State: Pennsylvania **Filing Company:** Highmark Benefits Group
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: HBG Small Group 2020 ACA Rate Filing
Project Name/Number: HBG Small Group 2020 ACA Rate Filing/1A-SG-HBG-2019

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	HBG Public PDF (FAR) - 1 of 2.pdf HBG Public PDF (FAR) - 2 of 2.pdf
Item Status:	
Status Date:	

HIGHMARK BENEFITS GROUP

An independent licensee of the Blue Cross and Blue Shield Association

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 (HBG) 2020 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2019 (SERFF Filing # HGHM-131937056)

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

Dear Ms. Gray:

This Filing includes the Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA 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 as per the Department's 2020 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508 ("Company")**

2. Market: **Small Group ("Market")**

3. On or Off Exchange: This Company's products are offered **Off Exchange only**

4. Effective date of coverage: **January 1, 2020**

5. Average rate change requested: **2.76% increase**

6. Range of rate change requested: **-2.3% to 4.0%**

7. Total additional annual revenue generated from the proposed rate change: **$2,561,857**

8. Product(s): **PPO**

9. Rating Areas and the change from 2018: **Regions 6, 7, 9** (Central, PA only)

   There are no changes in our covered Rating Areas from the 2019 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**

11. Current number of covered lives and of policyholders as of February 1, 2019: **12,583 covered lives; 7,478 policyholders**

12. Number of plans offered in 2020 and the change this represents from 2019: **44**

    The Company offered 43 plans in 2019. For 2020, the Company is offering 1 new plan in the Market, and removing 0 plans from the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA20-125092194** affecting the following Company products and forms:

Product Name / Type	**Contract Form & SERFF #**
Balance PPO	HBG/PPO-5; HGHM-131920528
Health Savings HDHP	HBG/HDHP-5; HGHM-131921659
Lehigh Valley Flex Blue PPO	HBG/LV/PPO-3; HGHM-131921591
Lehigh Valley Flex Blue HDHP	HBG/LV/HDHP-3; HGHM-131921689
Choice Blue PPO	HBG/CB/PPO-1; HGHM-131921710
Choice Blue HDHP	HBG/CB/HDHP-1; HGHM-131920496

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79962, Company Filing # 1A-SG-HBG-2019 (SERFF Filing # HGHM-131937056)**

Additional Filing Disclosures

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

Request for Confidentiality

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

Public disclosure of any information contained in this Filing would allow Highmark Benefits Group competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Benefits Group's business. Therefore, Highmark Benefits Group 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 and proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

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

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

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-3077 or via e-mail at: frank.haver@highmark.com.

Sincerely,

Frank Haver, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Robert Royer
Tija Hilton-Phillips, Esq.
William R. Sarniak

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file "2020_SmGrp_HBG_PAAMExhibits_052119.xlsm" submitted with this filing containing the department's required tables.

Note that for the remainder of this document, "Company" refers to Highmark Benefits Group, "Market" refers to Small Group, and "Rating Area" refers to Pennsylvania Rating Regions 6, 7, and 9 (Central, PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
Third and Fourth Quarter 2019 Rate Change	2.0%	HGHM-131864021
2019 (Initial Rate Change)	5.1%	HGHM-131496086
Third and Fourth Quarter 2018 Rate Change	0.8%	HGHM-131420333
2018 (Initial Rate Change)	5.5%	HGHM-131014789
2017	-0.4%	HGHM-130535955

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2020, the Company's proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a 2.76% increase. The rate change presented in this table reflects the average rate change over 2019 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 3.0% increase. This rate change reflects the change for first quarter 2020 rates over first quarter 2019 rates.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2019 data, this table reflects all Small Group enrollment, including enrollment from 2018 and 2019 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2020 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2018 calendar year results for all non-grandfathered policies in the single risk pool, with run out through February 2019 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
    - Two months of run out from the end of the experience period,
    - Claims processed outside of the Company's claims system (e.g., settlements and capitations), and
    - Our best estimate of claims incurred but not paid as of the end of the run out period.

  Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.
- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are $0.19 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components),

and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2018 risk adjustment published by CMS, the PA Insurance Department's calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

- The calculated loss ratio is 80.31%.

G. Credibility of Data (Tables 2b, 3b, 4b)

The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at our trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Benefits Group, and Highmark Health Insurance Company. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, represent the best estimates of trend for this block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level.

In addition to the projected normalized annual claim trend analysis, the pricing trend reflects several developments not fully reflected in the base period. Additional clinical care cost initiatives and the impact of the new membership in late 2018 are expected to continue to have a favorable impact on future care costs. As such, an overall claim trend of 6.8% (5.6% cost; 1.1% utilization) was selected for the 2020 rate development. Please refer to the "Trend Support" exhibit in the "2020 Supplemental Exhibits - HBG.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed rate trend.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly trend is based on the cost and utilization trend from Table 3. Note that we zeroed out the impact of the Capitation trend in the Composite URRT Trend. The change in the Capitation charge is reflected in the Change in Benefits adjustment discussed below.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2019. Allowed claims are sourced from claim records with adjustments for claims that are outside of the claims processing system such as hospital settlements. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section H for further details.

The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

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

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.

- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named "Table 5 Support" in the "2020 Supplemental Exhibits - HBG.xlsx" file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for the rating period. We estimate the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that we expect will lapse prior to the projection period. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2020 for groups that renew on or prior to October 1, 2020, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The customers who have already transitioned to the ACA pool to date have been groups with higher morbidity and as more groups migrate to the ACA products, we expect the morbidity of the ACA pool to improve. Since there are no transitional policies in the Company's experience period, we anticipate that the new business membership growth for the Company will result in morbidity improvement from the experience period, and reflect this with a Change in Morbidity adjustment of 0.997.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2020 Supplemental Exhibits - HBG.xlsx" file in the "Table 5 Paid-to-Allowed" worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that we are assuming a Projected Risk Adjustment payment in the projection period of $0.25 PMPM. This amount reflects an anticipated risk transfer payment of $0.24 PMPM, which is trended by the average 2020 pricing trend to arrive at the value of ($0.25) reflected in Table 5.

To arrive at the anticipated risk transfer for 2020, we bring in the risk adjustment calculation components for the projected 2020 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary

Report on Risk Adjustment for the 2018 Benefit Year published by CMS, the PA Insurance Department's calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2020, we determine each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's region.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2020, and is assuming that the net cost (payments less recoveries) will be negligible for the 2020 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2020, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2020, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10. Due to the Risk Adjustment User Fee not having a line in Table 6, the sum of the taxes and fees in Table 6 will not match the total taxes and fees in Table 6.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measureable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

The following Taxes and Fees were included in the rate development:

- $2.16 per member per annum for the Risk Adjustment User Fee; and
- 2.8% for the Health Insurer Provider Fee.

Note the following regarding plan level retention items:

- The rate development reflects a 0% risk/contribution to surplus margin for all products and plans. The Company has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, the Company is not waiving any right to include a risk and contingency factor which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 2 value in line 4.17 Premium since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the Small Group market.

C. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

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 pulled from the prior year's filing, while the 2020 values represent our projection for 2020 assumed in the 2020 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2018 and for the Membership Moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors by County. This average is weighted by membership.

The Tobacco Surcharge is not applicable since the Company does not use one.

D. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2020 Calibrated Plan Adjusted Index Rate (PMPM). The 2019 base period allowed claims is carried over from the 2019 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2019 Column match those entered in the 2019 Column in the plan year 2019 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2020 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2020, as well as plans discontinued from the 2019 portfolio for 2020. Since many Small

Group market enrollees as of 2/1/2019 are still in plan year 2018 plans, the enrollees in plan year 2018 plans were mapped to the plan year 2019 plan that we anticipate they will renew into in 2019. The calibrated plan adjusted index rates for 2020 and 2019, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and is presented within the "2020 Supplemental Exhibits - HBG.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.0739. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

The member-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "2020 Supplemental Exhibits - HBG.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2020. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 3.0% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 2.76%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

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.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2019 service area and its proposed 2020 service area in the file "Pennsylvania Counties Map - 2020 Filings - HBG.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2019 to 2020.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period.

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 the Company to accompany its rate filing (for calendar year 2020) for the Small Group Market 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 all factor, 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 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 AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company 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.

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.

Signed: [Redacted]

Date: 05/21/2019

Rate Change Summary

Highmark Benefits Groups (HBG) –Small Group Plans

Rate request filing ID # HGHM-131937056 - 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:	2.76%
Revised requested average rate change:	2.76%
Range of requested rate change:	-2.31% to 3.95%
Effective date:	January 1, 2020
Mapped Members:	12,583
Available in:	Rating Areas 6, 7, 9

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$47,126,475
Claims	$37,847,140
Administrative expenses	$5,519,713
Taxes & fees	$697,207
Company made (after taxes)	**$3,062,415**

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

Claims:	**86.8%**
Administrative:	**10.4%**
Taxes & fees:	**2.8%**
Profit:	**0%**

The company expects its annual medical costs to increase **6.80%**.

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2019 and throughout 2020 as a result of both higher utilization and the increasing cost of healthcare services, and the underlying morbidity of the population within HBG's ACA products.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Benefits Group (HBG)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date	1/1/2018	to	12/31/2018
Date of Most Recent Membership	2/1/2019		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	38.0	38.0	39.0
Total	79,119	12,583	152,256
<18	12,808	2,093	25,325
18-24	7,416	1,166	14,109
25-29	6,399	994	12,028
30-34	6,199	1,012	12,245
35-39	6,696	1,057	12,790
40-44	6,424	1,045	12,645
45-49	7,268	1,186	14,351
50-54	7,795	1,280	15,488
55-59	8,635	1,419	17,170
60-63	6,056	923	11,168
64+	3,423	408	4,937

*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
$ 48,481,385.00	$ 38,957,606.48	$ 39,498,655.62	79,119	$ 6,696,784.00	$ 46,195,439.62	$ -	$ (1,666,341.82)	$ 14,826.20	$ -	$ (1,354,909.77)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 563.00**
Loss Ratio										**80.31%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	1.14%	-0.12%	6.67%	19.55%
Outpatient Hospital	5.60%	1.14%	-0.12%	6.67%	39.00%
Professional	5.60%	1.14%	-0.12%	6.67%	22.70%
Other Medical	5.60%	1.14%	-0.12%	6.67%	1.91%
Capitation				53.28%	0.00%
Prescription Drugs	5.60%	1.14%	-0.12%	6.67%	16.84%
Total Annual Trend				6.67%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.138	

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

*** Should = LIRRT 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		$ 830,685.42	1.0000	$ 830,685.42	2,578	$ 322.22		$ (19,231.88)	$ 1,055,978.99	$ 409.61
Feb-15		$ 1,187,442.65	1.0000	$ 1,187,442.65	3,179	$ 373.53		$ (23,715.34)	$ 1,458,609.63	$ 458.83
Mar-15		$ 1,727,287.34	1.0000	$ 1,727,287.34	4,135	$ 417.72		$ (30,847.10)	$ 2,142,691.30	$ 518.18
Apr-15		$ 2,336,617.72	1.0000	$ 2,336,617.72	4,724	$ 494.63		$ (35,241.04)	$ 2,749,452.91	$ 582.02
May-15		$ 2,352,240.23	1.0000	$ 2,352,240.23	5,594	$ 420.49		$ (41,731.24)	$ 2,814,026.05	$ 503.04
Jun-15		$ 2,224,637.70	1.0000	$ 2,224,637.70	6,572	$ 338.50		$ (49,027.12)	$ 2,715,651.16	$ 413.22
Jul-15		$ 2,904,351.90	1.0000	$ 2,904,351.90	7,151	$ 406.15		$ (53,346.46)	$ 3,445,939.29	$ 481.88
Aug-15		$ 3,025,110.84	1.0000	$ 3,025,110.84	7,565	$ 399.88		$ (56,434.90)	$ 3,517,317.64	$ 464.95
Sep-15		$ 3,328,054.27	1.0000	$ 3,328,054.27	8,024	$ 414.76		$ (59,859.04)	$ 3,885,207.14	$ 484.20
Oct-15		$ 4,594,234.80	1.0000	$ 4,594,234.80	8,357	$ 549.75		$ (62,343.22)	$ 5,288,532.82	$ 632.83
Nov-15		$ 3,503,568.36	1.0000	$ 3,503,568.36	8,486	$ 412.86		$ (63,305.56)	$ 4,100,279.80	$ 483.18
Dec-15	$ 37,507,905.91	$ 4,678,670.53	1.0000	$ 4,678,670.53	9,978	$ 468.90	$ 5,910,229.35	$ (74,435.88)	$ 5,429,444.37	$ 544.14
Jan-16		$ 3,846,702.29	1.0000	$ 3,846,702.29	8,890	$ 432.70		$ (71,695.61)	$ 4,542,642.15	$ 510.98
Feb-16		$ 3,770,073.15	1.0000	$ 3,770,093.79	8,542	$ 441.36		$ (68,889.07)	$ 4,399,683.86	$ 515.06
Mar-16		$ 3,167,956.37	1.0000	$ 3,167,983.66	7,924	$ 399.80		$ (63,905.06)	$ 3,823,231.47	$ 482.49
Apr-16		$ 3,759,344.23	1.0000	$ 3,759,419.21	7,714	$ 487.35		$ (62,211.46)	$ 4,339,949.44	$ 562.61
May-16		$ 3,079,823.08	1.0000	$ 3,079,906.47	7,147	$ 430.94		$ (57,638.75)	$ 3,667,371.32	$ 513.13
Jun-16		$ 3,051,882.01	0.9999	$ 3,052,185.56	6,406	$ 476.46		$ (51,662.77)	$ 3,503,161.11	$ 546.86
Jul-16		$ 2,692,415.24	0.9999	$ 2,692,640.81	5,981	$ 450.20		$ (48,235.25)	$ 3,049,951.69	$ 509.94
Aug-16		$ 3,045,561.63	0.9999	$ 3,045,828.47	5,712	$ 533.23		$ (46,065.84)	$ 3,479,040.09	$ 609.08
Sep-16		$ 2,203,849.36	0.9999	$ 2,204,006.24	5,354	$ 411.66		$ (43,178.66)	$ 2,572,752.87	$ 480.53
Oct-16		$ 2,482,593.22	0.9999	$ 2,482,851.97	5,083	$ 488.46		$ (40,993.11)	$ 2,818,131.06	$ 554.42
Nov-16		$ 2,500,170.46	0.9997	$ 2,500,961.21	5,018	$ 498.60		$ (40,452.77)	$ 2,836,638.14	$ 565.52
Dec-16	$ 42,768,149.53	$ 2,486,429.29	0.9996	$ 2,487,369.69	4,728	$ 526.09	$ 5,750,457.21	$ (38,130.13)	$ 2,807,853.39	$ 593.88
Jan-17		$ 2,561,123.99	0.9996	$ 2,562,121.74	5,020	$ 510.38		$ (68,719.44)	$ 2,997,711.21	$ 597.15
Feb-17		$ 2,193,015.08	0.9997	$ 2,193,782.75	5,051	$ 434.33		$ (69,143.81)	$ 2,584,262.23	$ 511.63
Mar-17		$ 2,230,351.49	0.9997	$ 2,230,981.47	4,953	$ 450.43		$ (67,802.27)	$ 2,632,168.58	$ 531.43
Apr-17		$ 2,498,478.90	0.9996	$ 2,499,413.94	4,883	$ 511.86		$ (66,844.03)	$ 2,867,251.77	$ 587.19
May-17		$ 2,359,269.18	0.9992	$ 2,361,163.33	4,915	$ 480.40		$ (67,282.08)	$ 2,789,873.85	$ 567.62
Jun-17		$ 2,251,002.79	0.9993	$ 2,252,632.21	4,927	$ 457.20		$ (67,446.35)	$ 2,627,588.18	$ 533.30
Jul-17		$ 2,784,453.24	0.9989	$ 2,787,473.94	4,838	$ 576.16		$ (66,228.02)	$ 3,107,142.17	$ 642.24
Aug-17		$ 2,562,205.38	0.9984	$ 2,566,325.99	4,868	$ 527.18		$ (66,638.69)	$ 2,989,378.95	$ 614.09
Sep-17		$ 2,407,151.94	0.9991	$ 2,409,207.03	4,859	$ 495.82		$ (66,515.49)	$ 2,781,998.36	$ 572.55
Oct-17		$ 2,421,736.67	0.9982	$ 2,426,027.16	4,821	$ 503.22		$ (65,995.31)	$ 2,800,385.47	$ 580.87
Nov-17		$ 2,389,445.91	0.9985	$ 2,392,950.10	4,851	$ 493.29		$ (66,405.98)	$ 2,720,965.45	$ 560.91
Dec-17	$ 33,926,239.36	$ 2,487,465.42	0.9985	$ 2,491,179.15	4,857	$ 512.90	$ 4,553,203.14	$ (66,488.11)	$ 2,827,735.80	$ 582.20
Jan-18		$ 2,497,719.45	0.9981	$ 2,502,473.24	5,131	$ 487.72		$ (108,065.07)	$ 2,948,445.66	$ 574.63
Feb-18		$ 2,662,652.11	0.9980	$ 2,667,988.09	5,094	$ 523.75		$ (107,285.80)	$ 3,067,228.97	$ 602.13
Mar-18		$ 2,849,941.13	0.9976	$ 2,856,758.53	5,142	$ 555.57		$ (108,296.74)	$ 3,243,370.94	$ 630.76
Apr-18		$ 2,884,938.51	0.9973	$ 2,892,709.52	5,157	$ 560.93		$ (108,612.66)	$ 3,308,725.72	$ 641.60
May-18		$ 2,301,632.52	0.9972	$ 2,308,203.71	5,194	$ 444.40		$ (109,391.92)	$ 2,673,821.50	$ 514.79
Jun-18		$ 2,711,994.73	0.9919	$ 2,734,232.63	5,241	$ 521.70		$ (110,381.80)	$ 3,120,283.78	$ 595.36
Jul-18		$ 2,564,120.77	0.9899	$ 2,590,401.96	5,835	$ 443.94		$ (122,892.16)	$ 3,015,932.08	$ 516.87
Aug-18		$ 3,057,277.89	0.9884	$ 3,093,283.96	6,209	$ 498.19		$ (130,769.05)	$ 3,570,137.82	$ 574.99
Sep-18		$ 2,922,610.28	0.9868	$ 2,961,671.64	6,831	$ 433.56		$ (143,869.12)	$ 3,449,103.65	$ 504.92
Oct-18		$ 3,689,134.64	0.9852	$ 3,742,585.38	8,025	$ 466.37		$ (169,016.20)	$ 4,446,408.36	$ 554.07
Nov-18		$ 4,456,265.25	0.9807	$ 4,543,879.28	8,907	$ 510.15		$ (187,592.19)	$ 5,494,263.49	$ 616.85
Dec-18	$ 48,481,385.00	$ 4,707,803.59	0.9505	$ 4,952,952.07	12,353	$ 400.95	$ 6,696,784.00	$ (260,169.12)	$ 6,206,202.01	$ 502.40

** Express Completion Factor as a percentage*

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

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										$ -
Loss Ratio										0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	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	

* 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:	**Highmark Benefits Group (HBG)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Cost-sharing PMPM (net of prescription drug rebates) PMPM	$ 563.00	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.138	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 640.65	$ -	
Grade Risk Pool Adjustment Factors			
Change in Morbidity	0.997	0.000	<- See URRT Instructions
Change in Other	1.013	0.000	
Change in Demographics	1.016		<- See URRT Instructions
Change in Network	0.999		
Change in Benefits	0.998		<- See URRT Instructions
Change in Other	1.000		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 647.37	$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 647.37	<- **Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 647.37	<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group	
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	$ 664.80		
Projected Paid to Allowed Ratio	0.840		
Projected Paid EHB Claims PMPM	$ 558.11		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ (0.25)		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 558.36	<- Market-Adjusted Index Rate	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 665.09		
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 558.36		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 665.09		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 563.00	<- **Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 48,481,385.00**	
Blended Loss Ratio	**80.31%**	

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	48,158	19,613	29,124	55,341	152,256
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 647.37	$ 647.37	$ 647.37	$ 647.37	$ 647.37
Months of Trend	-	3	6	9	-
Annual Trend	6.80%	6.80%	6.80%	6.80%	
Single Risk Pool Projected Allowed Claims	$ 647.37	$ 658.10	$ 669.03	$ 680.11	$ 664.80
Quarterly Trend Factor	100.0%	101.7%	103.3%	105.1%	102.7%
2020 Trend Factors by Quarter	0.9738	0.9899	1.0064	1.0230	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	10.38%	566.77
General and Claims	6.65%	542.77
Agent/Broker Fees and Commissions	3.23%	520.79
Quality Improvement Initiatives	0.50%	51.22
Taxes and Fees	2.83%	518.30
RA User Fee	0.03%	50.18
PA Premium Tax (if applicable)	0.00%	50.00
Federal Income Tax	0.00%	50.00
Health Insurance Providers Fee (Prorated for Small Groups only)	2.80%	$18.01
Profit/Contingency (after tax)	0.00%	50.00
Total Retention	13.21%	$84.97
Projected Required Revenue PMPM	$ 643.33	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.506	1.524
Average Geographic Factor	1.014	1.032
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.074	1.074
Average Network Factor	0.999	0.999
Market-Adjusted Projected Allowed Total Claims PMPM	$ 641.08	$ 665.09
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 384.93	$ 394.39

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 401.71	$ 412.78	$ 11.07	2.8%
B. Base period allowed claims before normalization	$ 599.98	$ 563.00	-$36.98	-9.2%
C. Normalization factor component of change	$ (240.85)	$ (229.15)	$ 11.70	2.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 359.13	$ 333.85	$ (25.28)	-6.3%
D2. URRT Trend	$ 71.58	$ 46.05	$ (27.54)	-6.9%
D3. URRT Morbidity	$ (10.02)	$ (1.05)	$ 8.97	2.2%
D4. URRT Other	$ 0.18	$ 5.03	$ 4.85	1.2%
D5. Normalized URRT RA/RI on an allowed basis	$ 1.66	$ 0.18	$ (1.49)	-0.4%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 424.54	$ 384.06	$ (40.48)	-10.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (0.09)	$ (0.13)	$ (0.04)	0.0%
E2. Pricing AV	-74.4943266	$ (61.67)	$ 12.83	3.2%
E3. Benefit Richness	$ 28.46	$ 24.02	$ (4.43)	-1.1%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (46.12)	$ (37.77)	$ 8.36	2.1%
F. Change in Retention Components				
F1. Administrative Expenses	$ 36.96	$ 42.84	$ 5.88	1.5%
F2. Taxes and Fees	$ 13.80	$ 11.68	$ (2.12)	-0.5%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 50.76	$ 54.52	$ 3.76	0.9%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 429.17	$ 400.81	$ (28.36)	-7.1%

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

	2019	2020	
Paid-to-Allowed	0.823	0.840	
URRT Trend (Total Applied Trend Factor)	1.205	1.138	<- URRT W1. S2
URRT Morbidity	0.977	0.997	<- URRT W1. S2
URRT "Other"	1.009	1.013	<- URRT W1. S2
Risk Adjustment	$ 2.29	$ 0.25	<- URRT W1. S3
Exchange User Fee	$ -	$ -	<- URRT W1. S3
Capitation	$ -	$ 0.44	<- URRT W1. S2
Network	1.000	1.000	
Pricing AV	0.824	0.839	<- For 2019 in cell J81 please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.081	1.075	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.20%	10.38%	
Taxes and Fees	3.43%	2.83%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 665.09

Calibration	
Age Calibration Factor	1.515
Geographic Calibration Factor	1.032
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.563

										45 CFR Part 156.8 (d) (2) Allowable Factors									
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals							**0.792**			**0.839**	**1.001**	**1.000**	**1.001**	**1.000**	**1.000**	**$ 559.81**	**10.4%**	**2.8%**	**0.0%**
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	N/A	N/A	N/A
Plan 1	79962PA0010001	PPO	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	0.89284063	Standard	Off	0.944	1.071	1.000	1.001	1.000	1.000	$673.02	10.4%	2.8%	0.0%
Plan 2	79962PA0010002	PPO	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	0.88139469	Standard	Off	0.929	1.071	1.000	1.001	1.000	1.000	$661.99	10.4%	2.8%	0.0%
Plan 3	79962PA0010003	PPO	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	0.81968367	Standard	Off	0.898	1.006	1.000	1.001	1.000	1.000	$601.18	10.4%	2.8%	0.0%
Plan 4	79962PA0010004	PPO	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	0.81972607	Standard	Off	0.890	1.006	1.000	1.001	1.000	1.000	$596.03	10.4%	2.8%	0.0%
Plan 5	79962PA0010005	PPO	Premier Balance PPO $500 A	M	79962PA0010005	Gold	0.81897817	Standard	Off	0.880	1.006	1.000	1.001	1.000	1.000	$588.94	10.4%	2.8%	0.0%
Plan 6	79962PA0010006	PPO	Premier Balance PPO $750 A	M	79962PA0010006	Gold	0.81866882	Standard	Off	0.874	1.006	1.000	1.001	1.000	1.000	$584.81	10.4%	2.8%	0.0%
Plan 7	79962PA0010007	PPO	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	0.81364536	Standard	Off	0.863	1.006	1.000	1.001	1.000	1.000	$577.99	10.4%	2.8%	0.0%
Plan 8	79962PA0010008	PPO	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	0.80840435	Standard	Off	0.854	1.006	1.000	1.001	1.000	1.000	$571.84	10.4%	2.8%	0.0%
Plan 9	79962PA0010009	PPO	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	0.80378713	Standard	Off	0.846	1.006	1.000	1.001	1.000	1.000	$566.26	10.4%	2.8%	0.0%
Plan 10	79962PA0010011	PPO	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	0.79538929	Standard	Off	0.831	1.006	1.000	1.001	1.000	1.000	$556.60	10.4%	2.8%	0.0%
Plan 11	79962PA0010016	PPO	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	0.7903424	Standard	Off	0.833	1.006	1.000	1.001	1.000	1.000	$559.32	10.4%	2.8%	0.0%
Plan 12	79962PA0010017	PPO	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	0.78374652	Standard	Off	0.816	1.006	1.000	1.001	1.000	1.000	$546.56	10.4%	2.8%	0.0%
Plan 13	79962PA0010018	PPO	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	0.77145981	Standard	Off	0.796	1.006	1.000	1.001	1.000	1.000	$532.92	10.4%	2.8%	0.0%
Plan 14	79962PA0020016	PPO	Balance PPO $1000 A	M	79962PA0020016	Gold	0.77192284	Standard	Off	0.803	1.006	1.000	1.001	1.000	1.000	$537.32	10.4%	2.8%	0.0%
Plan 15	79962PA0020017	PPO	Balance PPO $1750 A	M	79962PA0020017	Gold	0.78015047	Standard	Off	0.809	1.006	1.000	1.001	1.000	1.000	$541.48	10.4%	2.8%	0.0%
Plan 16	79962PA0020018	PPO	Balance PPO $2000 A	M	79962PA0020018	Gold	0.77834465	Standard	Off	0.806	1.006	1.000	1.001	1.000	1.000	$539.61	10.4%	2.8%	0.0%
Plan 17	79962PA0080001	PPO	Health Savings PPO $1500	M	79962PA0080001	Gold	0.80097739	Standard	Off	0.838	1.006	1.000	1.001	1.000	1.000	$560.97	10.4%	2.8%	0.0%
Plan 18	79962PA0090001	PPO	Health Savings PPO Embedded $2700	M	79962PA0090001	Silver	0.71568918	Standard	Off	0.784	0.959	1.000	1.001	1.000	1.000	$500.71	10.4%	2.8%	0.0%
Plan 19	79962PA0090003	PPO	Health Savings PPO Embedded $4000	M	79962PA0090003	Silver	0.71921899	Standard	Off	0.766	0.959	1.000	1.001	1.000	1.000	$488.85	10.4%	2.8%	0.0%
Plan 20	79962PA0090004	PPO	Health Savings PPO Embedded $5500	M	79962PA0090004	Bronze	0.63553351	Standard	Off	0.695	0.931	1.000	1.001	1.000	1.000	$430.54	10.4%	2.8%	0.0%
Plan 21	79962PA0030007	PPO	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030007	Bronze	0.63730338	Standard	Off	0.696	0.931	1.000	1.001	1.000	1.000	$431.39	10.4%	2.8%	0.0%
Plan 22	79962PA0030008	PPO	High Deductible PPO Embedded $6300 Qualified A	M	79962PA0030008	Bronze	0.62925472	Standard	Off	0.690	0.931	1.000	1.001	1.000	1.000	$427.88	10.4%	2.8%	0.0%
Plan 23	79962PA0100001	PPO	Flex PPO $0 a Community Blue Plan	M	79962PA0100001	Platinum	0.90471268	Standard	Off	0.938	1.071	1.000	0.998	1.000	1.000	$666.49	10.4%	2.8%	0.0%
Plan 24	79962PA0100002	PPO	Flex PPO $500 a Community Blue Plan	M	79962PA0100002	Gold	0.81976975	Standard	Off	0.864	1.006	1.000	0.998	1.000	1.000	$576.83	10.4%	2.8%	0.0%
Plan 25	79962PA0100004	PPO	Flex PPO $2000 a Community Blue Plan	M	79962PA0100004	Gold	0.79623501	Standard	Off	0.822	1.006	1.000	0.998	1.000	1.000	$548.68	10.4%	2.8%	0.0%
Plan 26	79962PA0120001	PPO	Health Savings Flex PPO Embedded $4700 a Community Blue Plan	M	79962PA0120001	Bronze	0.63771884	Standard	Off	0.696	0.931	1.000	0.998	1.000	1.000	$430.24	10.4%	2.8%	0.0%
Plan 27	79962PA0140001	PPO	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	0.81971096	Standard	Off	0.861	1.006	1.000	0.941	1.000	1.000	$541.84	10.4%	2.8%	0.0%
Plan 28	79962PA0140002	PPO	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	0.81032228	Standard	Off	0.838	1.006	1.000	0.941	1.000	1.000	$527.39	10.4%	2.8%	0.0%
Plan 29	79962PA0160001	PPO	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	0.7156825	Standard	Off	0.751	0.959	1.000	0.941	1.000	1.000	$450.98	10.4%	2.8%	0.0%
Plan 30	79962PA0090005	PPO	Health Savings PPO Embedded $3000	M	79962PA0090005	Silver	0.71718613	Standard	Off	0.781	0.959	1.000	1.001	1.000	1.000	$498.74	10.4%	2.8%	0.0%
Plan 31	79962PA0020005	PPO	Balance PPO $2600	M	79962PA0020005	Silver	0.71986995	Standard	Off	0.735	0.959	1.000	1.001	1.000	1.000	$469.50	10.4%	2.8%	0.0%
Plan 32	79962PA0010015	PPO	Premier Balance PPO $5000	M	79962PA0010015	Silver	0.71957224	Standard	Off	0.746	0.959	1.000	1.001	1.000	1.000	$475.99	10.4%	2.8%	0.0%
Plan 33	79962PA0120002	PPO	Health Savings Flex PPO Embedded $3000 a Community Blue Plan	M	79962PA0120002	Silver	0.716704	Standard	Off	0.778	0.959	1.000	1.001	1.000	1.000	$496.71	10.4%	2.8%	0.0%
Plan 34	79962PA0020006	PPO	Balance PPO $2000	M	79962PA0020006	Silver	0.71987155	Standard	Off	0.744	0.959	1.000	1.001	1.000	1.000	$475.21	10.4%	2.8%	0.0%
Plan 35	79962PA0020007	PPO	Balance PPO $5000	M	79962PA0020007	Bronze	0.64967725	Standard	Off	0.694	0.931	1.000	1.001	1.000	1.000	$429.98	10.4%	2.8%	0.0%
Plan 36	79962PA0170001	PPO	Choice Blue PPO $0	M	79962PA0170001	Gold	0.81562404	Standard	Off	0.861	1.006	1.000	0.965	1.000	1.000	$555.93	10.4%	2.8%	0.0%
Plan 37	79962PA0170002	PPO	Choice Blue PPO $500	M	79962PA0170002	Gold	0.81951372	Standard	Off	0.857	1.006	1.000	0.965	1.000	1.000	$553.04	10.4%	2.8%	0.0%
Plan 38	79962PA0170003	PPO	Choice Blue PPO $1250	M	79962PA0170003	Gold	0.80170668	Standard	Off	0.832	1.006	1.000	0.965	1.000	1.000	$537.00	10.4%	2.8%	0.0%
Plan 39	79962PA0170004	PPO	Choice Blue PPO $2500	M	79962PA0170004	Gold	0.78781396	Standard	Off	0.807	1.006	1.000	0.965	1.000	1.000	$520.81	10.4%	2.8%	0.0%
Plan 40	79962PA0170005	PPO	Choice Blue PPO $2800	M	79962PA0170005	Silver	0.7199448	Standard	Off	0.740	0.959	1.000	0.965	1.000	1.000	$455.26	10.4%	2.8%	0.0%
Plan 41	79962PA0180001	PPO	Choice Blue PPO $3000Q Embedded	M	79962PA0180001	Silver	0.71543867	Standard	Off	0.751	0.959	1.000	0.965	1.000	1.000	$462.33	10.4%	2.8%	0.0%
Plan 42	79962PA0170006	PPO	Choice Blue PPO $4250	M	79962PA0170006	Silver	0.71985583	Standard	Off	0.748	0.959	1.000	0.965	1.000	1.000	$460.17	10.4%	2.8%	0.0%
Plan 43	79962PA0180002	PPO	Choice Blue PPO $6000Q Embedded	M	79962PA0180002	Bronze	0.62307601	Standard	Off	0.698	0.931	1.000	0.965	1.000	1.000	$417.19	10.4%	2.8%	0.0%
Plan 44	79962PA0010019	PPO	Premier Balance PPO $4000	N	79962PA0010019	Silver	0.71991946	Standard	Off	0.775	0.959	1.000	1.001	1.000	1.000	$494.92	10.4%	2.8%	0.0%

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 665.09

Total Covered Lives @ 02-01-2019
12.583

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2019 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2020 Continued/ Discontinued Plans Indicator
Totals						**12.583**	**7.478**	**$ 401.71**	**$ 412.78**	**2.8%**		-	-	-	-	-	1.495	5.039	-	6.049	**12.583**	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	-		N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
Plan 1	79962PA0010001	PPO	Premier Balance PPO $0 Platinum A	M	79962PA0010001	680	369	$ 481.99	$ 496.25	3.0%	5.4%	-	-	-	-	-	72	211	-	397	680	1
Plan 2	79962PA0010002	PPO	Premier Balance PPO $250 Platinum A	M	79962PA0010002	236	138	$ 474.29	$ 488.13	2.9%	1.9%	-	-	-	-	-	66	43	-	127	236	1
Plan 3	79962PA0010003	PPO	Premier Balance PPO $0 Gold A	M	79962PA0010003	435	237	$ 432.05	$ 443.28	2.6%	3.5%	-	-	-	-	-	97	163	-	175	435	1
Plan 4	79962PA0010004	PPO	Premier Balance PPO $250 Gold A	M	79962PA0010004	455	291	$ 427.40	$ 439.49	2.8%	3.6%	-	-	-	-	-	44	213	-	198	455	1
Plan 5	79962PA0010005	PPO	Premier Balance PPO $500 A	M	79962PA0010005	1,405	844	$ 424.26	$ 434.26	2.4%	11.2%	-	-	-	-	-	241	516	-	648	1,405	1
Plan 6	79962PA0010006	PPO	Premier Balance PPO $750 A	M	79962PA0010006	137	75	$ 418.69	$ 431.21	3.0%	1.1%	-	-	-	-	-	40	56	-	41	137	1
Plan 7	79962PA0010007	PPO	Premier Balance PPO $1000 A	M	79962PA0010007	2,095	1,325	$ 413.83	$ 426.19	3.0%	16.6%	-	-	-	-	-	97	1,049	-	949	2,095	1
Plan 8	79962PA0010008	PPO	Premier Balance PPO $1250 A	M	79962PA0010008	111	50	$ 409.46	$ 421.65	3.0%	0.9%	-	-	-	-	-	-	26	-	85	111	1
Plan 9	79962PA0010009	PPO	Premier Balance PPO $1500 A	M	79962PA0010009	652	333	$ 405.42	$ 417.54	3.0%	5.2%	-	-	-	-	-	100	391	-	161	652	1
Plan 10	79962PA0010011	PPO	Premier Balance PPO $2000 A	M	79962PA0010011	1,754	1,080	$ 398.28	$ 410.41	3.0%	13.9%	-	-	-	-	-	149	625	-	980	1,754	1
Plan 11	79962PA0010016	PPO	Premier Balance PPO $1400 A	M	79962PA0010016	268	182	$ 400.61	$ 412.42	2.9%	2.1%	-	-	-	-	-	38	114	-	116	268	1
Plan 12	79962PA0010017	PPO	Premier Balance PPO $2500 A	M	79962PA0010017	528	343	$ 390.85	$ 403.01	3.1%	4.2%	-	-	-	-	-	115	182	-	231	528	1
Plan 13	79962PA0010018	PPO	Premier Balance PPO $3500 A	M	79962PA0010018	299	223	$ 380.94	$ 392.96	3.2%	2.4%	-	-	-	-	-	20	47	-	232	299	1
Plan 14	79962PA0020016	PPO	Balance PPO $1000 A	M	79962PA0020016	121	69	$ 384.33	$ 396.19	3.1%	1.0%	-	-	-	-	-	14	44	-	63	121	1
Plan 15	79962PA0020017	PPO	Balance PPO $1750 A	M	79962PA0020017	54	41	$ 386.91	$ 399.27	3.2%	0.4%	-	-	-	-	-	-	43	-	11	54	1
Plan 16	79962PA0020018	PPO	Balance PPO $2000 A	M	79962PA0020018	197	116	$ 385.68	$ 397.89	3.2%	1.6%	-	-	-	-	-	30	67	-	100	197	1
Plan 17	79962PA0080001	PPO	Health Savings PPO $1500	M	79962PA0080001	485	266	$ 406.46	$ 413.63	1.8%	3.9%	-	-	-	-	-	27	255	-	203	485	1
Plan 18	79962PA0090001	PPO	Health Savings PPO Embedded $2700	M	79962PA0090001	233	129	$ 359.41	$ 369.20	2.7%	1.9%	-	-	-	-	-	18	78	-	137	233	1
Plan 19	79962PA0090003	PPO	Health Savings PPO Embedded $4000	M	79962PA0090003	277	158	$ 350.01	$ 360.46	3.0%	2.2%	-	-	-	-	-	3	67	-	207	277	1
Plan 20	79962PA0090004	PPO	Health Savings PPO Embedded $5500	M	79962PA0090004	40	26	$ 305.63	$ 317.46	3.9%	0.3%	-	-	-	-	-	3	22	-	15	40	1
Plan 21	79962PA0030007	PPO	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030007	30	17	$ 306.35	$ 318.09	3.8%	0.2%	-	-	-	-	-	14	13	-	3	30	1
Plan 22	79962PA0030008	PPO	High Deductible PPO Embedded $6300 Qualified A	M	79962PA0030008	117	68	$ 303.50	$ 315.50	4.0%	0.9%	-	-	-	-	-	26	55	-	36	117	1
Plan 23	79962PA0100001	PPO	Flex PPO $0 a Community Blue Plan	M	79962PA0100001	11	5	$ 477.18	$ 491.44	3.0%	0.1%	-	-	-	-	-	11	-	-	-	11	1
Plan 24	79962PA0100002	PPO	Flex PPO $500 a Community Blue Plan	M	79962PA0100002	30	18	$ 415.24	$ 425.33	2.4%	0.2%	-	-	-	-	-	30	-	-	-	30	1
Plan 25	79962PA0100004	PPO	Flex PPO $2000 a Community Blue Plan	M	79962PA0100004	47	24	$ 392.71	$ 404.58	3.0%	0.4%	-	-	-	-	-	47	-	-	-	47	1
Plan 26	79962PA0120001	PPO	Health Savings Flex PPO Embedded $4700 a Community Blue Plan	M	79962PA0120001	-	-	$ 305.54	$ 317.24	3.8%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 27	79962PA0140001	PPO	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	44	34	$ 390.05	$ 399.53	2.4%	0.3%	-	-	-	-	-	44	-	-	-	44	1
Plan 28	79962PA0140002	PPO	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	14	7	$ 377.65	$ 388.88	3.0%	0.1%	-	-	-	-	-	14	-	-	-	14	1
Plan 29	79962PA0160001	PPO	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	-	-	$ 322.33	$ 332.53	3.2%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 30	79962PA0090005	PPO	Health Savings PPO Embedded $3000	M	79962PA0090005	856	427	$ 359.67	$ 367.75	2.2%	6.8%	-	-	-	-	-	7	364	-	485	856	1
Plan 31	79962PA0020005	PPO	Balance PPO $2600	M	79962PA0020005	189	112	$ 338.73	$ 346.19	2.2%	1.5%	-	-	-	-	-	38	102	-	49	189	1
Plan 32	79962PA0010015	PPO	Premier Balance PPO $5000	M	79962PA0010015	614	367	$ 344.23	$ 350.98	2.0%	4.9%	-	-	-	-	-	50	254	-	310	614	1
Plan 33	79962PA0120002	PPO	Health Savings Flex PPO Embedded $3000 a Community Blue Plan	M	79962PA0120002	-	-	$ 356.67	$ 366.25	2.7%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 34	79962PA0020006	PPO	Balance PPO $2000	M	79962PA0020006	115	61	$ 343.18	$ 350.40	2.1%	0.9%	-	-	-	-	-	34	25	-	56	115	1
Plan 35	79962PA0020007	PPO	Balance PPO $5000	M	79962PA0020007	44	24	$ 311.32	$ 317.05	1.8%	0.3%	-	-	-	-	-	6	14	-	24	44	1
Plan 36	79962PA0170001	PPO	Choice Blue PPO $0	M	79962PA0170001	-	-	$ 419.61	$ 409.92	-2.3%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 37	79962PA0170002	PPO	Choice Blue PPO $500	M	79962PA0170002	-	-	$ 416.78	$ 407.79	-2.2%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 38	79962PA0170003	PPO	Choice Blue PPO $1250	M	79962PA0170003	-	-	$ 403.10	$ 395.96	-1.8%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 39	79962PA0170004	PPO	Choice Blue PPO $2500	M	79962PA0170004	-	-	$ 385.08	$ 384.02	-0.3%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 40	79962PA0170005	PPO	Choice Blue PPO $2800	M	79962PA0170005	-	-	$ 340.72	$ 335.69	-1.5%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 41	79962PA0180001	PPO	Choice Blue PPO $3000Q Embedded	M	79962PA0180001	-	-	$ 343.73	$ 340.90	-0.8%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 42	79962PA0170006	PPO	Choice Blue PPO $4250	M	79962PA0170006	-	-	$ 342.61	$ 339.31	-1.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 43	79962PA0180002	PPO	Choice Blue PPO $6000Q Embedded	M	79962PA0180002	10	5	$ 307.25	$ 307.62	0.1%	0.1%	-	-	-	-	-	-	-	-	10	10	1
Plan 44	79962PA0010019	PPO	Premier Balance PPO $4000	N	79962PA0010019	-	-	$ -	$ 364.93	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1

