No Preference	59	1458.29
22444PA0060115	Rating Area 7	No Preference	60	1520.48
22444PA0060115	Rating Area 7	No Preference	61	1574.26
22444PA0060115	Rating Area 7	No Preference	62	1609.56
22444PA0060115	Rating Area 7	No Preference	63	1653.81
22444PA0060115	Rating Area 7	No Preference	64 and over	1680.71
22444PA0060115	Rating Area 9	No Preference	0-14	364.03
22444PA0060115	Rating Area 9	No Preference	15	396.39
22444PA0060115	Rating Area 9	No Preference	16	408.77
22444PA0060115	Rating Area 9	No Preference	17	421.14
22444PA0060115	Rating Area 9	No Preference	18	434.46
22444PA0060115	Rating Area 9	No Preference	19	447.79
22444PA0060115	Rating Area 9	No Preference	20	461.59
22444PA0060115	Rating Area 9	No Preference	21	475.87
22444PA0060115	Rating Area 9	No Preference	22	475.87
22444PA0060115	Rating Area 9	No Preference	23	475.87
22444PA0060115	Rating Area 9	No Preference	24	475.87
22444PA0060115	Rating Area 9	No Preference	25	477.77
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22444PA0060115	Rating Area 9	No Preference	27	498.70
22444PA0060115	Rating Area 9	No Preference	28	517.26
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22444PA0060115	Rating Area 9	No Preference	31	551.52
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22444PA0060115	Rating Area 9	No Preference	33	570.08
22444PA0060115	Rating Area 9	No Preference	34	577.70
22444PA0060115	Rating Area 9	No Preference	35	581.50
22444PA0060115	Rating Area 9	No Preference	36	585.31
22444PA0060115	Rating Area 9	No Preference	37	589.12
22444PA0060115	Rating Area 9	No Preference	38	592.92
22444PA0060115	Rating Area 9	No Preference	39	600.54
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22444PA0060115	Rating Area 9	No Preference	41	619.57
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22444PA0060115	Rating Area 9	No Preference	43	645.75
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22444PA0060115	Rating Area 9	No Preference	46	713.79
22444PA0060115	Rating Area 9	No Preference	47	743.77
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22444PA0060115	Rating Area 9	No Preference	49	811.82
22444PA0060115	Rating Area 9	No Preference	50	849.89
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22444PA0060115	Rating Area 9	No Preference	53	970.76
22444PA0060115	Rating Area 9	No Preference	54	1015.97
22444PA0060115	Rating Area 9	No Preference	55	1061.17
22444PA0060115	Rating Area 9	No Preference	56	1110.19
22444PA0060115	Rating Area 9	No Preference	57	1159.68
22444PA0060115	Rating Area 9	No Preference	58	1212.50
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22444PA0060115	Rating Area 9	No Preference	60	1291.49
22444PA0060115	Rating Area 9	No Preference	61	1337.17
22444PA0060115	Rating Area 9	No Preference	62	1367.15
22444PA0060115	Rating Area 9	No Preference	63	1404.75
22444PA0060115	Rating Area 9	No Preference	64 and over	1427.59
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22444PA0060116	Rating Area 2	No Preference	16	336.54
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22444PA0060116	Rating Area 2	No Preference	18	357.69
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22444PA0060116	Rating Area 2	No Preference	21	391.78
22444PA0060116	Rating Area 2	No Preference	22	391.78
22444PA0060116	Rating Area 2	No Preference	23	391.78
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22444PA0060116	Rating Area 2	No Preference	26	401.18
22444PA0060116	Rating Area 2	No Preference	27	410.58
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22444PA0060116	Rating Area 2	No Preference	29	438.40
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22444PA0060116	Rating Area 2	No Preference	31	454.07
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22444PA0060116	Rating Area 2	No Preference	34	475.62
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22444PA0060116	Rating Area 2	No Preference	41	510.09
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22444PA0060116	Rating Area 2	No Preference	43	531.64
22444PA0060116	Rating Area 2	No Preference	44	547.31
22444PA0060116	Rating Area 2	No Preference	45	565.72
22444PA0060116	Rating Area 2	No Preference	46	587.66
22444PA0060116	Rating Area 2	No Preference	47	612.35
22444PA0060116	Rating Area 2	No Preference	48	640.55
22444PA0060116	Rating Area 2	No Preference	49	668.37
22444PA0060116	Rating Area 2	No Preference	50	699.71
22444PA0060116	Rating Area 2	No Preference	51	730.66
22444PA0060116	Rating Area 2	No Preference	52	764.75
22444PA0060116	Rating Area 2	No Preference	53	799.22

22444PA0060116	Rating Area 2	No Preference	54	836.44
22444PA0060116	Rating Area 2	No Preference	55	873.66
22444PA0060116	Rating Area 2	No Preference	56	914.01
22444PA0060116	Rating Area 2	No Preference	57	954.76
22444PA0060116	Rating Area 2	No Preference	58	998.25
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22444PA0060116	Rating Area 2	No Preference	60	1063.28
22444PA0060116	Rating Area 2	No Preference	61	1100.89
22444PA0060116	Rating Area 2	No Preference	62	1125.57
22444PA0060116	Rating Area 2	No Preference	63	1156.52
22444PA0060116	Rating Area 2	No Preference	64 and over	1175.33
22444PA0060116	Rating Area 3	No Preference	0-14	286.58
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22444PA0060116	Rating Area 3	No Preference	16	321.79
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22444PA0060116	Rating Area 3	No Preference	22	374.61
22444PA0060116	Rating Area 3	No Preference	23	374.61
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22444PA0060116	Rating Area 3	No Preference	27	392.59
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22444PA0060116	Rating Area 3	No Preference	29	419.19
22444PA0060116	Rating Area 3	No Preference	30	425.18
22444PA0060116	Rating Area 3	No Preference	31	434.17
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22444PA0060116	Rating Area 3	No Preference	37	463.77
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22444PA0060116	Rating Area 3	No Preference	39	472.76
22444PA0060116	Rating Area 3	No Preference	40	478.75
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22444PA0060116	Rating Area 3	No Preference	43	508.34
22444PA0060116	Rating Area 3	No Preference	44	523.33
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22444PA0060116	Rating Area 3	No Preference	46	561.91
22444PA0060116	Rating Area 3	No Preference	47	585.51
22444PA0060116	Rating Area 3	No Preference	48	612.48
22444PA0060116	Rating Area 3	No Preference	49	639.08
22444PA0060116	Rating Area 3	No Preference	50	669.05
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22444PA0060116	Rating Area 3	No Preference	52	731.24
22444PA0060116	Rating Area 3	No Preference	53	764.20
22444PA0060116	Rating Area 3	No Preference	54	799.79
22444PA0060116	Rating Area 3	No Preference	55	835.38
22444PA0060116	Rating Area 3	No Preference	56	873.96
22444PA0060116	Rating Area 3	No Preference	57	912.92
22444PA0060116	Rating Area 3	No Preference	58	954.50
22444PA0060116	Rating Area 3	No Preference	59	975.11
22444PA0060116	Rating Area 3	No Preference	60	1016.69
22444PA0060116	Rating Area 3	No Preference	61	1052.65
22444PA0060116	Rating Area 3	No Preference	62	1076.25
22444PA0060116	Rating Area 3	No Preference	63	1105.84
22444PA0060116	Rating Area 3	No Preference	64 and over	1123.83
22444PA0060116	Rating Area 5	No Preference	0-14	306.44
22444PA0060116	Rating Area 5	No Preference	15	333.68
22444PA0060116	Rating Area 5	No Preference	16	344.10
22444PA0060116	Rating Area 5	No Preference	17	354.51
22444PA0060116	Rating Area 5	No Preference	18	365.73
22444PA0060116	Rating Area 5	No Preference	19	376.95
22444PA0060116	Rating Area 5	No Preference	20	388.56
22444PA0060116	Rating Area 5	No Preference	21	400.59
22444PA0060116	Rating Area 5	No Preference	22	400.59
22444PA0060116	Rating Area 5	No Preference	23	400.59
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22444PA0060116	Rating Area 5	No Preference	25	402.18
22444PA0060116	Rating Area 5	No Preference	26	410.19
22444PA0060116	Rating Area 5	No Preference	27	419.81
22444PA0060116	Rating Area 5	No Preference	28	435.43
22444PA0060116	Rating Area 5	No Preference	29	448.25
22444PA0060116	Rating Area 5	No Preference	30	454.66
22444PA0060116	Rating Area 5	No Preference	31	464.27
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22444PA0060116	Rating Area 5	No Preference	34	486.30
22444PA0060116	Rating Area 5	No Preference	35	489.51
22444PA0060116	Rating Area 5	No Preference	36	492.71
22444PA0060116	Rating Area 5	No Preference	37	495.92
22444PA0060116	Rating Area 5	No Preference	38	499.12
22444PA0060116	Rating Area 5	No Preference	39	505.53
22444PA0060116	Rating Area 5	No Preference	40	511.94
22444PA0060116	Rating Area 5	No Preference	41	521.56
22444PA0060116	Rating Area 5	No Preference	42	530.77
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22444PA0060116	Rating Area 5	No Preference	44	559.61
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22444PA0060116	Rating Area 5	No Preference	46	600.87
22444PA0060116	Rating Area 5	No Preference	47	626.11
22444PA0060116	Rating Area 5	No Preference	48	654.95
22444PA0060116	Rating Area 5	No Preference	49	683.39
22444PA0060116	Rating Area 5	No Preference	50	715.44
22444PA0060116	Rating Area 5	No Preference	51	747.08
22444PA0060116	Rating Area 5	No Preference	52	781.93
22444PA0060116	Rating Area 5	No Preference	53	817.18
22444PA0060116	Rating Area 5	No Preference	54	855.24
22444PA0060116	Rating Area 5	No Preference	55	893.29
22444PA0060116	Rating Area 5	No Preference	56	934.55
22444PA0060116	Rating Area 5	No Preference	57	976.21
22444PA0060116	Rating Area 5	No Preference	58	1020.68

22444PA0060116	Rating Area 5	No Preference	59	1042.71
22444PA0060116	Rating Area 5	No Preference	60	1087.17
22444PA0060116	Rating Area 5	No Preference	61	1125.63
22444PA0060116	Rating Area 5	No Preference	62	1150.87
22444PA0060116	Rating Area 5	No Preference	63	1182.51
22444PA0060116	Rating Area 5	No Preference	64 and over	1201.74
22444PA0060116	Rating Area 6	No Preference	0-14	322.94
22444PA0060116	Rating Area 6	No Preference	15	351.65
22444PA0060116	Rating Area 6	No Preference	16	362.63
22444PA0060116	Rating Area 6	No Preference	17	373.60
22444PA0060116	Rating Area 6	No Preference	18	385.42
22444PA0060116	Rating Area 6	No Preference	19	397.24
22444PA0060116	Rating Area 6	No Preference	20	409.49
22444PA0060116	Rating Area 6	No Preference	21	422.15
22444PA0060116	Rating Area 6	No Preference	22	422.15
22444PA0060116	Rating Area 6	No Preference	23	422.15
22444PA0060116	Rating Area 6	No Preference	24	422.15
22444PA0060116	Rating Area 6	No Preference	25	423.84
22444PA0060116	Rating Area 6	No Preference	26	432.28
22444PA0060116	Rating Area 6	No Preference	27	442.41
22444PA0060116	Rating Area 6	No Preference	28	458.88
22444PA0060116	Rating Area 6	No Preference	29	472.39
22444PA0060116	Rating Area 6	No Preference	30	479.14
22444PA0060116	Rating Area 6	No Preference	31	489.27
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22444PA0060116	Rating Area 6	No Preference	33	505.74
22444PA0060116	Rating Area 6	No Preference	34	512.49
22444PA0060116	Rating Area 6	No Preference	35	515.87
22444PA0060116	Rating Area 6	No Preference	36	519.24
22444PA0060116	Rating Area 6	No Preference	37	522.62
22444PA0060116	Rating Area 6	No Preference	38	526.00
22444PA0060116	Rating Area 6	No Preference	39	532.75
22444PA0060116	Rating Area 6	No Preference	40	539.51
22444PA0060116	Rating Area 6	No Preference	41	549.64
22444PA0060116	Rating Area 6	No Preference	42	559.35
22444PA0060116	Rating Area 6	No Preference	43	572.86
22444PA0060116	Rating Area 6	No Preference	44	589.74
22444PA0060116	Rating Area 6	No Preference	45	609.58
22444PA0060116	Rating Area 6	No Preference	46	633.22
22444PA0060116	Rating Area 6	No Preference	47	659.82
22444PA0060116	Rating Area 6	No Preference	48	690.22
22444PA0060116	Rating Area 6	No Preference	49	720.19
22444PA0060116	Rating Area 6	No Preference	50	753.96
22444PA0060116	Rating Area 6	No Preference	51	787.31
22444PA0060116	Rating Area 6	No Preference	52	824.04
22444PA0060116	Rating Area 6	No Preference	53	861.19
22444PA0060116	Rating Area 6	No Preference	54	901.29
22444PA0060116	Rating Area 6	No Preference	55	941.39
22444PA0060116	Rating Area 6	No Preference	56	984.88
22444PA0060116	Rating Area 6	No Preference	57	1028.78
22444PA0060116	Rating Area 6	No Preference	58	1075.64
22444PA0060116	Rating Area 6	No Preference	59	1098.86
22444PA0060116	Rating Area 6	No Preference	60	1145.71
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22444PA0060116	Rating Area 6	No Preference	62	1212.84
22444PA0060116	Rating Area 6	No Preference	63	1246.19
22444PA0060116	Rating Area 6	No Preference	64 and over	1266.45
22444PA0060116	Rating Area 7	No Preference	0-14	391.31
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22444PA0060116	Rating Area 7	No Preference	18	467.01
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22444PA0060116	Rating Area 7	No Preference	20	496.16
22444PA0060116	Rating Area 7	No Preference	21	511.52
22444PA0060116	Rating Area 7	No Preference	22	511.52
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22444PA0060116	Rating Area 7	No Preference	28	556.01
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22444PA0060116	Rating Area 7	No Preference	30	580.56
22444PA0060116	Rating Area 7	No Preference	31	592.84
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22444PA0060116	Rating Area 7	No Preference	33	612.79
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22444PA0060116	Rating Area 7	No Preference	35	625.07
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22444PA0060116	Rating Area 7	No Preference	38	637.34
22444PA0060116	Rating Area 7	No Preference	39	645.53
22444PA0060116	Rating Area 7	No Preference	40	653.71
22444PA0060116	Rating Area 7	No Preference	41	665.99
22444PA0060116	Rating Area 7	No Preference	42	677.75
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22444PA0060116	Rating Area 7	No Preference	46	767.27
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22444PA0060116	Rating Area 7	No Preference	52	998.47
22444PA0060116	Rating Area 7	No Preference	53	1043.48
22444PA0060116	Rating Area 7	No Preference	54	1092.07
22444PA0060116	Rating Area 7	No Preference	55	1140.67
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22444PA0060116	Rating Area 7	No Preference	57	1246.55
22444PA0060116	Rating Area 7	No Preference	58	1303.33
22444PA0060116	Rating Area 7	No Preference	59	1331.46
22444PA0060116	Rating Area 7	No Preference	60	1388.24
22444PA0060116	Rating Area 7	No Preference	61	1437.34
22444PA0060116	Rating Area 7	No Preference	62	1469.57
22444PA0060116	Rating Area 7	No Preference	63	1509.98

22444PA0060116	Rating Area 7	No Preference	64 and over	1534.53
22444PA0060116	Rating Area 9	No Preference	0-14	332.37
22444PA0060116	Rating Area 9	No Preference	15	361.92
22444PA0060116	Rating Area 9	No Preference	16	373.21
22444PA0060116	Rating Area 9	No Preference	17	384.51
22444PA0060116	Rating Area 9	No Preference	18	396.68
22444PA0060116	Rating Area 9	No Preference	19	408.84
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22444PA0060116	Rating Area 9	No Preference	21	434.48
22444PA0060116	Rating Area 9	No Preference	22	434.48
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22444PA0060116	Rating Area 9	No Preference	26	444.90
22444PA0060116	Rating Area 9	No Preference	27	455.33
22444PA0060116	Rating Area 9	No Preference	28	472.27
22444PA0060116	Rating Area 9	No Preference	29	486.18
22444PA0060116	Rating Area 9	No Preference	30	493.13
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22444PA0060116	Rating Area 9	No Preference	32	513.98
22444PA0060116	Rating Area 9	No Preference	33	520.50
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22444PA0060116	Rating Area 9	No Preference	35	530.93
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22444PA0060116	Rating Area 9	No Preference	38	541.36
22444PA0060116	Rating Area 9	No Preference	39	548.31
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22444PA0060116	Rating Area 9	No Preference	41	565.69
22444PA0060116	Rating Area 9	No Preference	42	575.68
22444PA0060116	Rating Area 9	No Preference	43	589.58
22444PA0060116	Rating Area 9	No Preference	44	606.96
22444PA0060116	Rating Area 9	No Preference	45	627.38
22444PA0060116	Rating Area 9	No Preference	46	651.71
22444PA0060116	Rating Area 9	No Preference	47	679.09
22444PA0060116	Rating Area 9	No Preference	48	710.37
22444PA0060116	Rating Area 9	No Preference	49	741.22
22444PA0060116	Rating Area 9	No Preference	50	775.97
22444PA0060116	Rating Area 9	No Preference	51	810.30
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22444PA0060116	Rating Area 9	No Preference	53	886.33
22444PA0060116	Rating Area 9	No Preference	54	927.61
22444PA0060116	Rating Area 9	No Preference	55	968.88
22444PA0060116	Rating Area 9	No Preference	56	1013.63
22444PA0060116	Rating Area 9	No Preference	57	1058.82
22444PA0060116	Rating Area 9	No Preference	58	1107.04
22444PA0060116	Rating Area 9	No Preference	59	1130.94
22444PA0060116	Rating Area 9	No Preference	60	1179.17
22444PA0060116	Rating Area 9	No Preference	61	1220.88
22444PA0060116	Rating Area 9	No Preference	62	1248.25
22444PA0060116	Rating Area 9	No Preference	63	1282.57
22444PA0060116	Rating Area 9	No Preference	64 and over	1303.43
22444PA0060117	Rating Area 2	No Preference	0-14	289.86
22444PA0060117	Rating Area 2	No Preference	15	315.62
22444PA0060117	Rating Area 2	No Preference	16	325.48
22444PA0060117	Rating Area 2	No Preference	17	335.33
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22444PA0060117	Rating Area 2	No Preference	19	356.55
22444PA0060117	Rating Area 2	No Preference	20	367.53
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22444PA0060117	Rating Area 2	No Preference	29	423.99
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22444PA0060117	Rating Area 2	No Preference	33	453.92
22444PA0060117	Rating Area 2	No Preference	34	459.99
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22444PA0060117	Rating Area 2	No Preference	37	469.08
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22444PA0060117	Rating Area 2	No Preference	43	514.17
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22444PA0060117	Rating Area 2	No Preference	53	772.96
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22444PA0060117	Rating Area 2	No Preference	59	986.28
22444PA0060117	Rating Area 2	No Preference	60	1028.34
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22444PA0060117	Rating Area 2	No Preference	62	1088.58
22444PA0060117	Rating Area 2	No Preference	63	1118.52
22444PA0060117	Rating Area 2	No Preference	64 and over	1136.70
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22444PA0060117	Rating Area 3	No Preference	16	311.21
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22444PA0060117	Rating Area 3	No Preference	54	773.51
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22444PA0060117	Rating Area 3	No Preference	56	845.24
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22444PA0060117	Rating Area 3	No Preference	60	983.28
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22444PA0060117	Rating Area 3	No Preference	64 and over	1086.89
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22444PA0060117	Rating Area 5	No Preference	62	1113.05
22444PA0060117	Rating Area 5	No Preference	63	1143.65
22444PA0060117	Rating Area 5	No Preference	64 and over	1162.25
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22444PA0060117	Rating Area 6	No Preference	26	418.08
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22444PA0060117	Rating Area 6	No Preference	29	456.86
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22444PA0060117	Rating Area 6	No Preference	37	505.45
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22444PA0060117	Rating Area 6	No Preference	50	729.18
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22444PA0060117	Rating Area 6	No Preference	56	952.51
22444PA0060117	Rating Area 6	No Preference	57	994.97
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22444PA0060117	Rating Area 6	No Preference	62	1172.98
22444PA0060117	Rating Area 6	No Preference	63	1205.23
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22444PA0060117	Rating Area 7	No Preference	26	506.57
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22444PA0060117	Rating Area 7	No Preference	31	573.36
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22444PA0060117	Rating Area 7	No Preference	39	624.31
22444PA0060117	Rating Area 7	No Preference	40	632.23
22444PA0060117	Rating Area 7	No Preference	41	644.10
22444PA0060117	Rating Area 7	No Preference	42	655.48
22444PA0060117	Rating Area 7	No Preference	43	671.31
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22444PA0060117	Rating Area 7	No Preference	49	843.96
22444PA0060117	Rating Area 7	No Preference	50	883.54
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22444PA0060117	Rating Area 7	No Preference	60	1342.62
22444PA0060117	Rating Area 7	No Preference	61	1390.11
22444PA0060117	Rating Area 7	No Preference	62	1421.27
22444PA0060117	Rating Area 7	No Preference	63	1460.36
22444PA0060117	Rating Area 7	No Preference	64 and over	1484.10
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22444PA0060117	Rating Area 9	No Preference	30	476.92
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22444PA0060117	Rating Area 9	No Preference	38	523.57
22444PA0060117	Rating Area 9	No Preference	39	530.29
22444PA0060117	Rating Area 9	No Preference	40	537.01
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22444PA0060117	Rating Area 9	No Preference	47	656.77
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22444PA0060117	Rating Area 9	No Preference	52	820.23
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22444PA0060117	Rating Area 9	No Preference	54	897.12
22444PA0060117	Rating Area 9	No Preference	55	937.04
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22444PA0060117	Rating Area 9	No Preference	58	1070.66
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22444PA0060117	Rating Area 9	No Preference	61	1180.75
22444PA0060117	Rating Area 9	No Preference	62	1207.23
22444PA0060117	Rating Area 9	No Preference	63	1240.42
22444PA0060117	Rating Area 9	No Preference	64 and over	1260.59
22444PA0060118	Rating Area 2	No Preference	0-14	284.15
22444PA0060118	Rating Area 2	No Preference	15	309.41
22444PA0060118	Rating Area 2	No Preference	16	319.07
22444PA0060118	Rating Area 2	No Preference	17	328.73
22444PA0060118	Rating Area 2	No Preference	18	339.13
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22444PA0060118	Rating Area 2	No Preference	27	389.27
22444PA0060118	Rating Area 2	No Preference	28	403.76
22444PA0060118	Rating Area 2	No Preference	29	415.65
22444PA0060118	Rating Area 2	No Preference	30	421.59
22444PA0060118	Rating Area 2	No Preference	31	430.50
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22444PA0060118	Rating Area 2	No Preference	52	725.06
22444PA0060118	Rating Area 2	No Preference	53	757.74
22444PA0060118	Rating Area 2	No Preference	54	793.03
22444PA0060118	Rating Area 2	No Preference	55	828.32
22444PA0060118	Rating Area 2	No Preference	56	866.58
22444PA0060118	Rating Area 2	No Preference	57	905.21
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22444PA0060118	Rating Area 2	No Preference	59	966.87
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22444PA0060118	Rating Area 2	No Preference	61	1043.76
22444PA0060118	Rating Area 2	No Preference	62	1067.16
22444PA0060118	Rating Area 2	No Preference	63	1096.50
22444PA0060118	Rating Area 2	No Preference	64 and over	1114.33
22444PA0060118	Rating Area 3	No Preference	0-14	271.70
22444PA0060118	Rating Area 3	No Preference	15	295.85
22444PA0060118	Rating Area 3	No Preference	16	305.09
22444PA0060118	Rating Area 3	No Preference	17	314.32
22444PA0060118	Rating Area 3	No Preference	18	324.27
22444PA0060118	Rating Area 3	No Preference	19	334.21
22444PA0060118	Rating Area 3	No Preference	20	344.51
22444PA0060118	Rating Area 3	No Preference	21	355.17
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22444PA0060118	Rating Area 3	No Preference	26	363.69
22444PA0060118	Rating Area 3	No Preference	27	372.21
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22444PA0060118	Rating Area 3	No Preference	29	397.43
22444PA0060118	Rating Area 3	No Preference	30	403.11
22444PA0060118	Rating Area 3	No Preference	31	411.64
22444PA0060118	Rating Area 3	No Preference	32	420.16

