SERFF Tracking #: HGHM-131904542 State Tracking #: HGHM-131904542 Company Tracking #: 1A-DP-19-HBG

 State:
 Pennsylvania
 Filing Company:
 Highmark Benefits Group

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

**Product Name:** 1A-DP-19-HBG

**Project Name/Number:** 1A-DP-19-HBG/1A-DP-19-HBG

# **Supporting Document Schedules**

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	A redacted version of the rate filing is attached for public disclosure.
Attachment(s):	1A-DP-19-HBG Public Rate Filing 092719.pdf
Item Status:	
Status Date:	



May 21, 2019

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

Re: Highmark Benefits Group 2020 ACA Rate Filing (Individual Market) Filing # 1A-DP-19-HBG (SERFF # HGHM-131904542)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group (HBG) 2020 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HBG must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HBG should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Benefits Group ("HBG", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2020.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2020 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

# **Requested Company Information**

- 1. Company Name & NAIC #: Highmark Benefits Group, NAIC # 15508
- 2. Market: **Individual**
- 3. On or Off Exchange: This filing reflects that the Company anticipates selling plans on and off of the exchange.
- 4. Effective date of coverage: January 1, 2020
- 5. Average rate change requested: Not applicable; the Company did not offer individual market plans in 2019.

Ms. Tracie Gray, Director HBG 2020 Individual Market Rates May 21, 2019 Page 2 of 4

- 6. Range of rate change requested: **Not applicable; the Company did not offer individual market plans in 2019.**
- 7. Total additional annual revenue generated from the proposed rate change: **Not applicable**; **the Company did not offer individual market plans in 2019.**
- 8. Product(s): **EPO**
- 9. Rating Areas and the change from 2019: Rating Area 3

The Company did not offer individual market plans in 2019.

- 10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated market: **Platinum, Gold, Silver, Bronze, and Catastrophic**
- 11. Current number of covered lives and policyholders as of February 1, 2019: **0 covered lives**; **0 policyholders**
- 12. Number of plans offered in 2020 and the change this represents from 2019: 12

The Company did not offer individual market plans in 2019.

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

13. Corresponding contract form #, SERFF and Binder ID#s: The corresponding SERFF binder number is HGHM-PA20-125092163 affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF#	
my Priority Blue EPO	EPO/HBG/DP; HGHM-131923656	
my Priority Blue Flex EPO HDHP	EPO/HDHP/HBG/DP; HGHM-131925011	
my Priority Blue Major Events EPO	CAT/EPO/HBG/DP; HGHM-131925017	

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79962, Company Filing #1A-DP-19-HBG (SERFF Filing # HGHM-131904542)** 

# **Additional Filing Disclosures**

Ms. Tracie Gray, Director HBG 2020 Individual Market Rates May 21, 2019 Page 3 of 4

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

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

# **Potential Changes to Federal Regulations**

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have accounted for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2020 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2020, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2020. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, HBG reserves the right to submit a revised filing.

### **Request for Confidentiality**

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

Public disclosure of any information contained in this Filing would allow HBG competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of HBG's business. Therefore, HBG asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its

Ms. Tracie Gray, Director HBG 2020 Individual Market Rates May 21, 2019 Page 4 of 4

confidential information, other than the redacted information and final approved rates, to be disclosed or released.

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

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

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

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

Sincerely,

Vice President, Actuarial Services Highmark Inc.

cc:

# Rate Change Summary

# **Highmark Benefits Group - Individual Plans**

Rate request filing ID # 1A-DP-19-HBG (SERFF # HGHM-131904542) - 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: N/A
Revised requested average rate change: N/A
Range of requested rate change: N/A

Effective date: January 1, 2020

People impacted: N/A

Available in: Rating Area 3

# **Key information**

# Jan. 2018-Dec. 2018 financial experience

Company made (after taxes)	N/A
Taxes & fees	N/A
Administrative expenses	N/A
Claims	N/A
Premiums	N/A

### How it plans to spend your premium

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

Claims:	86%
Administrative:	9%
Taxes & fees:	5%
Profit:	0%

The company expects its annual medical costs to increase **7.5%**.

# **Explanation of requested rate change**

There is no rate change because this company did not offer individual market plans in 2019.

### **Actuarial Memorandum**

# 1. Basic Information and Data

# A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

Company Name: Highmark Benefits Group ("HBG", "Company")

• NAIC #: 15508

HIOS Issuer ID: 79962State: PennsylvaniaMarket: Individual

• Effective Date: 1/1/2020

SERFF Rate Filing #: HGHM-131904542

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have accounted for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2020 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2020, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2020. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, the Company reserves the right to submit a revised filing.

# B. Rate History and Proposed Variations in Rate Changes

Not applicable; The Company is new to the Individual Market for 2020.

## C. Average Rate Change

Not applicable; The Company is new to the Individual Market for 2020.

# D. Membership Count

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

# E. Benefit/Cost Sharing Changes

Benefit changes are not applicable, as all plans are new for 2020.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in

SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

# F. Experience Period Claims and Premium

Not applicable, as all plans are new for 2020.

# G. Credibility of Data

HBG did not offer any products in 2018. The 2020 rates are based on 2018 experience from First Priority Health (FPH) and First Priority Life Insurance Company (FPLIC), adjusted for the expected 2020 HBG population. This experience was chosen because it is large and reasonably represents the population expected to buy HBG products.

A manual rate was developed by blending 2018 experience from multiple sources, primarily ACA and group claims for the February 1, 2019 snapshot membership, to approximate the anticipated 2020 HBG population. A demonstration of the manual rate calculation can be found in Attachment A.

Given the lack of premium and paid claims data for some of the membership sources, these items have been left blank in Table 2b. Additionally, Risk Adjustment has been left blank as it is not used in the rate calculation. All other fields represent the data and assumptions that make up the manual rate.

#### H. Trend Identification

Table 3b identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 7.5%. Additionally, there is an induced utilization adjustment of -0.01% per year applied to reach the overall trend of 7.47% shown in Table 3b column G. The definitions of service categories, cost, and utilization in Table 3b are consistent with the URRT instructions.

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

The significant changes observed in the volume, demographics and morbidity of the ACA population from 2015 to 2018 yield component trends that are not directly applicable for trend analysis. The trend components in Table 3b therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing. Component data was not used in the development of the trend.

A separate regression study was developed by the Company's valuation team to analyze the ACA trend levels of enrolled cohorts of ACA members. The enrollment period covers a significant portion of both 2017 and 2018. The analysis took into consideration seasonality and adjusted for step changes that were included in the network factors in the two periods. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions.

The regression study resulted in a composite trend in line with the requested composite trend of 7.5%. This trend level was also compared to the Highmark group business for reasonability.

# I. Historical Experience

Not applicable; all plans are new for 2020.

# 2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

• Given that expected 2019 population is used to develop the manual cost, no Change in Morbidity is required.

#### Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity factor was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the filing by multiplying the morbidity factor of 1.00 by 1.06 to arrive at a final morbidity factor of 1.06.

- Given that the population used to set the manual cost is consistent with the expected 2019 population no Change in Demographics is required.
- There is a Change in Network adjustment of 0.975.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 1.002 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

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

The projected paid-to-allowed ratio is 0.789. The formula found in Table 5 cell C28 was overwritten because, unlike the average factor found in Table 10 cell K15, the Company's paid-to-allowed factor accounts for the projected enrollment by plan and is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the manual rate development for this

filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), outside expertise from actuarial consultants, and results from the PA Insurance Department's RATEE analysis. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$42.13) PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$42.06) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The (\$42.07) PMPM value in cell C31 of Table 5 equals the (\$42.06) PMPM value from Attachment B adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that, pursuant to the revised URRT instructions for 2020, the risk adjustment user fee is no longer included here but is now captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members in expected to be on exchange of 87%. This results in a percentage of 2.6%. The PMPM of \$16.74 is calculated as 2.6% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

#### **B.** Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$1.32 PMPM for 2020. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.80%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is estimated to be 2.8%.
- Risk Adjustment User Fee is set to \$0.18 PMPM consistent with Federal regulations.

 Please note that, pursuant to the revised URRT instructions for 2020, the risk adjustment user fee should be captured in the taxes and fees portion of administrative costs. Table 10, column S thus captures this fee.

The Profit/Contingency for all plans is set to 0%. HBG has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HBG is not waving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

# C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2019 values are not applicable since the Company did not offer individual market plans in 2019. The 2020 values represent our projection for 2020 assumed in the 2020 rate development.

# D. Components of Rate Change

Table 8 presents the components of change in the proposed 2020 Calibrated Plan Adjusted Index Rate (PMPM). Since all plans are new for 2020, this table is not applicable.

Table 9 presents the data elements supporting the calculations in Table 8. Since all plans are new for 2020, this table is not applicable.

# 3. Plan Rate Development

Table 10 shows the plan rate development for 2020. This table shows the plans that the Company intends to offer in 2020. The 2020 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's utilization factors are consistent with those used in the Federal Risk Adjustment program except for the platinum plan. Using the standard platinum utilization factor from the Federal Risk Adjustment program would have yielded rate levels significantly different from other comparable platinum rates in the market. Thus, the Company's utilization factor for the platinum plan was selected based on an assessment of other prevailing platinum utilization factors in the market. Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV

calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

Columns AG through AP are populated with the February 1, 2019 enrollment by 2020 plan and rating area. Since HBG did not offer individual market plans in 2019, this section is blank.

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.2 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. Since the Company is new to the Individual Market for 2020, the change in 21-year-old premiums is not applicable.

# 5. Plan Factors

# A. Age and Tobacco Factors

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

# **B.** Geographic Factors

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

#### C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

# D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

# 6. Actuarial Certifications

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2020) for the Individual Market on and off the Pennsylvania Exchange.

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

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

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d) (1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

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

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2020 PA Actuarial Memorandum Rate Exhibits.

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.



# **Individual Market Product Portfolio**

# **Supplemental Exhibits**

Attachment A	Manual Cost Development
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Demographics Calculation
Attachment F	Milliman Certification

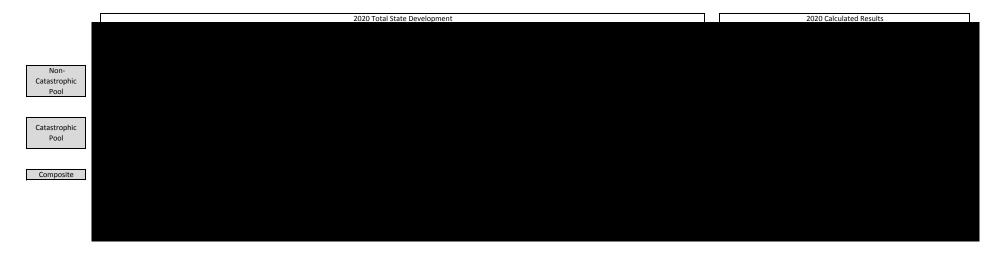
# **Individual Market**

# **Attachment A - Manual Cost Development**

Projected Member Months	173,124
Manual Allowed Claims	\$96,303,215
Medical Allowed PMPM	\$556.27
Rx Rebates PMPM	(\$23.10)
Hosp/Phys. Settlement PMPM	\$2.79
Dental Claims PMPM	\$0.52
Pediatric Vision Capitation PMPM	\$0.34
Adjusted Manual Cost PMPM - PID Table 5	\$536.81

#### Individual Market

#### Attachment B - Risk Adjustment Calculation



# **Individual Market**

# **Attachment C - Induced Demand Calculations**

	Induced Utilization Exhibit						
					Paid to		
		Projected	Projected	Projected Paid	Allowed	AV & Cost	
Plan ID	Metal Level	Membership	<b>Allowed Claims</b>	Claims	Factor	Sharing Factor	(7)/(6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
79962PA0190008	Platinum	4,152	\$3,855,267.20	\$3,837,201.33	0.995	1.440	1.447
79962PA0190007	Gold	5,364	\$3,586,067.04	\$3,130,214.60	0.873	0.909	1.042
79962PA0190006	Gold	22,704	\$15,178,610.39	\$13,782,505.06	0.908	0.946	1.042
79962PA0200003	Silver	1,776	\$1,132,364.03	\$865,208.52	0.764	0.759	0.994
79962PA0190005	Silver	27,696	\$17,658,758.01	\$16,148,185.84	0.914	0.909	0.994
79962PA0200002	Silver	37,800	\$24,100,991.21	\$20,083,425.90	0.833	0.828	0.994
79962PA0190001	Bronze	39,516	\$24,461,261.85	\$16,238,862.84	0.664	0.640	0.965
79962PA0200001	Bronze	564	\$349,128.24	\$231,916.10	0.664	0.641	0.965
79962PA0190004	Bronze	7,776	\$4,813,512.81	\$3,216,797.03	0.668	0.645	0.965
79962PA0190002	Bronze	24,168	\$14,960,516.66	\$9,494,531.55	0.635	0.612	0.965
79962PA0210001	Catastrophic	696	\$396,371.98	\$239,413.99	0.604	0.583	0.965
79962PA0190003	Bronze	912	\$564,547.80	\$377,278.66	0.668	0.645	0.965
Total		173,124	\$111,057,397.23	\$87,645,541.41	0.789	0.789	1.000

Components of AV & Cost Sharing Factor					
					AV & Cost
		Paid-to-	Induced	Avg. Benefit	Sharing
HIOS Plan ID	Metal Level	Allowed Ratio	<b>Utilization Factor</b>	Richness	Factor
79962PA0190008	Platinum	0.995	1.500	1.037	1.440
79962PA0190007	Gold	0.873	1.080	1.037	0.909
79962PA0190006	Gold	0.908	1.080	1.037	0.946
79962PA0200003	Silver	0.764	1.030	1.037	0.759
79962PA0190005	Silver	0.914	1.030	1.037	0.909
79962PA0200002	Silver	0.833	1.030	1.037	0.828
79962PA0190001	Bronze	0.664	1.000	1.037	0.640
79962PA0200001	Bronze	0.664	1.000	1.037	0.641
79962PA0190004	Bronze	0.668	1.000	1.037	0.645
79962PA0190002	Bronze	0.635	1.000	1.037	0.612
79962PA0210001	Catastrophic	0.604	1.000	1.037	0.583
79962PA0190003	Bronze	0.668	1.000	1.037	0.645

# **Individual Market**

# **Attachment D - Broker Commission Schedule**



#### Individual Market

### Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Table E.2 - Experience Period Membership

Table E.3 - Projection Period Membership

Age	HHS	Tobacco
Band	Age Factor	Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4 5	0.765 0.765	1.000 1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21 22	1.000 1.000	1.025 1.025
22	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36 37	1.230	1.025
37	1.238 1.246	1.025 1.025
38 39	1.246	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55 56	2.230 2.333	1.225 1.225
56 57	2.333	1.225
58	2.437	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
		1.225
63	2.952	1.223

Non-Tobacco	lembership Mix Tobacco	Total
N/A	N/A	
N/A	N/A	0.00%
N/A N/A	N/A N/A	0.00% 0.00%
N/A	N/A	0.00%
N/A N/A	N/A N/A	0.00% 0.00%
N/A	N/A	0.00%
N/A N/A	N/A N/A	0.00% 0.00%
N/A N/A	N/A N/A	0.00%
N/A N/A	N/A N/A	0.00%
N/A	N/A	0.00%
N/A N/A	N/A N/A	0.00%
N/A N/A	N/A N/A	0.00% 0.00%
N/A N/A	N/A N/A	0.00%
N/A	N/A	0.00%
N/A	N/A	0.00% 0.00%
0.00%	0.00%	0.00%

Membership Mix				
Non-Tobacco 0.14%	Tobacco 0.00%	Total 0.14%		
0.14%	0.00%	0.14%		
0.16%	0.00%	0.16%		
0.23%	0.00%	0.23%		
0.28%	0.00%	0.28%		
0.22%	0.00%	0.22%		
0.24%	0.00%	0.24%		
0.28%	0.00%	0.28%		
0.28%	0.00%	0.28%		
0.38%	0.00%	0.38%		
0.24%	0.00%	0.24%		
0.36%	0.00%	0.36%		
0.39%	0.00%	0.39%		
0.38%	0.00%	0.38%		
0.52%	0.00%	0.52%		
0.44%	0.00%	0.44%		
0.44%	0.00%	0.44%		
0.54%	0.00%	0.54%		
0.46%	0.00%	0.46%		
0.70%	0.03%	0.72%		
0.73%	0.01%	0.74%		
0.95%	0.00%	0.95%		
0.92%	0.04%	0.95%		
0.92%	0.01%	0.93%		
0.66%	0.02%	0.68%		
0.72%	0.07%	0.80%		
1.02%	0.11%	1.13%		
1.01%	0.10%	1.11%		
1.15%	0.18%	1.33%		
1.35%	0.17%	1.52%		
1.26%	0.15%	1.41%		
1.09%	0.14%	1.23%		
1.11%	0.07%	1.18%		
0.90%	0.12%	1.02%		
1.04%	0.13%	1.17%		
0.83%	0.12%	0.96%		
0.92%	0.11%	1.03%		
0.96%	0.17%	1.13%		
1.03%	0.15%	1.18%		
1.12%	0.08%	1.20%		
1.11%	0.11%	1.22%		
1.11%	0.13%	1.24%		
1.26%	0.12%	1.37%		
1.19%	0.14%	1.33%		
1.27%	0.07%	1.34%		
1.22%	0.13%	1.35%		
1.45%	0.08%	1.53%		
1.63%	0.13%	1.76%		
1.75%	0.14%	1.89%		
2.00%	0.17%	2.17%		
2.13%	0.09% 0.15%	2.21% 2.21%		
		2.21%		
2.18% 2.33%	0.26%	2.44%		
2.33%	0.13% 0.20%	2.46% 2.95%		
		2.95%		
2.87% 3.23%	0.15% 0.17%	3.02% 3.40%		
3.23% 2.99%	0.17%	3.40%		
2.99% 3.77%	0.19%	3.17%		
3.77%	0.19%	3.95% 3.77%		
3.88%	0.29%	4.20%		
4.21%	0.32%	4.20%		
5.29%	0.13%	5.56%		
5.58%	0.28%	5.86%		
6.45%	0.29%	0.14% 0.16% 0.16% 0.23% 0.28% 0.22% 0.24% 0.28% 0.24% 0.38% 0.24% 0.36% 0.39% 0.38% 0.52% 0.44% 0.44% 0.54% 0.46% 0.72% 0.74% 0.95% 0.95% 0.93% 1.11% 1.23% 1.118% 1.02% 1.17% 1.23% 1.118% 1.02% 1.17% 1.23% 1.18% 1.02% 1.17% 1.23% 1.18% 1.02% 1.17% 1.23% 1.18% 1.02% 1.17% 1.23% 1.18% 1.20% 1.17% 1.21% 1.24% 1.35% 1.35% 1.53% 1.76% 1.89% 2.117% 2.21% 2.21% 2.244% 2.46% 2.95% 3.02% 3.40% 3.17% 3.95% 3.77% 4.20% 4.36% 5.56% 5.86% 5.56% 5.86%		
93.71%	6.29%	100.00%		

Table E.4 - Area Factors

Rating	Experience Period		Projection	on Period
Area	Enrollment	Area Factor	Enrollment	Area Factor
3	N/A	1.000	100.0%	1.000
Total	N/A	N/A	100.0%	1.000

Table E.5 - 'Change in Demographics' Calculation

	Experience	Projection	Change in
	Period	Period	Demographics
Average Age Factor	N/A	1.959	
Average Tobacco Factor	N/A	1.009	
Average Area Factor	N/A	1.000	
Average Demographic Factor	N/A	1.978	
Child Capping Adjustment		0.999	
Adjusted Demographic Factor		1.979	
Capitation Dampening	N/A	1.000	
Final Demographic Factor	N/A	1.979	N/A



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# ACTUARIAL MEMORANDUM

# **Highmark Benefits Group**

# **Individual Rate Filing - January 1, 2020**

I, am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Benefits Group ("HBG") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2020. The rates are guaranteed until December 31, 2020.

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

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

Fellow, Society of Actuaries Member, American Academy of Actuaries May 17, 2019

41KHW31 MILLIMAN

# PA Rate Template Part I

#### Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HBG	
Product(s):	EPO	
Market Segment:	Individual	
Rate Effective Date:	01/01/2020	to
Base Period Start Date Date of Most Recent Membership	01/01/2018 02/01/2019	to

12/31/2020 12/31/2018

#### Table 1. Number of Members

	Member-months	Members	Member-months
_	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age			47.0
Total	0	0	173,124
<18		0	9,868
18-24		0	9,415
25-29		0	10,180
30-34		0	10,402
35-39		0	9,510
40-44		0	11,247
45-49		0	15,048
50-54		0	21,252
55-59		0	29,972
60-63		0	34,568
64+		0	11,663

<sup>\*</sup>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
			-							
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									\$ -	
Loss Ratio										0.00%

<sup>\*</sup>Express Prescription Drug Rebates as a negative number

#### **Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

<sup>\*</sup> Express Cost, Utilization, Induced Utilization and Weight as percentages
\*\* Should = URRT Trend

**Table 4. Historical Experience** 

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17 Jul-17				#DIV/0!						
						#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0! #DIV/0!		#DIV/0! #DIV/0!				#DIV/0! #DIV/0!
Nov-17										
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!