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

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ -	$ -	$ -	$ -	$ 410.17	$ 405.20	$ -	$ 397.69	$ 402.18
Plan 1	79962PA0010001	ier Balance PPO $0 Platir	M	79962PA0010001	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 487.05	$ 487.05	$ -	$ 477.68	$ 481.58
Plan 2	79962PA0010002	er Balance PPO $250 Plat	M	79962PA0010002	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 479.27	$ 479.27	$ -	$ 470.05	$ 474.31
Plan 3	79962PA0010003	mier Balance PPO $0 Go	M	79962PA0010003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 436.59	$ 436.59	$ -	$ 428.19	$ 433.21
Plan 4	79962PA0010004	ier Balance PPO $250 G	M	79962PA0010004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 431.89	$ 431.89	$ -	$ 423.58	$ 428.28
Plan 5	79962PA0010005	emier Balance PPO $500	M	79962PA0010005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 428.72	$ 428.72	$ -	$ 420.47	$ 424.92
Plan 6	79962PA0010006	emier Balance PPO $750	M	79962PA0010006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 423.09	$ 423.09	$ -	$ 414.95	$ 420.66
Plan 7	79962PA0010007	emier Balance PPO $100	M	79962PA0010007	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 418.17	$ 418.17	$ -	$ 410.13	$ 414.53
Plan 8	79962PA0010008	emier Balance PPO $125	M	79962PA0010008	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 413.76	$ 413.76	$ -	$ 405.80	$ 407.66
Plan 9	79962PA0010009	emier Balance PPO $150	M	79962PA0010009	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 409.68	$ 409.68	$ -	$ 401.80	$ 407.73
Plan 10	79962PA0010011	emier Balance PPO $200	M	79962PA0010011	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 402.46	$ 402.46	$ -	$ 394.72	$ 398.14
Plan 11	79962PA0010016	emier Balance PPO $140	M	79962PA0010016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 404.82	$ 404.82	$ -	$ 397.03	$ 401.45
Plan 12	79962PA0010017	emier Balance PPO $250	M	79962PA0010017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 394.95	$ 394.95	$ -	$ 387.36	$ 391.63
Plan 13	79962PA0010018	emier Balance PPO $350	M	79962PA0010018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 384.94	$ 384.94	$ -	$ 377.54	$ 379.20
Plan 14	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 388.37	$ 388.37	$ -	$ 380.90	$ 384.48
Plan 15	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 390.97	$ 390.97	$ -	$ 383.45	$ 389.44
Plan 16	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 389.73	$ 389.73	$ -	$ 382.23	$ 385.92
Plan 17	79962PA0080001	Health Savings PPO $150	M	79962PA0080001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 410.73	$ 410.73	$ -	$ 402.83	$ 407.43
Plan 18	79962PA0090001	h Savings PPO Embedded	M	79962PA0090001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 363.18	$ 363.18	$ -	$ 356.20	$ 359.08
Plan 19	79962PA0090003	h Savings PPO Embedded	M	79962PA0090003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 353.69	$ 353.69	$ -	$ 346.88	$ 348.60
Plan 20	79962PA0090004	h Savings PPO Embedded	M	79962PA0090004	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 308.84	$ 308.84	$ -	$ 302.90	$ 306.61
Plan 21	79962PA0030007	ble PPO Embedded $475	M	79962PA0030007	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 309.57	$ 309.57	$ -	$ 303.61	$ 308.97
Plan 22	79962PA0030008	ble PPO Embedded $630	M	79962PA0030008	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 306.68	$ 306.68	$ -	$ 300.79	$ 304.87
Plan 23	79962PA0100001	PPO $0 a Community Blue	M	79962PA0100001	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 482.19	$ -	$ -	$ 472.91	$ 482.19
Plan 24	79962PA0100002	PO $500 a Community Bl	M	79962PA0100002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 419.60	$ -	$ -	$ 411.53	$ 419.60
Plan 25	79962PA0100004	O $2000 a Community Bl	M	79962PA0100004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 396.83	$ -	$ -	$ 389.20	$ 396.83
Plan 26	79962PA0120001	PPO Embedded $4700 a C	M	79962PA0120001	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 308.75	$ -	$ -	$ 302.81	$ -
Plan 27	79962PA0140001	ah Valley Flex Blue PPO 1	M	79962PA0140001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 394.15	$ -	$ -	$ -	$ 394.15
Plan 28	79962PA0140002	ah Valley Flex Blue PPO 1	M	79962PA0140002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 381.61	$ -	$ -	$ -	$ 381.61
Plan 29	79962PA0160001	h Valley Flex Blue PPO 30	M	79962PA0160001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 325.72	$ -	$ -	$ -	$ -
Plan 30	79962PA0090005	h Savings PPO Embedded	M	79962PA0090005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 363.44	$ 363.44	$ -	$ 356.46	$ 359.48
Plan 31	79962PA0020005	Balance PPO $2600	M	79962PA0020005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 342.29	$ 342.29	$ -	$ 335.71	$ 340.59
Plan 32	79962PA0010015	emier Balance PPO $500	M	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 347.85	$ 347.85	$ -	$ 341.16	$ 344.47
Plan 33	79962PA0120002	PPO Embedded $3000 a C	M	79962PA0120002	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 360.42	$ -	$ -	$ 353.49	$ -
Plan 34	79962PA0020006	Balance PPO $2000	M	79962PA0020006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 346.79	$ 346.79	$ -	$ 340.12	$ 343.54
Plan 35	79962PA0020007	Balance PPO $5000	M	79962PA0020007	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 314.58	$ 314.58	$ -	$ 308.54	$ 311.29
Plan 36	79962PA0170001	Choice Blue PPO $0	M	79962PA0170001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 424.02	$ -	$ 415.86	$ -
Plan 37	79962PA0170002	Choice Blue PPO $500	M	79962PA0170002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 421.15	$ -	$ 413.05	$ -
Plan 38	79962PA0170003	Choice Blue PPO $1250	M	79962PA0170003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 407.34	$ -	$ 399.50	$ -
Plan 39	79962PA0170004	Choice Blue PPO $2500	M	79962PA0170004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 389.12	$ -	$ 381.64	$ -
Plan 40	79962PA0170005	Choice Blue PPO $2800	M	79962PA0170005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 344.30	$ -	$ 337.67	$ -
Plan 41	79962PA0180001	e Blue PPO $3000Q Emb	M	79962PA0180001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 347.34	$ -	$ 340.66	$ -
Plan 42	79962PA0170006	Choice Blue PPO $4250	M	79962PA0170006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 346.21	$ -	$ 339.55	$ -
Plan 43	79962PA0180002	e Blue PPO $6000Q Emb	M	79962PA0180002	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 310.48	$ -	$ 304.51	$ 304.51
Plan 44	79962PA0010019	emier Balance PPO $400	N	79962PA0010019	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM										Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
					1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.				$ -	$ -	$ -	$ -	$ -	$ 422.43	$ 417.25	$ -	$ 409.57	$ 414.18	0.0%	0.0%	0.0%	0.0%	0.0%	3.0%	3.0%	0.0%	3.0%	3.0%
Plan 1	79962PA0010001	ier Balance PPO $0 Platir	M	79962PA0010001	$ -	$ -	$ -	$ -	$ -	$ 502.57	$ 502.57	$ -	$ 492.91	$ 496.93						3.2%	3.2%		3.2%	3.2%
Plan 2	79962PA0010002	ier Balance PPO $250 Plat	M	79962PA0010002	$ -	$ -	$ -	$ -	$ -	$ 494.34	$ 494.34	$ -	$ 484.84	$ 489.23						3.1%	3.1%		3.1%	3.1%
Plan 3	79962PA0010003	mier Balance PPO $0 Go	M	79962PA0010003	$ -	$ -	$ -	$ -	$ -	$ 448.93	$ 448.93	$ -	$ 440.30	$ 445.46						2.8%	2.8%		2.8%	2.8%
Plan 4	79962PA0010004	ier Balance PPO $250 G	M	79962PA0010004	$ -	$ -	$ -	$ -	$ -	$ 445.09	$ 445.09	$ -	$ 436.53	$ 441.36						3.1%	3.1%		3.1%	3.1%
Plan 5	79962PA0010005	emier Balance PPO $500	M	79962PA0010005	$ -	$ -	$ -	$ -	$ -	$ 439.79	$ 439.79	$ -	$ 431.33	$ 435.89						2.6%	2.6%		2.6%	2.6%
Plan 6	79962PA0010006	emier Balance PPO $750	M	79962PA0010006	$ -	$ -	$ -	$ -	$ -	$ 436.71	$ 436.71	$ -	$ 428.31	$ 434.19						3.2%	3.2%		3.2%	3.2%
Plan 7	79962PA0010007	emier Balance PPO $100	M	79962PA0010007	$ -	$ -	$ -	$ -	$ -	$ 431.62	$ 431.62	$ -	$ 423.32	$ 427.86						3.2%	3.2%		3.2%	3.2%
Plan 8	79962PA0010008	emier Balance PPO $125	M	79962PA0010008	$ -	$ -	$ -	$ -	$ -	$ 427.02	$ 427.02	$ -	$ 418.81	$ 420.74						3.2%	3.2%		3.2%	3.2%
Plan 9	79962PA0010009	emier Balance PPO $150	M	79962PA0010009	$ -	$ -	$ -	$ -	$ -	$ 422.86	$ 422.86	$ -	$ 414.72	$ 420.85						3.2%	3.2%		3.2%	3.2%
Plan 10	79962PA0010011	emier Balance PPO $200	M	79962PA0010011	$ -	$ -	$ -	$ -	$ -	$ 415.64	$ 415.64	$ -	$ 407.65	$ 411.18						3.3%	3.3%		3.3%	3.3%
Plan 11	79962PA0010016	emier Balance PPO $140	M	79962PA0010016	$ -	$ -	$ -	$ -	$ -	$ 417.68	$ 417.68	$ -	$ 409.64	$ 414.20						3.2%	3.2%		3.2%	3.2%
Plan 12	79962PA0010017	emier Balance PPO $250	M	79962PA0010017	$ -	$ -	$ -	$ -	$ -	$ 408.14	$ 408.14	$ -	$ 400.29	$ 404.71						3.3%	3.3%		3.3%	3.3%
Plan 13	79962PA0010018	emier Balance PPO $350	M	79962PA0010018	$ -	$ -	$ -	$ -	$ -	$ 397.96	$ 397.96	$ -	$ 390.31	$ 392.02						3.4%	3.4%		3.4%	3.4%
Plan 14	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	$ -	$ -	$ -	$ -	$ -	$ 401.24	$ 401.24	$ -	$ 393.52	$ 397.22						3.3%	3.3%		3.3%	3.3%
Plan 15	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	$ -	$ -	$ -	$ -	$ -	$ 404.35	$ 404.35	$ -	$ 396.58	$ 402.77						3.4%	3.4%		3.4%	3.4%
Plan 16	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	$ -	$ -	$ -	$ -	$ -	$ 402.95	$ 402.95	$ -	$ 395.21	$ 399.02						3.4%	3.4%		3.4%	3.4%
Plan 17	79962PA0080001	Health Savings PPO $150	M	79962PA0080001	$ -	$ -	$ -	$ -	$ -	$ 418.90	$ 418.90	$ -	$ 410.85	$ 415.53						2.0%	2.0%		2.0%	2.0%
Plan 18	79962PA0090001	h Savings PPO Embedded	M	79962PA0090001	$ -	$ -	$ -	$ -	$ -	$ 373.91	$ 373.91	$ -	$ 366.72	$ 369.68						3.0%	3.0%		3.0%	3.0%
Plan 19	79962PA0090003	h Savings PPO Embedded	M	79962PA0090003	$ -	$ -	$ -	$ -	$ -	$ 365.05	$ 365.05	$ -	$ 358.03	$ 359.81						3.2%	3.2%		3.2%	3.2%
Plan 20	79962PA0090004	h Savings PPO Embedded	M	79962PA0090004	$ -	$ -	$ -	$ -	$ -	$ 321.51	$ 321.51	$ -	$ 315.33	$ 319.19						4.1%	4.1%		4.1%	4.1%
Plan 21	79962PA0030007	ble PPO Embedded $475	M	79962PA0030007	$ -	$ -	$ -	$ -	$ -	$ 322.14	$ 322.14	$ -	$ 315.95	$ 321.52						4.1%	4.1%		4.1%	4.1%
Plan 22	79962PA0030008	ble PPO Embedded $630	M	79962PA0030008	$ -	$ -	$ -	$ -	$ -	$ 319.52	$ 319.52	$ -	$ 313.37	$ 317.63						4.2%	4.2%		4.2%	4.2%
Plan 23	79962PA0100001	PPO $0 a Community Blue	M	79962PA0100001	$ -	$ -	$ -	$ -	$ -	$ 497.70	$ 497.70	$ -	$ 488.13	$ 497.70						3.2%			3.2%	3.2%
Plan 24	79962PA0100002	PO $500 a Community Bl	M	79962PA0100002	$ -	$ -	$ -	$ -	$ -	$ 430.74	$ 430.74	$ -	$ 422.46	$ 430.74						2.7%			2.7%	2.7%
Plan 25	79962PA0100004	O $2000 a Community Bl	M	79962PA0100004	$ -	$ -	$ -	$ -	$ -	$ 409.73	$ 409.73	$ -	$ 401.85	$ 409.73						3.2%			3.2%	3.2%
Plan 26	79962PA0120001	PPO Embedded $4700 a C	M	79962PA0120001	$ -	$ -	$ -	$ -	$ -	$ 321.28	$ 321.28	$ -	$ 315.10	$ -						4.1%			4.1%	
Plan 27	79962PA0140001	ah Valley Flex Blue PPO	M	79962PA0140001	$ -	$ -	$ -	$ -	$ -	$ 404.62	$ 404.62	$ -	$ 396.84	$ 404.62						2.7%				2.7%
Plan 28	79962PA0140002	ah Valley Flex Blue PPO 1	M	79962PA0140002	$ -	$ -	$ -	$ -	$ -	$ 393.83	$ 393.83	$ -	$ 386.26	$ 393.83						3.2%				3.2%
Plan 29	79962PA0160001	h Valley Flex Blue PPO 30	M	79962PA0160001	$ -	$ -	$ -	$ -	$ -	$ 336.77	$ 336.77	$ -	$ 330.29	$ -						3.4%				
Plan 30	79962PA0090005	h Savings PPO Embedded	M	79962PA0090005	$ -	$ -	$ -	$ -	$ -	$ 372.43	$ 372.43	$ -	$ 365.27	$ 368.38						2.5%	2.5%		2.5%	2.5%
Plan 31	79962PA0020005	Balance PPO $2600	M	79962PA0020005	$ -	$ -	$ -	$ -	$ -	$ 350.60	$ 350.60	$ -	$ 343.85	$ 348.85						2.4%	2.4%		2.4%	2.4%
Plan 32	79962PA0010015	emier Balance PPO $500	M	79962PA0010015	$ -	$ -	$ -	$ -	$ -	$ 355.45	$ 355.45	$ -	$ 348.61	$ 352.00						2.2%	2.2%		2.2%	2.2%
Plan 33	79962PA0120002	PPO Embedded $3000 a C	M	79962PA0120002	$ -	$ -	$ -	$ -	$ -	$ 370.92	$ 370.92	$ -	$ 363.79	$ -						2.9%			2.9%	
Plan 34	79962PA0020006	Balance PPO $2000	M	79962PA0020006	$ -	$ -	$ -	$ -	$ -	$ 354.86	$ 354.86	$ -	$ 348.04	$ 351.54						2.3%	2.3%		2.3%	2.3%
Plan 35	79962PA0020007	Balance PPO $5000	M	79962PA0020007	$ -	$ -	$ -	$ -	$ -	$ 321.09	$ 321.09	$ -	$ 314.91	$ 317.72						2.1%	2.1%		2.1%	2.1%
Plan 36	79962PA0170001	Choice Blue PPO $0	M	79962PA0170001	$ -	$ -	$ -	$ -	$ -	$ 415.14	$ 415.14	$ -	$ 407.15	$ -							-2.1%		-2.1%	
Plan 37	79962PA0170002	Choice Blue PPO $500	M	79962PA0170002	$ -	$ -	$ -	$ -	$ -	$ 412.98	$ 412.98	$ -	$ 405.04	$ -							-1.9%		-1.9%	
Plan 38	79962PA0170003	Choice Blue PPO $1250	M	79962PA0170003	$ -	$ -	$ -	$ -	$ -	$ 401.01	$ 401.01	$ -	$ 393.29	$ -							-1.6%		-1.6%	
Plan 39	79962PA0170004	Choice Blue PPO $2500	M	79962PA0170004	$ -	$ -	$ -	$ -	$ -	$ 388.91	$ 388.91	$ -	$ 381.43	$ -							-0.1%		-0.1%	
Plan 40	79962PA0170005	Choice Blue PPO $2800	M	79962PA0170005	$ -	$ -	$ -	$ -	$ -	$ 339.97	$ 339.97	$ -	$ 333.43	$ -							-1.3%		-1.3%	
Plan 41	79962PA0180001	e Blue PPO $3000Q Emb	M	79962PA0180001	$ -	$ -	$ -	$ -	$ -	$ 345.24	$ 345.24	$ -	$ 338.60	$ -							-0.6%		-0.6%	
Plan 42	79962PA0170006	Choice Blue PPO $4250	M	79962PA0170006	$ -	$ -	$ -	$ -	$ -	$ 343.63	$ 343.63	$ -	$ 337.02	$ -							-0.7%		-0.7%	
Plan 43	79962PA0180002	e Blue PPO $6000Q Emb	M	79962PA0180002	$ -	$ -	$ -	$ -	$ -	$ 311.53	$ 311.53	$ -	$ 305.54	$ 305.54							0.3%		0.3%	0.3%
Plan 44	79962PA0010019	emier Balance PPO $400	N	79962PA0010019	$ -	$ -	$ -	$ -	$ -	$ 369.58	$ 369.58	$ -	$ 362.47	$ -										

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

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

					Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM										Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.				$ -	$ -	$ -	$ -	$ -	$ 429.44	$ 424.17	$ -	$ 416.36	$ 421.05	$ -	$ -	$ -	$ -	$ -	$ 436.56	$ 431.21	$ -	$ 423.27	$ 428.03
Plan 1	79962PA0010001	ier Balance PPO $0 Platir	M	79962PA0010001	$ -	$ -	$ -	$ -	$ -	$ 510.91	$ 510.91	$ -	$ 501.08	$ 505.17	$ -	$ -	$ -	$ -	$ -	$ 519.38	$ 519.38	$ -	$ 509.39	$ 513.55
Plan 2	79962PA0010002	er Balance PPO $250 Plat	M	79962PA0010002	$ -	$ -	$ -	$ -	$ -	$ 502.54	$ 502.54	$ -	$ 492.88	$ 497.34	$ -	$ -	$ -	$ -	$ -	$ 510.87	$ 510.87	$ -	$ 501.05	$ 505.59
Plan 3	79962PA0010003	mier Balance PPO $0 Go	M	79962PA0010003	$ -	$ -	$ -	$ -	$ -	$ 456.37	$ 456.37	$ -	$ 447.60	$ 452.84	$ -	$ -	$ -	$ -	$ -	$ 463.94	$ 463.94	$ -	$ 455.02	$ 460.35
Plan 4	79962PA0010004	ier Balance PPO $250 G	M	79962PA0010004	$ -	$ -	$ -	$ -	$ -	$ 452.47	$ 452.47	$ -	$ 443.77	$ 448.68	$ -	$ -	$ -	$ -	$ -	$ 459.97	$ 459.97	$ -	$ 451.13	$ 456.12
Plan 5	79962PA0010005	emier Balance PPO $500	M	79962PA0010005	$ -	$ -	$ -	$ -	$ -	$ 447.08	$ 447.08	$ -	$ 438.48	$ 443.12	$ -	$ -	$ -	$ -	$ -	$ 454.50	$ 454.50	$ -	$ 445.76	$ 450.46
Plan 6	79962PA0010006	emier Balance PPO $750	M	79962PA0010006	$ -	$ -	$ -	$ -	$ -	$ 443.95	$ 443.95	$ -	$ 435.41	$ 441.39	$ -	$ -	$ -	$ -	$ -	$ 451.31	$ 451.31	$ -	$ 442.63	$ 448.71
Plan 7	79962PA0010007	emier Balance PPO $100	M	79962PA0010007	$ -	$ -	$ -	$ -	$ -	$ 438.78	$ 438.78	$ -	$ 430.34	$ 434.95	$ -	$ -	$ -	$ -	$ -	$ 446.05	$ 446.05	$ -	$ 437.47	$ 442.17
Plan 8	79962PA0010008	emier Balance PPO $125	M	79962PA0010008	$ -	$ -	$ -	$ -	$ -	$ 434.11	$ 434.11	$ -	$ 425.76	$ 427.71	$ -	$ -	$ -	$ -	$ -	$ 441.30	$ 441.30	$ -	$ 432.82	$ 434.81
Plan 9	79962PA0010009	emier Balance PPO $150	M	79962PA0010009	$ -	$ -	$ -	$ -	$ -	$ 429.87	$ 429.87	$ -	$ 421.60	$ 427.83	$ -	$ -	$ -	$ -	$ -	$ 437.00	$ 437.00	$ -	$ 428.59	$ 434.92
Plan 10	79962PA0010011	emier Balance PPO $200	M	79962PA0010011	$ -	$ -	$ -	$ -	$ -	$ 422.53	$ 422.53	$ -	$ 414.41	$ 417.99	$ -	$ -	$ -	$ -	$ -	$ 429.54	$ 429.54	$ -	$ 421.28	$ 424.93
Plan 11	79962PA0010016	emier Balance PPO $140	M	79962PA0010016	$ -	$ -	$ -	$ -	$ -	$ 424.60	$ 424.60	$ -	$ 416.44	$ 421.07	$ -	$ -	$ -	$ -	$ -	$ 431.64	$ 431.64	$ -	$ 423.34	$ 428.05
Plan 12	79962PA0010017	emier Balance PPO $250	M	79962PA0010017	$ -	$ -	$ -	$ -	$ -	$ 414.91	$ 414.91	$ -	$ 406.93	$ 411.42	$ -	$ -	$ -	$ -	$ -	$ 421.79	$ 421.79	$ -	$ 413.68	$ 418.24
Plan 13	79962PA0010018	emier Balance PPO $350	M	79962PA0010018	$ -	$ -	$ -	$ -	$ -	$ 404.56	$ 404.56	$ -	$ 396.78	$ 398.52	$ -	$ -	$ -	$ -	$ -	$ 411.27	$ 411.27	$ -	$ 403.36	$ 405.13
Plan 14	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	$ -	$ -	$ -	$ -	$ -	$ 407.89	$ 407.89	$ -	$ 400.05	$ 403.81	$ -	$ -	$ -	$ -	$ -	$ 414.66	$ 414.66	$ -	$ 406.68	$ 410.51
Plan 15	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	$ -	$ -	$ -	$ -	$ -	$ 411.06	$ 411.06	$ -	$ 403.15	$ 409.45	$ -	$ -	$ -	$ -	$ -	$ 417.87	$ 417.87	$ -	$ 409.84	$ 416.24
Plan 16	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	$ -	$ -	$ -	$ -	$ -	$ 409.64	$ 409.64	$ -	$ 401.76	$ 405.64	$ -	$ -	$ -	$ -	$ -	$ 416.43	$ 416.43	$ -	$ 408.42	$ 412.36
Plan 17	79962PA0080001	Health Savings PPO $150	M	79962PA0080001	$ -	$ -	$ -	$ -	$ -	$ 425.85	$ 425.85	$ -	$ 417.66	$ 422.42	$ -	$ -	$ -	$ -	$ -	$ 432.91	$ 432.91	$ -	$ 424.59	$ 429.43
Plan 18	79962PA0090001	h Savings PPO Embedded	M	79962PA0090001	$ -	$ -	$ -	$ -	$ -	$ 380.11	$ 380.11	$ -	$ 372.80	$ 375.81	$ -	$ -	$ -	$ -	$ -	$ 386.41	$ 386.41	$ -	$ 378.98	$ 382.04
Plan 19	79962PA0090003	h Savings PPO Embedded	M	79962PA0090003	$ -	$ -	$ -	$ -	$ -	$ 371.11	$ 371.11	$ -	$ 363.97	$ 365.77	$ -	$ -	$ -	$ -	$ -	$ 377.26	$ 377.26	$ -	$ 370.00	$ 371.84
Plan 20	79962PA0090004	h Savings PPO Embedded	M	79962PA0090004	$ -	$ -	$ -	$ -	$ -	$ 326.84	$ 326.84	$ -	$ 320.55	$ 324.48	$ -	$ -	$ -	$ -	$ -	$ 332.26	$ 332.26	$ -	$ 325.87	$ 329.86
Plan 21	79962PA0030007	ble PPO Embedded $475	M	79962PA0030007	$ -	$ -	$ -	$ -	$ -	$ 327.48	$ 327.48	$ -	$ 321.19	$ 326.85	$ -	$ -	$ -	$ -	$ -	$ 332.91	$ 332.91	$ -	$ 326.51	$ 332.27
Plan 22	79962PA0030008	ble PPO Embedded $630	M	79962PA0030008	$ -	$ -	$ -	$ -	$ -	$ 324.82	$ 324.82	$ -	$ 318.57	$ 322.89	$ -	$ -	$ -	$ -	$ -	$ 330.20	$ 330.20	$ -	$ 323.85	$ 328.25
Plan 23	79962PA0100001	PPO $0 a Community Blue	M	79962PA0100001	$ -	$ -	$ -	$ -	$ -	$ 505.96	$ 505.96	$ -	$ 496.23	$ 505.96	$ -	$ -	$ -	$ -	$ -	$ 514.35	$ 514.35	$ -	$ 504.46	$ 514.35
Plan 24	79962PA0100002	PO $500 a Community Bl	M	79962PA0100002	$ -	$ -	$ -	$ -	$ -	$ 437.89	$ 437.89	$ -	$ 429.47	$ 437.89	$ -	$ -	$ -	$ -	$ -	$ 445.15	$ 445.15	$ -	$ 436.59	$ 445.15
Plan 25	79962PA0100004	O $2000 a Community Bl	M	79962PA0100004	$ -	$ -	$ -	$ -	$ -	$ 416.52	$ 416.52	$ -	$ 408.51	$ 416.52	$ -	$ -	$ -	$ -	$ -	$ 423.43	$ 423.43	$ -	$ 415.29	$ 423.43
Plan 26	79962PA0120001	PPO Embedded $4700 a C	M	79962PA0120001	$ -	$ -	$ -	$ -	$ -	$ 326.61	$ 326.61	$ -	$ 320.33	$ -	$ -	$ -	$ -	$ -	$ -	$ 332.02	$ 332.02	$ -	$ 325.64	$ -
Plan 27	79962PA0140001	ah Valley Flex Blue PPO	M	79962PA0140001	$ -	$ -	$ -	$ -	$ -	$ 411.33	$ 411.33	$ -	$ 403.42	$ 411.33	$ -	$ -	$ -	$ -	$ -	$ 418.15	$ 418.15	$ -	$ 410.11	$ 418.15
Plan 28	79962PA0140002	ah Valley Flex Blue PPO 1	M	79962PA0140002	$ -	$ -	$ -	$ -	$ -	$ 400.36	$ 400.36	$ -	$ 392.66	$ 400.36	$ -	$ -	$ -	$ -	$ -	$ 407.00	$ 407.00	$ -	$ 399.17	$ 407.00
Plan 29	79962PA0160001	h Valley Flex Blue PPO 30	M	79962PA0160001	$ -	$ -	$ -	$ -	$ -	$ 342.35	$ 342.35	$ -	$ 335.77	$ -	$ -	$ -	$ -	$ -	$ -	$ 348.03	$ 348.03	$ -	$ 341.34	$ -
Plan 30	79962PA0090005	h Savings PPO Embedded	M	79962PA0090005	$ -	$ -	$ -	$ -	$ -	$ 378.61	$ 378.61	$ -	$ 371.33	$ 374.48	$ -	$ -	$ -	$ -	$ -	$ 384.89	$ 384.89	$ -	$ 377.49	$ 380.69
Plan 31	79962PA0020005	Balance PPO $2600	M	79962PA0020005	$ -	$ -	$ -	$ -	$ -	$ 356.41	$ 356.41	$ -	$ 349.56	$ 354.63	$ -	$ -	$ -	$ -	$ -	$ 362.32	$ 362.32	$ -	$ 355.35	$ 360.51
Plan 32	79962PA0010015	emier Balance PPO $500	M	79962PA0010015	$ -	$ -	$ -	$ -	$ -	$ 361.34	$ 361.34	$ -	$ 354.39	$ 357.83	$ -	$ -	$ -	$ -	$ -	$ 367.33	$ 367.33	$ -	$ 360.27	$ 363.77
Plan 33	79962PA0120002	PPO Embedded $3000 a C	M	79962PA0120002	$ -	$ -	$ -	$ -	$ -	$ 377.07	$ 377.07	$ -	$ 369.82	$ -	$ -	$ -	$ -	$ -	$ -	$ 383.32	$ 383.32	$ -	$ 375.95	$ -
Plan 34	79962PA0020006	Balance PPO $2000	M	79962PA0020006	$ -	$ -	$ -	$ -	$ -	$ 360.75	$ 360.75	$ -	$ 353.81	$ 357.37	$ -	$ -	$ -	$ -	$ -	$ 366.73	$ 366.73	$ -	$ 359.68	$ 363.29
Plan 35	79962PA0020007	Balance PPO $5000	M	79962PA0020007	$ -	$ -	$ -	$ -	$ -	$ 326.41	$ 326.41	$ -	$ 320.13	$ 322.99	$ -	$ -	$ -	$ -	$ -	$ 331.82	$ 331.82	$ -	$ 325.44	$ 328.34
Plan 36	79962PA0170001	Choice Blue PPO $0	M	79962PA0170001	$ -	$ -	$ -	$ -	$ -	$ 422.02	$ 422.02	$ -	$ 413.91	$ -	$ -	$ -	$ -	$ -	$ -	$ 429.02	$ 429.02	$ -	$ 420.77	$ -
Plan 37	79962PA0170002	Choice Blue PPO $500	M	79962PA0170002	$ -	$ -	$ -	$ -	$ -	$ 419.83	$ 419.83	$ -	$ 411.76	$ -	$ -	$ -	$ -	$ -	$ -	$ 426.80	$ 426.80	$ -	$ 418.59	$ -
Plan 38	79962PA0170003	Choice Blue PPO $1250	M	79962PA0170003	$ -	$ -	$ -	$ -	$ -	$ 407.66	$ 407.66	$ -	$ 399.82	$ -	$ -	$ -	$ -	$ -	$ -	$ 414.42	$ 414.42	$ -	$ 406.45	$ -
Plan 39	79962PA0170004	Choice Blue PPO $2500	M	79962PA0170004	$ -	$ -	$ -	$ -	$ -	$ 395.36	$ 395.36	$ -	$ 387.76	$ -	$ -	$ -	$ -	$ -	$ -	$ 401.92	$ 401.92	$ -	$ 394.19	$ -
Plan 40	79962PA0170005	Choice Blue PPO $2800	M	79962PA0170005	$ -	$ -	$ -	$ -	$ -	$ 345.60	$ 345.60	$ -	$ 338.96	$ -	$ -	$ -	$ -	$ -	$ -	$ 351.33	$ 351.33	$ -	$ 344.58	$ -
Plan 41	79962PA0180001	e Blue PPO $3000Q Emb	M	79962PA0180001	$ -	$ -	$ -	$ -	$ -	$ 350.97	$ 350.97	$ -	$ 344.22	$ -	$ -	$ -	$ -	$ -	$ -	$ 356.79	$ 356.79	$ -	$ 349.93	$ -
Plan 42	79962PA0170006	Choice Blue PPO $4250	M	79962PA0170006	$ -	$ -	$ -	$ -	$ -	$ 349.33	$ 349.33	$ -	$ 342.61	$ -	$ -	$ -	$ -	$ -	$ -	$ 355.12	$ 355.12	$ -	$ 348.29	$ -
Plan 43	79962PA0180002	e Blue PPO $6000Q Emb	M	79962PA0180002	$ -	$ -	$ -	$ -	$ -	$ 316.70	$ 316.70	$ -	$ 310.61	$ 310.61	$ -	$ -	$ -	$ -	$ -	$ 321.95	$ 321.95	$ -	$ 315.76	$ 315.76
Plan 44	79962PA0010019	emier Balance PPO $400	N	79962PA0010019	$ -	$ -	$ -	$ -	$ -	$ 375.71	$ 375.71	$ -	$ 368.48	$ -	$ -	$ -	$ -	$ -	$ -	$ 381.94	$ 381.94	$ -	$ 374.59	$ -

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

					Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.				$ -	$ -	$ -	$ -	$ -	$ 443.80	$ 438.36	$ -	$ 430.29	$ 435.13
Plan 1	79962PA0010001	ier Balance PPO $0 Platir	M	79962PA0010001	$ -	$ -	$ -	$ -	$ -	$ 527.99	$ 527.99	$ -	$ 517.84	$ 522.07
Plan 2	79962PA0010002	er Balance PPO $250 Plat	M	79962PA0010002	$ -	$ -	$ -	$ -	$ -	$ 519.35	$ 519.35	$ -	$ 509.36	$ 513.97
Plan 3	79962PA0010003	mier Balance PPO $0 Go	M	79962PA0010003	$ -	$ -	$ -	$ -	$ -	$ 471.64	$ 471.64	$ -	$ 462.57	$ 467.99
Plan 4	79962PA0010004	ier Balance PPO $250 G	M	79962PA0010004	$ -	$ -	$ -	$ -	$ -	$ 467.60	$ 467.60	$ -	$ 458.61	$ 463.69
Plan 5	79962PA0010005	emier Balance PPO $500	M	79962PA0010005	$ -	$ -	$ -	$ -	$ -	$ 462.03	$ 462.03	$ -	$ 453.15	$ 457.93
Plan 6	79962PA0010006	emier Balance PPO $750	M	79962PA0010006	$ -	$ -	$ -	$ -	$ -	$ 458.80	$ 458.80	$ -	$ 449.97	$ 456.16
Plan 7	79962PA0010007	emier Balance PPO $100	M	79962PA0010007	$ -	$ -	$ -	$ -	$ -	$ 453.45	$ 453.45	$ -	$ 444.73	$ 449.50
Plan 8	79962PA0010008	emier Balance PPO $125	M	79962PA0010008	$ -	$ -	$ -	$ -	$ -	$ 448.62	$ 448.62	$ -	$ 440.00	$ 442.02
Plan 9	79962PA0010009	emier Balance PPO $150	M	79962PA0010009	$ -	$ -	$ -	$ -	$ -	$ 444.24	$ 444.24	$ -	$ 435.70	$ 442.13
Plan 10	79962PA0010011	emier Balance PPO $200	M	79962PA0010011	$ -	$ -	$ -	$ -	$ -	$ 436.66	$ 436.66	$ -	$ 428.27	$ 431.97
Plan 11	79962PA0010016	emier Balance PPO $140	M	79962PA0010016	$ -	$ -	$ -	$ -	$ -	$ 438.80	$ 438.80	$ -	$ 430.36	$ 435.15
Plan 12	79962PA0010017	emier Balance PPO $250	M	79962PA0010017	$ -	$ -	$ -	$ -	$ -	$ 428.78	$ 428.78	$ -	$ 420.54	$ 425.18
Plan 13	79962PA0010018	emier Balance PPO $350	M	79962PA0010018	$ -	$ -	$ -	$ -	$ -	$ 418.09	$ 418.09	$ -	$ 410.05	$ 411.85
Plan 14	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	$ -	$ -	$ -	$ -	$ -	$ 421.54	$ 421.54	$ -	$ 413.43	$ 417.31
Plan 15	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	$ -	$ -	$ -	$ -	$ -	$ 424.80	$ 424.80	$ -	$ 416.63	$ 423.14
Plan 16	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	$ -	$ -	$ -	$ -	$ -	$ 423.34	$ 423.34	$ -	$ 415.19	$ 419.20
Plan 17	79962PA0080001	Health Savings PPO $150	M	79962PA0080001	$ -	$ -	$ -	$ -	$ -	$ 440.09	$ 440.09	$ -	$ 431.63	$ 436.55
Plan 18	79962PA0090001	h Savings PPO Embedded	M	79962PA0090001	$ -	$ -	$ -	$ -	$ -	$ 392.82	$ 392.82	$ -	$ 385.26	$ 388.38
Plan 19	79962PA0090003	h Savings PPO Embedded	M	79962PA0090003	$ -	$ -	$ -	$ -	$ -	$ 383.52	$ 383.52	$ -	$ 376.14	$ 378.00
Plan 20	79962PA0090004	h Savings PPO Embedded	M	79962PA0090004	$ -	$ -	$ -	$ -	$ -	$ 337.77	$ 337.77	$ -	$ 331.27	$ 335.33
Plan 21	79962PA0030007	ble PPO Embedded $475	M	79962PA0030007	$ -	$ -	$ -	$ -	$ -	$ 338.43	$ 338.43	$ -	$ 331.93	$ 337.78
Plan 22	79962PA0030008	ble PPO Embedded $630	M	79962PA0030008	$ -	$ -	$ -	$ -	$ -	$ 335.68	$ 335.68	$ -	$ 329.22	$ 333.69
Plan 23	79962PA0100001	PPO $0 a Community Blue	M	79962PA0100001	$ -	$ -	$ -	$ -	$ -	$ 522.88	$ 522.88	$ -	$ 512.82	$ 522.88
Plan 24	79962PA0100002	PO $500 a Community Bl	M	79962PA0100002	$ -	$ -	$ -	$ -	$ -	$ 452.53	$ 452.53	$ -	$ 443.83	$ 452.53
Plan 25	79962PA0100004	O $2000 a Community Bl	M	79962PA0100004	$ -	$ -	$ -	$ -	$ -	$ 430.45	$ 430.45	$ -	$ 422.18	$ 430.45
Plan 26	79962PA0120001	PPO Embedded $4700 a C	M	79962PA0120001	$ -	$ -	$ -	$ -	$ -	$ 337.53	$ 337.53	$ -	$ 331.04	$ -
Plan 27	79962PA0140001	ah Valley Flex Blue PPO 1	M	79962PA0140001	$ -	$ -	$ -	$ -	$ -	$ 425.08	$ 425.08	$ -	$ 416.91	$ 425.08
Plan 28	79962PA0140002	ah Valley Flex Blue PPO 1	M	79962PA0140002	$ -	$ -	$ -	$ -	$ -	$ 413.75	$ 413.75	$ -	$ 405.79	$ 413.75
Plan 29	79962PA0160001	h Valley Flex Blue PPO 30	M	79962PA0160001	$ -	$ -	$ -	$ -	$ -	$ 353.80	$ 353.80	$ -	$ 347.00	$ -
Plan 30	79962PA0090005	h Savings PPO Embedded	M	79962PA0090005	$ -	$ -	$ -	$ -	$ -	$ 391.27	$ 391.27	$ -	$ 383.75	$ 387.01
Plan 31	79962PA0020005	Balance PPO $2600	M	79962PA0020005	$ -	$ -	$ -	$ -	$ -	$ 368.33	$ 368.33	$ -	$ 361.25	$ 366.49
Plan 32	79962PA0010015	emier Balance PPO $500	M	79962PA0010015	$ -	$ -	$ -	$ -	$ -	$ 373.42	$ 373.42	$ -	$ 366.24	$ 369.80
Plan 33	79962PA0120002	PPO Embedded $3000 a C	M	79962PA0120002	$ -	$ -	$ -	$ -	$ -	$ 389.68	$ 389.68	$ -	$ 382.19	$ -
Plan 34	79962PA0020006	Balance PPO $2000	M	79962PA0020006	$ -	$ -	$ -	$ -	$ -	$ 372.81	$ 372.81	$ -	$ 365.64	$ 369.32
Plan 35	79962PA0020007	Balance PPO $5000	M	79962PA0020007	$ -	$ -	$ -	$ -	$ -	$ 337.33	$ 337.33	$ -	$ 330.84	$ 333.79
Plan 36	79962PA0170001	Choice Blue PPO $0	M	79962PA0170001	$ -	$ -	$ -	$ -	$ -	$ 436.14	$ 436.14	$ -	$ 427.75	$ -
Plan 37	79962PA0170002	Choice Blue PPO $500	M	79962PA0170002	$ -	$ -	$ -	$ -	$ -	$ 433.87	$ 433.87	$ -	$ 425.53	$ -
Plan 38	79962PA0170003	Choice Blue PPO $1250	M	79962PA0170003	$ -	$ -	$ -	$ -	$ -	$ 421.29	$ 421.29	$ -	$ 413.19	$ -
Plan 39	79962PA0170004	Choice Blue PPO $2500	M	79962PA0170004	$ -	$ -	$ -	$ -	$ -	$ 408.58	$ 408.58	$ -	$ 400.73	$ -
Plan 40	79962PA0170005	Choice Blue PPO $2800	M	79962PA0170005	$ -	$ -	$ -	$ -	$ -	$ 357.16	$ 357.16	$ -	$ 350.29	$ -
Plan 41	79962PA0180001	e Blue PPO $3000Q Emb	M	79962PA0180001	$ -	$ -	$ -	$ -	$ -	$ 362.70	$ 362.70	$ -	$ 355.73	$ -
Plan 42	79962PA0170006	Choice Blue PPO $4250	M	79962PA0170006	$ -	$ -	$ -	$ -	$ -	$ 361.01	$ 361.01	$ -	$ 354.07	$ -
Plan 43	79962PA0180002	e Blue PPO $6000Q Emb	M	79962PA0180002	$ -	$ -	$ -	$ -	$ -	$ 327.29	$ 327.29	$ -	$ 321.00	$ 321.00
Plan 44	79962PA0010019	emier Balance PPO $400	N	79962PA0010019	$ -	$ -	$ -	$ -	$ -	$ 388.27	$ 388.27	$ -	$ 380.80	$ -

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Highmark Benefits Group (HBG)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Snyder, Union, Schuylkill	1.040	1.040
Rating Area 7	Adams, Berks, Lancaster, York	1.040	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
D	6,9	0.997	0.997	
F	6,7,9	1.000	1.000	
N	6	0.940	0.940	
X	7,9	1.000	0.964	

Company Name: Highmark Benefits Group (HBG)
Market: Small Group
Product: PPO
Effective Date of Rates: January 1, 2020
Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	$0		$0		$250		$250		$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$20		$20		$20		$20		$35	
OOP Maximum =>	$4,000		$4,000		$4,000		$4,000		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$384.47	$384.47	$377.08	$377.08	$378.17	$378.17	$370.90	$370.90	$343.43	$343.43
15	$418.64	$418.64	$410.59	$410.59	$411.79	$411.79	$403.87	$403.87	$373.96	$373.96
16	$431.71	$431.71	$423.41	$423.41	$424.64	$424.64	$416.48	$416.48	$385.63	$385.63
17	$444.77	$444.77	$436.23	$436.23	$437.49	$437.49	$429.08	$429.08	$397.30	$397.30
18	$458.85	$458.85	$450.03	$450.03	$451.33	$451.33	$442.66	$442.66	$409.87	$409.87
19	$472.92	$472.92	$463.83	$463.83	$465.17	$465.17	$456.23	$456.23	$422.44	$422.44
20	$487.49	$487.49	$478.12	$478.12	$479.51	$479.51	$470.29	$470.29	$435.46	$435.46
21	$502.57	$502.57	$492.91	$492.91	$494.34	$494.34	$484.84	$484.84	$448.93	$448.93
22	$502.57	$502.57	$492.91	$492.91	$494.34	$494.34	$484.84	$484.84	$448.93	$448.93
23	$502.57	$502.57	$492.91	$492.91	$494.34	$494.34	$484.84	$484.84	$448.93	$448.93
24	$502.57	$502.57	$492.91	$492.91	$494.34	$494.34	$484.84	$484.84	$448.93	$448.93
25	$504.58	$504.58	$494.88	$494.88	$496.32	$496.32	$486.78	$486.78	$450.73	$450.73
26	$514.63	$514.63	$504.74	$504.74	$506.20	$506.20	$496.48	$496.48	$459.70	$459.70
27	$526.69	$526.69	$516.57	$516.57	$518.07	$518.07	$508.11	$508.11	$470.48	$470.48
28	$546.29	$546.29	$535.79	$535.79	$537.35	$537.35	$527.02	$527.02	$487.99	$487.99
29	$562.38	$562.38	$551.57	$551.57	$553.17	$553.17	$542.54	$542.54	$502.35	$502.35
30	$570.42	$570.42	$559.45	$559.45	$561.08	$561.08	$550.29	$550.29	$509.54	$509.54
31	$582.48	$582.48	$571.28	$571.28	$572.94	$572.94	$561.93	$561.93	$520.31	$520.31
32	$594.54	$594.54	$583.11	$583.11	$584.80	$584.80	$573.57	$573.57	$531.08	$531.08
33	$602.08	$602.08	$590.51	$590.51	$592.22	$592.22	$580.84	$580.84	$537.82	$537.82
34	$610.12	$610.12	$598.39	$598.39	$600.13	$600.13	$588.60	$588.60	$545.00	$545.00
35	$614.14	$614.14	$602.34	$602.34	$604.08	$604.08	$592.47	$592.47	$548.59	$548.59
36	$618.16	$618.16	$606.28	$606.28	$608.04	$608.04	$596.35	$596.35	$552.18	$552.18
37	$622.18	$622.18	$610.22	$610.22	$611.99	$611.99	$600.23	$600.23	$555.78	$555.78
38	$626.20	$626.20	$614.17	$614.17	$615.95	$615.95	$604.11	$604.11	$559.37	$559.37
39	$634.24	$634.24	$622.05	$622.05	$623.86	$623.86	$611.87	$611.87	$566.55	$566.55
40	$642.28	$642.28	$629.94	$629.94	$631.77	$631.77	$619.63	$619.63	$573.73	$573.73
41	$654.35	$654.35	$641.77	$641.77	$643.63	$643.63	$631.26	$631.26	$584.51	$584.51
42	$665.91	$665.91	$653.11	$653.11	$655.00	$655.00	$642.41	$642.41	$594.83	$594.83
43	$681.99	$681.99	$668.88	$668.88	$670.82	$670.82	$657.93	$657.93	$609.20	$609.20
44	$702.09	$702.09	$688.60	$688.60	$690.59	$690.59	$677.32	$677.32	$627.16	$627.16
45	$725.71	$725.71	$711.76	$711.76	$713.83	$713.83	$700.11	$700.11	$648.25	$648.25
46	$753.86	$753.86	$739.37	$739.37	$741.51	$741.51	$727.26	$727.26	$673.40	$673.40
47	$785.52	$785.52	$770.42	$770.42	$772.65	$772.65	$757.80	$757.80	$701.68	$701.68
48	$821.70	$821.70	$805.91	$805.91	$808.25	$808.25	$792.71	$792.71	$734.00	$734.00
49	$857.38	$857.38	$840.90	$840.90	$843.34	$843.34	$827.14	$827.14	$765.87	$765.87
50	$897.59	$897.59	$880.34	$880.34	$882.89	$882.89	$865.92	$865.92	$801.79	$801.79
51	$937.29	$937.29	$919.28	$919.28	$921.94	$921.94	$904.23	$904.23	$837.25	$837.25
52	$981.02	$981.02	$962.16	$962.16	$964.95	$964.95	$946.41	$946.41	$876.31	$876.31
53	$1,025.24	$1,025.24	$1,005.54	$1,005.54	$1,008.45	$1,008.45	$989.07	$989.07	$915.82	$915.82
54	$1,072.99	$1,072.99	$1,052.36	$1,052.36	$1,055.42	$1,055.42	$1,035.13	$1,035.13	$958.47	$958.47
55	$1,120.73	$1,120.73	$1,099.19	$1,099.19	$1,102.38	$1,102.38	$1,081.19	$1,081.19	$1,001.11	$1,001.11
56	$1,172.50	$1,172.50	$1,149.96	$1,149.96	$1,153.30	$1,153.30	$1,131.13	$1,131.13	$1,047.35	$1,047.35
57	$1,224.76	$1,224.76	$1,201.22	$1,201.22	$1,204.71	$1,204.71	$1,181.56	$1,181.56	$1,094.04	$1,094.04
58	$1,280.55	$1,280.55	$1,255.93	$1,255.93	$1,259.58	$1,259.58	$1,235.37	$1,235.37	$1,143.87	$1,143.87
59	$1,308.19	$1,308.19	$1,283.04	$1,283.04	$1,286.77	$1,286.77	$1,262.04	$1,262.04	$1,168.56	$1,168.56
60	$1,363.97	$1,363.97	$1,337.76	$1,337.76	$1,341.64	$1,341.64	$1,315.86	$1,315.86	$1,218.40	$1,218.40
61	$1,412.22	$1,412.22	$1,385.08	$1,385.08	$1,389.10	$1,389.10	$1,362.40	$1,362.40	$1,261.49	$1,261.49
62	$1,443.88	$1,443.88	$1,416.13	$1,416.13	$1,420.24	$1,420.24	$1,392.95	$1,392.95	$1,289.78	$1,289.78
63	$1,483.59	$1,483.59	$1,455.07	$1,455.07	$1,459.29	$1,459.29	$1,431.25	$1,431.25	$1,325.24	$1,325.24
64+	$1,507.71	$1,507.71	$1,478.73	$1,478.73	$1,483.02	$1,483.02	$1,454.52	$1,454.52	$1,346.79	$1,346.79