22444PA0060118	Rating Area 3	No Preference	33	425.49
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22444PA0060118	Rating Area 3	No Preference	35	434.01
22444PA0060118	Rating Area 3	No Preference	36	436.85
22444PA0060118	Rating Area 3	No Preference	37	439.70
22444PA0060118	Rating Area 3	No Preference	38	442.54
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22444PA0060118	Rating Area 3	No Preference	40	453.90
22444PA0060118	Rating Area 3	No Preference	41	462.43
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22444PA0060118	Rating Area 3	No Preference	43	481.96
22444PA0060118	Rating Area 3	No Preference	44	496.17
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22444PA0060118	Rating Area 3	No Preference	46	532.75
22444PA0060118	Rating Area 3	No Preference	47	555.13
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22444PA0060118	Rating Area 3	No Preference	49	605.91
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22444PA0060118	Rating Area 3	No Preference	53	724.54
22444PA0060118	Rating Area 3	No Preference	54	758.28
22444PA0060118	Rating Area 3	No Preference	55	792.02
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22444PA0060118	Rating Area 3	No Preference	58	904.96
22444PA0060118	Rating Area 3	No Preference	59	924.50
22444PA0060118	Rating Area 3	No Preference	60	963.92
22444PA0060118	Rating Area 3	No Preference	61	998.02
22444PA0060118	Rating Area 3	No Preference	62	1020.39
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22444PA0060118	Rating Area 3	No Preference	64 and over	1065.50
22444PA0060118	Rating Area 5	No Preference	0-14	290.54
22444PA0060118	Rating Area 5	No Preference	15	316.37
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22444PA0060118	Rating Area 5	No Preference	17	336.11
22444PA0060118	Rating Area 5	No Preference	18	346.75
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22444PA0060118	Rating Area 5	No Preference	56	886.05
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22444PA0060118	Rating Area 5	No Preference	59	988.59
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22444PA0060118	Rating Area 5	No Preference	63	1121.14
22444PA0060118	Rating Area 5	No Preference	64 and over	1139.37
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22444PA0060118	Rating Area 6	No Preference	18	365.42
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22444PA0060118	Rating Area 6	No Preference	55	892.54
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22444PA0060118	Rating Area 6	No Preference	60	1086.25
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22444PA0060118	Rating Area 6	No Preference	62	1149.89
22444PA0060118	Rating Area 6	No Preference	63	1181.51
22444PA0060118	Rating Area 6	No Preference	64 and over	1200.72
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22444PA0060118	Rating Area 7	No Preference	59	1262.36
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22444PA0060118	Rating Area 7	No Preference	62	1393.30
22444PA0060118	Rating Area 7	No Preference	63	1431.61
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22444PA0060118	Rating Area 9	No Preference	35	503.37
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22444PA0060118	Rating Area 9	No Preference	52	804.08
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22444PA0060118	Rating Area 9	No Preference	56	961.02
22444PA0060118	Rating Area 9	No Preference	57	1003.86
22444PA0060118	Rating Area 9	No Preference	58	1049.59
22444PA0060118	Rating Area 9	No Preference	59	1072.24
22444PA0060118	Rating Area 9	No Preference	60	1117.97
22444PA0060118	Rating Area 9	No Preference	61	1157.51
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22444PA0060118	Rating Area 9	No Preference	63	1216.01
22444PA0060118	Rating Area 9	No Preference	64 and over	1235.78
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22444PA0060119	Rating Area 2	No Preference	61	917.05
22444PA0060119	Rating Area 2	No Preference	62	937.61
22444PA0060119	Rating Area 2	No Preference	63	963.39
22444PA0060119	Rating Area 2	No Preference	64 and over	979.06
22444PA0060119	Rating Area 3	No Preference	0-14	238.72
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22444PA0060119	Rating Area 3	No Preference	16	268.05
22444PA0060119	Rating Area 3	No Preference	17	276.17
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22444PA0060119	Rating Area 3	No Preference	19	293.64
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22444PA0060119	Rating Area 3	No Preference	23	312.06
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22444PA0060119	Rating Area 3	No Preference	27	327.03
22444PA0060119	Rating Area 3	No Preference	28	339.20
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22444PA0060119	Rating Area 3	No Preference	30	354.18
22444PA0060119	Rating Area 3	No Preference	31	361.67
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22444PA0060119	Rating Area 3	No Preference	33	373.84
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22444PA0060119	Rating Area 3	No Preference	35	381.33
22444PA0060119	Rating Area 3	No Preference	36	383.82
22444PA0060119	Rating Area 3	No Preference	37	386.32
22444PA0060119	Rating Area 3	No Preference	38	388.82
22444PA0060119	Rating Area 3	No Preference	39	393.81
22444PA0060119	Rating Area 3	No Preference	40	398.80
22444PA0060119	Rating Area 3	No Preference	41	406.29
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22444PA0060119	Rating Area 3	No Preference	43	423.46
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22444PA0060119	Rating Area 3	No Preference	56	728.02
22444PA0060119	Rating Area 3	No Preference	57	760.47
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22444PA0060119	Rating Area 3	No Preference	59	812.27
22444PA0060119	Rating Area 3	No Preference	60	846.91
22444PA0060119	Rating Area 3	No Preference	61	876.87
22444PA0060119	Rating Area 3	No Preference	62	896.53
22444PA0060119	Rating Area 3	No Preference	63	921.18
22444PA0060119	Rating Area 3	No Preference	64 and over	936.16
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22444PA0060119	Rating Area 5	No Preference	16	286.64
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22444PA0060119	Rating Area 5	No Preference	19	314.00
22444PA0060119	Rating Area 5	No Preference	20	323.68
22444PA0060119	Rating Area 5	No Preference	21	333.69
22444PA0060119	Rating Area 5	No Preference	22	333.69
22444PA0060119	Rating Area 5	No Preference	23	333.69
22444PA0060119	Rating Area 5	No Preference	24	333.69
22444PA0060119	Rating Area 5	No Preference	25	335.02
22444PA0060119	Rating Area 5	No Preference	26	341.70
22444PA0060119	Rating Area 5	No Preference	27	349.70
22444PA0060119	Rating Area 5	No Preference	28	362.72
22444PA0060119	Rating Area 5	No Preference	29	373.40
22444PA0060119	Rating Area 5	No Preference	30	378.73
22444PA0060119	Rating Area 5	No Preference	31	386.74
22444PA0060119	Rating Area 5	No Preference	32	394.75
22444PA0060119	Rating Area 5	No Preference	33	399.76
22444PA0060119	Rating Area 5	No Preference	34	405.10
22444PA0060119	Rating Area 5	No Preference	35	407.77
22444PA0060119	Rating Area 5	No Preference	36	410.43
22444PA0060119	Rating Area 5	No Preference	37	413.10
22444PA0060119	Rating Area 5	No Preference	38	415.77
22444PA0060119	Rating Area 5	No Preference	39	421.11
22444PA0060119	Rating Area 5	No Preference	40	426.45
22444PA0060119	Rating Area 5	No Preference	41	434.46
22444PA0060119	Rating Area 5	No Preference	42	442.14
22444PA0060119	Rating Area 5	No Preference	43	452.81
22444PA0060119	Rating Area 5	No Preference	44	466.16
22444PA0060119	Rating Area 5	No Preference	45	481.84
22444PA0060119	Rating Area 5	No Preference	46	500.53
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22444PA0060119	Rating Area 5	No Preference	48	545.58
22444PA0060119	Rating Area 5	No Preference	49	569.27
22444PA0060119	Rating Area 5	No Preference	50	595.96
22444PA0060119	Rating Area 5	No Preference	51	622.33
22444PA0060119	Rating Area 5	No Preference	52	651.36
22444PA0060119	Rating Area 5	No Preference	53	680.72
22444PA0060119	Rating Area 5	No Preference	54	712.42
22444PA0060119	Rating Area 5	No Preference	55	744.12
22444PA0060119	Rating Area 5	No Preference	56	778.49
22444PA0060119	Rating Area 5	No Preference	57	813.20
22444PA0060119	Rating Area 5	No Preference	58	850.23
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22444PA0060119	Rating Area 5	No Preference	60	905.63
22444PA0060119	Rating Area 5	No Preference	61	937.66
22444PA0060119	Rating Area 5	No Preference	62	958.68
22444PA0060119	Rating Area 5	No Preference	63	985.04
22444PA0060119	Rating Area 5	No Preference	64 and over	1001.06
22444PA0060119	Rating Area 6	No Preference	0-14	269.02
22444PA0060119	Rating Area 6	No Preference	15	292.93
22444PA0060119	Rating Area 6	No Preference	16	302.07
22444PA0060119	Rating Area 6	No Preference	17	311.21
22444PA0060119	Rating Area 6	No Preference	18	321.06
22444PA0060119	Rating Area 6	No Preference	19	330.91
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22444PA0060119	Rating Area 6	No Preference	25	353.06
22444PA0060119	Rating Area 6	No Preference	26	360.09
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22444PA0060119	Rating Area 6	No Preference	29	393.50
22444PA0060119	Rating Area 6	No Preference	30	399.13
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22444PA0060119	Rating Area 6	No Preference	33	421.28
22444PA0060119	Rating Area 6	No Preference	34	426.91
22444PA0060119	Rating Area 6	No Preference	35	429.72
22444PA0060119	Rating Area 6	No Preference	36	432.54
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22444PA0060119	Rating Area 6	No Preference	38	438.16
22444PA0060119	Rating Area 6	No Preference	39	443.79
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22444PA0060119	Rating Area 6	No Preference	42	465.94
22444PA0060119	Rating Area 6	No Preference	43	477.20
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22444PA0060119	Rating Area 6	No Preference	46	527.48
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22444PA0060119	Rating Area 6	No Preference	50	628.06
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22444PA0060119	Rating Area 6	No Preference	54	750.78
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22444PA0060119	Rating Area 6	No Preference	56	820.41
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22444PA0060119	Rating Area 6	No Preference	58	896.02
22444PA0060119	Rating Area 6	No Preference	59	915.36
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22444PA0060119	Rating Area 6	No Preference	62	1010.30
22444PA0060119	Rating Area 6	No Preference	63	1038.08
22444PA0060119	Rating Area 6	No Preference	64 and over	1054.96
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22444PA0060119	Rating Area 7	No Preference	15	354.94
22444PA0060119	Rating Area 7	No Preference	16	366.01
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22444PA0060119	Rating Area 7	No Preference	18	389.02
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22444PA0060119	Rating Area 7	No Preference	56	994.07
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22444PA0060119	Rating Area 7	No Preference	60	1156.42
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22444PA0060119	Rating Area 7	No Preference	62	1224.16
22444PA0060119	Rating Area 7	No Preference	63	1257.83
22444PA0060119	Rating Area 7	No Preference	64 and over	1278.28
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22444PA0060119	Rating Area 9	No Preference	18	330.43
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22444PA0060119	Rating Area 9	No Preference	55	807.09
22444PA0060119	Rating Area 9	No Preference	56	844.36
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22444PA0060119	Rating Area 9	No Preference	62	1039.80
22444PA0060119	Rating Area 9	No Preference	63	1068.39
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22444PA0060120	Rating Area 2	No Preference	27	458.49
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22444PA0060120	Rating Area 2	No Preference	43	593.68
22444PA0060120	Rating Area 2	No Preference	44	611.18
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22444PA0060120	Rating Area 2	No Preference	46	656.24
22444PA0060120	Rating Area 2	No Preference	47	683.80
22444PA0060120	Rating Area 2	No Preference	48	715.30
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22444PA0060120	Rating Area 2	No Preference	50	781.36
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22444PA0060120	Rating Area 2	No Preference	55	975.61
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22444PA0060120	Rating Area 2	No Preference	57	1066.17
22444PA0060120	Rating Area 2	No Preference	58	1114.73
22444PA0060120	Rating Area 2	No Preference	59	1138.80
22444PA0060120	Rating Area 2	No Preference	60	1187.36
22444PA0060120	Rating Area 2	No Preference	61	1229.36
22444PA0060120	Rating Area 2	No Preference	62	1256.92
22444PA0060120	Rating Area 2	No Preference	63	1291.48
22444PA0060120	Rating Area 2	No Preference	64 and over	1312.48
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22444PA0060120	Rating Area 3	No Preference	15	348.46
22444PA0060120	Rating Area 3	No Preference	16	359.34
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22444PA0060120	Rating Area 3	No Preference	18	381.93
22444PA0060120	Rating Area 3	No Preference	19	393.64
22444PA0060120	Rating Area 3	No Preference	20	405.77
22444PA0060120	Rating Area 3	No Preference	21	418.33
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22444PA0060120	Rating Area 3	No Preference	23	418.33
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22444PA0060120	Rating Area 3	No Preference	28	454.72
22444PA0060120	Rating Area 3	No Preference	29	468.10
22444PA0060120	Rating Area 3	No Preference	30	474.80
22444PA0060120	Rating Area 3	No Preference	31	484.84
22444PA0060120	Rating Area 3	No Preference	32	494.88
22444PA0060120	Rating Area 3	No Preference	33	501.15
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22444PA0060120	Rating Area 3	No Preference	37	517.88
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22444PA0060120	Rating Area 3	No Preference	41	544.66
22444PA0060120	Rating Area 3	No Preference	42	554.28
22444PA0060120	Rating Area 3	No Preference	43	567.66
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22444PA0060120	Rating Area 3	No Preference	45	604.06
22444PA0060120	Rating Area 3	No Preference	46	627.48
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22444PA0060120	Rating Area 3	No Preference	48	683.96
22444PA0060120	Rating Area 3	No Preference	49	713.66
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22444PA0060120	Rating Area 3	No Preference	52	816.57
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22444PA0060120	Rating Area 3	No Preference	54	893.12
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22444PA0060120	Rating Area 3	No Preference	59	1088.89
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22444PA0060120	Rating Area 3	No Preference	62	1201.84