<sup>\*</sup> Express Completion Factor as a percentage \*\*Express Prescription Drug Rebates as a negative number

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

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
			173,124		\$ 96,875,622.96	\$ -	\$ (3,999,164.40)	\$ 58,862.16	\$ -	
Experience Period Total Allowed E	HB Claims + EHB Capitation PMPM (	net of prescription drug rebates)								\$ 536.81
Loss Ratio										0.00%

<sup>\*</sup>Express Prescription Drug Rebates as a negative number

#### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	4.50%	2.87%	-0.01%	7.49%	19.91%
Outpatient Hospital	4.50%	2.87%	-0.01%	7.49%	37.10%
Professional	4.50%	2.87%	-0.01%	7.49%	20.49%
Other Medical	4.50%	2.87%	-0.01%	7.49%	2.05%
Capitation				-25.51%	0.06%
Prescription Drugs	4.50%	2.87%	-0.01%	7.49%	20.38%
Total Annual Trend				7.47%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.155	

<sup>\*</sup> 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!

\* Express Completion Factor as a percentage

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

### PA Rate Template Part II

Rate Development and Change Carrier Name: Product(s): Market Segment: Rate Effective Date: 01/01/2020

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

Development of the Projected Index Rate	Acti	ual Experie Data	nce	M	anual Dat	ta	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$		-	\$	5	536.81	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Peric
Two year trend projection Factor		1.000			1.155		
Unadjusted Projected Allowed EHB Claims PMPM	\$		-	\$	6	619.99	
Single Risk Pool Adjustment Factors							
Change in Morbidity					1.060		<- See URRT Instructions
Change in Other		0.000			0.976		
Change in Demographics					1.000		<- See URRT Instructions
Change in Network					0.975		
Change in Benefits					1.000		<- See URRT Instructions
Change in Other					1.002		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$		-	\$	6	641.69	
Credibidility Factors		0%			100%		<- See Instructions
Blended Projected EHB Claims PMPM				\$	6	641.69	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims							
Adjusted Projected Allowed EHB Claims PMPM	\$	6	41.69	<- Index	Rate for P	rojectio	n Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$		-				
Projected Paid to Allowed Ratio			0.789				
Projected Paid EHB Claims PMPM Market-wide Adjustments	\$	5	06.42				
Projected Risk Adjustment PMPM	Ś	(-	42.07)				
Projected Paid Exchange User Fees PMPM	\$		16.74				
Market-Adjusted Projected Paid EHB Claims PMPM	\$	5	65.23				
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	7	16 21	<- Mark	et-Adjuste	d Index	Rate
Market Adjusted Projected Michel Eris Gains Philitin	Ÿ	•	10.21	1010110	et riajaste	u much	THE CONTRACT OF THE CONTRACT O
Projected Allowed Non-EHB Claims PMPM	Ś		-				
	Ş						
	·		c= 00				
Market-Adjusted Projected Paid Total Claims PMPM	\$	5	65.23				
Market-Adjusted Projected Paid Total Claims PMPM  Market-Adjusted Projected Allowed Total Claims PMPM	·		65.23				

#### Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.88%	\$56.86
General and Claims	7.88%	\$50.42
Agent/Broker Fees and Commissions	0.21%	\$1.32
Quality Improvement Initiatives	0.80%	\$5.12
Taxes and Fees	2.83%	\$18.11
RA User Fee	0.03%	\$0.18
PA Premium Tax (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	2.80%	\$17.93
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.71%	\$74.97
Projected Required Revenue PMPM	\$ 640.20	

## Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
. Calibrated Plan Adjusted Index Rate (PMPM)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0
. Base period allowed claims before normalization		\$ 536.81	\$536.81	#DIV/0
. Normalization factor component of change	#DIV/0!	\$ (268.32)	#DIV/0!	#DIV/0
Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	#DIV/0!	\$ 268.49	#DIV/0!	#DIV/0
D2. URRT Trend	#DIV/0!	\$ 41.60	#DIV/0!	#DIV/0
D3. URRT Morbidity	#DIV/0!		#DIV/0!	#DIV/0
D4. URRT Other	#DIV/0!	\$ (7.75)	#DIV/0!	#DIV/0
D5. Normalized URRT RA/RI on an allowed basis	#DIV/0!	\$ 26.66	#DIV/0!	#DIV/0
D6. Normalized Exchange User Fee on an allowed basis	#DIV/0!	\$ 10.61	#DIV/0!	#DIV/0
D7. Subtotal - Sum(D1:D6)	#DIV/0!	\$ 358.22	#DIV/0!	#DIV/0
. Change in Allowable Plan Adjusted Level Components				
E1. Network	#DIV/0!	\$ (9.11)	#DIV/0!	#DIV/0
E2. Pricing AV	#DIV/0!	\$ (81.71)	#DIV/0!	#DIV/0
E3. Benefit Richness	#DIV/0!	\$ 16.71	#DIV/0!	#DIV/0
E4. Catastrophic Eligibility	#DIV/0!	\$ (1.89)	#DIV/0!	#DIV/0
E5. Subtotal - Sum(E1:E4)	#DIV/0!	\$ (76.00)	#DIV/0!	#DIV/0
. Change in Retention Components				
F1. Administrative Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0
F2. Taxes and Fees	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0
F3. Profit and/or Contingency	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0
F4. Subtotal - Sum(F1:F3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0
i. Change in Miscellaneous Items			\$ -	#DIV/0
				,
. Sum of Components of Rate Change (should approximate the change shown in line A)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0

#### For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 536.81	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ -	
Blended Loss Ratio	0.00%	

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

Effective Date		01/01/2020	04/01/2020		07/01/2020		10/01/2020		Total Single Risk Pool	
# of Member Months Renewing in Quarter										-
Adjusted Projected Allowed EHB Claims PMPM Q1	\$	641.69	\$	641.69	\$	641.69	\$	641.69	\$	641.69
Months of Trend		-		3		6		9		
Annual Trend		7.47%		7.47%		7.47%		7.47%		
Single Risk Pool Projected Allowed Claims	\$	641.69	\$	653.35	\$	665.22	\$	677.31	\$	-
Quarterly Trend Factor		100.0%		101.8%		103.7%		105.6%		0.0%
2020 Trend Factors by Quarter		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		

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

Normalization Factors	2019	2020
Average Age Factor	0.000	1.961
Average Geographic Factor	0.000	1.000
Average Tobacco Factor	0.000	1.009
Average Benefit Richness (induced demand)	0.000	1.037
Average Network Factor	0.000	0.975
Market-Adjusted Projected Allowed Total Claims PMPM	\$ -	\$ 716.21
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	#DIV/0	\$ 358.22

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

	2019	2020	
aid-to-Allowed	0.000	0.789	
JRRT Trend (Total Applied Trend Factor)	0.000	1.155	<- URRT W1, S2
JRRT Morbidity	0.000	1.060	<- URRT W1, S2
JRRT "Other"	0.000	0.976	<- URRT W1, S2
lisk Adjustment	s -	\$ 42.07	<- URRT W1, S3
xchange User Fee	\$ -		<- URRT W1, S3
apitation	\$ -		<- URRT W1, S2
letwork		0.975	
ricing AV			<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR A
enefit Richness		1.063	
atastrophic Eligibility		0.993	
Administrative Expenses	0.00%	8.88%	
Taxes and Fees	0.00%	2.83%	
Profit and/or Contingency	0.00%	0.00%	

# PA Rate Template Part III

#### Table 10. Plan Rates

 Carrier Name:
 HBG

 Product(s):
 EPO

 Market Segment:
 Individual

 Rate Effective Date:
 01/01/2020

 Base Period Start Date
 01/01/2018

 Date of Most Recent Membership
 02/01/2019

Market Adjusted Index Rate \$ 716.21

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

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)		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	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals							0.695			0.766	1.025	1.000	1.000	0.993	1.033	\$ 34.06
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79962PA0190001	EPO	my Priority Blue Flex EPO Bronze 3900	N		Bronze	0.647	Approach (1)	On/Off	0.664	0.965	1.000	1.000	1.000	1.000	\$458.67
Plan 2	79962PA0190002	EPO	my Priority Blue Flex EPO Bronze 7900	N		Bronze	0.599	Approach (1)	On/Off	0.635	0.965	1.000	1.000	1.000	1.000	\$438.48
Plan 3	79962PA0190003	EPO	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	N		Bronze	0.648	Approach (1)	Off	0.668	0.965	1.000	1.000	1.000	1.000	\$461.73
Plan 4	79962PA0190004	EPO	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	N		Bronze	0.648	Approach (1)	On/Off	0.668	0.965	1.000	1.000	1.000	1.000	\$461.73
Plan 5	79962PA0190005	EPO	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	N		Silver	0.717	Approach (1)	On/Off	0.762	0.994	1.000	1.000	1.000	1.200	\$650.77
Plan 6	79962PA0190006	EPO	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	N		Gold	0.812	Approach (1)	On/Off	0.908	1.042	1.000	1.000	1.000	1.000	\$677.55
Plan 7	79962PA0190007	EPO	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	N		Gold	0.78	Approach (1)	On/Off	0.873	1.042	1.000	1.000	1.000	1.000	\$651.33
Plan 8	79962PA0190008	EPO	my Priority Blue Flex EPO Platinum 200 - 2 Free PCP Visits	N		Platinum	0.908	Approach (1)	On/Off	0.995	1.447	1.000	1.000	1.000	1.000	\$1,031.51
Plan 9	79962PA0200001	EPO	my Priority Blue Flex EPO Bronze 6750 HSA	N		Bronze	0.625	Standard AV	Off	0.664	0.965	1.000	1.000	1.000	1.000	\$458.95
Plan 10	79962PA0200002	EPO	my Priority Blue Flex EPO Silver 3950 HSA	N		Silver	0.66	Approach (1)	On/Off	0.694	0.994	1.000	1.000	1.000	1.200	\$593.01
Plan 11	79962PA0200003	EPO	my Priority Blue Flex EPO Silver 1750 HSA	N		Silver	0.717	Standard AV	Off	0.764	0.994	1.000	1.000	1.000	1.000	\$543.75
Plan 12	79962PA0210001	EPO	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	N		Catastrophic	0.575	Standard AV	On/Off	0.604	0.965	1,000	1,000	0.920	1,000	\$383.94

Calibration									
Age Calibration Factor	1.961								
Geographic Calibration Factor	1.000								
Tobacco Calibration Factor	1.009								
Aggregate Calibration Factor	1.979								

Total Covered Lives @ 02-01-2019

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
-------------	--	--------------------------

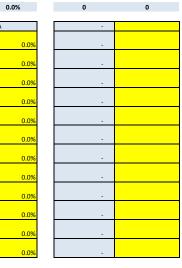
8.9% 2.8%

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

2019 Calibrated	2020 Calibrated
Plan Adjusted	Plan Adjusted
Index Rate	Index Rate
PMPM	PMPM

02-01-2019 Number of Covered Lives by Rating Area												
1	2	3	4	5	6	7	8	9	Total	2020 Continued/ Discontined Plans Indicator		

N/A	N/A	N/	A
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%
	8.9%	2.8%	0.0%



#DIV/0!	#DIV/0!	#DIV/0!	
N/A	N/A	N/A	N/A
	\$ 262.50	0.0%	#DIV/0!
	\$ 250.94	0.0%	#DIV/0!
	\$ 264.25	0.0%	#DIV/0!
	\$ 264.25	0.0%	#DIV/0!
	\$ 372.43	0.0%	#DIV/0!
	\$ 387.76	0.0%	#DIV/0!
	\$ 372.76	0.0%	#DIV/0!
	\$ 590.34	0.0%	#DIV/0!
	\$ 262.66	0.0%	#DIV/0!
	\$ 339.38	0.0%	#DIV/0!
	\$ 311.19	0.0%	#DIV/0!
	\$ 219.73	0.0%	#DIV/0!
	, L13.73	2.070	

1	2	3	4	5	6	7	8	9	Total	Indicator
	1									1
-	-	-	-	-	-	-	-	-	-	J
									-	0
									-	1
									-	1
									-	1
									-	1
									-	1
									-	1
									-	1
									-	1
									-	1
									=	1
									-	1
									-	1

# PA Rate Template Part IV A - Individual

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

 Carrier Name:
 HBG

 Product(s):
 EPO

 Market Segment:
 Individual

 Rate Effective Date:
 01/01/2020

Dian Number	HIOS Plan ID (Standard	1/1/2019 Plan	Discontinued, New, Modified, Existing (D,N,M,E) for	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic	Exchange On/Off or Off			
Plan Number	Component)	Marketing Name	2020	Discontinued & Mapped)	Tier	Uff			
Totals		These cells auto-fill	l using the data en	tered in Table 10.			]	\$ -	\$

Plan 1	79962PA0190001	ority Blue Flex EPO Bronz	N	Bronze	On/Off
Plan 2	79962PA0190002	ority Blue Flex EPO Bronz	N	Bronze	On/Off
Plan 3	79962PA0190003	Flex EPO Bronze 7800 -	N	Bronze	Off
Plan 4	79962PA0190004	Flex EPO Bronze 7800 -	N	Bronze	On/Off
Plan 5	79962PA0190005	e Flex EPO Silver 2900 - 2	N	Silver	On/Off
Plan 6	79962PA0190006	ie Flex EPO Gold 800 - 2 F	N	Gold	On/Off
Plan 7	79962PA0190007	lue Flex EPO Gold 0 - 2 Fr	N	Gold	On/Off
Plan 8	79962PA0190008	Flex EPO Platinum 200 - 2	N	Platinui	n On/Off
Plan 9	79962PA0200001	ty Blue Flex EPO Bronze 6	N	Bronze	Off
Plan 10	79962PA0200002	ity Blue Flex EPO Silver 3	N	Silver	On/Off
Plan 11	79962PA0200003	ity Blue Flex EPO Silver 1	N	Silver	Off
Plan 12	79962PA0210001	Major Events EPO 8150 -	N	Catastrop	hic On/Off

	1		2		3		4		5		6		7		8		9	enro by	erage ighted by illment rating rea)
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\$ -	\$ -	\$ 250.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$ -	\$ 264.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$ -	\$ 264.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$ -	\$ 372.43	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$ -	\$ 387.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$ -	\$ 372.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-
\$ -	\$ -	\$ 590.34	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-

- \$ 262.66 \$
- \$ 339.38 \$
- \$ 311.19 \$
- \$ 219.73 \$

2020 21-year-old, Non-Tobacco Premium PMPM

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

# PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

<sup>\*</sup>PA follows the federal default age curve.

Carrier Name: HBG

Product(s): EPO

Market Segment: Individual

Rate Effective Date: 01/01/2020

**Table 13. Geographic Factors** 

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Lycoming	1.000	1.000
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

**Table 14. Network Factors** 

	Projecion Period Network Factors			
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
FPLIC Custom PPO	Rating Area 3	1.000	0.968	02/19/2009

Company Name: Highmark Benefits Group

Market: Individual

Product: EPO

Effective Date of Rates: January 1, 2020

Ending date of Rates:

December 31, 2020

HIOS Plan ID (On Exchange)=>		A0190007	79962PA			/A	79962PA	
HIOS Plan ID (Off Exchange)=>		A0190007	79962PA			A0200003	79962PA	
Plan Marketing Name =>		ex EPO Gold 0 - 2 Free		EPO Gold 800 - 2 Free		EPO Silver 1750 HSA	my Priority Blue Fle	
Form # =>		HBG/DP		BG/DP		P/HBG/DP		BG/DP
Rating Area =>	Ar	rea 3		ea 3		ea 3		a 3
Network =>		P	ı			P		
Metal =>	G	iold	Go			ver		ver
Deductible =>		0	80			750	2900	
Coinsurance =>		60%	80			0%	70	
Copays =>		); then \$25 PCP	\$0 (Visits 1-2);			/A	\$0 (Visits 1-2);	
OOP Maximum =>		500	60			750	78	
Pediatric Dental (Yes/No) =>		/es	Y			es	Y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$285.16	\$285.16	\$296.64	\$296.64	\$238.06	\$238.06	\$284.91	\$284.91
15	\$310.51	\$310.51	\$323.00	\$323.00	\$259.22	\$259.22	\$310.23	\$310.23
16	\$320.20	\$320.20	\$333.09	\$333.09	\$267.31	\$267.31	\$319.92	\$319.92
17	\$329.89	\$329.89	\$343.17	\$343.17	\$275.40	\$275.40	\$329.60	\$329.60
18	\$340.33	\$340.33	\$354.02	\$354.02	\$284.12	\$284.12	\$340.03	\$340.03
19	\$350.77	\$350.77	\$364.88	\$364.88	\$292.83	\$292.83	\$350.46	\$350.46
20	\$361.58	\$361.58	\$376.13	\$376.13	\$301.85	\$301.85	\$361.26	\$361.26
21	\$372.76	\$382.08	\$387.76	\$397.45	\$311.19	\$318.97	\$372.43	\$381.74
22	\$372.76	\$382.08	\$387.76	\$397.45	\$311.19	\$318.97	\$372.43	\$381.74
23	\$372.76	\$382.08	\$387.76	\$397.45	\$311.19	\$318.97	\$372.43	\$381.74
24	\$372.76	\$382.08	\$387.76	\$397.45	\$311.19	\$318.97	\$372.43	\$381.74
25	\$374.25	\$383.61	\$389.31	\$399.04	\$312.43	\$320.24	\$373.92	\$383.27
26	\$381.71	\$391.25	\$397.07	\$407.00	\$318.66	\$326.63	\$381.37	\$390.90
27	\$390.65	\$400.42	\$406.37	\$416.53	\$326.13	\$334.28	\$390.31	\$400.07
28	\$405.19	\$415.32	\$421.50	\$432.04	\$338.26	\$346.72	\$404.83	\$414.95
29	\$417.12	\$427.55	\$433.90	\$444.75	\$348.22	\$356.93	\$416.75	\$427.17
30	\$423.08	\$433.66	\$440.11	\$451.11	\$353.20	\$362.03	\$422.71	\$433.28
31	\$432.03	\$442.83	\$449.41	\$460.65	\$360.67	\$369.69	\$431.65	\$442.44
32	\$440.98	\$452.00	\$458.72	\$470.19	\$368.14	\$377.34	\$440.58	\$451.59
33	\$446.57	\$457.73	\$464.54	\$476.15	\$372.81	\$382.13	\$446.17	\$457.32
34	\$452.53	\$463.84	\$470.74	\$482.51	\$377.78	\$387.22	\$452.13	\$463.43
35	\$455.51	\$466.90	\$473.84	\$485.69	\$380.27	\$389.78	\$455.11	\$466.49
36	\$458.49	\$469.95	\$476.94	\$488.86	\$382.76	\$392.33	\$458.09	\$469.54
37	\$461.48	\$473.02	\$480.05	\$492.05	\$385.25	\$394.88	\$461.07	\$472.60
38	\$464.46	\$476.07	\$483.15	\$495.23	\$387.74	\$397.43	\$464.05	\$475.65
39	\$470.42	\$482.18	\$489.35	\$501.58	\$392.72	\$402.54	\$470.01	\$481.76
40	\$476.39	\$524.03	\$495.56	\$545.12	\$397.70	\$437.47	\$475.97	\$523.57
41	\$485.33	\$536.29	\$504.86	\$557.87	\$405.17	\$447.71	\$484.90	\$535.81
42	\$493.91	\$549.23	\$513.78	\$571.32	\$412.33	\$458.51	\$493.47	\$548.74
43	\$505.84	\$567.05	\$526.19	\$589.86	\$422.28	\$473.38	\$505.39	\$566.54
44	\$520.75	\$589.49	\$541.70	\$613.20	\$434.73	\$492.11	\$520.28	\$588.96
45	\$538.27	\$616.32	\$559.93	\$641.12	\$449.36	\$514.52	\$537.79	\$615.77
46	\$559.14	\$648.60	\$581.64	\$674.70	\$466.79	\$541.48	\$558.65	\$648.03
47	\$582.62	\$685.74	\$606.07	\$713.34	\$486.39	\$572.48	\$582.11	\$685.14
48	\$609.46	\$728.91	\$633.99	\$758.25	\$508.80	\$608.52	\$608.92	\$728.27
49	\$635.93	\$773.93	\$661.52	\$805.07	\$530.89	\$646.09	\$635.37	\$773.25
50	\$665.75	\$815.54	\$692.54	\$848.36	\$555.79	\$680.84	\$665.16	\$814.82
51	\$695.20	\$851.62	\$723.17	\$885.88	\$580.37	\$710.95	\$694.58	\$850.86
52	\$727.63	\$891.35	\$756.91	\$927.21	\$607.44	\$744.11	\$726.98	\$890.55
53	\$760.43	\$931.53	\$791.03	\$969.01	\$634.83	\$777.67	\$759.76	\$930.71
54	\$795.84	\$974.90	\$827.87	\$1,014.14	\$664.39	\$813.88	\$795.14	\$974.05
55	\$831.25	\$1,018.28	\$864.70	\$1,059.26	\$693.95	\$850.09	\$830.52	\$1,017.39
56	\$869.65	\$1,065.32	\$904.64	\$1,108.18	\$726.01	\$889.36	\$868.88	\$1,064.38
57	\$908.42	\$1,112.81	\$944.97	\$1,157.59	\$758.37	\$929.00	\$907.61	\$1,111.82
58	\$949.79	\$1,163.49	\$988.01	\$1,210.31	\$792.91	\$971.31	\$948.95	\$1,162.46
59	\$970.29	\$1,188.61	\$1,009.34	\$1,236.44	\$810.03	\$992.29	\$969.44	\$1,187.56
60	\$1,011.67	\$1,239.30	\$1,052.38	\$1,289.17	\$844.57	\$1,034.60	\$1,010.78	\$1,238.21
61	\$1,047.46	\$1,283.14	\$1,089.61	\$1,334.77	\$874.44	\$1,071.19	\$1,046.53	\$1,282.00
62	\$1,070.94	\$1,311.90	\$1,114.03	\$1,364.69	\$894.05	\$1,095.21	\$1,069.99	\$1,310.74
63	\$1,100.39	\$1,347.98	\$1,144.67	\$1,402.22	\$918.63	\$1,125.32	\$1,099.41	\$1,346.78
64+	\$1,118.28	\$1,369.89	\$1,163.28	\$1,425.02	\$933.57	\$1,143.62	\$1,117.29	\$1,368.68