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $0 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0		$250		$250		$500		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$35		$35		$35		$30		$30	
OOP Maximum =>	$8,150		$8,150		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$336.83	$336.83	$340.49	$340.49	$333.95	$333.95	$336.44	$336.44	$329.97	$329.97
15	$366.77	$366.77	$370.76	$370.76	$363.63	$363.63	$366.35	$366.35	$359.30	$359.30
16	$378.22	$378.22	$382.33	$382.33	$374.98	$374.98	$377.78	$377.78	$370.51	$370.51
17	$389.67	$389.67	$393.90	$393.90	$386.33	$386.33	$389.21	$389.21	$381.73	$381.73
18	$401.99	$401.99	$406.37	$406.37	$398.55	$398.55	$401.53	$401.53	$393.80	$393.80
19	$414.32	$414.32	$418.83	$418.83	$410.77	$410.77	$413.84	$413.84	$405.88	$405.88
20	$427.09	$427.09	$431.74	$431.74	$423.43	$423.43	$426.60	$426.60	$418.39	$418.39
21	$440.30	$440.30	$445.09	$445.09	$436.53	$436.53	$439.79	$439.79	$431.33	$431.33
22	$440.30	$440.30	$445.09	$445.09	$436.53	$436.53	$439.79	$439.79	$431.33	$431.33
23	$440.30	$440.30	$445.09	$445.09	$436.53	$436.53	$439.79	$439.79	$431.33	$431.33
24	$440.30	$440.30	$445.09	$445.09	$436.53	$436.53	$439.79	$439.79	$431.33	$431.33
25	$442.06	$442.06	$446.87	$446.87	$438.28	$438.28	$441.55	$441.55	$433.06	$433.06
26	$450.87	$450.87	$455.77	$455.77	$447.01	$447.01	$450.34	$450.34	$441.68	$441.68
27	$461.43	$461.43	$466.45	$466.45	$457.48	$457.48	$460.90	$460.90	$452.03	$452.03
28	$478.61	$478.61	$483.81	$483.81	$474.51	$474.51	$478.05	$478.05	$468.86	$468.86
29	$492.70	$492.70	$498.06	$498.06	$488.48	$488.48	$492.13	$492.13	$482.66	$482.66
30	$499.74	$499.74	$505.18	$505.18	$495.46	$495.46	$499.16	$499.16	$489.56	$489.56
31	$510.31	$510.31	$515.86	$515.86	$505.94	$505.94	$509.72	$509.72	$499.91	$499.91
32	$520.87	$520.87	$526.54	$526.54	$516.41	$516.41	$520.27	$520.27	$510.26	$510.26
33	$527.48	$527.48	$533.22	$533.22	$522.96	$522.96	$526.87	$526.87	$516.73	$516.73
34	$534.52	$534.52	$540.34	$540.34	$529.95	$529.95	$533.91	$533.91	$523.63	$523.63
35	$538.05	$538.05	$543.90	$543.90	$533.44	$533.44	$537.42	$537.42	$527.09	$527.09
36	$541.57	$541.57	$547.46	$547.46	$536.93	$536.93	$540.94	$540.94	$530.54	$530.54
37	$545.09	$545.09	$551.02	$551.02	$540.42	$540.42	$544.46	$544.46	$533.99	$533.99
38	$548.61	$548.61	$554.58	$554.58	$543.92	$543.92	$547.98	$547.98	$537.44	$537.44
39	$555.66	$555.66	$561.70	$561.70	$550.90	$550.90	$555.01	$555.01	$544.34	$544.34
40	$562.70	$562.70	$568.83	$568.83	$557.89	$557.89	$562.05	$562.05	$551.24	$551.24
41	$573.27	$573.27	$579.51	$579.51	$568.36	$568.36	$572.61	$572.61	$561.59	$561.59
42	$583.40	$583.40	$589.74	$589.74	$578.40	$578.40	$582.72	$582.72	$571.51	$571.51
43	$597.49	$597.49	$603.99	$603.99	$592.37	$592.37	$596.80	$596.80	$585.31	$585.31
44	$615.10	$615.10	$621.79	$621.79	$609.83	$609.83	$614.39	$614.39	$602.57	$602.57
45	$635.79	$635.79	$642.71	$642.71	$630.35	$630.35	$635.06	$635.06	$622.84	$622.84
46	$660.45	$660.45	$667.64	$667.64	$654.80	$654.80	$659.69	$659.69	$647.00	$647.00
47	$688.19	$688.19	$695.68	$695.68	$682.30	$682.30	$687.39	$687.39	$674.17	$674.17
48	$719.89	$719.89	$727.72	$727.72	$713.73	$713.73	$719.06	$719.06	$705.22	$705.22
49	$751.15	$751.15	$759.32	$759.32	$744.72	$744.72	$750.28	$750.28	$735.85	$735.85
50	$786.38	$786.38	$794.93	$794.93	$779.64	$779.64	$785.46	$785.46	$770.36	$770.36
51	$821.16	$821.16	$830.09	$830.09	$814.13	$814.13	$820.21	$820.21	$804.43	$804.43
52	$859.47	$859.47	$868.82	$868.82	$852.11	$852.11	$858.47	$858.47	$841.96	$841.96
53	$898.21	$898.21	$907.98	$907.98	$890.52	$890.52	$897.17	$897.17	$879.91	$879.91
54	$940.04	$940.04	$950.27	$950.27	$931.99	$931.99	$938.95	$938.95	$920.89	$920.89
55	$981.87	$981.87	$992.55	$992.55	$973.46	$973.46	$980.73	$980.73	$961.87	$961.87
56	$1,027.22	$1,027.22	$1,038.39	$1,038.39	$1,018.42	$1,018.42	$1,026.03	$1,026.03	$1,006.29	$1,006.29
57	$1,073.01	$1,073.01	$1,084.68	$1,084.68	$1,063.82	$1,063.82	$1,071.77	$1,071.77	$1,051.15	$1,051.15
58	$1,121.88	$1,121.88	$1,134.09	$1,134.09	$1,112.28	$1,112.28	$1,120.58	$1,120.58	$1,099.03	$1,099.03
59	$1,146.10	$1,146.10	$1,158.57	$1,158.57	$1,136.29	$1,136.29	$1,144.77	$1,144.77	$1,122.75	$1,122.75
60	$1,194.97	$1,194.97	$1,207.97	$1,207.97	$1,184.74	$1,184.74	$1,193.59	$1,193.59	$1,170.63	$1,170.63
61	$1,237.24	$1,237.24	$1,250.70	$1,250.70	$1,226.65	$1,226.65	$1,235.81	$1,235.81	$1,212.04	$1,212.04
62	$1,264.98	$1,264.98	$1,278.74	$1,278.74	$1,254.15	$1,254.15	$1,263.52	$1,263.52	$1,239.21	$1,239.21
63	$1,299.77	$1,299.77	$1,313.91	$1,313.91	$1,288.64	$1,288.64	$1,298.26	$1,298.26	$1,273.29	$1,273.29
64+	$1,320.90	$1,320.90	$1,335.27	$1,335.27	$1,309.59	$1,309.59	$1,319.37	$1,319.37	$1,293.99	$1,293.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$750		$1,000		$1,000		$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$334.08	$334.08	$327.66	$327.66	$330.19	$330.19	$323.84	$323.84	$326.67	$326.67
15	$363.78	$363.78	$356.78	$356.78	$359.54	$359.54	$352.63	$352.63	$355.71	$355.71
16	$375.13	$375.13	$367.92	$367.92	$370.76	$370.76	$363.63	$363.63	$366.81	$366.81
17	$386.49	$386.49	$379.05	$379.05	$381.98	$381.98	$374.64	$374.64	$377.91	$377.91
18	$398.72	$398.72	$391.05	$391.05	$394.07	$394.07	$386.49	$386.49	$389.87	$389.87
19	$410.94	$410.94	$403.04	$403.04	$406.15	$406.15	$398.34	$398.34	$401.83	$401.83
20	$423.61	$423.61	$415.46	$415.46	$418.67	$418.67	$410.62	$410.62	$414.21	$414.21
21	$436.71	$436.71	$428.31	$428.31	$431.62	$431.62	$423.32	$423.32	$427.02	$427.02
22	$436.71	$436.71	$428.31	$428.31	$431.62	$431.62	$423.32	$423.32	$427.02	$427.02
23	$436.71	$436.71	$428.31	$428.31	$431.62	$431.62	$423.32	$423.32	$427.02	$427.02
24	$436.71	$436.71	$428.31	$428.31	$431.62	$431.62	$423.32	$423.32	$427.02	$427.02
25	$438.46	$438.46	$430.02	$430.02	$433.35	$433.35	$425.01	$425.01	$428.73	$428.73
26	$447.19	$447.19	$438.59	$438.59	$441.98	$441.98	$433.48	$433.48	$437.27	$437.27
27	$457.67	$457.67	$448.87	$448.87	$452.34	$452.34	$443.64	$443.64	$447.52	$447.52
28	$474.70	$474.70	$465.57	$465.57	$469.17	$469.17	$460.15	$460.15	$464.17	$464.17
29	$488.68	$488.68	$479.28	$479.28	$482.98	$482.98	$473.70	$473.70	$477.84	$477.84
30	$495.67	$495.67	$486.13	$486.13	$489.89	$489.89	$480.47	$480.47	$484.67	$484.67
31	$506.15	$506.15	$496.41	$496.41	$500.25	$500.25	$490.63	$490.63	$494.92	$494.92
32	$516.63	$516.63	$506.69	$506.69	$510.61	$510.61	$500.79	$500.79	$505.16	$505.16
33	$523.18	$523.18	$513.12	$513.12	$517.08	$517.08	$507.14	$507.14	$511.57	$511.57
34	$530.17	$530.17	$519.97	$519.97	$523.99	$523.99	$513.91	$513.91	$518.40	$518.40
35	$533.66	$533.66	$523.39	$523.39	$527.44	$527.44	$517.30	$517.30	$521.82	$521.82
36	$537.15	$537.15	$526.82	$526.82	$530.89	$530.89	$520.68	$520.68	$525.23	$525.23
37	$540.65	$540.65	$530.25	$530.25	$534.35	$534.35	$524.07	$524.07	$528.65	$528.65
38	$544.14	$544.14	$533.67	$533.67	$537.80	$537.80	$527.46	$527.46	$532.07	$532.07
39	$551.13	$551.13	$540.53	$540.53	$544.70	$544.70	$534.23	$534.23	$538.90	$538.90
40	$558.12	$558.12	$547.38	$547.38	$551.61	$551.61	$541.00	$541.00	$545.73	$545.73
41	$568.60	$568.60	$557.66	$557.66	$561.97	$561.97	$551.16	$551.16	$555.98	$555.98
42	$578.64	$578.64	$567.51	$567.51	$571.90	$571.90	$560.90	$560.90	$565.80	$565.80
43	$592.62	$592.62	$581.22	$581.22	$585.71	$585.71	$574.45	$574.45	$579.47	$579.47
44	$610.08	$610.08	$598.35	$598.35	$602.97	$602.97	$591.38	$591.38	$596.55	$596.55
45	$630.61	$630.61	$618.48	$618.48	$623.26	$623.26	$611.27	$611.27	$616.62	$616.62
46	$655.07	$655.07	$642.47	$642.47	$647.43	$647.43	$634.98	$634.98	$640.53	$640.53
47	$682.58	$682.58	$669.45	$669.45	$674.62	$674.62	$661.65	$661.65	$667.43	$667.43
48	$714.02	$714.02	$700.29	$700.29	$705.70	$705.70	$692.13	$692.13	$698.18	$698.18
49	$745.03	$745.03	$730.70	$730.70	$736.34	$736.34	$722.18	$722.18	$728.50	$728.50
50	$779.96	$779.96	$764.96	$764.96	$770.87	$770.87	$756.05	$756.05	$762.66	$762.66
51	$814.46	$814.46	$798.80	$798.80	$804.97	$804.97	$789.49	$789.49	$796.39	$796.39
52	$852.46	$852.46	$836.06	$836.06	$842.52	$842.52	$826.32	$826.32	$833.54	$833.54
53	$890.89	$890.89	$873.75	$873.75	$880.50	$880.50	$863.57	$863.57	$871.12	$871.12
54	$932.38	$932.38	$914.44	$914.44	$921.51	$921.51	$903.79	$903.79	$911.69	$911.69
55	$973.86	$973.86	$955.13	$955.13	$962.51	$962.51	$944.00	$944.00	$952.25	$952.25
56	$1,018.84	$1,018.84	$999.25	$999.25	$1,006.97	$1,006.97	$987.61	$987.61	$996.24	$996.24
57	$1,064.26	$1,064.26	$1,043.79	$1,043.79	$1,051.86	$1,051.86	$1,031.63	$1,031.63	$1,040.65	$1,040.65
58	$1,112.74	$1,112.74	$1,091.33	$1,091.33	$1,099.77	$1,099.77	$1,078.62	$1,078.62	$1,088.05	$1,088.05
59	$1,136.76	$1,136.76	$1,114.89	$1,114.89	$1,123.51	$1,123.51	$1,101.90	$1,101.90	$1,111.53	$1,111.53
60	$1,185.23	$1,185.23	$1,162.43	$1,162.43	$1,171.42	$1,171.42	$1,148.89	$1,148.89	$1,158.93	$1,158.93
61	$1,227.16	$1,227.16	$1,203.55	$1,203.55	$1,212.85	$1,212.85	$1,189.53	$1,189.53	$1,199.93	$1,199.93
62	$1,254.67	$1,254.67	$1,230.53	$1,230.53	$1,240.04	$1,240.04	$1,216.20	$1,216.20	$1,226.83	$1,226.83
63	$1,289.17	$1,289.17	$1,264.37	$1,264.37	$1,274.14	$1,274.14	$1,249.64	$1,249.64	$1,260.56	$1,260.56
64+	$1,310.13	$1,310.13	$1,284.93	$1,284.93	$1,294.86	$1,294.86	$1,269.96	$1,269.96	$1,281.06	$1,281.06

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009		79962PA0010011		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1250 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A		Premier Balance PPO $2000 A		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,250		$1,500		$1,500		$2,000		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$320.39	$320.39	$323.49	$323.49	$317.26	$317.26	$317.96	$317.96	$311.85	$311.85
15	$348.87	$348.87	$352.24	$352.24	$345.46	$345.46	$346.23	$346.23	$339.57	$339.57
16	$359.76	$359.76	$363.24	$363.24	$356.24	$356.24	$357.03	$357.03	$350.17	$350.17
17	$370.65	$370.65	$374.23	$374.23	$367.03	$367.03	$367.84	$367.84	$360.77	$360.77
18	$382.37	$382.37	$386.07	$386.07	$378.64	$378.64	$379.48	$379.48	$372.18	$372.18
19	$394.10	$394.10	$397.91	$397.91	$390.25	$390.25	$391.12	$391.12	$383.60	$383.60
20	$406.25	$406.25	$410.17	$410.17	$402.28	$402.28	$403.17	$403.17	$395.42	$395.42
21	$418.81	$418.81	$422.86	$422.86	$414.72	$414.72	$415.64	$415.64	$407.65	$407.65
22	$418.81	$418.81	$422.86	$422.86	$414.72	$414.72	$415.64	$415.64	$407.65	$407.65
23	$418.81	$418.81	$422.86	$422.86	$414.72	$414.72	$415.64	$415.64	$407.65	$407.65
24	$418.81	$418.81	$422.86	$422.86	$414.72	$414.72	$415.64	$415.64	$407.65	$407.65
25	$420.49	$420.49	$424.55	$424.55	$416.38	$416.38	$417.30	$417.30	$409.28	$409.28
26	$428.86	$428.86	$433.01	$433.01	$424.67	$424.67	$425.62	$425.62	$417.43	$417.43
27	$438.91	$438.91	$443.16	$443.16	$434.63	$434.63	$435.59	$435.59	$427.22	$427.22
28	$455.25	$455.25	$459.65	$459.65	$450.80	$450.80	$451.80	$451.80	$443.12	$443.12
29	$468.65	$468.65	$473.18	$473.18	$464.07	$464.07	$465.10	$465.10	$456.16	$456.16
30	$475.35	$475.35	$479.95	$479.95	$470.71	$470.71	$471.75	$471.75	$462.68	$462.68
31	$485.40	$485.40	$490.09	$490.09	$480.66	$480.66	$481.73	$481.73	$472.47	$472.47
32	$495.45	$495.45	$500.24	$500.24	$490.61	$490.61	$491.70	$491.70	$482.25	$482.25
33	$501.73	$501.73	$506.59	$506.59	$496.83	$496.83	$497.94	$497.94	$488.36	$488.36
34	$508.44	$508.44	$513.35	$513.35	$503.47	$503.47	$504.59	$504.59	$494.89	$494.89
35	$511.79	$511.79	$516.73	$516.73	$506.79	$506.79	$507.91	$507.91	$498.15	$498.15
36	$515.14	$515.14	$520.12	$520.12	$510.11	$510.11	$511.24	$511.24	$501.41	$501.41
37	$518.49	$518.49	$523.50	$523.50	$513.42	$513.42	$514.56	$514.56	$504.67	$504.67
38	$521.84	$521.84	$526.88	$526.88	$516.74	$516.74	$517.89	$517.89	$507.93	$507.93
39	$528.54	$528.54	$533.65	$533.65	$523.38	$523.38	$524.54	$524.54	$514.45	$514.45
40	$535.24	$535.24	$540.42	$540.42	$530.01	$530.01	$531.19	$531.19	$520.98	$520.98
41	$545.29	$545.29	$550.56	$550.56	$539.97	$539.97	$541.16	$541.16	$530.76	$530.76
42	$554.92	$554.92	$560.29	$560.29	$549.50	$549.50	$550.72	$550.72	$540.14	$540.14
43	$568.33	$568.33	$573.82	$573.82	$562.78	$562.78	$564.02	$564.02	$553.18	$553.18
44	$585.08	$585.08	$590.74	$590.74	$579.36	$579.36	$580.65	$580.65	$569.49	$569.49
45	$604.76	$604.76	$610.61	$610.61	$598.86	$598.86	$600.18	$600.18	$588.65	$588.65
46	$628.22	$628.22	$634.29	$634.29	$622.08	$622.08	$623.46	$623.46	$611.48	$611.48
47	$654.60	$654.60	$660.93	$660.93	$648.21	$648.21	$649.65	$649.65	$637.16	$637.16
48	$684.75	$684.75	$691.38	$691.38	$678.07	$678.07	$679.57	$679.57	$666.51	$666.51
49	$714.49	$714.49	$721.40	$721.40	$707.51	$707.51	$709.08	$709.08	$695.45	$695.45
50	$747.99	$747.99	$755.23	$755.23	$740.69	$740.69	$742.33	$742.33	$728.06	$728.06
51	$781.08	$781.08	$788.63	$788.63	$773.45	$773.45	$775.17	$775.17	$760.27	$760.27
52	$817.52	$817.52	$825.42	$825.42	$809.53	$809.53	$811.33	$811.33	$795.73	$795.73
53	$854.37	$854.37	$862.63	$862.63	$846.03	$846.03	$847.91	$847.91	$831.61	$831.61
54	$894.16	$894.16	$902.81	$902.81	$885.43	$885.43	$887.39	$887.39	$870.33	$870.33
55	$933.95	$933.95	$942.98	$942.98	$924.83	$924.83	$926.88	$926.88	$909.06	$909.06
56	$977.08	$977.08	$986.53	$986.53	$967.54	$967.54	$969.69	$969.69	$951.05	$951.05
57	$1,020.64	$1,020.64	$1,030.51	$1,030.51	$1,010.67	$1,010.67	$1,012.91	$1,012.91	$993.44	$993.44
58	$1,067.13	$1,067.13	$1,077.45	$1,077.45	$1,056.71	$1,056.71	$1,059.05	$1,059.05	$1,038.69	$1,038.69
59	$1,090.16	$1,090.16	$1,100.70	$1,100.70	$1,079.52	$1,079.52	$1,081.91	$1,081.91	$1,061.11	$1,061.11
60	$1,136.65	$1,136.65	$1,147.64	$1,147.64	$1,125.55	$1,125.55	$1,128.05	$1,128.05	$1,106.36	$1,106.36
61	$1,176.86	$1,176.86	$1,188.24	$1,188.24	$1,165.36	$1,165.36	$1,167.95	$1,167.95	$1,145.50	$1,145.50
62	$1,203.24	$1,203.24	$1,214.88	$1,214.88	$1,191.49	$1,191.49	$1,194.13	$1,194.13	$1,171.18	$1,171.18
63	$1,236.33	$1,236.33	$1,248.28	$1,248.28	$1,224.25	$1,224.25	$1,226.97	$1,226.97	$1,203.38	$1,203.38
64+	$1,256.43	$1,256.43	$1,268.58	$1,268.58	$1,244.16	$1,244.16	$1,246.92	$1,246.92	$1,222.95	$1,222.95

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010017		79962PA0010017		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $3500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$1,400		$2,500		$2,500		$3,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$45		$45		$45		$45		$45	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$319.53	$319.53	$313.37	$313.37	$312.23	$312.23	$306.22	$306.22	$304.44	$304.44
15	$347.93	$347.93	$341.23	$341.23	$339.98	$339.98	$333.44	$333.44	$331.50	$331.50
16	$358.79	$358.79	$351.88	$351.88	$350.59	$350.59	$343.85	$343.85	$341.85	$341.85
17	$369.65	$369.65	$362.53	$362.53	$361.20	$361.20	$354.26	$354.26	$352.19	$352.19
18	$381.34	$381.34	$374.00	$374.00	$372.63	$372.63	$365.46	$365.46	$363.34	$363.34
19	$393.04	$393.04	$385.47	$385.47	$384.06	$384.06	$376.67	$376.67	$374.48	$374.48
20	$405.15	$405.15	$397.35	$397.35	$395.90	$395.90	$388.28	$388.28	$386.02	$386.02
21	$417.68	$417.68	$409.64	$409.64	$408.14	$408.14	$400.29	$400.29	$397.96	$397.96
22	$417.68	$417.68	$409.64	$409.64	$408.14	$408.14	$400.29	$400.29	$397.96	$397.96
23	$417.68	$417.68	$409.64	$409.64	$408.14	$408.14	$400.29	$400.29	$397.96	$397.96
24	$417.68	$417.68	$409.64	$409.64	$408.14	$408.14	$400.29	$400.29	$397.96	$397.96
25	$419.35	$419.35	$411.28	$411.28	$409.77	$409.77	$401.89	$401.89	$399.55	$399.55
26	$427.70	$427.70	$419.47	$419.47	$417.94	$417.94	$409.90	$409.90	$407.51	$407.51
27	$437.73	$437.73	$429.30	$429.30	$427.73	$427.73	$419.50	$419.50	$417.06	$417.06
28	$454.02	$454.02	$445.28	$445.28	$443.65	$443.65	$435.12	$435.12	$432.58	$432.58
29	$467.38	$467.38	$458.39	$458.39	$456.71	$456.71	$447.92	$447.92	$445.32	$445.32
30	$474.07	$474.07	$464.94	$464.94	$463.24	$463.24	$454.33	$454.33	$451.68	$451.68
31	$484.09	$484.09	$474.77	$474.77	$473.03	$473.03	$463.94	$463.94	$461.24	$461.24
32	$494.12	$494.12	$484.60	$484.60	$482.83	$482.83	$473.54	$473.54	$470.79	$470.79
33	$500.38	$500.38	$490.75	$490.75	$488.95	$488.95	$479.55	$479.55	$476.76	$476.76
34	$507.06	$507.06	$497.30	$497.30	$495.48	$495.48	$485.95	$485.95	$483.12	$483.12
35	$510.40	$510.40	$500.58	$500.58	$498.75	$498.75	$489.15	$489.15	$486.31	$486.31
36	$513.75	$513.75	$503.86	$503.86	$502.01	$502.01	$492.36	$492.36	$489.49	$489.49
37	$517.09	$517.09	$507.13	$507.13	$505.28	$505.28	$495.56	$495.56	$492.67	$492.67
38	$520.43	$520.43	$510.41	$510.41	$508.54	$508.54	$498.76	$498.76	$495.86	$495.86
39	$527.11	$527.11	$516.97	$516.97	$515.07	$515.07	$505.17	$505.17	$502.23	$502.23
40	$533.80	$533.80	$523.52	$523.52	$521.60	$521.60	$511.57	$511.57	$508.59	$508.59
41	$543.82	$543.82	$533.35	$533.35	$531.40	$531.40	$521.18	$521.18	$518.14	$518.14
42	$553.43	$553.43	$542.77	$542.77	$540.79	$540.79	$530.38	$530.38	$527.30	$527.30
43	$566.79	$566.79	$555.88	$555.88	$553.85	$553.85	$543.19	$543.19	$540.03	$540.03
44	$583.50	$583.50	$572.27	$572.27	$570.17	$570.17	$559.21	$559.21	$555.95	$555.95
45	$603.13	$603.13	$591.52	$591.52	$589.35	$589.35	$578.02	$578.02	$574.65	$574.65
46	$626.52	$626.52	$614.46	$614.46	$612.21	$612.21	$600.44	$600.44	$596.94	$596.94
47	$652.83	$652.83	$640.27	$640.27	$637.92	$637.92	$625.65	$625.65	$622.01	$622.01
48	$682.91	$682.91	$669.76	$669.76	$667.31	$667.31	$654.47	$654.47	$650.66	$650.66
49	$712.56	$712.56	$698.85	$698.85	$696.29	$696.29	$682.89	$682.89	$678.92	$678.92
50	$745.98	$745.98	$731.62	$731.62	$728.94	$728.94	$714.92	$714.92	$710.76	$710.76
51	$778.97	$778.97	$763.98	$763.98	$761.18	$761.18	$746.54	$746.54	$742.20	$742.20
52	$815.31	$815.31	$799.62	$799.62	$796.69	$796.69	$781.37	$781.37	$776.82	$776.82
53	$852.07	$852.07	$835.67	$835.67	$832.61	$832.61	$816.59	$816.59	$811.84	$811.84
54	$891.75	$891.75	$874.58	$874.58	$871.38	$871.38	$854.62	$854.62	$849.64	$849.64
55	$931.43	$931.43	$913.50	$913.50	$910.15	$910.15	$892.65	$892.65	$887.45	$887.45
56	$974.45	$974.45	$955.69	$955.69	$952.19	$952.19	$933.88	$933.88	$928.44	$928.44
57	$1,017.89	$1,017.89	$998.29	$998.29	$994.64	$994.64	$975.51	$975.51	$969.83	$969.83
58	$1,064.25	$1,064.25	$1,043.76	$1,043.76	$1,039.94	$1,039.94	$1,019.94	$1,019.94	$1,014.00	$1,014.00
59	$1,087.22	$1,087.22	$1,066.29	$1,066.29	$1,062.39	$1,062.39	$1,041.95	$1,041.95	$1,035.89	$1,035.89
60	$1,133.58	$1,133.58	$1,111.76	$1,111.76	$1,107.69	$1,107.69	$1,086.39	$1,086.39	$1,080.06	$1,080.06
61	$1,173.68	$1,173.68	$1,151.09	$1,151.09	$1,146.87	$1,146.87	$1,124.81	$1,124.81	$1,118.27	$1,118.27
62	$1,199.99	$1,199.99	$1,176.90	$1,176.90	$1,172.59	$1,172.59	$1,150.03	$1,150.03	$1,143.34	$1,143.34
63	$1,232.99	$1,232.99	$1,209.26	$1,209.26	$1,204.83	$1,204.83	$1,181.66	$1,181.66	$1,174.78	$1,174.78
64+	$1,253.04	$1,253.04	$1,228.92	$1,228.92	$1,224.42	$1,224.42	$1,200.87	$1,200.87	$1,193.88	$1,193.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Premier Balance PPO $3500 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3,500		$1,000		$1,000		$1,750		$1,750	
Coinsurance =>	100%		80%		80%		90%		90%	
Copays =>	$45		$60		$60		$45		$45	
OOP Maximum =>	$7,900		$6,900		$6,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$298.59	$298.59	$306.95	$306.95	$301.04	$301.04	$309.33	$309.33	$303.38	$303.38
15	$325.13	$325.13	$334.23	$334.23	$327.80	$327.80	$336.82	$336.82	$330.35	$330.35
16	$335.28	$335.28	$344.67	$344.67	$338.03	$338.03	$347.34	$347.34	$340.66	$340.66
17	$345.42	$345.42	$355.10	$355.10	$348.27	$348.27	$357.85	$357.85	$350.97	$350.97
18	$356.35	$356.35	$366.33	$366.33	$359.28	$359.28	$369.17	$369.17	$362.08	$362.08
19	$367.28	$367.28	$377.57	$377.57	$370.30	$370.30	$380.49	$380.49	$373.18	$373.18
20	$378.60	$378.60	$389.20	$389.20	$381.71	$381.71	$392.22	$392.22	$384.68	$384.68
21	$390.31	$390.31	$401.24	$401.24	$393.52	$393.52	$404.35	$404.35	$396.58	$396.58
22	$390.31	$390.31	$401.24	$401.24	$393.52	$393.52	$404.35	$404.35	$396.58	$396.58
23	$390.31	$390.31	$401.24	$401.24	$393.52	$393.52	$404.35	$404.35	$396.58	$396.58
24	$390.31	$390.31	$401.24	$401.24	$393.52	$393.52	$404.35	$404.35	$396.58	$396.58
25	$391.87	$391.87	$402.84	$402.84	$395.09	$395.09	$405.97	$405.97	$398.17	$398.17
26	$399.68	$399.68	$410.87	$410.87	$402.96	$402.96	$414.05	$414.05	$406.10	$406.10
27	$409.04	$409.04	$420.50	$420.50	$412.41	$412.41	$423.76	$423.76	$415.62	$415.62
28	$424.27	$424.27	$436.15	$436.15	$427.76	$427.76	$439.53	$439.53	$431.08	$431.08
29	$436.76	$436.76	$448.99	$448.99	$440.35	$440.35	$452.47	$452.47	$443.77	$443.77
30	$443.00	$443.00	$455.41	$455.41	$446.65	$446.65	$458.94	$458.94	$450.12	$450.12
31	$452.37	$452.37	$465.04	$465.04	$456.09	$456.09	$468.64	$468.64	$459.64	$459.64
32	$461.74	$461.74	$474.67	$474.67	$465.53	$465.53	$478.35	$478.35	$469.15	$469.15
33	$467.59	$467.59	$480.69	$480.69	$471.44	$471.44	$484.41	$484.41	$475.10	$475.10
34	$473.84	$473.84	$487.11	$487.11	$477.73	$477.73	$490.88	$490.88	$481.45	$481.45
35	$476.96	$476.96	$490.32	$490.32	$480.88	$480.88	$494.12	$494.12	$484.62	$484.62
36	$480.08	$480.08	$493.53	$493.53	$484.03	$484.03	$497.35	$497.35	$487.79	$487.79
37	$483.20	$483.20	$496.74	$496.74	$487.18	$487.18	$500.59	$500.59	$490.97	$490.97
38	$486.33	$486.33	$499.95	$499.95	$490.33	$490.33	$503.82	$503.82	$494.14	$494.14
39	$492.57	$492.57	$506.36	$506.36	$496.62	$496.62	$510.29	$510.29	$500.48	$500.48
40	$498.82	$498.82	$512.78	$512.78	$502.92	$502.92	$516.76	$516.76	$506.83	$506.83
41	$508.18	$508.18	$522.41	$522.41	$512.36	$512.36	$526.46	$526.46	$516.35	$516.35
42	$517.16	$517.16	$531.64	$531.64	$521.41	$521.41	$535.76	$535.76	$525.47	$525.47
43	$529.65	$529.65	$544.48	$544.48	$534.01	$534.01	$548.70	$548.70	$538.16	$538.16
44	$545.26	$545.26	$560.53	$560.53	$549.75	$549.75	$564.88	$564.88	$554.02	$554.02
45	$563.61	$563.61	$579.39	$579.39	$568.24	$568.24	$583.88	$583.88	$572.66	$572.66
46	$585.47	$585.47	$601.86	$601.86	$590.28	$590.28	$606.53	$606.53	$594.87	$594.87
47	$610.05	$610.05	$627.14	$627.14	$615.07	$615.07	$632.00	$632.00	$619.85	$619.85
48	$638.16	$638.16	$656.03	$656.03	$643.41	$643.41	$661.11	$661.11	$648.41	$648.41
49	$665.87	$665.87	$684.52	$684.52	$671.35	$671.35	$689.82	$689.82	$676.57	$676.57
50	$697.09	$697.09	$716.61	$716.61	$702.83	$702.83	$722.17	$722.17	$708.29	$708.29
51	$727.93	$727.93	$748.31	$748.31	$733.91	$733.91	$754.11	$754.11	$739.62	$739.62
52	$761.89	$761.89	$783.22	$783.22	$768.15	$768.15	$789.29	$789.29	$774.12	$774.12
53	$796.23	$796.23	$818.53	$818.53	$802.78	$802.78	$824.87	$824.87	$809.02	$809.02
54	$833.31	$833.31	$856.65	$856.65	$840.17	$840.17	$863.29	$863.29	$846.70	$846.70
55	$870.39	$870.39	$894.77	$894.77	$877.55	$877.55	$901.70	$901.70	$884.37	$884.37
56	$910.59	$910.59	$936.09	$936.09	$918.08	$918.08	$943.35	$943.35	$925.22	$925.22
57	$951.19	$951.19	$977.82	$977.82	$959.01	$959.01	$985.40	$985.40	$966.47	$966.47
58	$994.51	$994.51	$1,022.36	$1,022.36	$1,002.69	$1,002.69	$1,030.28	$1,030.28	$1,010.49	$1,010.49
59	$1,015.98	$1,015.98	$1,044.43	$1,044.43	$1,024.33	$1,024.33	$1,052.52	$1,052.52	$1,032.30	$1,032.30
60	$1,059.30	$1,059.30	$1,088.97	$1,088.97	$1,068.01	$1,068.01	$1,097.41	$1,097.41	$1,076.32	$1,076.32
61	$1,096.77	$1,096.77	$1,127.48	$1,127.48	$1,105.79	$1,105.79	$1,136.22	$1,136.22	$1,114.39	$1,114.39
62	$1,121.36	$1,121.36	$1,152.76	$1,152.76	$1,130.58	$1,130.58	$1,161.70	$1,161.70	$1,139.37	$1,139.37
63	$1,152.20	$1,152.20	$1,184.46	$1,184.46	$1,161.67	$1,161.67	$1,193.64	$1,193.64	$1,170.70	$1,170.70
64+	$1,170.93	$1,170.93	$1,203.72	$1,203.72	$1,180.56	$1,180.56	$1,213.05	$1,213.05	$1,189.74	$1,189.74

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001		79962PA0080001		79962PA0090001	
Plan Marketing Name =>	Balance PPO $2000 A		Balance PPO $2000 A		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2700	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	$2,000		$2,000		$1,500		$1,500		$2,700	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	$45		$45		$20		$20		$20	
OOP Maximum =>	$7,900		$7,900		$3,000		$3,000		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$308.26	$308.26	$302.34	$302.34	$320.46	$320.46	$314.30	$314.30	$286.04	$286.04
15	$335.66	$335.66	$329.21	$329.21	$348.94	$348.94	$342.24	$342.24	$311.47	$311.47
16	$346.13	$346.13	$339.49	$339.49	$359.84	$359.84	$352.92	$352.92	$321.19	$321.19
17	$356.61	$356.61	$349.76	$349.76	$370.73	$370.73	$363.60	$363.60	$330.91	$330.91
18	$367.89	$367.89	$360.83	$360.83	$382.46	$382.46	$375.11	$375.11	$341.38	$341.38
19	$379.18	$379.18	$371.89	$371.89	$394.18	$394.18	$386.61	$386.61	$351.85	$351.85
20	$390.86	$390.86	$383.35	$383.35	$406.33	$406.33	$398.52	$398.52	$362.69	$362.69
21	$402.95	$402.95	$395.21	$395.21	$418.90	$418.90	$410.85	$410.85	$373.91	$373.91
22	$402.95	$402.95	$395.21	$395.21	$418.90	$418.90	$410.85	$410.85	$373.91	$373.91
23	$402.95	$402.95	$395.21	$395.21	$418.90	$418.90	$410.85	$410.85	$373.91	$373.91
24	$402.95	$402.95	$395.21	$395.21	$418.90	$418.90	$410.85	$410.85	$373.91	$373.91
25	$404.56	$404.56	$396.79	$396.79	$420.58	$420.58	$412.49	$412.49	$375.41	$375.41
26	$412.62	$412.62	$404.70	$404.70	$428.95	$428.95	$420.71	$420.71	$382.88	$382.88
27	$422.29	$422.29	$414.18	$414.18	$439.01	$439.01	$430.57	$430.57	$391.86	$391.86
28	$438.01	$438.01	$429.59	$429.59	$455.34	$455.34	$446.59	$446.59	$406.44	$406.44
29	$450.90	$450.90	$442.24	$442.24	$468.75	$468.75	$459.74	$459.74	$418.41	$418.41
30	$457.35	$457.35	$448.56	$448.56	$475.45	$475.45	$466.31	$466.31	$424.39	$424.39
31	$467.02	$467.02	$458.05	$458.05	$485.51	$485.51	$476.18	$476.18	$433.36	$433.36
32	$476.69	$476.69	$467.53	$467.53	$495.56	$495.56	$486.04	$486.04	$442.34	$442.34
33	$482.73	$482.73	$473.46	$473.46	$501.84	$501.84	$492.20	$492.20	$447.94	$447.94
34	$489.18	$489.18	$479.78	$479.78	$508.54	$508.54	$498.77	$498.77	$453.93	$453.93
35	$492.40	$492.40	$482.95	$482.95	$511.90	$511.90	$502.06	$502.06	$456.92	$456.92
36	$495.63	$495.63	$486.11	$486.11	$515.25	$515.25	$505.35	$505.35	$459.91	$459.91
37	$498.85	$498.85	$489.27	$489.27	$518.60	$518.60	$508.63	$508.63	$462.90	$462.90
38	$502.08	$502.08	$492.43	$492.43	$521.95	$521.95	$511.92	$511.92	$465.89	$465.89
39	$508.52	$508.52	$498.76	$498.76	$528.65	$528.65	$518.49	$518.49	$471.87	$471.87
40	$514.97	$514.97	$505.08	$505.08	$535.35	$535.35	$525.07	$525.07	$477.86	$477.86
41	$524.64	$524.64	$514.56	$514.56	$545.41	$545.41	$534.93	$534.93	$486.83	$486.83
42	$533.91	$533.91	$523.65	$523.65	$555.04	$555.04	$544.38	$544.38	$495.43	$495.43
43	$546.80	$546.80	$536.30	$536.30	$568.45	$568.45	$557.52	$557.52	$507.40	$507.40
44	$562.92	$562.92	$552.11	$552.11	$585.20	$585.20	$573.96	$573.96	$522.35	$522.35
45	$581.86	$581.86	$570.68	$570.68	$604.89	$604.89	$593.27	$593.27	$539.93	$539.93
46	$604.43	$604.43	$592.82	$592.82	$628.35	$628.35	$616.28	$616.28	$560.87	$560.87
47	$629.81	$629.81	$617.71	$617.71	$654.74	$654.74	$642.16	$642.16	$584.42	$584.42
48	$658.82	$658.82	$646.17	$646.17	$684.90	$684.90	$671.74	$671.74	$611.34	$611.34
49	$687.43	$687.43	$674.23	$674.23	$714.64	$714.64	$700.91	$700.91	$637.89	$637.89
50	$719.67	$719.67	$705.85	$705.85	$748.16	$748.16	$733.78	$733.78	$667.80	$667.80
51	$751.50	$751.50	$737.07	$737.07	$781.25	$781.25	$766.24	$766.24	$697.34	$697.34
52	$786.56	$786.56	$771.45	$771.45	$817.69	$817.69	$801.98	$801.98	$729.87	$729.87
53	$822.02	$822.02	$806.23	$806.23	$854.56	$854.56	$838.13	$838.13	$762.78	$762.78
54	$860.30	$860.30	$843.77	$843.77	$894.35	$894.35	$877.16	$877.16	$798.30	$798.30
55	$898.58	$898.58	$881.32	$881.32	$934.15	$934.15	$916.20	$916.20	$833.82	$833.82
56	$940.08	$940.08	$922.02	$922.02	$977.29	$977.29	$958.51	$958.51	$872.33	$872.33
57	$981.99	$981.99	$963.13	$963.13	$1,020.86	$1,020.86	$1,001.24	$1,001.24	$911.22	$911.22
58	$1,026.72	$1,026.72	$1,007.00	$1,007.00	$1,067.36	$1,067.36	$1,046.85	$1,046.85	$952.72	$952.72
59	$1,048.88	$1,048.88	$1,028.73	$1,028.73	$1,090.40	$1,090.40	$1,069.44	$1,069.44	$973.29	$973.29
60	$1,093.61	$1,093.61	$1,072.60	$1,072.60	$1,136.89	$1,136.89	$1,115.05	$1,115.05	$1,014.79	$1,014.79
61	$1,132.29	$1,132.29	$1,110.54	$1,110.54	$1,177.11	$1,177.11	$1,154.49	$1,154.49	$1,050.69	$1,050.69
62	$1,157.68	$1,157.68	$1,135.44	$1,135.44	$1,203.50	$1,203.50	$1,180.37	$1,180.37	$1,074.24	$1,074.24
63	$1,189.51	$1,189.51	$1,166.66	$1,166.66	$1,236.59	$1,236.59	$1,212.83	$1,212.83	$1,103.78	$1,103.78
64+	$1,208.85	$1,208.85	$1,185.63	$1,185.63	$1,256.70	$1,256.70	$1,232.55	$1,232.55	$1,121.73	$1,121.73