22444PA0060120	Rating Area 3	No Preference	63	1234.89
22444PA0060120	Rating Area 3	No Preference	64 and over	1254.97
22444PA0060120	Rating Area 5	No Preference	0-14	342.20
22444PA0060120	Rating Area 5	No Preference	15	372.62
22444PA0060120	Rating Area 5	No Preference	16	384.25
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22444PA0060120	Rating Area 5	No Preference	21	447.33
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22444PA0060120	Rating Area 5	No Preference	26	458.06
22444PA0060120	Rating Area 5	No Preference	27	468.80
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22444PA0060120	Rating Area 5	No Preference	29	500.56
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22444PA0060120	Rating Area 5	No Preference	34	543.05
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22444PA0060120	Rating Area 5	No Preference	37	553.79
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22444PA0060120	Rating Area 5	No Preference	43	607.02
22444PA0060120	Rating Area 5	No Preference	44	624.91
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22444PA0060120	Rating Area 5	No Preference	46	670.99
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22444PA0060120	Rating Area 5	No Preference	49	763.14
22444PA0060120	Rating Area 5	No Preference	50	798.92
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22444PA0060120	Rating Area 5	No Preference	52	873.18
22444PA0060120	Rating Area 5	No Preference	53	912.54
22444PA0060120	Rating Area 5	No Preference	54	955.04
22444PA0060120	Rating Area 5	No Preference	55	997.53
22444PA0060120	Rating Area 5	No Preference	56	1043.61
22444PA0060120	Rating Area 5	No Preference	57	1090.13
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22444PA0060120	Rating Area 5	No Preference	59	1164.39
22444PA0060120	Rating Area 5	No Preference	60	1214.04
22444PA0060120	Rating Area 5	No Preference	61	1256.98
22444PA0060120	Rating Area 5	No Preference	62	1285.16
22444PA0060120	Rating Area 5	No Preference	63	1320.50
22444PA0060120	Rating Area 5	No Preference	64 and over	1341.98
22444PA0060120	Rating Area 6	No Preference	0-14	360.63
22444PA0060120	Rating Area 6	No Preference	15	392.69
22444PA0060120	Rating Area 6	No Preference	16	404.94
22444PA0060120	Rating Area 6	No Preference	17	417.20
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22444PA0060120	Rating Area 6	No Preference	19	443.60
22444PA0060120	Rating Area 6	No Preference	20	457.27
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22444PA0060120	Rating Area 6	No Preference	23	471.42
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22444PA0060120	Rating Area 6	No Preference	25	473.30
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22444PA0060120	Rating Area 6	No Preference	28	512.42
22444PA0060120	Rating Area 6	No Preference	29	527.51
22444PA0060120	Rating Area 6	No Preference	30	535.05
22444PA0060120	Rating Area 6	No Preference	31	546.37
22444PA0060120	Rating Area 6	No Preference	32	557.68
22444PA0060120	Rating Area 6	No Preference	33	564.75
22444PA0060120	Rating Area 6	No Preference	34	572.29
22444PA0060120	Rating Area 6	No Preference	35	576.07
22444PA0060120	Rating Area 6	No Preference	36	579.84
22444PA0060120	Rating Area 6	No Preference	37	583.61
22444PA0060120	Rating Area 6	No Preference	38	587.38
22444PA0060120	Rating Area 6	No Preference	39	594.92
22444PA0060120	Rating Area 6	No Preference	40	602.46
22444PA0060120	Rating Area 6	No Preference	41	613.78
22444PA0060120	Rating Area 6	No Preference	42	624.62
22444PA0060120	Rating Area 6	No Preference	43	639.71
22444PA0060120	Rating Area 6	No Preference	44	658.56
22444PA0060120	Rating Area 6	No Preference	45	680.72
22444PA0060120	Rating Area 6	No Preference	46	707.12
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22444PA0060120	Rating Area 6	No Preference	48	770.76
22444PA0060120	Rating Area 6	No Preference	49	804.23
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22444PA0060120	Rating Area 6	No Preference	51	879.18
22444PA0060120	Rating Area 6	No Preference	52	920.20
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22444PA0060120	Rating Area 6	No Preference	54	1006.46
22444PA0060120	Rating Area 6	No Preference	55	1051.25
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22444PA0060120	Rating Area 6	No Preference	57	1148.83
22444PA0060120	Rating Area 6	No Preference	58	1201.16
22444PA0060120	Rating Area 6	No Preference	59	1227.08
22444PA0060120	Rating Area 6	No Preference	60	1279.41
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22444PA0060120	Rating Area 6	No Preference	62	1354.37
22444PA0060120	Rating Area 6	No Preference	63	1391.61
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22444PA0060122	Rating Area 6	No Preference	62	1102.60
22444PA0060122	Rating Area 6	No Preference	63	1132.92
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22444PA0060123	Rating Area 6	No Preference	61	928.86
22444PA0060123	Rating Area 6	No Preference	62	949.68
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22444PA0060123	Rating Area 6	No Preference	64 and over	991.66
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22444PA0060124	Rating Area 6	No Preference	38	452.58
22444PA0060124	Rating Area 6	No Preference	39	458.39
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22444PA0060124	Rating Area 6	No Preference	41	472.92
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22444PA0060124	Rating Area 6	No Preference	44	507.43
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22444PA0060124	Rating Area 6	No Preference	46	544.84
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22444PA0060124	Rating Area 6	No Preference	48	593.87
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22444PA0060124	Rating Area 6	No Preference	51	677.41
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22444PA0060124	Rating Area 6	No Preference	53	740.98
22444PA0060124	Rating Area 6	No Preference	54	775.49
22444PA0060124	Rating Area 6	No Preference	55	809.99
22444PA0060124	Rating Area 6	No Preference	56	847.40
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22444PA0060124	Rating Area 6	No Preference	60	985.79
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22444PA0060124	Rating Area 6	No Preference	62	1043.55
22444PA0060124	Rating Area 6	No Preference	63	1072.24
22444PA0060124	Rating Area 6	No Preference	64 and over	1089.68
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22444PA0060125	Rating Area 6	No Preference	25	371.14
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22444PA0060125	Rating Area 6	No Preference	30	419.56
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22444PA0060125	Rating Area 6	No Preference	34	448.76
22444PA0060125	Rating Area 6	No Preference	35	451.72
22444PA0060125	Rating Area 6	No Preference	36	454.68
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22444PA0060125	Rating Area 6	No Preference	39	466.51
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22444PA0060125	Rating Area 6	No Preference	54	789.22
22444PA0060125	Rating Area 6	No Preference	55	824.34
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22444PA0060125	Rating Area 6	No Preference	58	941.89
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22444PA0060125	Rating Area 6	No Preference	62	1062.03
22444PA0060125	Rating Area 6	No Preference	63	1091.23
22444PA0060125	Rating Area 6	No Preference	64 and over	1108.97
22444PA0060126	Rating Area 3	No Preference	0-14	307.38
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22444PA0060128	Rating Area 6	No Preference	63	975.80
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22444PA0060129	Rating Area 3	No Preference	49	549.88
22444PA0060129	Rating Area 3	No Preference	50	575.66
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22444PA0060129	Rating Area 3	No Preference	52	629.17
22444PA0060129	Rating Area 3	No Preference	53	657.53
22444PA0060129	Rating Area 3	No Preference	54	688.15
22444PA0060129	Rating Area 3	No Preference	55	718.77
22444PA0060129	Rating Area 3	No Preference	56	751.97
22444PA0060129	Rating Area 3	No Preference	57	785.49
22444PA0060129	Rating Area 3	No Preference	58	821.27
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22444PA0060129	Rating Area 3	No Preference	60	874.78
22444PA0060129	Rating Area 3	No Preference	61	905.72
22444PA0060129	Rating Area 3	No Preference	62	926.02
22444PA0060129	Rating Area 3	No Preference	63	951.49
22444PA0060129	Rating Area 3	No Preference	64 and over	966.96
22444PA0060129	Rating Area 6	No Preference	0-14	277.87
22444PA0060129	Rating Area 6	No Preference	15	302.57
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22444PA0060129	Rating Area 6	No Preference	18	331.62
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22444PA0060129	Rating Area 6	No Preference	35	443.86
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22444PA0060130	Rating Area 3	No Preference	59	853.86
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22444PA0060130	Rating Area 6	No Preference	63	1091.23
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22444PA0060131	Rating Area 3	No Preference	63	1186.12
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22444PA0060132	Rating Area 3	No Preference	55	759.45
22444PA0060132	Rating Area 3	No Preference	56	794.53
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22444PA0060132	Rating Area 3	No Preference	59	886.48
22444PA0060132	Rating Area 3	No Preference	60	924.28
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22444PA0060132	Rating Area 3	No Preference	62	978.43
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22444PA0060134	Rating Area 3	No Preference	26	330.06
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22444PA0060134	Rating Area 3	No Preference	30	365.83
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22444PA0060134	Rating Area 3	No Preference	47	503.79
22444PA0060134	Rating Area 3	No Preference	48	526.99
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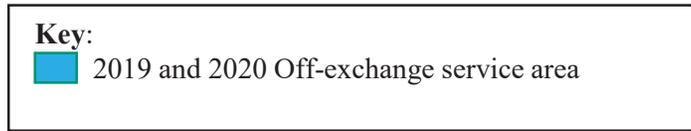
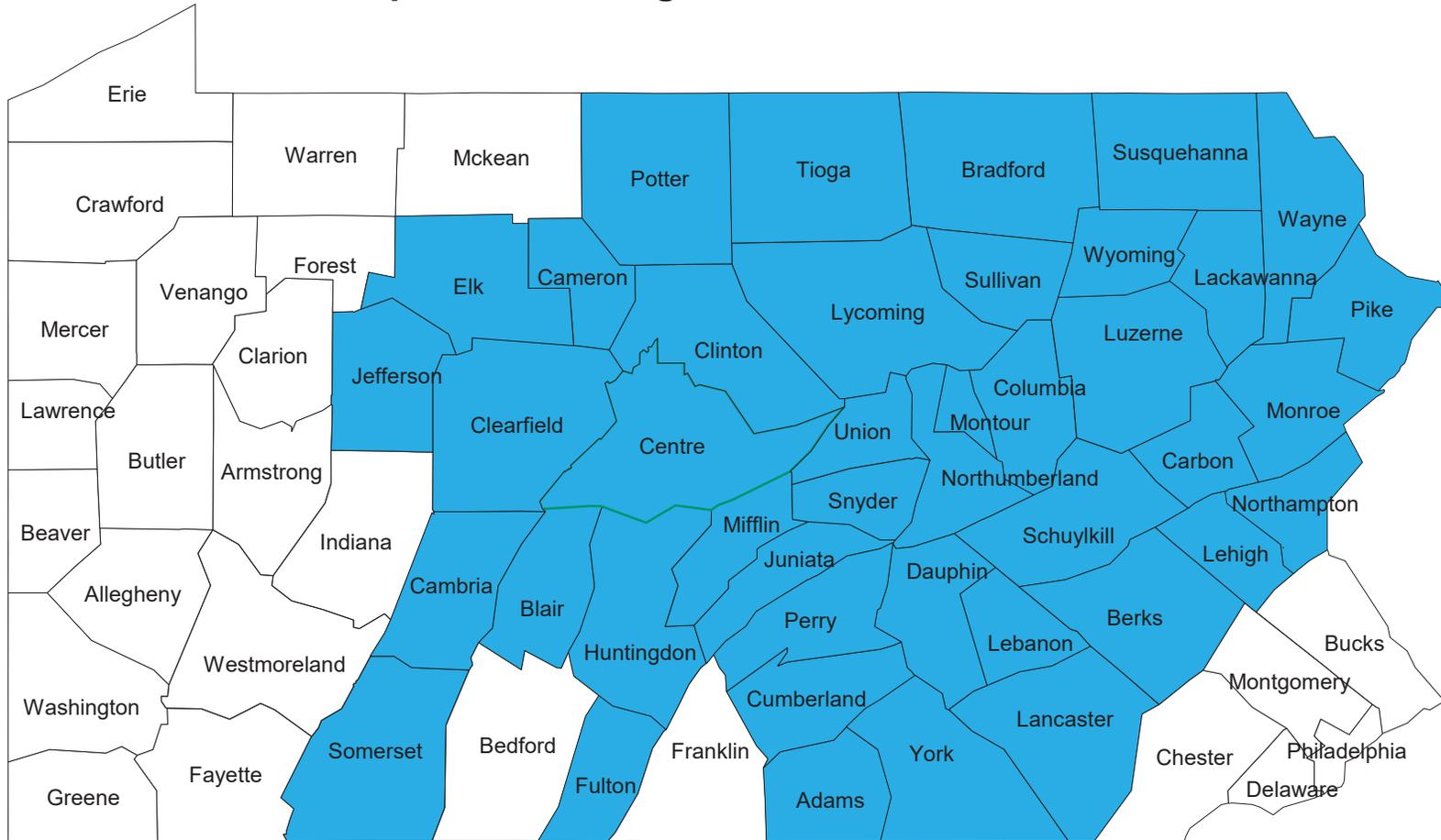
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22444PA0080066	Rating Area 9	No Preference	58	810.27
22444PA0080066	Rating Area 9	No Preference	59	827.76
22444PA0080066	Rating Area 9	No Preference	60	863.06
22444PA0080066	Rating Area 9	No Preference	61	893.59
22444PA0080066	Rating Area 9	No Preference	62	913.62
22444PA0080066	Rating Area 9	No Preference	63	938.74
22444PA0080066	Rating Area 9	No Preference	64 and over	954.01

# 2019 and 2020 Service Area

**Issuer: Geisinger Health Plan (Issuer 22444)**

**Market: Small Group - Off Exchange**



Geisinger Health Plan  
Small Group Filing for 2020  
Response to Questions  
SERFF Tracking Number: GSHP-131915715

1. Please confirm that the Tables in the 'I Data' tab is populated with unadjusted data specific to the GHP small group market for ACA-compliant plans only.

Confirmed

2. Please clarify the data source and markets used in populating the 'I.b.Manual' Tab.

Tables on the I.b.Manual tab are all populated with data sourced from our data warehouse which compiles data from our claim payment, billing and vendor systems. Tables 2b and 3b show GHP and GQO combined small group market experience. Table 4b is populated with data for the large group market as requested to support our trend assumptions.

3. The updated URR instructions require a quantitative impact of rate increase drivers. Please provide the approximate rate increase percentage contributed by each of the drivers listed page 2 of the actuarial memorandum.

The quantitative impacts are either from Table 8 or Table 9 and are shown here to match the updated file named "2020\_SmGrp\_GHP\_PAAMExhibits\_062119.xlsm".

- Single Risk Pool experience (i.e. the "Base period allowed claims before normalization" on Table 8) which is more adverse than assumed in current rates; 10.7% from cell F72 on Table 8
- Medical Inflation and Utilization trend; 0.2% from cell F77 on Table 8
- Changes in administrative expenses; 0.8% from cell F90 on Table 8
- Changes in ACA fees; 0.7% from cell F91 on Table 8
- Changes in Risk Adjustment;  $3.5\% = (40.92 - 28.31) / 365.01$  The PMPMs from Table 9, cells J76 and K76, over the PMPM from 2019 in Table 8, cell C70

4. Please provide information on your HMO and POS plans – do they require a gatekeeper, and if so, does that change the lag of the claims for the individual business as compared to your other business? If there is a change in the lag, please explain why using the aggregate business experience is appropriate for the IBNP factors.

Our HMO and POS plans do require a member to choose a PCP however this does not create a lag in claims being submitted.

5. Please provide discussion and calculations of factors applied to reflect changes in benefits for 2020 by plan.

On table 5, we used a 1.0 benefit change factor as the scope of covered benefits has not changed.

6. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2020 relative to the 2019 design for all plans to be offered in 2020. Include Pricing AV columns for 2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

Please see the worksheet named "Benefit Changes" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx". Please refer to question #33b for the development of the pricing AV factors.

7. The updated URR instructions require an explanation of how morbidity was removed from impacting the variations in rate increases. Please provide this explanation.

The change in morbidity does not vary by plan. We projected claims at the aggregate level and not at the plan level therefore morbidity does not vary by plan.

8. Please provide a calculation and describe the methodology used to determine the credibility.

As described on page 3 of the actuarial memorandum, we have combined the experience of our GHP and GQO products. The total small group experience is determined to be relevant and appropriate for the purpose of rate setting.

9. Did you consider ASOP #25 when determining the credibility?

As described on page 3 of the actuarial memorandum, ASOP #25 was considered and our methodology is consistent with it.

10. Regarding Adjustment Data Validation process (RADV):

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

No adjustments were made due to RADV. We do not fully understand the impact to plan year 2020 at this time.

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 know how to adjust for RADV in our risk adjustment estimates, especially when you consider the significant lag time and complexity of the issue. We have large population and mix changes from year to year and do not know how to account for insufficient documentation of that changing population, at this time.

11. Please explain why you believe the membership dropped 75% in 2018 and why you expect continued stability for 2020 from February 2019 membership.

In the 2017 filing, we moved our most popular plans from an HMO platform to a PPO platform. Since the small group market has monthly renewals, it took a full year to see the entire impact of this change. We believe this is the cause for our drop in GHP membership. We are optimistic that we will be able to maintain our current membership.

12. Please explain why the prescription drug rebates and capitation are included in the paid claims in Table 4 such that the completion factors are applied to the rebates and capitation. Please explain whether these amounts were also included in the derivation of the IBNP factors used.

Prescription drug rebates are not included in the incurred claims on Table 4. They are in a separate column titled Prescription Drug Rebates. Capitation is not included in development of IBNR and does not have completion factors applied.

13. Explain why the completion factors on Table 4b are not used to calculate incurred claims on Table 4. Table 4b is large group experience while Table 4 is Small Group experience. The completion factors are different for these markets.

14. Please provide detail on the adjustments to the experience trend from Table 4b listed on page 4 of the Actuarial Memorandum under "Trend Identification".

Table 4b is our large group market experience. As instructed on page 13 of the PID instructions, Table 4b was provided as this was the data used to develop our trends. This data is not adjusted to the experience trend.

15. As a supplemental exhibit, please provide an exhibit similar to Table 4b populated with GHP/GQO 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

Please see the worksheet named "Table 4c" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx". Our data warehouse does not include the ACA rating factors. We are able to review the current enrollment and add this information in order to determine the calibration factors. This process would take several weeks to accurately include this data for Table 4.

16. Why are the outpatient hospital cost trends so much lower than inpatient and professional, considering the utilization trends are so much higher?

Geisinger projects unit cost and utilization trends individually using historical experience, regression analysis, and actuarial judgement for each component separately. The unit cost trends for facility and professional services are projected based on expected changes in the underlying contracted rates. Utilization trend is not a component of unit cost trend.

17. Were trends adjusted for unexpected large claims? If so, please explain the process.

Trends are developed from historical experience after removing the reimbursement from our reinsurance. That is, trends are developed removing large claims. Large claims are included in the reinsurance estimates, which is further explained in #34.

18. Are trends adjusted due to fluctuation in large claim amounts? If so, please explain how.

Please see the response to #17 above.

19. If adjustments are made for large claim pooling, was the federal risk adjustment program considered?

There was no adjustment made for large claim pooling outside of our adjustment for reinsurance, which is further explained in #34.

20. Please provide detail on the development of each of the trend components (cost, utilization, and induced demand) by service category.

Please refer to the file named "Trend Documentation.pdf"

21. Regarding the Global Risk Arrangement

a. Please provide a detailed discussion of this arrangement, including the parties involved;

Please see the file named "VBRS Memo FINAL-shared.pdf".

b. If this arrangement is for something other than changes in the provider network, why do you believe Table 5 cell d18 is the appropriate place to include this adjustment?

We believe Table 5 cell D18 is the more appropriate place for this adjustment because it reflects a change in our provider network.

c. Please provide quantitative support for the development of the 0.93 network factor in Table 5.

The Global Risk Arrangement defines a new relationship with our clinical enterprise, through the Value Based Risk Share (VBRS). Our network factor on Table 5 is our best representation of the impact the VBRS will have on the Small Group GHP market. It would not be meaningful to review historical claims when valuing this prospective risk arrangement.

d. The PA AM indicates that the claims experience in Table 2 reflects payment transfers as a result of this arrangement. Please explain. Also, revise Table 2 to show unadjusted data.

The PA AM has been corrected. Table 2 does not include payment transfers as a result of the Global Risk Arrangement.

e. Please explain why you do not have separate network actors in Tables 10 and 14 for the Global Risk Arrangement reflected in the Change in Network factor in Table 5.

The Global Risk Arrangement is not a new network but impacts all our networks. We do not believe a network factor is the appropriate way to reflect the impact of the arrangement. As submitted, we believe the most appropriate way to reflect the impact is with the Change in Network adjustment on Table 5.

22. How was the 5% annual trend applied to the capitation amounts included on the URRT determined?

Please see the worksheet named "Capitation" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx". The 5% trend was selected using actuarial judgement and was influenced by the historical capitation trends for all our filings.

23. The capitation includes a Quality Fund/PQS payment. According to the URRT Instructions, allowed claims should not include payments for services other than medical care provided such as medical management, quality improvement, etc. Given this, explain why you believe it is appropriate to include this payment in capitation. Also, explain the difference between these payments and the quality improvement initiatives payment.

Quality Fund/PQS is not an administrative expense and therefore does not meet the federal definition of a quality incentive payment. The term "Quality Fund" is internal Geisinger nomenclature and should not be confused with the quality incentive category referenced in the federal guidelines. This expense is not directly related to specific claims and is allocated to lines of business using a PMPM, which is included here in capitation since those expenses are on a PMPM basis.

24. Please discuss why the capitation amount in Table 9 shows a value of \$7.11 for 2020 and why the URRT Wkst 1 shows projected amount of \$16.49

This was an error. Table 9 has been updated to reflect the combined GHP and GQO projected capitation of \$16.02. There was no change to the rates due to this.

25. The URRT instructions specify that the URRT should reflect the index rate for the quarter being changed (i.e. 1Q2020 in this filing) and not an average of the quarterly trended index rates. Please correct the index rate on the URRT WS1 to reflect the \$557.12 calculated in the PAAM and not the \$569.60.

We have corrected the updated "URRT\_GHP\_SmGrp\_2020\_062119.xlsm" file to reflect the 1Q2020 index rate.

26. The Induced Utilization Exhibit shows the development of the paid to allowed factor of .894 based on the projected membership distribution. Please show the paid to allowed factor based on the current distribution. If these factors vary based on the current versus the projected distribution, please discuss. The projected membership used in this filing is equivalent to the current membership as of 2/1/2019. Therefore, there would be no differences between the Induced Utilization Exhibit and an exhibit using the current distribution.

27. Please explain why the demographic shift factor was calculated using a weighted average age factor for 2020 essentially using a factor of 0 for the members without premium to a weighted average factor for 2018 using actual age for all members.

Upon further review we believe it would be appropriate to include the members with no premium in both weighted averages, as was done in the 2018 weighted average. We expect that changing this would increase the filed rates by an additional 0.2%.

28. Please provide quantitative support for the impact of changes to the risk model to the risk adjustment. Additionally, please provide the completed risk adjustment formula with all assumptions used.

We have used the Department's estimated 2018 Risk Adjustment as the starting point for 2020. We combine our GHP and GQO experience to provide greater consistency. The Department's estimate is \$25.00 PMPM. This is calculated as  $(-\$860,276 + -\$3,883,201) / (16,868 + 172,899) = -\$25.00$  PMPM. Calendar year enrollment is from Table 2 for each market. Next, we used a 3<sup>rd</sup> party consultant's tool to analyze the impact of the coefficient changes. The result of the tool is an impact of a 63.7% increase. We applied this increase to the Department's estimate to arrive at  $-\$40.92 = -\$25.00 * 1.637$ .

29. The risk adjustment transfers should be included as an adjustment in the MLR numerator and not the denominator. Please correct. Please note the risk adjustment user fee of \$0.18 PMPM should be included with taxes and fees in the adjustment to the MLR denominator. Please provide detail discussion and exhibits showing where this is included.

The Actuarial Memorandum has been updated to reflect this change in the MLR calculation. The risk adjustment user fee is now shown in Table 6 of the updated exhibits.

30. We see that the induced demand factors are normalized to a factor of 1.0 for GHP and GQO product offerings, however, we believe the single risk pool requirements require that the induced demand factors should be normalized for each company separately. Please provide updated materials which normalize the induced demand for GQO on its own.

The 2020 Unified Rate Review Instructions, section 1.5 on page 7 states under Single Risk Pool: "The single risk pool, as specified in 45 CFR 156.80(a-c), includes ALL non-grandfathered covered persons (lives) an issuer has in a state, within a market (individual, small group, or combined)."

It is our interpretation that an issuer should use all available information to estimate the total Small Group market projected allowed PMPM in the state. Page 3 of the Actuarial Memorandum describes that we believe that combining the experience of Geisinger Health Plan and Geisinger Quality Options is a better representation of the Single Risk Pool. Our intention is to accurately project the Single Risk Pool experience based on all available information for that Single Risk Pool and we believe that combining the experience of HMO, POS and PPO products will accomplish that.

31. Please explain why the induced demand factors for the platinum plans are the same as the gold plans.

Due to the change in contracting, Geisinger Health System believes that the increased utilization for Platinum level plans in preventive and other low-cost services will lead to reduced utilization in higher cost services. The overall effect will be the induced utilization that we filed for 2019 and we are not changing this assumption in 2020.

32. The gold/bronze induced demand relativities are around 11.6%, and the silver/bronze induced demand relativities are around 9.9% which is higher than the 8% ratio gold/bronze and the 5% ratio silver/bronze included in the HHS risk adjustment model. Please provide narrative and quantitative support for these induced demand factors, including discussion how health status is excluded.

The HHS Risk Adjustment Model is based on national claims data. We do not believe this accurately reflects the best estimate for induced demand factors. The induced demand factors do not include health status.

33. Regarding the Induced Utilization Exhibit

a. Please confirm that the ratio in Column (9) represents the pure induced utilization for each plan.

Confirmed

b. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for each plan. Please note that it is assumed that the AV and cost sharing factor includes the average tobacco factor.

Geisinger develops the paid to allowed factor shown in Column (6) of the Induced Utilization Exhibit and shown in the Pricing AV column of Table 10 from a rating model that determines a paid to allowed ratio based on the specific plan cost sharing. The rating model uses a claims probability distribution to determine values of deductible, coinsurance and out-of-pocket maximums. The rating model uses average utilization and cost to determine values for copays. The AV and cost sharing factors are shown as required in the Induced Utilization Exhibit by multiplying the paid to allowed ratio by the average tobacco factor.

c. Please provide any additional justification for induced utilization assumptions in the Company's pricing.