HIOS Plan ID (On Exchange)=>	79962PA	.0200002	79962PA	0190001	N	/A	79962PA0190004				
HIOS Plan ID (Off Exchange)=>	79962PA		79962PA			N0200001		NO190004			
Plan Marketing Name =>	my Priority Blue Flex		my Priority Blue Fle			EPO Bronze 6750 HSA					
Form # =>	EPO/HDH	P/HBG/DP	EPO/H			P/HBG/DP		IBG/DP			
Rating Area =>	Are	a 3	Are	a 3	Are	ea 3	Ar	ea 3			
Network =>		•		•		P		P			
Metal =>	Sil	ver	Bro	nze	Bro	nze	Bro	onze			
Deductible =>	39	50	39	00	67	<b>'</b> 50	78	300			
Coinsurance =>	90	1%	60	)%	10	0%	6	0%			
Copays =>	\$50 A	D PCP	\$60	PCP	N	/A	\$0 (Visit 1); the	en 60% A/D PCP			
OOP Maximum =>	67		79			750	7900				
Pediatric Dental (Yes/No) =>		es		es		es		es			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco			
0 - 14	\$259.63	\$259.63	\$200.81	\$200.81	\$200.93	\$200.93	\$202.15	\$202.15			
15	\$282.70	\$282.70	\$218.66	\$218.66	\$218.80	\$218.80	\$220.12	\$220.12			
16	\$291.53	\$291.53	\$225.49	\$225.49	\$225.62	\$225.62	\$226.99	\$226.99			
17	\$300.35	\$300.35	\$232.31	\$232.31	\$232.45	\$232.45	\$233.86	\$233.86			
18	\$309.85	\$309.85	\$239.66	\$239.66	\$239.81	\$239.81	\$241.26	\$241.26			
19	\$319.36	\$319.36	\$247.01	\$247.01	\$247.16	\$247.16	\$248.66	\$248.66			
20	\$329.20	\$329.20	\$254.63	\$254.63	\$254.78	\$254.78	\$256.32	\$256.32			
21	\$339.38	\$347.86	\$262.50	\$269.06	\$262.66	\$269.23	\$264.25	\$270.86			
22	\$339.38	\$347.86	\$262.50	\$269.06	\$262.66	\$269.23	\$264.25	\$270.86			
23	\$339.38	\$347.86	\$262.50	\$269.06	\$262.66	\$269.23	\$264.25	\$270.86			
24	\$339.38	\$347.86	\$262.50	\$269.06	\$262.66	\$269.23	\$264.25	\$270.86			
25	\$340.74	\$349.26	\$263.55	\$270.14	\$263.71	\$270.30	\$265.31	\$271.94			
26	\$347.53	\$356.22	\$268.80	\$275.52	\$268.96	\$275.68	\$270.59	\$277.35			
27	\$355.67	\$364.56	\$275.10	\$281.98	\$275.27	\$282.15	\$276.93	\$283.85			
28	\$368.91	\$378.13	\$285.34	\$292.47	\$285.51	\$292.65	\$287.24	\$294.42			
29	\$379.77	\$389.26	\$293.74	\$301.08	\$293.92	\$301.27	\$295.70	\$303.09			
30	\$385.20 \$394.83		\$297.94	\$305.39	\$298.12	\$305.57	\$299.92	\$307.42			
31	\$393.34 \$403.17		\$304.24 \$311.85		\$304.42 \$312.03		\$306.27 \$313.9				
32	\$401.49 \$411.53		\$310.54 \$318.30		\$310.73	\$318.50	\$312.61 \$320.43				
33	\$406.58	\$416.74	\$314.48 \$322.34		\$314.67 \$322.54		\$316.57	\$324.48			
34	\$412.01	\$422.31	\$318.68 \$326.65		\$318.87 \$326.84		\$320.80	\$328.82			
35	\$414.72	\$425.09	\$320.78	\$328.80	\$320.97 \$328.99		\$322.91	\$330.98			
36	\$417.44	\$427.88	\$322.88	\$330.95	\$323.07 \$331.15		\$325.03	\$333.16			
37	\$420.15	\$430.65	\$324.98	\$333.10	\$325.17	\$333.30	\$327.14	\$335.32			
38	\$422.87	\$433.44	\$327.08	\$335.26	\$327.27	\$335.45	\$329.26	\$337.49			
39	\$428.30	\$439.01	\$331.28	\$339.56	\$331.48	\$339.77	\$333.48	\$341.82			
40	\$433.73	\$477.10	\$335.48	\$369.03	\$335.68	\$369.25	\$337.71	\$371.48			
41	\$441.87	\$488.27	\$341.78	\$377.67	\$341.98	\$377.89	\$344.05	\$380.18			
42	\$449.68	\$500.04	\$347.81	\$386.76	\$348.02	\$387.00	\$350.13	\$389.34			
43	\$460.54	\$516.27	\$356.21	\$399.31	\$356.43	\$399.56	\$358.59	\$401.98			
44 45	\$474.11 \$490.06	\$536.69 \$561.12	\$366.71 \$379.05	\$415.12 \$434.01	\$366.94 \$379.28	\$415.38 \$434.28	\$369.16 \$381.58	\$417.89 \$436.91			
45	\$509.07	\$590.52	\$379.05 \$434.01 \$393.75 \$456.75		\$393.99	\$457.03	\$381.58 \$436.91 \$396.38 \$459.80				
47	\$530.45	\$624.34	\$456.75		\$410.54	\$483.21	\$413.02 \$486.12				
48	\$554.89	\$663.65	\$410.29 \$429.19 \$513.31		\$429.45	\$513.62	\$432.05 \$516.73				
49	\$578.98	\$704.62	\$447.83	\$545.01	\$448.10 \$545.34						
50	\$606.13	\$742.51	\$447.83 \$545.01 \$468.83 \$574.32		\$469.11	\$574.66	\$471.95	\$548.64 \$578.14			
51	\$632.94	\$775.35	\$489.56	\$599.71	\$489.86	\$600.08	\$492.83	\$603.72			
52	\$662.47	\$811.53	\$512.40	\$627.69	\$512.71	\$628.07	\$515.82	\$631.88			
53	\$692.34	\$848.12	\$535.50	\$655.99	\$535.83	\$656.39	\$539.07	\$660.36			
54	\$724.58	\$887.61	\$560.44	\$686.54	\$560.78	\$686.96	\$564.17	\$691.11			
55	\$756.82	\$927.10	\$585.38	\$717.09	\$585.73	\$717.52	\$589.28	\$721.87			
56	\$791.77	\$969.92	\$612.41	\$750.20	\$612.79	\$750.67	\$616.50	\$755.21			
57	\$827.07	\$1,013.16	\$639.71	\$783.64	\$640.10	\$784.12	\$643.98	\$788.88			
58	\$864.74	\$1,013.16	\$668.85	\$819.34	\$669.26	\$819.84	\$673.31	\$824.80			
59	\$883.41	\$1,033.31	\$683.29	\$837.03	\$683.70	\$837.53	\$687.84	\$842.60			
60	\$921.08	\$1,082.18	\$712.43	\$872.73	\$712.86	\$873.25	\$717.17	\$878.53			
61	\$953.66	\$1,168.23	\$737.63	\$903.60	\$738.07	\$904.14	\$717.17	\$909.61			
62	\$975.04	\$1,194.42	\$757.65 \$754.16	\$923.85	\$754.62	\$924.41	\$759.19	\$930.01			
63	\$1,001.85	\$1,194.42	\$774.90	\$949.25	\$775.37	\$949.83	\$780.07	\$955.59			
US	\$1,001.85	\$1,247.22	\$774.90	\$964.69	\$787.98	\$965.28	\$780.07	\$971.12			

HIOS Plan ID (On Exchange)=>	79962P4	A0190002	79962P4	0210001	N/A					
HIOS Plan ID (Off Exchange)=>		A0190002		0210001	79962PA0190003					
Plan Marketing Name =>		ex EPO Bronze 7900		or Events EPO 8150 - 3						
Form # =>		IBG/DP		/HBG/DP	EPO/HBG/DP					
Rating Area =>		ea 3		ea 3	Area 3					
Network =>		P		P		R				
Metal =>	Bro	onze	Catast	rophic	Bro	nze				
Deductible =>		900		.50		800				
Coinsurance =>	10	10%	10	0%	60	0%				
Copays =>	N	/A	\$0 (Visits 1-3); then s	subject to deductible	\$0 (Visit 1); the	en 60% A/D PCP				
OOP Maximum =>	79	900	81	.50	79	100				
Pediatric Dental (Yes/No) =>		es		es		es				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$191.97	\$191.97	\$168.09	\$168.09	\$202.15	\$202.15				
15	\$209.03	\$209.03	\$183.04	\$183.04	\$220.12	\$220.12				
16	\$215.56	\$215.56	\$188.75	\$188.75	\$226.99	\$226.99				
17	\$222.08	\$222.08	\$194.46	\$194.46	\$233.86	\$233.86				
18	\$229.11	\$229.11	\$200.61	\$200.61	\$241.26	\$241.26				
19	\$236.13	\$236.13	\$206.77	\$206.77	\$248.66	\$248.66				
20	\$243.41	\$243.41	\$213.14	\$213.14	\$256.32	\$256.32				
21	\$250.94	\$257.21	\$219.73	\$225.22	\$264.25	\$270.86				
22	\$250.94	\$257.21	\$219.73	\$225.22	\$264.25	\$270.86				
23	\$250.94	\$257.21	\$219.73	\$225.22	\$264.25	\$270.86				
24	\$250.94	\$257.21	\$219.73	\$225.22	\$264.25	\$270.86				
25	\$251.94	\$258.24	\$220.61	\$226.13	\$265.31	\$271.94				
26	\$256.96	\$263.38	\$225.00	\$230.63	\$270.59	\$277.35				
27	\$262.99	\$269.56	\$230.28	\$236.04	\$276.93	\$283.85				
28	\$272.77	\$279.59	\$238.85	\$244.82	\$287.24	\$294.42				
29	\$280.80	\$287.82	\$245.88	\$252.03	\$295.70	\$303.09				
30	\$284.82	\$291.94	\$249.39	\$255.62	\$299.92	\$307.42				
31	\$290.84	\$298.11	\$254.67	\$261.04	\$306.27	\$313.93				
32	\$296.86	\$304.28	\$259.94	\$266.44	\$312.61	\$320.43				
33	\$300.63	\$308.15	\$263.24	\$269.82	\$316.57	\$324.48				
34	\$304.64	\$312.26	\$266.75	\$273.42	\$320.80	\$328.82				
35	\$306.65	\$314.32	\$268.51	\$275.22	\$322.91	\$330.98				
36	\$308.66	\$316.38	\$270.27	\$277.03	\$325.03	\$333.16				
37	\$310.66	\$318.43	\$272.03	\$278.83	\$327.14	\$335.32				
38	\$312.67	\$320.49	\$273.78	\$280.62	\$329.26	\$337.49				
39	\$316.69	\$324.61	\$277.30	\$284.23	\$333.48	\$341.82				
40	\$320.70	\$352.77	\$280.81	\$308.89	\$337.71	\$371.48				
41	\$326.72	\$361.03	\$286.09	\$316.13	\$344.05	\$380.18				
42	\$332.50	\$369.74	\$291.14	\$323.75	\$350.13	\$389.34				
43	\$340.53	\$381.73	\$298.17	\$334.25	\$358.59	\$401.98				
44	\$350.56	\$396.83	\$306.96	\$347.48	\$369.16	\$417.89				
45	\$362.36	\$414.90	\$317.29	\$363.30	\$381.58	\$436.91				
46	\$376.41	\$436.64	\$329.60	\$382.34	\$396.38	\$459.80				
47	\$392.22	\$461.64	\$343.44	\$404.23	\$413.02	\$486.12				
48	\$410.29	\$490.71	\$359.26	\$429.67	\$432.05	\$516.73				
49	\$428.10	\$521.00	\$374.86	\$456.20	\$450.81	\$548.64				
50	\$448.18	\$549.02	\$392.44	\$480.74	\$471.95	\$578.14				
51	\$468.00	\$573.30	\$409.80	\$502.01	\$492.83	\$603.72				
52	\$489.83	\$600.04	\$428.91	\$525.41	\$515.82	\$631.88				
53	\$511.92	\$627.10	\$448.25	\$549.11	\$539.07	\$660.36				
54	\$535.76	\$656.31	\$469.12	\$574.67	\$564.17	\$691.11				
55	\$559.60	\$685.51	\$490.00	\$600.25	\$589.28	\$721.87				
56	\$585.44	\$717.16	\$512.63	\$627.97	\$616.50	\$755.21				
57	\$611.54	\$749.14	\$535.48	\$655.96	\$643.98	\$788.88				
58	\$639.40	\$783.27	\$559.87	\$685.84	\$673.31	\$824.80				
59	\$653.20	\$800.17	\$571.96	\$700.65	\$687.84	\$842.60				
60	\$681.05	\$834.29	\$596.35	\$730.53	\$717.17	\$878.53				
61	\$705.14	\$863.80	\$617.44	\$756.36	\$742.54	\$909.61				
62	\$720.95	\$883.16	\$631.28	\$773.32	\$759.19	\$930.01				
63	\$740.77	\$907.44	\$648.64	\$794.58	\$780.07	\$955.59				
64+	\$752.82	\$922.20	\$659.19	\$807.51	\$792.75	\$971.12				

### Highmark Benefits Group Individual Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off	Р	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off	Р	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off	Р	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off	Р	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off	P	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off	P	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off	P	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off	P	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off	Р	3	Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne,
							Monroe, Pike, Sullivan, Susquehanna, Tioga,
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	Р	3	Wayne, Wyoming
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off	R	3	Lycoming

Company Name Highmark Benefits Group

Market Individual

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

	02-01-2019 Number of Covered Liv	es by Rating C	ounty	
				On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off

ADEA 1	

NG AREA 1										RATING AREA 2							
0	0	0	0	0 0 0 0		0		0	0	Ī							
vford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren		Elk	Cameron	Pot						

Company Name Highmark Benefits Group

Market Individual

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

#### RATING AREA 3

	02-01-2019 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0	0	0
LUIGO PL. LID				On/Off	2 16 1							5.1	6 111		<b>-</b>		
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Bradford			Lackawanna		Lycoming	ivionroe			Susquehanna			Wyoming
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off	\$372.76	\$372.76	\$372.76	\$372.76	\$372.76		\$372.76	\$372.76	\$372.76	\$372.76	\$372.76	\$372.76	\$372.76
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off	\$387.76	\$387.76	\$387.76	\$387.76	\$387.76		\$387.76	\$387.76	\$387.76	\$387.76	\$387.76	\$387.76	\$387.76
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off	\$311.19	\$311.19	\$311.19	\$311.19	\$311.19		\$311.19	\$311.19	\$311.19	\$311.19	\$311.19	\$311.19	\$311.19
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off	\$372.43	\$372.43	\$372.43	\$372.43	\$372.43		\$372.43	\$372.43	\$372.43	\$372.43	\$372.43	\$372.43	\$372.43
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off	\$339.38	\$339.38	\$339.38	\$339.38	\$339.38		\$339.38	\$339.38	\$339.38	\$339.38	\$339.38	\$339.38	\$339.38
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off	\$262.50	\$262.50	\$262.50	\$262.50	\$262.50		\$262.50	\$262.50	\$262.50	\$262.50	\$262.50	\$262.50	\$262.50
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off	\$262.66	\$262.66	\$262.66	\$262.66	\$262.66		\$262.66	\$262.66	\$262.66	\$262.66	\$262.66	\$262.66	\$262.66
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off	\$264.25	\$264.25	\$264.25	\$264.25	\$264.25		\$264.25	\$264.25	\$264.25	\$264.25	\$264.25	\$264.25	\$264.25
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off	\$250.94	\$250.94	\$250.94	\$250.94	\$250.94		\$250.94	\$250.94	\$250.94	\$250.94	\$250.94	\$250.94	\$250.94
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73		\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off						\$264.25							

Market Individual

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

	02-01-2019 Number of Covered Liv	es by Rating C	ounty	
				On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off

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

Market Individual

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

	02-01-2019 Number of Covered Lives by Rating County								
	02-01-2019 Number of Covered Liv	es by Rating Co	ounty						
				On/Off					
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange					
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off					
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off					
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off					
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off					
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off					
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off					
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off					
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off					
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off					
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off					
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off					

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

Market Individual

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

	02-01-2019 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0
				On/Off										
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off										
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off										
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off										
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off										
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off										
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off										
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off										
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off										
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off										
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off										
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off										

Market Individual

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

	20.04.0040.11			1
	02-01-2019 Number of Covered Liv	es by Rating C	ounty	
				On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off

 RATING ARE	A 7			RATING ARE	A 8			
0	0	0	0	0	0	0	0	0
Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphi

Market Individual

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

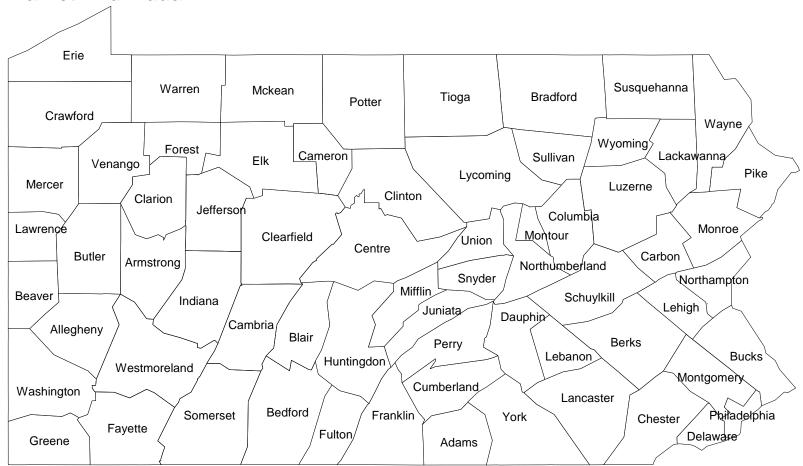
	02-01-2019 Number of Covered Liv	02-01-2019 Number of Covered Lives by Rating County									
				On/Off							
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange							
79962PA0190007	my Priority Blue Flex EPO Gold 0 - 2 Free PCP Visits	EPO	Gold	On/Off							
79962PA0190006	my Priority Blue Flex EPO Gold 800 - 2 Free PCP Visits	EPO	Gold	On/Off							
79962PA0200003	my Priority Blue Flex EPO Silver 1750 HSA	EPO	Silver	Off							
79962PA0190005	my Priority Blue Flex EPO Silver 2900 - 2 Free PCP Visits	EPO	Silver	On/Off							
79962PA0200002	my Priority Blue Flex EPO Silver 3950 HSA	EPO	Silver	On/Off							
79962PA0190001	my Priority Blue Flex EPO Bronze 3900	EPO	Bronze	On/Off							
79962PA0200001	my Priority Blue Flex EPO Bronze 6750 HSA	EPO	Bronze	Off							
79962PA0190004	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	On/Off							
79962PA0190002	my Priority Blue Flex EPO Bronze 7900	EPO	Bronze	On/Off							
79962PA0210001	my Priority Blue Major Events EPO 8150 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							
79962PA0190003	my Priority Blue Flex EPO Bronze 7800 - 1 Free PCP Visit	EPO	Bronze	Off							

0	0	0	0	0	0	0
Cumberland	Daunhin	Franklin	Fulton	luniata	Lehanon	Perry

## 2019 Service Area

**Issuer: Highmark Benefits Group (HBG)** 

**Market: Individual** 



**Key** (modify as needed)

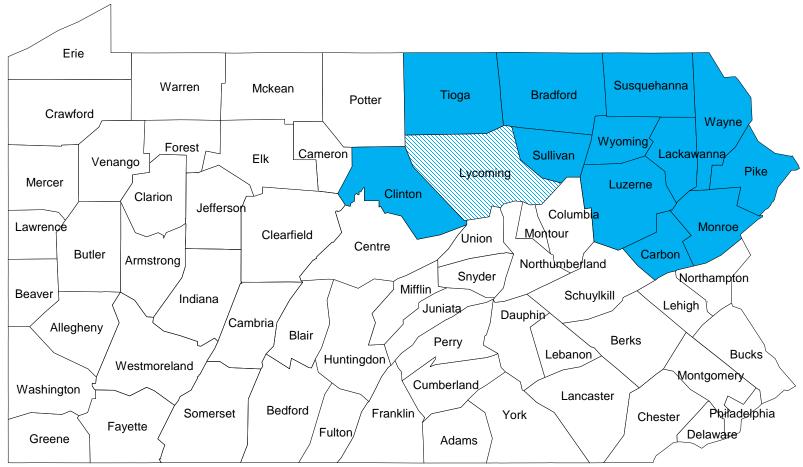
: 2019 on-exchange service area

: 2019 off-exchange only service area

## 2020 Service Area

**Issuer: Highmark Benefits Group (HBG)** 

**Market: Individual** 



**Key** (modify as needed)

: 2020 on-exchange service area: 2020 off-exchange only service area



June 25, 2019

Mr. James Laverty, Actuary Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2020 ACA Rate Filing (Individual Market) Filing # 1A-DP-19-HBG (SERFF # HGHM-131904542)

Dear Mr. Laverty:

Enclosed are responses to your June 18, 2019 questions regarding SERFF Filing # HGHM-131904542. We have included your questions along with our responses for your convenience. Since the questions did not require changes to the originally submitted content, the Filing has not been revised at this time.