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090003		79962PA0090003		79962PA0090004		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded $2700		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	$2,700		$4,100		$4,100		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$20		100%		100%		80%		80%	
OOP Maximum =>	$6,650		$4,100		$4,100		$6,650		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$280.54	$280.54	$279.26	$279.26	$273.89	$273.89	$245.96	$245.96	$241.23	$241.23
15	$305.48	$305.48	$304.09	$304.09	$298.24	$298.24	$267.82	$267.82	$262.67	$262.67
16	$315.01	$315.01	$313.58	$313.58	$307.55	$307.55	$276.18	$276.18	$270.87	$270.87
17	$324.55	$324.55	$323.07	$323.07	$316.86	$316.86	$284.54	$284.54	$279.07	$279.07
18	$334.82	$334.82	$333.29	$333.29	$326.88	$326.88	$293.54	$293.54	$287.90	$287.90
19	$345.08	$345.08	$343.51	$343.51	$336.91	$336.91	$302.54	$302.54	$296.73	$296.73
20	$355.72	$355.72	$354.10	$354.10	$347.29	$347.29	$311.86	$311.86	$305.87	$305.87
21	$366.72	$366.72	$365.05	$365.05	$358.03	$358.03	$321.51	$321.51	$315.33	$315.33
22	$366.72	$366.72	$365.05	$365.05	$358.03	$358.03	$321.51	$321.51	$315.33	$315.33
23	$366.72	$366.72	$365.05	$365.05	$358.03	$358.03	$321.51	$321.51	$315.33	$315.33
24	$366.72	$366.72	$365.05	$365.05	$358.03	$358.03	$321.51	$321.51	$315.33	$315.33
25	$368.19	$368.19	$366.51	$366.51	$359.46	$359.46	$322.80	$322.80	$316.59	$316.59
26	$375.52	$375.52	$373.81	$373.81	$366.62	$366.62	$329.23	$329.23	$322.90	$322.90
27	$384.32	$384.32	$382.57	$382.57	$375.22	$375.22	$336.94	$336.94	$330.47	$330.47
28	$398.62	$398.62	$396.81	$396.81	$389.18	$389.18	$349.48	$349.48	$342.76	$342.76
29	$410.36	$410.36	$408.49	$408.49	$400.64	$400.64	$359.77	$359.77	$352.85	$352.85
30	$416.23	$416.23	$414.33	$414.33	$406.36	$406.36	$364.91	$364.91	$357.90	$357.90
31	$425.03	$425.03	$423.09	$423.09	$414.96	$414.96	$372.63	$372.63	$365.47	$365.47
32	$433.83	$433.83	$431.85	$431.85	$423.55	$423.55	$380.35	$380.35	$373.04	$373.04
33	$439.33	$439.33	$437.33	$437.33	$428.92	$428.92	$385.17	$385.17	$377.77	$377.77
34	$445.20	$445.20	$443.17	$443.17	$434.65	$434.65	$390.31	$390.31	$382.81	$382.81
35	$448.13	$448.13	$446.09	$446.09	$437.51	$437.51	$392.89	$392.89	$385.33	$385.33
36	$451.07	$451.07	$449.01	$449.01	$440.38	$440.38	$395.46	$395.46	$387.86	$387.86
37	$454.00	$454.00	$451.93	$451.93	$443.24	$443.24	$398.03	$398.03	$390.38	$390.38
38	$456.93	$456.93	$454.85	$454.85	$446.11	$446.11	$400.60	$400.60	$392.90	$392.90
39	$462.80	$462.80	$460.69	$460.69	$451.83	$451.83	$405.75	$405.75	$397.95	$397.95
40	$468.67	$468.67	$466.53	$466.53	$457.56	$457.56	$410.89	$410.89	$402.99	$402.99
41	$477.47	$477.47	$475.30	$475.30	$466.16	$466.16	$418.61	$418.61	$410.56	$410.56
42	$485.90	$485.90	$483.69	$483.69	$474.39	$474.39	$426.00	$426.00	$417.81	$417.81
43	$497.64	$497.64	$495.37	$495.37	$485.85	$485.85	$436.29	$436.29	$427.90	$427.90
44	$512.31	$512.31	$509.97	$509.97	$500.17	$500.17	$449.15	$449.15	$440.52	$440.52
45	$529.54	$529.54	$527.13	$527.13	$517.00	$517.00	$464.26	$464.26	$455.34	$455.34
46	$550.08	$550.08	$547.58	$547.58	$537.05	$537.05	$482.27	$482.27	$473.00	$473.00
47	$573.18	$573.18	$570.57	$570.57	$559.60	$559.60	$502.52	$502.52	$492.86	$492.86
48	$599.59	$599.59	$596.86	$596.86	$585.38	$585.38	$525.67	$525.67	$515.56	$515.56
49	$625.62	$625.62	$622.78	$622.78	$610.80	$610.80	$548.50	$548.50	$537.95	$537.95
50	$654.96	$654.96	$651.98	$651.98	$639.44	$639.44	$574.22	$574.22	$563.18	$563.18
51	$683.93	$683.93	$680.82	$680.82	$667.73	$667.73	$599.62	$599.62	$588.09	$588.09
52	$715.84	$715.84	$712.58	$712.58	$698.87	$698.87	$627.59	$627.59	$615.52	$615.52
53	$748.11	$748.11	$744.70	$744.70	$730.38	$730.38	$655.88	$655.88	$643.27	$643.27
54	$782.95	$782.95	$779.38	$779.38	$764.39	$764.39	$686.42	$686.42	$673.23	$673.23
55	$817.79	$817.79	$814.06	$814.06	$798.41	$798.41	$716.97	$716.97	$703.19	$703.19
56	$855.56	$855.56	$851.66	$851.66	$835.28	$835.28	$750.08	$750.08	$735.66	$735.66
57	$893.70	$893.70	$889.63	$889.63	$872.52	$872.52	$783.52	$783.52	$768.46	$768.46
58	$934.40	$934.40	$930.15	$930.15	$912.26	$912.26	$819.21	$819.21	$803.46	$803.46
59	$954.57	$954.57	$950.23	$950.23	$931.95	$931.95	$836.89	$836.89	$820.80	$820.80
60	$995.28	$995.28	$990.75	$990.75	$971.69	$971.69	$872.58	$872.58	$855.81	$855.81
61	$1,030.48	$1,030.48	$1,025.79	$1,025.79	$1,006.06	$1,006.06	$903.44	$903.44	$886.08	$886.08
62	$1,053.59	$1,053.59	$1,048.79	$1,048.79	$1,028.62	$1,028.62	$923.70	$923.70	$905.94	$905.94
63	$1,082.56	$1,082.56	$1,077.63	$1,077.63	$1,056.90	$1,056.90	$949.10	$949.10	$930.85	$930.85
64+	$1,100.16	$1,100.16	$1,095.15	$1,095.15	$1,074.09	$1,074.09	$964.53	$964.53	$945.99	$945.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030007		79962PA0030007		79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $6300 Qualified A		High Deductible PPO Embedded $6300 Qualified A		Flex PPO $0 a Community Blue Plan	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6	
Network =>	F		F		F		F		D	
Metal =>	Bronze		Bronze		Bronze		Bronze		Platinum	
Deductible =>	$4,750		$4,750		$6,300		$6,300		$0/$500	
Coinsurance =>	60%		60%		90%		90%		100%/80%	
Copays =>	60%		60%		90%		90%		$10/$30	
OOP Maximum =>	$6,650		$6,650		$6,650		$6,650		$4,000/$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$246.44	$246.44	$241.70	$241.70	$244.43	$244.43	$239.73	$239.73	$380.74	$380.74
15	$268.34	$268.34	$263.19	$263.19	$266.16	$266.16	$261.04	$261.04	$414.58	$414.58
16	$276.72	$276.72	$271.40	$271.40	$274.47	$274.47	$269.18	$269.18	$427.52	$427.52
17	$285.09	$285.09	$279.62	$279.62	$282.78	$282.78	$277.33	$277.33	$440.46	$440.46
18	$294.11	$294.11	$288.46	$288.46	$291.72	$291.72	$286.11	$286.11	$454.40	$454.40
19	$303.13	$303.13	$297.31	$297.31	$300.67	$300.67	$294.88	$294.88	$468.34	$468.34
20	$312.48	$312.48	$306.47	$306.47	$309.93	$309.93	$303.97	$303.97	$482.77	$482.77
21	$322.14	$322.14	$315.95	$315.95	$319.52	$319.52	$313.37	$313.37	$497.70	$497.70
22	$322.14	$322.14	$315.95	$315.95	$319.52	$319.52	$313.37	$313.37	$497.70	$497.70
23	$322.14	$322.14	$315.95	$315.95	$319.52	$319.52	$313.37	$313.37	$497.70	$497.70
24	$322.14	$322.14	$315.95	$315.95	$319.52	$319.52	$313.37	$313.37	$497.70	$497.70
25	$323.43	$323.43	$317.21	$317.21	$320.80	$320.80	$314.62	$314.62	$499.69	$499.69
26	$329.87	$329.87	$323.53	$323.53	$327.19	$327.19	$320.89	$320.89	$509.64	$509.64
27	$337.60	$337.60	$331.12	$331.12	$334.86	$334.86	$328.41	$328.41	$521.59	$521.59
28	$350.17	$350.17	$343.44	$343.44	$347.32	$347.32	$340.63	$340.63	$541.00	$541.00
29	$360.47	$360.47	$353.55	$353.55	$357.54	$357.54	$350.66	$350.66	$556.93	$556.93
30	$365.63	$365.63	$358.60	$358.60	$362.66	$362.66	$355.67	$355.67	$564.89	$564.89
31	$373.36	$373.36	$366.19	$366.19	$370.32	$370.32	$363.20	$363.20	$576.83	$576.83
32	$381.09	$381.09	$373.77	$373.77	$377.99	$377.99	$370.72	$370.72	$588.78	$588.78
33	$385.92	$385.92	$378.51	$378.51	$382.78	$382.78	$375.42	$375.42	$596.24	$596.24
34	$391.08	$391.08	$383.56	$383.56	$387.90	$387.90	$380.43	$380.43	$604.21	$604.21
35	$393.66	$393.66	$386.09	$386.09	$390.45	$390.45	$382.94	$382.94	$608.19	$608.19
36	$396.23	$396.23	$388.62	$388.62	$393.01	$393.01	$385.45	$385.45	$612.17	$612.17
37	$398.81	$398.81	$391.15	$391.15	$395.57	$395.57	$387.95	$387.95	$616.15	$616.15
38	$401.39	$401.39	$393.67	$393.67	$398.12	$398.12	$390.46	$390.46	$620.13	$620.13
39	$406.54	$406.54	$398.73	$398.73	$403.23	$403.23	$395.47	$395.47	$628.10	$628.10
40	$411.69	$411.69	$403.78	$403.78	$408.35	$408.35	$400.49	$400.49	$636.06	$636.06
41	$419.43	$419.43	$411.37	$411.37	$416.02	$416.02	$408.01	$408.01	$648.01	$648.01
42	$426.84	$426.84	$418.63	$418.63	$423.36	$423.36	$415.22	$415.22	$659.45	$659.45
43	$437.14	$437.14	$428.74	$428.74	$433.59	$433.59	$425.24	$425.24	$675.38	$675.38
44	$450.03	$450.03	$441.38	$441.38	$446.37	$446.37	$437.78	$437.78	$695.29	$695.29
45	$465.17	$465.17	$456.23	$456.23	$461.39	$461.39	$452.51	$452.51	$718.68	$718.68
46	$483.21	$483.21	$473.93	$473.93	$479.28	$479.28	$470.06	$470.06	$746.55	$746.55
47	$503.50	$503.50	$493.83	$493.83	$499.41	$499.41	$489.80	$489.80	$777.91	$777.91
48	$526.70	$526.70	$516.58	$516.58	$522.42	$522.42	$512.36	$512.36	$813.74	$813.74
49	$549.57	$549.57	$539.01	$539.01	$545.10	$545.10	$534.61	$534.61	$849.08	$849.08
50	$575.34	$575.34	$564.29	$564.29	$570.66	$570.66	$559.68	$559.68	$888.89	$888.89
51	$600.79	$600.79	$589.25	$589.25	$595.90	$595.90	$584.44	$584.44	$928.21	$928.21
52	$628.82	$628.82	$616.73	$616.73	$623.70	$623.70	$611.70	$611.70	$971.51	$971.51
53	$657.17	$657.17	$644.54	$644.54	$651.82	$651.82	$639.27	$639.27	$1,015.31	$1,015.31
54	$687.77	$687.77	$674.55	$674.55	$682.18	$682.18	$669.04	$669.04	$1,062.59	$1,062.59
55	$718.37	$718.37	$704.57	$704.57	$712.53	$712.53	$698.82	$698.82	$1,109.87	$1,109.87
56	$751.55	$751.55	$737.11	$737.11	$745.44	$745.44	$731.09	$731.09	$1,161.13	$1,161.13
57	$785.06	$785.06	$769.97	$769.97	$778.67	$778.67	$763.68	$763.68	$1,212.89	$1,212.89
58	$820.81	$820.81	$805.04	$805.04	$814.14	$814.14	$798.47	$798.47	$1,268.14	$1,268.14
59	$838.53	$838.53	$822.42	$822.42	$831.71	$831.71	$815.70	$815.70	$1,295.51	$1,295.51
60	$874.29	$874.29	$857.49	$857.49	$867.18	$867.18	$850.49	$850.49	$1,350.76	$1,350.76
61	$905.21	$905.21	$887.82	$887.82	$897.85	$897.85	$880.57	$880.57	$1,398.54	$1,398.54
62	$925.51	$925.51	$907.72	$907.72	$917.98	$917.98	$900.31	$900.31	$1,429.89	$1,429.89
63	$950.96	$950.96	$932.68	$932.68	$943.22	$943.22	$925.07	$925.07	$1,469.21	$1,469.21
64+	$966.42	$966.42	$947.85	$947.85	$958.56	$958.56	$940.11	$940.11	$1,493.10	$1,493.10

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002		79962PA0100004		79962PA0100004	
Plan Marketing Name =>	Flex PPO $0 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6		Area 9	
Network =>	D		D		D		D		D	
Metal =>	Platinum		Gold		Gold		Gold		Gold	
Deductible =>	$0/$500		$500/$2,500		$500/$2,500		$2,000/$4,000		$2,000/$4,000	
Coinsurance =>	100%/80%		100%/80%		100%/80%		100%/70%		100%/70%	
Copays =>	$10/$30		$30/$60		$30/$60		$25/$50		$25/$50	
OOP Maximum =>	$4,000/$4,000		$8,150/$8,150		$8,150/$8,150		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$373.42	$373.42	$329.52	$329.52	$323.18	$323.18	$313.44	$313.44	$307.42	$307.42
15	$406.61	$406.61	$358.81	$358.81	$351.91	$351.91	$341.31	$341.31	$334.74	$334.74
16	$419.30	$419.30	$370.01	$370.01	$362.89	$362.89	$351.96	$351.96	$345.19	$345.19
17	$432.00	$432.00	$381.20	$381.20	$373.88	$373.88	$362.61	$362.61	$355.64	$355.64
18	$445.66	$445.66	$393.27	$393.27	$385.71	$385.71	$374.08	$374.08	$366.89	$366.89
19	$459.33	$459.33	$405.33	$405.33	$397.53	$397.53	$385.56	$385.56	$378.14	$378.14
20	$473.49	$473.49	$417.82	$417.82	$409.79	$409.79	$397.44	$397.44	$389.79	$389.79
21	$488.13	$488.13	$430.74	$430.74	$422.46	$422.46	$409.73	$409.73	$401.85	$401.85
22	$488.13	$488.13	$430.74	$430.74	$422.46	$422.46	$409.73	$409.73	$401.85	$401.85
23	$488.13	$488.13	$430.74	$430.74	$422.46	$422.46	$409.73	$409.73	$401.85	$401.85
24	$488.13	$488.13	$430.74	$430.74	$422.46	$422.46	$409.73	$409.73	$401.85	$401.85
25	$490.08	$490.08	$432.46	$432.46	$424.15	$424.15	$411.37	$411.37	$403.46	$403.46
26	$499.85	$499.85	$441.08	$441.08	$432.60	$432.60	$419.56	$419.56	$411.49	$411.49
27	$511.56	$511.56	$451.42	$451.42	$442.74	$442.74	$429.40	$429.40	$421.14	$421.14
28	$530.60	$530.60	$468.21	$468.21	$459.21	$459.21	$445.38	$445.38	$436.81	$436.81
29	$546.22	$546.22	$482.00	$482.00	$472.73	$472.73	$458.49	$458.49	$449.67	$449.67
30	$554.03	$554.03	$488.89	$488.89	$479.49	$479.49	$465.04	$465.04	$456.10	$456.10
31	$565.74	$565.74	$499.23	$499.23	$489.63	$489.63	$474.88	$474.88	$465.74	$465.74
32	$577.46	$577.46	$509.57	$509.57	$499.77	$499.77	$484.71	$484.71	$475.39	$475.39
33	$584.78	$584.78	$516.03	$516.03	$506.11	$506.11	$490.86	$490.86	$481.42	$481.42
34	$592.59	$592.59	$522.92	$522.92	$512.87	$512.87	$497.41	$497.41	$487.85	$487.85
35	$596.49	$596.49	$526.36	$526.36	$516.25	$516.25	$500.69	$500.69	$491.06	$491.06
36	$600.40	$600.40	$529.81	$529.81	$519.63	$519.63	$503.97	$503.97	$494.28	$494.28
37	$604.30	$604.30	$533.26	$533.26	$523.01	$523.01	$507.25	$507.25	$497.49	$497.49
38	$608.21	$608.21	$536.70	$536.70	$526.39	$526.39	$510.52	$510.52	$500.71	$500.71
39	$616.02	$616.02	$543.59	$543.59	$533.14	$533.14	$517.08	$517.08	$507.13	$507.13
40	$623.83	$623.83	$550.49	$550.49	$539.90	$539.90	$523.63	$523.63	$513.56	$513.56
41	$635.55	$635.55	$560.82	$560.82	$550.04	$550.04	$533.47	$533.47	$523.21	$523.21
42	$646.77	$646.77	$570.73	$570.73	$559.76	$559.76	$542.89	$542.89	$532.45	$532.45
43	$662.39	$662.39	$584.51	$584.51	$573.28	$573.28	$556.00	$556.00	$545.31	$545.31
44	$681.92	$681.92	$601.74	$601.74	$590.18	$590.18	$572.39	$572.39	$561.38	$561.38
45	$704.86	$704.86	$621.99	$621.99	$610.03	$610.03	$591.65	$591.65	$580.27	$580.27
46	$732.20	$732.20	$646.11	$646.11	$633.69	$633.69	$614.60	$614.60	$602.78	$602.78
47	$762.95	$762.95	$673.25	$673.25	$660.30	$660.30	$640.41	$640.41	$628.09	$628.09
48	$798.09	$798.09	$704.26	$704.26	$690.72	$690.72	$669.91	$669.91	$657.02	$657.02
49	$832.75	$832.75	$734.84	$734.84	$720.72	$720.72	$699.00	$699.00	$685.56	$685.56
50	$871.80	$871.80	$769.30	$769.30	$754.51	$754.51	$731.78	$731.78	$717.70	$717.70
51	$910.36	$910.36	$803.33	$803.33	$787.89	$787.89	$764.15	$764.15	$749.45	$749.45
52	$952.83	$952.83	$840.80	$840.80	$824.64	$824.64	$799.79	$799.79	$784.41	$784.41
53	$995.79	$995.79	$878.71	$878.71	$861.82	$861.82	$835.85	$835.85	$819.77	$819.77
54	$1,042.16	$1,042.16	$919.63	$919.63	$901.95	$901.95	$874.77	$874.77	$857.95	$857.95
55	$1,088.53	$1,088.53	$960.55	$960.55	$942.09	$942.09	$913.70	$913.70	$896.13	$896.13
56	$1,138.81	$1,138.81	$1,004.92	$1,004.92	$985.60	$985.60	$955.90	$955.90	$937.52	$937.52
57	$1,189.57	$1,189.57	$1,049.71	$1,049.71	$1,029.54	$1,029.54	$998.51	$998.51	$979.31	$979.31
58	$1,243.76	$1,243.76	$1,097.53	$1,097.53	$1,076.43	$1,076.43	$1,043.99	$1,043.99	$1,023.91	$1,023.91
59	$1,270.60	$1,270.60	$1,121.22	$1,121.22	$1,099.66	$1,099.66	$1,066.53	$1,066.53	$1,046.02	$1,046.02
60	$1,324.78	$1,324.78	$1,169.03	$1,169.03	$1,146.56	$1,146.56	$1,112.01	$1,112.01	$1,090.62	$1,090.62
61	$1,371.65	$1,371.65	$1,210.38	$1,210.38	$1,187.11	$1,187.11	$1,151.34	$1,151.34	$1,129.20	$1,129.20
62	$1,402.40	$1,402.40	$1,237.52	$1,237.52	$1,213.73	$1,213.73	$1,177.15	$1,177.15	$1,154.52	$1,154.52
63	$1,440.96	$1,440.96	$1,271.54	$1,271.54	$1,247.10	$1,247.10	$1,209.52	$1,209.52	$1,186.26	$1,186.26
64+	$1,464.39	$1,464.39	$1,292.22	$1,292.22	$1,267.38	$1,267.38	$1,229.19	$1,229.19	$1,205.55	$1,205.55

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0120001		79962PA0140001		79962PA0140002		79962PA0160001	
Plan Marketing Name =>	Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/LV/PPO-3		HBG/LV/PPO-3		HBG/LV/HDHP-3	
Rating Area =>	Area 6		Area 9		Area 6		Area 6		Area 6	
Network =>	D		D		N		N		N	
Metal =>	Bronze		Bronze		Gold		Gold		Silver	
Deductible =>	$4,700/$4,700		$4,700/$4,700		$500/$1,500		$1,250/$3,750		$3,000/$3,000	
Coinsurance =>	60%/50%		60%/50%		100%/70%		100%/70%		90%/70%	
Copays =>	60%/50%		60%/50%		$30/$65		$25/$60		90%/70%	
OOP Maximum =>	$6,650/$6,650		$6,650/$6,650		$8,150/$8,150		$7,900/$7,900		$6,650/$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$245.78	$245.78	$241.05	$241.05	$309.53	$309.53	$301.28	$301.28	$257.63	$257.63
15	$267.63	$267.63	$262.48	$262.48	$337.05	$337.05	$328.06	$328.06	$280.53	$280.53
16	$275.98	$275.98	$270.67	$270.67	$347.57	$347.57	$338.30	$338.30	$289.29	$289.29
17	$284.33	$284.33	$278.86	$278.86	$358.09	$358.09	$348.54	$348.54	$298.04	$298.04
18	$293.33	$293.33	$287.69	$287.69	$369.42	$369.42	$359.57	$359.57	$307.47	$307.47
19	$302.32	$302.32	$296.51	$296.51	$380.75	$380.75	$370.59	$370.59	$316.90	$316.90
20	$311.64	$311.64	$305.65	$305.65	$392.48	$392.48	$382.02	$382.02	$326.67	$326.67
21	$321.28	$321.28	$315.10	$315.10	$404.62	$404.62	$393.83	$393.83	$336.77	$336.77
22	$321.28	$321.28	$315.10	$315.10	$404.62	$404.62	$393.83	$393.83	$336.77	$336.77
23	$321.28	$321.28	$315.10	$315.10	$404.62	$404.62	$393.83	$393.83	$336.77	$336.77
24	$321.28	$321.28	$315.10	$315.10	$404.62	$404.62	$393.83	$393.83	$336.77	$336.77
25	$322.57	$322.57	$316.36	$316.36	$406.24	$406.24	$395.41	$395.41	$338.12	$338.12
26	$328.99	$328.99	$322.66	$322.66	$414.33	$414.33	$403.28	$403.28	$344.85	$344.85
27	$336.70	$336.70	$330.22	$330.22	$424.04	$424.04	$412.73	$412.73	$352.93	$352.93
28	$349.23	$349.23	$342.51	$342.51	$439.82	$439.82	$428.09	$428.09	$366.07	$366.07
29	$359.51	$359.51	$352.60	$352.60	$452.77	$452.77	$440.70	$440.70	$376.85	$376.85
30	$364.65	$364.65	$357.64	$357.64	$459.24	$459.24	$447.00	$447.00	$382.23	$382.23
31	$372.36	$372.36	$365.20	$365.20	$468.95	$468.95	$456.45	$456.45	$390.32	$390.32
32	$380.07	$380.07	$372.76	$372.76	$478.67	$478.67	$465.90	$465.90	$398.40	$398.40
33	$384.89	$384.89	$377.49	$377.49	$484.73	$484.73	$471.81	$471.81	$403.45	$403.45
34	$390.03	$390.03	$382.53	$382.53	$491.21	$491.21	$478.11	$478.11	$408.84	$408.84
35	$392.60	$392.60	$385.05	$385.05	$494.45	$494.45	$481.26	$481.26	$411.53	$411.53
36	$395.17	$395.17	$387.57	$387.57	$497.68	$497.68	$484.41	$484.41	$414.23	$414.23
37	$397.74	$397.74	$390.09	$390.09	$500.92	$500.92	$487.56	$487.56	$416.92	$416.92
38	$400.31	$400.31	$392.61	$392.61	$504.16	$504.16	$490.71	$490.71	$419.62	$419.62
39	$405.46	$405.46	$397.66	$397.66	$510.63	$510.63	$497.01	$497.01	$425.00	$425.00
40	$410.60	$410.60	$402.70	$402.70	$517.10	$517.10	$503.31	$503.31	$430.39	$430.39
41	$418.31	$418.31	$410.26	$410.26	$526.82	$526.82	$512.77	$512.77	$438.47	$438.47
42	$425.70	$425.70	$417.51	$417.51	$536.12	$536.12	$521.82	$521.82	$446.22	$446.22
43	$435.98	$435.98	$427.59	$427.59	$549.07	$549.07	$534.43	$534.43	$457.00	$457.00
44	$448.83	$448.83	$440.19	$440.19	$565.25	$565.25	$550.18	$550.18	$470.47	$470.47
45	$463.93	$463.93	$455.00	$455.00	$584.27	$584.27	$568.69	$568.69	$486.30	$486.30
46	$481.92	$481.92	$472.65	$472.65	$606.93	$606.93	$590.75	$590.75	$505.16	$505.16
47	$502.16	$502.16	$492.50	$492.50	$632.42	$632.42	$615.56	$615.56	$526.37	$526.37
48	$525.29	$525.29	$515.19	$515.19	$661.55	$661.55	$643.91	$643.91	$550.62	$550.62
49	$548.10	$548.10	$537.56	$537.56	$690.28	$690.28	$671.87	$671.87	$574.53	$574.53
50	$573.81	$573.81	$562.77	$562.77	$722.65	$722.65	$703.38	$703.38	$601.47	$601.47
51	$599.19	$599.19	$587.66	$587.66	$754.62	$754.62	$734.49	$734.49	$628.08	$628.08
52	$627.14	$627.14	$615.08	$615.08	$789.82	$789.82	$768.76	$768.76	$657.38	$657.38
53	$655.41	$655.41	$642.80	$642.80	$825.42	$825.42	$803.41	$803.41	$687.01	$687.01
54	$685.93	$685.93	$672.74	$672.74	$863.86	$863.86	$840.83	$840.83	$719.00	$719.00
55	$716.45	$716.45	$702.67	$702.67	$902.30	$902.30	$878.24	$878.24	$751.00	$751.00
56	$749.55	$749.55	$735.13	$735.13	$943.98	$943.98	$918.81	$918.81	$785.68	$785.68
57	$782.96	$782.96	$767.90	$767.90	$986.06	$986.06	$959.76	$959.76	$820.71	$820.71
58	$818.62	$818.62	$802.87	$802.87	$1,030.97	$1,030.97	$1,003.48	$1,003.48	$858.09	$858.09
59	$836.29	$836.29	$820.21	$820.21	$1,053.23	$1,053.23	$1,025.14	$1,025.14	$876.61	$876.61
60	$871.95	$871.95	$855.18	$855.18	$1,098.14	$1,098.14	$1,068.85	$1,068.85	$913.99	$913.99
61	$902.80	$902.80	$885.43	$885.43	$1,136.98	$1,136.98	$1,106.66	$1,106.66	$946.32	$946.32
62	$923.04	$923.04	$905.28	$905.28	$1,162.47	$1,162.47	$1,131.47	$1,131.47	$967.54	$967.54
63	$948.42	$948.42	$930.18	$930.18	$1,194.44	$1,194.44	$1,162.59	$1,162.59	$994.15	$994.15
64+	$963.84	$963.84	$945.30	$945.30	$1,213.86	$1,213.86	$1,181.49	$1,181.49	$1,010.31	$1,010.31

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090005		79962PA0090005		79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Health Savings PPO Embedded $3000		Health Savings PPO Embedded $3000		Balance PPO $2600		Balance PPO $2600		Premier Balance PPO $5000	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3,200		$3,200		$2,600		$2,600		$5,000	
Coinsurance =>	100%		100%		70%		70%		100%	
Copays =>	100%		100%		$55		$55		$60	
OOP Maximum =>	$6,700		$6,700		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$284.91	$284.91	$279.43	$279.43	$268.21	$268.21	$263.05	$263.05	$271.92	$271.92
15	$310.23	$310.23	$304.27	$304.27	$292.05	$292.05	$286.43	$286.43	$296.09	$296.09
16	$319.92	$319.92	$313.77	$313.77	$301.17	$301.17	$295.37	$295.37	$305.33	$305.33
17	$329.60	$329.60	$323.26	$323.26	$310.28	$310.28	$304.31	$304.31	$314.57	$314.57
18	$340.03	$340.03	$333.49	$333.49	$320.10	$320.10	$313.94	$313.94	$324.53	$324.53
19	$350.46	$350.46	$343.72	$343.72	$329.91	$329.91	$323.56	$323.56	$334.48	$334.48
20	$361.26	$361.26	$354.31	$354.31	$340.08	$340.08	$333.53	$333.53	$344.79	$344.79
21	$372.43	$372.43	$365.27	$365.27	$350.60	$350.60	$343.85	$343.85	$355.45	$355.45
22	$372.43	$372.43	$365.27	$365.27	$350.60	$350.60	$343.85	$343.85	$355.45	$355.45
23	$372.43	$372.43	$365.27	$365.27	$350.60	$350.60	$343.85	$343.85	$355.45	$355.45
24	$372.43	$372.43	$365.27	$365.27	$350.60	$350.60	$343.85	$343.85	$355.45	$355.45
25	$373.92	$373.92	$366.73	$366.73	$352.00	$352.00	$345.23	$345.23	$356.87	$356.87
26	$381.37	$381.37	$374.04	$374.04	$359.01	$359.01	$352.10	$352.10	$363.98	$363.98
27	$390.31	$390.31	$382.80	$382.80	$367.43	$367.43	$360.35	$360.35	$372.51	$372.51
28	$404.83	$404.83	$397.05	$397.05	$381.10	$381.10	$373.76	$373.76	$386.37	$386.37
29	$416.75	$416.75	$408.74	$408.74	$392.32	$392.32	$384.77	$384.77	$397.75	$397.75
30	$422.71	$422.71	$414.58	$414.58	$397.93	$397.93	$390.27	$390.27	$403.44	$403.44
31	$431.65	$431.65	$423.35	$423.35	$406.35	$406.35	$398.52	$398.52	$411.97	$411.97
32	$440.58	$440.58	$432.11	$432.11	$414.76	$414.76	$406.77	$406.77	$420.50	$420.50
33	$446.17	$446.17	$437.59	$437.59	$420.02	$420.02	$411.93	$411.93	$425.83	$425.83
34	$452.13	$452.13	$443.44	$443.44	$425.63	$425.63	$417.43	$417.43	$431.52	$431.52
35	$455.11	$455.11	$446.36	$446.36	$428.43	$428.43	$420.18	$420.18	$434.36	$434.36
36	$458.09	$458.09	$449.28	$449.28	$431.24	$431.24	$422.94	$422.94	$437.20	$437.20
37	$461.07	$461.07	$452.20	$452.20	$434.04	$434.04	$425.69	$425.69	$440.05	$440.05
38	$464.05	$464.05	$455.13	$455.13	$436.85	$436.85	$428.44	$428.44	$442.89	$442.89
39	$470.01	$470.01	$460.97	$460.97	$442.46	$442.46	$433.94	$433.94	$448.58	$448.58
40	$475.97	$475.97	$466.82	$466.82	$448.07	$448.07	$439.44	$439.44	$454.27	$454.27
41	$484.90	$484.90	$475.58	$475.58	$456.48	$456.48	$447.69	$447.69	$462.80	$462.80
42	$493.47	$493.47	$483.98	$483.98	$464.55	$464.55	$455.60	$455.60	$470.97	$470.97
43	$505.39	$505.39	$495.67	$495.67	$475.76	$475.76	$466.60	$466.60	$482.35	$482.35
44	$520.28	$520.28	$510.28	$510.28	$489.79	$489.79	$480.36	$480.36	$496.56	$496.56
45	$537.79	$537.79	$527.45	$527.45	$506.27	$506.27	$496.52	$496.52	$513.27	$513.27
46	$558.65	$558.65	$547.91	$547.91	$525.90	$525.90	$515.78	$515.78	$533.18	$533.18
47	$582.11	$582.11	$570.92	$570.92	$547.99	$547.99	$537.44	$537.44	$555.57	$555.57
48	$608.92	$608.92	$597.22	$597.22	$573.23	$573.23	$562.19	$562.19	$581.16	$581.16
49	$635.37	$635.37	$623.15	$623.15	$598.12	$598.12	$586.61	$586.61	$606.40	$606.40
50	$665.16	$665.16	$652.37	$652.37	$626.17	$626.17	$614.12	$614.12	$634.83	$634.83
51	$694.58	$694.58	$681.23	$681.23	$653.87	$653.87	$641.28	$641.28	$662.91	$662.91
52	$726.98	$726.98	$713.01	$713.01	$684.37	$684.37	$671.20	$671.20	$693.84	$693.84
53	$759.76	$759.76	$745.15	$745.15	$715.22	$715.22	$701.45	$701.45	$725.12	$725.12
54	$795.14	$795.14	$779.85	$779.85	$748.53	$748.53	$734.12	$734.12	$758.89	$758.89
55	$830.52	$830.52	$814.55	$814.55	$781.84	$781.84	$766.79	$766.79	$792.65	$792.65
56	$868.88	$868.88	$852.17	$852.17	$817.95	$817.95	$802.20	$802.20	$829.26	$829.26
57	$907.61	$907.61	$890.16	$890.16	$854.41	$854.41	$837.96	$837.96	$866.23	$866.23
58	$948.95	$948.95	$930.71	$930.71	$893.33	$893.33	$876.13	$876.13	$905.69	$905.69
59	$969.44	$969.44	$950.80	$950.80	$912.61	$912.61	$895.04	$895.04	$925.24	$925.24
60	$1,010.78	$1,010.78	$991.34	$991.34	$951.53	$951.53	$933.21	$933.21	$964.69	$964.69
61	$1,046.53	$1,046.53	$1,026.41	$1,026.41	$985.19	$985.19	$966.22	$966.22	$998.81	$998.81
62	$1,069.99	$1,069.99	$1,049.42	$1,049.42	$1,007.27	$1,007.27	$987.88	$987.88	$1,021.21	$1,021.21
63	$1,099.41	$1,099.41	$1,078.28	$1,078.28	$1,034.97	$1,034.97	$1,015.05	$1,015.05	$1,049.29	$1,049.29
64+	$1,117.29	$1,117.29	$1,095.81	$1,095.81	$1,051.80	$1,051.80	$1,031.55	$1,031.55	$1,066.35	$1,066.35

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002		79962PA0020006		79962PA0020006	
Plan Marketing Name =>	Premier Balance PPO $5000		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Balance PPO $2000		Balance PPO $2000	
Form # =>	HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6,7		Area 9	
Network =>	F		D		D		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5,000		$3,100/$3,100		$3,100/$3,100		$2,000		$2,000	
Coinsurance =>	100%		100%/60%		100%/60%		70%		70%	
Copays =>	$60		100%/60%		100%/60%		$55		$55	
OOP Maximum =>	$8,150		$6,700/$6,700		$6,700/$6,700		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$266.69	$266.69	$283.75	$283.75	$278.30	$278.30	$271.47	$271.47	$266.25	$266.25
15	$290.39	$290.39	$308.98	$308.98	$303.04	$303.04	$295.60	$295.60	$289.92	$289.92
16	$299.46	$299.46	$318.62	$318.62	$312.50	$312.50	$304.82	$304.82	$298.97	$298.97
17	$308.52	$308.52	$328.26	$328.26	$321.95	$321.95	$314.05	$314.05	$308.02	$308.02
18	$318.28	$318.28	$338.65	$338.65	$332.14	$332.14	$323.99	$323.99	$317.76	$317.76
19	$328.04	$328.04	$349.04	$349.04	$342.33	$342.33	$333.92	$333.92	$327.51	$327.51
20	$338.15	$338.15	$359.79	$359.79	$352.88	$352.88	$344.21	$344.21	$337.60	$337.60
21	$348.61	$348.61	$370.92	$370.92	$363.79	$363.79	$354.86	$354.86	$348.04	$348.04
22	$348.61	$348.61	$370.92	$370.92	$363.79	$363.79	$354.86	$354.86	$348.04	$348.04
23	$348.61	$348.61	$370.92	$370.92	$363.79	$363.79	$354.86	$354.86	$348.04	$348.04
24	$348.61	$348.61	$370.92	$370.92	$363.79	$363.79	$354.86	$354.86	$348.04	$348.04
25	$350.00	$350.00	$372.40	$372.40	$365.25	$365.25	$356.28	$356.28	$349.43	$349.43
26	$356.98	$356.98	$379.82	$379.82	$372.52	$372.52	$363.38	$363.38	$356.39	$356.39
27	$365.34	$365.34	$388.72	$388.72	$381.25	$381.25	$371.89	$371.89	$364.75	$364.75
28	$378.94	$378.94	$403.19	$403.19	$395.44	$395.44	$385.73	$385.73	$378.32	$378.32
29	$390.09	$390.09	$415.06	$415.06	$407.08	$407.08	$397.09	$397.09	$389.46	$389.46
30	$395.67	$395.67	$420.99	$420.99	$412.90	$412.90	$402.77	$402.77	$395.03	$395.03
31	$404.04	$404.04	$429.90	$429.90	$421.63	$421.63	$411.28	$411.28	$403.38	$403.38
32	$412.41	$412.41	$438.80	$438.80	$430.36	$430.36	$419.80	$419.80	$411.73	$411.73
33	$417.63	$417.63	$444.36	$444.36	$435.82	$435.82	$425.12	$425.12	$416.95	$416.95
34	$423.21	$423.21	$450.30	$450.30	$441.64	$441.64	$430.80	$430.80	$422.52	$422.52
35	$426.00	$426.00	$453.26	$453.26	$444.55	$444.55	$433.64	$433.64	$425.30	$425.30
36	$428.79	$428.79	$456.23	$456.23	$447.46	$447.46	$436.48	$436.48	$428.09	$428.09
37	$431.58	$431.58	$459.20	$459.20	$450.37	$450.37	$439.32	$439.32	$430.87	$430.87
38	$434.37	$434.37	$462.17	$462.17	$453.28	$453.28	$442.16	$442.16	$433.66	$433.66
39	$439.95	$439.95	$468.10	$468.10	$459.10	$459.10	$447.83	$447.83	$439.23	$439.23
40	$445.52	$445.52	$474.04	$474.04	$464.92	$464.92	$453.51	$453.51	$444.80	$444.80
41	$453.89	$453.89	$482.94	$482.94	$473.65	$473.65	$462.03	$462.03	$453.15	$453.15
42	$461.91	$461.91	$491.47	$491.47	$482.02	$482.02	$470.19	$470.19	$461.15	$461.15
43	$473.06	$473.06	$503.34	$503.34	$493.66	$493.66	$481.55	$481.55	$472.29	$472.29
44	$487.01	$487.01	$518.18	$518.18	$508.21	$508.21	$495.74	$495.74	$486.21	$486.21
45	$503.39	$503.39	$535.61	$535.61	$525.31	$525.31	$512.42	$512.42	$502.57	$502.57
46	$522.92	$522.92	$556.38	$556.38	$545.69	$545.69	$532.29	$532.29	$522.06	$522.06
47	$544.88	$544.88	$579.75	$579.75	$568.60	$568.60	$554.65	$554.65	$543.99	$543.99
48	$569.98	$569.98	$606.45	$606.45	$594.80	$594.80	$580.20	$580.20	$569.05	$569.05
49	$594.73	$594.73	$632.79	$632.79	$620.63	$620.63	$605.39	$605.39	$593.76	$593.76
50	$622.62	$622.62	$662.46	$662.46	$649.73	$649.73	$633.78	$633.78	$621.60	$621.60
51	$650.16	$650.16	$691.77	$691.77	$678.47	$678.47	$661.81	$661.81	$649.09	$649.09
52	$680.49	$680.49	$724.04	$724.04	$710.12	$710.12	$692.69	$692.69	$679.37	$679.37
53	$711.16	$711.16	$756.68	$756.68	$742.13	$742.13	$723.91	$723.91	$710.00	$710.00
54	$744.28	$744.28	$791.91	$791.91	$776.69	$776.69	$757.63	$757.63	$743.07	$743.07
55	$777.40	$777.40	$827.15	$827.15	$811.25	$811.25	$791.34	$791.34	$776.13	$776.13
56	$813.31	$813.31	$865.36	$865.36	$848.72	$848.72	$827.89	$827.89	$811.98	$811.98
57	$849.56	$849.56	$903.93	$903.93	$886.56	$886.56	$864.79	$864.79	$848.17	$848.17
58	$888.26	$888.26	$945.10	$945.10	$926.94	$926.94	$904.18	$904.18	$886.81	$886.81
59	$907.43	$907.43	$965.50	$965.50	$946.95	$946.95	$923.70	$923.70	$905.95	$905.95
60	$946.13	$946.13	$1,006.68	$1,006.68	$987.33	$987.33	$963.09	$963.09	$944.58	$944.58
61	$979.59	$979.59	$1,042.29	$1,042.29	$1,022.25	$1,022.25	$997.16	$997.16	$977.99	$977.99
62	$1,001.56	$1,001.56	$1,065.65	$1,065.65	$1,045.17	$1,045.17	$1,019.51	$1,019.51	$999.92	$999.92
63	$1,029.10	$1,029.10	$1,094.96	$1,094.96	$1,073.91	$1,073.91	$1,047.55	$1,047.55	$1,027.41	$1,027.41
64+	$1,045.83	$1,045.83	$1,112.76	$1,112.76	$1,091.37	$1,091.37	$1,064.58	$1,064.58	$1,044.12	$1,044.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0020007		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Balance PPO $5000		Balance PPO $5000		Choice Blue PPO $0		Choice Blue PPO $0		Choice Blue PPO $500	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 6,7		Area 9		Area 7		Area 9		Area 7	
Network =>	F		F		X		X		X	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	$5,400		$5,400		$0/$3,000		$0/$3,000		$500/$1,500	
Coinsurance =>	50%		50%		100%/70%		100%/70%		100%/70%	
Copays =>	$85		$85		$25/70%		$25/70%		$25/$60	
OOP Maximum =>	$8,150		$8,150		$7,900/$7,900		$7,900/$7,900		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$245.63	$245.63	$240.91	$240.91	$317.58	$317.58	$311.47	$311.47	$315.93	$315.93
15	$267.47	$267.47	$262.32	$262.32	$345.81	$345.81	$339.16	$339.16	$344.01	$344.01
16	$275.82	$275.82	$270.51	$270.51	$356.61	$356.61	$349.74	$349.74	$354.75	$354.75
17	$284.16	$284.16	$278.70	$278.70	$367.40	$367.40	$360.33	$360.33	$365.49	$365.49
18	$293.16	$293.16	$287.51	$287.51	$379.02	$379.02	$371.73	$371.73	$377.05	$377.05
19	$302.15	$302.15	$296.33	$296.33	$390.65	$390.65	$383.13	$383.13	$388.61	$388.61
20	$311.46	$311.46	$305.46	$305.46	$402.69	$402.69	$394.94	$394.94	$400.59	$400.59
21	$321.09	$321.09	$314.91	$314.91	$415.14	$415.14	$407.15	$407.15	$412.98	$412.98
22	$321.09	$321.09	$314.91	$314.91	$415.14	$415.14	$407.15	$407.15	$412.98	$412.98
23	$321.09	$321.09	$314.91	$314.91	$415.14	$415.14	$407.15	$407.15	$412.98	$412.98
24	$321.09	$321.09	$314.91	$314.91	$415.14	$415.14	$407.15	$407.15	$412.98	$412.98
25	$322.37	$322.37	$316.17	$316.17	$416.80	$416.80	$408.78	$408.78	$414.63	$414.63
26	$328.80	$328.80	$322.47	$322.47	$425.10	$425.10	$416.92	$416.92	$422.89	$422.89
27	$336.50	$336.50	$330.03	$330.03	$435.07	$435.07	$426.69	$426.69	$432.80	$432.80
28	$349.02	$349.02	$342.31	$342.31	$451.26	$451.26	$442.57	$442.57	$448.91	$448.91
29	$359.30	$359.30	$352.38	$352.38	$464.54	$464.54	$455.60	$455.60	$462.12	$462.12
30	$364.44	$364.44	$357.42	$357.42	$471.18	$471.18	$462.12	$462.12	$468.73	$468.73
31	$372.14	$372.14	$364.98	$364.98	$481.15	$481.15	$471.89	$471.89	$478.64	$478.64
32	$379.85	$379.85	$372.54	$372.54	$491.11	$491.11	$481.66	$481.66	$488.56	$488.56
33	$384.67	$384.67	$377.26	$377.26	$497.34	$497.34	$487.77	$487.77	$494.75	$494.75
34	$389.80	$389.80	$382.30	$382.30	$503.98	$503.98	$494.28	$494.28	$501.36	$501.36
35	$392.37	$392.37	$384.82	$384.82	$507.30	$507.30	$497.54	$497.54	$504.66	$504.66
36	$394.94	$394.94	$387.34	$387.34	$510.62	$510.62	$500.79	$500.79	$507.97	$507.97
37	$397.51	$397.51	$389.86	$389.86	$513.94	$513.94	$504.05	$504.05	$511.27	$511.27
38	$400.08	$400.08	$392.38	$392.38	$517.26	$517.26	$507.31	$507.31	$514.57	$514.57
39	$405.22	$405.22	$397.42	$397.42	$523.91	$523.91	$513.82	$513.82	$521.18	$521.18
40	$410.35	$410.35	$402.45	$402.45	$530.55	$530.55	$520.34	$520.34	$527.79	$527.79
41	$418.06	$418.06	$410.01	$410.01	$540.51	$540.51	$530.11	$530.11	$537.70	$537.70
42	$425.44	$425.44	$417.26	$417.26	$550.06	$550.06	$539.47	$539.47	$547.20	$547.20
43	$435.72	$435.72	$427.33	$427.33	$563.34	$563.34	$552.50	$552.50	$560.41	$560.41
44	$448.56	$448.56	$439.93	$439.93	$579.95	$579.95	$568.79	$568.79	$576.93	$576.93
45	$463.65	$463.65	$454.73	$454.73	$599.46	$599.46	$587.92	$587.92	$596.34	$596.34
46	$481.64	$481.64	$472.37	$472.37	$622.71	$622.71	$610.73	$610.73	$619.47	$619.47
47	$501.86	$501.86	$492.20	$492.20	$648.86	$648.86	$636.38	$636.38	$645.49	$645.49
48	$524.98	$524.98	$514.88	$514.88	$678.75	$678.75	$665.69	$665.69	$675.22	$675.22
49	$547.78	$547.78	$537.24	$537.24	$708.23	$708.23	$694.60	$694.60	$704.54	$704.54
50	$573.47	$573.47	$562.43	$562.43	$741.44	$741.44	$727.17	$727.17	$737.58	$737.58
51	$598.83	$598.83	$587.31	$587.31	$774.24	$774.24	$759.33	$759.33	$770.21	$770.21
52	$626.77	$626.77	$614.70	$614.70	$810.35	$810.35	$794.76	$794.76	$806.14	$806.14
53	$655.02	$655.02	$642.42	$642.42	$846.89	$846.89	$830.59	$830.59	$842.48	$842.48
54	$685.53	$685.53	$672.33	$672.33	$886.32	$886.32	$869.27	$869.27	$881.71	$881.71
55	$716.03	$716.03	$702.25	$702.25	$925.76	$925.76	$907.94	$907.94	$920.95	$920.95
56	$749.10	$749.10	$734.69	$734.69	$968.52	$968.52	$949.88	$949.88	$963.48	$963.48
57	$782.50	$782.50	$767.44	$767.44	$1,011.70	$1,011.70	$992.22	$992.22	$1,006.43	$1,006.43
58	$818.14	$818.14	$802.39	$802.39	$1,057.78	$1,057.78	$1,037.42	$1,037.42	$1,052.27	$1,052.27
59	$835.80	$835.80	$819.71	$819.71	$1,080.61	$1,080.61	$1,059.81	$1,059.81	$1,074.99	$1,074.99
60	$871.44	$871.44	$854.67	$854.67	$1,126.69	$1,126.69	$1,105.01	$1,105.01	$1,120.83	$1,120.83
61	$902.26	$902.26	$884.90	$884.90	$1,166.54	$1,166.54	$1,144.09	$1,144.09	$1,160.47	$1,160.47
62	$922.49	$922.49	$904.74	$904.74	$1,192.70	$1,192.70	$1,169.74	$1,169.74	$1,186.49	$1,186.49
63	$947.86	$947.86	$929.61	$929.61	$1,225.49	$1,225.49	$1,201.91	$1,201.91	$1,219.12	$1,219.12
64+	$963.27	$963.27	$944.73	$944.73	$1,245.42	$1,245.42	$1,221.45	$1,221.45	$1,238.94	$1,238.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO $500		Choice Blue PPO $1250		Choice Blue PPO $1250		Choice Blue PPO $2500		Choice Blue PPO $2500	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$500/$1,500		$1,250/$3,750		$1,250/$3,750		$2,500/$5,000		$2,500/$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	$25/$60		$25/$60		$25/$60		$10/70%		$10/70%	
OOP Maximum =>	$8,150/$8,150		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$309.86	$309.86	$306.77	$306.77	$300.87	$300.87	$297.52	$297.52	$291.79	$291.79
15	$337.40	$337.40	$334.04	$334.04	$327.61	$327.61	$323.96	$323.96	$317.73	$317.73
16	$347.93	$347.93	$344.47	$344.47	$337.84	$337.84	$334.07	$334.07	$327.65	$327.65
17	$358.46	$358.46	$354.89	$354.89	$348.06	$348.06	$344.19	$344.19	$337.57	$337.57
18	$369.80	$369.80	$366.12	$366.12	$359.07	$359.07	$355.07	$355.07	$348.25	$348.25
19	$381.14	$381.14	$377.35	$377.35	$370.09	$370.09	$365.96	$365.96	$358.93	$358.93
20	$392.89	$392.89	$388.98	$388.98	$381.49	$381.49	$377.24	$377.24	$369.99	$369.99
21	$405.04	$405.04	$401.01	$401.01	$393.29	$393.29	$388.91	$388.91	$381.43	$381.43
22	$405.04	$405.04	$401.01	$401.01	$393.29	$393.29	$388.91	$388.91	$381.43	$381.43
23	$405.04	$405.04	$401.01	$401.01	$393.29	$393.29	$388.91	$388.91	$381.43	$381.43
24	$405.04	$405.04	$401.01	$401.01	$393.29	$393.29	$388.91	$388.91	$381.43	$381.43
25	$406.66	$406.66	$402.61	$402.61	$394.86	$394.86	$390.47	$390.47	$382.96	$382.96
26	$414.76	$414.76	$410.63	$410.63	$402.73	$402.73	$398.24	$398.24	$390.58	$390.58
27	$424.48	$424.48	$420.26	$420.26	$412.17	$412.17	$407.58	$407.58	$399.74	$399.74
28	$440.28	$440.28	$435.90	$435.90	$427.51	$427.51	$422.75	$422.75	$414.61	$414.61
29	$453.24	$453.24	$448.73	$448.73	$440.09	$440.09	$435.19	$435.19	$426.82	$426.82
30	$459.72	$459.72	$455.15	$455.15	$446.38	$446.38	$441.41	$441.41	$432.92	$432.92
31	$469.44	$469.44	$464.77	$464.77	$455.82	$455.82	$450.75	$450.75	$442.08	$442.08
32	$479.16	$479.16	$474.39	$474.39	$465.26	$465.26	$460.08	$460.08	$451.23	$451.23
33	$485.24	$485.24	$480.41	$480.41	$471.16	$471.16	$465.91	$465.91	$456.95	$456.95
34	$491.72	$491.72	$486.83	$486.83	$477.45	$477.45	$472.14	$472.14	$463.06	$463.06
35	$494.96	$494.96	$490.03	$490.03	$480.60	$480.60	$475.25	$475.25	$466.11	$466.11
36	$498.20	$498.20	$493.24	$493.24	$483.75	$483.75	$478.36	$478.36	$469.16	$469.16
37	$501.44	$501.44	$496.45	$496.45	$486.89	$486.89	$481.47	$481.47	$472.21	$472.21
38	$504.68	$504.68	$499.66	$499.66	$490.04	$490.04	$484.58	$484.58	$475.26	$475.26
39	$511.16	$511.16	$506.07	$506.07	$496.33	$496.33	$490.80	$490.80	$481.36	$481.36
40	$517.64	$517.64	$512.49	$512.49	$502.62	$502.62	$497.03	$497.03	$487.47	$487.47
41	$527.36	$527.36	$522.12	$522.12	$512.06	$512.06	$506.36	$506.36	$496.62	$496.62
42	$536.68	$536.68	$531.34	$531.34	$521.11	$521.11	$515.31	$515.31	$505.39	$505.39
43	$549.64	$549.64	$544.17	$544.17	$533.69	$533.69	$527.75	$527.75	$517.60	$517.60
44	$565.84	$565.84	$560.21	$560.21	$549.43	$549.43	$543.31	$543.31	$532.86	$532.86
45	$584.88	$584.88	$579.06	$579.06	$567.91	$567.91	$561.59	$561.59	$550.78	$550.78
46	$607.56	$607.56	$601.52	$601.52	$589.94	$589.94	$583.37	$583.37	$572.15	$572.15
47	$633.08	$633.08	$626.78	$626.78	$614.71	$614.71	$607.87	$607.87	$596.18	$596.18
48	$662.24	$662.24	$655.65	$655.65	$643.03	$643.03	$635.87	$635.87	$623.64	$623.64
49	$691.00	$691.00	$684.12	$684.12	$670.95	$670.95	$663.48	$663.48	$650.72	$650.72
50	$723.40	$723.40	$716.20	$716.20	$702.42	$702.42	$694.59	$694.59	$681.23	$681.23
51	$755.40	$755.40	$747.88	$747.88	$733.49	$733.49	$725.32	$725.32	$711.37	$711.37
52	$790.64	$790.64	$782.77	$782.77	$767.70	$767.70	$759.15	$759.15	$744.55	$744.55
53	$826.28	$826.28	$818.06	$818.06	$802.31	$802.31	$793.38	$793.38	$778.12	$778.12
54	$864.76	$864.76	$856.16	$856.16	$839.67	$839.67	$830.32	$830.32	$814.35	$814.35
55	$903.24	$903.24	$894.25	$894.25	$877.04	$877.04	$867.27	$867.27	$850.59	$850.59
56	$944.96	$944.96	$935.56	$935.56	$917.55	$917.55	$907.33	$907.33	$889.88	$889.88
57	$987.08	$987.08	$977.26	$977.26	$958.45	$958.45	$947.77	$947.77	$929.54	$929.54
58	$1,032.04	$1,032.04	$1,021.77	$1,021.77	$1,002.10	$1,002.10	$990.94	$990.94	$971.88	$971.88
59	$1,054.32	$1,054.32	$1,043.83	$1,043.83	$1,023.73	$1,023.73	$1,012.33	$1,012.33	$992.86	$992.86
60	$1,099.28	$1,099.28	$1,088.34	$1,088.34	$1,067.39	$1,067.39	$1,055.50	$1,055.50	$1,035.20	$1,035.20
61	$1,138.16	$1,138.16	$1,126.84	$1,126.84	$1,105.14	$1,105.14	$1,092.84	$1,092.84	$1,071.82	$1,071.82
62	$1,163.68	$1,163.68	$1,152.10	$1,152.10	$1,129.92	$1,129.92	$1,117.34	$1,117.34	$1,095.85	$1,095.85
63	$1,195.68	$1,195.68	$1,183.78	$1,183.78	$1,160.99	$1,160.99	$1,148.06	$1,148.06	$1,125.98	$1,125.98
64+	$1,215.12	$1,215.12	$1,203.03	$1,203.03	$1,179.87	$1,179.87	$1,166.73	$1,166.73	$1,144.29	$1,144.29