We believe the induced utilization factors are actuarially appropriate.

d. Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sum product (against 2/1/2019 membership or the projected membership distribution) produces

Please see the worksheet named "Induced\_Util\_Exhibit" of the file named "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx".

e. Please quantitatively demonstrate the calculation of the induced calibration factor.

Please see the worksheet named "Induced\_Util\_Exhibit" of the file named "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx".

f. Please quantitatively show and provide a detailed description as to how the induced demand factor shown in Table 7 relates to the induced utilization factors calculated in the "Induced Utilization Exhibit" shown in the Actuarial Memorandum.

The pre-normalization factors can be determined by multiplying column (9) of the Induced Utilization Exhibit by the factor shown in Table 7 cell K52.

#### 34. Regarding Reinsurance

a. Please describe the reinsurance arrangement

We have reinsurance on all our Commercial products, including ACA compliant plans. Our attachment point is \$750,000 with 90% coinsurance. Our coverage excludes professional services, but covers all other services (inpatient, outpatient and drug).

b. Please confirm that the July 2018 – June 2019 pmpm is the actual contracted pmpm amount.

Confirmed

i. What is the year-to-date associated reinsurance recovery pmpm for this period.

For Small Group GHP July 2018 – 2019 there have been no reinsurance recoveries.

c. In projecting the reinsurance pmpm for rating period, Geisinger applies a 15% annual increase in the pmpm. Please support this assumption.

This was a general assumption based on the recent experience of high dollar claims. After we submitted the filing, we did receive our reinsurance renewal. The increase from the carrier was 64%.

35. Please provide the total commissions paid and the member months associated with those payments for calendar year 2018 for GHP small group ACA-Compliant business.

The calendar year 2018 member months for GHP small group ACA-compliant business is shown on table 1 as 16,868. Broker Commissions for this period are \$121,281.

36. The calibration factors seem to be based on the projected membership of both GQO and GHP.

Please note per the single risk pool requirements the calibration factors for GHP and GQO should be calculated and applied separately.

The projected 2020 Index Rate which has been developed is the same between the GHP and GQO Small Group rate filings. Because the projected Index Rate is the same between the two filings, the projected mix of membership by age and gender, geographic rating area, tobacco use, and morbidity is also being projected to be the same.

37. Please explain why you used an age calibration factor that excluded members with \$0 premium, rather than including those members using a factor of 0. This was used both on the URRT Wkst 2 and on Table 10.

Our interpretation of the guidance was to remove the members with \$0 premium from the calibration.

38. Please provide discussion and detail for the development of projected administrative expenses compared to experience period administrative expenses, and the development and appropriateness of the trend used. Discuss whether exchange user fees are included or excluded in the historical experience shown on the Administrative Expense tab of the additional exhibits worksheet.

CY20 projected administrative expenses are based primarily on the FY 2020 budget. The FY 2020 budget is developed at the department level after meeting with each department head and assessing what is required in the upcoming year to best serve our members. The departmental budgets are then reviewed and approved by GHP's Leadership Team (CEO, CFO, and Chief Officers). Exchange user fees are not included in the historical administrative expense exhibit.

There are several factors causing the admin increase from CY18 to CY20, including:

1. Shared Services allocation
2. Full year impact of increased staffing in several areas
3. Facets depreciation
4. Special Investigations Unit investment in Change Healthcare Fraud, Waste, and Abuse software
5. Rx Vendor Solutions

All projected administrative expenses are appropriate.

39. What portion of the general administrative expenses are for marketing? We assume sales and marketing are under this category. If they are not, where are they? Please provide breakdown of the general administrative expense item.

As shown in the worksheet named "Administrative Expense" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx", marketing expense accounts for 1% of administrative expenses.

40. Please provide detail supporting the geographic factors buildup including discussion regarding how changes in morbidity were not included.

The geographic factors used in the filing are consistent with the current approved factors. As is stated in the Actuarial Certification, the geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.

41. Please provide detail on the alternative method used for the AV calculation, the adjustments to the benefits used in the AV calculator (approach 1) and show calculations of the adjustments.

Please see the worksheet named "AV Calculator" in the file named "PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx".

42. Please comment on whether the care management efforts between the HMO, POS and PPO products vary. If so, wouldn't the retention costs also vary?

Care management efforts do not vary by product.

43. Please provide total amount of reserves.

The year end reserve for CY2018 for GHP Small Group ACA is \$353,720.

44. Please provide discussion of any changes to pharmacy formulary and where those changes were reflected in the trends.

The routine changes to the formulary that occur every year are included in the trend regression analysis without any explicit adjustment. There were no significant formulary changes brought up in discussion with the pharmacy team when developing the trend projections.

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

The professional copays on the expanded bronze plans for primary and specialty care are below 50% coinsurance. The expanded bronze plans in this market have a primary care copay of \$30 and a specialty copay of \$60. Projected average cost per visit for this population for primary care is \$96 and for specialty is \$195.

46. 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 worksheet named "Projected vs Actual" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx".

47. Please provide an exhibit showing the actual experience for calendar years 2014 – 2018 and the projections for 2019 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 this reconciles with the Annual Financial Statements for those periods. financial gains and losses.

Please see the worksheet named “Financial Performance” of the file named “PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx”. This requested information does not include the risk adjustment transfer payments and does not accurately reflect the experience of this market. Annual Financial Statements are reported on a paid basis and do not reconcile to this data as shown since it is on an incurred basis.

48. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54, respectively.

The filing has been updated to reflect this change. The RA User Fee has been moved from Table 5 to Table 6. This has slightly changed the rate projections due to moving this fee out of the Index Rate and into taxes and fees.

49. Please explain the derivation of the Health Insurance Provider fee included in the Taxes tab of the additional exhibits worksheet. In particular, explain the development of the Expected Premium from Data Year and Premium in fee year.

Please see the worksheet named “Taxes” of the file named “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx”. The expected national premium and expected Geisinger premium in the data year are based on historical totals trended to the data year period at an assumed 7% annual trend. Geisinger premium is total entity premium for all markets that are subject to this fee. The data year Geisinger premium is adjusted as required to calculate the net premium. The estimated fee is then determined as Geisinger premium divided by national premium, multiplied by the applicable amount. This excludes \$37.5 million in premium and further reducing the premium by 50% due to the not-for-profit status for this entity.

a. Provide the actual paid HIT fees on a pmpm and percent of premium for calendar years 2018 and 2016.

Please see the worksheet named “HIT” of the file named “PID\_Response\_Exhibits\_GHP\_SG\_062119.xlsx”. This fee is determined for all insurance markets and Geisinger entities combined and does not reflect the % of premium or PMPM for any specific entity and/or market. Each of the ACA market rate filings assigns a % of premium charge appropriately using the methodology shown on the worksheet named “Taxes” in the file named “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_SmGrp\_051519.xlsx”.

50. Please provide support for the new network factor of .94 for the Geisinger Marketplace Premier HMO plans.

Provider contracts for the Premier Network are the same as the contracts for the All-Access Network. The Premier Network is a subset of our All-Access Network and the proposed factors represent the savings due to utilization reductions from our clinical enterprise due to the Global Risk Arrangement.

51. 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.

Confirmed

**Geisinger Health Plan**  
**Small Group Filing for 2020**  
**AV Calculator Adjustment to Pharmacy Cost Sharing**

Tier Desc.	% Allowed	AV Calculator Tier	% Allowed
Zero	12%		
Generic Preferred	13%		
Generic NonPreferred	75%	Generic	100%
Total	100%		100%

By Drug Plan ID

Tier Desc.	PAF001	PAF002	PAF003	PAF004	PAF005	PAF006	PAF007	PAF008	PAF009	PAF010	PAF011	PAF012
Zero	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	\$0.00
Generic Preferred	\$0.00	\$0.00	\$10.00	\$3.00	\$3.00	\$5.00	\$3.00	\$3.00	\$3.00	\$3.00	0%	\$3.00
Generic NonPreferred	\$0.00	\$1.00	\$20.00	\$15.00	\$5.00	\$15.00	\$15.00	\$20.00	\$20.00	\$20.00	0%	\$15.00
AV Calculator Tier	PAF001	PAF002	PAF003	PAF004	PAF005	PAF006	PAF007	PAF008	PAF009	PAF010	PAF011	PAF012
Generic	\$0.00	\$0.75	\$16.30	\$11.64	\$4.14	\$11.90	\$11.64	\$15.39	\$15.39	\$15.39	0%	\$11.64

**Geisinger Health Plan  
Small Group Filing for 2020  
Administrative Expense Distribution**

	<u>CY20</u>
Customer Services	13%
Medical Management	15%
Information Technology	11%
Finance/Actuarial/Underwriting	8%
Out-of-Ntwk Claims Repricer Fees	5%
Sales	14%
Product Dev & Mkt Research	3%
Marketing	1%
Government Programs Regulatory	1%
Provider Network Management	1%
Overhead	28%
<b>Total</b>	<b>100%</b>

**Geisinger Health Plan  
 Small Group Filing for 2020  
 Capitation History**

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
<b>Chiropractic Coverage:</b>	\$0.61	\$0.45	\$0.57	\$0.21	\$0.87	\$0.24
<b>Nurseline:</b>	\$0.04	\$0.04	\$0.04	\$0.03	\$0.04	\$0.03
<b>Mental Health &amp; Substance Abuse/Autism:</b>	\$3.05	\$6.48	\$9.31	\$8.05	\$7.36	\$8.67
<b>Quality Fund/PQS:</b>	\$7.26	\$11.20	\$8.79	\$6.67	\$7.19	\$7.08
<b>Total Capitation:</b>	\$10.96	\$18.18	\$18.72	\$14.96	\$15.46	\$16.02
<b>Trend:</b>		66%	3%	-20%	3%	4%

**Geisinger Health Plan**  
**Small Group Filing for 2020**  
**Health Insurance Provider Fee**

	2016	2018
Actual Fee	\$22,341,452.87	\$32,799,320.02
Net Premiums Written	\$2,197,741,157.00	\$2,821,808,101.00
Member Months	4,862,871	5,317,599
Fee as % of Premium	1.0%	1.2%
Fee as PMPM	\$4.59	\$6.17

The Health Insurance Provider Fee is calculated based on all Geisinger insurance operations for all entities and markets. The % of premium and PMPM shown here are not used by Geisinger for any specific entity or market. Geisinger Health Plan is a not-for-profit organization and receives significant reductions to premium in the calculation. Geisinger Quality Options is a for-profit organization which does not qualify for additional exceptions in premium.

**Geisinger Health Plan  
Small Group Filing for 2020  
Projected versus Actual Comparison**

	CY 2015			CY 2016			CY 2017			CY 2018		
	<u>Total Claims</u>	<u>Members</u>	<u>PMPM</u>									
1) Projected Claims	\$33,910,759	86,013	\$394.25	\$40,781,791	98,374	\$414.56	\$48,343,739	104,604	\$462.16	\$52,153,321	100,740	\$517.70
2) Actual Claims	\$50,449,077	138,139	\$365.21	\$43,488,206	113,841	\$382.01	\$29,620,375	70,886	\$417.86	\$6,957,957	16,868	\$412.49
3) Ratio of Actual to Projected (#2/#1):			0.9263			0.9215			0.9041			0.7968

**Geisinger Health Plan  
Small Group Filing for 2020  
Financial Performance (PMPM's)**

Rating Year	Member Months	Total Premium	Total Incurred Claims	Total Administrative Expenses	Total Paid Taxes and Fees	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
CY2019 Projected	15,900	\$9,848,521	\$8,092,239	\$810,632	\$98,052	\$847,598	\$1,756,282	\$1,325
CY2018	16,868	\$7,534,651	\$6,957,957	\$994,847	\$295,369	-\$713,522	\$576,694	\$410
CY2017	70,886	\$35,581,347	\$29,620,375	\$2,936,062	-\$751,289	\$3,776,199	\$5,960,971	\$1,009
CY2016	113,841	\$58,176,678	\$43,488,206	\$4,540,842	\$1,544,940	\$8,602,691	\$14,688,473	\$1,548
CY2015	138,139	\$57,303,032	\$50,449,077	\$5,609,825	\$779,434	\$464,695	\$6,853,955	\$595
CY2014	66,675	\$25,335,126	\$19,578,748	\$2,559,361	\$424,397	\$2,772,621	\$5,756,379	\$1,036

This requested information does not include the risk adjustment transfer payments and does not accurately reflect the experience of this market.

Geisinger Health Plan  
 Small Group Filing for 2020  
 2018 to 2019 Mapping

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)
Plan 1	22444PA0060052	HMO	Geisinger Marketplace HMO 15/30/400	DM	22444PA0060120
Plan 2	22444PA0060062	HMO	Geisinger Marketplace HMO 20/40/2500	E	22444PA0060062
Plan 3	22444PA0060063	HMO	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063
Plan 4	22444PA0060064	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120
Plan 5	22444PA0060065	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117
Plan 6	22444PA0060066	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062
Plan 7	22444PA0060067	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120
Plan 8	22444PA0060068	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120
Plan 9	22444PA0060069	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117
Plan 10	22444PA0060070	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117
Plan 11	22444PA0060071	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062
Plan 12	22444PA0060072	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062
Plan 13	22444PA0080066	POS	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066
Plan 14	22444PA0060114	HMO	Geisinger Marketplace HMO 10/20/0	N	22444PA0060114
Plan 15	22444PA0060115	HMO	Geisinger Marketplace HMO 20/40/250	N	22444PA0060115
Plan 16	22444PA0060116	HMO	Geisinger Marketplace HMO 20/40/500	N	22444PA0060116
Plan 17	22444PA0060117	HMO	Geisinger Marketplace HMO 20/40/1000	N	22444PA0060117
Plan 18	22444PA0060118	HMO	Geisinger Marketplace HMO 20/40/1500	N	22444PA0060118
Plan 19	22444PA0060119	HMO	Geisinger Marketplace HMO 35/70/4000	N	22444PA0060119

## TREND DOCUMENTATION

Utilization trends were determined by analyzing historical trend patterns and using regression analysis to project future utilization per 1000 members. These projected trends were adjusted to account for medical management initiatives that have taken place or will take place in future time periods. The adjustments to the regression analysis were determined during meetings with Actuarial Services, Medical Management and/or Pharmacy Department leadership. Unit Cost trends are determined by using a Unit Cost Forecast Model maintained by our Actuarial Services and Provider Network Management teams. The forecast model determines future unit cost trends for Inpatient, Outpatient and Professional services using expected contract unit cost changes and historical provider mix. There are also adjustments made to the pharmacy unit cost trends to account for expected pharmacy changes as suggested by our Pharmacy Department leadership. There is an additional mix trend component included in all the trends which was developed to account for an overall impact of intensity/mix. This trend component encompasses changes in provider mix, changes in unit cost intensity, increased costs due to technology, provider coding changes just to name a few. We have used the experience of our HMO and PPO Large Group market to develop our trends. This ensures we have credible data for the development of trends for all markets. The provider contracts are the same for all Commercial products.

**Inpatient trends:** Unit Cost trends are determined using the Unit Cost Forecast Model as explained above. From discussions with our Medical Management leadership we adjust inpatient utilization trends from the regression analysis for medical management initiatives when appropriate.

**Outpatient trends:** Unit Cost trends are determined using the Unit Cost Forecast Model as explained above. From discussions with our Medical Management leadership we adjust outpatient utilization trends from the regression analysis for medical management initiatives when appropriate.

**Professional trends:** Unit Cost trends are determined using the Unit Cost Model as explained above. From discussions with our Medical Management leadership we adjust outpatient utilization trends from the regression analysis for medical management initiatives when appropriate.

**Pharmacy trends:** Pharmacy trends are selected using regression analysis and actuarial judgement after having discussions with our Pharmacy Department leadership about their expectation of future pharmacy costs. Historical utilization trends are used to separate the total allowed PMPM trend into the utilization, unit cost and mix components. The unit cost trends are calculated from the assumed total allowed PMPM trend removing the utilization and mix components. The increase in unit cost trend is to account for increased costs in specialty and high cost biologics which are not accounted for in the historical trends or in our regression analysis.

Geisinger Health Plan  
Small Group Filing for 2020  
Response to Questions Round 2  
SERFF Tracking Number: GSHP-131915715

1. Follow up to question 5 and 6: Thank you for the additional exhibit requested. What we are looking for is the benefit change factors used for plans that had benefit changes, such as the MOOP and deductible increasing. For those plans, we would like to see how the benefit changes affected the pricing AV values, so we can determine the reasonableness of the resulting pricing AVs as compared to what they would be without the benefit changes. Please provide the breakdown by plan to show the change in pricing AV without benefit changes and the pricing AV with the benefit changes and the effect of the benefit changes themselves.

Please see the worksheet named "Benefit Changes" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx".

2. Follow up to question 12: We disagree that Table 4 in the original and revised PAAM exhibits (and new Table 4c) do not include capitation or prescription drug rebates in the paid claims column. Using values shown in Table 2 for paid and ultimate incurred to compare to the sum of the values shown in Table 4 for the incurred claims column (paid) and the ultimate incurred claims column over each month in CY2018, you can see that the difference in the values equals the capitation and prescription drug rebate. Thus, the question remains to be answered. Please explain why the prescription drug rebates and capitation are included in the paid claims in Table 4 such that the completion factors are applied to the rebates and capitation. Please explain whether these amounts were also included in the derivation of the IBNP factors used.

We have removed capitation from all columns and added back in prescription drug rebates to incurred claims and ultimate incurred claims columns in the worksheet named "Table 4c" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx". As previously stated, capitation is not included in the derivation of completion and completion was not applied to capitation expense. Prescription drug rebates are not included in the derivation of completion and completion was not applied to prescription drug rebates. We have populated each version of Table 4 with the claims experience from our data systems. Completion is applied at the claim level within our data systems. We are not applying a completion factor at the level of detail shown in Table 4. We are simply providing the claims data and the completion factor at this level to accurately show ultimate incurred claims in the format provided.

3. Follow up to question 13 and 15: Table 4b you state is large group experience, which you use for trends. Since Table 2b and Table 4b do not match, please correct Table 4c which you provided with your response to reflect the values in Table 2b. These should be the Table 4c values except please remove the capitation and prescription drug rebates from the values in Table 4c in the incurred claims and ultimate incurred claims columns. You can tell they are included in Table 4c by adding the ultimate incurred for each of the months in calendar 2018, then subtracting the total capitation and prescription drug rebates listed in Table 2b, which results in the ultimate incurred claims (and paid claims) prior to capitation and prescription drug rebates shown in Table 2b. In addition, the completion factors shown in Table 4b, you state, are based on large group experience. The PAAM Actuarial Memorandum on page 3 states that,

“The IBNR factors were based on legal-entity level claims completion tables which include individual and group experience.” When you update Table 4c values to equal values on Table 2b, please show the IBNR factors based on the experience used and described in the Actuarial Memorandum. We note that with the addition of Table 4c provided in your response, there are now 3 different sets of completion factors shown.

It is correct that Table 4, Table 4b and Table 4c all include different claims. Table 4 includes claims for GHP small group ACA market only. This data is not used in developing trends, therefore, Table 4b is provided and includes the claims of our commercial large group market. Table 4c is the combined GHP and GQO claims data for the small group ACA market as requested.

We have removed capitation from all columns and we have also added prescription drug rebates to the incurred claims and ultimate incurred claims columns in the worksheet named “Table 4c” of the file named

“PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx”.

Upon further review, the sentence referenced on page 3 of the Actuarial Memorandum is confusing and perhaps misleading. The completion factors are determined separately by entity and market, meaning individual completion factors are developed separate from group completion factors. We have changed the sentence in the memo to “The IBNR factors were based on legal-entity **and market segment level claim lag tables**. ~~claims completion tables which include individual and group commercial experience.~~”

4. Follow up to question 14: Is it correct that the large group data provided in Table 4b used in developing the trend has not been adjusted in any manner? If this is correct, please explain why you believe this is appropriate.

We did not adjust the large group in any manner. We believe this is appropriate because we are using the large group data to determine the claim trend only. Our provider contracting is the same for all commercial segments. Given the lack of useful market specific data, our best estimate assumes that practice patterns and member utilization are also consistent for all commercial segments.

5. Follow up to question 16: Please provide qualitative and quantitative support for the unit cost trends for inpatient, outpatient and professional. Explain occurrences driving the unit cost trend lower for outpatient hospital. Tables reflecting changes in contracted rates with distributions of expected usage by contract would be appropriate.

Unit Cost trends are determined by using a Unit Cost Forecast Model maintained by our Actuarial Services and Provider Network Management teams. The forecast model estimates future unit cost trends for Inpatient, Outpatient and Professional services using expected contract unit cost changes and historical provider mix. Our interpretation of the “Instructions” tab of the Completeness and Redaction Checklist was that the Department would not request specific provider contract information. Due to Geisinger’s size, providing contract specific information would be detrimental to our competitive position.

6. Follow up to question 20: Please provide quantitative support including historical analysis with adjustments for forward looking changes used to develop the utilization and induced demand trends. Include items mentioned on page 4 of the Actuarial memorandum for the medical management savings. Please see the worksheet named “Explanation” in the file named “PID\_Response\_Trend\_Support\_071219.xlsx”.

7. Follow up to question 21b: The document provided entitled, "VBRS Memo FINAL-Shared.pdf" does not describe any change in the underlying network. Based on the description of the accounting for this arrangement, this seems more like a unit cost trend factor, to account for different contractual arrangements. The supporting correspondence indicates that this arrangement was approved by the PID. Please provide the details of the PID approval.

Please see the responses below based on the updated questions answered for GQO Small Group:

a. Please provide the details of the PID approval.

The PID approval is the file named "Geisinger PID IDS ltr of no objection 18\_08\_10.pdf".

b. The Department's website shows instructions for filing HMO/IDS arrangements but do not reference PPOs. Please discuss where guidance is provided for the PPO/IDS arrangement.