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

Sincerely,



Manager, Actuarial Services Highmark Inc.

cc:



**Enclosures** 

1. Section VI.1 of the Part III memo indicates that 2018 experience from First Priority Health and First Priority Life Insurance Company was adjusted for the expected 2020 HBG population. Please explain how it was adjusted and provide quantitative support. Also, please explain how these sources were blended as referenced in the second paragraph of that section.

#### Response:

Please see the attached exhibits for response to Question 1.

The manual rate is derived using the 2/1/2019 enrollment profile which is categorized into the following categories:

#### Renewal

• This represents our 2018 ACA members that reenrolled in FPH and FPLIC.

#### Other Highmark

• This represents the 2018 members from other Highmark markets such as group markets that enrolled in FPH.

#### Prior ACA

• This represents our 2017 ACA members that lapsed in 2018 and now reenrolled in FPH. We reviewed its 2017 ACA claims, trended to 2018, and used this as starting point to approximate the 2018 allowed claims.

#### <u>New</u>

- This represents the catch-all category of the remaining members that enrolled in FPH. The 2018 allowed PMPM was set to approximate the "Renewal" segment.
- 2. With respect to the data used to develop the manual rate, was the volume of large claims during the experience period unusually high or low? If so, was any adjustment made to reflect this?

#### Response:

In the development of the manual rate, the volume of large claims was assumed to be reasonably consistent from year to year. Due to the level of population changes that typically occur in the ACA individual market, it would be unreliable to explicitly make an adjustment based on current data. The morbidity factor adjustments implicitly account for large claim volume differences between populations.

3. Please explain the difference between the .975 network factor shown in Tables 7 and 9 of the PAAM exhibits and the .968 shown in Table 14. Please provide quantitative support for these factors.

#### Response:

The network factor of 0.968 shown in Table 14 is a medical only network factor as explained in the actuarial memorandum. Whereas, medical, pharmacy, capitation, and dental are weighted to derive the overall network factor of 0.975 as shown in Tables 7 and 9. The resulting calculation is  $0.975 = 0.968 \times 78\%$  medical benefit + 1.00 x 22% other benefit categories.

4. Please support the -25.51% capitation trend applied in the PAAM Table 3b.

#### Response:

The -25.51% capitation trend is due to a reduction in the pediatric vision capitation rate from the experience period to the projection period. The capitation weight in Table 3b is negligible signifying the actual PMPM reduction is minimal as well.

## 5. Please explain how the each of the values in the Risk Adjustment demonstration in Attachment B were developed for HBG.

#### Response:

The issuer-specific factors included in rows 11 and 16 of Attachment B for the 2020 projection were developed for the population of members that comprised the manual rate development discussed in the response to Question 1 above. For sources of members where we had 2018 (or 2017) claims experience and diagnosis data, we utilized their risk scores in the calculation. For the "New" source of members where we did not have claims experience, we made an assumption regarding this category's risk score based on a review of the claim level and risk score relativities of the other sources.

The statewide factors included in rows 13 and 18 of Attachment B for the 2020 projection were developed by starting with information from the following sources: (1) the PID's 2018 RATEE study released on May 8, 2019, (2) the PID's 1Q2019 Enrollment Survey released on April 23, 2019, and (3) the CMS Interim Summary Report for 2018 released on March 22, 2019. The attached exhibit labeled Q5 Response demonstrates how we used the information from these sources in order to derive the 2020 statewide average estimates shown in Attachment B. We assumed the statewide average premium will decrease by a contract of the statewide of approved rates and assumed no additional change for 2020.

For the statewide average actuarial value and induced demand factors, we assumed

All of these calculations can be found in the Q5

Response exhibit.

#### 6. Please provide quantitative support for the Projected MLR of 91.5%.

## Response:

Please see the attached exhibit labeled Q6 Response for the development of the 91.5% Projected MLR.

# 7. For all plans, the paid to allowed as shown in Attachment C, which does not include the CSR load or induced demand, is larger than the Metal AV in the URRT. What is driving these differences?

## Response:

The paid-to-allowed ratios in Attachment C are the pricing factors which are determined using Highmark's underlying ACA claims experience. Our actual paid-to-allowed factors have historically been higher than the factors from the HHS AV calculator. For on exchange Silver Plans, the pricing factors in Attachment C include the 1.20 CSR load.

The metal AV factors on URRT Worksheet 2 (line 1.6 or row 15), however, are derived using the HHS AV calculator which relies on standard national population claims experience and would not be aligned to the pricing AVs in general. The HHS AV calculator is helpful in determining the metal level of a given benefit plan which allows for ease in comparing the qualified health plans among the carriers.

#### 8. Please provide substantial support for the 1.5 induced utilization factor for the platinum plan.

## Response:

In the absence of recent historical platinum experience, HCA performed an assessment of the prevailing platinum induced utilization factors in the Pennsylvania individual market. This assessment revealed current platinum factors that were approximately 70% higher than corresponding bronze factors. In addition to this industry information, HCA also performed a review of historical Highmark data from

2016 and 2017 in regions where it offered platinum plans. This review of risk-adjusted allowed PMPMs for platinum plans versus bronze plans resulted in factors that directionally align with what was observed in the industry. Thus, HCA determined that an induced utilization factor of 1.5 would be appropriate.

## 9. We note that the benefit richness on Table 10 is not completely normalized (1.061 in L15). Please resubmit PAAM normalizing this adjustment.

### Response:

The benefit richness factors in Table 10 of the PAAM were normalized. Please see Attachment C for a demonstration that the normalized benefit richness factors composite to 1.000 by weighting on the projected enrollment. Since there is no snapshot enrollment for this issuer, Table 10 calculates a straight average of the normalized factors rather than weighting by projected enrollment, which is why the total value on Table 10 is not 1.000.

#### 10. Please explain how the 0.92 catastrophic plan adjustment factor was developed.

## Response:

The 0.92 factor is intended to represent the expected impact of the unique catastrophic plan eligibility category, which is one of the permitted plan-level adjustments to the index rate. Given the leaner benefit design of catastrophic plan, separate risk adjustment and greater eligibility by younger individuals, it was reasonable to assume that a reduction factor (i.e. a factor less than 1.0) was appropriate. This factor was developed in our initial ACA rate filing for the 2014 Plan Year and was based on data and analysis from outside consultants with better access to industry data. The development of the 0.92 factor took into consideration the compressed age curve, along with the eligibility restrictions for catastrophic plans. We have continued to use the same factor in each subsequent year. Similar factors are used by other issuers in the market and the resulting premium rates are in line with other issuers in the marketplace, supporting the reasonability and appropriateness of this factor.

#### 11. Please provide quantitative support for the health insurer fee.

#### Response:

The first step in calculating the health insurer fee is estimating the industry-wide fee to be collected as well as the industry-wide eligible premium in billions of dollars based on historical amounts. The ratio of these two estimates produces an estimated percentage of premium. Second, this percentage of premium is multiplied by our company-specific projected 2019 premium to derive an estimate of the dollars expected to be assessed in 2020. Finally, these estimated dollars are then divided by our company-specific projected 2020 premium to derive an estimate of the percentage of premium need to be built into the rate filing. This amount is 2.14%, which is further divided by (1 - 0.21) to account for the income tax rate. The resulting value is 2.71%. The pricing assumption was set at 2.8% given the potential fluctuation in the estimates outlined above.

## The following are additional questions or comments from the PID:

1. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

#### Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

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

### Response:

- a) The Company did consider whether or not any adjustment to projected experience was warranted due to the RADV process. However, since this process was only recently implemented, with 2017 results only recently released, we believe that it is too soon to make any assumptions in our projections regarding the anticipated level of payments or recoveries from this program.
- b) We provide the following additional considerations in assessing whether or not future adjustments would be practicable:
  - Overall, this program is designed to be revenue neutral across the market. So absent any reliable market-wide analysis, it would be equally likely that a company would receive a payment or would be required to make a contribution.
  - The consideration of risk score adjustments from the RADV process is dependent upon the entirety of market participants, and each participant's ultimate condition profile. These risk profiles are generally not known and could fluctuate from year to year.
  - The Individual market results for 2017 in Pennsylvania showed that a small risk score adjustment would be made for the 2018 risk adjustment transfer results. However, it has not been demonstrated that such an adjustment would tend to persist year over year. Furthermore, an adjustment could be made in the opposite direction in a future year.
  - Although we have not adjusted for the RADV process in our 2020 experience projection, we believe that such an adjustment may be warranted in future rate development periods if the process exhibits a reasonable level of predictability and recurrence. This may not be known until several years beyond the initial implementation.

## 3. We have repurposed row 54 of Table 6 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54, respectively.

#### Response:

We intend to make this update to the template later in the review process so that if there are other subsequent updates needed, the number of document versions produced can be minimized.

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

#### Response:

The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred brand drugs. The coinsurance percentages and certifications of the values corresponding to these

categories can be found in the AV screenshots and Certifications documents provided as a separate attachments with the initial SERFF submission.						

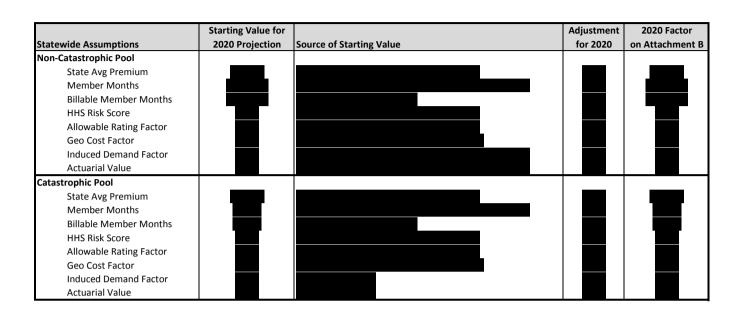
#### Individual Market

## Response to Objection 1 - Question 1

	Projected 2020 ACA Segment									
	FPH - Renewal	FPH - Other HMRK	FPH - Prior ACA	FPH - New	FPLIC - Renewal	Total				
Member Months	131,574	2,597	8,656	29,431	866	173,124				
Member Month %	76%	2%	5%	17%	1%	100%				
Risk Score										
Completed Allowed PMPM	\$564.08	\$1,157.64	\$268.16	\$537.07	\$1,097.97	\$556.27				

#### **Individual Market**

#### Response to Objection 1 - Question 5



#### 1Q2019 PID Enrollment Survey

Source: April 23, 2019 email from PID

	1Q2019 Mi	х	Estimated 2019 Factors		
Metal	MMs	%	AV	IDF	
Platinum	6,258	0.5%	0.90	1.15	
Gold	276,843	20.9%	0.80	1.08	
Silver	737,345	55.7%	0.70	1.03	
Bronze	303,227	22.9%	0.60	1.00	
Total	1,323,673	100.0%	0.699	1.034	

5,029,957

Estimated Annual 2019 MMs:

## **Individual Market**

## Response to Objection 1 - Question 6

Description	Source	Calculation
Numerator		
Projected Paid EHB Claims PMPM	Table 5, C29	\$506.42
Projected Required Revenue PMPM	Table 6, C63	\$640.20
Quality Improvement Factor	CMS Default	0.80%
Projected Risk Adjustment PMPM	<u>Table 5, C31</u>	<u>(\$42.07)</u>
Adjusted Claims		\$553.61
Denominator		
Projected Required Revenue PMPM	Table 6, C63	\$640.20
Projected Exchange User Fee	Table 5, C32	\$16.74
Risk Adjustment User Fee	CMS	\$0.18
<u>Health Insurer Fee</u>	<u>Table 6, D57</u>	<u>\$17.93</u>
Adjusted Premium		\$605.35
Projected MLR		91.5%



July 12, 2019

Mr. James Laverty, Actuary Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2020 ACA Rate Filing (Individual Market) Filing # 1A-DP-19-HBG (SERFF # HGHM-131904542)

Dear Mr. Laverty:

Enclosed are responses to your July 5, 2019 questions regarding SERFF Filing # HGHM-131904542. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to the following documents in SERFF:

- PAAM Exhibits This file is being revised to utilize the Department's new template that repurposed row 54 of Table 6 to capture the RA User Fee.
- PA Actuarial Memorandum This document is being revised to remove language that explained the prior disconnect on Table 6 caused by the fact that the RA User Fee was missing from that table. This language is no longer applicable in light of the Department's new template.

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

Sincerely,

Manager, Actuarial Services
Highmark Inc.

cc:

1. Regarding your response to item 1 of our previous objections, please explain the differences between the "Completed AC PMPMs" of \$556.27 shown in cell H15 of your response and the Experience Period "Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)" of \$536.81 shown in Cell L10 of Table 2b of the PAAM Exhibits.

#### Response:

The "Completed AC PMPMs" of \$556.27 is the Medical Allowed Charge PMPM prior to adjusting for Rx Rebates, Hospital and Physician Settlements, Dental claims and Vision capitation. The \$536.81 value shown in Table 2b reflects these adjustments to the Medical Allowed Charge PMPM. A reconciliation of the two amounts can be found in Attachment A – Manual Cost Development.

- 2. Regarding your response to item 8 of our previous objections:
- a) Factors used by other carriers are not a valid justification for your factor, particularly since a factor as high as 1.5 strongly suggests that morbidity is included.
- b) Please provide more detail concerning your review of historical Highmark data from 2016 and 2017 in regions where it offered platinum plans. You said it was directionally consistent with factors used in the market, but you did not say anything about the magnitude. What would the platinum induced utilization factor be based on that data? Please provide the calculation.

#### Response:

Please see the attached exhibit labeled Q2 Response for a summary of the historical data used to inform our selection of the 1.5 induced utilization factor. We reviewed three separate cohorts of historical data and compared risk-normalized allowed charge PMPMs for platinum members vs. bronze members. The risk normalization was performed to remove morbidity differences from the factors. In selecting our assumption for the filing, we gave more weight to the CY2016 cohorts since these cohorts had larger enrollment volumes for both metal levels.

Because we did not have more recent platinum experience but other carriers did, we considered their rating to be a reasonable and valid data point to use as an additional reference in selecting our assumption.

#### The following are additional questions or comments from the PID:

1. 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. 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.

#### Response:

The Company is not modifying its projected 2020 risk adjustment transfer amounts based on the 2018 results released by CMS on June 28, 2019.

2. In response to the Department's RADV survey, issuers indicated that they did not include a RADV adjustment in the initial submission, as there is no supportable reason for an adjustment when calculating the 2020 rates. Therefore, the Department has determined that there should be no RADV adjustments in the 2020 rate filings.

#### Response:

The Company supports this position for the 2020 rate development and has not included any adjustments for RADV in our submitted 2020 rate filings.

## **Individual Market**

## Response to Objection 2 - Question 2

Cohort			
(Entity, Region, Year)		Bronze	Platinum
	Average Members	441	668
HHIC, Western PA,	Allowed Charge PMPM		
CY2017	Risk Score*		
C12017	Normalized Allowed Charge PMPM	\$312.59	\$433.84
	Relationship to Bronze	1.00	1.39
	Average Members	1,029	2,258
HHIC, Western PA,	Allowed Charge PMPM		
CY2016	Risk Score*		
C12010	Normalized Allowed Charge PMPM	\$247.17	\$372.05
	Relationship to Bronze	1.00	1.51
	Average Members	5,574	1,430
	Allowed Charge PMPM		
Non-PA, CY2016	Risk Score*		
	Normalized Allowed Charge PMPM	\$276.82	\$406.30
	Relationship to Bronze	1.00	1.47

<sup>\*</sup>Based on Silver Model coefficients to ensure AV differences do not impact results.



July 18, 2019

Mr. James Laverty, Actuary Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2020 ACA Rate Filing (Individual Market) Filing # 1A-DP-19-HBG (SERFF # HGHM-131904542)

Dear Mr. Laverty:

Enclosed are responses to your July 16, 2019 questions regarding SERFF Filing # HGHM-131904542. We have included your questions along with our responses for your convenience.

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

Sincerely,



Manager, Actuarial Services Highmark Inc.

cc:

**Enclosures** 

1. Regarding your response to item 2 of our previous objections, the risk scores do not totally reflect morbidity. There is a lot of evidence that the risk score does not accurately predict morbidity for the highest risk cases. When CMS developed the induced utilization (IU) factors for the risk-adjustment, they developed factors that removed all of the morbidity. That is why we consider the risk adjustment IU factors to be a safe harbor since they were developed to eliminate morbidity. Since your factors are so much higher than the CMS IU factors we believe that they still reflect morbidity.

#### Response:

The use of CMS ACA risk scores, represents a reasonable and appropriate method of normalizing for morbidity differences between the platinum and bronze populations. The CMS ACA risk adjustment methodology is a well-documented and widely used industry standard. Despite the potential for variability in specific cases, risk scores have proven to be reasonably accurate on aggregate populations. Furthermore, the use of more recent actual Pennsylvania individual ACA risk-adjusted experience represents an enhancement to the older national non-ACA experience that would have been used to develop the CMS induced utilization factors. Individual ACA market members have unique considerations when faced with evaluating cost sharing differences given the lower-income nature of the market. For these reasons, we believe we have utilized a reasonable approach in the support of this factor.