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO $2800		Choice Blue PPO $2800		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $4250	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/CB/PPO-1	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2,800/$5,600		$2,800/$5,600		$3,000/$3,000		$3,000/$3,000		$4,250/$7,900	
Coinsurance =>	70%/60%		70%/60%		90%/70%		90%/70%		100%/60%	
Copays =>	$40/60%		$40/60%		90%/70%		90%/70%		$60/60%	
OOP Maximum =>	$8,150/$8,150		$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$260.08	$260.08	$255.07	$255.07	$264.11	$264.11	$259.03	$259.03	$262.88	$262.88
15	$283.20	$283.20	$277.75	$277.75	$287.58	$287.58	$282.05	$282.05	$286.24	$286.24
16	$292.03	$292.03	$286.42	$286.42	$296.56	$296.56	$290.86	$290.86	$295.18	$295.18
17	$300.87	$300.87	$295.09	$295.09	$305.54	$305.54	$299.66	$299.66	$304.11	$304.11
18	$310.39	$310.39	$304.42	$304.42	$315.20	$315.20	$309.14	$309.14	$313.73	$313.73
19	$319.91	$319.91	$313.76	$313.76	$324.87	$324.87	$318.62	$318.62	$323.36	$323.36
20	$329.77	$329.77	$323.43	$323.43	$334.88	$334.88	$328.44	$328.44	$333.32	$333.32
21	$339.97	$339.97	$333.43	$333.43	$345.24	$345.24	$338.60	$338.60	$343.63	$343.63
22	$339.97	$339.97	$333.43	$333.43	$345.24	$345.24	$338.60	$338.60	$343.63	$343.63
23	$339.97	$339.97	$333.43	$333.43	$345.24	$345.24	$338.60	$338.60	$343.63	$343.63
24	$339.97	$339.97	$333.43	$333.43	$345.24	$345.24	$338.60	$338.60	$343.63	$343.63
25	$341.33	$341.33	$334.76	$334.76	$346.62	$346.62	$339.95	$339.95	$345.00	$345.00
26	$348.13	$348.13	$341.43	$341.43	$353.53	$353.53	$346.73	$346.73	$351.88	$351.88
27	$356.29	$356.29	$349.43	$349.43	$361.81	$361.81	$354.85	$354.85	$360.12	$360.12
28	$369.55	$369.55	$362.44	$362.44	$375.28	$375.28	$368.06	$368.06	$373.53	$373.53
29	$380.43	$380.43	$373.11	$373.11	$386.32	$386.32	$378.89	$378.89	$384.52	$384.52
30	$385.87	$385.87	$378.44	$378.44	$391.85	$391.85	$384.31	$384.31	$390.02	$390.02
31	$394.03	$394.03	$386.45	$386.45	$400.13	$400.13	$392.44	$392.44	$398.27	$398.27
32	$402.18	$402.18	$394.45	$394.45	$408.42	$408.42	$400.56	$400.56	$406.51	$406.51
33	$407.28	$407.28	$399.45	$399.45	$413.60	$413.60	$405.64	$405.64	$411.67	$411.67
34	$412.72	$412.72	$404.78	$404.78	$419.12	$419.12	$411.06	$411.06	$417.17	$417.17
35	$415.44	$415.44	$407.45	$407.45	$421.88	$421.88	$413.77	$413.77	$419.92	$419.92
36	$418.16	$418.16	$410.12	$410.12	$424.65	$424.65	$416.48	$416.48	$422.66	$422.66
37	$420.88	$420.88	$412.79	$412.79	$427.41	$427.41	$419.19	$419.19	$425.41	$425.41
38	$423.60	$423.60	$415.45	$415.45	$430.17	$430.17	$421.90	$421.90	$428.16	$428.16
39	$429.04	$429.04	$420.79	$420.79	$435.69	$435.69	$427.31	$427.31	$433.66	$433.66
40	$434.48	$434.48	$426.12	$426.12	$441.22	$441.22	$432.73	$432.73	$439.16	$439.16
41	$442.64	$442.64	$434.13	$434.13	$449.50	$449.50	$440.86	$440.86	$447.41	$447.41
42	$450.46	$450.46	$441.79	$441.79	$457.44	$457.44	$448.65	$448.65	$455.31	$455.31
43	$461.34	$461.34	$452.46	$452.46	$468.49	$468.49	$459.48	$459.48	$466.31	$466.31
44	$474.94	$474.94	$465.80	$465.80	$482.30	$482.30	$473.02	$473.02	$480.05	$480.05
45	$490.92	$490.92	$481.47	$481.47	$498.53	$498.53	$488.94	$488.94	$496.20	$496.20
46	$509.96	$509.96	$500.15	$500.15	$517.86	$517.86	$507.90	$507.90	$515.45	$515.45
47	$531.37	$531.37	$521.15	$521.15	$539.61	$539.61	$529.23	$529.23	$537.09	$537.09
48	$555.85	$555.85	$545.16	$545.16	$564.47	$564.47	$553.61	$553.61	$561.84	$561.84
49	$579.99	$579.99	$568.83	$568.83	$588.98	$588.98	$577.65	$577.65	$586.23	$586.23
50	$607.19	$607.19	$595.51	$595.51	$616.60	$616.60	$604.74	$604.74	$613.72	$613.72
51	$634.04	$634.04	$621.85	$621.85	$643.87	$643.87	$631.49	$631.49	$640.87	$640.87
52	$663.62	$663.62	$650.86	$650.86	$673.91	$673.91	$660.95	$660.95	$670.77	$670.77
53	$693.54	$693.54	$680.20	$680.20	$704.29	$704.29	$690.74	$690.74	$701.01	$701.01
54	$725.84	$725.84	$711.87	$711.87	$737.09	$737.09	$722.91	$722.91	$733.65	$733.65
55	$758.13	$758.13	$743.55	$743.55	$769.89	$769.89	$755.08	$755.08	$766.29	$766.29
56	$793.15	$793.15	$777.89	$777.89	$805.44	$805.44	$789.95	$789.95	$801.69	$801.69
57	$828.51	$828.51	$812.57	$812.57	$841.35	$841.35	$825.17	$825.17	$837.43	$837.43
58	$866.24	$866.24	$849.58	$849.58	$879.67	$879.67	$862.75	$862.75	$875.57	$875.57
59	$884.94	$884.94	$867.92	$867.92	$898.66	$898.66	$881.38	$881.38	$894.47	$894.47
60	$922.68	$922.68	$904.93	$904.93	$936.98	$936.98	$918.96	$918.96	$932.61	$932.61
61	$955.32	$955.32	$936.94	$936.94	$970.12	$970.12	$951.47	$951.47	$965.60	$965.60
62	$976.73	$976.73	$957.94	$957.94	$991.87	$991.87	$972.80	$972.80	$987.25	$987.25
63	$1,003.59	$1,003.59	$984.29	$984.29	$1,019.15	$1,019.15	$999.55	$999.55	$1,014.40	$1,014.40
64+	$1,019.91	$1,019.91	$1,000.29	$1,000.29	$1,035.72	$1,035.72	$1,015.80	$1,015.80	$1,030.89	$1,030.89

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002		79962PA0010019		79962PA0010019	
Plan Marketing Name =>	Choice Blue PPO $4250		Choice Blue PPO $6000Q Embedded		Choice Blue PPO $6000Q Embedded		Premier Balance PPO $4000		Premier Balance PPO $4000	
Form # =>	HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 7		Area 9		Area 6,7		Area 9	
Network =>	X		X		X		F		F	
Metal =>	Silver		Bronze		Bronze		Silver		Silver	
Deductible =>	$4,250/$7,900		$6,000/$6,000		$6,000/$6,000		$4,000		$4,000	
Coinsurance =>	100%/60%		100%/70%		100%/70%		100%		100%	
Copays =>	$60/60%		100%/70%		100%/70%		$35		$35	
OOP Maximum =>	$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$257.82	$257.82	$238.32	$238.32	$233.74	$233.74	$282.73	$282.73	$277.29	$277.29
15	$280.74	$280.74	$259.50	$259.50	$254.51	$254.51	$307.86	$307.86	$301.94	$301.94
16	$289.50	$289.50	$267.60	$267.60	$262.46	$262.46	$317.47	$317.47	$311.36	$311.36
17	$298.26	$298.26	$275.70	$275.70	$270.40	$270.40	$327.08	$327.08	$320.79	$320.79
18	$307.70	$307.70	$284.43	$284.43	$278.96	$278.96	$337.43	$337.43	$330.94	$330.94
19	$317.14	$317.14	$293.15	$293.15	$287.51	$287.51	$347.77	$347.77	$341.08	$341.08
20	$326.91	$326.91	$302.18	$302.18	$296.37	$296.37	$358.49	$358.49	$351.60	$351.60
21	$337.02	$337.02	$311.53	$311.53	$305.54	$305.54	$369.58	$369.58	$362.47	$362.47
22	$337.02	$337.02	$311.53	$311.53	$305.54	$305.54	$369.58	$369.58	$362.47	$362.47
23	$337.02	$337.02	$311.53	$311.53	$305.54	$305.54	$369.58	$369.58	$362.47	$362.47
24	$337.02	$337.02	$311.53	$311.53	$305.54	$305.54	$369.58	$369.58	$362.47	$362.47
25	$338.37	$338.37	$312.78	$312.78	$306.76	$306.76	$371.06	$371.06	$363.92	$363.92
26	$345.11	$345.11	$319.01	$319.01	$312.87	$312.87	$378.45	$378.45	$371.17	$371.17
27	$353.20	$353.20	$326.48	$326.48	$320.21	$320.21	$387.32	$387.32	$379.87	$379.87
28	$366.34	$366.34	$338.63	$338.63	$332.12	$332.12	$401.73	$401.73	$394.00	$394.00
29	$377.13	$377.13	$348.60	$348.60	$341.90	$341.90	$413.56	$413.56	$405.60	$405.60
30	$382.52	$382.52	$353.59	$353.59	$346.79	$346.79	$419.47	$419.47	$411.40	$411.40
31	$390.61	$390.61	$361.06	$361.06	$354.12	$354.12	$428.34	$428.34	$420.10	$420.10
32	$398.69	$398.69	$368.54	$368.54	$361.45	$361.45	$437.21	$437.21	$428.80	$428.80
33	$403.75	$403.75	$373.21	$373.21	$366.04	$366.04	$442.76	$442.76	$434.24	$434.24
34	$409.14	$409.14	$378.20	$378.20	$370.93	$370.93	$448.67	$448.67	$440.04	$440.04
35	$411.84	$411.84	$380.69	$380.69	$373.37	$373.37	$451.63	$451.63	$442.94	$442.94
36	$414.53	$414.53	$383.18	$383.18	$375.81	$375.81	$454.58	$454.58	$445.84	$445.84
37	$417.23	$417.23	$385.67	$385.67	$378.26	$378.26	$457.54	$457.54	$448.74	$448.74
38	$419.93	$419.93	$388.17	$388.17	$380.70	$380.70	$460.50	$460.50	$451.64	$451.64
39	$425.32	$425.32	$393.15	$393.15	$385.59	$385.59	$466.41	$466.41	$457.44	$457.44
40	$430.71	$430.71	$398.14	$398.14	$390.48	$390.48	$472.32	$472.32	$463.24	$463.24
41	$438.80	$438.80	$405.61	$405.61	$397.81	$397.81	$481.19	$481.19	$471.94	$471.94
42	$446.55	$446.55	$412.78	$412.78	$404.84	$404.84	$489.69	$489.69	$480.27	$480.27
43	$457.34	$457.34	$422.75	$422.75	$414.62	$414.62	$501.52	$501.52	$491.87	$491.87
44	$470.82	$470.82	$435.21	$435.21	$426.84	$426.84	$516.30	$516.30	$506.37	$506.37
45	$486.66	$486.66	$449.85	$449.85	$441.20	$441.20	$533.67	$533.67	$523.41	$523.41
46	$505.53	$505.53	$467.30	$467.30	$458.31	$458.31	$554.37	$554.37	$543.71	$543.71
47	$526.76	$526.76	$486.92	$486.92	$477.56	$477.56	$577.65	$577.65	$566.54	$566.54
48	$551.03	$551.03	$509.35	$509.35	$499.56	$499.56	$604.26	$604.26	$592.64	$592.64
49	$574.96	$574.96	$531.47	$531.47	$521.25	$521.25	$630.50	$630.50	$618.37	$618.37
50	$601.92	$601.92	$556.39	$556.39	$545.69	$545.69	$660.07	$660.07	$647.37	$647.37
51	$628.54	$628.54	$581.00	$581.00	$569.83	$569.83	$689.27	$689.27	$676.01	$676.01
52	$657.86	$657.86	$608.11	$608.11	$596.41	$596.41	$721.42	$721.42	$707.54	$707.54
53	$687.52	$687.52	$635.52	$635.52	$623.30	$623.30	$753.94	$753.94	$739.44	$739.44
54	$719.54	$719.54	$665.12	$665.12	$652.33	$652.33	$789.05	$789.05	$773.87	$773.87
55	$751.55	$751.55	$694.71	$694.71	$681.35	$681.35	$824.16	$824.16	$808.31	$808.31
56	$786.27	$786.27	$726.80	$726.80	$712.82	$712.82	$862.23	$862.23	$845.64	$845.64
57	$821.32	$821.32	$759.20	$759.20	$744.60	$744.60	$900.67	$900.67	$883.34	$883.34
58	$858.73	$858.73	$793.78	$793.78	$778.52	$778.52	$941.69	$941.69	$923.57	$923.57
59	$877.26	$877.26	$810.91	$810.91	$795.32	$795.32	$962.02	$962.02	$943.51	$943.51
60	$914.67	$914.67	$845.49	$845.49	$829.24	$829.24	$1,003.04	$1,003.04	$983.74	$983.74
61	$947.03	$947.03	$875.40	$875.40	$858.57	$858.57	$1,038.52	$1,038.52	$1,018.54	$1,018.54
62	$968.26	$968.26	$895.03	$895.03	$877.82	$877.82	$1,061.80	$1,061.80	$1,041.38	$1,041.38
63	$994.88	$994.88	$919.64	$919.64	$901.95	$901.95	$1,091.00	$1,091.00	$1,070.01	$1,070.01
64+	$1,011.06	$1,011.06	$934.59	$934.59	$916.62	$916.62	$1,108.74	$1,108.74	$1,087.41	$1,087.41

Company Name: Highmark Benefits Group (HBG)
Market: Small Group
Product: PPO
Effective Date of Rates: April 1, 2020
Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	$0		$0		$250		$250		$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$20		$20		$20		$20		$35	
OOP Maximum =>	$4,000		$4,000		$4,000		$4,000		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$390.85	$390.85	$383.33	$383.33	$384.44	$384.44	$377.05	$377.05	$349.12	$349.12
15	$425.59	$425.59	$417.40	$417.40	$418.62	$418.62	$410.57	$410.57	$380.16	$380.16
16	$438.87	$438.87	$430.43	$430.43	$431.68	$431.68	$423.38	$423.38	$392.02	$392.02
17	$452.16	$452.16	$443.46	$443.46	$444.75	$444.75	$436.20	$436.20	$403.89	$403.89
18	$466.46	$466.46	$457.49	$457.49	$458.82	$458.82	$450.00	$450.00	$416.67	$416.67
19	$480.77	$480.77	$471.52	$471.52	$472.89	$472.89	$463.80	$463.80	$429.44	$429.44
20	$495.58	$495.58	$486.05	$486.05	$487.46	$487.46	$478.09	$478.09	$442.68	$442.68
21	$510.91	$510.91	$501.08	$501.08	$502.54	$502.54	$492.88	$492.88	$456.37	$456.37
22	$510.91	$510.91	$501.08	$501.08	$502.54	$502.54	$492.88	$492.88	$456.37	$456.37
23	$510.91	$510.91	$501.08	$501.08	$502.54	$502.54	$492.88	$492.88	$456.37	$456.37
24	$510.91	$510.91	$501.08	$501.08	$502.54	$502.54	$492.88	$492.88	$456.37	$456.37
25	$512.95	$512.95	$503.08	$503.08	$504.55	$504.55	$494.85	$494.85	$458.20	$458.20
26	$523.17	$523.17	$513.11	$513.11	$514.60	$514.60	$504.71	$504.71	$467.32	$467.32
27	$535.43	$535.43	$525.13	$525.13	$526.66	$526.66	$516.54	$516.54	$478.28	$478.28
28	$555.36	$555.36	$544.67	$544.67	$546.26	$546.26	$535.76	$535.76	$496.07	$496.07
29	$571.71	$571.71	$560.71	$560.71	$562.34	$562.34	$551.53	$551.53	$510.68	$510.68
30	$579.88	$579.88	$568.73	$568.73	$570.38	$570.38	$559.42	$559.42	$517.98	$517.98
31	$592.14	$592.14	$580.75	$580.75	$582.44	$582.44	$571.25	$571.25	$528.93	$528.93
32	$604.41	$604.41	$592.78	$592.78	$594.50	$594.50	$583.08	$583.08	$539.89	$539.89
33	$612.07	$612.07	$600.29	$600.29	$602.04	$602.04	$590.47	$590.47	$546.73	$546.73
34	$620.24	$620.24	$608.31	$608.31	$610.08	$610.08	$598.36	$598.36	$554.03	$554.03
35	$624.33	$624.33	$612.32	$612.32	$614.10	$614.10	$602.30	$602.30	$557.68	$557.68
36	$628.42	$628.42	$616.33	$616.33	$618.12	$618.12	$606.24	$606.24	$561.34	$561.34
37	$632.51	$632.51	$620.34	$620.34	$622.14	$622.14	$610.19	$610.19	$564.99	$564.99
38	$636.59	$636.59	$624.35	$624.35	$626.16	$626.16	$614.13	$614.13	$568.64	$568.64
39	$644.77	$644.77	$632.36	$632.36	$634.21	$634.21	$622.01	$622.01	$575.94	$575.94
40	$652.94	$652.94	$640.38	$640.38	$642.25	$642.25	$629.90	$629.90	$583.24	$583.24
41	$665.20	$665.20	$652.41	$652.41	$654.31	$654.31	$641.73	$641.73	$594.19	$594.19
42	$676.96	$676.96	$663.93	$663.93	$665.87	$665.87	$653.07	$653.07	$604.69	$604.69
43	$693.30	$693.30	$679.97	$679.97	$681.95	$681.95	$668.84	$668.84	$619.29	$619.29
44	$713.74	$713.74	$700.01	$700.01	$702.05	$702.05	$688.55	$688.55	$637.55	$637.55
45	$737.75	$737.75	$723.56	$723.56	$725.67	$725.67	$711.72	$711.72	$659.00	$659.00
46	$766.37	$766.37	$751.62	$751.62	$753.81	$753.81	$739.32	$739.32	$684.56	$684.56
47	$798.55	$798.55	$783.19	$783.19	$785.47	$785.47	$770.37	$770.37	$713.31	$713.31
48	$835.34	$835.34	$819.27	$819.27	$821.65	$821.65	$805.86	$805.86	$746.16	$746.16
49	$871.61	$871.61	$854.84	$854.84	$857.33	$857.33	$840.85	$840.85	$778.57	$778.57
50	$912.49	$912.49	$894.93	$894.93	$897.54	$897.54	$880.28	$880.28	$815.08	$815.08
51	$952.85	$952.85	$934.51	$934.51	$937.24	$937.24	$919.22	$919.22	$851.13	$851.13
52	$997.30	$997.30	$978.11	$978.11	$980.96	$980.96	$962.10	$962.10	$890.83	$890.83
53	$1,042.26	$1,042.26	$1,022.20	$1,022.20	$1,025.18	$1,025.18	$1,005.48	$1,005.48	$930.99	$930.99
54	$1,090.79	$1,090.79	$1,069.81	$1,069.81	$1,072.92	$1,072.92	$1,052.30	$1,052.30	$974.35	$974.35
55	$1,139.33	$1,139.33	$1,117.41	$1,117.41	$1,120.66	$1,120.66	$1,099.12	$1,099.12	$1,017.71	$1,017.71
56	$1,191.95	$1,191.95	$1,169.02	$1,169.02	$1,172.43	$1,172.43	$1,149.89	$1,149.89	$1,064.71	$1,064.71
57	$1,245.09	$1,245.09	$1,221.13	$1,221.13	$1,224.69	$1,224.69	$1,201.15	$1,201.15	$1,112.17	$1,112.17
58	$1,301.80	$1,301.80	$1,276.75	$1,276.75	$1,280.47	$1,280.47	$1,255.86	$1,255.86	$1,162.83	$1,162.83
59	$1,329.90	$1,329.90	$1,304.31	$1,304.31	$1,308.11	$1,308.11	$1,282.97	$1,282.97	$1,187.93	$1,187.93
60	$1,386.61	$1,386.61	$1,359.93	$1,359.93	$1,363.89	$1,363.89	$1,337.68	$1,337.68	$1,238.59	$1,238.59
61	$1,435.66	$1,435.66	$1,408.03	$1,408.03	$1,412.14	$1,412.14	$1,384.99	$1,384.99	$1,282.40	$1,282.40
62	$1,467.84	$1,467.84	$1,439.60	$1,439.60	$1,443.80	$1,443.80	$1,416.04	$1,416.04	$1,311.15	$1,311.15
63	$1,508.21	$1,508.21	$1,479.19	$1,479.19	$1,483.50	$1,483.50	$1,454.98	$1,454.98	$1,347.20	$1,347.20
64+	$1,532.73	$1,532.73	$1,503.24	$1,503.24	$1,507.62	$1,507.62	$1,478.64	$1,478.64	$1,369.11	$1,369.11

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $0 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0		$250		$250		$500		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$35		$35		$35		$30		$30	
OOP Maximum =>	$8,150		$8,150		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$342.41	$342.41	$346.14	$346.14	$339.48	$339.48	$342.02	$342.02	$335.44	$335.44
15	$372.85	$372.85	$376.91	$376.91	$369.66	$369.66	$372.42	$372.42	$365.25	$365.25
16	$384.49	$384.49	$388.67	$388.67	$381.20	$381.20	$384.04	$384.04	$376.65	$376.65
17	$396.13	$396.13	$400.44	$400.44	$392.74	$392.74	$395.67	$395.67	$388.05	$388.05
18	$408.66	$408.66	$413.11	$413.11	$405.16	$405.16	$408.18	$408.18	$400.33	$400.33
19	$421.19	$421.19	$425.77	$425.77	$417.59	$417.59	$420.70	$420.70	$412.61	$412.61
20	$434.17	$434.17	$438.90	$438.90	$430.46	$430.46	$433.67	$433.67	$425.33	$425.33
21	$447.60	$447.60	$452.47	$452.47	$443.77	$443.77	$447.08	$447.08	$438.48	$438.48
22	$447.60	$447.60	$452.47	$452.47	$443.77	$443.77	$447.08	$447.08	$438.48	$438.48
23	$447.60	$447.60	$452.47	$452.47	$443.77	$443.77	$447.08	$447.08	$438.48	$438.48
24	$447.60	$447.60	$452.47	$452.47	$443.77	$443.77	$447.08	$447.08	$438.48	$438.48
25	$449.39	$449.39	$454.28	$454.28	$445.55	$445.55	$448.87	$448.87	$440.23	$440.23
26	$458.34	$458.34	$463.33	$463.33	$454.42	$454.42	$457.81	$457.81	$449.00	$449.00
27	$469.08	$469.08	$474.19	$474.19	$465.07	$465.07	$468.54	$468.54	$459.53	$459.53
28	$486.54	$486.54	$491.83	$491.83	$482.38	$482.38	$485.98	$485.98	$476.63	$476.63
29	$500.86	$500.86	$506.31	$506.31	$496.58	$496.58	$500.28	$500.28	$490.66	$490.66
30	$508.03	$508.03	$513.55	$513.55	$503.68	$503.68	$507.44	$507.44	$497.67	$497.67
31	$518.77	$518.77	$524.41	$524.41	$514.33	$514.33	$518.17	$518.17	$508.20	$508.20
32	$529.51	$529.51	$535.27	$535.27	$524.98	$524.98	$528.90	$528.90	$518.72	$518.72
33	$536.22	$536.22	$542.06	$542.06	$531.64	$531.64	$535.60	$535.60	$525.30	$525.30
34	$543.39	$543.39	$549.30	$549.30	$538.74	$538.74	$542.76	$542.76	$532.31	$532.31
35	$546.97	$546.97	$552.92	$552.92	$542.29	$542.29	$546.33	$546.33	$535.82	$535.82
36	$550.55	$550.55	$556.54	$556.54	$545.84	$545.84	$549.91	$549.91	$539.33	$539.33
37	$554.13	$554.13	$560.16	$560.16	$549.39	$549.39	$553.49	$553.49	$542.84	$542.84
38	$557.71	$557.71	$563.78	$563.78	$552.94	$552.94	$557.06	$557.06	$546.35	$546.35
39	$564.87	$564.87	$571.02	$571.02	$560.04	$560.04	$564.21	$564.21	$553.36	$553.36
40	$572.03	$572.03	$578.26	$578.26	$567.14	$567.14	$571.37	$571.37	$560.38	$560.38
41	$582.78	$582.78	$589.12	$589.12	$577.79	$577.79	$582.10	$582.10	$570.90	$570.90
42	$593.07	$593.07	$599.52	$599.52	$588.00	$588.00	$592.38	$592.38	$580.99	$580.99
43	$607.39	$607.39	$614.00	$614.00	$602.20	$602.20	$606.69	$606.69	$595.02	$595.02
44	$625.30	$625.30	$632.10	$632.10	$619.95	$619.95	$624.57	$624.57	$612.56	$612.56
45	$646.33	$646.33	$653.37	$653.37	$640.80	$640.80	$645.58	$645.58	$633.17	$633.17
46	$671.40	$671.40	$678.71	$678.71	$665.66	$665.66	$670.62	$670.62	$657.72	$657.72
47	$699.60	$699.60	$707.21	$707.21	$693.61	$693.61	$698.79	$698.79	$685.34	$685.34
48	$731.83	$731.83	$739.79	$739.79	$725.56	$725.56	$730.98	$730.98	$716.91	$716.91
49	$763.61	$763.61	$771.91	$771.91	$757.07	$757.07	$762.72	$762.72	$748.05	$748.05
50	$799.41	$799.41	$808.11	$808.11	$792.57	$792.57	$798.48	$798.48	$783.13	$783.13
51	$834.77	$834.77	$843.86	$843.86	$827.63	$827.63	$833.80	$833.80	$817.77	$817.77
52	$873.72	$873.72	$883.22	$883.22	$866.24	$866.24	$872.70	$872.70	$855.91	$855.91
53	$913.10	$913.10	$923.04	$923.04	$905.29	$905.29	$912.04	$912.04	$894.50	$894.50
54	$955.63	$955.63	$966.02	$966.02	$947.45	$947.45	$954.52	$954.52	$936.15	$936.15
55	$998.15	$998.15	$1,009.01	$1,009.01	$989.61	$989.61	$996.99	$996.99	$977.81	$977.81
56	$1,044.25	$1,044.25	$1,055.61	$1,055.61	$1,035.32	$1,035.32	$1,043.04	$1,043.04	$1,022.97	$1,022.97
57	$1,090.80	$1,090.80	$1,102.67	$1,102.67	$1,081.47	$1,081.47	$1,089.53	$1,089.53	$1,068.58	$1,068.58
58	$1,140.48	$1,140.48	$1,152.89	$1,152.89	$1,130.73	$1,130.73	$1,139.16	$1,139.16	$1,117.25	$1,117.25
59	$1,165.10	$1,165.10	$1,177.78	$1,177.78	$1,155.13	$1,155.13	$1,163.75	$1,163.75	$1,141.36	$1,141.36
60	$1,214.79	$1,214.79	$1,228.00	$1,228.00	$1,204.39	$1,204.39	$1,213.38	$1,213.38	$1,190.03	$1,190.03
61	$1,257.76	$1,257.76	$1,271.44	$1,271.44	$1,246.99	$1,246.99	$1,256.29	$1,256.29	$1,232.13	$1,232.13
62	$1,285.95	$1,285.95	$1,299.95	$1,299.95	$1,274.95	$1,274.95	$1,284.46	$1,284.46	$1,259.75	$1,259.75
63	$1,321.32	$1,321.32	$1,335.69	$1,335.69	$1,310.01	$1,310.01	$1,319.78	$1,319.78	$1,294.39	$1,294.39
64+	$1,342.80	$1,342.80	$1,357.41	$1,357.41	$1,331.31	$1,331.31	$1,341.24	$1,341.24	$1,315.44	$1,315.44

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$750		$1,000		$1,000		$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$339.62	$339.62	$333.09	$333.09	$335.67	$335.67	$329.21	$329.21	$332.09	$332.09
15	$369.81	$369.81	$362.70	$362.70	$365.50	$365.50	$358.47	$358.47	$361.61	$361.61
16	$381.35	$381.35	$374.02	$374.02	$376.91	$376.91	$369.66	$369.66	$372.90	$372.90
17	$392.90	$392.90	$385.34	$385.34	$388.32	$388.32	$380.85	$380.85	$384.19	$384.19
18	$405.33	$405.33	$397.53	$397.53	$400.61	$400.61	$392.90	$392.90	$396.34	$396.34
19	$417.76	$417.76	$409.72	$409.72	$412.89	$412.89	$404.95	$404.95	$408.50	$408.50
20	$430.63	$430.63	$422.35	$422.35	$425.62	$425.62	$417.43	$417.43	$421.09	$421.09
21	$443.95	$443.95	$435.41	$435.41	$438.78	$438.78	$430.34	$430.34	$434.11	$434.11
22	$443.95	$443.95	$435.41	$435.41	$438.78	$438.78	$430.34	$430.34	$434.11	$434.11
23	$443.95	$443.95	$435.41	$435.41	$438.78	$438.78	$430.34	$430.34	$434.11	$434.11
24	$443.95	$443.95	$435.41	$435.41	$438.78	$438.78	$430.34	$430.34	$434.11	$434.11
25	$445.73	$445.73	$437.15	$437.15	$440.54	$440.54	$432.06	$432.06	$435.85	$435.85
26	$454.60	$454.60	$445.86	$445.86	$449.31	$449.31	$440.67	$440.67	$444.53	$444.53
27	$465.26	$465.26	$456.31	$456.31	$459.84	$459.84	$451.00	$451.00	$454.95	$454.95
28	$482.57	$482.57	$473.29	$473.29	$476.95	$476.95	$467.78	$467.78	$471.88	$471.88
29	$496.78	$496.78	$487.22	$487.22	$490.99	$490.99	$481.55	$481.55	$485.77	$485.77
30	$503.88	$503.88	$494.19	$494.19	$498.02	$498.02	$488.44	$488.44	$492.71	$492.71
31	$514.54	$514.54	$504.64	$504.64	$508.55	$508.55	$498.76	$498.76	$503.13	$503.13
32	$525.19	$525.19	$515.09	$515.09	$519.08	$519.08	$509.09	$509.09	$513.55	$513.55
33	$531.85	$531.85	$521.62	$521.62	$525.66	$525.66	$515.55	$515.55	$520.06	$520.06
34	$538.96	$538.96	$528.59	$528.59	$532.68	$532.68	$522.43	$522.43	$527.01	$527.01
35	$542.51	$542.51	$532.07	$532.07	$536.19	$536.19	$525.88	$525.88	$530.48	$530.48
36	$546.06	$546.06	$535.55	$535.55	$539.70	$539.70	$529.32	$529.32	$533.96	$533.96
37	$549.61	$549.61	$539.04	$539.04	$543.21	$543.21	$532.76	$532.76	$537.43	$537.43
38	$553.16	$553.16	$542.52	$542.52	$546.72	$546.72	$536.20	$536.20	$540.90	$540.90
39	$560.26	$560.26	$549.49	$549.49	$553.74	$553.74	$543.09	$543.09	$547.85	$547.85
40	$567.37	$567.37	$556.45	$556.45	$560.76	$560.76	$549.97	$549.97	$554.79	$554.79
41	$578.02	$578.02	$566.90	$566.90	$571.29	$571.29	$560.30	$560.30	$565.21	$565.21
42	$588.23	$588.23	$576.92	$576.92	$581.38	$581.38	$570.20	$570.20	$575.20	$575.20
43	$602.44	$602.44	$590.85	$590.85	$595.42	$595.42	$583.97	$583.97	$589.09	$589.09
44	$620.20	$620.20	$608.27	$608.27	$612.98	$612.98	$601.18	$601.18	$606.45	$606.45
45	$641.06	$641.06	$628.73	$628.73	$633.60	$633.60	$621.41	$621.41	$626.85	$626.85
46	$665.93	$665.93	$653.12	$653.12	$658.17	$658.17	$645.51	$645.51	$651.17	$651.17
47	$693.89	$693.89	$680.55	$680.55	$685.81	$685.81	$672.62	$672.62	$678.51	$678.51
48	$725.86	$725.86	$711.90	$711.90	$717.41	$717.41	$703.61	$703.61	$709.77	$709.77
49	$757.38	$757.38	$742.81	$742.81	$748.56	$748.56	$734.16	$734.16	$740.59	$740.59
50	$792.89	$792.89	$777.64	$777.64	$783.66	$783.66	$768.59	$768.59	$775.32	$775.32
51	$827.97	$827.97	$812.04	$812.04	$818.32	$818.32	$802.58	$802.58	$809.62	$809.62
52	$866.59	$866.59	$849.92	$849.92	$856.50	$856.50	$840.02	$840.02	$847.38	$847.38
53	$905.66	$905.66	$888.24	$888.24	$895.11	$895.11	$877.89	$877.89	$885.58	$885.58
54	$947.83	$947.83	$929.60	$929.60	$936.80	$936.80	$918.78	$918.78	$926.82	$926.82
55	$990.01	$990.01	$970.96	$970.96	$978.48	$978.48	$959.66	$959.66	$968.07	$968.07
56	$1,035.74	$1,035.74	$1,015.81	$1,015.81	$1,023.67	$1,023.67	$1,003.98	$1,003.98	$1,012.78	$1,012.78
57	$1,081.91	$1,081.91	$1,061.09	$1,061.09	$1,069.31	$1,069.31	$1,048.74	$1,048.74	$1,057.93	$1,057.93
58	$1,131.18	$1,131.18	$1,109.42	$1,109.42	$1,118.01	$1,118.01	$1,096.51	$1,096.51	$1,106.11	$1,106.11
59	$1,155.60	$1,155.60	$1,133.37	$1,133.37	$1,142.14	$1,142.14	$1,120.18	$1,120.18	$1,129.99	$1,129.99
60	$1,204.88	$1,204.88	$1,181.70	$1,181.70	$1,190.85	$1,190.85	$1,167.94	$1,167.94	$1,178.17	$1,178.17
61	$1,247.50	$1,247.50	$1,223.50	$1,223.50	$1,232.97	$1,232.97	$1,209.26	$1,209.26	$1,219.85	$1,219.85
62	$1,275.47	$1,275.47	$1,250.93	$1,250.93	$1,260.61	$1,260.61	$1,236.37	$1,236.37	$1,247.20	$1,247.20
63	$1,310.54	$1,310.54	$1,285.33	$1,285.33	$1,295.28	$1,295.28	$1,270.36	$1,270.36	$1,281.49	$1,281.49
64+	$1,331.85	$1,331.85	$1,306.23	$1,306.23	$1,316.34	$1,316.34	$1,291.02	$1,291.02	$1,302.33	$1,302.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009		79962PA0010011		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1250 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A		Premier Balance PPO $2000 A		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,250		$1,500		$1,500		$2,000		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$325.71	$325.71	$328.85	$328.85	$322.52	$322.52	$323.24	$323.24	$317.02	$317.02
15	$354.66	$354.66	$358.08	$358.08	$351.19	$351.19	$351.97	$351.97	$345.20	$345.20
16	$365.73	$365.73	$369.26	$369.26	$362.15	$362.15	$362.95	$362.95	$355.98	$355.98
17	$376.80	$376.80	$380.43	$380.43	$373.12	$373.12	$373.94	$373.94	$366.75	$366.75
18	$388.72	$388.72	$392.47	$392.47	$384.92	$384.92	$385.77	$385.77	$378.36	$378.36
19	$400.64	$400.64	$404.51	$404.51	$396.73	$396.73	$397.60	$397.60	$389.96	$389.96
20	$412.99	$412.99	$416.97	$416.97	$408.95	$408.95	$409.85	$409.85	$401.98	$401.98
21	$425.76	$425.76	$429.87	$429.87	$421.60	$421.60	$422.53	$422.53	$414.41	$414.41
22	$425.76	$425.76	$429.87	$429.87	$421.60	$421.60	$422.53	$422.53	$414.41	$414.41
23	$425.76	$425.76	$429.87	$429.87	$421.60	$421.60	$422.53	$422.53	$414.41	$414.41
24	$425.76	$425.76	$429.87	$429.87	$421.60	$421.60	$422.53	$422.53	$414.41	$414.41
25	$427.46	$427.46	$431.59	$431.59	$423.29	$423.29	$424.22	$424.22	$416.07	$416.07
26	$435.98	$435.98	$440.19	$440.19	$431.72	$431.72	$432.67	$432.67	$424.36	$424.36
27	$446.20	$446.20	$450.50	$450.50	$441.84	$441.84	$442.81	$442.81	$434.30	$434.30
28	$462.80	$462.80	$467.27	$467.27	$458.28	$458.28	$459.29	$459.29	$450.46	$450.46
29	$476.43	$476.43	$481.02	$481.02	$471.77	$471.77	$472.81	$472.81	$463.72	$463.72
30	$483.24	$483.24	$487.90	$487.90	$478.52	$478.52	$479.57	$479.57	$470.36	$470.36
31	$493.46	$493.46	$498.22	$498.22	$488.63	$488.63	$489.71	$489.71	$480.30	$480.30
32	$503.67	$503.67	$508.54	$508.54	$498.75	$498.75	$499.85	$499.85	$490.25	$490.25
33	$510.06	$510.06	$514.98	$514.98	$505.08	$505.08	$506.19	$506.19	$496.46	$496.46
34	$516.87	$516.87	$521.86	$521.86	$511.82	$511.82	$512.95	$512.95	$503.09	$503.09
35	$520.28	$520.28	$525.30	$525.30	$515.20	$515.20	$516.33	$516.33	$506.41	$506.41
36	$523.68	$523.68	$528.74	$528.74	$518.57	$518.57	$519.71	$519.71	$509.72	$509.72
37	$527.09	$527.09	$532.18	$532.18	$521.94	$521.94	$523.09	$523.09	$513.04	$513.04
38	$530.50	$530.50	$535.62	$535.62	$525.31	$525.31	$526.47	$526.47	$516.35	$516.35
39	$537.31	$537.31	$542.50	$542.50	$532.06	$532.06	$533.23	$533.23	$522.99	$522.99
40	$544.12	$544.12	$549.37	$549.37	$538.80	$538.80	$539.99	$539.99	$529.62	$529.62
41	$554.34	$554.34	$559.69	$559.69	$548.92	$548.92	$550.13	$550.13	$539.56	$539.56
42	$564.13	$564.13	$569.58	$569.58	$558.62	$558.62	$559.85	$559.85	$549.09	$549.09
43	$577.76	$577.76	$583.33	$583.33	$572.11	$572.11	$573.37	$573.37	$562.35	$562.35
44	$594.79	$594.79	$600.53	$600.53	$588.98	$588.98	$590.27	$590.27	$578.93	$578.93
45	$614.80	$614.80	$620.73	$620.73	$608.79	$608.79	$610.13	$610.13	$598.41	$598.41
46	$638.64	$638.64	$644.81	$644.81	$632.40	$632.40	$633.80	$633.80	$621.62	$621.62
47	$665.46	$665.46	$671.89	$671.89	$658.96	$658.96	$660.41	$660.41	$647.72	$647.72
48	$696.12	$696.12	$702.84	$702.84	$689.32	$689.32	$690.84	$690.84	$677.56	$677.56
49	$726.35	$726.35	$733.36	$733.36	$719.25	$719.25	$720.84	$720.84	$706.98	$706.98
50	$760.41	$760.41	$767.75	$767.75	$752.98	$752.98	$754.64	$754.64	$740.14	$740.14
51	$794.04	$794.04	$801.71	$801.71	$786.28	$786.28	$788.02	$788.02	$772.87	$772.87
52	$831.08	$831.08	$839.11	$839.11	$822.96	$822.96	$824.78	$824.78	$808.93	$808.93
53	$868.55	$868.55	$876.93	$876.93	$860.06	$860.06	$861.96	$861.96	$845.40	$845.40
54	$909.00	$909.00	$917.77	$917.77	$900.12	$900.12	$902.10	$902.10	$884.77	$884.77
55	$949.44	$949.44	$958.61	$958.61	$940.17	$940.17	$942.24	$942.24	$924.13	$924.13
56	$993.30	$993.30	$1,002.89	$1,002.89	$983.59	$983.59	$985.76	$985.76	$966.82	$966.82
57	$1,037.58	$1,037.58	$1,047.59	$1,047.59	$1,027.44	$1,027.44	$1,029.71	$1,029.71	$1,009.92	$1,009.92
58	$1,084.84	$1,084.84	$1,095.31	$1,095.31	$1,074.24	$1,074.24	$1,076.61	$1,076.61	$1,055.92	$1,055.92
59	$1,108.25	$1,108.25	$1,118.95	$1,118.95	$1,097.42	$1,097.42	$1,099.85	$1,099.85	$1,078.71	$1,078.71
60	$1,155.51	$1,155.51	$1,166.67	$1,166.67	$1,144.22	$1,144.22	$1,146.75	$1,146.75	$1,124.71	$1,124.71
61	$1,196.39	$1,196.39	$1,207.93	$1,207.93	$1,184.70	$1,184.70	$1,187.31	$1,187.31	$1,164.49	$1,164.49
62	$1,223.21	$1,223.21	$1,235.02	$1,235.02	$1,211.26	$1,211.26	$1,213.93	$1,213.93	$1,190.60	$1,190.60
63	$1,256.84	$1,256.84	$1,268.98	$1,268.98	$1,244.56	$1,244.56	$1,247.31	$1,247.31	$1,223.34	$1,223.34
64+	$1,277.28	$1,277.28	$1,289.61	$1,289.61	$1,264.80	$1,264.80	$1,267.59	$1,267.59	$1,243.23	$1,243.23