In submitting the VBRS arrangement to the Department, we filed the HMO and PPO together, following the HMO instructions that provide for filing the arrangement with the Department following initial submission to Department of Health.

c. What percentage of the ACA population is covered by this arrangement.

The small group ACA population as of February 2019 has about 84% of the population covered by the VBRS arrangement.

8. Follow up to question 21c: As previously requested, please provide quantitative and qualitative support for the development of the 0.93 network factor. Include numerical effect on 2018, and the projection to 2020 claims to account for a full year's effect versus only a half year's effect in the base period, savings on utilization expected, etc., as appropriate.

The Global Risk Arrangement defines a new relationship with our clinical enterprise, through the Value Based Risk Share (VBRS). Our network factor on Table 5 is our best representation of the impact the VBRS will have on the Small Group GHP market. It would not be meaningful to review historical claims when valuing this prospective risk arrangement.

9. Follow up to question 23: Please fully describe what the Quality Fund/PQS payment is for, what services are provided, whether it is an incentive program, etc.

Quality Fund/PQS are provider pay-for-quality incentive programs with the intent of improving HEDIS results. Quality Fund/PQS were allocated to the experience period used in the rate filings based on member months. The funds set aside for the program are paid to the doctors based on their results and are expected to benefit all Geisinger Quality Options and Geisinger Health Plan members utilizing Geisinger Clinic physicians through increased cost efficiency and higher quality care. For financial reporting and federal MLR filing requirements this expense is a medical expense and not an administrative expense.

10. Regarding your response to the Quality Fund/PQS payment, your response did not address why you believe it is appropriate to include this payment in capitation, given the URRT Instructions. Please explain.

The URRT instructions provide only "preferred definitions" of service category. We believe capitation is the appropriate category to use since this is the only category using a PMPM value for a fixed expense. This expense should not be included in facility or professional services since this is not billed by facilities or physicians. This program is also not linked to specific services and does not meet the "preferred definition" of other services. This expense is determined annually and allocated by member months, much like a capitated arrangement.

11. Follow up to question 27: We agree that you should include all members, whether a premium is paid or not, since the demographic factor is meant to project changes in claims costs for changes in demographics. Please make this change and update tables and documentation.

The demographic factor used on Table 5 has been updated to include all members. The worksheets named "Feb\_Age\_Factor" and "Manual\_Age\_Factor" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx" show the calculation of the demographic factor.

12. Follow up to question 28: Please provide the detail with each component of the risk adjustment transfer formula, as requested. Please provide narrative and quantitative support for the 63.7% adjustment to the risk score based on the impact of the coefficient change, providing information on the elements driving the change.

We do not have a completed risk adjustment formula calculated and therefore, cannot share each component with you. We have used the 2018 Risk Adjustment transfer payment as the starting point for 2020. We combine our GHP and GQO experience to provide greater consistency and accuracy. We then used the results of the 3<sup>rd</sup> party consultant's tool to analyze the impact of the coefficient changes to the model. The tool uses risk scoring components (prevalence rates of condition categories and demographic buckets) and rescoring the risk scores of our population and the market wide population captured in 2018 in their reports using 2020 risk coefficients as published by CMS. The tool does not make any assumption on changes in market morbidity from 2018 to 2020. It only measures the differences in relative risk due to coefficient changes published by CMS. We also note that the market wide population did not include every issuer in PA.

13. Follow up to question 30: We believe that the use of combined data from two separate companies to develop manual rates is not unreasonable. However, when developing each companies separate rates, the induced demand factors must be normalized separately for each companies' projected experience. Therefore, please update the calculations to reflect the projected member months separately for GHP and GQO.

We believe that the combined GHP and GQO experience is our best estimate of the projection period. We continue to see year over year changes in enrollment that make pricing in this market extremely difficult. By separately normalizing the entities rate development we will risk creating adverse selection. We do not agree that the single risk pool regulation requires us to do each entity individually as we are one single issuer.

However, as instructed by the rate reviewer, we have changed the induced demand factor normalization as shown in the file named "2020\_SmGrp\_GHP\_PAAMExhibits\_071219.xlsx".

14. Follow up to question 32 and 33c: As previously requested, please provide justification, both qualitative and quantitative, for the induced utilization factors shown in Table 10. Provide source of data, adjustments to remove health status by plan, and calculations for each plan. Stating that the factors do not reflect health status does not allow another actuary to determine the reasonableness of that statement. ASOP 41, section 3.2 states, "In the actuarial report, the actuary should state the actuarial findings, and identify methods, procedures, assumptions, and data used by the actuary with sufficient clarity that another actuary qualified in the same practice area could make an objective appraisal of the reasonableness of the actuary's work as presented in the actuarial report."

Because Geisinger presents a small piece of the ACA market (less than 15% statewide) we believe the competitor's data is more credible than ours when trying to determine induced demand for the market. We look to the competitors to ensure the broader accuracy of the induced demand factors we apply. We have used the competitor's filings and we are assuming the competitors have made adjustments to remove health status from their analysis as required.

15. Follow up to question 33b: As requested, please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for a bronze plan, a silver plan and a gold plan.

Geisinger develops the paid to allowed factor shown in Column (6) of the Induced Utilization Exhibit and shown in the Pricing AV column of Table 10 from a rating model that determines a paid to allowed ratio based on the specific plan cost sharing. The rating model uses a claims probability distribution to determine values of deductible, coinsurance and out-of-pocket maximums. The rating model uses average utilization and cost to determine values for copays. We have provided an example of 3 plans in the worksheet named "Pricing AV" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx".

16. Follow up to question 33d: Please update the normalization of the induced utilization factor to reflect GHP membership only.

Please see the worksheet named "Induced\_Util\_Exhibit" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx".

17. Follow up to question 33e and 33f: As part of the information provided in response to the follow up question 32 and 33c, please provide the pre-normalized values by plan which aggregate to the induced demand factor shown in Table 7 cell K52.

Please see column (10) on the worksheet named "Induced\_Util\_Exhibit" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx".

18. Follow up to question 36: There is a large disparity in the member month projections for GHP (15,900) and GQO (193,128). As noted in question 36, the single risk pool requires the calibration factors for GHP and GQO to be calculated and applied separately. Therefore, please update the calculations to reflect the projected member months separately for GHP and GQO. (See item 23.)

We believe that the combined GHP and GQO experience is our best estimate of the projection period. We continue to see year over year changes in enrollment that make pricing in this market extremely difficult. By separately calibrating the allowable rating factors for the entities rate development we will risk creating adverse selection. We do not agree that the single risk pool regulation requires us to do each entity individually as we are one single issuer.

However, as instructed by the rate reviewer, we have changed the induced demand factor normalization as shown in the file named "2020\_SmGrp\_GHP\_PAAMExhibits\_071219.xlsx". The worksheets named "Age\_calibration" and "Area\_calibration" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx" have also been updated to reflect this change.

19. Follow up to question 41: We think we understand the math behind the alternative method used. However, for documentation purposes, please provide the narrative behind the alternative method used.

Geisinger Health Plan uses three separate tiers of generic drugs within the Pharmacy benefit. The three tiers are labeled Zero, Generic Preferred, and Generic Nonpreferred. We use total allowed amounts for

each of the three tiers to get the percentage in each tier. We then use these percentages to weight the three copay levels together to get the final generic copay amount used in the AV Calculator for each plan.

20. Follow up to question 50: This question was related to the development of the new network factor of .94 for the Geisinger Marketplace Premier HMO plans. As requested, please provide your quantitative analysis and narrative of the development of the .94 factor relative to the All-Access Network factor of 1.0.

a. Provide data including network level claims for CY2018, based on the enrollees utilizing that network. For this period, this data should show the following All-Access Network level data: total ultimate incurred claims, estimated cost sharing, allowed claims, total number of days/visits/procedures, as appropriate and the number of member months.

b. Please include the assumptions used to develop the Geisinger Marketplace Premier HMO network average factor from the base information. Please include the utilization savings assumed from your clinical enterprise Global Risk Arrangement.

As previously stated, provider contracts for the Premier Network are the same as the contracts for the All-Access Network. Please see the worksheet named "Premier Network Factor" of the file named "PID\_Response\_Exhibits\_GHP\_SG\_071219.xlsx".

To determine a rating factor for the Premier Network we reviewed paid claims, estimated cost sharing and allowed claims for our entire commercial book of business medical claims experience in fiscal year 2018. That is, dates of service from July 2017 through June 2018 for all commercial ACA and non-ACA members of GHP and GQO. Pharmacy experience and capitation were not included as these services will not be limited by the network.

The exhibit provided shows the total allowed, the estimated cost-sharing and total paid included in this analysis. Step 1 of the process demonstrates the shifting of utilization into the Premier Network. This shifting assumption was developed using the utilization of services that we believe can shift based on the services provided and the availability of providers within a reasonable distance multiplied by an assumed percentage that will shift. This percentage shift is a variable that was sensitivity tested as described below.

Step 2 of the analysis then incorporates the change in unit cost of shifting utilization into the Premier Network. To some degree, cost-sharing changes here also due to changes in total amounts allowed and paid by shifting utilization between facilities and providers.

Step 3 of the analysis estimates the change in cost-sharing as utilization must move into the Premier network or be considered out-of-network (NonPar). A large amount of these out-of-network services will continue to be processed as in-network due to an exception process. The percentage of exceptions was also sensitivity tested as described below.

Step 4 includes an assumption for all non-medical costs that are included in premium. This includes pharmacy, capitation, administrative expenses, etc. This reduces the estimated savings to convert to a premium rating factor to be applied in the rate development process.

Sensitivity testing was performed by varying the assumptions for shifting services and exceptions to out-of-network utilization. The result of the sensitivity testing was 3 scenarios as shown in the exhibit.

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

The RA User Fee was previously included in the Projected Risk Adjustment PMPM row of Table 5. We removed the impact of the RA User Fee from Table 5 when we added it into Table 6.

22. 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.

Acknowledged. We did not make an adjustment for RADV therefore we have no adjustment to make to our filings.

23. 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.

The risk adjustment results released on June 28, 2019 were consistent with our projected assumptions, therefore no adjustment to our filings have been made.

**Geisinger Health Plan  
Small Group Filing for 2020  
Calibration of Age Factors**

	(2)	(1) X (2)	(1) X (2) (2)
	Feb Members	Factor X Members	Calibration Factor:
Total members with premium:	1,319	2,115.09	<b>1.604</b>
Members in 0-20 age with no premium:	6		
Total:	1,325		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	143	109.40
15	16	0.833	8	6.66
16	17	0.859	13	11.17
17	18	0.885	12	10.62
18	19	0.913	14	12.78
19	20	0.941	12	11.29
20	21	0.970	11	10.67
21	22	1.000	11	11.00
22	23	1.000	13	13.00
23	24	1.000	15	15.00
24	25	1.000	20	20.00
25	26	1.004	14	14.06
26	27	1.024	22	22.53
27	28	1.048	18	18.86
28	29	1.087	35	38.05
29	30	1.119	28	31.33
30	31	1.135	23	26.11
31	32	1.159	17	19.70
32	33	1.183	30	35.49
33	34	1.198	19	22.76
34	35	1.214	29	35.21
35	36	1.222	18	22.00
36	37	1.230	24	29.52
37	38	1.238	12	14.86
38	39	1.246	18	22.43
39	40	1.262	25	31.55
40	41	1.278	29	37.06
41	42	1.302	22	28.64
42	43	1.325	23	30.48
43	44	1.357	17	23.07
44	45	1.397	22	30.73
45	46	1.444	16	23.10
46	47	1.500	15	22.50
47	48	1.563	28	43.76

48	49	1.635	40	65.40
49	50	1.706	33	56.30
50	51	1.786	24	42.86
51	52	1.865	34	63.41
52	53	1.952	19	37.09
53	54	2.040	32	65.28
54	55	2.135	47	100.35
55	56	2.230	40	89.20
56	57	2.333	35	81.66
57	58	2.437	31	75.55
58	59	2.548	26	66.25
59	60	2.603	31	80.69
60	61	2.714	26	70.56
61	62	2.810	30	84.30
62	63	2.873	25	71.83
63	64	2.952	21	61.99
64	200	3.000	49	147.00
<b>Min</b>	<b>Max</b>	<b>HHS defined age curve</b>	<b>Members</b>	<b>Factor X Members</b>
		(1)	(2)	(1) X (2)

**Geisinger Health Plan  
 Small Group Filing for 2020  
 Calibration of Area Factors**

Region	(1) Area Factors	(2) Feb Members	(1) X (2) Factor X Members	(1) X (2) (2) Calibration Factor:
2	0.890	-	-	
3	0.851	735	625.49	
5	0.910	31	28.21	
6	0.959	492	471.83	
7	1.162	21	24.40	
9	0.987	46	45.40	
		1,325	1,195.33	<b>0.902</b>

**Geisinger Health Plan  
Small Group Filing for 2020  
February Average Age Factor**

	(2) Feb Members	(1) X (2) Factor X Members	(1) X (2) (2) For Manual Relativity:
Total members with premium:	17,419	26,982.36	<b>1.549</b>

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	2,215	1,694.48
15	16	0.833	179	149.11
16	17	0.859	206	176.95
17	18	0.885	185	163.73
18	19	0.913	167	152.47
19	20	0.941	213	200.43
20	21	0.970	196	190.12
21	22	1.000	201	201.00
22	23	1.000	246	246.00
23	24	1.000	211	211.00
24	25	1.000	235	235.00
25	26	1.004	249	250.00
26	27	1.024	265	271.36
27	28	1.048	305	319.64
28	29	1.087	327	355.45
29	30	1.119	325	363.68
30	31	1.135	296	335.96
31	32	1.159	294	340.75
32	33	1.183	291	344.25
33	34	1.198	266	318.67
34	35	1.214	308	373.91
35	36	1.222	280	342.16
36	37	1.230	307	377.61
37	38	1.238	262	324.36
38	39	1.246	316	393.74
39	40	1.262	292	368.50
40	41	1.278	284	362.95
41	42	1.302	268	348.94
42	43	1.325	267	353.78
43	44	1.357	298	404.39
44	45	1.397	300	419.10
45	46	1.444	291	420.20
46	47	1.500	335	502.50
47	48	1.563	359	561.12

48	49	1.635	346	565.71
49	50	1.706	363	619.28
50	51	1.786	381	680.47
51	52	1.865	338	630.37
52	53	1.952	361	704.67
53	54	2.040	413	842.52
54	55	2.135	421	898.84
55	56	2.230	395	880.85
56	57	2.333	372	867.88
57	58	2.437	380	926.06
58	59	2.548	385	980.98
59	60	2.603	372	968.32
60	61	2.714	333	903.76
61	62	2.810	326	916.06
62	63	2.873	346	994.06
63	64	2.952	307	906.26
64	200	3.000	541	1,623.00
<b>Min</b>	<b>Max</b>	<b>HHS defined age curve</b>	<b>Members</b>	<b>Factor X Members</b>
		(1)	(2)	(1) X (2)

**Geisinger Health Plan  
Small Group Filing for 2020  
Average Age Factor in Manual Rate**

	(2)	(1) X (2)	(1) X (2)
	2018 Member Months	Factor X Member Months	(2)
Total members:	189,767	290,996.75	<b>Manual Enrollment Factor:</b>
			1.533
			<b>February Enrollment Factor:</b>
			1.549
			<b>Table 5 Factor:</b>
			1.010

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	25,477	19,489.91
15	16	0.833	2,045	1,703.49
16	17	0.859	2,150	1,846.85
17	18	0.885	2,004	1,773.54
18	19	0.913	2,193	2,002.21
19	20	0.941	2,109	1,984.57
20	21	0.970	2,041	1,979.77
21	22	1.000	2,355	2,355.00
22	23	1.000	2,444	2,444.00
23	24	1.000	2,325	2,325.00
24	25	1.000	2,479	2,479.00
25	26	1.004	2,605	2,615.42
26	27	1.024	2,640	2,703.36
27	28	1.048	3,587	3,759.18
28	29	1.087	3,673	3,992.55
29	30	1.119	3,245	3,631.16
30	31	1.135	3,157	3,583.20
31	32	1.159	3,139	3,638.10
32	33	1.183	2,979	3,524.16
33	34	1.198	3,316	3,972.57
34	35	1.214	3,470	4,212.58
35	36	1.222	3,147	3,845.63
36	37	1.230	3,145	3,868.35
37	38	1.238	3,434	4,251.29
38	39	1.246	3,327	4,145.44
39	40	1.262	2,896	3,654.75
40	41	1.278	3,043	3,888.95
41	42	1.302	3,192	4,155.98
42	43	1.325	2,959	3,920.68
43	44	1.357	3,165	4,294.91
44	45	1.397	3,038	4,244.09
45	46	1.444	3,423	4,942.81
46	47	1.500	3,730	5,595.00
47	48	1.563	3,746	5,855.00
48	49	1.635	3,600	5,886.00
49	50	1.706	4,289	7,317.03
50	51	1.786	3,419	6,106.33
51	52	1.865	3,995	7,450.68
52	53	1.952	4,438	8,662.98
53	54	2.040	4,829	9,851.16
54	55	2.135	4,400	9,394.00
55	56	2.230	3,918	8,737.14

56	57	2.333	4,212	9,826.60
57	58	2.437	4,154	10,123.30
58	59	2.548	4,083	10,403.48
59	60	2.603	3,586	9,334.36
60	61	2.714	3,468	9,412.15
61	62	2.810	3,692	10,374.52
62	63	2.873	3,377	9,702.12
63	64	2.952	3,137	9,260.42
64	200	3.000	5,492	16,476.00
<b>Min</b>	<b>Max</b>	<b>HHS defined age curve</b>	<b>Members</b>	<b>Factor X Members</b>

(1)

(2)

(1) X (2)

Geisinger Health Plan  
 Small Group Filing for 2020  
 Benefit Changes

2020 Plan Name	HIOS IDs	Plan Changes	2019 Pricing AV	2020 Pricing AV Before Plan Changes	2020 Pricing AV	Impact of Plan Changes
Geisinger All-Access HMO 10/20/0	22444PA0060114	MOOP increased 2000 to 2900	0.958	0.973	0.967	-0.006
Geisinger All-Access HMO 15/30/400	22444PA0060120	No Changes	0.930		0.947	
Geisinger All-Access HMO 20/40/1000	22444PA0060117	MOOP increased 7350 to 8150, OP Facility copay increased 100 to 125	0.862	0.875	0.873	-0.002
Geisinger All-Access HMO 20/40/1500	22444PA0060118	No Changes	0.842		0.856	
Geisinger All-Access HMO 20/40/250	22444PA0060115	No Changes	0.917		0.928	
Geisinger All-Access HMO 20/40/2500	22444PA0060062	MOOP increased 7350 to 8150, Drug Deductible increased 125 to 150	0.813	0.835	0.831	-0.004
Geisinger All-Access HMO 20/40/500	22444PA0060116	MOOP increased 7350 to 8150, ER copay increased 150 to 200, Imaging copay increased 150 to 200, OP Facility copay increased 150 to 200	0.894	0.907	0.903	-0.004
Geisinger All-Access HMO 30/60/5800	22444PA0060063	No Changes	0.699		0.743	
Geisinger All-Access HMO 35/70/4300	22444PA0060119	MOOP increased 7500 to 8150, Deductible increased 4000 to 4300, Imaging copay increased 150 to 200	0.747	0.782	0.773	-0.009
Geisinger All-Access QHDHP POS 6500	22444PA0080066	No Changes	0.665		0.709	
Geisinger Premier HMO 10/20/0	22444PA0060121	New Plan			0.967	
Geisinger Premier HMO 10/20/0	22444PA0060126	New Plan			0.967	
Geisinger Premier HMO 10/20/0	22444PA0060131	New Plan			0.967	
Geisinger Premier HMO 20/40/1000	22444PA0060122	New Plan			0.873	
Geisinger Premier HMO 20/40/1000	22444PA0060127	New Plan			0.873	
Geisinger Premier HMO 20/40/1000	22444PA0060132	New Plan			0.873	
Geisinger Premier HMO 25/50/2000	22444PA0060125	New Plan			0.841	
Geisinger Premier HMO 25/50/2000	22444PA0060130	New Plan			0.841	
Geisinger Premier HMO 25/50/2000	22444PA0060135	New Plan			0.841	
Geisinger Premier HMO 25/50/2750	22444PA0060124	New Plan			0.826	
Geisinger Premier HMO 25/50/2750	22444PA0060129	New Plan			0.826	
Geisinger Premier HMO 25/50/2750	22444PA0060134	New Plan			0.826	
Geisinger Premier HMO 35/70/4300	22444PA0060123	New Plan			0.773	
Geisinger Premier HMO 35/70/4300	22444PA0060128	New Plan			0.773	
Geisinger Premier HMO 35/70/4300	22444PA0060133	New Plan			0.773	

Geisinger Health Plan  
 Small Group Filing for 2020  
 Table 4c. Historical Experience for GHP and GQO Combined