Т	A B	C	D	F	F	G	Н	Ţ		K L M N O P Q R S T
,	Unified Rate Review v5.0		ž			Ü		<u> </u>		
1	Offified Rate Review V3.0									To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
2										To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
3	Company Legal Name:	Highmark Benefits Group						State:	PA	To validate, select the Validate button or Ctrl + Shift + I.
4	HIOS Issuer ID:	79962						Market:	Individual	To finalize, select the Finalize button or Ctrl + Shift + F.
5	Effective Date of Rate Change(s):	01/01/2020							•	
_	Effective Date of Nate Change(5).									
7										
8										
8	Market Level Calculations (Same for a	i Pians)								
9										
11										
12	Section I: Experience Period Data	ı	04 /04 /2040	A	12/21/2010					
12	Experience Period:	l	01/01/2018		12/31/2018					
13				<u>Total</u>	PMPM					
15	Allowed Claims			\$0.00 \$0.00	#DIV/0! #DIV/0!					
15	Reinsurance			\$0.00						
17	Incurred Claims in Experience Period			\$0.00	#DIV/0!					
-	Risk Adjustment			\$0.00	#DIV/0! #DIV/0!					
18	Experience Period Premium									
19	Experience Period Member Months			0						
20	Continue II. Book at laws									
21	Section II: Projections	1						1		
22		Experience Period Index	Year 1	Trend	Year 2	Irend	Trended EHB Allowed Claims			
23	Benefit Category	Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM			
24	Inpatient Hospital	\$0.00	0.000	0.000	0.000	0.000	\$0.00	1		
25	Outpatient Hospital	\$0.00	0.000	0.000	0.000	0.000	\$0.00			
26	Professional	\$0.00	0.000	0.000	0.000	0.000	\$0.00			
27	Other Medical	\$0.00	0.000	0.000	0.000	0.000	\$0.00			
28	Capitation	\$0.00	0.000	0.000	0.000	0.000	\$0.00			
29	Prescription Drug	\$0.00	0.000	0.000	0.000	0.000	\$0.00			
30	Total	\$0.00					\$0.00			
31								_		
32	Morbidity Adjustment				1.000					
33	Demographic Shift				1.000					
34	Plan Design Changes				1.000					
35	Other				1.000					
36	Adjusted Trended EHB Allowed Claims F	MPM for	01/01/2020		\$0.00					
37		·								
38	Manual EHB Allowed Claims PMPM				\$641.69					
39	Applied Credibility %				0.00%					
40										
41						Projected Period Totals				
42	Projected Index Rate for		01/01/2020		\$641.69	\$111,091,939.56				
43	Reinsurance				\$0.00	\$0.00				
44	Risk Adjustment Payment/Charge				-\$53.31	-\$9,229,240.44				
45	Exchange User Fees				2.96%	\$3,670,143.17				
16	Market Adjusted Index Rate				\$716.20	\$123,991,323.17				
17										
18	Projected Member Months				173,124					
19										
- [	Information Not Releasable to the Pu	blic Unless Authorized by Law	: This information has not been pub	lically disclosed and may be privilege	d and confidential. It is for internal go	vernment use only and must not be	disseminated, distributed, or copie	d to person	not authorized to r	eceive the information. Unauthorized disclosure may result in prosecution to the
50					full exter	nt of the law.				

$\vdash$	В С	D	E	F	G	Н	I	J	K	L	M	N	0	Р	Q R S T
1	Product-Plan Data Collection														Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shif
2		Highmark Benefits	S									c			rksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
3	Company Legal Name: HIOS Issuer ID:	79962	Group												e Validate button or Ctrl + Shift + I.
3 4 5 6	Effective Date of Rate Change(s):	01/01/2020										ividi KEL.		i o jiiiuiize, seiect the	Finalize button or Ctrl + Shift + F.
6															
7	Product/Plan Level Calculations														
	d # Section I: General Product and Plan Information														
	1.1 Product Name					my Priorit	y Blue EPO				my F	riority Blue Flex EP	O HSA	rity Blue Major Event	s EPO
11	1.2 Product ID					799621						79962PA020		79962PA021	
			mv Priority Blue	my Priority Blue	my Priority Blue Flex EPO Bronze	my Priority Blue Flex EPO Bronze	my Priority Blue Flex EPO Silver	my Priority Blue	my Priority Blue	my Priority Blue Flex EPO Platinum	my Priority Blue	my Priority Blue	my Priority Blue	my Priority Blue Major Events EPO	
			Flex EPO Bronze	Flex EPO Bronze	7800 - 1 Free PCP	7800 - 1 Free PCP	2900 - 2 Free PCP	Flex EPO Gold 800	Flex EPO Gold 0 -	200 - 2 Free PCP	Flex EPO Bronze	Flex EPO Silver	Flex EPO Silver	8150 - 3 Free PCP	
	1.3 Plan Name		3900	7900	Visit	Visit	Visits	- 2 Free PCP Visits		Visits	6750 HSA	3950 HSA	1750 HSA	Visits	
	1.4 Plan ID (Standard Component ID) 1.5 Metal	+	79962PA0190001 Bronze	79962PA0190002 Bronze	79962PA0190003 Bronze	79962PA0190004 Bronze	79962PA0190005 Silver	79962PA0190006 Gold	79962PA0190007 Gold	79962PA0190008 Platinum	79962PA0200001 Bronze	79962PA0200002 Silver	79962PA0200003 Silver	79962PA0210001 Catastrophic	
	1.6 AV Metal Value	1	0.647	0.599	0.648	0.648	0.717	0.812	0.780	0.908	0.625	0.660	0.717	0.575	
	1.7 Plan Category		New	New	New	New	New	New	New	New	New	New	New	New	
	1.8 Plan Type 1.9 Eychange Plan?	+	EPO Yes	EPO Yes	EPO No	EPO Yes	EPO Yes	EPO Yes	EPO Yes	EPO Yes	EPO No	EPO Yes	EPO No	EPO Yes	
	1.9 Exchange Plan? 1.10 Effective Date of Proposed Rates		01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020			01/01/2020		01/01/2020	01/01/2020	
20 1	1.11 Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	1.12 Product Rate Increase % 1.13 Submission Level Rate Increase %					0.0	0%	0.0	10%		1	0.00%		0.00%	
23	ALLS SUBMISSION LEVEL NOTE HILLIERS 76							0.0							
24	Section II: Experience Period and Current Plan Lev		,												
	2.1 Plan ID (Standard Component ID) 2.2 Allowed Claims	Total	79962PA0190001	79962PA0190002	79962PA0190003					79962PA0190008	79962PA0200001	79962PA0200002		79962PA0210001	
	2.2 Allowed Claims 2.3 Reinsurance	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	
28	2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0			\$0	\$0		\$0	
-	Incurred Claims     Risk Adjustment Transfer Amount	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	
32	2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0			
33	2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2.10 Current Enrollment 2.11 Current Premium PMPM	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	
36 2	2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
37	Per Member Per Month														
	2.13 Allowed Claims 2.14 Reinsurance	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	
	2.14 Keinsurance 2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
41 2	2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
	2.17 Incurred Claims 2.18 Risk Adjustment Transfer Amount	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	
	2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
45		, , , , , , , , , , , , , , , , , , , ,		,	,	,				, , ,		,***			
46 47	Section III: Plan Adjustment Factors 3.1 Plan ID (Standard Component ID)		70067040100004	79962PA0190002	70067040400000	70067040400004	7006 20 40 10000	70063040100000	70063040400007	70063040400000	70063040300000	70063040300003	70063040300000	70063040310034	
	3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate		, 3302rAU19UU01	, 2007LW0120005	12002FM0190003	7.590ZFM0190004	/ 2302FAU19UUU5	/9962PA0190006 \$71		, 39021MU19UU08	/3902PAU2UUUU1	13302PAUZUUUUZ	, 2007LW0700003	/ 2002FMUZ1UUU1	
49	3.3 AV and Cost Sharing Design of Plan		0.6404	0.6122	0.6447	0.6447	0.9086	0.9460	0.9094	1.4402	0.6408	0.8280	0.7592	0.5827	
50	3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000	
51 52	3.5 Benefits in Addition to EHB Administrative Costs		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
	3.6 Administrative Expense		8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	
	3.7 Taxes and Fees		2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	
	3.8 Profit & Risk Load 3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.00% 1.0000	1.0000	0.00% 1.0000	1.0000	1.0000	0.00%	
	3.10 Plan Adjusted Index Rate		\$519.49	\$496.61	\$522.97	\$522.97	\$737.05	\$767.39		\$1,168.28	\$519.81	\$671.67	\$615.86		
58	Add Ass Collins No. Feeting							-	400						
	3.11 Age Calibration Factor 3.12 Geographic Calibration Factor	0.5100 1.0000						0.5 1.0							
61	3.13 Tobacco Calibration Factor	0.9908						0.9	908						
62 3	3.14 Calibrated Plan Adjusted Index Rate	1	\$262.50	\$250.94	\$264.26	\$264.26	\$372.44	\$387.77	\$372.76	\$590.34	\$262.66	\$339.40	\$311.20	\$219.74	
63	Section IV: Projected Plan Level Information														
65	4.1 Plan ID (Standard Component ID)	Total													
	4.2 Allowed Claims	\$111,057,397	\$24,461,262	\$14,960,517	\$564,548	\$4,813,513 \$0	\$17,658,758 \$0	\$15,178,610 \$0		\$3,855,267	\$349,128	\$24,100,991	\$1,132,364	\$396,372	
	4.3 Reinsurance 4.4 Member Cost Sharing	\$23,411,856	\$8,222,399	\$5,465,985	\$0 \$187,269	\$1,596,716	\$1,510,572	\$1,396,105	\$0 \$455,852	\$18,066	\$0 \$117,212	\$4,017,565	\$0 \$267,156	\$0 \$156,958	
69	4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	4.6 Incurred Claims	\$87,645,541	\$16,238,863	\$9,494,532	\$377,279	\$3,216,797	\$16,148,186	\$13,782,505		\$3,837,201	\$231,916	\$20,083,426	\$865,209	\$239,414	
	4.7 Risk Adjustment Transfer Amount 4.8 Premium	-\$7,281,544 \$110,795,890	-\$1,349,116 \$20,528,008	-\$788,801 \$12,002,081	-\$31,344 \$476,952	-\$267,250 \$4,066,647	-\$1,341,583 \$20,413,256	-\$1,145,043 \$17,422,722	-\$260,057 \$3,957,002	-\$318,793 \$4,850,680	-\$19,267 \$293,173	-\$1,668,520 \$25,388,944	-\$71,881 \$1,093,759	-\$19,890 \$302,667	
73	4.9 Projected Member Months	173,124	39,516	24,168	912	7,776	27,696	22,704	5,364	4,152	3293,173 564	37,800	1,776	5302,687	
74 4	1.10 Loss Ratio	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	84.67%	
75 76	Per Member Per Month 4.11 Allowed Claims	\$641.49	\$619.02	\$619.02	\$619.02	\$619.02	\$637.59	\$668.54	\$668.54	\$928.53	\$619.02	\$637.59	\$637.59	\$569.50	
77 4	1.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
78 4	1.13 Member Cost Sharing	\$135.23	\$208.08	\$226.17	\$205.34	\$205.34	\$54.54	\$61.49	\$84.98	\$4.35	\$207.82	\$106.28	\$150.43	\$225.51	
	1.14 Cost Sharing Reduction	\$0.00 \$506.26	\$0.00 \$410.94	\$0.00 \$392.86	\$0.00 \$413.68	\$0.00 \$413.68	\$0.00 \$583.05	\$0.00 \$607.05	\$0.00 \$583.56	\$0.00 \$924.18	\$0.00 \$411.20	\$0.00 \$531.31	\$0.00 \$487.17	\$0.00 \$343.99	
81 4	1.15 Incurred Claims 1.16 Risk Adjustment Transfer Amount	-\$42.06	-\$34.14	-\$32.64	-\$34.37	\$413.68 -\$34.37	-\$48.44	-\$50.43	-\$48.48	-\$76.78	-\$34.16	-\$44.14	\$487.17 -\$40.47	-\$28.58	
	1.17 Premium	\$639.98	\$519.49	\$496.61	\$522.97	\$522.97	\$737.05	\$767.39	\$737.70	\$1,168.28	\$519.81	\$671.67	\$615.86	\$434.87	

	А	В
1	Rating Area Data Collection	
2		
3		
4		
5	Rating Area	Rating Factor
6	Rating Area 3	1.0000
7		
8		

## Part II of the Preliminary Justification

## **Highmark Benefits Group - Individual Market**

## **Scope and Range:**

Highmark Benefits Group is new to the individual market for 2020. Thus, there is no proposed average rate change or range of proposed rate change to report. Products submitted with this filing will have effective dates from January 1, 2020 to December 31, 2020.

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

### **Historical Financial Experience:**

This section is not applicable since Highmark Benefits Group did not previously offer Individual ACA market plans.

## **Change in Medical Service Costs:**

This section is not applicable since Highmark Benefits Group did not previously offer Individual ACA market plans.

## **Change in Benefits and Cost Sharing:**

This section is not applicable since Highmark Benefits Group did not previously offer Individual ACA market plans.

## **Administrative Costs and Anticipated Operating Results:**

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

Part III Actuarial Memorandum
Highmark Benefits Group
Individual Rate Filing
Effective January 1, 2020

Actuarial Services 05/21/2019

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Actuarial Services 05/21/2019

## I. General Information

#### **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group's (HBG) individual block of business rate filing, for products with an effective date of January 1, 2020. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

## I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Individual
- Effective Date: January 1, 2020

## I.2 Company Contact Information:

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

## II. Proposed Rate Changes

For all rate increases by plan, see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2, line 1.11 of the URRT.

The Company is new to the Individual Market for 2020. Therefore, there are no rate increases.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have accounted for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2020 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2020, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2020. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, HBG reserves the right to submit a revised filing.

## III. Experience and Current Period Premium, Claims, and Enrollment

## III.1 Paid through Date:

Not applicable; the Company did not have experience in the experience period.

#### III.2 Current Date:

The current date shown represents a snapshot of February 1, 2019.

## III.3 Premiums in Experience Period:

Not applicable: the Company did not have experience in the experience period.

## III.4 Allowed and Paid Claims Incurred During the Experience Period:

Not applicable; the Company did not have experience in the experience period.

## IV. Benefit Categories

Not applicable; the Company did not have experience in the experience period.

## V. Projection Factors

Not applicable; the Company did not have experience in the experience period. Please see the explanation of the projection factors for the manual rate development below.

## VI. Manual Rate Adjustments

## VI.1 Source and Appropriateness of Experience Data Used

HBG did not offer any Individual Market products in 2018. The 2020 rates are based on 2018 claims experience from First Priority Health (FPH) and First Priority Life Insurance Company (FPLIC), adjusted for the expected 2020 HBG population.

A manual rate was developed by blending 2018 experience from multiple sources, including ACA claims experience from First Priority Health (FPH) and First Priority Life Insurance Company (FPLIC), group claims for the February 1, 2019 snapshot membership as well as assumptions for any new members found in the snapshot. This experience was chosen because it is large and reasonably represents the anticipated 2020 HBG population.

## VI.2 Adjustments Made to the Data

Given that the expected 2020 population is used to develop the manual cost, no change in morbidity is required aside from the adjustment pertaining to the elimination of the health insurance coverage mandate described below. Similarly, the change in demographics adjustment is very small.

### Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the Manual EHB Allowed Claims PMPM found on worksheet 1 of the URRT.

The underlying manual data was further adjusted to account for changes in network, pharmacy rebates, and hospital/physician settlements.

#### VI.3 Trend Factors

This development of the CY2020 rates reflects an annual trend rate of 7.5% (4.5% cost, 2.9% utilization). These trends reflect HBG's expectations regarding increases in in-network contractual reimbursement an out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

## VII. Credibility of Experience

HBG had no 2018 claims experience. It is new to the Individual Market for 2020. Therefore, the rate is 100% manual.

#### VIII. Index Rate

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

## IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

### IX.1 Projected Reinsurance PMPM

There is no reinsurance program for HBG.

## IX.2 Projected Risk Adjustment PMPM:

The estimated average risk score for HBG's projected 2020 population was developed by using 2018 claim diagnoses underlying the manual rate development and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, allowable rating factors, actuarial value factors and induced demand factors were estimated for HBG based upon its projected 2020 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2020.

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

The analysis resulted in HBG paying to the risk adjustment pool. The (\$53.31) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility.

For the purposes of this rate filing, HBG has assumed that projected High Cost Risk Pool (HCRP) charges are offset by projected HCRP reimbursements. Thus, no adjustment has been made to the projected risk adjustment transfer discussed above for the HCRP component of the program. Similarly, we have not included an adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

#### IX.3 Exchange User Fee %

The 2.96% value shown in worksheet I of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

## X. Plan Adjusted Index Rates [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

## X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors adopted by the risk adjustment methodology relative to the weighted average. Please note that the platinum utilization factor deviates from the risk adjustment methodology based on an assessment of prevailing factors in the market. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

## Impact of Non-Payment of Cost Sharing Reduction Subsidies

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

#### X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

#### X.3 Benefits in Addition to EHB

There are no benefits in addition to EHB.

### X.4 Administrative Expense

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

#### X.5 Taxes and Fees:

The following fees were added:

- \$0.18 PMPM for Risk Transfer User Fee
- 2.8% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

## X.6 Profit (or Contribution to Surplus) & Risk Margin:

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

#### X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

#### XI. Calibration

#### XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.961. This factor is calculated by dividing the all members age factor of 1.959 by the ratio of billable members to total members 0.9992. The age curve calibration factor is 1/1.961 = 0.5100.

### XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. The geographic calibration factor is 1/1.000 = 1.000.

#### XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.009. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.009. The tobacco calibration factor is 1/1.009 = 0.9908.

## XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve

factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

## XII. Projected Loss Ratio

The projected loss ratio for 2020 using the federally-prescribed MLR methodology is 91.5%.

### XIII. AV Metal Values

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

## XIV. Membership Projections

Membership projections reflect HBG's expectations for 2020. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HBG expects membership in 2020 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

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

	CSR Silver Plan	n Membership Distribution	
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	27.2%	10.6%
150%-200%	87%	39.2%	15.2%
200%-250%	73%	13.3%	5.2%
<u>≥250%</u>	<u>70%</u>	<u>20.4%</u>	<u>7.9%</u>
Total		100.0%	38.9%

## XV. Terminated Plans and Products

Not applicable; the Company is new to the Individual Market for 2020.

## XVI. Plan Type

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

## XVII. Actuarial Certification

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

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

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

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by HBG to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

Title: Actuarial Manager, Individual Markets

Date: May 21, 2019



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### ACTUARIAL MEMORANDUM

## **Highmark Benefits Group**

## Individual Rate Filing - January 1, 2020

I, am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Benefits Group ("HBG") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2020. The rates are guaranteed until December 31, 2020.