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010017		79962PA0010017		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $3500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$1,400		$2,500		$2,500		$3,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$45		$45		$45		$45		$45	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$324.82	$324.82	$318.58	$318.58	$317.41	$317.41	$311.30	$311.30	$309.49	$309.49
15	$353.69	$353.69	$346.89	$346.89	$345.62	$345.62	$338.97	$338.97	$337.00	$337.00
16	$364.73	$364.73	$357.72	$357.72	$356.41	$356.41	$349.55	$349.55	$347.52	$347.52
17	$375.77	$375.77	$368.55	$368.55	$367.20	$367.20	$360.13	$360.13	$358.04	$358.04
18	$387.66	$387.66	$380.21	$380.21	$378.81	$378.81	$371.53	$371.53	$369.36	$369.36
19	$399.55	$399.55	$391.87	$391.87	$390.43	$390.43	$382.92	$382.92	$380.69	$380.69
20	$411.86	$411.86	$403.95	$403.95	$402.46	$402.46	$394.72	$394.72	$392.42	$392.42
21	$424.60	$424.60	$416.44	$416.44	$414.91	$414.91	$406.93	$406.93	$404.56	$404.56
22	$424.60	$424.60	$416.44	$416.44	$414.91	$414.91	$406.93	$406.93	$404.56	$404.56
23	$424.60	$424.60	$416.44	$416.44	$414.91	$414.91	$406.93	$406.93	$404.56	$404.56
24	$424.60	$424.60	$416.44	$416.44	$414.91	$414.91	$406.93	$406.93	$404.56	$404.56
25	$426.30	$426.30	$418.11	$418.11	$416.57	$416.57	$408.56	$408.56	$406.18	$406.18
26	$434.79	$434.79	$426.43	$426.43	$424.87	$424.87	$416.70	$416.70	$414.27	$414.27
27	$444.98	$444.98	$436.43	$436.43	$434.83	$434.83	$426.46	$426.46	$423.98	$423.98
28	$461.54	$461.54	$452.67	$452.67	$451.01	$451.01	$442.33	$442.33	$439.76	$439.76
29	$475.13	$475.13	$466.00	$466.00	$464.28	$464.28	$455.35	$455.35	$452.70	$452.70
30	$481.92	$481.92	$472.66	$472.66	$470.92	$470.92	$461.87	$461.87	$459.18	$459.18
31	$492.11	$492.11	$482.65	$482.65	$480.88	$480.88	$471.63	$471.63	$468.89	$468.89
32	$502.30	$502.30	$492.65	$492.65	$490.84	$490.84	$481.40	$481.40	$478.59	$478.59
33	$508.67	$508.67	$498.90	$498.90	$497.06	$497.06	$487.50	$487.50	$484.66	$484.66
34	$515.46	$515.46	$505.56	$505.56	$503.70	$503.70	$494.01	$494.01	$491.14	$491.14
35	$518.86	$518.86	$508.89	$508.89	$507.02	$507.02	$497.27	$497.27	$494.37	$494.37
36	$522.26	$522.26	$512.22	$512.22	$510.34	$510.34	$500.52	$500.52	$497.61	$497.61
37	$525.65	$525.65	$515.55	$515.55	$513.66	$513.66	$503.78	$503.78	$500.85	$500.85
38	$529.05	$529.05	$518.88	$518.88	$516.98	$516.98	$507.03	$507.03	$504.08	$504.08
39	$535.85	$535.85	$525.55	$525.55	$523.62	$523.62	$513.55	$513.55	$510.55	$510.55
40	$542.64	$542.64	$532.21	$532.21	$530.25	$530.25	$520.06	$520.06	$517.03	$517.03
41	$552.83	$552.83	$542.20	$542.20	$540.21	$540.21	$529.82	$529.82	$526.74	$526.74
42	$562.60	$562.60	$551.78	$551.78	$549.76	$549.76	$539.18	$539.18	$536.04	$536.04
43	$576.18	$576.18	$565.11	$565.11	$563.03	$563.03	$552.20	$552.20	$548.99	$548.99
44	$593.17	$593.17	$581.77	$581.77	$579.63	$579.63	$568.48	$568.48	$565.17	$565.17
45	$613.12	$613.12	$601.34	$601.34	$599.13	$599.13	$587.61	$587.61	$584.18	$584.18
46	$636.90	$636.90	$624.66	$624.66	$622.37	$622.37	$610.40	$610.40	$606.84	$606.84
47	$663.65	$663.65	$650.90	$650.90	$648.50	$648.50	$636.03	$636.03	$632.33	$632.33
48	$694.22	$694.22	$680.88	$680.88	$678.38	$678.38	$665.33	$665.33	$661.46	$661.46
49	$724.37	$724.37	$710.45	$710.45	$707.84	$707.84	$694.22	$694.22	$690.18	$690.18
50	$758.34	$758.34	$743.76	$743.76	$741.03	$741.03	$726.78	$726.78	$722.54	$722.54
51	$791.88	$791.88	$776.66	$776.66	$773.81	$773.81	$758.92	$758.92	$754.50	$754.50
52	$828.82	$828.82	$812.89	$812.89	$809.90	$809.90	$794.33	$794.33	$789.70	$789.70
53	$866.18	$866.18	$849.54	$849.54	$846.42	$846.42	$830.14	$830.14	$825.30	$825.30
54	$906.52	$906.52	$889.10	$889.10	$885.83	$885.83	$868.80	$868.80	$863.74	$863.74
55	$946.86	$946.86	$928.66	$928.66	$925.25	$925.25	$907.45	$907.45	$902.17	$902.17
56	$990.59	$990.59	$971.55	$971.55	$967.99	$967.99	$949.37	$949.37	$943.84	$943.84
57	$1,034.75	$1,034.75	$1,014.86	$1,014.86	$1,011.14	$1,011.14	$991.69	$991.69	$985.91	$985.91
58	$1,081.88	$1,081.88	$1,061.09	$1,061.09	$1,057.19	$1,057.19	$1,036.86	$1,036.86	$1,030.82	$1,030.82
59	$1,105.23	$1,105.23	$1,083.99	$1,083.99	$1,080.01	$1,080.01	$1,059.24	$1,059.24	$1,053.07	$1,053.07
60	$1,152.36	$1,152.36	$1,130.22	$1,130.22	$1,126.07	$1,126.07	$1,104.41	$1,104.41	$1,097.98	$1,097.98
61	$1,193.13	$1,193.13	$1,170.20	$1,170.20	$1,165.90	$1,165.90	$1,143.47	$1,143.47	$1,136.81	$1,136.81
62	$1,219.88	$1,219.88	$1,196.43	$1,196.43	$1,192.04	$1,192.04	$1,169.11	$1,169.11	$1,162.30	$1,162.30
63	$1,253.42	$1,253.42	$1,229.33	$1,229.33	$1,224.81	$1,224.81	$1,201.26	$1,201.26	$1,194.26	$1,194.26
64+	$1,273.80	$1,273.80	$1,249.32	$1,249.32	$1,244.73	$1,244.73	$1,220.79	$1,220.79	$1,213.68	$1,213.68

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Premier Balance PPO $3500 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3,500		$1,000		$1,000		$1,750		$1,750	
Coinsurance =>	100%		80%		80%		90%		90%	
Copays =>	$45		$60		$60		$45		$45	
OOP Maximum =>	$7,900		$6,900		$6,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$303.54	$303.54	$312.04	$312.04	$306.04	$306.04	$314.46	$314.46	$308.41	$308.41
15	$330.52	$330.52	$339.77	$339.77	$333.24	$333.24	$342.41	$342.41	$335.82	$335.82
16	$340.83	$340.83	$350.38	$350.38	$343.64	$343.64	$353.10	$353.10	$346.31	$346.31
17	$351.15	$351.15	$360.98	$360.98	$354.04	$354.04	$363.79	$363.79	$356.79	$356.79
18	$362.26	$362.26	$372.40	$372.40	$365.25	$365.25	$375.30	$375.30	$368.08	$368.08
19	$373.37	$373.37	$383.82	$383.82	$376.45	$376.45	$386.81	$386.81	$379.36	$379.36
20	$384.88	$384.88	$395.65	$395.65	$388.05	$388.05	$398.73	$398.73	$391.06	$391.06
21	$396.78	$396.78	$407.89	$407.89	$400.05	$400.05	$411.06	$411.06	$403.15	$403.15
22	$396.78	$396.78	$407.89	$407.89	$400.05	$400.05	$411.06	$411.06	$403.15	$403.15
23	$396.78	$396.78	$407.89	$407.89	$400.05	$400.05	$411.06	$411.06	$403.15	$403.15
24	$396.78	$396.78	$407.89	$407.89	$400.05	$400.05	$411.06	$411.06	$403.15	$403.15
25	$398.37	$398.37	$409.52	$409.52	$401.65	$401.65	$412.70	$412.70	$404.76	$404.76
26	$406.30	$406.30	$417.68	$417.68	$409.65	$409.65	$420.93	$420.93	$412.83	$412.83
27	$415.83	$415.83	$427.47	$427.47	$419.25	$419.25	$430.79	$430.79	$422.50	$422.50
28	$431.30	$431.30	$443.38	$443.38	$434.85	$434.85	$446.82	$446.82	$438.22	$438.22
29	$444.00	$444.00	$456.43	$456.43	$447.66	$447.66	$459.98	$459.98	$451.12	$451.12
30	$450.35	$450.35	$462.96	$462.96	$454.06	$454.06	$466.55	$466.55	$457.58	$457.58
31	$459.87	$459.87	$472.74	$472.74	$463.66	$463.66	$476.42	$476.42	$467.25	$467.25
32	$469.39	$469.39	$482.53	$482.53	$473.26	$473.26	$486.28	$486.28	$476.93	$476.93
33	$475.34	$475.34	$488.65	$488.65	$479.26	$479.26	$492.45	$492.45	$482.97	$482.97
34	$481.69	$481.69	$495.18	$495.18	$485.66	$485.66	$499.03	$499.03	$489.42	$489.42
35	$484.87	$484.87	$498.44	$498.44	$488.86	$488.86	$502.32	$502.32	$492.65	$492.65
36	$488.04	$488.04	$501.70	$501.70	$492.06	$492.06	$505.60	$505.60	$495.87	$495.87
37	$491.21	$491.21	$504.97	$504.97	$495.26	$495.26	$508.89	$508.89	$499.10	$499.10
38	$494.39	$494.39	$508.23	$508.23	$498.46	$498.46	$512.18	$512.18	$502.32	$502.32
39	$500.74	$500.74	$514.76	$514.76	$504.86	$504.86	$518.76	$518.76	$508.78	$508.78
40	$507.08	$507.08	$521.28	$521.28	$511.26	$511.26	$525.33	$525.33	$515.23	$515.23
41	$516.61	$516.61	$531.07	$531.07	$520.87	$520.87	$535.20	$535.20	$524.90	$524.90
42	$525.73	$525.73	$540.45	$540.45	$530.07	$530.07	$544.65	$544.65	$534.17	$534.17
43	$538.43	$538.43	$553.51	$553.51	$542.87	$542.87	$557.81	$557.81	$547.07	$547.07
44	$554.30	$554.30	$569.82	$569.82	$558.87	$558.87	$574.25	$574.25	$563.20	$563.20
45	$572.95	$572.95	$588.99	$588.99	$577.67	$577.67	$593.57	$593.57	$582.15	$582.15
46	$595.17	$595.17	$611.84	$611.84	$600.08	$600.08	$616.59	$616.59	$604.73	$604.73
47	$620.17	$620.17	$637.53	$637.53	$625.28	$625.28	$642.49	$642.49	$630.12	$630.12
48	$648.74	$648.74	$666.90	$666.90	$654.08	$654.08	$672.08	$672.08	$659.15	$659.15
49	$676.91	$676.91	$695.86	$695.86	$682.49	$682.49	$701.27	$701.27	$687.77	$687.77
50	$708.65	$708.65	$728.49	$728.49	$714.49	$714.49	$734.15	$734.15	$720.03	$720.03
51	$739.99	$739.99	$760.71	$760.71	$746.09	$746.09	$766.63	$766.63	$751.87	$751.87
52	$774.51	$774.51	$796.20	$796.20	$780.90	$780.90	$802.39	$802.39	$786.95	$786.95
53	$809.43	$809.43	$832.10	$832.10	$816.10	$816.10	$838.56	$838.56	$822.43	$822.43
54	$847.13	$847.13	$870.85	$870.85	$854.11	$854.11	$877.61	$877.61	$860.73	$860.73
55	$884.82	$884.82	$909.59	$909.59	$892.11	$892.11	$916.66	$916.66	$899.02	$899.02
56	$925.69	$925.69	$951.61	$951.61	$933.32	$933.32	$959.00	$959.00	$940.55	$940.55
57	$966.95	$966.95	$994.03	$994.03	$974.92	$974.92	$1,001.75	$1,001.75	$982.48	$982.48
58	$1,011.00	$1,011.00	$1,039.30	$1,039.30	$1,019.33	$1,019.33	$1,047.38	$1,047.38	$1,027.23	$1,027.23
59	$1,032.82	$1,032.82	$1,061.74	$1,061.74	$1,041.33	$1,041.33	$1,069.99	$1,069.99	$1,049.40	$1,049.40
60	$1,076.86	$1,076.86	$1,107.01	$1,107.01	$1,085.74	$1,085.74	$1,115.62	$1,115.62	$1,094.15	$1,094.15
61	$1,114.95	$1,114.95	$1,146.17	$1,146.17	$1,124.14	$1,124.14	$1,155.08	$1,155.08	$1,132.85	$1,132.85
62	$1,139.95	$1,139.95	$1,171.87	$1,171.87	$1,149.34	$1,149.34	$1,180.98	$1,180.98	$1,158.25	$1,158.25
63	$1,171.29	$1,171.29	$1,204.09	$1,204.09	$1,180.95	$1,180.95	$1,213.45	$1,213.45	$1,190.10	$1,190.10
64+	$1,190.34	$1,190.34	$1,223.67	$1,223.67	$1,200.15	$1,200.15	$1,233.18	$1,233.18	$1,209.45	$1,209.45

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001		79962PA0080001		79962PA0090001	
Plan Marketing Name =>	Balance PPO $2000 A		Balance PPO $2000 A		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2700	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	$2,000		$2,000		$1,500		$1,500		$2,700	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	$45		$45		$20		$20		$20	
OOP Maximum =>	$7,900		$7,900		$3,000		$3,000		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$313.37	$313.37	$307.35	$307.35	$325.78	$325.78	$319.51	$319.51	$290.78	$290.78
15	$341.23	$341.23	$334.67	$334.67	$354.73	$354.73	$347.91	$347.91	$316.63	$316.63
16	$351.88	$351.88	$345.11	$345.11	$365.81	$365.81	$358.77	$358.77	$326.51	$326.51
17	$362.53	$362.53	$355.56	$355.56	$376.88	$376.88	$369.63	$369.63	$336.40	$336.40
18	$374.00	$374.00	$366.81	$366.81	$388.80	$388.80	$381.32	$381.32	$347.04	$347.04
19	$385.47	$385.47	$378.06	$378.06	$400.72	$400.72	$393.02	$393.02	$357.68	$357.68
20	$397.35	$397.35	$389.71	$389.71	$413.07	$413.07	$405.13	$405.13	$368.71	$368.71
21	$409.64	$409.64	$401.76	$401.76	$425.85	$425.85	$417.66	$417.66	$380.11	$380.11
22	$409.64	$409.64	$401.76	$401.76	$425.85	$425.85	$417.66	$417.66	$380.11	$380.11
23	$409.64	$409.64	$401.76	$401.76	$425.85	$425.85	$417.66	$417.66	$380.11	$380.11
24	$409.64	$409.64	$401.76	$401.76	$425.85	$425.85	$417.66	$417.66	$380.11	$380.11
25	$411.28	$411.28	$403.37	$403.37	$427.55	$427.55	$419.33	$419.33	$381.63	$381.63
26	$419.47	$419.47	$411.40	$411.40	$436.07	$436.07	$427.68	$427.68	$389.23	$389.23
27	$429.30	$429.30	$421.04	$421.04	$446.29	$446.29	$437.71	$437.71	$398.36	$398.36
28	$445.28	$445.28	$436.71	$436.71	$462.90	$462.90	$454.00	$454.00	$413.18	$413.18
29	$458.39	$458.39	$449.57	$449.57	$476.53	$476.53	$467.36	$467.36	$425.34	$425.34
30	$464.94	$464.94	$456.00	$456.00	$483.34	$483.34	$474.04	$474.04	$431.42	$431.42
31	$474.77	$474.77	$465.64	$465.64	$493.56	$493.56	$484.07	$484.07	$440.55	$440.55
32	$484.60	$484.60	$475.28	$475.28	$503.78	$503.78	$494.09	$494.09	$449.67	$449.67
33	$490.75	$490.75	$481.31	$481.31	$510.17	$510.17	$500.36	$500.36	$455.37	$455.37
34	$497.30	$497.30	$487.74	$487.74	$516.98	$516.98	$507.04	$507.04	$461.45	$461.45
35	$500.58	$500.58	$490.95	$490.95	$520.39	$520.39	$510.38	$510.38	$464.49	$464.49
36	$503.86	$503.86	$494.16	$494.16	$523.80	$523.80	$513.72	$513.72	$467.54	$467.54
37	$507.13	$507.13	$497.38	$497.38	$527.20	$527.20	$517.06	$517.06	$470.58	$470.58
38	$510.41	$510.41	$500.59	$500.59	$530.61	$530.61	$520.40	$520.40	$473.62	$473.62
39	$516.97	$516.97	$507.02	$507.02	$537.42	$537.42	$527.09	$527.09	$479.70	$479.70
40	$523.52	$523.52	$513.45	$513.45	$544.24	$544.24	$533.77	$533.77	$485.78	$485.78
41	$533.35	$533.35	$523.09	$523.09	$554.46	$554.46	$543.79	$543.79	$494.90	$494.90
42	$542.77	$542.77	$532.33	$532.33	$564.25	$564.25	$553.40	$553.40	$503.65	$503.65
43	$555.88	$555.88	$545.19	$545.19	$577.88	$577.88	$566.76	$566.76	$515.81	$515.81
44	$572.27	$572.27	$561.26	$561.26	$594.91	$594.91	$583.47	$583.47	$531.01	$531.01
45	$591.52	$591.52	$580.14	$580.14	$614.93	$614.93	$603.10	$603.10	$548.88	$548.88
46	$614.46	$614.46	$602.64	$602.64	$638.78	$638.78	$626.49	$626.49	$570.17	$570.17
47	$640.27	$640.27	$627.95	$627.95	$665.60	$665.60	$652.80	$652.80	$594.11	$594.11
48	$669.76	$669.76	$656.88	$656.88	$696.26	$696.26	$682.87	$682.87	$621.48	$621.48
49	$698.85	$698.85	$685.40	$685.40	$726.50	$726.50	$712.53	$712.53	$648.47	$648.47
50	$731.62	$731.62	$717.54	$717.54	$760.57	$760.57	$745.94	$745.94	$678.88	$678.88
51	$763.98	$763.98	$749.28	$749.28	$794.21	$794.21	$778.94	$778.94	$708.91	$708.91
52	$799.62	$799.62	$784.24	$784.24	$831.26	$831.26	$815.27	$815.27	$741.97	$741.97
53	$835.67	$835.67	$819.59	$819.59	$868.73	$868.73	$852.03	$852.03	$775.42	$775.42
54	$874.58	$874.58	$857.76	$857.76	$909.19	$909.19	$891.70	$891.70	$811.53	$811.53
55	$913.50	$913.50	$895.92	$895.92	$949.65	$949.65	$931.38	$931.38	$847.65	$847.65
56	$955.69	$955.69	$937.31	$937.31	$993.51	$993.51	$974.40	$974.40	$886.80	$886.80
57	$998.29	$998.29	$979.09	$979.09	$1,037.80	$1,037.80	$1,017.84	$1,017.84	$926.33	$926.33
58	$1,043.76	$1,043.76	$1,023.68	$1,023.68	$1,085.07	$1,085.07	$1,064.20	$1,064.20	$968.52	$968.52
59	$1,066.29	$1,066.29	$1,045.78	$1,045.78	$1,108.49	$1,108.49	$1,087.17	$1,087.17	$989.43	$989.43
60	$1,111.76	$1,111.76	$1,090.38	$1,090.38	$1,155.76	$1,155.76	$1,133.53	$1,133.53	$1,031.62	$1,031.62
61	$1,151.09	$1,151.09	$1,128.95	$1,128.95	$1,196.64	$1,196.64	$1,173.62	$1,173.62	$1,068.11	$1,068.11
62	$1,176.90	$1,176.90	$1,154.26	$1,154.26	$1,223.47	$1,223.47	$1,199.94	$1,199.94	$1,092.06	$1,092.06
63	$1,209.26	$1,209.26	$1,186.00	$1,186.00	$1,257.11	$1,257.11	$1,232.93	$1,232.93	$1,122.08	$1,122.08
64+	$1,228.92	$1,228.92	$1,205.28	$1,205.28	$1,277.55	$1,277.55	$1,252.98	$1,252.98	$1,140.33	$1,140.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090003		79962PA0090003		79962PA0090004		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded $2700		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	$2,700		$4,100		$4,100		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$20		100%		100%		80%		80%	
OOP Maximum =>	$6,650		$4,100		$4,100		$6,650		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.19	$285.19	$283.90	$283.90	$278.44	$278.44	$250.03	$250.03	$245.22	$245.22
15	$310.54	$310.54	$309.13	$309.13	$303.19	$303.19	$272.26	$272.26	$267.02	$267.02
16	$320.24	$320.24	$318.78	$318.78	$312.65	$312.65	$280.76	$280.76	$275.35	$275.35
17	$329.93	$329.93	$328.43	$328.43	$322.11	$322.11	$289.25	$289.25	$283.69	$283.69
18	$340.37	$340.37	$338.82	$338.82	$332.30	$332.30	$298.40	$298.40	$292.66	$292.66
19	$350.80	$350.80	$349.21	$349.21	$342.50	$342.50	$307.56	$307.56	$301.64	$301.64
20	$361.62	$361.62	$359.98	$359.98	$353.05	$353.05	$317.03	$317.03	$310.93	$310.93
21	$372.80	$372.80	$371.11	$371.11	$363.97	$363.97	$326.84	$326.84	$320.55	$320.55
22	$372.80	$372.80	$371.11	$371.11	$363.97	$363.97	$326.84	$326.84	$320.55	$320.55
23	$372.80	$372.80	$371.11	$371.11	$363.97	$363.97	$326.84	$326.84	$320.55	$320.55
24	$372.80	$372.80	$371.11	$371.11	$363.97	$363.97	$326.84	$326.84	$320.55	$320.55
25	$374.29	$374.29	$372.59	$372.59	$365.43	$365.43	$328.15	$328.15	$321.83	$321.83
26	$381.75	$381.75	$380.02	$380.02	$372.71	$372.71	$334.68	$334.68	$328.24	$328.24
27	$390.69	$390.69	$388.92	$388.92	$381.44	$381.44	$342.53	$342.53	$335.94	$335.94
28	$405.23	$405.23	$403.40	$403.40	$395.64	$395.64	$355.28	$355.28	$348.44	$348.44
29	$417.16	$417.16	$415.27	$415.27	$407.28	$407.28	$365.73	$365.73	$358.70	$358.70
30	$423.13	$423.13	$421.21	$421.21	$413.11	$413.11	$370.96	$370.96	$363.82	$363.82
31	$432.08	$432.08	$430.12	$430.12	$421.84	$421.84	$378.81	$378.81	$371.52	$371.52
32	$441.02	$441.02	$439.02	$439.02	$430.58	$430.58	$386.65	$386.65	$379.21	$379.21
33	$446.61	$446.61	$444.59	$444.59	$436.04	$436.04	$391.55	$391.55	$384.02	$384.02
34	$452.58	$452.58	$450.53	$450.53	$441.86	$441.86	$396.78	$396.78	$389.15	$389.15
35	$455.56	$455.56	$453.50	$453.50	$444.77	$444.77	$399.40	$399.40	$391.71	$391.71
36	$458.54	$458.54	$456.47	$456.47	$447.68	$447.68	$402.01	$402.01	$394.28	$394.28
37	$461.53	$461.53	$459.43	$459.43	$450.59	$450.59	$404.63	$404.63	$396.84	$396.84
38	$464.51	$464.51	$462.40	$462.40	$453.51	$453.51	$407.24	$407.24	$399.41	$399.41
39	$470.47	$470.47	$468.34	$468.34	$459.33	$459.33	$412.47	$412.47	$404.53	$404.53
40	$476.44	$476.44	$474.28	$474.28	$465.15	$465.15	$417.70	$417.70	$409.66	$409.66
41	$485.39	$485.39	$483.19	$483.19	$473.89	$473.89	$425.55	$425.55	$417.36	$417.36
42	$493.96	$493.96	$491.72	$491.72	$482.26	$482.26	$433.06	$433.06	$424.73	$424.73
43	$505.89	$505.89	$503.60	$503.60	$493.91	$493.91	$443.52	$443.52	$434.99	$434.99
44	$520.80	$520.80	$518.44	$518.44	$508.47	$508.47	$456.60	$456.60	$447.81	$447.81
45	$538.32	$538.32	$535.88	$535.88	$525.57	$525.57	$471.96	$471.96	$462.87	$462.87
46	$559.20	$559.20	$556.67	$556.67	$545.96	$545.96	$490.26	$490.26	$480.83	$480.83
47	$582.69	$582.69	$580.04	$580.04	$568.89	$568.89	$510.85	$510.85	$501.02	$501.02
48	$609.53	$609.53	$606.76	$606.76	$595.09	$595.09	$534.38	$534.38	$524.10	$524.10
49	$636.00	$636.00	$633.11	$633.11	$620.93	$620.93	$557.59	$557.59	$546.86	$546.86
50	$665.82	$665.82	$662.80	$662.80	$650.05	$650.05	$583.74	$583.74	$572.50	$572.50
51	$695.27	$695.27	$692.12	$692.12	$678.80	$678.80	$609.56	$609.56	$597.83	$597.83
52	$727.71	$727.71	$724.41	$724.41	$710.47	$710.47	$637.99	$637.99	$625.71	$625.71
53	$760.51	$760.51	$757.06	$757.06	$742.50	$742.50	$666.75	$666.75	$653.92	$653.92
54	$795.93	$795.93	$792.32	$792.32	$777.08	$777.08	$697.80	$697.80	$684.37	$684.37
55	$831.34	$831.34	$827.58	$827.58	$811.65	$811.65	$728.85	$728.85	$714.83	$714.83
56	$869.74	$869.74	$865.80	$865.80	$849.14	$849.14	$762.52	$762.52	$747.84	$747.84
57	$908.51	$908.51	$904.40	$904.40	$886.99	$886.99	$796.51	$796.51	$781.18	$781.18
58	$949.89	$949.89	$945.59	$945.59	$927.40	$927.40	$832.79	$832.79	$816.76	$816.76
59	$970.40	$970.40	$966.00	$966.00	$947.41	$947.41	$850.76	$850.76	$834.39	$834.39
60	$1,011.78	$1,011.78	$1,007.19	$1,007.19	$987.81	$987.81	$887.04	$887.04	$869.97	$869.97
61	$1,047.57	$1,047.57	$1,042.82	$1,042.82	$1,022.76	$1,022.76	$918.42	$918.42	$900.75	$900.75
62	$1,071.05	$1,071.05	$1,066.20	$1,066.20	$1,045.69	$1,045.69	$939.01	$939.01	$920.94	$920.94
63	$1,100.51	$1,100.51	$1,095.52	$1,095.52	$1,074.44	$1,074.44	$964.83	$964.83	$946.26	$946.26
64+	$1,118.40	$1,118.40	$1,113.33	$1,113.33	$1,091.91	$1,091.91	$980.52	$980.52	$961.65	$961.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030007		79962PA0030007		79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $6300 Qualified A		High Deductible PPO Embedded $6300 Qualified A		Flex PPO $0 a Community Blue Plan	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6	
Network =>	F		F		F		F		D	
Metal =>	Bronze		Bronze		Bronze		Bronze		Platinum	
Deductible =>	$4,750		$4,750		$6,300		$6,300		$0/$500	
Coinsurance =>	60%		60%		90%		90%		100%/80%	
Copays =>	60%		60%		90%		90%		$10/$30	
OOP Maximum =>	$6,650		$6,650		$6,650		$6,650		$4,000/$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$250.52	$250.52	$245.71	$245.71	$248.49	$248.49	$243.71	$243.71	$387.06	$387.06
15	$272.79	$272.79	$267.55	$267.55	$270.58	$270.58	$265.37	$265.37	$421.46	$421.46
16	$281.31	$281.31	$275.90	$275.90	$279.02	$279.02	$273.65	$273.65	$434.62	$434.62
17	$289.82	$289.82	$284.25	$284.25	$287.47	$287.47	$281.93	$281.93	$447.77	$447.77
18	$298.99	$298.99	$293.25	$293.25	$296.56	$296.56	$290.85	$290.85	$461.94	$461.94
19	$308.16	$308.16	$302.24	$302.24	$305.66	$305.66	$299.77	$299.77	$476.11	$476.11
20	$317.66	$317.66	$311.55	$311.55	$315.08	$315.08	$309.01	$309.01	$490.78	$490.78
21	$327.48	$327.48	$321.19	$321.19	$324.82	$324.82	$318.57	$318.57	$505.96	$505.96
22	$327.48	$327.48	$321.19	$321.19	$324.82	$324.82	$318.57	$318.57	$505.96	$505.96
23	$327.48	$327.48	$321.19	$321.19	$324.82	$324.82	$318.57	$318.57	$505.96	$505.96
24	$327.48	$327.48	$321.19	$321.19	$324.82	$324.82	$318.57	$318.57	$505.96	$505.96
25	$328.79	$328.79	$322.47	$322.47	$326.12	$326.12	$319.84	$319.84	$507.98	$507.98
26	$335.34	$335.34	$328.90	$328.90	$332.62	$332.62	$326.22	$326.22	$518.10	$518.10
27	$343.20	$343.20	$336.61	$336.61	$340.41	$340.41	$333.86	$333.86	$530.25	$530.25
28	$355.97	$355.97	$349.13	$349.13	$353.08	$353.08	$346.29	$346.29	$549.98	$549.98
29	$366.45	$366.45	$359.41	$359.41	$363.47	$363.47	$356.48	$356.48	$566.17	$566.17
30	$371.69	$371.69	$364.55	$364.55	$368.67	$368.67	$361.58	$361.58	$574.26	$574.26
31	$379.55	$379.55	$372.26	$372.26	$376.47	$376.47	$369.22	$369.22	$586.41	$586.41
32	$387.41	$387.41	$379.97	$379.97	$384.26	$384.26	$376.87	$376.87	$598.55	$598.55
33	$392.32	$392.32	$384.79	$384.79	$389.13	$389.13	$381.65	$381.65	$606.14	$606.14
34	$397.56	$397.56	$389.92	$389.92	$394.33	$394.33	$386.74	$386.74	$614.24	$614.24
35	$400.18	$400.18	$392.49	$392.49	$396.93	$396.93	$389.29	$389.29	$618.28	$618.28
36	$402.80	$402.80	$395.06	$395.06	$399.53	$399.53	$391.84	$391.84	$622.33	$622.33
37	$405.42	$405.42	$397.63	$397.63	$402.13	$402.13	$394.39	$394.39	$626.38	$626.38
38	$408.04	$408.04	$400.20	$400.20	$404.73	$404.73	$396.94	$396.94	$630.43	$630.43
39	$413.28	$413.28	$405.34	$405.34	$409.92	$409.92	$402.04	$402.04	$638.52	$638.52
40	$418.52	$418.52	$410.48	$410.48	$415.12	$415.12	$407.13	$407.13	$646.62	$646.62
41	$426.38	$426.38	$418.19	$418.19	$422.92	$422.92	$414.78	$414.78	$658.76	$658.76
42	$433.91	$433.91	$425.58	$425.58	$430.39	$430.39	$422.11	$422.11	$670.40	$670.40
43	$444.39	$444.39	$435.85	$435.85	$440.78	$440.78	$432.30	$432.30	$686.59	$686.59
44	$457.49	$457.49	$448.70	$448.70	$453.77	$453.77	$445.04	$445.04	$706.83	$706.83
45	$472.88	$472.88	$463.80	$463.80	$469.04	$469.04	$460.02	$460.02	$730.61	$730.61
46	$491.22	$491.22	$481.79	$481.79	$487.23	$487.23	$477.86	$477.86	$758.94	$758.94
47	$511.85	$511.85	$502.02	$502.02	$507.69	$507.69	$497.92	$497.92	$790.82	$790.82
48	$535.43	$535.43	$525.15	$525.15	$531.08	$531.08	$520.86	$520.86	$827.24	$827.24
49	$558.68	$558.68	$547.95	$547.95	$554.14	$554.14	$543.48	$543.48	$863.17	$863.17
50	$584.88	$584.88	$573.65	$573.65	$580.13	$580.13	$568.97	$568.97	$903.64	$903.64
51	$610.75	$610.75	$599.02	$599.02	$605.79	$605.79	$594.13	$594.13	$943.62	$943.62
52	$639.24	$639.24	$626.96	$626.96	$634.05	$634.05	$621.85	$621.85	$987.63	$987.63
53	$668.06	$668.06	$655.23	$655.23	$662.63	$662.63	$649.88	$649.88	$1,032.16	$1,032.16
54	$699.17	$699.17	$685.74	$685.74	$693.49	$693.49	$680.15	$680.15	$1,080.22	$1,080.22
55	$730.28	$730.28	$716.25	$716.25	$724.35	$724.35	$710.41	$710.41	$1,128.29	$1,128.29
56	$764.01	$764.01	$749.34	$749.34	$757.81	$757.81	$743.22	$743.22	$1,180.40	$1,180.40
57	$798.07	$798.07	$782.74	$782.74	$791.59	$791.59	$776.36	$776.36	$1,233.02	$1,233.02
58	$834.42	$834.42	$818.39	$818.39	$827.64	$827.64	$811.72	$811.72	$1,289.19	$1,289.19
59	$852.43	$852.43	$836.06	$836.06	$845.51	$845.51	$829.24	$829.24	$1,317.01	$1,317.01
60	$888.78	$888.78	$871.71	$871.71	$881.56	$881.56	$864.60	$864.60	$1,373.18	$1,373.18
61	$920.22	$920.22	$902.54	$902.54	$912.74	$912.74	$895.18	$895.18	$1,421.75	$1,421.75
62	$940.85	$940.85	$922.78	$922.78	$933.21	$933.21	$915.25	$915.25	$1,453.62	$1,453.62
63	$966.72	$966.72	$948.15	$948.15	$958.87	$958.87	$940.42	$940.42	$1,493.59	$1,493.59
64+	$982.44	$982.44	$963.57	$963.57	$974.46	$974.46	$955.71	$955.71	$1,517.88	$1,517.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002		79962PA0100004		79962PA0100004	
Plan Marketing Name =>	Flex PPO $0 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6		Area 9	
Network =>	D		D		D		D		D	
Metal =>	Platinum		Gold		Gold		Gold		Gold	
Deductible =>	$0/$500		$500/$2,500		$500/$2,500		$2,000/$4,000		$2,000/$4,000	
Coinsurance =>	100%/80%		100%/80%		100%/80%		100%/70%		100%/70%	
Copays =>	$10/$30		$30/$60		$30/$60		$25/$50		$25/$50	
OOP Maximum =>	$4,000/$4,000		$8,150/$8,150		$8,150/$8,150		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$379.62	$379.62	$334.99	$334.99	$328.54	$328.54	$318.64	$318.64	$312.51	$312.51
15	$413.36	$413.36	$364.76	$364.76	$357.75	$357.75	$346.96	$346.96	$340.29	$340.29
16	$426.26	$426.26	$376.15	$376.15	$368.91	$368.91	$357.79	$357.79	$350.91	$350.91
17	$439.16	$439.16	$387.53	$387.53	$380.08	$380.08	$368.62	$368.62	$361.53	$361.53
18	$453.06	$453.06	$399.79	$399.79	$392.11	$392.11	$380.28	$380.28	$372.97	$372.97
19	$466.95	$466.95	$412.05	$412.05	$404.13	$404.13	$391.95	$391.95	$384.41	$384.41
20	$481.34	$481.34	$424.75	$424.75	$416.59	$416.59	$404.02	$404.02	$396.25	$396.25
21	$496.23	$496.23	$437.89	$437.89	$429.47	$429.47	$416.52	$416.52	$408.51	$408.51
22	$496.23	$496.23	$437.89	$437.89	$429.47	$429.47	$416.52	$416.52	$408.51	$408.51
23	$496.23	$496.23	$437.89	$437.89	$429.47	$429.47	$416.52	$416.52	$408.51	$408.51
24	$496.23	$496.23	$437.89	$437.89	$429.47	$429.47	$416.52	$416.52	$408.51	$408.51
25	$498.21	$498.21	$439.64	$439.64	$431.19	$431.19	$418.19	$418.19	$410.14	$410.14
26	$508.14	$508.14	$448.40	$448.40	$439.78	$439.78	$426.52	$426.52	$418.31	$418.31
27	$520.05	$520.05	$458.91	$458.91	$450.08	$450.08	$436.51	$436.51	$428.12	$428.12
28	$539.40	$539.40	$475.99	$475.99	$466.83	$466.83	$452.76	$452.76	$444.05	$444.05
29	$555.28	$555.28	$490.00	$490.00	$480.58	$480.58	$466.09	$466.09	$457.12	$457.12
30	$563.22	$563.22	$497.01	$497.01	$487.45	$487.45	$472.75	$472.75	$463.66	$463.66
31	$575.13	$575.13	$507.51	$507.51	$497.76	$497.76	$482.75	$482.75	$473.46	$473.46
32	$587.04	$587.04	$518.02	$518.02	$508.06	$508.06	$492.74	$492.74	$483.27	$483.27
33	$594.48	$594.48	$524.59	$524.59	$514.51	$514.51	$498.99	$498.99	$489.39	$489.39
34	$602.42	$602.42	$531.60	$531.60	$521.38	$521.38	$505.66	$505.66	$495.93	$495.93
35	$606.39	$606.39	$535.10	$535.10	$524.81	$524.81	$508.99	$508.99	$499.20	$499.20
36	$610.36	$610.36	$538.60	$538.60	$528.25	$528.25	$512.32	$512.32	$502.47	$502.47
37	$614.33	$614.33	$542.11	$542.11	$531.68	$531.68	$515.65	$515.65	$505.74	$505.74
38	$618.30	$618.30	$545.61	$545.61	$535.12	$535.12	$518.98	$518.98	$509.00	$509.00
39	$626.24	$626.24	$552.62	$552.62	$541.99	$541.99	$525.65	$525.65	$515.54	$515.54
40	$634.18	$634.18	$559.62	$559.62	$548.86	$548.86	$532.31	$532.31	$522.08	$522.08
41	$646.09	$646.09	$570.13	$570.13	$559.17	$559.17	$542.31	$542.31	$531.88	$531.88
42	$657.50	$657.50	$580.20	$580.20	$569.05	$569.05	$551.89	$551.89	$541.28	$541.28
43	$673.38	$673.38	$594.22	$594.22	$582.79	$582.79	$565.22	$565.22	$554.35	$554.35
44	$693.23	$693.23	$611.73	$611.73	$599.97	$599.97	$581.88	$581.88	$570.69	$570.69
45	$716.56	$716.56	$632.31	$632.31	$620.15	$620.15	$601.45	$601.45	$589.89	$589.89
46	$744.35	$744.35	$656.84	$656.84	$644.21	$644.21	$624.78	$624.78	$612.77	$612.77
47	$775.61	$775.61	$684.42	$684.42	$671.26	$671.26	$651.02	$651.02	$638.50	$638.50
48	$811.34	$811.34	$715.95	$715.95	$702.18	$702.18	$681.01	$681.01	$667.91	$667.91
49	$846.57	$846.57	$747.04	$747.04	$732.68	$732.68	$710.58	$710.58	$696.92	$696.92
50	$886.27	$886.27	$782.07	$782.07	$767.03	$767.03	$743.90	$743.90	$729.60	$729.60
51	$925.47	$925.47	$816.66	$816.66	$800.96	$800.96	$776.81	$776.81	$761.87	$761.87
52	$968.64	$968.64	$854.76	$854.76	$838.33	$838.33	$813.05	$813.05	$797.41	$797.41
53	$1,012.31	$1,012.31	$893.30	$893.30	$876.12	$876.12	$849.70	$849.70	$833.36	$833.36
54	$1,059.45	$1,059.45	$934.90	$934.90	$916.92	$916.92	$889.27	$889.27	$872.17	$872.17
55	$1,106.59	$1,106.59	$976.49	$976.49	$957.72	$957.72	$928.84	$928.84	$910.98	$910.98
56	$1,157.70	$1,157.70	$1,021.60	$1,021.60	$1,001.95	$1,001.95	$971.74	$971.74	$953.05	$953.05
57	$1,209.31	$1,209.31	$1,067.14	$1,067.14	$1,046.62	$1,046.62	$1,015.06	$1,015.06	$995.54	$995.54
58	$1,264.39	$1,264.39	$1,115.74	$1,115.74	$1,094.29	$1,094.29	$1,061.29	$1,061.29	$1,040.88	$1,040.88
59	$1,291.69	$1,291.69	$1,139.83	$1,139.83	$1,117.91	$1,117.91	$1,084.20	$1,084.20	$1,063.35	$1,063.35
60	$1,346.77	$1,346.77	$1,188.43	$1,188.43	$1,165.58	$1,165.58	$1,130.44	$1,130.44	$1,108.70	$1,108.70
61	$1,394.41	$1,394.41	$1,230.47	$1,230.47	$1,206.81	$1,206.81	$1,170.42	$1,170.42	$1,147.91	$1,147.91
62	$1,425.67	$1,425.67	$1,258.06	$1,258.06	$1,233.87	$1,233.87	$1,196.66	$1,196.66	$1,173.65	$1,173.65
63	$1,464.87	$1,464.87	$1,292.65	$1,292.65	$1,267.80	$1,267.80	$1,229.57	$1,229.57	$1,205.92	$1,205.92
64+	$1,488.69	$1,488.69	$1,313.67	$1,313.67	$1,288.41	$1,288.41	$1,249.56	$1,249.56	$1,225.53	$1,225.53