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		\$ 7,425,192.89	1.0000	\$ 7,425,192.89	19,919	\$ 372.77		\$ (110,408.47)	\$ 8,223,895.50	\$ 412.87
Feb-15		\$ 6,501,370.27	1.0000	\$ 6,501,370.27	19,523	\$ 333.01		\$ (98,819.09)	\$ 7,210,731.87	\$ 369.35
Mar-15		\$ 6,875,671.97	1.0000	\$ 6,875,671.97	18,882	\$ 364.14		\$ (113,736.26)	\$ 7,616,717.73	\$ 403.39
Apr-15		\$ 7,317,220.55	1.0000	\$ 7,317,220.55	18,372	\$ 398.28		\$ (129,693.11)	\$ 8,060,186.83	\$ 438.72
May-15		\$ 6,319,904.20	1.0000	\$ 6,319,904.20	17,769	\$ 355.67		\$ (114,990.74)	\$ 6,964,932.53	\$ 391.97
Jun-15		\$ 6,469,039.27	1.0000	\$ 6,469,039.27	17,364	\$ 372.55		\$ (112,779.01)	\$ 7,118,855.97	\$ 409.98
Jul-15		\$ 6,900,218.06	1.0000	\$ 6,900,218.06	16,949	\$ 407.12		\$ (112,206.45)	\$ 7,556,177.09	\$ 445.82
Aug-15		\$ 6,233,388.77	1.0000	\$ 6,233,388.77	16,672	\$ 373.88		\$ (104,273.50)	\$ 6,808,849.28	\$ 408.40
Sep-15		\$ 5,934,102.03	1.0000	\$ 5,934,102.03	16,333	\$ 363.32		\$ (112,050.37)	\$ 6,507,894.45	\$ 398.45
Oct-15		\$ 6,061,979.46	1.0000	\$ 6,061,979.46	15,844	\$ 382.60		\$ (109,571.76)	\$ 6,641,239.92	\$ 419.16
Nov-15		\$ 6,685,756.31	1.0000	\$ 6,685,756.31	15,635	\$ 427.61		\$ (109,715.53)	\$ 7,229,176.96	\$ 462.37
Dec-15	\$ 88,494,424.60	\$ 8,332,568.06	1.0000	\$ 8,332,568.06	13,664	\$ 609.82	\$ 9,074,122.89	\$ (90,592.62)	\$ 8,873,039.69	\$ 649.37
Jan-16		\$ 6,132,925.35	1.0000	\$ 6,132,925.35	13,465	\$ 455.47		\$ (101,684.71)	\$ 6,679,121.29	\$ 496.04
Feb-16		\$ 5,870,077.20	1.0000	\$ 5,870,077.20	13,300	\$ 441.36		\$ (101,070.17)	\$ 6,430,045.25	\$ 483.46
Mar-16		\$ 6,080,387.09	1.0000	\$ 6,080,387.09	13,320	\$ 456.49		\$ (106,753.02)	\$ 6,643,249.36	\$ 498.74
Apr-16		\$ 5,088,304.33	1.0000	\$ 5,088,304.33	13,228	\$ 384.66		\$ (109,430.47)	\$ 5,621,789.22	\$ 424.99
May-16		\$ 5,297,818.54	1.0000	\$ 5,297,818.54	12,992	\$ 407.78		\$ (107,503.88)	\$ 5,807,157.16	\$ 446.98
Jun-16		\$ 5,041,319.86	1.0000	\$ 5,041,319.86	12,910	\$ 390.50		\$ (100,545.46)	\$ 5,525,299.01	\$ 427.99
Jul-16		\$ 5,254,203.30	1.0000	\$ 5,254,203.30	12,964	\$ 405.29		\$ (120,743.34)	\$ 5,741,642.39	\$ 442.89
Aug-16		\$ 5,975,909.47	1.0000	\$ 5,975,909.47	13,045	\$ 458.10		\$ (116,975.03)	\$ 6,555,011.82	\$ 502.49
Sep-16		\$ 5,556,624.06	1.0000	\$ 5,556,624.06	12,915	\$ 430.25		\$ (123,766.02)	\$ 6,062,558.87	\$ 469.42
Oct-16		\$ 5,460,317.58	1.0000	\$ 5,460,317.58	12,961	\$ 421.29		\$ (116,731.58)	\$ 5,977,541.07	\$ 461.19
Nov-16		\$ 5,305,479.84	1.0000	\$ 5,305,479.84	12,986	\$ 408.55		\$ (116,625.77)	\$ 5,824,879.15	\$ 448.55
Dec-16	\$ 81,665,733.38	\$ 5,252,114.35	1.0000	\$ 5,252,114.35	13,088	\$ 401.29	\$ 7,727,279.45	\$ (154,385.14)	\$ 5,798,251.24	\$ 443.02
Jan-17		\$ 6,261,089.27	1.0000	\$ 6,261,089.27	13,668	\$ 458.08		\$ (137,443.86)	\$ 6,749,016.46	\$ 493.78
Feb-17		\$ 5,184,037.82	1.0000	\$ 5,184,037.82	13,637	\$ 380.15		\$ (152,264.66)	\$ 5,664,705.21	\$ 415.39
Mar-17		\$ 6,191,977.03	1.0000	\$ 6,191,977.03	13,596	\$ 455.43		\$ (168,492.78)	\$ 6,674,132.07	\$ 490.89
Apr-17		\$ 5,836,503.73	1.0000	\$ 5,836,503.73	13,608	\$ 428.90		\$ (96,585.83)	\$ 6,355,937.36	\$ 467.07
May-17		\$ 5,502,438.95	1.0000	\$ 5,502,438.95	13,682	\$ 402.17		\$ (105,113.65)	\$ 6,033,068.81	\$ 440.95
Jun-17		\$ 5,424,758.77	1.0000	\$ 5,424,758.77	13,752	\$ 394.47		\$ (96,634.77)	\$ 5,893,416.83	\$ 428.55
Jul-17		\$ 5,162,003.10	0.9495	\$ 5,436,620.46	13,978	\$ 388.94		\$ (94,899.39)	\$ 5,944,115.36	\$ 425.25
Aug-17		\$ 5,953,769.68	0.9999	\$ 5,954,123.01	14,117	\$ 421.77		\$ (105,671.22)	\$ 6,480,248.18	\$ 459.04
Sep-17		\$ 5,897,824.08	0.9999	\$ 5,898,214.60	14,305	\$ 412.32		\$ (98,684.12)	\$ 6,448,275.00	\$ 450.77
Oct-17		\$ 6,537,394.99	0.9999	\$ 6,537,896.17	14,554	\$ 449.22		\$ (105,961.22)	\$ 7,105,802.94	\$ 488.24
Nov-17		\$ 6,324,971.68	0.9999	\$ 6,325,689.93	14,818	\$ 426.89		\$ (102,401.01)	\$ 6,915,128.69	\$ 466.67
Dec-17	\$ 85,670,666.36	\$ 5,908,260.55	0.9999	\$ 5,908,788.73	15,692	\$ 376.55	\$ 7,778,264.43	\$ (98,592.83)	\$ 6,613,810.65	\$ 421.48
Jan-18		\$ 7,674,839.33	0.9999	\$ 7,675,573.06	16,166	\$ 474.80		\$ (122,639.99)	\$ 8,519,728.88	\$ 527.02
Feb-18		\$ 6,727,109.03	0.9509	\$ 7,074,662.36	16,172	\$ 437.46		\$ (106,097.94)	\$ 7,818,798.10	\$ 483.48
Mar-18		\$ 8,696,135.16	0.9998	\$ 8,697,563.88	16,191	\$ 537.19		\$ (114,966.93)	\$ 9,466,526.82	\$ 584.68
Apr-18		\$ 7,460,370.20	0.9996	\$ 7,462,988.10	16,217	\$ 460.20		\$ (116,894.92)	\$ 8,228,658.95	\$ 507.41
May-18		\$ 7,026,512.38	0.9995	\$ 7,030,097.99	16,069	\$ 437.49		\$ (117,335.86)	\$ 7,822,724.65	\$ 486.82
Jun-18		\$ 6,369,719.63	0.9994	\$ 6,373,515.58	15,982	\$ 398.79		\$ (116,600.52)	\$ 7,057,992.44	\$ 441.62
Jul-18		\$ 6,281,970.70	0.9978	\$ 6,295,993.89	15,839	\$ 397.50		\$ (158,019.86)	\$ 6,916,753.56	\$ 436.69
Aug-18		\$ 6,739,512.03	0.9984	\$ 6,750,250.36	15,699	\$ 429.98		\$ (165,698.18)	\$ 7,396,150.30	\$ 471.12
Sep-18		\$ 6,222,691.40	0.9953	\$ 6,251,858.84	15,525	\$ 402.70		\$ (134,193.02)	\$ 6,875,402.10	\$ 442.86
Oct-18		\$ 7,643,819.29	0.9915	\$ 7,709,282.80	15,516	\$ 496.86		\$ (163,654.31)	\$ 8,401,929.80	\$ 541.50
Nov-18		\$ 6,924,754.53	0.9779	\$ 7,080,996.58	15,368	\$ 460.76		\$ (160,184.67)	\$ 7,675,215.61	\$ 499.43
Dec-18	\$ 99,607,881.48	\$ 6,209,611.04	0.8612	\$ 7,210,747.55	15,023	\$ 479.98	\$ 10,076,991.08	\$ (129,993.47)	\$ 7,904,361.20	\$ 526.15

**Geisinger Health Plan  
Small Group Filing for 2020  
Pricing AV Example**

<b>Plan Name:</b>	Geisinger HMO 20/40/1000	Geisinger HMO 30/60/5800	Geisinger QHDHP POS 6500
<b>HIOS ID:</b>	22444PA0060117	22444PA0060063	22444PA0080066
<b>Metallic Level:</b>	Gold	Silver	Bronze
<b>Pricing AV Table 10:</b>	0.873	0.743	0.709

<b>Benefit Component</b>	<b>Cost Sharing Value</b>	<b>Cost Sharing Value</b>	<b>Cost Sharing Value</b>
PCP	0%	1%	0%
SPC	1%	1%	0%
Skilled Nursing Facility	0%	0%	0%
Urgent Care	0%	0%	0%
PT/OT/ST	0%	0%	0%
ER	1%	1%	0%
IP (inc MH)	0%	0%	0%
OP Surgery	0%	0%	0%
MRI/CAT/PET	0%	0%	0%
Pharmacy	6%	6%	7%
Coinsurance	0%	0%	0%
Deductible	6%	23%	23%
MOOP	-2%	-6%	0%
Out-of-Network	N/A	N/A	-2%
<b>Pricing AV</b>	<b>0.873</b>	<b>0.743</b>	<b>0.709</b>

**Geisinger Health Plan  
Small Group Filing for 2020  
Premier Network Factor**

**Commercial Market Experience  
Fiscal Year 2018  
Facility and Professional**

	<b>Allowed Amount</b>	<b>Cost-Sharing Amount</b>	<b>Paid Amount</b>
Premier	\$218,690,179	\$28,429,723	\$190,260,456
non-Premier	\$83,432,424	\$10,846,215	\$72,586,209
NonPar	\$24,884,078	\$2,239,567	\$22,644,511
<b>Total</b>	<b>\$327,006,681</b>	<b>\$41,515,505</b>	<b>\$285,491,176</b>

**Step 1: Shifting Assumptions**

Premier	\$264,820,252	\$34,426,633	\$230,393,619
non-Premier	\$37,302,351	\$4,849,306	\$32,453,045
NonPar	\$24,884,078	\$2,239,567	\$22,644,511
<b>Total</b>	<b>\$327,006,681</b>	<b>\$41,515,506</b>	<b>\$285,491,175</b>

**Step 2: Unit Cost Savings Assumptions**

Premier	\$251,101,299	\$34,126,760	\$216,974,539
non-Premier	\$37,302,351	\$4,849,306	\$32,453,045
NonPar	\$24,884,078	\$2,239,567	\$22,644,511
<b>Total</b>	<b>\$313,287,728</b>	<b>\$41,215,633</b>	<b>\$272,072,095</b>

**Step 3: Cost-Sharing Assumptions**

Premier	\$251,101,299	\$34,126,760	\$216,974,539
non-Premier	\$37,302,351	\$4,686,435	\$32,615,916
NonPar	\$24,884,078	\$2,239,567	\$22,644,511
<b>Total</b>	<b>\$313,287,728</b>	<b>\$41,052,762</b>	<b>\$272,234,966</b>

**Step 4: Percentage of non-Medical Expenses**

23.50%

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**Best Estimate Premier Network Impact** -3.6%

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**Scenario Testing of Assumptions**

<b>Min Discount</b>	<b>Max Discount</b>	<b>Best Estimate</b>	<b>Proposed</b>
-2.5%	-5.0%	-3.6%	-6.0%

## Geisinger Health Plan and Geisinger Quality Options Trend Support ACA Market Rate Filings effective 2020

Here is a list of the worksheets in this file and a brief description of each worksheet.

Sheet Names	Visible	Approximate Size	Description
<a href="#">Explanation</a>	Visible	8.31 kb	Explains the process to go from each worksheet below to the Summary, which matches Table 3 in Actuarial Memorandum Exhibits.
<a href="#">Summary</a>	Visible	13.86 kb	Links to the other worksheets remain intact to demonstrate the trend calculations.
<a href="#">Trend Decision Tree</a>	Visible	16.06 kb	Explains the selection process for trends. Regression trends were used, however, they were adjusted as explained below.
<a href="#">Comm LG Medical Util</a>	Visible	107.38 kb	Inpatient, outpatient and professional utilization review and forecast.
<a href="#">Comm LG Medical PMPM</a>	Visible	84.02 kb	Inpatient, outpatient and professional allowed PMPM review and forecast.
<a href="#">Comm LG Pharmacy Util</a>	Visible	90.03 kb	Pharmacy utilization review and forecast.
<a href="#">Comm LG Pharmacy UC</a>	Visible	90.08 kb	Pharmacy unit cost review and forecast.
<a href="#">Comm LG Pharmacy PMPM</a>	Visible	90.80 kb	Pharmacy allowed PMPM review and forecast.
<a href="#">Trend Summary FY2020</a>	Visible	17.05 kb	This worksheet summarizes and combines the GHP and GQO large group market data.
<a href="#">GHP LG FY2020</a>	Visible	106.45 kb	Updated for FY2020 Geisinger Health Plan review and forecast.
<a href="#">GQO LG FY2020</a>	Visible	106.07 kb	Updated for FY2020 Geisinger Quality Options review and forecast.

### Description of process:

The worksheets that begin with Comm LG contain the trend study done for the FY 2019 Budget. This trend review is completed once per year and the results are used for all budgeting and rate filings until updated. Each service category is reviewed with medical management and pharmacy departments for reasonableness and to incorporate adjusts for initiatives to reduce overall health plan expenditures. In some cases, a specific trend is selected and in other cases a specific utilization per 1000 members, unit cost or allowed PMPM are selected for the forecast period.

The worksheets labeled as FY2020 are the updated trend analysis for the FY 2020 Budget. When performing this update Geisinger was in the middle of transitioning between data warehouses and the utilization figures included in our data sources were not correct. Due to this limitation the updated trend study only reviewed and projected total allowed PMPM. The worksheet named Trend Summary FY 2020 combines the trends selected for each entity into one projection. This was used for all budgeting and rate filings. Since the ACA market rate filings require a utilization and unit cost trend in certain exhibits, the previous year's trend study was used to allocate the total allowed PMPM. This calculation is shown on the worksheet named Summary.

The Summary worksheet displays each relevant trend component and includes links to the appropriate worksheet in order to show how we determined the amounts shown in Table 3.

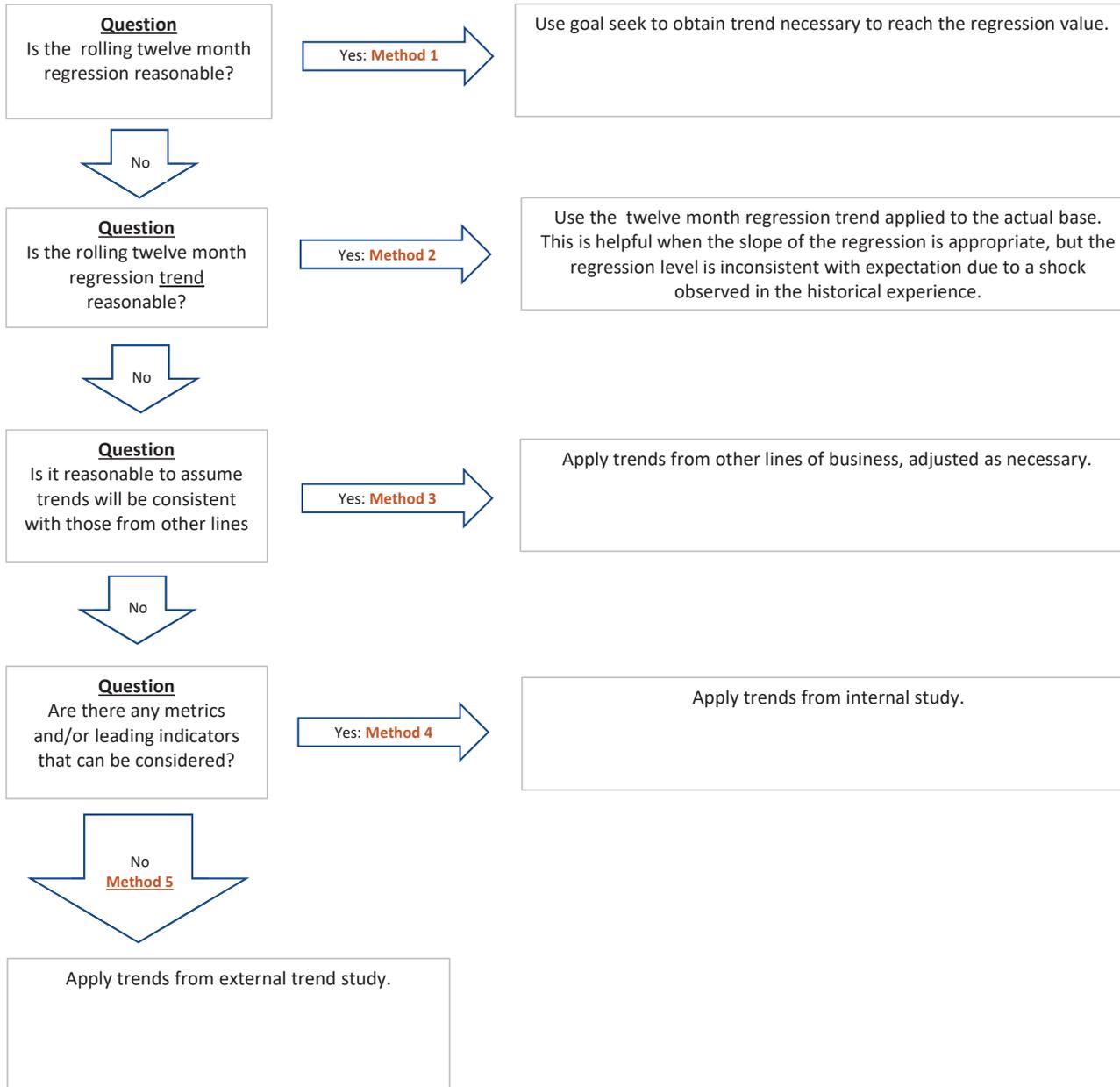
The exception here is the unit cost trends. Unit Cost trends for inpatient, outpatient and professional services are developed by reviewing contracted rate increases and historical total allowed costs by facility and provider. Due to Geisinger's size, providing contract specific information would be detrimental to our competitive position.