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

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

Fellow, Society of Actuaries Member, American Academy of Actuaries May 17, 2019

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2020 Rates Table Template v9.0	. , ,	uired. To validate press Validate button or e, select Family-Tier Rates under Rating I		re button or Ctrl + Shift + F.	
	, ,	state, select Age-Based Rates under Rati bacco User, you must give a rate for Toba	,	te for every age band.	
HIOS Issuer ID*	7996	Sheet button, or Ctrl + Shift + H. All plans	must have the same dates on a sheet.		
Federal TIN*  Rate Effective Date*	46-4763378 01/01/202 12/31/202				
Rate Expiration Date* Rating Method*	Age-Based Rates	0			
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79962PA0190007		Tobacco User/Non-Tobacco User	0-14		
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79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23 24	372.76	382.08
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	374.25	383.61 391.25
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	405.19	415.32
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30 31	423.08	433.66
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	440.98	
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	452.53 455.51	463.84 466.90
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37 38	461.48	473.02
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	470.42	482.18
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	485.33 493.91	536.29 549.23
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	520.75	
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47		616.32 648.60 685.74
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	609.46	
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	695.20	851.62
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53 54		891.35 931.53 974.90
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	831.25	1018.28
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58		
79962PA0190007 79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60 61	970.29 1011.67 1047.46	1239.30
79962PA0190007 79962PA0190007	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	1070.94	1311.90 1347.98
79962PA0190007 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1118.28 296.64	1369.89 296.64
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	333.09	323.00 333.09 343.17
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	354.02 364.88	354.02 364.88
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21 22	387.76	
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	387.76	397.45
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	397.07	399.04 407.00
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28 29	421.50	416.53 432.04 444.75
79962PA0190006 79962PA0190006	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	440.11 449.41	451.11 460.65
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33 34	464.54	470.19 476.15 482.51
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	473.84	485.69 488.86
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	483.15	
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40 41		545.12
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	513.78	571.32
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	559.93	641.12
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47 48	606.07	674.70 713.34 758.25
79962PA0190006 79962PA0190006	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	692.54	805.07 848.36
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52 53	756.91	927.21
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 55	827.87	1014.14
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	944.97	1108.18 1157.59
79962PA0190006 79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60	1009.34	1210.31 1236.44 1289.17
79962PA0190006 79962PA0190006	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	1089.61 1114.03	1334.77 1364.69
79962PA0190006 79962PA0190006	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1163.28	
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79962PA0200003 79962PA0200003 79962PA0200003	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20 21	301.85	
79962PA0200003 79962PA0200003 79962PA0200003	Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22 23	311.19	318.97
79962PA0200003 79962PA0200003	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	311.19 312.43	318.97 320.24
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79802PA0190005 Rating Area 3 70abaco User/Non-Tobacoc User 69 969.44 11915-7 79802PA0190005 Rating Area 3 70abaco User/Non-Tobacoc User 69 1010/38 1232-8 79802PA0190005 Rating Area 3 70abaco User/Non-Tobacoc User 69 1010/38 1232-8 79802PA0190005 Rating Area 3 70abaco User/Non-Tobacoc User 69 1010/38 1232-8 79802PA0190005 Rating Area 3 70abaco User/Non-Tobacoc User 69 1010/38 1098/41 1346-7 79802PA0190005 Rating Area 3 70abaco User/Non-Tobacoc User 69 1010/38 1098/41 1346-7 79802PA0190005 Rating Area 3 70abaco User/Non-Tobacoc User 60 1010/38 1010/39 10		_			1064.38
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79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 18 309.85 309.85 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 19 319.36 319.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 20 329.20 329.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 21 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 22 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 23 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 23 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 24 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 25 340.74 349.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 26 347.53 356.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 379.17 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 37962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 37962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 37962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.0 399.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.0 399.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.0 399.8 401.4 401.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 399.3 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.68 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 401.47 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 414.72 426.0	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	15	282.70	282.70
79862PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 17 300.35 300.35 300.35 79862PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 18 309.85 309.	79962PA0200002 Pating Area 3	Tobacco User/Non-Tobacco User		291 53	291.53
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 18 309.85 309		-	16		
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	17	300.35	300.35
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 19 319.36 319.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 20 329.2	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	18	309.85	309.85
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 20 329.20 329	70062DA0200002 Pating Area 2	Tohacco Hear/Non Tohacco Hear		310.36	240.20
79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 21 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 22 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 23 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 24 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 25 340.74 349.2 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 26 347.53 356.2 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 31 393.34 400.31 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 34 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 34 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 35 414.72 426.0 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 36 417.44 427.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 36 417.44 427.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 36 417.44 427.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 36 417.44 427.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 36 417.44 427.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 36 417.44 427.8 79962PA0200002 Rating Area 3 Tobacco Useri/Non-Tobacco User 36 417.44		-	19		
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 22 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 23 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 24 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 25 340.74 349.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 26 347.53 356.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	20	329.20	329.20
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 22 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 23 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 24 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 25 340.74 349.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 26 347.53 356.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	24	339.38	347.86
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0		Tohassa Haar/Nan Tahassa Harr	21		047.00
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 24 339.38 347.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 25 340.74 349.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 26 347.53 356.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8	79902FAUZUUUUZ Kating Area 3	TODACCO USeI/NOTI-TODACCO USef	22	JJ3.38	347.86
79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         24         339.38         347.8           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         25         340.74         349.2           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         26         347.53         356.2           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         27         355.67         364.5           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         28         368.91         378.1           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         29         379.77         389.2           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         30         385.20         394.8           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         31         393.34         403.1           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         32         401.49         411.5           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         33         406.58         416.7           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         34         412.01         422.3           79962PA0200002 Rating Area 3         Tobacco	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	23	339.38	347.86
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 25 340.74 349.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 26 347.53 356.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User		339.38	347.86
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 26 347.53 356.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8		Toboos Uses/No. Table	24		
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 27 355.67 364.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8	79902MAU2UUUU2 Kating Area 3	TODACCO USEI/NON-TODACCO USEI	25	340.74	349.26
79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         27         355.67         364.5           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         28         368.91         378.1           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         29         379.77         389.2           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         30         385.20         394.8           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         31         393.34         403.1           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         32         401.49         411.5           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         33         406.58         416.7           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         35         414.72         425.0           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         36         417.44         427.8           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         36         417.44         427.8           79962PA0200002 Rating Area 3         Tobacco User/Non-Tobacco User         36         417.44         427.8	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	26	347.53	356.22
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 28 368.91 378.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 29 379.77 389.2 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User		355.67	364.56
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8		-	21		
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 30 385.20 394.8 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8	79962PAU2UUUU2 Rating Area 3	TODACCO USET/NON-TODACCO USET	28	308.97	378.13
79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User 30  385.20  394.8  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User 31  393.34  403.1  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User 32  401.49  411.5  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User 33  406.58  416.7  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User 34  412.01  422.3  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User 35  414.72  425.0  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User 36  417.44  427.8	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	29	379.77	389.26
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 31 393.34 403.1 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User		385.20	394.83
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 32 401.49 411.5 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 33 406.58 416.7 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 34 412.01 422.3 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 35 414.72 425.0 79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 427.8		-	30		
79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  33  406.58  416.7  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  34  412.01  422.3  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  35  414.72  425.0  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  36  417.44  427.8	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	31	393.34	403.17
79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  33  406.58  416.7  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  34  412.01  422.3  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  35  414.72  425.0  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  36  427.8	79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	32	401.49	411.53
79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  34  412.01  422.3  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  35  414.72  425.0  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  36  417.44  427.8		Tobacco User/Non-Tobacco User		406 58	416 74
79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  35  414.72  425.0  79962PA0200002 Rating Area 3  Tobacco User/Non-Tobacco User  36  417.44  427.8	79962PA0200002 Pating Area 2	- I ODGCCO OGCI/NOII- I ODGCCO OSEI	33		
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8				412.01	422.31
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 36 417.44 427.8		Tobacco User/Non-Tobacco User	34	412.01	
79962PA0200002 Rating Area 3 Tohacco User/Non-Tohacco User 420.15 420.15	79962PA0200002 Rating Area 3	-			425.09
79962PA0200002 Rating Area 3 Tobacco User/Non-Tobacco User 37	79962PA0200002 Rating Area 3 79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User		414.72	
<del>-</del> :	79962PA0200002 Rating Area 3 79962PA0200002 Rating Area 3	Tobacco User/Non-Tobacco User	35	414.72	425.09 427.88

79962PA020000	2 Poting Area 2				
70062PA020000	Z Nating Alea 3	Tobacco User/Non-Tobacco User	38	422.87	433.44
79902FA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User		428.30	439.01
			39	433.73	
79962PA020000	2 Rating Alea 3	Tobacco User/Non-Tobacco User	40	455.75	477.10
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	41	441.87	488.27
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	42	449.68	500.04
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User		460.54	516.27
			43		
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	44	474.11	536.69
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	45	490.06	561.12
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User		509.07	590.52
		Tahana Harrikian Tahana Harr	46		CO4 24
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	47	530.45	624.34
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	48	554.89	663.65
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	49	578.98	704.62
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User		606.13	742.51
			50		
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	51	632.94	775.35
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	52	662.47	811.53
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	53	692.34	848.12
79962PA020000	2 Rating Δrea 3	Tobacco User/Non-Tobacco User	55	724.58	887.61
733021 7020000	2 Rating Area o	Tobacco Osci/Non Tobacco Osci	54	724.30	
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	55	756.82	927.10
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	56	791.77	969.92
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User		827.07	1013.16
			57		
79962PA020000	Z Rating Area 3	Tobacco User/Non-Tobacco User	58	864.74	1059.31
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	59	883.41	1082.18
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User		921.08	1128.32
			60		
79962PA020000		Tobacco User/Non-Tobacco User	61	953.66	1168.23
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	62	975.04	1194.42
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User	63	1001.85	1227.27
79962PA020000	2 Rating Area 3	Tobacco User/Non-Tobacco User		1018.14	1247.22
			64 and over		
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	200.81	200.81
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User	15	218.66	218.66
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User		225.49	225.49
		Tahana Harrikian Tahana Harr	16	222.24	222.24
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	17	232.31	232.31
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User	18	239.66	239.66
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User	19	247.01	247.01
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User		254.63	254.63
			20		
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User	21	262.50	269.06
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User		262.50	269.06
		TODACCO OSEI/NOTI-TODACCO OSEI	22	202.00	200.00
	1 Rating Area 3		22		
79962PA019000		Tobacco User/Non-Tobacco User	22	262.50	269.06
79962PA019000	1 Rating Area 3	Tobacco User/Non-Tobacco User	23	262.50	269.06
79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	262.50 262.50	269.06 269.06
79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3 11 Rating Area 3 11 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26	262.50 262.50 263.55 268.80	269.06 269.06 270.14 275.52
79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3 11 Rating Area 3 11 Rating Area 3 11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25	262.50 262.50 263.55 268.80 275.10	269.06 269.06 270.14 275.52 281.98
79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3 11 Rating Area 3 11 Rating Area 3 11 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26	262.50 262.50 263.55 268.80	269.06 269.06 270.14 275.52
79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27	262.50 262.50 263.55 268.80 275.10	269.06 269.06 270.14 275.52 281.98
79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29	262.50 262.50 263.55 268.80 275.10 285.34	269.06 269.06 270.14 275.52 281.98 292.47
79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29	262.50 262.50 263.55 268.80 275.10 285.34 293.74	269.06 269.06 270.14 275.52 281.98 292.47 301.08
79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39
79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29	262.50 262.50 263.55 268.80 275.10 285.34 293.74	269.06 269.06 270.14 275.52 281.98 292.47 301.08
79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39
79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000 79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38	262.50 262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12 434.01
79962PA019000	11 Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91 513.31
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91 513.31
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19 447.83 468.83 468.83	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91 513.31 545.01 574.32
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19 447.83 468.83 489.56 512.40	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91 513.31 545.01 574.32 599.71
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19 447.83 468.83 468.83	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91 513.31 545.01 574.32
79962PA019000	Rating Area 3	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	262.50 263.55 268.80 275.10 285.34 293.74 297.94 304.24 310.54 314.48 318.68 320.78 322.88 324.98 327.08 331.28 335.48 341.78 347.81 356.21 366.71 379.05 393.75 410.29 429.19 447.83 468.83 489.56 512.40	269.06 269.06 270.14 275.52 281.98 292.47 301.08 305.39 311.85 318.30 322.34 326.65 328.80 330.95 333.10 335.26 339.56 339.56 369.03 377.67 386.76 399.31 415.12 434.01 456.75 482.91 513.31 545.01 574.32 599.71

GRAPH COLOR   Margine 2   Neurola Color   Security						
MARCHAN STAN NATA DAIL   Security Standard   Security Standard   March   Security Standard   March   Security Standard   Sec	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	55	585.38	717.09
MARTENSON   Energy Access   Martin Market Transporter   1	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	56	612.41	750.20
Table   Tabl	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User		639.71	783.64
				57		
	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	58	668.85	819.34
VIOLENCE CONTINUES   Programme   VIOLENCE CONTINUES   VIOLENCE CONTINU	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	59	683.29	837.03
Particular Process   Teach Account   Teach State   Teach	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	60	712.43	872.73
MINISTRATION   Margin Art	79962PA0190001	Rating Area 3	Tohacco User/Non-Tohacco User		737 63	903.60
### PRINTS CONTINUE THE CONTINUE AND THE				61		
### A STATE CONTROL THE PRINCE OF THE PRINCE	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	62	754.16	923.85
Proceduration   Contract   Cont	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	63	774.90	949.25
1908-0000000   Paper   Paper   1909   2000	79962PA0190001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	787.50	964.69
	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		200.93	200.93
PRODUCTION   Service And Service   Production of National Nation   Production   P		-		0-14		
Transcriptorial Process   Transcriptorial Transcriptorial   1	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	15	218.80	218.80
TRESPANCION Registration   Temporary   Televic Learning Programs (1979)   Televis	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	16	225.62	225.62
PRINCEPACONOMIC Range Asset   Transmit behalms bear   20   2016	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	17	232.45	232.45
TREADPRICEDENT Amply Amad   Treades Developed Traces Date   10   247.5   247	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		239.81	239.81
PRINCEPOLOGIC Parts Ave 3				18		
PRINCEPATION   The price   American   Technology (Lambur Colonia)   2	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	19	247.16	247.16
	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	20	254.78	254.78
### PROCESSORY Floring Americal #### PROCESSORY Floring Americal ##### PROCESSORY Floring Americal ##### PROCESSORY Floring Americal ####################################	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	21	262.66	269.23
Total Content   Supplement   Total Content   Supplement	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		262.66	269.23
7566274000000 Filtring Press 3 75662740000000 Filtring Press 3 7566274000000 Filtring Press 3 75662740000000 Filtring Press 3 7566274000000 Filtring Press 3 756627400000000 Filtring Press 3 75662740000000 Filtring Press 3 756627400000000 Filtring Press 3 75662740000000 Filtring Press 3 756627400000000 Filtring Press 3 756627400000000000000000000000000000000000				22		
Transpired Control   Reading Prices   Transpired Students   Tran				23		
PRIORIPADIOCOST Plantag News 3   Tolerans User Notes   1997   272.27   282.10	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	24	262.66	269.23
1986/94/2000   Rang Awas   Tokaso Luenther-Tokaso User   27   27   27   27   28   10   20   20   20   20   20   20   20	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	25	263.71	270.30
Transport Control Parties Proc. 3   Transport Establishme Tickens User   20   20-55   20-25	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		268.96	275.68
Transcription   Transcriptio						
TRESCRIPTION TERMS (Name years 3 Transacts Unsernior Transacts Uns				27		
TORSEP ALZESSELL Ruming Area 3 Tabases Userstein Tossens Liber  7006/PALZESSELL Ruming Area 3	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	28	285.51	292.65
PRESENTACEMENT   Pairs / Area 3   Tourses tiber/Hern Tourses User   31   31   31   32   33   33   33   33	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	29	293.92	301.27
Trace of Userfloor Trace on Us	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		298.12	305.57
Toboxic Users   Toboxic User	79962PA0200001	Rating Area 3	Tohacco User/Non-Tohacco User		304.42	312 03
TROBEPHAZOCOCI Rating Area 3 Tobacco Liventinos Totacoco Livent 93 314-87 202544 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 30 30307 30388 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 30 20227 20218 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 30 20227 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 30 20227 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 30 20227 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 40 20338 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 40 20338 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 41 20424 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 42 20420 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 44 20424 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 44 20424 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 44 20424 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livent 44 20424 TROBEPHAZOCOCI Rating Area 3 Totacoco Liventon Totacoco Livento				31		
	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	32	310.73	318.50
THE THIRD PROJECTIONS IT Rating Area 3 Technology (see Projection Control of See 1997) 1998   1998	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	33	314.67	322.54
Tables   T	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	34	318.87	326.84
### TRIGOTPHA0TOCODI Ramp Assa 3   Tossaco Usarribon Tobaco Usarribon Toba	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		320.97	328.99
TRIBLEP/ADDIDUDI Rating Asea 3 Totacco Userfilor Totacco User			Tahagaa Haar/Nan Tahagaa Haar	35		
79662PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 9 331.48 327.27 338.45 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 40 335.60 3601.55 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 41 341.60 377.80 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 42 346.02 397.00 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 43 356.41 356.43 396.55 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 44 336.64 415.33 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 44 336.64 415.33 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 45 379.23 451.28 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 45 379.23 451.28 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 47 415.54 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 47 415.54 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 47 415.54 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 47 415.54 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 47 415.54 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 48 440.10 94.54.34 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 48 440.10 94.54.34 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 50 440.01 94.01 94.01 94.54.34 79762PA0200001 Rating Alexa 3 Tobacco UsenNon-Tobacco User 50 440.01 94.0				36		
76662PA0200001 Rating Assa 3 Toloacco UserNon-Toloacco User 40 336.68 350.28 79962PA0200001 Rating Assa 3 Toloacco UserNon-Toloacco User 41 341.99 377.68 79662PA0200001 Rating Assa 3 Toloacco UserNon-Toloacco User 42 346.02 387.00 396.56 79662PA0200001 Rating Assa 3 Toloacco UserNon-Toloacco User 42 346.02 387.00 396.56 79662PA0200001 Rating Assa 3 Toloacco UserNon-Toloacco User 43 356.43 396.51 396.56 79662PA0200001 Rating Assa 3 Toloacco UserNon-Toloacco User 44 356.94 41.53 79662PA0200001 Rating Assa 3 Toloacco UserNon-Toloacco User 46 379.20 444.65 379	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	37	325.17	333.30
7866PA000001 Reing Area 3   Tobacco UsenNon-Tobacco User	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	38	327.27	335.45
79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 40 335.60 390.25 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 41 341.00 377.80 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 42 340.00 397.00 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 43 365.40 399.55 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 44 386.94 415.38 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 46 379.30 444.20 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 46 379.30 444.20 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 47 410.54 445.21 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 48 42 42 45 515.22 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 48 42 448.10 546.3 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 49 448.10 546.3 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 50 440.11 574.66 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 50 440.11 574.66 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 51 489.80 600.00 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 51 489.80 600.00 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 52 51.77 582.77 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 52 51.77 582.77 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 52 51.77 582.77 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 55 66.53 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 55 66.53 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 56 66.27 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 56 66.27 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 56 66.27 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 57 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco User 67 79862PA000001 Raing Area 3 Tobacco UserNon-Tobacco Us	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	30	331.48	339.77
78660PA0200001 Rating Anea 3   Tobacco UserNon-Tobacco User	79962PA0200001	Rating Area 3	Tohacco User/Non-Tohacco User		335.68	360.25
79902PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 19902PA0200001 Rating Area 3 Tobacco Use				40		
79862PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 40 415.30 436.43 445.30 78962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 42 43 44 45.30 45.40 78962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 45 46 479.41 410.54 483.31 47962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 47 410.54 483.31 47962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 48 48 48.10 48.10 48.10 48.10 48.10 48.10 58.53 48.80 48.10 58.63 48.80 48.10 58.63	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	41	341.98	377.89
79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 44 366.94 415.08 79862PA020001 Raing Area 3 Tobacco User/Non-Tobacco User 46 339.99 457.03 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 47 410.64 483.21 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 48 429.45 613.62 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 48 429.45 613.62 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 49 481.0 645.34 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 50 480.11 674.66 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 51 489.86 600.08 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 52 51 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 52 51 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 53 538.35 666.39 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 54 560.78 688.66 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 54 560.78 688.66 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 55 688.70 717.62 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 56 688.70 717.62 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 56 688.70 717.62 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 56 690.20 319.84 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 58 690.20 319.84 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 58 690.20 319.84 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 58 690.20 319.84 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 58 690.20 319.84 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 69 712.86 775.37 948.30 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 60 712.86 775.37 948.30 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 60 712.86 775.37 948.30 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 60 712.86 775.37 948.30 79862PA0200001 Raing Area 3 Tobacco User/Non-Tobacco User 61 778.60 775.37 948.30 775.37 948.30 775.37 948.30 775.37 948.30 775.37 948.30 775.37 948.30 775.37 948.30 7	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	42	348.02	387.00
79962PA0200001 Raing Area 3 Tobacco UserNon-Tobacco User 45 379.28 444.28 79962PA0200001 Raing Area 3 Tobacco UserNon-Tobacco User 46 389.39 447.03 79962PA0200001 Raing Area 3 Tobacco UserNon-Tobacco User 47 48 48.21 79962PA0200001 Raing Area 3 Tobacco UserNon-Tobacco User 48 49.48 49.48 613.02 79962PA0200001 Raing Area 3 Tobacco UserNon-Tobacco User 49 49 445.10 545.34 79962PA0200001 Raing Area 3 Tobacco UserNon-Tobacco User 50 49 49 51 79962PA0200001 Raing Area 3 Tobacco UserNon-Tobacco User 51 48 68 68 68 68 68 68 68 68 68 68 68 68 68	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	43	356.43	399.56
79962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 45 979.28 454428 79962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 46 47 47 410.54 483.21 79962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 48 429.45 513.62 79962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 49 444.10 545.53 79962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 50 469.11 574.66 79962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 50 469.11 574.66 79962PA0200001 Rating Area 3 Tobacco UserNon-Tobacco User 51 48 520 538.33 538	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		366.94	415.38
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 46 393.99 457.03 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 47 410.54 483.21 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 48 429.45 481.0 429.45 483.21 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 49 448.10 545.34 79992PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 469.11 574.66 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 51 489.86 600.08 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 52 53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 655.38 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 55 650.76 666.86 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 55 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 661279 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 661279 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 68 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 69 69 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 69 69 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 69 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 779.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 64 and over 787.98 9652PA0190004 79962PA0190004 79962PA0190004 79962PA0190004 79962PA0190004 79962PA0190004 79962PA0190004 79962PA0190004 79962PA0190004 79962PA0190004 79962PA019000				44		
79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 47 410.54 483.21 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 48 429.45 513.62 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 489.11 574.66 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 489.11 574.66 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 51 52 512.71 528.72 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 535.53 535.53 535.53 535.53 536.66.33 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 56 585.73 717.52 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 585.73 717.52 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 585.73 717.52 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 5860.10 78862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 5860.10 78862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 5860.10 78862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 686.26 689.26 699.26 699.26 699.26 699.26 699.26 699.27 6982PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 69 683.70 687.35 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 775.37 949.83 78962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 78962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 78962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 78962PA0300001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 965.28 79862PA0300001 Rating Area 3 Tobacco User/Non-Tobacco User 78962PA0300001 Rating Area 3 Tobacco User/Non-Tobacco User 78962PA030	79962PA0200001	Rating Area 3	Todacco User/Non-Todacco User	45	379.28	434.28
79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 46 479862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 48 48 48-10 545-34 579862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 489-11 574-68 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 51 489-86 600.08 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 52 512.71 626.07 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 538-83 666.39 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 560.78 686-96 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 55 585.73 717.52 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 612.79 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 66 612.79 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 689.26 819.84 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 69 683.70 683.73 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.66 837.25 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.66 738.07 904.14 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.66 754.62 924.41 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 84 84 84 84 84 84 84 84 84 84 84 84 84	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	46	393.99	457.03
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 48 49 448.10 513.62 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 469.11 574.66 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 51 489.86 600.06 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 52 512.71 628.07 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 535.83 665.33 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 560.78 686.06 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 55 56 585.73 717.52 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 600.78 600.	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	47	410.54	483.21
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 49 481 480 481 696544 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 469.11 574.66 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 51 488.86 600.08 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 52 512.71 628.07 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 55 585.73 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 612.79 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 640.10 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 640.10 794412 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 669.26 819.84 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 683.70 837.53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 683.70 837.53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 683.70 837.53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 736.07 944.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 944.11 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 64 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Toba	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		429.45	513.62
79862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 50 469.11 574.66 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 51 489.86 600.08 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 52 512.71 628.07 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 535.83 665.39 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 55 565.73 717.52 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 612.79 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 686.612.79 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 686.612.79 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 689.28 819.84 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 689.28 819.84 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 683.70 837.53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 788.07 99641 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 944.11 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 99862PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 65 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA				48		
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 51 489.86 600.08 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 52 512.71 628.07 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 535.83 656.39 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 560.78 688.96 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 55 585.73 711.52 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 612.79 750.67 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 640.10 784.12 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 669.26 819.84 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 669.26 819.84 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 683.70 837.53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 738.07 904.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 767.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco				49		
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 52 512.71 628.07 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 535.83 656.39 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 55 56 585.73 717.52 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 612.79 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 68 612.79 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 68 612.79 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 68 681.279 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 689.26 819.94 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 683.70 837.35 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 69 712.86 837.35 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 69 712.86 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 69 712.86 7138.07 904.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 69 776.42 9944.11 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 776.37 99938 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 776.37 99938 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 241.26 241.26 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 19 246.66 248.66 248.66 248.66 248.66 248.66 248.66 248.66 248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	50	469.11	574.66
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 738.07 994.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 994.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 985.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 2020.15 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 9962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 19 7	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	51	489.86	600.08
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 53 535.83 666.39 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 54 560.78 560.78 566.66.66 666.66 679962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 55 565.73 717.52 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 56 612.79 750.67 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 640.10 784.12 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 669.26 819.84 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 738.07 904.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 999.83 79962PA02000001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 999.83 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 64 And over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 65 67 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 67 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 68 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0199004 Rating Area 3 Tob	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		512.71	628.07
79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 54 560.78 686.66 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 55 585.73 717.52 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 56 612.79 750.67 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 57 640.10 784.12 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 58 669.26 819.94 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 59 683.70 837.53 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 61 738.07 904.14 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 64 and over 787.98 965.28 79962PA0200001 Rating Area 3 Tobacco Useri/Non-Tobacco User 64 and over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User 70 0.14 202.15 202.15 79962PA0190004 Rating Area 3 Tobacco User 15 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User 170 0.14 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User 170 0.14 246.60 246.60 79962PA0190004 Rating Area 3 Tobacco User 170 0.14 246.60 246.60 79962PA0190004 Rating Area 3 Tobacco User 170 0.14 246.60 246.60 79962PA0190004 Rating Area 3 Tobacco User 170 0.14 246.60 246.60 79962PA0190004 Rating Area 3 Tobacco User 170 0.14 246.60 246.60 79962PA0190004 Rating Area 3 Tobacco User 170 0.14 246.60 246.60			Tobacco User/Non-Tobacco User		E3E 83	8E8 30
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79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco Use	79962PA0200001	Rating Area 3	i obacco User/Non-Tobacco User	54	560.78	686.96
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 220.12 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 241.26 241.26 241.26 248.66 248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	55	585.73	717.52
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 57 640.10 784.12 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 669.26 819.94 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 738.07 904.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 19 248.66 248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	56	612.79	750.67
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 58 669.26 819.84 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 59 683.70 837.53 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 738.07 904.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 0.14 202.15 202.15 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 241.26 241.26 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 19 248.66 248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		640 10	784 12
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 60 712.86 873.25 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 738.07 904.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 241.26 241.26 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 248.66 248.66				57		
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79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 61 738.07 904.14 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 241.26 248.66 248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	59	683.70	837.53
79962PA0200001 Rating Area 3         Tobacco User/Non-Tobacco User         61         738.07         904.14           79962PA0200001 Rating Area 3         Tobacco User/Non-Tobacco User         62         754.62         924.41           79962PA0200001 Rating Area 3         Tobacco User/Non-Tobacco User         63         775.37         949.83           79962PA0200001 Rating Area 3         Tobacco User/Non-Tobacco User         64 and over         787.98         965.28           79962PA0190004 Rating Area 3         Tobacco User/Non-Tobacco User         0-14         202.15         202.15           79962PA0190004 Rating Area 3         Tobacco User/Non-Tobacco User         15         220.12         220.12           79962PA0190004 Rating Area 3         Tobacco User/Non-Tobacco User         16         226.99         226.99           79962PA0190004 Rating Area 3         Tobacco User/Non-Tobacco User         17         233.86         233.86           79962PA0190004 Rating Area 3         Tobacco User/Non-Tobacco User         18         241.26         241.26           79962PA0190004 Rating Area 3         Tobacco User/Non-Tobacco User         19         248.66         248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	60	712.86	873.25
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 62 754.62 924.41 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User		738.07	904.14
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 63 775.37 949.83 79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 787.98 965.28 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 15 220.12 220.12 220.12 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 16 226.99 226.99 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 17 233.86 233.86 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 18 241.26 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 19 248.66 248.66				61		
79962PA0200001 Rating Area 3 Tobacco User/Non-Tobacco User  79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User				62		
79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  15  220.12  220.12  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  16  226.99  226.99  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  17  233.86  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  18  241.26  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  19  248.66  248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	63	775.37	949.83
79962PA0190004       Rating Area 3       Tobacco User/Non-Tobacco User       0-14       202.15       202.15         79962PA0190004       Rating Area 3       Tobacco User/Non-Tobacco User       15       220.12       220.12         79962PA0190004       Rating Area 3       Tobacco User/Non-Tobacco User       16       226.99       226.99         79962PA0190004       Rating Area 3       Tobacco User/Non-Tobacco User       17       233.86       233.86         79962PA0190004       Rating Area 3       Tobacco User/Non-Tobacco User       18       241.26       241.26         79962PA0190004       Rating Area 3       Tobacco User/Non-Tobacco User       19       248.66       248.66	79962PA0200001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	787.98	965.28
79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  15  220.12  220.12  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  16  226.99  226.99  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  17  233.86  233.86  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  18  241.26  241.26  248.66  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  19  248.66  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User	79962PA0190004	Rating Area 3	Tobacco User/Non-Tobacco User		202.15	202.15
79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  16  226.99  226.99  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  17  233.86  233.86  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  18  241.26  241.26  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  19  248.66  256.32		-				
79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  17  233.86  233.86  233.86  233.86  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  18  241.26  241.26  248.66  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  19  248.66  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User				15		
79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  18  241.26  241.26  241.26  248.66  248.66  79962PA0190004 Rating Area 3  Tobacco User/Non-Tobacco User  19  256.32  256.32	79962PA0190004	Rating Area 3	i obacco User/Non-Tobacco User	16	226.99	226.99
79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 19 248.66 248.66 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 256.32 256.32	79962PA0190004	Rating Area 3	Tobacco User/Non-Tobacco User	17	233.86	233.86
79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User  19 248.66 248.66  79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 256.32 256.32	79962PA0190004	Rating Area 3	Tobacco User/Non-Tobacco User	18	241.26	241.26
70962PA0100004 Rating Area 3 Tohacco User/Non-Tohacco User 256 32 256 32	79962PA0190004	Rating Area 3	Tobacco User/Non-Tobacco User		248.66	248.66
79902FAU190004 Nating Area 3 100acco User/Non-100acco User 20 256.32 256.32				19		
	79962PA0190004	Kating Area 3	TODACCO User/Non-Tobacco User	20	256.32	256.32