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0120001		79962PA0140001		79962PA0140002		79962PA0160001	
Plan Marketing Name =>	Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/LV/PPO-3		HBG/LV/PPO-3		HBG/LV/HDHP-3	
Rating Area =>	Area 6		Area 9		Area 6		Area 6		Area 6	
Network =>	D		D		N		N		N	
Metal =>	Bronze		Bronze		Gold		Gold		Silver	
Deductible =>	$4,700/$4,700		$4,700/$4,700		$500/$1,500		$1,250/$3,750		$3,000/$3,000	
Coinsurance =>	60%/50%		60%/50%		100%/70%		100%/70%		90%/70%	
Copays =>	60%/50%		60%/50%		$30/$65		$25/$60		90%/70%	
OOP Maximum =>	$6,650/$6,650		$6,650/$6,650		$8,150/$8,150		$7,900/$7,900		$6,650/$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$249.86	$249.86	$245.05	$245.05	$314.67	$314.67	$306.28	$306.28	$261.90	$261.90
15	$272.07	$272.07	$266.83	$266.83	$342.64	$342.64	$333.50	$333.50	$285.18	$285.18
16	$280.56	$280.56	$275.16	$275.16	$353.33	$353.33	$343.91	$343.91	$294.08	$294.08
17	$289.05	$289.05	$283.49	$283.49	$364.03	$364.03	$354.32	$354.32	$302.98	$302.98
18	$298.19	$298.19	$292.46	$292.46	$375.54	$375.54	$365.53	$365.53	$312.57	$312.57
19	$307.34	$307.34	$301.43	$301.43	$387.06	$387.06	$376.74	$376.74	$322.15	$322.15
20	$316.81	$316.81	$310.72	$310.72	$398.99	$398.99	$388.35	$388.35	$332.08	$332.08
21	$326.61	$326.61	$320.33	$320.33	$411.33	$411.33	$400.36	$400.36	$342.35	$342.35
22	$326.61	$326.61	$320.33	$320.33	$411.33	$411.33	$400.36	$400.36	$342.35	$342.35
23	$326.61	$326.61	$320.33	$320.33	$411.33	$411.33	$400.36	$400.36	$342.35	$342.35
24	$326.61	$326.61	$320.33	$320.33	$411.33	$411.33	$400.36	$400.36	$342.35	$342.35
25	$327.92	$327.92	$321.61	$321.61	$412.98	$412.98	$401.96	$401.96	$343.72	$343.72
26	$334.45	$334.45	$328.02	$328.02	$421.20	$421.20	$409.97	$409.97	$350.57	$350.57
27	$342.29	$342.29	$335.71	$335.71	$431.07	$431.07	$419.58	$419.58	$358.78	$358.78
28	$355.03	$355.03	$348.20	$348.20	$447.12	$447.12	$435.19	$435.19	$372.13	$372.13
29	$365.48	$365.48	$358.45	$358.45	$460.28	$460.28	$448.00	$448.00	$383.09	$383.09
30	$370.70	$370.70	$363.57	$363.57	$466.86	$466.86	$454.41	$454.41	$388.57	$388.57
31	$378.54	$378.54	$371.26	$371.26	$476.73	$476.73	$464.02	$464.02	$396.78	$396.78
32	$386.38	$386.38	$378.95	$378.95	$486.60	$486.60	$473.63	$473.63	$405.00	$405.00
33	$391.28	$391.28	$383.76	$383.76	$492.77	$492.77	$479.63	$479.63	$410.14	$410.14
34	$396.50	$396.50	$388.88	$388.88	$499.35	$499.35	$486.04	$486.04	$415.61	$415.61
35	$399.12	$399.12	$391.44	$391.44	$502.65	$502.65	$489.24	$489.24	$418.35	$418.35
36	$401.73	$401.73	$394.01	$394.01	$505.94	$505.94	$492.44	$492.44	$421.09	$421.09
37	$404.34	$404.34	$396.57	$396.57	$509.23	$509.23	$495.65	$495.65	$423.83	$423.83
38	$406.96	$406.96	$399.13	$399.13	$512.52	$512.52	$498.85	$498.85	$426.57	$426.57
39	$412.18	$412.18	$404.26	$404.26	$519.10	$519.10	$505.25	$505.25	$432.05	$432.05
40	$417.41	$417.41	$409.38	$409.38	$525.68	$525.68	$511.66	$511.66	$437.52	$437.52
41	$425.25	$425.25	$417.07	$417.07	$535.55	$535.55	$521.27	$521.27	$445.74	$445.74
42	$432.76	$432.76	$424.44	$424.44	$545.01	$545.01	$530.48	$530.48	$453.61	$453.61
43	$443.21	$443.21	$434.69	$434.69	$558.17	$558.17	$543.29	$543.29	$464.57	$464.57
44	$456.27	$456.27	$447.50	$447.50	$574.63	$574.63	$559.30	$559.30	$478.26	$478.26
45	$471.62	$471.62	$462.56	$462.56	$593.96	$593.96	$578.12	$578.12	$494.35	$494.35
46	$489.92	$489.92	$480.50	$480.50	$617.00	$617.00	$600.54	$600.54	$513.53	$513.53
47	$510.49	$510.49	$500.68	$500.68	$642.91	$642.91	$625.76	$625.76	$535.09	$535.09
48	$534.01	$534.01	$523.74	$523.74	$672.52	$672.52	$654.59	$654.59	$559.74	$559.74
49	$557.20	$557.20	$546.48	$546.48	$701.73	$701.73	$683.01	$683.01	$584.05	$584.05
50	$583.33	$583.33	$572.11	$572.11	$734.64	$734.64	$715.04	$715.04	$611.44	$611.44
51	$609.13	$609.13	$597.42	$597.42	$767.13	$767.13	$746.67	$746.67	$638.48	$638.48
52	$637.54	$637.54	$625.28	$625.28	$802.92	$802.92	$781.50	$781.50	$668.27	$668.27
53	$666.28	$666.28	$653.47	$653.47	$839.11	$839.11	$816.73	$816.73	$698.39	$698.39
54	$697.31	$697.31	$683.90	$683.90	$878.19	$878.19	$854.77	$854.77	$730.92	$730.92
55	$728.34	$728.34	$714.34	$714.34	$917.27	$917.27	$892.80	$892.80	$763.44	$763.44
56	$761.98	$761.98	$747.33	$747.33	$959.63	$959.63	$934.04	$934.04	$798.70	$798.70
57	$795.95	$795.95	$780.64	$780.64	$1,002.41	$1,002.41	$975.68	$975.68	$834.31	$834.31
58	$832.20	$832.20	$816.20	$816.20	$1,048.07	$1,048.07	$1,020.12	$1,020.12	$872.31	$872.31
59	$850.17	$850.17	$833.82	$833.82	$1,070.69	$1,070.69	$1,042.14	$1,042.14	$891.14	$891.14
60	$886.42	$886.42	$869.38	$869.38	$1,116.35	$1,116.35	$1,086.58	$1,086.58	$929.14	$929.14
61	$917.77	$917.77	$900.13	$900.13	$1,155.84	$1,155.84	$1,125.01	$1,125.01	$962.00	$962.00
62	$938.35	$938.35	$920.31	$920.31	$1,181.75	$1,181.75	$1,150.23	$1,150.23	$983.57	$983.57
63	$964.15	$964.15	$945.61	$945.61	$1,214.25	$1,214.25	$1,181.86	$1,181.86	$1,010.62	$1,010.62
64+	$979.83	$979.83	$960.99	$960.99	$1,233.99	$1,233.99	$1,201.08	$1,201.08	$1,027.05	$1,027.05

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090005		79962PA0090005		79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Health Savings PPO Embedded $3000		Health Savings PPO Embedded $3000		Balance PPO $2600		Balance PPO $2600		Premier Balance PPO $5000	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3,200		$3,200		$2,600		$2,600		$5,000	
Coinsurance =>	100%		100%		70%		70%		100%	
Copays =>	100%		100%		$55		$55		$60	
OOP Maximum =>	$6,700		$6,700		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$289.64	$289.64	$284.07	$284.07	$272.65	$272.65	$267.41	$267.41	$276.43	$276.43
15	$315.38	$315.38	$309.32	$309.32	$296.89	$296.89	$291.18	$291.18	$301.00	$301.00
16	$325.23	$325.23	$318.97	$318.97	$306.16	$306.16	$300.27	$300.27	$310.39	$310.39
17	$335.07	$335.07	$328.63	$328.63	$315.42	$315.42	$309.36	$309.36	$319.79	$319.79
18	$345.67	$345.67	$339.02	$339.02	$325.40	$325.40	$319.15	$319.15	$329.90	$329.90
19	$356.27	$356.27	$349.42	$349.42	$335.38	$335.38	$328.94	$328.94	$340.02	$340.02
20	$367.25	$367.25	$360.19	$360.19	$345.72	$345.72	$339.07	$339.07	$350.50	$350.50
21	$378.61	$378.61	$371.33	$371.33	$356.41	$356.41	$349.56	$349.56	$361.34	$361.34
22	$378.61	$378.61	$371.33	$371.33	$356.41	$356.41	$349.56	$349.56	$361.34	$361.34
23	$378.61	$378.61	$371.33	$371.33	$356.41	$356.41	$349.56	$349.56	$361.34	$361.34
24	$378.61	$378.61	$371.33	$371.33	$356.41	$356.41	$349.56	$349.56	$361.34	$361.34
25	$380.12	$380.12	$372.82	$372.82	$357.84	$357.84	$350.96	$350.96	$362.79	$362.79
26	$387.70	$387.70	$380.24	$380.24	$364.96	$364.96	$357.95	$357.95	$370.01	$370.01
27	$396.78	$396.78	$389.15	$389.15	$373.52	$373.52	$366.34	$366.34	$378.68	$378.68
28	$411.55	$411.55	$403.64	$403.64	$387.42	$387.42	$379.97	$379.97	$392.78	$392.78
29	$423.66	$423.66	$415.52	$415.52	$398.82	$398.82	$391.16	$391.16	$404.34	$404.34
30	$429.72	$429.72	$421.46	$421.46	$404.53	$404.53	$396.75	$396.75	$410.12	$410.12
31	$438.81	$438.81	$430.37	$430.37	$413.08	$413.08	$405.14	$405.14	$418.79	$418.79
32	$447.90	$447.90	$439.28	$439.28	$421.63	$421.63	$413.53	$413.53	$427.47	$427.47
33	$453.57	$453.57	$444.85	$444.85	$426.98	$426.98	$418.77	$418.77	$432.89	$432.89
34	$459.63	$459.63	$450.79	$450.79	$432.68	$432.68	$424.37	$424.37	$438.67	$438.67
35	$462.66	$462.66	$453.77	$453.77	$435.53	$435.53	$427.16	$427.16	$441.56	$441.56
36	$465.69	$465.69	$456.74	$456.74	$438.38	$438.38	$429.96	$429.96	$444.45	$444.45
37	$468.72	$468.72	$459.71	$459.71	$441.24	$441.24	$432.76	$432.76	$447.34	$447.34
38	$471.75	$471.75	$462.68	$462.68	$444.09	$444.09	$435.55	$435.55	$450.23	$450.23
39	$477.81	$477.81	$468.62	$468.62	$449.79	$449.79	$441.14	$441.14	$456.01	$456.01
40	$483.86	$483.86	$474.56	$474.56	$455.49	$455.49	$446.74	$446.74	$461.79	$461.79
41	$492.95	$492.95	$483.47	$483.47	$464.05	$464.05	$455.13	$455.13	$470.46	$470.46
42	$501.66	$501.66	$492.01	$492.01	$472.24	$472.24	$463.17	$463.17	$478.78	$478.78
43	$513.77	$513.77	$503.89	$503.89	$483.65	$483.65	$474.35	$474.35	$490.34	$490.34
44	$528.92	$528.92	$518.75	$518.75	$497.90	$497.90	$488.34	$488.34	$504.79	$504.79
45	$546.71	$546.71	$536.20	$536.20	$514.66	$514.66	$504.76	$504.76	$521.77	$521.77
46	$567.92	$567.92	$557.00	$557.00	$534.62	$534.62	$524.34	$524.34	$542.01	$542.01
47	$591.77	$591.77	$580.39	$580.39	$557.07	$557.07	$546.36	$546.36	$564.77	$564.77
48	$619.03	$619.03	$607.12	$607.12	$582.73	$582.73	$571.53	$571.53	$590.79	$590.79
49	$645.91	$645.91	$633.49	$633.49	$608.04	$608.04	$596.35	$596.35	$616.45	$616.45
50	$676.20	$676.20	$663.20	$663.20	$636.55	$636.55	$624.31	$624.31	$645.35	$645.35
51	$706.11	$706.11	$692.53	$692.53	$664.70	$664.70	$651.93	$651.93	$673.90	$673.90
52	$739.05	$739.05	$724.84	$724.84	$695.71	$695.71	$682.34	$682.34	$705.34	$705.34
53	$772.36	$772.36	$757.51	$757.51	$727.08	$727.08	$713.10	$713.10	$737.13	$737.13
54	$808.33	$808.33	$792.79	$792.79	$760.94	$760.94	$746.31	$746.31	$771.46	$771.46
55	$844.30	$844.30	$828.07	$828.07	$794.79	$794.79	$779.52	$779.52	$805.79	$805.79
56	$883.30	$883.30	$866.31	$866.31	$831.50	$831.50	$815.52	$815.52	$843.01	$843.01
57	$922.67	$922.67	$904.93	$904.93	$868.57	$868.57	$851.88	$851.88	$880.59	$880.59
58	$964.70	$964.70	$946.15	$946.15	$908.13	$908.13	$890.68	$890.68	$920.69	$920.69
59	$985.52	$985.52	$966.57	$966.57	$927.74	$927.74	$909.90	$909.90	$940.57	$940.57
60	$1,027.55	$1,027.55	$1,007.79	$1,007.79	$967.30	$967.30	$948.71	$948.71	$980.68	$980.68
61	$1,063.89	$1,063.89	$1,043.44	$1,043.44	$1,001.51	$1,001.51	$982.26	$982.26	$1,015.37	$1,015.37
62	$1,087.75	$1,087.75	$1,066.83	$1,066.83	$1,023.97	$1,023.97	$1,004.29	$1,004.29	$1,038.13	$1,038.13
63	$1,117.66	$1,117.66	$1,096.17	$1,096.17	$1,052.12	$1,052.12	$1,031.90	$1,031.90	$1,066.68	$1,066.68
64+	$1,135.83	$1,135.83	$1,113.99	$1,113.99	$1,069.23	$1,069.23	$1,048.68	$1,048.68	$1,084.02	$1,084.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002		79962PA0020006		79962PA0020006	
Plan Marketing Name =>	Premier Balance PPO $5000		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Balance PPO $2000		Balance PPO $2000	
Form # =>	HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6,7		Area 9	
Network =>	F		D		D		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5,000		$3,100/$3,100		$3,100/$3,100		$2,000		$2,000	
Coinsurance =>	100%		100%/60%		100%/60%		70%		70%	
Copays =>	$60		100%/60%		100%/60%		$55		$55	
OOP Maximum =>	$8,150		$6,700/$6,700		$6,700/$6,700		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$271.11	$271.11	$288.46	$288.46	$282.91	$282.91	$275.97	$275.97	$270.66	$270.66
15	$295.21	$295.21	$314.10	$314.10	$308.06	$308.06	$300.50	$300.50	$294.72	$294.72
16	$304.42	$304.42	$323.90	$323.90	$317.68	$317.68	$309.88	$309.88	$303.92	$303.92
17	$313.64	$313.64	$333.71	$333.71	$327.29	$327.29	$319.26	$319.26	$313.12	$313.12
18	$323.56	$323.56	$344.26	$344.26	$337.65	$337.65	$329.36	$329.36	$323.03	$323.03
19	$333.48	$333.48	$354.82	$354.82	$348.00	$348.00	$339.47	$339.47	$332.94	$332.94
20	$343.76	$343.76	$365.76	$365.76	$358.73	$358.73	$349.93	$349.93	$343.20	$343.20
21	$354.39	$354.39	$377.07	$377.07	$369.82	$369.82	$360.75	$360.75	$353.81	$353.81
22	$354.39	$354.39	$377.07	$377.07	$369.82	$369.82	$360.75	$360.75	$353.81	$353.81
23	$354.39	$354.39	$377.07	$377.07	$369.82	$369.82	$360.75	$360.75	$353.81	$353.81
24	$354.39	$354.39	$377.07	$377.07	$369.82	$369.82	$360.75	$360.75	$353.81	$353.81
25	$355.81	$355.81	$378.58	$378.58	$371.30	$371.30	$362.19	$362.19	$355.23	$355.23
26	$362.90	$362.90	$386.12	$386.12	$378.70	$378.70	$369.41	$369.41	$362.30	$362.30
27	$371.40	$371.40	$395.17	$395.17	$387.57	$387.57	$378.07	$378.07	$370.79	$370.79
28	$385.22	$385.22	$409.88	$409.88	$401.99	$401.99	$392.14	$392.14	$384.59	$384.59
29	$396.56	$396.56	$421.94	$421.94	$413.83	$413.83	$403.68	$403.68	$395.91	$395.91
30	$402.23	$402.23	$427.97	$427.97	$419.75	$419.75	$409.45	$409.45	$401.57	$401.57
31	$410.74	$410.74	$437.02	$437.02	$428.62	$428.62	$418.11	$418.11	$410.07	$410.07
32	$419.24	$419.24	$446.07	$446.07	$437.50	$437.50	$426.77	$426.77	$418.56	$418.56
33	$424.56	$424.56	$451.73	$451.73	$443.04	$443.04	$432.18	$432.18	$423.86	$423.86
34	$430.23	$430.23	$457.76	$457.76	$448.96	$448.96	$437.95	$437.95	$429.53	$429.53
35	$433.06	$433.06	$460.78	$460.78	$451.92	$451.92	$440.84	$440.84	$432.36	$432.36
36	$435.90	$435.90	$463.80	$463.80	$454.88	$454.88	$443.72	$443.72	$435.19	$435.19
37	$438.73	$438.73	$466.81	$466.81	$457.84	$457.84	$446.61	$446.61	$438.02	$438.02
38	$441.57	$441.57	$469.83	$469.83	$460.80	$460.80	$449.49	$449.49	$440.85	$440.85
39	$447.24	$447.24	$475.86	$475.86	$466.71	$466.71	$455.27	$455.27	$446.51	$446.51
40	$452.91	$452.91	$481.90	$481.90	$472.63	$472.63	$461.04	$461.04	$452.17	$452.17
41	$461.42	$461.42	$490.95	$490.95	$481.51	$481.51	$469.70	$469.70	$460.66	$460.66
42	$469.57	$469.57	$499.62	$499.62	$490.01	$490.01	$477.99	$477.99	$468.80	$468.80
43	$480.91	$480.91	$511.68	$511.68	$501.85	$501.85	$489.54	$489.54	$480.12	$480.12
44	$495.08	$495.08	$526.77	$526.77	$516.64	$516.64	$503.97	$503.97	$494.27	$494.27
45	$511.74	$511.74	$544.49	$544.49	$534.02	$534.02	$520.92	$520.92	$510.90	$510.90
46	$531.59	$531.59	$565.61	$565.61	$554.73	$554.73	$541.13	$541.13	$530.72	$530.72
47	$553.91	$553.91	$589.36	$589.36	$578.03	$578.03	$563.85	$563.85	$553.01	$553.01
48	$579.43	$579.43	$616.51	$616.51	$604.66	$604.66	$589.83	$589.83	$578.48	$578.48
49	$604.59	$604.59	$643.28	$643.28	$630.91	$630.91	$615.44	$615.44	$603.60	$603.60
50	$632.94	$632.94	$673.45	$673.45	$660.50	$660.50	$644.30	$644.30	$631.90	$631.90
51	$660.94	$660.94	$703.24	$703.24	$689.71	$689.71	$672.80	$672.80	$659.86	$659.86
52	$691.77	$691.77	$736.04	$736.04	$721.89	$721.89	$704.18	$704.18	$690.64	$690.64
53	$722.96	$722.96	$769.22	$769.22	$754.43	$754.43	$735.93	$735.93	$721.77	$721.77
54	$756.62	$756.62	$805.04	$805.04	$789.57	$789.57	$770.20	$770.20	$755.38	$755.38
55	$790.29	$790.29	$840.87	$840.87	$824.70	$824.70	$804.47	$804.47	$789.00	$789.00
56	$826.79	$826.79	$879.70	$879.70	$862.79	$862.79	$841.63	$841.63	$825.44	$825.44
57	$863.65	$863.65	$918.92	$918.92	$901.25	$901.25	$879.15	$879.15	$862.23	$862.23
58	$902.99	$902.99	$960.77	$960.77	$942.30	$942.30	$919.19	$919.19	$901.51	$901.51
59	$922.48	$922.48	$981.51	$981.51	$962.64	$962.64	$939.03	$939.03	$920.97	$920.97
60	$961.81	$961.81	$1,023.37	$1,023.37	$1,003.69	$1,003.69	$979.08	$979.08	$960.24	$960.24
61	$995.84	$995.84	$1,059.57	$1,059.57	$1,039.19	$1,039.19	$1,013.71	$1,013.71	$994.21	$994.21
62	$1,018.16	$1,018.16	$1,083.32	$1,083.32	$1,062.49	$1,062.49	$1,036.43	$1,036.43	$1,016.50	$1,016.50
63	$1,046.16	$1,046.16	$1,113.11	$1,113.11	$1,091.71	$1,091.71	$1,064.93	$1,064.93	$1,044.45	$1,044.45
64+	$1,063.17	$1,063.17	$1,131.21	$1,131.21	$1,109.46	$1,109.46	$1,082.25	$1,082.25	$1,061.43	$1,061.43

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0020007		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Balance PPO $5000		Balance PPO $5000		Choice Blue PPO $0		Choice Blue PPO $0		Choice Blue PPO $500	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 6,7		Area 9		Area 7		Area 9		Area 7	
Network =>	F		F		X		X		X	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	$5,400		$5,400		$0/$3,000		$0/$3,000		$500/$1,500	
Coinsurance =>	50%		50%		100%/70%		100%/70%		100%/70%	
Copays =>	$85		$85		$25/70%		$25/70%		$25/$60	
OOP Maximum =>	$8,150		$8,150		$7,900/$7,900		$7,900/$7,900		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$249.70	$249.70	$244.90	$244.90	$322.85	$322.85	$316.64	$316.64	$321.17	$321.17
15	$271.90	$271.90	$266.67	$266.67	$351.54	$351.54	$344.79	$344.79	$349.72	$349.72
16	$280.39	$280.39	$274.99	$274.99	$362.52	$362.52	$355.55	$355.55	$360.63	$360.63
17	$288.87	$288.87	$283.32	$283.32	$373.49	$373.49	$366.31	$366.31	$371.55	$371.55
18	$298.01	$298.01	$292.28	$292.28	$385.30	$385.30	$377.90	$377.90	$383.30	$383.30
19	$307.15	$307.15	$301.24	$301.24	$397.12	$397.12	$389.49	$389.49	$395.06	$395.06
20	$316.62	$316.62	$310.53	$310.53	$409.36	$409.36	$401.49	$401.49	$407.24	$407.24
21	$326.41	$326.41	$320.13	$320.13	$422.02	$422.02	$413.91	$413.91	$419.83	$419.83
22	$326.41	$326.41	$320.13	$320.13	$422.02	$422.02	$413.91	$413.91	$419.83	$419.83
23	$326.41	$326.41	$320.13	$320.13	$422.02	$422.02	$413.91	$413.91	$419.83	$419.83
24	$326.41	$326.41	$320.13	$320.13	$422.02	$422.02	$413.91	$413.91	$419.83	$419.83
25	$327.72	$327.72	$321.41	$321.41	$423.71	$423.71	$415.57	$415.57	$421.51	$421.51
26	$334.24	$334.24	$327.81	$327.81	$432.15	$432.15	$423.84	$423.84	$429.91	$429.91
27	$342.08	$342.08	$335.50	$335.50	$442.28	$442.28	$433.78	$433.78	$439.98	$439.98
28	$354.81	$354.81	$347.98	$347.98	$458.74	$458.74	$449.92	$449.92	$456.36	$456.36
29	$365.25	$365.25	$358.23	$358.23	$472.24	$472.24	$463.17	$463.17	$469.79	$469.79
30	$370.48	$370.48	$363.35	$363.35	$478.99	$478.99	$469.79	$469.79	$476.51	$476.51
31	$378.31	$378.31	$371.03	$371.03	$489.12	$489.12	$479.72	$479.72	$486.58	$486.58
32	$386.14	$386.14	$378.71	$378.71	$499.25	$499.25	$489.66	$489.66	$496.66	$496.66
33	$391.04	$391.04	$383.52	$383.52	$505.58	$505.58	$495.86	$495.86	$502.96	$502.96
34	$396.26	$396.26	$388.64	$388.64	$512.33	$512.33	$502.49	$502.49	$509.67	$509.67
35	$398.87	$398.87	$391.20	$391.20	$515.71	$515.71	$505.80	$505.80	$513.03	$513.03
36	$401.48	$401.48	$393.76	$393.76	$519.08	$519.08	$509.11	$509.11	$516.39	$516.39
37	$404.10	$404.10	$396.32	$396.32	$522.46	$522.46	$512.42	$512.42	$519.75	$519.75
38	$406.71	$406.71	$398.88	$398.88	$525.84	$525.84	$515.73	$515.73	$523.11	$523.11
39	$411.93	$411.93	$404.00	$404.00	$532.59	$532.59	$522.35	$522.35	$529.83	$529.83
40	$417.15	$417.15	$409.13	$409.13	$539.34	$539.34	$528.98	$528.98	$536.54	$536.54
41	$424.99	$424.99	$416.81	$416.81	$549.47	$549.47	$538.91	$538.91	$546.62	$546.62
42	$432.49	$432.49	$424.17	$424.17	$559.18	$559.18	$548.43	$548.43	$556.27	$556.27
43	$442.94	$442.94	$434.42	$434.42	$572.68	$572.68	$561.68	$561.68	$569.71	$569.71
44	$455.99	$455.99	$447.22	$447.22	$589.56	$589.56	$578.23	$578.23	$586.50	$586.50
45	$471.34	$471.34	$462.27	$462.27	$609.40	$609.40	$597.69	$597.69	$606.23	$606.23
46	$489.62	$489.62	$480.20	$480.20	$633.03	$633.03	$620.87	$620.87	$629.75	$629.75
47	$510.18	$510.18	$500.36	$500.36	$659.62	$659.62	$646.94	$646.94	$656.19	$656.19
48	$533.68	$533.68	$523.41	$523.41	$690.00	$690.00	$676.74	$676.74	$686.42	$686.42
49	$556.86	$556.86	$546.14	$546.14	$719.97	$719.97	$706.13	$706.13	$716.23	$716.23
50	$582.97	$582.97	$571.75	$571.75	$753.73	$753.73	$739.24	$739.24	$749.82	$749.82
51	$608.75	$608.75	$597.04	$597.04	$787.07	$787.07	$771.94	$771.94	$782.98	$782.98
52	$637.15	$637.15	$624.89	$624.89	$823.78	$823.78	$807.95	$807.95	$819.51	$819.51
53	$665.88	$665.88	$653.07	$653.07	$860.92	$860.92	$844.38	$844.38	$856.45	$856.45
54	$696.89	$696.89	$683.48	$683.48	$901.01	$901.01	$883.70	$883.70	$896.34	$896.34
55	$727.89	$727.89	$713.89	$713.89	$941.10	$941.10	$923.02	$923.02	$936.22	$936.22
56	$761.51	$761.51	$746.86	$746.86	$984.57	$984.57	$965.65	$965.65	$979.46	$979.46
57	$795.46	$795.46	$780.16	$780.16	$1,028.46	$1,028.46	$1,008.70	$1,008.70	$1,023.13	$1,023.13
58	$831.69	$831.69	$815.69	$815.69	$1,075.31	$1,075.31	$1,054.64	$1,054.64	$1,069.73	$1,069.73
59	$849.65	$849.65	$833.30	$833.30	$1,098.52	$1,098.52	$1,077.41	$1,077.41	$1,092.82	$1,092.82
60	$885.88	$885.88	$868.83	$868.83	$1,145.36	$1,145.36	$1,123.35	$1,123.35	$1,139.42	$1,139.42
61	$917.21	$917.21	$899.57	$899.57	$1,185.88	$1,185.88	$1,163.09	$1,163.09	$1,179.72	$1,179.72
62	$937.78	$937.78	$919.73	$919.73	$1,212.46	$1,212.46	$1,189.16	$1,189.16	$1,206.17	$1,206.17
63	$963.56	$963.56	$945.02	$945.02	$1,245.80	$1,245.80	$1,221.86	$1,221.86	$1,239.34	$1,239.34
64+	$979.23	$979.23	$960.39	$960.39	$1,266.06	$1,266.06	$1,241.73	$1,241.73	$1,259.49	$1,259.49

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO $500		Choice Blue PPO $1250		Choice Blue PPO $1250		Choice Blue PPO $2500		Choice Blue PPO $2500	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$500/$1,500		$1,250/$3,750		$1,250/$3,750		$2,500/$5,000		$2,500/$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	$25/$60		$25/$60		$25/$60		$10/70%		$10/70%	
OOP Maximum =>	$8,150/$8,150		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$315.00	$315.00	$311.86	$311.86	$305.86	$305.86	$302.45	$302.45	$296.64	$296.64
15	$343.00	$343.00	$339.58	$339.58	$333.05	$333.05	$329.33	$329.33	$323.00	$323.00
16	$353.70	$353.70	$350.18	$350.18	$343.45	$343.45	$339.61	$339.61	$333.09	$333.09
17	$364.41	$364.41	$360.78	$360.78	$353.84	$353.84	$349.89	$349.89	$343.17	$343.17
18	$375.94	$375.94	$372.19	$372.19	$365.04	$365.04	$360.96	$360.96	$354.02	$354.02
19	$387.47	$387.47	$383.61	$383.61	$376.23	$376.23	$372.03	$372.03	$364.88	$364.88
20	$399.41	$399.41	$395.43	$395.43	$387.83	$387.83	$383.50	$383.50	$376.13	$376.13
21	$411.76	$411.76	$407.66	$407.66	$399.82	$399.82	$395.36	$395.36	$387.76	$387.76
22	$411.76	$411.76	$407.66	$407.66	$399.82	$399.82	$395.36	$395.36	$387.76	$387.76
23	$411.76	$411.76	$407.66	$407.66	$399.82	$399.82	$395.36	$395.36	$387.76	$387.76
24	$411.76	$411.76	$407.66	$407.66	$399.82	$399.82	$395.36	$395.36	$387.76	$387.76
25	$413.41	$413.41	$409.29	$409.29	$401.42	$401.42	$396.94	$396.94	$389.31	$389.31
26	$421.64	$421.64	$417.44	$417.44	$409.42	$409.42	$404.85	$404.85	$397.07	$397.07
27	$431.52	$431.52	$427.23	$427.23	$419.01	$419.01	$414.34	$414.34	$406.37	$406.37
28	$447.58	$447.58	$443.13	$443.13	$434.60	$434.60	$429.76	$429.76	$421.50	$421.50
29	$460.76	$460.76	$456.17	$456.17	$447.40	$447.40	$442.41	$442.41	$433.90	$433.90
30	$467.35	$467.35	$462.69	$462.69	$453.80	$453.80	$448.73	$448.73	$440.11	$440.11
31	$477.23	$477.23	$472.48	$472.48	$463.39	$463.39	$458.22	$458.22	$449.41	$449.41
32	$487.11	$487.11	$482.26	$482.26	$472.99	$472.99	$467.71	$467.71	$458.72	$458.72
33	$493.29	$493.29	$488.38	$488.38	$478.98	$478.98	$473.64	$473.64	$464.54	$464.54
34	$499.88	$499.88	$494.90	$494.90	$485.38	$485.38	$479.97	$479.97	$470.74	$470.74
35	$503.17	$503.17	$498.16	$498.16	$488.58	$488.58	$483.13	$483.13	$473.84	$473.84
36	$506.46	$506.46	$501.42	$501.42	$491.78	$491.78	$486.29	$486.29	$476.94	$476.94
37	$509.76	$509.76	$504.68	$504.68	$494.98	$494.98	$489.46	$489.46	$480.05	$480.05
38	$513.05	$513.05	$507.94	$507.94	$498.18	$498.18	$492.62	$492.62	$483.15	$483.15
39	$519.64	$519.64	$514.47	$514.47	$504.57	$504.57	$498.94	$498.94	$489.35	$489.35
40	$526.23	$526.23	$520.99	$520.99	$510.97	$510.97	$505.27	$505.27	$495.56	$495.56
41	$536.11	$536.11	$530.77	$530.77	$520.57	$520.57	$514.76	$514.76	$504.86	$504.86
42	$545.58	$545.58	$540.15	$540.15	$529.76	$529.76	$523.85	$523.85	$513.78	$513.78
43	$558.76	$558.76	$553.19	$553.19	$542.56	$542.56	$536.50	$536.50	$526.19	$526.19
44	$575.23	$575.23	$569.50	$569.50	$558.55	$558.55	$552.32	$552.32	$541.70	$541.70
45	$594.58	$594.58	$588.66	$588.66	$577.34	$577.34	$570.90	$570.90	$559.93	$559.93
46	$617.64	$617.64	$611.49	$611.49	$599.73	$599.73	$593.04	$593.04	$581.64	$581.64
47	$643.58	$643.58	$637.17	$637.17	$624.92	$624.92	$617.95	$617.95	$606.07	$606.07
48	$673.23	$673.23	$666.52	$666.52	$653.71	$653.71	$646.41	$646.41	$633.99	$633.99
49	$702.46	$702.46	$695.47	$695.47	$682.09	$682.09	$674.48	$674.48	$661.52	$661.52
50	$735.40	$735.40	$728.08	$728.08	$714.08	$714.08	$706.11	$706.11	$692.54	$692.54
51	$767.93	$767.93	$760.29	$760.29	$745.66	$745.66	$737.35	$737.35	$723.17	$723.17
52	$803.76	$803.76	$795.75	$795.75	$780.45	$780.45	$771.74	$771.74	$756.91	$756.91
53	$839.99	$839.99	$831.63	$831.63	$815.63	$815.63	$806.53	$806.53	$791.03	$791.03
54	$879.11	$879.11	$870.35	$870.35	$853.62	$853.62	$844.09	$844.09	$827.87	$827.87
55	$918.22	$918.22	$909.08	$909.08	$891.60	$891.60	$881.65	$881.65	$864.70	$864.70
56	$960.64	$960.64	$951.07	$951.07	$932.78	$932.78	$922.37	$922.37	$904.64	$904.64
57	$1,003.46	$1,003.46	$993.47	$993.47	$974.36	$974.36	$963.49	$963.49	$944.97	$944.97
58	$1,049.16	$1,049.16	$1,038.72	$1,038.72	$1,018.74	$1,018.74	$1,007.38	$1,007.38	$988.01	$988.01
59	$1,071.81	$1,071.81	$1,061.14	$1,061.14	$1,040.73	$1,040.73	$1,029.12	$1,029.12	$1,009.34	$1,009.34
60	$1,117.52	$1,117.52	$1,106.39	$1,106.39	$1,085.11	$1,085.11	$1,073.01	$1,073.01	$1,052.38	$1,052.38
61	$1,157.05	$1,157.05	$1,145.52	$1,145.52	$1,123.49	$1,123.49	$1,110.96	$1,110.96	$1,089.61	$1,089.61
62	$1,182.99	$1,182.99	$1,171.21	$1,171.21	$1,148.68	$1,148.68	$1,135.87	$1,135.87	$1,114.03	$1,114.03
63	$1,215.52	$1,215.52	$1,203.41	$1,203.41	$1,180.27	$1,180.27	$1,167.10	$1,167.10	$1,144.67	$1,144.67
64+	$1,235.28	$1,235.28	$1,222.98	$1,222.98	$1,199.46	$1,199.46	$1,186.08	$1,186.08	$1,163.28	$1,163.28

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO $2800		Choice Blue PPO $2800		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $4250	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/CB/PPO-1	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2,800/$5,600		$2,800/$5,600		$3,000/$3,000		$3,000/$3,000		$4,250/$7,900	
Coinsurance =>	70%/60%		70%/60%		90%/70%		90%/70%		100%/60%	
Copays =>	$40/60%		$40/60%		90%/70%		90%/70%		$60/60%	
OOP Maximum =>	$8,150/$8,150		$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$264.38	$264.38	$259.30	$259.30	$268.49	$268.49	$263.33	$263.33	$267.24	$267.24
15	$287.88	$287.88	$282.35	$282.35	$292.36	$292.36	$286.74	$286.74	$290.99	$290.99
16	$296.87	$296.87	$291.17	$291.17	$301.48	$301.48	$295.68	$295.68	$300.07	$300.07
17	$305.86	$305.86	$299.98	$299.98	$310.61	$310.61	$304.63	$304.63	$309.16	$309.16
18	$315.53	$315.53	$309.47	$309.47	$320.44	$320.44	$314.27	$314.27	$318.94	$318.94
19	$325.21	$325.21	$318.96	$318.96	$330.26	$330.26	$323.91	$323.91	$328.72	$328.72
20	$335.23	$335.23	$328.79	$328.79	$340.44	$340.44	$333.89	$333.89	$338.85	$338.85
21	$345.60	$345.60	$338.96	$338.96	$350.97	$350.97	$344.22	$344.22	$349.33	$349.33
22	$345.60	$345.60	$338.96	$338.96	$350.97	$350.97	$344.22	$344.22	$349.33	$349.33
23	$345.60	$345.60	$338.96	$338.96	$350.97	$350.97	$344.22	$344.22	$349.33	$349.33
24	$345.60	$345.60	$338.96	$338.96	$350.97	$350.97	$344.22	$344.22	$349.33	$349.33
25	$346.98	$346.98	$340.32	$340.32	$352.37	$352.37	$345.60	$345.60	$350.73	$350.73
26	$353.89	$353.89	$347.10	$347.10	$359.39	$359.39	$352.48	$352.48	$357.71	$357.71
27	$362.19	$362.19	$355.23	$355.23	$367.82	$367.82	$360.74	$360.74	$366.10	$366.10
28	$375.67	$375.67	$368.45	$368.45	$381.50	$381.50	$374.17	$374.17	$379.72	$379.72
29	$386.73	$386.73	$379.30	$379.30	$392.74	$392.74	$385.18	$385.18	$390.90	$390.90
30	$392.26	$392.26	$384.72	$384.72	$398.35	$398.35	$390.69	$390.69	$396.49	$396.49
31	$400.55	$400.55	$392.85	$392.85	$406.77	$406.77	$398.95	$398.95	$404.87	$404.87
32	$408.84	$408.84	$400.99	$400.99	$415.20	$415.20	$407.21	$407.21	$413.26	$413.26
33	$414.03	$414.03	$406.07	$406.07	$420.46	$420.46	$412.38	$412.38	$418.50	$418.50
34	$419.56	$419.56	$411.50	$411.50	$426.08	$426.08	$417.88	$417.88	$424.09	$424.09
35	$422.32	$422.32	$414.21	$414.21	$428.89	$428.89	$420.64	$420.64	$426.88	$426.88
36	$425.09	$425.09	$416.92	$416.92	$431.69	$431.69	$423.39	$423.39	$429.68	$429.68
37	$427.85	$427.85	$419.63	$419.63	$434.50	$434.50	$426.14	$426.14	$432.47	$432.47
38	$430.62	$430.62	$422.34	$422.34	$437.31	$437.31	$428.90	$428.90	$435.27	$435.27
39	$436.15	$436.15	$427.77	$427.77	$442.92	$442.92	$434.41	$434.41	$440.85	$440.85
40	$441.68	$441.68	$433.19	$433.19	$448.54	$448.54	$439.91	$439.91	$446.44	$446.44
41	$449.97	$449.97	$441.33	$441.33	$456.96	$456.96	$448.17	$448.17	$454.83	$454.83
42	$457.92	$457.92	$449.12	$449.12	$465.04	$465.04	$456.09	$456.09	$462.86	$462.86
43	$468.98	$468.98	$459.97	$459.97	$476.27	$476.27	$467.11	$467.11	$474.04	$474.04
44	$482.80	$482.80	$473.53	$473.53	$490.31	$490.31	$480.88	$480.88	$488.01	$488.01
45	$499.05	$499.05	$489.46	$489.46	$506.80	$506.80	$497.05	$497.05	$504.43	$504.43
46	$518.40	$518.40	$508.44	$508.44	$526.46	$526.46	$516.33	$516.33	$524.00	$524.00
47	$540.17	$540.17	$529.79	$529.79	$548.57	$548.57	$538.02	$538.02	$546.00	$546.00
48	$565.06	$565.06	$554.20	$554.20	$573.84	$573.84	$562.80	$562.80	$571.15	$571.15
49	$589.59	$589.59	$578.27	$578.27	$598.75	$598.75	$587.24	$587.24	$595.96	$595.96
50	$617.24	$617.24	$605.38	$605.38	$626.83	$626.83	$614.78	$614.78	$623.90	$623.90
51	$644.54	$644.54	$632.16	$632.16	$654.56	$654.56	$641.97	$641.97	$651.50	$651.50
52	$674.61	$674.61	$661.65	$661.65	$685.09	$685.09	$671.92	$671.92	$681.89	$681.89
53	$705.02	$705.02	$691.48	$691.48	$715.98	$715.98	$702.21	$702.21	$712.63	$712.63
54	$737.86	$737.86	$723.68	$723.68	$749.32	$749.32	$734.91	$734.91	$745.82	$745.82
55	$770.69	$770.69	$755.88	$755.88	$782.66	$782.66	$767.61	$767.61	$779.01	$779.01
56	$806.28	$806.28	$790.79	$790.79	$818.81	$818.81	$803.07	$803.07	$814.99	$814.99
57	$842.23	$842.23	$826.05	$826.05	$855.31	$855.31	$838.86	$838.86	$851.32	$851.32
58	$880.59	$880.59	$863.67	$863.67	$894.27	$894.27	$877.07	$877.07	$890.09	$890.09
59	$899.60	$899.60	$882.31	$882.31	$913.57	$913.57	$896.00	$896.00	$909.31	$909.31
60	$937.96	$937.96	$919.94	$919.94	$952.53	$952.53	$934.21	$934.21	$948.08	$948.08
61	$971.14	$971.14	$952.48	$952.48	$986.23	$986.23	$967.26	$967.26	$981.62	$981.62
62	$992.91	$992.91	$973.83	$973.83	$1,008.34	$1,008.34	$988.94	$988.94	$1,003.63	$1,003.63
63	$1,020.21	$1,020.21	$1,000.61	$1,000.61	$1,036.06	$1,036.06	$1,016.14	$1,016.14	$1,031.22	$1,031.22
64+	$1,036.80	$1,036.80	$1,016.88	$1,016.88	$1,052.91	$1,052.91	$1,032.66	$1,032.66	$1,047.99	$1,047.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002		79962PA0010019		79962PA0010019	
Plan Marketing Name =>	Choice Blue PPO $4250		Choice Blue PPO $6000Q Embedded		Choice Blue PPO $6000Q Embedded		Premier Balance PPO $4000		Premier Balance PPO $4000	
Form # =>	HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 7		Area 9		Area 6,7		Area 9	
Network =>	X		X		X		F		F	
Metal =>	Silver		Bronze		Bronze		Silver		Silver	
Deductible =>	$4,250/$7,900		$6,000/$6,000		$6,000/$6,000		$4,000		$4,000	
Coinsurance =>	100%/60%		100%/70%		100%/70%		100%		100%	
Copays =>	$60/60%		100%/70%		100%/70%		$35		$35	
OOP Maximum =>	$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$262.10	$262.10	$242.28	$242.28	$237.62	$237.62	$287.42	$287.42	$281.89	$281.89
15	$285.39	$285.39	$263.81	$263.81	$258.74	$258.74	$312.97	$312.97	$306.94	$306.94
16	$294.30	$294.30	$272.05	$272.05	$266.81	$266.81	$322.73	$322.73	$316.52	$316.52
17	$303.21	$303.21	$280.28	$280.28	$274.89	$274.89	$332.50	$332.50	$326.10	$326.10
18	$312.80	$312.80	$289.15	$289.15	$283.59	$283.59	$343.02	$343.02	$336.42	$336.42
19	$322.40	$322.40	$298.01	$298.01	$292.28	$292.28	$353.54	$353.54	$346.74	$346.74
20	$332.33	$332.33	$307.20	$307.20	$301.29	$301.29	$364.44	$364.44	$357.43	$357.43
21	$342.61	$342.61	$316.70	$316.70	$310.61	$310.61	$375.71	$375.71	$368.48	$368.48
22	$342.61	$342.61	$316.70	$316.70	$310.61	$310.61	$375.71	$375.71	$368.48	$368.48
23	$342.61	$342.61	$316.70	$316.70	$310.61	$310.61	$375.71	$375.71	$368.48	$368.48
24	$342.61	$342.61	$316.70	$316.70	$310.61	$310.61	$375.71	$375.71	$368.48	$368.48
25	$343.98	$343.98	$317.97	$317.97	$311.85	$311.85	$377.21	$377.21	$369.95	$369.95
26	$350.83	$350.83	$324.30	$324.30	$318.06	$318.06	$384.73	$384.73	$377.32	$377.32
27	$359.06	$359.06	$331.90	$331.90	$325.52	$325.52	$393.74	$393.74	$386.17	$386.17
28	$372.42	$372.42	$344.25	$344.25	$337.63	$337.63	$408.40	$408.40	$400.54	$400.54
29	$383.38	$383.38	$354.39	$354.39	$347.57	$347.57	$420.42	$420.42	$412.33	$412.33
30	$388.86	$388.86	$359.45	$359.45	$352.54	$352.54	$426.43	$426.43	$418.22	$418.22
31	$397.08	$397.08	$367.06	$367.06	$360.00	$360.00	$435.45	$435.45	$427.07	$427.07
32	$405.31	$405.31	$374.66	$374.66	$367.45	$367.45	$444.46	$444.46	$435.91	$435.91
33	$410.45	$410.45	$379.41	$379.41	$372.11	$372.11	$450.10	$450.10	$441.44	$441.44
34	$415.93	$415.93	$384.47	$384.47	$377.08	$377.08	$456.11	$456.11	$447.33	$447.33
35	$418.67	$418.67	$387.01	$387.01	$379.57	$379.57	$459.12	$459.12	$450.28	$450.28
36	$421.41	$421.41	$389.54	$389.54	$382.05	$382.05	$462.12	$462.12	$453.23	$453.23
37	$424.15	$424.15	$392.07	$392.07	$384.54	$384.54	$465.13	$465.13	$456.18	$456.18
38	$426.89	$426.89	$394.61	$394.61	$387.02	$387.02	$468.13	$468.13	$459.13	$459.13
39	$432.37	$432.37	$399.68	$399.68	$391.99	$391.99	$474.15	$474.15	$465.02	$465.02
40	$437.86	$437.86	$404.74	$404.74	$396.96	$396.96	$480.16	$480.16	$470.92	$470.92
41	$446.08	$446.08	$412.34	$412.34	$404.41	$404.41	$489.17	$489.17	$479.76	$479.76
42	$453.96	$453.96	$419.63	$419.63	$411.56	$411.56	$497.82	$497.82	$488.24	$488.24
43	$464.92	$464.92	$429.76	$429.76	$421.50	$421.50	$509.84	$509.84	$500.03	$500.03
44	$478.63	$478.63	$442.43	$442.43	$433.92	$433.92	$524.87	$524.87	$514.77	$514.77
45	$494.73	$494.73	$457.31	$457.31	$448.52	$448.52	$542.53	$542.53	$532.09	$532.09
46	$513.92	$513.92	$475.05	$475.05	$465.92	$465.92	$563.57	$563.57	$552.72	$552.72
47	$535.50	$535.50	$495.00	$495.00	$485.48	$485.48	$587.23	$587.23	$575.93	$575.93
48	$560.17	$560.17	$517.80	$517.80	$507.85	$507.85	$614.29	$614.29	$602.46	$602.46
49	$584.49	$584.49	$540.29	$540.29	$529.90	$529.90	$640.96	$640.96	$628.63	$628.63
50	$611.90	$611.90	$565.63	$565.63	$554.75	$554.75	$671.02	$671.02	$658.11	$658.11
51	$638.97	$638.97	$590.65	$590.65	$579.29	$579.29	$700.70	$700.70	$687.22	$687.22
52	$668.77	$668.77	$618.20	$618.20	$606.31	$606.31	$733.39	$733.39	$719.27	$719.27
53	$698.92	$698.92	$646.07	$646.07	$633.64	$633.64	$766.45	$766.45	$751.70	$751.70
54	$731.47	$731.47	$676.15	$676.15	$663.15	$663.15	$802.14	$802.14	$786.70	$786.70
55	$764.02	$764.02	$706.24	$706.24	$692.66	$692.66	$837.83	$837.83	$821.71	$821.71
56	$799.31	$799.31	$738.86	$738.86	$724.65	$724.65	$876.53	$876.53	$859.66	$859.66
57	$834.94	$834.94	$771.80	$771.80	$756.96	$756.96	$915.61	$915.61	$897.99	$897.99
58	$872.97	$872.97	$806.95	$806.95	$791.43	$791.43	$957.31	$957.31	$938.89	$938.89
59	$891.81	$891.81	$824.37	$824.37	$808.52	$808.52	$977.97	$977.97	$959.15	$959.15
60	$929.84	$929.84	$859.52	$859.52	$843.00	$843.00	$1,019.68	$1,019.68	$1,000.05	$1,000.05
61	$962.73	$962.73	$889.93	$889.93	$872.81	$872.81	$1,055.75	$1,055.75	$1,035.43	$1,035.43
62	$984.32	$984.32	$909.88	$909.88	$892.38	$892.38	$1,079.41	$1,079.41	$1,058.64	$1,058.64
63	$1,011.38	$1,011.38	$934.90	$934.90	$916.92	$916.92	$1,109.10	$1,109.10	$1,087.75	$1,087.75
64+	$1,027.83	$1,027.83	$950.10	$950.10	$931.83	$931.83	$1,127.13	$1,127.13	$1,105.44	$1,105.44