<b>Commercial</b>		<b>Inpatient</b>	<b>Outpatient</b>	<b>Professional</b>	<b>Rx</b>
	Unit Cost	2.22%	0.91%	2.37%	14.31%
	Utilization	0.03%	2.75%	0.67%	0.99%
	Intensity/Mix	3.90%	6.16%	1.15%	-2.93%
<b>FY 2019</b>	Composite Trend	6.24%	10.07%	4.24%	12.06%
<b>FY 2020 Update</b>	Composite Trend	9.03%	9.81%	4.85%	7.59%
<b>Table 3</b>	Unit Cost	3.21%	0.89%	2.71%	9.01%
	Utilization	0.04%	2.68%	0.77%	0.62%
	Intensity/Mix	5.65%	6.00%	1.32%	-1.85%
	Composite Trend	9.08%	9.81%	4.87%	7.66%

# Geisinger Insurance Operations

Actuarial Services

2019 Budget -> General Decision process for Setting Trends



**To Do**

# Geisinger Insurance Operations

Actuarial Services  
2019 Budget -> Product Level Trend Review

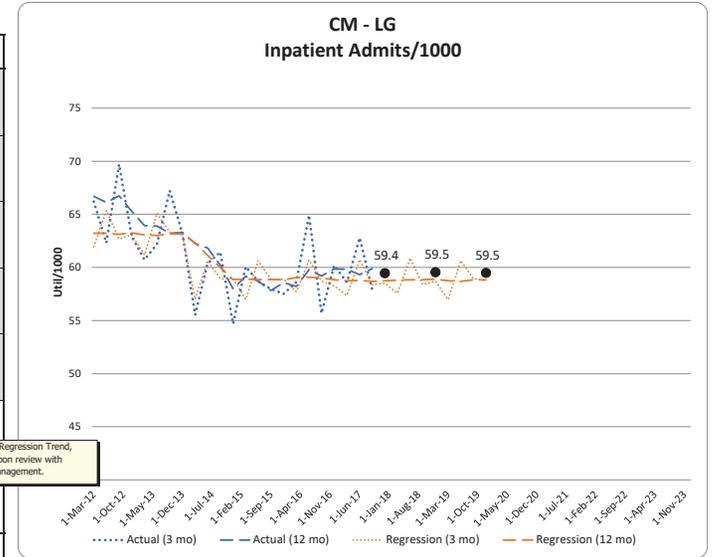
GHPs

<--- Commercial Large Group excluding GHS and Lowes

**CM - LG**

**Inpatient**

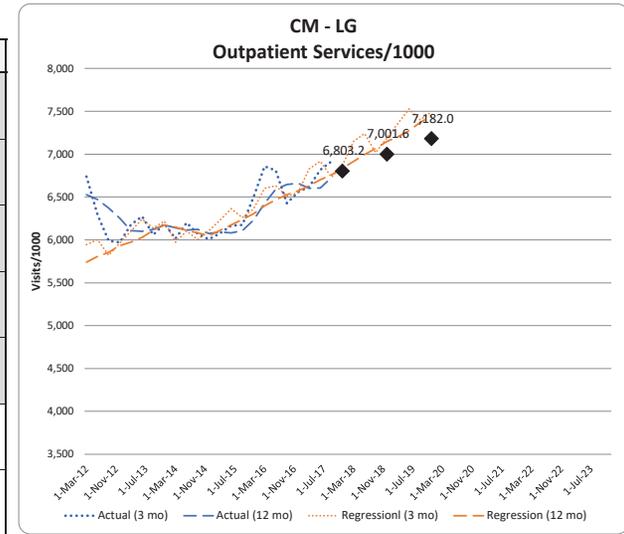
Date	Members	Admits/1000								Trend								Trend	Pick		
		Actual				Regression				Actual				Regression							
		1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.				
1-Mar-12	83,137	63.1	66.2	67.4	66.7	63.8	62.0	62.3	63.2												
1-Jun-12	82,447	63.9	62.3	64.3	66.1	67.4	65.4	63.6	63.2												
1-Sep-12	82,641	67.7	69.7	66.0	66.7	58.4	62.7	64.0	63.1												
1-Dec-12	81,370	55.5	62.9	66.3	65.3	60.7	63.1	62.9	63.3												
1-Mar-13	80,242	58.6	60.7	61.8	63.9	61.9	61.2	62.1	63.1	-8.3%	-8.3%	-4.2%	-1.3%	-0.2%	-0.2%						
1-Jun-13	80,447	64.4	62.2	61.5	63.9	65.4	65.1	63.1	63.0	-0.2%	-4.4%	-3.4%	-0.4%	-0.8%	-0.3%						
1-Sep-13	76,966	59.6	67.2	64.7	63.2	59.5	63.3	64.2	63.2	-3.5%	-2.0%	-5.3%	1.0%	0.3%	-0.1%						
1-Dec-13	76,026	59.2	63.2	65.2	63.3	61.9	63.1	63.2	63.2	0.5%	-1.6%	-3.0%	0.0%	0.5%	-0.1%						
1-Mar-14	68,231	58.6	55.5	59.6	62.2	57.7	57.0	60.2	62.3	-8.6%	-3.6%	-2.7%	-6.8%	-3.1%	-1.2%						
1-Jun-14	65,653	61.2	60.4	57.9	61.8	62.7	60.6	58.8	61.1	-2.9%	-5.8%	-3.3%	-6.9%	-6.9%	-3.0%						
1-Sep-14	63,381	63.4	61.4	60.9	60.2	57.1	58.9	59.8	60.0	-8.6%	-5.9%	-4.8%	-6.9%	-6.9%	-5.0%						
1-Dec-14	63,091	50.4	54.7	58.1	58.0	59.4	59.0	58.9	58.9	-13.5%	-11.0%	-8.4%	-6.5%	-6.7%	-6.8%						
1-Mar-15	61,961	68.2	60.1	57.4	59.2	59.4	57.0	58.0	58.9	8.2%	-3.8%	-5.0%	0.0%	-3.7%	-5.5%						
1-Jun-15	59,626	59.2	58.7	59.4	58.7	64.0	60.6	58.8	58.9	-2.8%	2.5%	-5.0%	0.0%	0.0%	-3.7%						
1-Sep-15	59,932	56.5	58.0	58.3	57.8	57.1	58.9	59.8	58.9	-5.6%	-4.2%	-4.0%	0.0%	0.0%	-1.9%						
1-Dec-15	60,022	60.4	57.5	57.8	58.6	59.4	58.9	58.9	58.8	5.2%	-0.6%	1.0%	-0.1%	-0.1%	0.0%						
1-Mar-16	60,685	65.8	58.6	58.1	58.2	60.6	57.7	58.3	59.0	-2.4%	1.3%	-1.6%	1.3%	0.6%	0.3%						
1-Jun-16	61,915	68.8	64.9	61.8	59.8	64.0	60.7	59.2	59.1	10.6%	4.1%	1.8%	0.1%	0.8%	0.4%						
1-Sep-16	62,879	57.8	55.7	60.3	59.2	56.6	58.7	59.7	59.0	-4.0%	3.3%	2.3%	-0.3%	-0.2%	0.3%						
1-Dec-16	63,306	57.4	60.2	58.0	59.8	57.7	58.3	58.5	58.9	4.6%	0.4%	2.2%	-1.1%	-0.7%	0.0%						
1-Mar-17	63,922	53.5	58.6	59.4	60.6	57.4	57.8	57.8	58.7	0.0%	2.3%	2.8%	-0.6%	-0.9%	-0.5%						
1-Jun-17	63,460	66.9	62.8	60.7	59.3	64.0	60.7	59.0	58.8	-3.3%	-1.8%	-0.8%	0.1%	-0.3%	-0.5%						
1-Sep-17	60,398	52.7	57.9	60.4	59.9	55.5	58.4	59.6	58.7	4.0%	0.2%	1.2%	-0.6%	-0.2%	-0.6%						
1-Dec-17	60,398					56.6	58.5	58.4	58.7				0.4%	-0.1%	-0.2%						
1-Mar-18	60,398					59.4	57.6	58.0	58.8				0.3%	0.4%	0.1%						
1-Jun-18	60,398					62.7	60.9	59.2	58.8				0.2%	0.3%	0.1%						
1-Sep-18	60,398					54.4	58.4	59.6	58.8				0.0%	0.1%	0.3%						
1-Dec-18	60,398					56.6	58.7	58.6	58.9				0.4%	0.2%	0.2%						
1-Mar-19	60,398					57.7	57.0	57.9	58.7				-1.0%	-0.3%	-0.1%						
1-Jun-19	60,398					60.9	60.6	58.8	58.7				-0.4%	-0.7%	-0.2%						
1-Sep-19	60,398					55.5	58.9	59.8	58.8				1.0%	0.3%	0.0%						
1-Dec-19	60,398					57.7	58.7	58.8	58.8				0.0%	0.5%	-0.1%						
1-Mar-20																					
1-Jun-20																					
1-Sep-20																					
1-Dec-20																					
1-Mar-21																					
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1-Sep-23																					
1-Dec-23																					
<b>Avg</b>		60.6	60.8	61.1	61.4	60.7	60.4	60.5	60.7	-1.6%	-2.0%	-2.1%	-1.2%	-1.1%	-1.2%						
<b>Min</b>		50.4	54.7	57.4	57.8	55.5	57.0	57.8	58.7	-13.5%	-11.0%	-8.4%	-6.9%	-6.9%	-6.8%						
<b>Max</b>		68.8	69.7	67.4	66.7	67.4	65.4	64.2	63.3	10.6%	4.1%	2.8%	1.3%	0.8%	0.4%						



Values Within Observed Range  
Trends Within Observed Range

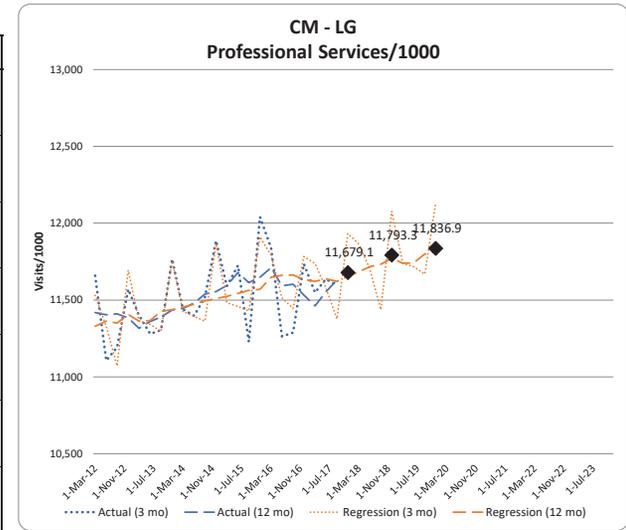
Outpatient

Date	Members	Services/1000								Trend								Trend	Pick		
		Actual				Regression				Actual				Regression							
		1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.				
1-Mar-12	83,137	6,776	6,740	6,593	6,526	6,307	5,945	5,802	5,740												
1-Jun-12	82,447	5,952	6,292	6,519	6,471	5,752	6,005	5,975	5,805												
1-Sep-12	82,641	5,676	5,990	6,141	6,372	5,587	5,820	5,912	5,856												
1-Dec-12	81,370	5,520	5,971	5,980	6,251	5,531	5,964	5,892	5,934												
1-Mar-13	80,242	6,292	6,178	6,073	6,107	6,346	6,102	6,033	5,972	-8.3%	-7.9%	-6.4%	2.6%	4.0%	4.1%						
1-Jun-13	80,447	5,781	6,273	6,226	6,102	5,788	6,242	6,172	6,031	-0.3%	-4.5%	-5.7%	4.0%	3.3%	3.9%						
1-Sep-13	76,966	5,977	6,060	6,169	6,120	5,964	6,137	6,191	6,111	1.2%	0.5%	-3.9%	5.5%	4.7%	4.4%						
1-Dec-13	76,026	5,701	6,188	6,124	6,176	5,905	6,218	6,177	6,175	3.6%	2.4%	-1.2%	4.3%	4.9%	4.1%						
1-Mar-14	68,231	6,442	6,015	6,107	6,139	6,210	5,973	6,103	6,149	-2.6%	0.6%	0.5%	-2.1%	1.2%	3.0%						
1-Jun-14	65,653	5,935	6,200	6,106	6,116	5,869	6,105	6,038	6,112	-1.2%	-1.9%	0.2%	-2.2%	-2.2%	1.4%						
1-Sep-14	63,381	5,994	6,071	6,136	6,121	6,047	6,004	6,055	6,080	0.2%	-0.5%	0.0%	-2.2%	-2.2%	-0.5%						
1-Dec-14	63,091	5,825	6,009	6,040	6,074	5,987	6,106	6,055	6,046	-2.9%	-1.4%	-1.7%	-1.8%	-2.0%	-2.1%						
1-Mar-15	61,961	6,580	6,079	6,043	6,091	6,708	6,230	6,168	6,111	1.1%	-1.0%	-0.8%	4.3%	1.1%	-0.6%						
1-Jun-15	59,626	6,167	6,166	6,122	6,080	6,265	6,364	6,297	6,173	-0.6%	0.3%	-0.6%	4.3%	4.3%	1.0%						
1-Sep-15	59,932	6,236	6,176	6,171	6,106	6,305	6,260	6,313	6,239	1.7%	0.6%	-0.3%	4.3%	4.3%	2.6%						
1-Dec-15	60,022	6,511	6,498	6,338	6,229	6,242	6,361	6,311	6,304	8.1%	4.9%	2.5%	4.2%	4.2%	4.3%						
1-Mar-16	60,685	7,638	6,857	6,678	6,426	7,162	6,603	6,482	6,398	12.8%	10.5%	5.5%	6.0%	5.1%	4.7%						
1-Jun-16	61,915	6,614	6,810	6,833	6,588	6,533	6,632	6,617	6,466	10.5%	11.6%	8.4%	4.2%	5.1%	4.7%						
1-Sep-16	62,879	6,291	6,428	6,617	6,647	6,497	6,507	6,569	6,526	4.1%	7.2%	8.9%	3.9%	4.1%	4.6%						
1-Dec-16	63,306	6,424	6,555	6,492	6,660	6,282	6,553	6,530	6,573	0.9%	2.4%	6.9%	3.0%	3.5%	4.3%						
1-Mar-17	63,922	6,941	6,619	6,587	6,602	7,467	6,829	6,692	6,631	-3.5%	-1.4%	2.7%	3.4%	3.2%	3.7%						
1-Jun-17	63,460	6,767	6,817	6,717	6,605	6,811	6,916	6,872	6,702	0.1%	-1.7%	0.3%	4.3%	3.9%	3.7%						
1-Sep-17	60,398	6,952	6,913	6,864	6,724	6,615	6,731	6,824	6,757	7.6%	3.7%	1.2%	3.4%	3.9%	3.5%						
1-Dec-17	60,398					6,396	6,864	6,796	6,835				4.8%	4.1%	4.0%						
1-Mar-18	60,398					7,604	7,146	7,005	6,913				4.6%	4.7%	4.2%						
1-Jun-18	60,398					6,935	7,241	7,193	6,993				4.7%	4.7%	4.3%						
1-Sep-18	60,398					6,736	7,017	7,129	7,067				4.3%	4.5%	4.6%						
1-Dec-18	60,398					6,669	7,190	7,103	7,148				4.7%	4.5%	4.6%						
1-Mar-19	60,398					7,651	7,358	7,274	7,201				3.0%	3.8%	4.2%						
1-Jun-19	60,398					6,979	7,526	7,442	7,273				3.9%	3.5%	4.0%						
1-Sep-19	60,398					7,191	7,399	7,462	7,368				5.4%	4.7%	4.3%						
1-Dec-19	60,398					7,119	7,494	7,446	7,444				4.2%	4.8%	4.1%						
1-Mar-20																					
1-Jun-20																					
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1-Sep-23																					
1-Dec-23																					
<b>Avg</b>		6,304	6,344	6,334	6,319	6,269	6,287	6,264	6,213	1.7%	1.3%	0.9%	3.2%	3.2%	3.2%						
<b>Min</b>		5,520	5,971	5,980	6,074	5,531	5,820	5,802	5,740	-8.3%	-7.9%	-6.4%	-2.2%	-2.2%	-2.1%						
<b>Max</b>		7,638	6,913	6,864	6,724	7,467	6,916	6,872	6,757	12.8%	11.6%	8.9%	6.0%	5.1%	4.7%						



Review (Values Outside Observed Range)  
Trends Within Observed Range

Date	Members	Services/1000								Trend								Trend	Pick				
		Actual				Regression				Actual				Regression									
		1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.						
1-Mar-12	83,137	11,914	11,659	11,661	11,419	11,855	11,530	11,495	11,329														
1-Jun-12	82,447	10,763	11,106	11,386	11,405	10,970	11,328	11,430	11,362														
1-Sep-12	82,641	11,075	11,193	11,150	11,411	10,870	11,071	11,199	11,350														
1-Dec-12	81,370	10,295	11,569	11,380	11,383	10,295	11,695	11,381	11,406														
1-Mar-13	80,242	11,323	11,400	11,485	11,316	11,370	11,362	11,530	11,363														
1-Jun-13	80,447	10,436	11,279	11,340	11,360	10,521	11,342	11,352	11,367	-2.2%	-1.5%	-0.9%		-1.5%	0.3%	0.3%							
1-Sep-13	76,966	11,364	11,304	11,292	11,390	11,278	11,296	11,320	11,426	1.6%	-0.4%	-0.4%		0.1%	-0.7%	0.1%							
1-Dec-13	76,026	10,501	11,766	11,534	11,435	10,682	11,754	11,524	11,436	1.0%	1.3%	-0.2%		2.0%	1.1%	0.7%							
1-Mar-14	68,231	11,681	11,439	11,612	11,445	11,431	11,428	11,600	11,454	1.7%	1.4%	0.5%		0.5%	1.3%	0.3%							
1-Jun-14	65,653	11,114	11,398	11,418	11,480	11,090	11,395	11,411	11,472	0.3%	1.1%	1.1%		0.6%	0.6%	0.8%							
1-Sep-14	63,381	12,011	11,517	11,456	11,538	11,887	11,362	11,378	11,495	1.1%	0.7%	1.1%		0.5%	0.5%	0.9%							
1-Dec-14	63,091	11,022	11,886	11,701	11,556	11,258	11,867	11,613	11,509	1.9%	1.5%	1.3%		0.6%	0.5%	0.6%							
1-Mar-15	61,961	12,446	11,590	11,740	11,595	12,049	11,483	11,677	11,525	1.0%	1.4%	1.1%		1.0%	0.8%	0.6%							
1-Jun-15	59,626	11,784	11,726	11,657	11,679	11,506	11,457	11,470	11,543	1.3%	1.1%	1.3%		0.5%	0.7%	0.6%							
1-Sep-15	59,932	11,541	11,228	11,479	11,613	11,952	11,429	11,443	11,563	2.9%	2.1%	1.7%		0.6%	0.5%	0.6%							
1-Dec-15	60,022	11,396	12,041	11,638	11,648	11,320	11,912	11,672	11,570	-2.5%	0.2%	0.6%		0.6%	0.6%	0.6%							
1-Mar-16	60,685	12,746	11,839	11,940	11,711	12,501	11,792	11,852	11,648	1.3%	-0.5%	0.8%		0.4%	0.5%	0.5%							
1-Jun-16	61,915	11,306	11,264	11,550	11,593	11,569	11,513	11,651	11,662	2.2%	1.7%	1.0%		2.7%	1.5%	1.1%							
1-Sep-16	62,879	11,680	11,288	11,276	11,604	11,829	11,445	11,479	11,663	-3.9%	-0.9%	-0.7%		0.5%	1.6%	1.0%							
1-Dec-16	63,306	11,134	11,736	11,514	11,532	10,857	11,784	11,616	11,633	0.5%	-1.8%	-0.1%		0.1%	0.3%	0.9%							
1-Mar-17	63,922	11,726	11,549	11,642	11,462	12,569	11,737	11,760	11,622	-2.5%	-1.1%	-1.0%		-1.1%	-0.5%	-0.6%							
1-Jun-17	63,460	11,690	11,637	11,592	11,554	11,631	11,581	11,660	11,638	-2.5%	-2.5%	-2.1%		-0.5%	-0.8%	-0.2%							
1-Sep-17	60,398	11,873	11,598	11,617	11,630	11,525	11,377	11,480	11,622	3.3%	0.4%	-0.3%		0.6%	0.1%	-0.2%							
1-Dec-17	60,398					10,577	11,934	11,650	11,655	2.7%	3.0%	0.2%		-0.6%	0.0%	-0.4%						11,679.1	
1-Mar-18	60,398					12,246	11,863	11,898	11,684					1.1%	1.2%	0.5%							
1-Jun-18	60,398					11,332	11,703	11,783	11,716					1.1%	1.1%	0.7%							
1-Sep-18	60,398					11,229	11,436	11,570	11,734					0.5%	0.8%	1.0%							
1-Dec-18	60,398					10,635	12,078	11,757	11,770					1.2%	0.9%	1.0%						0.98%	11,793.3
1-Mar-19	60,398					11,745	11,738	11,908	11,739					-1.1%	0.1%	0.5%							
1-Jun-19	60,398					10,869	11,717	11,728	11,742					0.1%	-0.5%	0.2%							
1-Sep-19	60,398					11,650	11,670	11,693	11,801					2.0%	1.1%	0.6%							
1-Dec-19	60,398					11,034	12,134	11,902	11,815					0.5%	1.2%	0.4%						0.37%	11,836.9
1-Mar-20																							
1-Jun-20																							
1-Sep-20																							
1-Dec-20																							
1-Mar-21																							
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1-Dec-22																							
1-Mar-23																							
1-Jun-23																							
1-Sep-23																							
1-Dec-23																							
<b>Avg</b>		11,427	11,522	11,524	11,511	11,427	11,519	11,522	11,507	0.5%	0.4%	0.3%		0.5%	0.5%	0.5%							
<b>Min</b>		10,295	11,106	11,150	11,316	10,295	11,071	11,199	11,329	-3.9%	-2.5%	-2.1%		-1.5%	-0.8%	-0.4%							Review (Values Outside Observed Range)
<b>Max</b>		12,746	12,041	11,940	11,711	12,569	11,912	11,852	11,663	3.3%	3.0%	1.7%		2.7%	1.6%	1.1%							Trends Within Observed Range