Comparison of the payons   Tables of control filterica plan   Ashab	79962PA					
PRESENT CONTINUE FOR PROPERTY   Beauty of Continue Security of the Co		A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	21	264.25	270.86
PROCESS   Proc	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User		264.25	270.86
				22		
Part	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	23	204.25	270.86
1982   Michael Color Service   Secure Secu	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	24	264.25	270.86
Transferrence Employment   Transferrence Emplo	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	25	265.31	271.94
MESTAMORDIST Bridge   March	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User		270.59	277.35
Procedure of Company Accounts   Procedure Security Company Accounts	70062PA	A0190004 Rating Area 3	Tohacco Hsar/Non-Tohacco Hsar		276 93	283 85
Territoria del Control Fazza (1947) Territoria del Control Fazza (1947) Territoria del Control Fazza (1947) Territoria del Control Fazza (1942) Territoria del Control Fazza (				27	+	
Processing Control Processing Control Contro	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	28	287.24	294.42
	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	29	295.70	303.09
1906/00/1006	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	30	299.92	307.42
1996/00/00/00 Paraging road	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User		306 27	313 93
Transport Order Temp rem 2		-		31		
PROMOTO COME Register Avenue   Transcer Order Register Come   S.   3000   300	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	32	312.61	320.43
Page	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	33	316.57	324.48
PRINCE   1980   1989	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	34	320.80	328.82
PROCESSION Resign (Press )   Triment International Internation   19   377   365	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User		322.91	330.98
Transcription Rates Anna	70062PA	A0190004 Rating Area 3	Tohacco Hsar/Non-Tohacco Hsar		325.03	333 16
TREED-FIRED Floring Area 3   Treatment Learning Lives   30   30 / 10 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10   30 / 10 / 10   30 / 10 / 10   30 / 10 / 10   30 / 10 / 10   30 / 10 / 10 / 10 / 10 / 10 / 10 / 10 /		ŭ		36		
PROSPERATIONS ARMY AND ASSOCIATION OF THE CONTRIBUTION OF THE CO	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	37	327.14	335.32
	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	38	329.26	337.49
TRANSPORT STORM OF THE CONTRICT OF THE CONTR	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	30	333.48	341.82
	79962PA	A0190004 Rating Area 3	Tohacco User/Non-Tohacco User		337 71	371 48
		-		40	+	
Tabacon User No.   Tabacon User   Co.	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	41	344.05	380.18
199029-NOTIFICES - Ramp Area 3	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	42	350.13	389.34
Totalen Bushin - Tota	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	43	358.59	401.98
TRESPAND 1000-A Rang Aska 3 Toucous Learnine Totalesco Liber	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User		369.16	417.89
1986/PADIDOCA Rung Asses 3   Transco User/har/Tubero User 2   415.00   481.51   41		-		44		
Transcription (1900) Finite y Ames 3 Transcripti				45		
Tobacco Userflow Tobacco User   44	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	46	396.38	459.80
TREESPACEDOOR Rating Awar S Totaleco User/flava-Tricasco User 49 456.6 1 56.6 56.6 5 56.6 56.6 5 56.6 5 56.6 5 56.6 5 56.6 5 56.6 5 56.6 5 56.6 5 56.6 5 56.	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	47	413.02	486.12
PROSEPHATORIO Rating Area 3	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	10	432.05	516.73
Tribacco Liberton Tribacco L	70062PA	A0190004 Rating Area 3	Tohacco Hsar/Non-Tohacco Hsar		450.81	548 64
79867PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 936 503.07 93867PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 937 503.07 93867PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 938 503.07 93867PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 939 503.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 503.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 503.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 503.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 603.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 603.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 603.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 771.17 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 771.17 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 771.17 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 771.17 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 771.17 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 930 771.17 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 931 772.00 93826PA010004 Rating Asea 3 Totaxoo User/Non-Totaxoo User 931 772.00 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 931 772.00 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 931 772.00 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 931 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 932 93344 93355 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 932 93344 93355 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 932 93344 93355 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 932 93345 93345 93826PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 933 93326PA010002 Rating Asea 3 Totaxoo User/Non-Totaxoo User 93		, and the second		49		
19   15   15   25   25   25   25   25   25	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	50	471.95	578.14
Total	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	51	492.83	603.72
TROSCEPA-190001 Rating Area 3   Tobasco User/hon-Trosco User	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	52	515.82	631.88
### Total Control Rating Area 3    Total Control Control Rating Area 3   Total Control Control Rating Area 3   Total Control R	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User		539 07	660.36
79642PA0190004 Rating Area 3 Tobacco UserNon-Tobacco User 56 586.22 721.8 736.2 736.				53		
79862PA0190001 Rating Area 3 Totalcoo UserNan-Totalcoo User 56 610.50 77862PA0190001 Rating Area 3 Totalcoo UserNan-Totalcoo User 57 613.30 67	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	54	564.17	691.11
79862PA0190004 Rating Area 3 Tobacco UserNun-Tobacco User 68 673.31 624.84 79862PA0190004 Rating Area 3 Tobacco UserNun-Tobacco User 68 673.31 624.84 79862PA0190004 Rating Area 3 Tobacco UserNun-Tobacco User 68 677.41 79862PA0190004 Rating Area 3 Tobacco UserNun-Tobacco User 68 79862PA019004 Rating Area 3 Tobacco UserNun-Tobacco User 69 79862PA019004 Rating Area 3 Tobacco UserNun-Tobacco User 69 79862PA019004 Rating Area 3 Tobacco UserNun-Tobacco User 69 79862PA0190004 Rating Area 3 Tobacco UserNun-Tobacco User 60 79862PA0190004 Rating Area 3 Tobacco UserNun-Tobacco User 60 79862PA0190004 Rating Area 3 Tobacco UserNun-Tobacco User 61 79862PA0190006 Rating Area 3 Tobacco UserNun-Tobacco User 62 79862PA0190007 Rating Area 3 Tobacco UserNun-Tobacco User 63 79862PA0190007 Rating Area 3 Tobacco UserNun-Tobacco User 64 79862PA0190007 Rating Area 3 Tobacco UserNun-Tobacco User 65 79862PA0190007 Rating Area 3 Tobacco UserNun-Tobacco User 66 79862PA0190007 Rating Area 3 Tobacco UserNun-Tobacco User 67 79862PA0190007 Rating Area 3 Tobacco UserNun-Tobacco User 79862PA0190007 Rating Area 3 Tobacco Use	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	55	589.28	721.87
T9882PA0190004 Rating Arias 3   Totacco Usen/hon-Tobacoo User	79962PA	10100001 Paties Asses 0				
79862PA0190004 Rating Area 3 Tobacco UserNon-Tobacco User 56 67362PA0190004 Rating Area 3 Tobacco UserNon-Tobacco User 677662PA0190006 Rating Area 3 Tobacco UserNon-Tobacco User 6877662PA0190006 Rating Area 3 Tobacco UserNon-Tobacco User 79862PA0190006 Rating Area 3 Tobacco UserNon-Tobacco User		AU190004 Rating Area 3	Tobacco User/Non-Tobacco User	56	616.50	755.21
79862PA0190004 Raing Area 3 Tobacco Usen/Non-Tobacco User 59 60771.77 79862PA0190004 Raing Area 3 Tobacco Usen/Non-Tobacco User 60771.77 79862PA0190004 Raing Area 3 Tobacco Usen/Non-Tobacco User 61772.54 79862PA0190004 Raing Area 3 Tobacco Usen/Non-Tobacco User 62 7980.99 7980.					+	
79862PA0190004 Raing Area 3 Tobacco User/Non-Tobacco User 60 717-77 787-85 79862PA0190004 Raing Area 3 Tobacco User/Non-Tobacco User 61 724.54 909.6 79862PA0190004 Raing Area 3 Tobacco User/Non-Tobacco User 63 799.07 79862PA0190004 Raing Area 3 Tobacco User/Non-Tobacco User 63 799.07 79862PA0190004 Raing Area 3 Tobacco User/Non-Tobacco User 64 65 799.07 79862PA0190002 Raing Area 3 Tobacco User/Non-Tobacco User 66 799.07 79862PA0190002 Raing Area 3 Tobacco User/Non-Tobacco User 67 79862PA0190002 Raing Area 3 Tobacco User/Non-Tobacco User 68 79862PA0190002 Raing Area 3 Tobacco User/Non-Tobacco User 69 79862PA0190002 Raing Area 3 Tobacco User/Non-Tobacco User 79862PA0190002 Raing Area 3 Tobacco User/Non-To	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User		643.98	788.88
79802PA0190004 Rating Area 3 Tobacco UserNon-Tobacco User 61 742.54 90.6 8 79802PA0190004 Rating Area 3 Tobacco UserNon-Tobacco User 62 759.19 330.0 75962PA0190004 Rating Area 3 Tobacco UserNon-Tobacco User 63 789.07 995.5 75962PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 64 and over 792.75 771.1 75962PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 10.14 191.97 191.9 7962PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 15 209.03 200.0 7962PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 17 222.08 222.0 7962PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 17 222.08 222.1 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 19 229.11 229.11 229.11 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 19 229.13 229.1 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 19 229.13 229.1 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 20 243.4 243.4 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 21 250.94 257.2 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 22 250.94 257.2 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 22 250.94 257.2 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 24 250.94 257.2 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 25 250.94 257.2 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 24 250.94 257.2 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 24 250.94 257.2 79602PA0190002 Rating Area 3 Tobacco UserNon-Tobacco User 25 251.94 250.9 250	79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	57	643.98	788.88
79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 62 799.19 930.0 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 63 780.07 965.5 78962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 792.75 971.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 65 66 67 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 15 209.03 20	79962PA	A0190004 Rating Area 3 A0190004 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	643.98 673.31	788.88 824.80
79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 63 790.07 79962PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 63 790.07 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 64 and over 792.75 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 15 209.03 209.0 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 16 215.55 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 17 222.08 222.0 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 18 229.11 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 19 220.13 229.13 229.13 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 19 220.13 229.	79962PA 79962PA 79962PA	A0190004 Rating Area 3 A0190004 Rating Area 3 A0190004 Rating Area 3	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	57 58 59	643.98 673.31 687.84	788.88 824.80 842.60
79862PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79862PA0190004 Rating Area 3 Tobacco User/Non-Tobacco User 79862PA0190002 Rating Area 3 Tobacco Use	79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3 A0190004 Rating Area 3 A0190004 Rating Area 3 A0190004 Rating Area 3	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	57 58 59 60	643.98 673.31 687.84 717.17	788.88 824.80 842.60 878.53
79862PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 15 164 and over 179.75 191.1 191.97 191.9	79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61	643.98 673.31 687.84 717.17 742.54	788.88 824.80 842.60 878.53 909.61
Tobacco User/Non-Tobacco User   Tobacco User   To	79962PA 79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61	643.98 673.31 687.84 717.17 742.54 759.19	755.21 788.88 824.80 842.60 878.53 909.61 930.01
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 15 200.03 200.0 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 16 215.56 215.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 17 222.08 222.08 222.08 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 18 229.11 229.11 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 19 236.13 236.13 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 20 243.41 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 21 256.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 22 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 23 256.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 24 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 25 26 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 26 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 28 256.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 266.96 263.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 20 262.99 269.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 28 27 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	79962PA 79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62	643.98 673.31 687.84 717.17 742.54 759.19	788.88 824.80 842.60 878.53 909.61
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 16 215.56 225.57 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 17 222.08 222.08 222.07 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 18 225.11 226.12 226.1	79962PA 79962PA 79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63	643.98 673.31 687.84 717.17 742.54 759.19 780.07	788.88 824.80 842.60 878.53 909.61 930.01
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 16 215.56 2215.579862PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 17 222.08 223.18 223.14 223.14 223.14 223.14 223.14 223.18 223.1	79962PA 79962PA 79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75	788.88 824.80 842.60 878.53 909.61 930.01
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 177 222.08 222.08 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 18 229.11 299.11 299.12 299.13 299.14 299	79962PA 79962PA 79962PA 79962PA 79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 18 229.11 229.11 229.11 229.11 229.11 229.11 230.13 236	79962PA 79962PA 79962PA 79962PA 79962PA 79962PA 79962PA 79962PA 79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3 A0190002 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190002 Rating Area 3 Tobacco Use	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0190002 Rating Area 3 Tobacco Use	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 20 243.41 243.4 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 21 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 22 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 23 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User 24 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User 25 251.94 258.2 79962PA0190002 Rating Area 3 Tobacco User 25 251.94 258.2 79962PA0190002 Rating Area 3 Tobacco User 26 256.96 263.3 79962PA0190002 Rating Area 3 Tobacco User 27 262.99 269.5 79962PA0190002 Rating Area 3 Tobacco User 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User 28 277.277 279.5 79962PA0190002 Rating Area 3 Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User 29 280.80 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User 33 300.63 308.1 79962PA0190002 Rating Area 3 Tobacco User 33 300.63 308.1 79962PA0190002 Rating Area 3 Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User 36 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User 36 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User 36 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User 36 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User 36 306.65 314.3 306.65 314.3 306.65 314.3 316.66 316.65 314.3 316.66 316.65 314.3 316.66 316.65 316.	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 21 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 22 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 23 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 24 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 25 251.94 258.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 26 256.96 263.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 262.99 269.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 28 277.7 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 300.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.66 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3 308.66 316	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 22 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 23 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 24 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 25 25 251.94 256.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 26 26 26.99 266.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 32 30.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 33 30.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 30.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 30.63 308.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 30.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 30.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 30.66 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 30.66 314.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 23 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 25 25 251.94 258.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 26 26 26 263.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 28 27 29 29 29 29 29 29 29 29 29 29 29 29 29	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 24 250.94 257.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 25 25 251.94 258.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 26 26 262.99 269.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 262.99 269.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 33 300.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 300.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.84 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 25 251.94 258.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 26 26 266.96 263.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 262.99 269.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 300.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 26 26 256.96 263.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 262.99 269.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 30.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 27 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 28 272.77 279.5 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 29 280.80 287.8 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 30.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21
79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         27         262.99         269.50           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         28         272.77         279.51           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         29         280.80         287.81           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         30         284.82         291.9           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         31         290.84         298.1           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         32         296.86         304.2           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         33         300.63         308.61           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         36         306.65         314.3           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         36         308.66         316.3           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         36         308.66         316.3           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         36         308.66         316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21
79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         28         272.77         279.5           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         29         280.80         287.8           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         30         284.82         291.9           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         31         290.84         298.1           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         32         296.86         304.2           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         33         300.63         308.1           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         34         304.64         312.2           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         35         306.65         314.3           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         36         308.66         316.3           79962PA0190002 Rating Area 3         Tobacco User/Non-Tobacco User         36         308.66         316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 300.63 308.19 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 258.24 263.38
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 30 284.82 291.9 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 31 290.84 298.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 32 296.86 304.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 33 300.63 308.1 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 34 304.64 312.2 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 250.94 251.94 256.96 262.99	788.88 824.80 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 257.21 258.24
79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 31  290.84  298.1  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 32  296.86  304.26  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 33  300.63  308.16  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 34  304.64  312.26  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 35  306.65  314.3  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 36  308.66  316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96 262.99 272.77	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 257.21 258.24 263.38 269.56 279.59
79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 32  296.86  304.2  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 33  300.63  308.19  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 34  304.64  312.2  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 35  306.65  314.3  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User 36  308.66  318.4	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96 262.99 272.77	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 257.21 258.24 263.38 269.56 279.59
79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  32  296.86  304.26  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  33  300.63  308.16  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  34  304.64  312.26  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  35  306.65  314.3  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  36  308.66  318.4	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80	788.88 824.80 878.53 909.61 930.01 955.56 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 257.21 263.38 269.56 279.59 287.82
79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  33  300.63  308.11  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  34  304.64  312.20  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  35  306.65  314.31  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  36  308.66  318.43	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82	788.88 824.80 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 258.24 263.38 269.56 279.59 287.82
79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  34  304.64  312.2  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  35  306.65  314.3  79962PA0190002 Rating Area 3  Tobacco User/Non-Tobacco User  36  308.66  318.4	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82 290.84	788.86 824.80 842.60 878.53 909.67 930.07 955.56 971.12 191.97 209.03 215.56 222.06 229.17 236.13 243.47 257.27 257.27 258.22 263.38 269.56 279.59 287.82
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 35 306.65 314.3 79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82 290.84 296.86	788.88 824.80 842.60 878.53 909.6 930.0 955.59 971.12 191.93 209.03 215.56 222.08 229.11 236.13 243.44 257.22 257.22 257.22 258.24 263.38 269.56 279.59 287.82 298.11 304.28
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82 290.84 296.86 300.63	788.88 824.80 878.53 909.66 930.01 955.58 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 258.24 263.38 269.56 279.58 291.94 308.18
79962PA0190002 Rating Area 3 Tobacco User/Non-Tobacco User 36 308.66 316.3	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82 290.84 296.86 300.63	788.88 824.80 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 258.24 263.38 269.56 279.59 287.82 291.94 308.18
79962PA0190002 Rating Area 3 Tohacco User/Non-Tohacco User 310.66 318.4	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82 290.84 296.86 300.63 304.64	788.88 824.80 842.60 878.53 909.61 930.01 955.56 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 257.21 257.21 258.22 263.38 269.56 279.59 287.82 291.92 308.18 312.26
310.00 310.00 318.4	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82 290.84 296.86 300.63 304.64 306.65	788.88 824.80 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 257.21 258.22 263.38 269.56 279.59 287.82 298.11 304.28 308.15 312.26 314.32
	79962PA	A0190004 Rating Area 3 A0190002 Rating Area 3	Tobacco User/Non-Tobacco User	57 58 59 60 61 62 63 63 60 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	643.98 673.31 687.84 717.17 742.54 759.19 780.07 792.75 191.97 209.03 215.56 222.08 229.11 236.13 243.41 250.94 250.94 250.94 251.94 256.96 262.99 272.77 280.80 284.82 290.84 296.86 300.63 304.64 306.65 308.66	788.88 824.80 842.60 878.53 909.61 930.01 955.59 971.12 191.97 209.03 215.56 222.08 229.11 236.13 243.41 257.21 257.21 257.21 257.21 258.24 263.38 269.56 279.59 287.82 291.94 304.28 308.15 312.26 314.32 316.38