**Geisinger Insurance Operations**

Actuarial Services  
FY 2019 Budget Pharmacy Trend Review

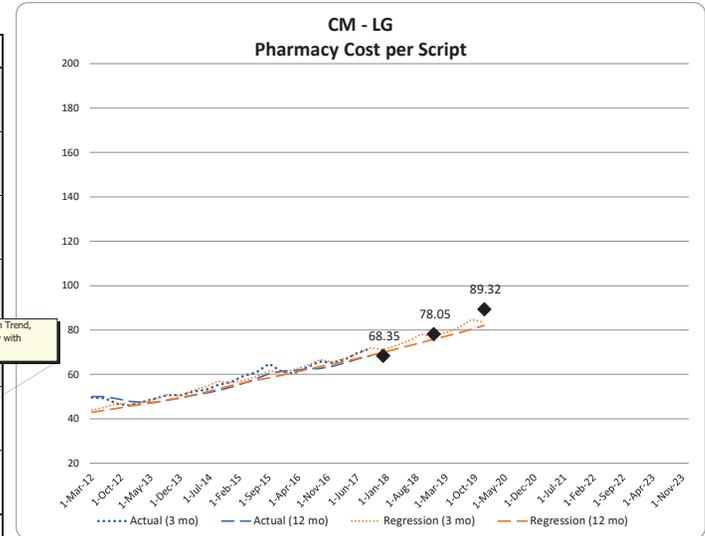
GHPs

**CM - LG**

<--- Commercial Large Group excluding GHS and Lowes

**Pharmacy**

Date	Scripts	Cost per Script								Trend								Trend	Pick		
		Actual				Regression				Actual				Regression							
		1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.				
1-Mar-12	94,887	51.02	49.54	49.87	50.04	44.63	44.03	43.41	42.97												
1-Jun-12	87,593	47.52	49.34	49.44	50.07	45.83	45.16	44.59	43.84												
1-Sep-12	87,670	44.65	46.68	48.01	48.96	46.58	46.97	46.07	44.72												
1-Dec-12	92,409	46.97	46.04	46.36	47.91	46.73	46.46	46.72	45.65												
1-Mar-13	94,639	47.04	47.64	46.83	47.42	47.92	47.51	46.98	46.52												
1-Jun-13	89,955	48.86	49.23	48.43	47.39	49.20	48.85	48.18	47.44												
1-Sep-13	87,247	50.87	50.71	49.96	48.37	50.72	51.01	49.91	48.43												
1-Dec-13	90,697	51.12	50.55	50.63	49.51	50.88	50.31	50.66	49.39												
1-Mar-14	83,323	52.90	52.32	51.38	50.64	53.42	52.96	51.56	50.69												
1-Jun-14	75,619	53.91	53.06	52.69	51.59	55.32	54.46	53.70	52.07												
1-Sep-14	73,902	55.38	55.34	54.18	52.70	57.02	56.86	55.64	53.48												
1-Dec-14	76,835	57.80	56.56	55.95	54.27	57.20	56.14	56.50	55.06												
1-Mar-15	76,688	59.02	59.34	57.94	56.03	58.34	57.35	56.75	56.18												
1-Jun-15	71,535	62.26	60.86	60.09	57.99	60.24	58.97	58.15	57.32												
1-Sep-15	69,965	64.65	64.82	62.82	60.33	61.75	61.57	60.26	58.47												
1-Dec-15	75,568	61.27	61.24	63.01	61.53	61.94	60.79	61.18	59.65												
1-Mar-16	78,749	62.68	60.52	60.88	61.84	63.54	62.35	61.57	60.92												
1-Jun-16	74,777	64.44	63.17	61.86	63.12	65.24	63.88	63.12	62.16												
1-Sep-16	75,225	66.10	65.73	64.46	62.70	66.69	66.63	65.27	63.45												
1-Dec-16	80,757	65.75	65.29	65.51	63.72	66.52	65.66	66.14	64.66												
1-Mar-17	83,131	68.07	66.84	66.07	65.28	68.81	67.38	66.53	65.91												
1-Jun-17	79,332	71.51	69.70	68.26	66.89	70.65	69.17	68.27	67.21												
1-Sep-17	73,544	71.03	71.68	70.68	68.35	71.80	72.01	70.58	68.53												
1-Dec-17	73,544					71.63	71.16	71.60	69.89												
1-Mar-18	73,544					74.09	73.04	72.10	71.32												
1-Jun-18	73,544					76.07	74.97	74.00	72.79												
1-Sep-18	73,544					77.32	77.98	76.47	74.29												
1-Dec-18	73,544					77.56	77.13	77.55	75.78												
1-Mar-19	73,544					79.55	78.86	78.00	77.23												
1-Jun-19	73,544					81.68	81.10	79.98	78.77												
1-Sep-19	73,544					84.19	84.67	82.88	80.44												
1-Dec-19	73,544					84.47	83.52	84.10	82.04												
1-Mar-20																					
1-Jun-20																					
1-Sep-20																					
1-Dec-20																					
1-Mar-21																					
1-Jun-21																					
1-Sep-21																					
1-Dec-21																					
1-Mar-22																					
1-Jun-22																					
1-Sep-22																					
1-Dec-22																					
1-Mar-23																					
1-Jun-23																					
1-Sep-23																					
1-Dec-23																					
<b>Avg</b>		57.6	57.2	56.8	55.9	57.4	56.8	56.2	55.0	7.9%	7.4%	6.5%	8.8%	8.8%	8.8%						
<b>Min</b>		44.7	46.0	46.4	47.4	44.6	44.0	43.4	43.0	-3.8%	-6.1%	-5.4%	7.9%	8.0%	8.0%						
<b>Max</b>		71.5	71.7	70.7	68.4	71.8	72.0	70.6	68.5	17.1%	15.9%	14.5%	11.6%	11.5%	11.5%						



Method 2: Regression Trend, adjusted upon review with pharmacy team.

68.35

14.19%

78.05

14.44%

89.32

Review (Values Outside Observed Range)  
Trends Within Observed Range

# Geisinger Insurance Operations

Actuarial Services  
FY 2019 Budget Pharmacy Trend Review

GHPs

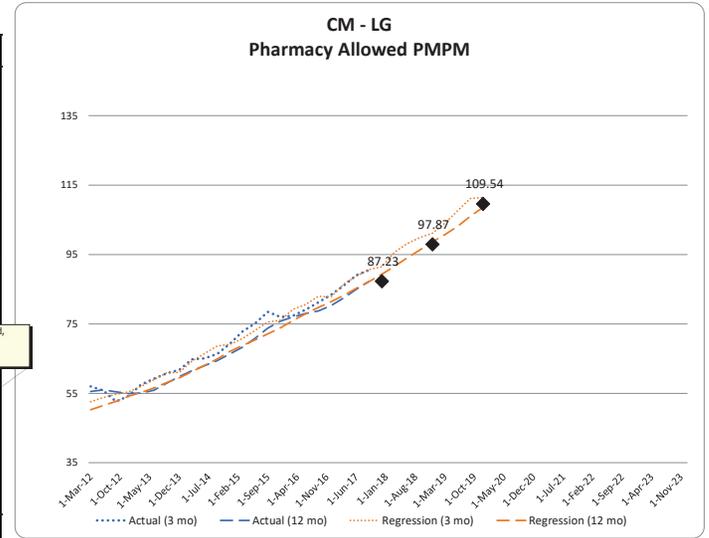
## CM - LG

<--- Commercial Large Group excluding GHS and Lowes

## Pharmacy

Date	Members	Allowed PMPM								Trend								Trend	Pick		
		Actual				Regression				Actual				Regression							
		1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.				
1-Mar-12	80,411	60.21	56.98	56.66	55.50	54.24	52.55	51.22	50.25												
1-Jun-12	79,938	52.07	55.77	56.38	56.02	53.08	53.73	53.13	51.52												
1-Sep-12	80,077	48.89	52.61	54.18	55.45	52.22	54.71	54.22	52.69												
1-Dec-12	78,804	55.08	54.22	53.41	54.90	55.07	55.43	55.07	54.09												
1-Mar-13	78,101	57.00	57.55	55.88	55.03	57.70	57.01	56.22	55.21	1.0%	-1.4%	-0.9%		8.5%	9.8%	9.9%					
1-Jun-13	78,325	56.12	59.22	58.38	55.88	56.47	58.95	57.98	56.51	6.2%	3.6%	-0.3%		9.7%	9.1%	9.7%					
1-Sep-13	74,271	59.75	60.72	59.95	57.89	58.84	60.91	59.91	58.04	15.4%	10.7%	4.4%		11.3%	10.5%	10.2%					
1-Dec-13	73,426	63.14	61.77	61.24	59.78	62.05	61.05	60.98	59.44	13.9%	14.7%	8.9%		10.1%	10.7%	9.9%					
1-Mar-14	65,799	66.99	64.81	63.20	61.50	65.03	64.27	62.56	61.18	12.6%	13.1%	11.8%		12.7%	11.3%	10.8%					
1-Jun-14	63,242	64.46	65.09	64.95	62.96	65.87	66.41	65.32	63.00	9.9%	11.2%	12.7%		12.7%	12.7%	11.5%					
1-Sep-14	60,992	67.11	66.37	65.72	64.39	68.63	68.61	67.49	64.89	9.3%	9.6%	11.2%		12.7%	12.7%	11.8%					
1-Dec-14	60,728	73.14	69.26	67.81	66.34	72.37	69.11	68.86	67.04	12.1%	10.7%	11.0%		13.2%	12.9%	12.8%					
1-Mar-15	59,996	75.44	72.73	70.98	68.30	74.11	70.76	69.93	68.69	12.2%	12.3%	11.1%		10.1%	11.8%	12.3%					
1-Jun-15	57,696	77.20	75.13	73.92	70.82	74.21	73.11	71.92	70.37	15.4%	13.8%	12.5%		10.1%	10.1%	11.7%					
1-Sep-15	58,299	77.58	78.41	76.76	73.81	75.57	75.56	74.32	72.08	18.1%	16.8%	14.6%		10.1%	10.1%	11.1%					
1-Dec-15	58,451	79.21	76.96	77.68	75.78	79.69	76.07	75.82	73.85	11.1%	14.6%	14.2%		10.1%	10.1%	10.2%					
1-Mar-16	59,107	83.51	77.35	77.16	76.96	83.52	79.14	77.61	75.98	6.4%	8.7%	12.7%		11.9%	11.0%	10.6%					
1-Jun-16	60,309	79.90	79.13	78.24	77.97	81.74	80.55	79.85	77.86	5.3%	5.9%	10.1%		10.2%	11.0%	10.6%					
1-Sep-16	61,253	81.17	81.19	80.17	78.68	82.29	82.97	81.77	79.72	3.6%	4.4%	6.6%		9.8%	10.0%	10.6%					
1-Dec-16	61,718	86.04	83.39	82.30	80.31	84.81	82.79	82.88	81.39	8.4%	6.0%	6.0%		8.8%	9.3%	10.2%					
1-Mar-17	62,633	90.35	86.10	84.76	82.50	91.97	86.50	84.66	83.24	11.3%	9.9%	7.2%		9.3%	9.1%	9.6%					
1-Jun-17	62,175	91.24	89.02	87.55	84.95	90.01	88.75	87.62	85.27	12.5%	11.9%	9.0%		10.2%	9.7%	9.5%					
1-Sep-17	59,318	88.07	90.51	89.76	87.23	88.56	90.67	89.70	87.16	11.5%	12.0%	10.9%		9.3%	9.7%	9.3%					
1-Dec-17	59,318					91.27	91.50	91.08	89.31					10.5%	9.9%	9.7%					87.23
1-Mar-18	59,318					98.97	95.61	93.56	91.58					10.5%	10.5%	10.0%					
1-Jun-18	59,318					96.86	98.06	96.83	93.93					10.5%	10.5%	10.2%					
1-Sep-18	59,318					95.30	99.83	98.95	96.25					10.1%	10.3%	10.4%					
1-Dec-18	59,318					100.50	101.15	100.49	98.66					10.6%	10.3%	10.5%					12.20%
1-Mar-19	59,318					105.30	104.05	102.60	100.77					8.8%	9.7%	10.0%					
1-Jun-19	59,318					103.05	107.58	105.82	103.16					9.7%	9.3%	9.8%					
1-Sep-19	59,318					107.37	111.13	109.36	105.98					11.3%	10.5%	10.1%					
1-Dec-19	59,318					113.23	111.41	111.27	108.54					10.1%	10.7%	10.0%					11.92%
1-Mar-20																					
1-Jun-20																					
1-Sep-20																					
1-Dec-20																					
1-Mar-21																					
1-Jun-21																					
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1-Dec-22																					
1-Mar-23																					
1-Jun-23																					
1-Sep-23																					
1-Dec-23																					
<b>Avg</b>		71.0	70.2	69.4	68.0	70.8	70.0	69.1	67.4	10.3%	9.9%	9.1%		10.5%	10.5%	10.5%					
<b>Min</b>		48.9	52.6	53.4	54.9	52.2	52.5	51.2	50.2	1.0%	-1.4%	-0.9%		8.5%	9.1%	9.3%					Review (Values Outside Observed Range)
<b>Max</b>		91.2	90.5	89.8	87.2	92.0	90.7	89.7	87.2	18.1%	16.8%	14.6%		13.2%	12.9%	12.8%					Trends Within Observed Range

Method 2: Regression Trend, adjusted upon review with pharmacy team.



Commercial Market Summary and  
 Medicare Products Summary  
 Allowed PMPM trends for CY 2019-2020 for FY2020 Budget

Plan Type	Bid	2018 Plan Name	2018 Segment Name	Contract_P BP	Segment	Map to Current Product	2019INP	2019SNF	2019OUT	2019PRO	2020INP	2020SNF	2020OUT	2020PRO	2019PHA	2020PHA	OUT	PRO	INP	SNF	OUT	PRO	INP	SNF	OUT	PRO	INP	SNF	OUT	PRO						
							Allowed Trends 2019	Allowed Trends 2019	Allowed Trends 2019	Allowed Trends 2019	Allowed Trends 2020	Allowed Trends 2020	Allowed Trends 2020	Allowed Trends 2020	Allowed Trends 2019	Allowed Trends 2020																				
PA GHP		GHP Large Group Commercial	Large Group				7.42%				9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%																		
PA GHP		GHP Small Group Commercial	Small Group				7.42%				9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%																		
PA GHP		GHP Individual Commercial	Individual				7.42%				9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%																		
PA GGO		GGO Large Group Commercial	Large Group				9.56%				9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%																		
PA GGO		GGO Small Group Commercial	Small Group				9.56%				9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%																		
PA GGO		GGO Individual Commercial	Individual				9.56%				9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%																		
Total Trends:																																				
							CY19/CY18	CY20/CY19																												
MA	Total	GHP Commercial					7.31%	8.65%		7.42%	9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%																		
PP	Total	GGO Commercial					8.30%	8.69%		9.56%	9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%																		
Total							Commercial			7.64%	8.66%		8.16%	9.49%	4.40%	9.91%		10.14%	5.30%	7.36%	7.93%															

Aon Health Care Trends  
 5.50%  
 6.00%

Year	2018	2019
2018	44	3
2019	49	9
2020	52	3
2021	39	14
2022	60	0

Year	2018	2019
2018	0	0
2019	0	0
2020	1.16	0
2021	1.74	0
2022	1.13	0

Worksheet	Column
GHP LG FY2023	F
GHP LG FY2020	F
GHP LG FY2022	F
GDD LG FY2020	F
GDD LG FY2023	F
GDD LG FY2022	F

Program	Members	Base Allowed Totals 2018				Base Allowed Totals 2019				2018	2019
		2018	2018	2018	2018	2019	2019	2019	2019		
HM	34,578	3,313,864	6,968,565	4,506,381	3,559,752	7,641,728	4,668,160	3,517,723	3,757,632		
PP	17,234	1,749,853	3,381,138	2,228,414	1,917,139	3,689,836	2,363,233	1,640,412	1,775,090		

Members	Base Allowed Totals 2018				Base Allowed Totals 2019				2018	2019
	INP	SNF	OUT	PRO	INP	SNF	OUT	PRO		
34,578	3,313,864	6,968,565	4,506,381	3,559,752	-	7,641,728	4,668,160	3,517,723	3,757,632	
17,234	1,749,853	3,381,138	2,228,414	1,917,139	-	3,689,836	2,363,233	1,640,412	1,775,090	
51,812	5,063,716	10,349,703	6,734,795	5,476,891	-	11,331,564	7,031,394	5,158,135	5,532,722	













## Geisinger Health Plan

### Small Group Filing for 2020

#### Response to Questions Round 3

SERFF Tracking Number: GSHP-131915715

1. Follow up to question 8 of Letter 2: As previously requested, please provide quantitative and qualitative support for the development of the 0.93 network factor. Include numerical effect on 2018, and the projection to 2020 claims to account for a full year's effect versus only a half year's effect in the base period, savings on utilization expected, etc., as appropriate. Stating that the factor "is the best representation of the impact" does not allow another actuary to determine the reasonableness of this assumption. When projecting a change, it is typical that experience is used to apply the prospective changes when modeling the potential effect. Therefore, historical experience is appropriate and meaningful to consider the effect of this prospective arrangement. Show the adjustments assumed to the historical experience to get to the 0.93 factor.

The exhibit on worksheet named "Network Factor" in the file named "PID\_Response\_round3\_Exhibits\_GHP\_SmGrp\_071919.xlsx" has been provided to demonstrate the reduction in overall claim PMPM for the small group ACA market in our emerging experience. This reduction in claim expense PMPM is sufficient evidence for the clinical enterprise to take on additional risk under the Global Risk Arrangement consistent with the Change in Network factor utilized in our filing.

2. Follow up to question 12 of Letter 2: You provided a narrative describing the 63.7% adjustment to the risk score based on the impact of the coefficient change; however, you provided no quantitative information. Please provide a summary showing the risk scores before the new coefficients are used and the risk scores after the new coefficients are used that support the 63.7%.

Using the 3<sup>rd</sup> party consultant's tool, our PLRS before the coefficient change is 1.4013 and after the coefficient change it's 1.2298. We did not use this to estimate our impact, but instead used the change in the transfer payment before and after the coefficient change. Their estimate of our transfer payment before the change in coefficient was -\$1,373,653 while after the change it was -\$2,248,671. This is how we developed our 63.8% adjustment ( $-\$2,248,671 / -\$1,373,653 = 1.637$ ).

3. Follow up to question 14 of Letter 2: We do not allow the use of competitor induced utilization factors unless your own experience can support them. Therefore, either provide quantitative and qualitative support showing your experience supports the use of the competitor factors, or else use the induced utilization factors from the Risk Adjustment program, normalized to 1.0 for the GHP population. These factors are as follows: Platinum = 1.15, Gold = 1.08, Silver = 1.05, Bronze = 1.0. Use of these factors will require updating of all supporting material.

As previously mentioned, Geisinger represents a small piece of the ACA market. Therefore, we do not believe our data is credible enough to reflect the induced demand for the market. We have updated Table 7 and Table 10 to use the induced utilization factors from the Risk Adjustment program. The worksheet named "Induced\_Util\_Exhibit" of the file named "PID\_Response\_round3\_Exhibits\_GHP\_SmGrp\_071919.xlsx" has also been updated to reflect this change.

4. New Question: The Projected Revenue PMPM on URRT Worksheet 2 cell D82 = \$592.36 but the Required Revenue PMPM in Table 6, cell c63 = \$620.44. Part of the difference is that the URRT shows 1st quarter values for small group, whereas Table 6 and 10 reflect annualized values. The rest of the difference looks to be due to the use of an aggregate paid to allowed factor across both GHP and GQO in Table 5. Using the average paid to allowed factor from Table 10 across GHP plans only, the values become closer. Also, the average required premium calculated from Table 10 using the pure premium divided by 1 minus the retention components, adjusted for the difference in time period, results in a value similar to the URRT. This occurs also for the GQO plans. Please revise Table 5 for GHP to use the average paid to allowed ratio for GHP only. Note this also requires updating the components of the MAIR calculation (the risk adjustment % calculation for the URRT input). This correction will require updating all supporting documentation.

Table 5 has been revised to use the average paid to allowed ratio for GHP only. Now the Projected Revenue PMPM on URRT Worksheet 2 cell D82 is \$596.42 and the Required Revenue PMPM in Table 6, cell C63 is \$606.21.

The change in the paid to allowed factor resulted in changes to the projected experience. As a result, the Commission exhibit has been updated to reflect the updated projections.

**Geisinger Health Plan  
Small Group Filing for 2020  
Network Factor**

	Member Months	Total Expense	Expense PMPM
Jan - Mar 2018	48,529	\$24,246,945	\$499.64
Jan - Mar 2018 Trend to 2019			\$538.87
Jan - Mar 2019	51,808	\$24,710,576	\$476.96
Actual over projected			-11.5%

Table B: Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV & Cost Sharing Factor	(8)/(6*7)	Pre-Normalized Factors
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
22444PA0060062	Gold	252	\$1,827,067	\$1,518,110	0.8309	1.000	0.8126	0.97797	1.080
22444PA0060063	Silver	203	\$1,430,930	\$1,063,252	0.7431	1.000	0.7065	0.95081	1.050
22444PA0060114	Platinum	12	\$92,643	\$89,600	0.9672	1.000	1.0072	1.04136	1.150
22444PA0060115	Platinum	31	\$239,327	\$222,177	0.9283	1.000	0.9667	1.04136	1.150
22444PA0060116	Gold	16	\$116,004	\$104,699	0.9025	1.000	0.8827	0.97797	1.080
22444PA0060117	Gold	53	\$384,264	\$335,417	0.8729	1.000	0.8537	0.97797	1.080
22444PA0060118	Gold	60	\$435,016	\$372,243	0.8557	1.000	0.8368	0.97797	1.080
22444PA0060119	Silver	2	\$14,098	\$10,902	0.7733	1.000	0.7353	0.95081	1.050
22444PA0060120	Platinum	607	\$4,686,171	\$4,435,507	0.9465	1.000	0.9857	1.04136	1.150
22444PA0060121	Platinum	-	\$0	\$0	0.9672	1.000	1.0072	1.04136	1.150
22444PA0060122	Gold	-	\$0	\$0	0.8729	1.000	0.8537	0.97797	1.080
22444PA0060123	Silver	-	\$0	\$0	0.7733	1.000	0.7353	0.95081	1.050
22444PA0060124	Gold	-	\$0	\$0	0.8261	1.000	0.8079	0.97797	1.080
22444PA0060125	Gold	-	\$0	\$0	0.8408	1.000	0.8222	0.97797	1.080
22444PA0060126	Platinum	-	\$0	\$0	0.9672	1.000	1.0072	1.04136	1.150
22444PA0060127	Gold	-	\$0	\$0	0.8729	1.000	0.8537	0.97797	1.080
22444PA0060128	Silver	-	\$0	\$0	0.7733	1.000	0.7353	0.95081	1.050
22444PA0060129	Gold	-	\$0	\$0	0.8261	1.000	0.8079	0.97797	1.080
22444PA0060130	Gold	-	\$0	\$0	0.8408	1.000	0.8222	0.97797	1.080
22444PA0060131	Platinum	-	\$0	\$0	0.9672	1.000	1.0072	1.04136	1.150
22444PA0060132	Gold	-	\$0	\$0	0.8729	1.000	0.8537	0.97797	1.080
22444PA0060133	Silver	-	\$0	\$0	0.7733	1.000	0.7353	0.95081	1.050
22444PA0060134	Gold	-	\$0	\$0	0.8261	1.000	0.8079	0.97797	1.080
22444PA0060135	Gold	-	\$0	\$0	0.8408	1.000	0.8222	0.97797	1.080
22444PA0080066	Bronze	89	\$597,477	\$423,713	0.7092	1.000	0.6422	0.90553	1.000
<b>Total</b>		<b>1,325</b>	<b>\$9,822,997</b>	<b>\$8,575,620</b>	<b>0.8693</b>	<b>1.0000</b>	<b>0.8730</b>	<b>1.0000</b>	<b>1.104</b>