1998/6/1000   1999/6/1000						
MARTINE SERVICE PROPERTY SEAL 20   Martine Service Profession 2017-27   STATES	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	38	312.67	320.49
Ministration Energy and   Transport Implication for   2007   34151	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	39	316.69	324.61
	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User		320.70	352.77
Process   Proc		-				
		<b>G</b>		41		
	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	42	332.50	369.74
Million Control Forms   March   Million Control Forms   Million Control Form	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	43	340.53	381.73
Part	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	44	350.56	396.83
PRINCENTED No. 19   19   19   19   19   19   19   19	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User		362.36	414.90
Part		-		45		
Transport Investor   Transpo				46		
Transport Applications   Transport Applications from   1	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	47	392.22	461.64
	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	48	410.29	490.71
PRINCEPTOR Parties years	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	49	428.10	521.00
	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User		448.18	549.02
PRINCEPORT DESIGN AVERAGE   Prince   Extended Princero Learn   Go			Tobacca Usar/Non Tobacca Usar	50		
Treatment and Process   Comment and Proces		-		51		
PRESENTATION OF A Part   Area 3   Tables of Use Part   Tables of Use P	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	52	489.83	600.04
TREADPROVIDED Rating years   Tribactic Location Trappose User   GE   GE   GE   Tribuna   Tribuna   Tribuna   General Location   GE   GE   Tribuna   GENERAL LOCATION   GENERAL LOCATIO	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	53	511.92	627.10
TRANSPORTED   TRANSPORT   TR	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	54	535.76	656.31
Tribute   Trib	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User		559.60	685.51
TRESPORTINGER Ramp Amas		-	Tohacco User/Non-Tohacco User	55	585.44	717.16
70042Ph/010002 Planty Amad 3 Tebasic Userfor Tebasic User 50 00044 710.27 70042Ph/010002 Planty Amad 3 Tebasic Userfor Tebasic User 50 00042 Planty Amad 3 Tebasic Userfor Tebasic User 50 00042 Planty Amad 3 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic Userfor Tebasic User 50 00042 Planty Amad 5 Tebasic User 50 00042 P				56		
Transpired (1902)   Fairs of American State	79962PA019000	2 Rating Area 3	l obacco User/Non-Tobacco User	57	611.54	749.14
Transcription (1902)   Resign years   1   1   1   1   1   1   1   1   1	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	58	639.40	783.27
1982/00/10/2007   Reining Amera   1000000   Useroon Unerview Institute User   10   170,1   170,0   1	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	50	653.20	800.17
Trabace Landhon Trabace Liber 100.1	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User		681.05	834.29
Testaphical pools   Ruman years   Toucoco Lucerham Tabacca Lister   183   77.5.7   183.1 to   183.2 to   183		-		60		
TORSPRANDOROUS Basing Awar 3 Tollasco Liber/Hou-Tollasco Liber TORSPRANDOROUS Basing Awar 3 Tollasco Clarent Foresco Liber Tollasco Liber/Hou-Tollasco Liber Tollasco Clarent Foresco Liber Tollasco Clarent Liber/Hou-Tollasco Liber Tollasco Clarent Liber/Hou-Tollasco Liber Tollasco Clarent Foresco Liber Tollasc		-	Tobacco User/Non-Tobacco User	61	705.14	
Transcription   Transcriptio	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	62	720.95	883.16
Table   Tabl	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	63	740.77	907.44
PRESCRIPTION   Taming Area 3   Toward Literative Tribuctor Users   10   100	79962PA019000	2 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	752.82	922.20
1806/PAGE   1807   Rating Awa S   Tolorota   Lambian Transcriptor	79962PA021000	Rating Area 3	Tobacco User/Non-Tobacco User		168.09	168.09
Todasco User/Non-Todasco User   16		-	Tobacca User/Non Tobacca User	0-14		
		<b>G</b>		15		
T996EPPA221000F Raining Aven S TOURCED UserNam-Touracco User 10 200.67 200.77 200.77 1998EPPA221000F Raining Aven S Touracco UserNam-Touracco User 20 211.14 211.14 1998EPPA221000F Raining Aven S Touracco UserNam-Touracco User 20 211.97 22.22 20 211.97 22.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 211.97 3 20.22 20 21.97 3 20.22 20 21.97 3 20.22 20 21.97 3 20.22 20 21.97 3 20.22 20 20 20 20 20 20 20 20 20 20 20 20 20 2	79962PA021000	11 Rating Area 3	Tobacco User/Non-Tobacco User	16	188.75	188.75
1966/PR4/201001 Ruting Alea S	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	17	194.46	194.46
Transpert Accidence   Feeting Award   Transport Unter Non-Transport Unter Non-Transp	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	18	200.61	200.61
Part	79962PA021000	11 Rating Area 3	Tobacco User/Non-Tobacco User		206.77	206.77
79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 20 219.73 225.22 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 21 219.73 225.22 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 22 219.73 225.22 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 24 219.73 225.22 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 25 225.00 226.00 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 26 225.00 226.00 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 27 225.02 236.00 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 28 238.55 244.62 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 37 245.56 256.00 79862PA0210001 Rating Area 3 Totasco UserNan-Totasco User 37 25 25 25 25 25 25 25 25 25 25 25 25 25				19		
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79862PA0210001 Raing Area 3 Tobacco User/Non-Tobacco User 2 219.73 225.22 279.75 225.22 279.65 279.6	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	21	219.73	225.22
79862PA0210001 Rating Area 3 Tobasco UsenNon-Tobasco User 20 220.51 79862PA0210001 Rating Area 3 Tobasco UsenNon-Tobasco User 27 282.52 79862PA0210001 Rating Area 3 Tobasco UsenNon-Tobasco User 28 29 20.52 79862PA0210001 Rating Area 3 Tobasco UsenNon-Tobasco User 29 20.52 20.50 20.60 79862PA0210001 Rating Area 3 Tobasco UsenNon-Tobasco User 20 20 20 20 20 20 20 20 20 20 20 20 20	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	22	219.73	225.22
Totacco UserNon-Tobacco User   24   219.75   229.25   229.61   229.15   229.25   229.61   229.15   229.25   229.61   229.15   2	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	23	219.73	225.22
79902PA0210001 Rating Area 3 Tobaccoo UsenNon-Tobaccoo User 79902PA0210001 Rating Area 3 Tobaccoo UsenNon-Tobaccoo User 79902PA0210001 Rating Area 3 Tobaccoo UsenNon-Tobacco User 79902PA0210001 Rating Area 3 Tobacco UsenNon-Tobacco User 40 200.41 200.61	79962PA021000	11 Rating Area 3	Tobacco User/Non-Tobacco User		219.73	225.22
79862PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 27 290.20 290.00 79862PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 27 290.20 290.00 79862PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 28 29 244.88 292.00 79862PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 29 245.88 292.00 79862PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 30 249.39 255.66 79862PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 30 249.39 255.67 275.00 79862PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 30 249.39 255.67 275.62				24		
79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 27 280.28 286.55 284.82 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 28 28 28.55 284.83 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 30 284.83 285.65 282.00 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 31 286.67 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 32 285.84 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 32 285.84 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 32 285.84 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 33 286.85 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 35 368.85 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 36 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 37 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 38 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 37 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 37 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 38 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 39 277.50 278.83 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 40 280.81 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 40 280.81 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 41 280.09 31 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 42 291.14 302.75 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 43 79962PA0210001 Rating Area 3 Tobacco UserNon-Tobacco User 44 30.69 317.99 39 37 37 37 37 37 37 37 37 37 37 37 37 37	79962PA021000	T Rating Area 3	Todacco User/Non-Todacco User	25		
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79962PA021001 Rating Area 3 Tobacco User/Non-Tobacco User 30 249.39 245.88 250.03 79962PA021001 Rating Area 3 Tobacco User/Non-Tobacco User 31 256.67 269.04	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	27	230.28	236.04
79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 30 246.58 252.03 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 31 246.467 266.44 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 32 259.94 266.44 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 33 263.24 269.83 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 33 263.24 268.85 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 34 266.75 273.42 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 36 270.27 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 37 272.03 276.23 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 38 277.76 277.82 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 39 277.30 278.23 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 39 277.30 284.22 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 39 277.30 284.23 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 40 270.81 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 40 270.81 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 41 286.09 310.13 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.73 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.37 39862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.37 39862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 44 300.99 317.29 363.30 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 46 30.99 30.94 47.44 49.22 498.27 49862PA0210011 Rating Area 3 Tobacco User/Non-Tobacco User 46 30.99 30.94 47.46 48.99 49.94 49	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	28	238.85	244.82
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79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 33 263.24 268.82 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 36 268.51 275.22 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 36 270.27 277.03 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 37 272.03 278.83 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 38 273.78 280.62 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 39 277.30 284.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 40 280.81 308.88 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 41 286.00 316.13 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.75 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 288.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 332.44 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 362.60 332.44 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 466.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 466.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 332.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 565.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 565.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 55 448.25 565.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 56 576.61 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 57662PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 577662PA0210001 Rating Area 3 Tobac	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	31	254.67	261.04
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 36 268.51 279.22 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 36 268.51 275.22 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 37 272.03 278.03 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 38 277.07 277.00 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 39 277.30 278.03 278.03 279.03 278.03 279.	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	32	259.94	266.44
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79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 37 272.03 278.32 278.32 278.32 278.32 279.32 278.33 278.32 279.32 278.32 279.32 278.33 279.36 280.62 279.37 278.32 279.37 277.30 280.62 280				35		
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 38 2773.78 280.62 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 39 2777.30 284.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 40 280.81 308.88 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 41 286.09 316.13 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.75 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 37962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 428.91 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01	79962PA021000	11 Rating Area 3	Tobacco User/Non-Tobacco User	36	270.27	277.03
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 38 273.78 280.62 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 39 277.30 284.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 40 280.81 308.88 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 41 286.09 316.13 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.76 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 36962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 465.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 332.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	37	272.03	278.83
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 40 280.81 398 277.30 284.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 40 280.81 308.88 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 41 286.09 316.13 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.75 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 306.96 347.48 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 502.01	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User		273.78	280.62
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 40 280.81 308.89 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 41 286.09 316.13 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.75 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01			Tobacco User/Non-Tobacco User			284.23
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 41 286.09 316.13 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.75 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41				39		
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 42 291.14 323.75 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11				40		
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41	79962PA021000	11 Rating Area 3	Tobacco User/Non-Tobacco User	41	286.09	316.13
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 298.17 334.25 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 44 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 347.48 306.96 348.38 329.60 382.34 329.60 329.60 382.34 329.60 329.60 382.34 329.60 329.	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	42	291.14	323.75
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 43 306.96 347.48 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 448.25 549.11	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User		298.17	334.25
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 45 317.29 363.30 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User		306.96	347 48
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 46 329.60 382.34 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11		-		44		
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 47 343.44 404.23 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11				45		
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	46	329.60	382.34
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 48 359.26 429.67 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 49 374.86 456.20 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 50 392.44 480.74 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 51 409.80 502.01 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11	79962PA021000	11 Rating Area 3	Tobacco User/Non-Tobacco User	47	343.44	404.23
79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  48  49  374.86  456.20  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  50  392.44  480.74  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  51  409.80  502.01  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  52  428.91  525.41  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  53  448.25  549.11	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User		359.26	429.67
79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  50  392.44  480.74  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  51  409.80  502.01  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  52  428.91  525.41  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  53  448.25  549.11		-				
79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  50  409.80  502.01  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  52  428.91  525.41  79962PA0210001 Rating Area 3  Tobacco User/Non-Tobacco User  53  448.25  549.11				49		
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 52 428.91 525.41 79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11 79962PA0210001 Rating Area 3 Tobacco User 574.67	79962PA021000	Rating Area 3	l obacco User/Non-Tobacco User	50	392.44	480.74
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User	51	409.80	502.01
79962PA0210001 Rating Area 3 Tobacco User/Non-Tobacco User 53 448.25 549.11	79962PA021000	1 Rating Area 3	Tobacco User/Non-Tobacco User		428.91	525.41
79962PA0210001 Rating Area 3 Tohacco User/Non-Tohacco User 469 12 574 67	79962PA021000	11 Rating Area 3	Tobacco User/Non-Tobacco User		448.25	549.11
799021 A0210001 Rating Alea 3 100acco Usel/Noll-100acco Usel 54 469.12 574.67				53		
	7996ZPAUZ1000	Trailing Alea 3	TODACCO USEI/NOTI-TODACCO USEI	54	469.12	5/4.6/

79962PA0210001	Rating Area 3	Tobacco User/Non-Tobacco User	55	490.00	600.25
79962PA0210001	Rating Area 3	Tobacco User/Non-Tobacco User	56	512.63	627.97
79962PA0210001	Rating Area 3	Tobacco User/Non-Tobacco User	57	535.48	655.96
79962PA0210001	Rating Area 3	Tobacco User/Non-Tobacco User		559.87	685.84
79962PA0210001		Tobacco User/Non-Tobacco User	58	571.96	700.65
79962PA0210001		Tobacco User/Non-Tobacco User	59	506 35	730.53
79962PA0210001	· ·	Tobacco User/Non-Tobacco User	60	617.44	756.36
79962PA0210001		Tobacco User/Non-Tobacco User	61	631.28	773.32
79962PA0210001	· ·	Tobacco User/Non-Tobacco User	62	648.64	794.58
		Tobacco User/Non-Tobacco User	63	659.19	807.51
79962PA0210001		Tobacco User/Non-Tobacco User	64 and over	202.15	202.15
79962PA0190003 79962PA0190003	-	Tobacco User/Non-Tobacco User	0-14	220.13	220.12
79962PA0190003		Tobacco User/Non-Tobacco User	15	226.99	226.99
79962PA0190003		Tobacco User/Non-Tobacco User	16	233.86	233.86
79962PA0190003	<b>G</b>	Tobacco User/Non-Tobacco User	17	241.26	241.26
			18		
79962PA0190003	· ·	Tobacco User/Non-Tobacco User	19		248.66
79962PA0190003		Tobacco User/Non-Tobacco User	20		256.32
79962PA0190003		Tobacco User/Non-Tobacco User	21	264.25	270.86
79962PA0190003		Tobacco User/Non-Tobacco User	22	264.25	270.86
79962PA0190003		Tobacco User/Non-Tobacco User	23	264.25	270.86
79962PA0190003		Tobacco User/Non-Tobacco User	24	264.25	270.86
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	25	265.31	271.94
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	26	270.59	277.35
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	27	276.93	283.85
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	28	287.24	294.42
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	29	295.70	303.09
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	30	299.92	307.42
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	31	306.27	313.93
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	32	312.61	320.43
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	33	316.57	324.48
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	34	320.80	328.82
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	35	322.91	330.98
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	36	325.03	333.16
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	37	327.14	335.32
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	38	329.26	337.49
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	39	333.48	341.82
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	40	337.71	371.48
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	41	344.05	380.18
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	42	350.13	389.34
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	43	358.59	401.98
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	44	369.16	417.89
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	45	381.58	436.91
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	46	396.38	459.80
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	47	413.02	486.12
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	48	432.05	516.73
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	49	450.81	548.64
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	50	471 95	578.14
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	51	492.83	603.72
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	52	515.82	631.88
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	53	539.07	660.36
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	54	564.17	691.11
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	55	589.28	721.87
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	56	616.50	755.21
79962PA0190003	Rating Area 3	Tobacco User/Non-Tobacco User	57	643.98	788.88
79962PA0190003		Tobacco User/Non-Tobacco User	58	673.31	824.80
79962PA0190003	· ·	Tobacco User/Non-Tobacco User	58	697.94	842.60
79962PA0190003		Tobacco User/Non-Tobacco User		717 17	878.53
79962PA0190003	· ·	Tobacco User/Non-Tobacco User	60	742.54	909.61
79962PA0190003		Tobacco User/Non-Tobacco User	61	759.19	930.01
79962PA0190003	· ·	Tobacco User/Non-Tobacco User	62	780.07	955.59
79962PA0190003		Tobacco User/Non-Tobacco User	63	792.75	971.12
			64 and over	<u> </u>	