Company Name: Highmark Benefits Group (HBG)
Market: Small Group
Product: PPO
Effective Date of Rates: July 1, 2020

Ending date of Rates: September 30, 2020

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	$0		$0		$250		$250		$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$20		$20		$20		$20		$35	
OOP Maximum =>	$4,000		$4,000		$4,000		$4,000		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$397.33	$397.33	$389.68	$389.68	$390.82	$390.82	$383.30	$383.30	$354.91	$354.91
15	$432.64	$432.64	$424.32	$424.32	$425.55	$425.55	$417.37	$417.37	$386.46	$386.46
16	$446.15	$446.15	$437.57	$437.57	$438.84	$438.84	$430.40	$430.40	$398.52	$398.52
17	$459.65	$459.65	$450.81	$450.81	$452.12	$452.12	$443.43	$443.43	$410.59	$410.59
18	$474.19	$474.19	$465.07	$465.07	$466.42	$466.42	$457.46	$457.46	$423.58	$423.58
19	$488.74	$488.74	$479.34	$479.34	$480.73	$480.73	$471.49	$471.49	$436.57	$436.57
20	$503.80	$503.80	$494.11	$494.11	$495.54	$495.54	$486.02	$486.02	$450.02	$450.02
21	$519.38	$519.38	$509.39	$509.39	$510.87	$510.87	$501.05	$501.05	$463.94	$463.94
22	$519.38	$519.38	$509.39	$509.39	$510.87	$510.87	$501.05	$501.05	$463.94	$463.94
23	$519.38	$519.38	$509.39	$509.39	$510.87	$510.87	$501.05	$501.05	$463.94	$463.94
24	$519.38	$519.38	$509.39	$509.39	$510.87	$510.87	$501.05	$501.05	$463.94	$463.94
25	$521.46	$521.46	$511.43	$511.43	$512.91	$512.91	$503.05	$503.05	$465.80	$465.80
26	$531.85	$531.85	$521.62	$521.62	$523.13	$523.13	$513.08	$513.08	$475.07	$475.07
27	$544.31	$544.31	$533.84	$533.84	$535.39	$535.39	$525.10	$525.10	$486.21	$486.21
28	$564.57	$564.57	$553.71	$553.71	$555.32	$555.32	$544.64	$544.64	$504.30	$504.30
29	$581.19	$581.19	$570.01	$570.01	$571.66	$571.66	$560.67	$560.67	$519.15	$519.15
30	$589.50	$589.50	$578.16	$578.16	$579.84	$579.84	$568.69	$568.69	$526.57	$526.57
31	$601.96	$601.96	$590.38	$590.38	$592.10	$592.10	$580.72	$580.72	$537.71	$537.71
32	$614.43	$614.43	$602.61	$602.61	$604.36	$604.36	$592.74	$592.74	$548.84	$548.84
33	$622.22	$622.22	$610.25	$610.25	$612.02	$612.02	$600.26	$600.26	$555.80	$555.80
34	$630.53	$630.53	$618.40	$618.40	$620.20	$620.20	$608.27	$608.27	$563.22	$563.22
35	$634.68	$634.68	$622.47	$622.47	$624.28	$624.28	$612.28	$612.28	$566.93	$566.93
36	$638.84	$638.84	$626.55	$626.55	$628.37	$628.37	$616.29	$616.29	$570.65	$570.65
37	$642.99	$642.99	$630.62	$630.62	$632.46	$632.46	$620.30	$620.30	$574.36	$574.36
38	$647.15	$647.15	$634.70	$634.70	$636.54	$636.54	$624.31	$624.31	$578.07	$578.07
39	$655.46	$655.46	$642.85	$642.85	$644.72	$644.72	$632.33	$632.33	$585.49	$585.49
40	$663.77	$663.77	$651.00	$651.00	$652.89	$652.89	$640.34	$640.34	$592.92	$592.92
41	$676.23	$676.23	$663.23	$663.23	$665.15	$665.15	$652.37	$652.37	$604.05	$604.05
42	$688.18	$688.18	$674.94	$674.94	$676.90	$676.90	$663.89	$663.89	$614.72	$614.72
43	$704.80	$704.80	$691.24	$691.24	$693.25	$693.25	$679.92	$679.92	$629.57	$629.57
44	$725.57	$725.57	$711.62	$711.62	$713.69	$713.69	$699.97	$699.97	$648.12	$648.12
45	$749.98	$749.98	$735.56	$735.56	$737.70	$737.70	$723.52	$723.52	$669.93	$669.93
46	$779.07	$779.07	$764.09	$764.09	$766.31	$766.31	$751.58	$751.58	$695.91	$695.91
47	$811.79	$811.79	$796.18	$796.18	$798.49	$798.49	$783.14	$783.14	$725.14	$725.14
48	$849.19	$849.19	$832.85	$832.85	$835.27	$835.27	$819.22	$819.22	$758.54	$758.54
49	$886.06	$886.06	$869.02	$869.02	$871.54	$871.54	$854.79	$854.79	$791.48	$791.48
50	$927.61	$927.61	$909.77	$909.77	$912.41	$912.41	$894.88	$894.88	$828.60	$828.60
51	$968.64	$968.64	$950.01	$950.01	$952.77	$952.77	$934.46	$934.46	$865.25	$865.25
52	$1,013.83	$1,013.83	$994.33	$994.33	$997.22	$997.22	$978.05	$978.05	$905.61	$905.61
53	$1,059.54	$1,059.54	$1,039.16	$1,039.16	$1,042.17	$1,042.17	$1,022.14	$1,022.14	$946.44	$946.44
54	$1,108.88	$1,108.88	$1,087.55	$1,087.55	$1,090.71	$1,090.71	$1,069.74	$1,069.74	$990.51	$990.51
55	$1,158.22	$1,158.22	$1,135.94	$1,135.94	$1,139.24	$1,139.24	$1,117.34	$1,117.34	$1,034.59	$1,034.59
56	$1,211.71	$1,211.71	$1,188.41	$1,188.41	$1,191.86	$1,191.86	$1,168.95	$1,168.95	$1,082.37	$1,082.37
57	$1,265.73	$1,265.73	$1,241.38	$1,241.38	$1,244.99	$1,244.99	$1,221.06	$1,221.06	$1,130.62	$1,130.62
58	$1,323.38	$1,323.38	$1,297.93	$1,297.93	$1,301.70	$1,301.70	$1,276.68	$1,276.68	$1,182.12	$1,182.12
59	$1,351.95	$1,351.95	$1,325.94	$1,325.94	$1,329.79	$1,329.79	$1,304.23	$1,304.23	$1,207.64	$1,207.64
60	$1,409.60	$1,409.60	$1,382.48	$1,382.48	$1,386.50	$1,386.50	$1,359.85	$1,359.85	$1,259.13	$1,259.13
61	$1,459.46	$1,459.46	$1,431.39	$1,431.39	$1,435.54	$1,435.54	$1,407.95	$1,407.95	$1,303.67	$1,303.67
62	$1,492.18	$1,492.18	$1,463.48	$1,463.48	$1,467.73	$1,467.73	$1,439.52	$1,439.52	$1,332.90	$1,332.90
63	$1,533.21	$1,533.21	$1,503.72	$1,503.72	$1,508.09	$1,508.09	$1,479.10	$1,479.10	$1,369.55	$1,369.55
64+	$1,558.14	$1,558.14	$1,528.17	$1,528.17	$1,532.61	$1,532.61	$1,503.15	$1,503.15	$1,391.82	$1,391.82

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $0 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0		$250		$250		$500		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$35		$35		$35		$30		$30	
OOP Maximum =>	$8,150		$8,150		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$348.09	$348.09	$351.88	$351.88	$345.11	$345.11	$347.69	$347.69	$341.01	$341.01
15	$379.03	$379.03	$383.16	$383.16	$375.79	$375.79	$378.60	$378.60	$371.32	$371.32
16	$390.86	$390.86	$395.11	$395.11	$387.52	$387.52	$390.42	$390.42	$382.91	$382.91
17	$402.69	$402.69	$407.07	$407.07	$399.25	$399.25	$402.23	$402.23	$394.50	$394.50
18	$415.43	$415.43	$419.95	$419.95	$411.88	$411.88	$414.96	$414.96	$406.98	$406.98
19	$428.17	$428.17	$432.83	$432.83	$424.51	$424.51	$427.68	$427.68	$419.46	$419.46
20	$441.37	$441.37	$446.17	$446.17	$437.60	$437.60	$440.87	$440.87	$432.39	$432.39
21	$455.02	$455.02	$459.97	$459.97	$451.13	$451.13	$454.50	$454.50	$445.76	$445.76
22	$455.02	$455.02	$459.97	$459.97	$451.13	$451.13	$454.50	$454.50	$445.76	$445.76
23	$455.02	$455.02	$459.97	$459.97	$451.13	$451.13	$454.50	$454.50	$445.76	$445.76
24	$455.02	$455.02	$459.97	$459.97	$451.13	$451.13	$454.50	$454.50	$445.76	$445.76
25	$456.84	$456.84	$461.81	$461.81	$452.93	$452.93	$456.32	$456.32	$447.54	$447.54
26	$465.94	$465.94	$471.01	$471.01	$461.96	$461.96	$465.41	$465.41	$456.46	$456.46
27	$476.86	$476.86	$482.05	$482.05	$472.78	$472.78	$476.32	$476.32	$467.16	$467.16
28	$494.61	$494.61	$499.99	$499.99	$490.38	$490.38	$494.04	$494.04	$484.54	$484.54
29	$509.17	$509.17	$514.71	$514.71	$504.81	$504.81	$508.59	$508.59	$498.81	$498.81
30	$516.45	$516.45	$522.07	$522.07	$512.03	$512.03	$515.86	$515.86	$505.94	$505.94
31	$527.37	$527.37	$533.11	$533.11	$522.86	$522.86	$526.77	$526.77	$516.64	$516.64
32	$538.29	$538.29	$544.14	$544.14	$533.69	$533.69	$537.67	$537.67	$527.33	$527.33
33	$545.11	$545.11	$551.04	$551.04	$540.45	$540.45	$544.49	$544.49	$534.02	$534.02
34	$552.39	$552.39	$558.40	$558.40	$547.67	$547.67	$551.76	$551.76	$541.15	$541.15
35	$556.03	$556.03	$562.08	$562.08	$551.28	$551.28	$555.40	$555.40	$544.72	$544.72
36	$559.67	$559.67	$565.76	$565.76	$554.89	$554.89	$559.04	$559.04	$548.28	$548.28
37	$563.31	$563.31	$569.44	$569.44	$558.50	$558.50	$562.67	$562.67	$551.85	$551.85
38	$566.95	$566.95	$573.12	$573.12	$562.11	$562.11	$566.31	$566.31	$555.42	$555.42
39	$574.24	$574.24	$580.48	$580.48	$569.33	$569.33	$573.58	$573.58	$562.55	$562.55
40	$581.52	$581.52	$587.84	$587.84	$576.54	$576.54	$580.85	$580.85	$569.68	$569.68
41	$592.44	$592.44	$598.88	$598.88	$587.37	$587.37	$591.76	$591.76	$580.38	$580.38
42	$602.90	$602.90	$609.46	$609.46	$597.75	$597.75	$602.21	$602.21	$590.63	$590.63
43	$617.46	$617.46	$624.18	$624.18	$612.18	$612.18	$616.76	$616.76	$604.90	$604.90
44	$635.66	$635.66	$642.58	$642.58	$630.23	$630.23	$634.94	$634.94	$622.73	$622.73
45	$657.05	$657.05	$664.20	$664.20	$651.43	$651.43	$656.30	$656.30	$643.68	$643.68
46	$682.53	$682.53	$689.96	$689.96	$676.70	$676.70	$681.75	$681.75	$668.64	$668.64
47	$711.20	$711.20	$718.93	$718.93	$705.12	$705.12	$710.38	$710.38	$696.72	$696.72
48	$743.96	$743.96	$752.05	$752.05	$737.60	$737.60	$743.11	$743.11	$728.82	$728.82
49	$776.26	$776.26	$784.71	$784.71	$769.63	$769.63	$775.38	$775.38	$760.47	$760.47
50	$812.67	$812.67	$821.51	$821.51	$805.72	$805.72	$811.74	$811.74	$796.13	$796.13
51	$848.61	$848.61	$857.84	$857.84	$841.36	$841.36	$847.64	$847.64	$831.34	$831.34
52	$888.20	$888.20	$897.86	$897.86	$880.61	$880.61	$887.18	$887.18	$870.12	$870.12
53	$928.24	$928.24	$938.34	$938.34	$920.31	$920.31	$927.18	$927.18	$909.35	$909.35
54	$971.47	$971.47	$982.04	$982.04	$963.16	$963.16	$970.36	$970.36	$951.70	$951.70
55	$1,014.69	$1,014.69	$1,025.73	$1,025.73	$1,006.02	$1,006.02	$1,013.54	$1,013.54	$994.04	$994.04
56	$1,061.56	$1,061.56	$1,073.11	$1,073.11	$1,052.49	$1,052.49	$1,060.35	$1,060.35	$1,039.96	$1,039.96
57	$1,108.88	$1,108.88	$1,120.95	$1,120.95	$1,099.40	$1,099.40	$1,107.62	$1,107.62	$1,086.32	$1,086.32
58	$1,159.39	$1,159.39	$1,172.00	$1,172.00	$1,149.48	$1,149.48	$1,158.07	$1,158.07	$1,135.80	$1,135.80
59	$1,184.42	$1,184.42	$1,197.30	$1,197.30	$1,174.29	$1,174.29	$1,183.06	$1,183.06	$1,160.31	$1,160.31
60	$1,234.92	$1,234.92	$1,248.36	$1,248.36	$1,224.37	$1,224.37	$1,233.51	$1,233.51	$1,209.79	$1,209.79
61	$1,278.61	$1,278.61	$1,292.52	$1,292.52	$1,267.68	$1,267.68	$1,277.15	$1,277.15	$1,252.59	$1,252.59
62	$1,307.27	$1,307.27	$1,321.49	$1,321.49	$1,296.10	$1,296.10	$1,305.78	$1,305.78	$1,280.67	$1,280.67
63	$1,343.22	$1,343.22	$1,357.83	$1,357.83	$1,331.74	$1,331.74	$1,341.68	$1,341.68	$1,315.88	$1,315.88
64+	$1,365.06	$1,365.06	$1,379.91	$1,379.91	$1,353.39	$1,353.39	$1,363.50	$1,363.50	$1,337.28	$1,337.28

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$750		$1,000		$1,000		$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$345.25	$345.25	$338.61	$338.61	$341.23	$341.23	$334.66	$334.66	$337.59	$337.59
15	$375.94	$375.94	$368.71	$368.71	$371.56	$371.56	$364.41	$364.41	$367.60	$367.60
16	$387.68	$387.68	$380.22	$380.22	$383.16	$383.16	$375.79	$375.79	$379.08	$379.08
17	$399.41	$399.41	$391.73	$391.73	$394.75	$394.75	$387.16	$387.16	$390.55	$390.55
18	$412.05	$412.05	$404.12	$404.12	$407.24	$407.24	$399.41	$399.41	$402.91	$402.91
19	$424.68	$424.68	$416.51	$416.51	$419.73	$419.73	$411.66	$411.66	$415.26	$415.26
20	$437.77	$437.77	$429.35	$429.35	$432.67	$432.67	$424.35	$424.35	$428.06	$428.06
21	$451.31	$451.31	$442.63	$442.63	$446.05	$446.05	$437.47	$437.47	$441.30	$441.30
22	$451.31	$451.31	$442.63	$442.63	$446.05	$446.05	$437.47	$437.47	$441.30	$441.30
23	$451.31	$451.31	$442.63	$442.63	$446.05	$446.05	$437.47	$437.47	$441.30	$441.30
24	$451.31	$451.31	$442.63	$442.63	$446.05	$446.05	$437.47	$437.47	$441.30	$441.30
25	$453.12	$453.12	$444.40	$444.40	$447.83	$447.83	$439.22	$439.22	$443.07	$443.07
26	$462.14	$462.14	$453.25	$453.25	$456.76	$456.76	$447.97	$447.97	$451.89	$451.89
27	$472.97	$472.97	$463.88	$463.88	$467.46	$467.46	$458.47	$458.47	$462.48	$462.48
28	$490.57	$490.57	$481.14	$481.14	$484.86	$484.86	$475.53	$475.53	$479.69	$479.69
29	$505.02	$505.02	$495.30	$495.30	$499.13	$499.13	$489.53	$489.53	$493.81	$493.81
30	$512.24	$512.24	$502.39	$502.39	$506.27	$506.27	$496.53	$496.53	$500.88	$500.88
31	$523.07	$523.07	$513.01	$513.01	$516.97	$516.97	$507.03	$507.03	$511.47	$511.47
32	$533.90	$533.90	$523.63	$523.63	$527.68	$527.68	$517.53	$517.53	$522.06	$522.06
33	$540.67	$540.67	$530.27	$530.27	$534.37	$534.37	$524.09	$524.09	$528.68	$528.68
34	$547.89	$547.89	$537.35	$537.35	$541.50	$541.50	$531.09	$531.09	$535.74	$535.74
35	$551.50	$551.50	$540.89	$540.89	$545.07	$545.07	$534.59	$534.59	$539.27	$539.27
36	$555.11	$555.11	$544.43	$544.43	$548.64	$548.64	$538.09	$538.09	$542.80	$542.80
37	$558.72	$558.72	$547.98	$547.98	$552.21	$552.21	$541.59	$541.59	$546.33	$546.33
38	$562.33	$562.33	$551.52	$551.52	$555.78	$555.78	$545.09	$545.09	$549.86	$549.86
39	$569.55	$569.55	$558.60	$558.60	$562.92	$562.92	$552.09	$552.09	$556.92	$556.92
40	$576.77	$576.77	$565.68	$565.68	$570.05	$570.05	$559.09	$559.09	$563.98	$563.98
41	$587.61	$587.61	$576.30	$576.30	$580.76	$580.76	$569.59	$569.59	$574.57	$574.57
42	$597.99	$597.99	$586.48	$586.48	$591.02	$591.02	$579.65	$579.65	$584.72	$584.72
43	$612.43	$612.43	$600.65	$600.65	$605.29	$605.29	$593.65	$593.65	$598.84	$598.84
44	$630.48	$630.48	$618.35	$618.35	$623.13	$623.13	$611.15	$611.15	$616.50	$616.50
45	$651.69	$651.69	$639.16	$639.16	$644.10	$644.10	$631.71	$631.71	$637.24	$637.24
46	$676.97	$676.97	$663.95	$663.95	$669.08	$669.08	$656.21	$656.21	$661.95	$661.95
47	$705.40	$705.40	$691.83	$691.83	$697.18	$697.18	$683.77	$683.77	$689.75	$689.75
48	$737.89	$737.89	$723.70	$723.70	$729.29	$729.29	$715.26	$715.26	$721.53	$721.53
49	$769.93	$769.93	$755.13	$755.13	$760.96	$760.96	$746.32	$746.32	$752.86	$752.86
50	$806.04	$806.04	$790.54	$790.54	$796.65	$796.65	$781.32	$781.32	$788.16	$788.16
51	$841.69	$841.69	$825.50	$825.50	$831.88	$831.88	$815.88	$815.88	$823.02	$823.02
52	$880.96	$880.96	$864.01	$864.01	$870.69	$870.69	$853.94	$853.94	$861.42	$861.42
53	$920.67	$920.67	$902.97	$902.97	$909.94	$909.94	$892.44	$892.44	$900.25	$900.25
54	$963.55	$963.55	$945.02	$945.02	$952.32	$952.32	$934.00	$934.00	$942.18	$942.18
55	$1,006.42	$1,006.42	$987.06	$987.06	$994.69	$994.69	$975.56	$975.56	$984.10	$984.10
56	$1,052.91	$1,052.91	$1,032.66	$1,032.66	$1,040.63	$1,040.63	$1,020.62	$1,020.62	$1,029.55	$1,029.55
57	$1,099.84	$1,099.84	$1,078.69	$1,078.69	$1,087.02	$1,087.02	$1,066.11	$1,066.11	$1,075.45	$1,075.45
58	$1,149.94	$1,149.94	$1,127.82	$1,127.82	$1,136.54	$1,136.54	$1,114.67	$1,114.67	$1,124.43	$1,124.43
59	$1,174.76	$1,174.76	$1,152.17	$1,152.17	$1,161.07	$1,161.07	$1,138.73	$1,138.73	$1,148.70	$1,148.70
60	$1,224.86	$1,224.86	$1,201.30	$1,201.30	$1,210.58	$1,210.58	$1,187.29	$1,187.29	$1,197.69	$1,197.69
61	$1,268.18	$1,268.18	$1,243.79	$1,243.79	$1,253.40	$1,253.40	$1,229.29	$1,229.29	$1,240.05	$1,240.05
62	$1,296.61	$1,296.61	$1,271.68	$1,271.68	$1,281.50	$1,281.50	$1,256.85	$1,256.85	$1,267.85	$1,267.85
63	$1,332.27	$1,332.27	$1,306.64	$1,306.64	$1,316.74	$1,316.74	$1,291.41	$1,291.41	$1,302.72	$1,302.72
64+	$1,353.93	$1,353.93	$1,327.89	$1,327.89	$1,338.15	$1,338.15	$1,312.41	$1,312.41	$1,323.90	$1,323.90

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009		79962PA0010011		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1250 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A		Premier Balance PPO $2000 A		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,250		$1,500		$1,500		$2,000		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$331.11	$331.11	$334.31	$334.31	$327.87	$327.87	$328.60	$328.60	$322.28	$322.28
15	$360.54	$360.54	$364.02	$364.02	$357.02	$357.02	$357.81	$357.81	$350.93	$350.93
16	$371.79	$371.79	$375.38	$375.38	$368.16	$368.16	$368.97	$368.97	$361.88	$361.88
17	$383.05	$383.05	$386.75	$386.75	$379.30	$379.30	$380.14	$380.14	$372.83	$372.83
18	$395.16	$395.16	$398.98	$398.98	$391.30	$391.30	$392.17	$392.17	$384.63	$384.63
19	$407.28	$407.28	$411.22	$411.22	$403.30	$403.30	$404.20	$404.20	$396.42	$396.42
20	$419.84	$419.84	$423.89	$423.89	$415.73	$415.73	$416.65	$416.65	$408.64	$408.64
21	$432.82	$432.82	$437.00	$437.00	$428.59	$428.59	$429.54	$429.54	$421.28	$421.28
22	$432.82	$432.82	$437.00	$437.00	$428.59	$428.59	$429.54	$429.54	$421.28	$421.28
23	$432.82	$432.82	$437.00	$437.00	$428.59	$428.59	$429.54	$429.54	$421.28	$421.28
24	$432.82	$432.82	$437.00	$437.00	$428.59	$428.59	$429.54	$429.54	$421.28	$421.28
25	$434.55	$434.55	$438.75	$438.75	$430.30	$430.30	$431.26	$431.26	$422.97	$422.97
26	$443.21	$443.21	$447.49	$447.49	$438.88	$438.88	$439.85	$439.85	$431.39	$431.39
27	$453.60	$453.60	$457.98	$457.98	$449.16	$449.16	$450.16	$450.16	$441.50	$441.50
28	$470.48	$470.48	$475.02	$475.02	$465.88	$465.88	$466.91	$466.91	$457.93	$457.93
29	$484.33	$484.33	$489.00	$489.00	$479.59	$479.59	$480.66	$480.66	$471.41	$471.41
30	$491.25	$491.25	$496.00	$496.00	$486.45	$486.45	$487.53	$487.53	$478.15	$478.15
31	$501.64	$501.64	$506.48	$506.48	$496.74	$496.74	$497.84	$497.84	$488.26	$488.26
32	$512.03	$512.03	$516.97	$516.97	$507.02	$507.02	$508.15	$508.15	$498.37	$498.37
33	$518.52	$518.52	$523.53	$523.53	$513.45	$513.45	$514.59	$514.59	$504.69	$504.69
34	$525.44	$525.44	$530.52	$530.52	$520.31	$520.31	$521.46	$521.46	$511.43	$511.43
35	$528.91	$528.91	$534.01	$534.01	$523.74	$523.74	$524.90	$524.90	$514.80	$514.80
36	$532.37	$532.37	$537.51	$537.51	$527.17	$527.17	$528.33	$528.33	$518.17	$518.17
37	$535.83	$535.83	$541.01	$541.01	$530.59	$530.59	$531.77	$531.77	$521.54	$521.54
38	$539.29	$539.29	$544.50	$544.50	$534.02	$534.02	$535.21	$535.21	$524.91	$524.91
39	$546.22	$546.22	$551.49	$551.49	$540.88	$540.88	$542.08	$542.08	$531.66	$531.66
40	$553.14	$553.14	$558.49	$558.49	$547.74	$547.74	$548.95	$548.95	$538.40	$538.40
41	$563.53	$563.53	$568.97	$568.97	$558.02	$558.02	$559.26	$559.26	$548.51	$548.51
42	$573.49	$573.49	$579.03	$579.03	$567.88	$567.88	$569.14	$569.14	$558.20	$558.20
43	$587.34	$587.34	$593.01	$593.01	$581.60	$581.60	$582.89	$582.89	$571.68	$571.68
44	$604.65	$604.65	$610.49	$610.49	$598.74	$598.74	$600.07	$600.07	$588.53	$588.53
45	$624.99	$624.99	$631.03	$631.03	$618.88	$618.88	$620.26	$620.26	$608.33	$608.33
46	$649.23	$649.23	$655.50	$655.50	$642.89	$642.89	$644.31	$644.31	$631.92	$631.92
47	$676.50	$676.50	$683.03	$683.03	$669.89	$669.89	$671.37	$671.37	$658.46	$658.46
48	$707.66	$707.66	$714.50	$714.50	$700.74	$700.74	$702.30	$702.30	$688.79	$688.79
49	$738.39	$738.39	$745.52	$745.52	$731.17	$731.17	$732.80	$732.80	$718.70	$718.70
50	$773.02	$773.02	$780.48	$780.48	$765.46	$765.46	$767.16	$767.16	$752.41	$752.41
51	$807.21	$807.21	$815.01	$815.01	$799.32	$799.32	$801.09	$801.09	$785.69	$785.69
52	$844.86	$844.86	$853.02	$853.02	$836.61	$836.61	$838.46	$838.46	$822.34	$822.34
53	$882.95	$882.95	$891.48	$891.48	$874.32	$874.32	$876.26	$876.26	$859.41	$859.41
54	$924.07	$924.07	$933.00	$933.00	$915.04	$915.04	$917.07	$917.07	$899.43	$899.43
55	$965.19	$965.19	$974.51	$974.51	$955.76	$955.76	$957.87	$957.87	$939.45	$939.45
56	$1,009.77	$1,009.77	$1,019.52	$1,019.52	$999.90	$999.90	$1,002.12	$1,002.12	$982.85	$982.85
57	$1,054.78	$1,054.78	$1,064.97	$1,064.97	$1,044.47	$1,044.47	$1,046.79	$1,046.79	$1,026.66	$1,026.66
58	$1,102.83	$1,102.83	$1,113.48	$1,113.48	$1,092.05	$1,092.05	$1,094.47	$1,094.47	$1,073.42	$1,073.42
59	$1,126.63	$1,126.63	$1,137.51	$1,137.51	$1,115.62	$1,115.62	$1,118.09	$1,118.09	$1,096.59	$1,096.59
60	$1,174.67	$1,174.67	$1,186.02	$1,186.02	$1,163.19	$1,163.19	$1,165.77	$1,165.77	$1,143.35	$1,143.35
61	$1,216.22	$1,216.22	$1,227.97	$1,227.97	$1,204.34	$1,204.34	$1,207.01	$1,207.01	$1,183.80	$1,183.80
62	$1,243.49	$1,243.49	$1,255.50	$1,255.50	$1,231.34	$1,231.34	$1,234.07	$1,234.07	$1,210.34	$1,210.34
63	$1,277.68	$1,277.68	$1,290.02	$1,290.02	$1,265.20	$1,265.20	$1,268.00	$1,268.00	$1,243.62	$1,243.62
64+	$1,298.46	$1,298.46	$1,311.00	$1,311.00	$1,285.77	$1,285.77	$1,288.62	$1,288.62	$1,263.84	$1,263.84

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010017		79962PA0010017		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $3500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$1,400		$2,500		$2,500		$3,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$45		$45		$45		$45		$45	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$330.20	$330.20	$323.86	$323.86	$322.67	$322.67	$316.47	$316.47	$314.62	$314.62
15	$359.56	$359.56	$352.64	$352.64	$351.35	$351.35	$344.60	$344.60	$342.59	$342.59
16	$370.78	$370.78	$363.65	$363.65	$362.32	$362.32	$355.35	$355.35	$353.28	$353.28
17	$382.00	$382.00	$374.66	$374.66	$373.28	$373.28	$366.11	$366.11	$363.97	$363.97
18	$394.09	$394.09	$386.51	$386.51	$385.09	$385.09	$377.69	$377.69	$375.49	$375.49
19	$406.17	$406.17	$398.36	$398.36	$396.90	$396.90	$389.27	$389.27	$387.01	$387.01
20	$418.69	$418.69	$410.64	$410.64	$409.14	$409.14	$401.27	$401.27	$398.93	$398.93
21	$431.64	$431.64	$423.34	$423.34	$421.79	$421.79	$413.68	$413.68	$411.27	$411.27
22	$431.64	$431.64	$423.34	$423.34	$421.79	$421.79	$413.68	$413.68	$411.27	$411.27
23	$431.64	$431.64	$423.34	$423.34	$421.79	$421.79	$413.68	$413.68	$411.27	$411.27
24	$431.64	$431.64	$423.34	$423.34	$421.79	$421.79	$413.68	$413.68	$411.27	$411.27
25	$433.37	$433.37	$425.03	$425.03	$423.48	$423.48	$415.33	$415.33	$412.92	$412.92
26	$442.00	$442.00	$433.50	$433.50	$431.91	$431.91	$423.61	$423.61	$421.14	$421.14
27	$452.36	$452.36	$443.66	$443.66	$442.04	$442.04	$433.54	$433.54	$431.01	$431.01
28	$469.19	$469.19	$460.17	$460.17	$458.49	$458.49	$449.67	$449.67	$447.05	$447.05
29	$483.01	$483.01	$473.72	$473.72	$471.98	$471.98	$462.91	$462.91	$460.21	$460.21
30	$489.91	$489.91	$480.49	$480.49	$478.73	$478.73	$469.53	$469.53	$466.79	$466.79
31	$500.27	$500.27	$490.65	$490.65	$488.85	$488.85	$479.46	$479.46	$476.66	$476.66
32	$510.63	$510.63	$500.81	$500.81	$498.98	$498.98	$489.38	$489.38	$486.53	$486.53
33	$517.10	$517.10	$507.16	$507.16	$505.30	$505.30	$495.59	$495.59	$492.70	$492.70
34	$524.01	$524.01	$513.93	$513.93	$512.05	$512.05	$502.21	$502.21	$499.28	$499.28
35	$527.46	$527.46	$517.32	$517.32	$515.43	$515.43	$505.52	$505.52	$502.57	$502.57
36	$530.92	$530.92	$520.71	$520.71	$518.80	$518.80	$508.83	$508.83	$505.86	$505.86
37	$534.37	$534.37	$524.09	$524.09	$522.18	$522.18	$512.14	$512.14	$509.15	$509.15
38	$537.82	$537.82	$527.48	$527.48	$525.55	$525.55	$515.45	$515.45	$512.44	$512.44
39	$544.73	$544.73	$534.26	$534.26	$532.30	$532.30	$522.06	$522.06	$519.02	$519.02
40	$551.64	$551.64	$541.03	$541.03	$539.05	$539.05	$528.68	$528.68	$525.60	$525.60
41	$562.00	$562.00	$551.19	$551.19	$549.17	$549.17	$538.61	$538.61	$535.47	$535.47
42	$571.92	$571.92	$560.93	$560.93	$558.87	$558.87	$548.13	$548.13	$544.93	$544.93
43	$585.74	$585.74	$574.47	$574.47	$572.37	$572.37	$561.36	$561.36	$558.09	$558.09
44	$603.00	$603.00	$591.41	$591.41	$589.24	$589.24	$577.91	$577.91	$574.54	$574.54
45	$623.29	$623.29	$611.30	$611.30	$609.06	$609.06	$597.35	$597.35	$593.87	$593.87
46	$647.46	$647.46	$635.01	$635.01	$632.69	$632.69	$620.52	$620.52	$616.91	$616.91
47	$674.65	$674.65	$661.68	$661.68	$659.26	$659.26	$646.58	$646.58	$642.82	$642.82
48	$705.73	$705.73	$692.16	$692.16	$689.63	$689.63	$676.37	$676.37	$672.43	$672.43
49	$736.38	$736.38	$722.22	$722.22	$719.57	$719.57	$705.74	$705.74	$701.63	$701.63
50	$770.91	$770.91	$756.09	$756.09	$753.32	$753.32	$738.83	$738.83	$734.53	$734.53
51	$805.01	$805.01	$789.53	$789.53	$786.64	$786.64	$771.51	$771.51	$767.02	$767.02
52	$842.56	$842.56	$826.36	$826.36	$823.33	$823.33	$807.50	$807.50	$802.80	$802.80
53	$880.55	$880.55	$863.61	$863.61	$860.45	$860.45	$843.91	$843.91	$838.99	$838.99
54	$921.55	$921.55	$903.83	$903.83	$900.52	$900.52	$883.21	$883.21	$878.06	$878.06
55	$962.56	$962.56	$944.05	$944.05	$940.59	$940.59	$922.51	$922.51	$917.13	$917.13
56	$1,007.02	$1,007.02	$987.65	$987.65	$984.04	$984.04	$965.12	$965.12	$959.49	$959.49
57	$1,051.91	$1,051.91	$1,031.68	$1,031.68	$1,027.90	$1,027.90	$1,008.14	$1,008.14	$1,002.26	$1,002.26
58	$1,099.82	$1,099.82	$1,078.67	$1,078.67	$1,074.72	$1,074.72	$1,054.06	$1,054.06	$1,047.92	$1,047.92
59	$1,123.56	$1,123.56	$1,101.95	$1,101.95	$1,097.92	$1,097.92	$1,076.81	$1,076.81	$1,070.54	$1,070.54
60	$1,171.47	$1,171.47	$1,148.94	$1,148.94	$1,144.74	$1,144.74	$1,122.73	$1,122.73	$1,116.19	$1,116.19
61	$1,212.91	$1,212.91	$1,189.59	$1,189.59	$1,185.23	$1,185.23	$1,162.44	$1,162.44	$1,155.67	$1,155.67
62	$1,240.10	$1,240.10	$1,216.26	$1,216.26	$1,211.80	$1,211.80	$1,188.50	$1,188.50	$1,181.58	$1,181.58
63	$1,274.20	$1,274.20	$1,249.70	$1,249.70	$1,245.12	$1,245.12	$1,221.18	$1,221.18	$1,214.07	$1,214.07
64+	$1,294.92	$1,294.92	$1,270.02	$1,270.02	$1,265.37	$1,265.37	$1,241.04	$1,241.04	$1,233.81	$1,233.81

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Premier Balance PPO $3500 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3,500		$1,000		$1,000		$1,750		$1,750	
Coinsurance =>	100%		80%		80%		90%		90%	
Copays =>	$45		$60		$60		$45		$45	
OOP Maximum =>	$7,900		$6,900		$6,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$308.57	$308.57	$317.21	$317.21	$311.11	$311.11	$319.67	$319.67	$313.53	$313.53
15	$336.00	$336.00	$345.41	$345.41	$338.76	$338.76	$348.09	$348.09	$341.40	$341.40
16	$346.49	$346.49	$356.19	$356.19	$349.34	$349.34	$358.95	$358.95	$352.05	$352.05
17	$356.97	$356.97	$366.97	$366.97	$359.91	$359.91	$369.81	$369.81	$362.71	$362.71
18	$368.27	$368.27	$378.58	$378.58	$371.30	$371.30	$381.52	$381.52	$374.18	$374.18
19	$379.56	$379.56	$390.20	$390.20	$382.69	$382.69	$393.22	$393.22	$385.66	$385.66
20	$391.26	$391.26	$402.22	$402.22	$394.48	$394.48	$405.33	$405.33	$397.54	$397.54
21	$403.36	$403.36	$414.66	$414.66	$406.68	$406.68	$417.87	$417.87	$409.84	$409.84
22	$403.36	$403.36	$414.66	$414.66	$406.68	$406.68	$417.87	$417.87	$409.84	$409.84
23	$403.36	$403.36	$414.66	$414.66	$406.68	$406.68	$417.87	$417.87	$409.84	$409.84
24	$403.36	$403.36	$414.66	$414.66	$406.68	$406.68	$417.87	$417.87	$409.84	$409.84
25	$404.97	$404.97	$416.32	$416.32	$408.31	$408.31	$419.54	$419.54	$411.48	$411.48
26	$413.04	$413.04	$424.61	$424.61	$416.44	$416.44	$427.90	$427.90	$419.68	$419.68
27	$422.72	$422.72	$434.56	$434.56	$426.20	$426.20	$437.93	$437.93	$429.51	$429.51
28	$438.45	$438.45	$450.74	$450.74	$442.06	$442.06	$454.22	$454.22	$445.50	$445.50
29	$451.36	$451.36	$464.00	$464.00	$455.07	$455.07	$467.60	$467.60	$458.61	$458.61
30	$457.81	$457.81	$470.64	$470.64	$461.58	$461.58	$474.28	$474.28	$465.17	$465.17
31	$467.49	$467.49	$480.59	$480.59	$471.34	$471.34	$484.31	$484.31	$475.00	$475.00
32	$477.17	$477.17	$490.54	$490.54	$481.10	$481.10	$494.34	$494.34	$484.84	$484.84
33	$483.23	$483.23	$496.76	$496.76	$487.20	$487.20	$500.61	$500.61	$490.99	$490.99
34	$489.68	$489.68	$503.40	$503.40	$493.71	$493.71	$507.29	$507.29	$497.55	$497.55
35	$492.91	$492.91	$506.71	$506.71	$496.96	$496.96	$510.64	$510.64	$500.82	$500.82
36	$496.13	$496.13	$510.03	$510.03	$500.22	$500.22	$513.98	$513.98	$504.10	$504.10
37	$499.36	$499.36	$513.35	$513.35	$503.47	$503.47	$517.32	$517.32	$507.38	$507.38
38	$502.59	$502.59	$516.67	$516.67	$506.72	$506.72	$520.67	$520.67	$510.66	$510.66
39	$509.04	$509.04	$523.30	$523.30	$513.23	$513.23	$527.35	$527.35	$517.22	$517.22
40	$515.49	$515.49	$529.94	$529.94	$519.74	$519.74	$534.04	$534.04	$523.78	$523.78
41	$525.17	$525.17	$539.89	$539.89	$529.50	$529.50	$544.07	$544.07	$533.61	$533.61
42	$534.45	$534.45	$549.42	$549.42	$538.85	$538.85	$553.68	$553.68	$543.04	$543.04
43	$547.36	$547.36	$562.69	$562.69	$551.86	$551.86	$567.05	$567.05	$556.15	$556.15
44	$563.49	$563.49	$579.28	$579.28	$568.13	$568.13	$583.76	$583.76	$572.55	$572.55
45	$582.45	$582.45	$598.77	$598.77	$587.25	$587.25	$603.40	$603.40	$591.81	$591.81
46	$605.04	$605.04	$621.99	$621.99	$610.02	$610.02	$626.81	$626.81	$614.76	$614.76
47	$630.45	$630.45	$648.11	$648.11	$635.64	$635.64	$653.13	$653.13	$640.58	$640.58
48	$659.49	$659.49	$677.97	$677.97	$664.92	$664.92	$683.22	$683.22	$670.09	$670.09
49	$688.13	$688.13	$707.41	$707.41	$693.80	$693.80	$712.89	$712.89	$699.19	$699.19
50	$720.40	$720.40	$740.58	$740.58	$726.33	$726.33	$746.32	$746.32	$731.97	$731.97
51	$752.27	$752.27	$773.34	$773.34	$758.46	$758.46	$779.33	$779.33	$764.35	$764.35
52	$787.36	$787.36	$809.42	$809.42	$793.84	$793.84	$815.68	$815.68	$800.01	$800.01
53	$822.85	$822.85	$845.91	$845.91	$829.63	$829.63	$852.45	$852.45	$836.07	$836.07
54	$861.17	$861.17	$885.30	$885.30	$868.26	$868.26	$892.15	$892.15	$875.01	$875.01
55	$899.49	$899.49	$924.69	$924.69	$906.90	$906.90	$931.85	$931.85	$913.94	$913.94
56	$941.04	$941.04	$967.40	$967.40	$948.78	$948.78	$974.89	$974.89	$956.16	$956.16
57	$982.99	$982.99	$1,010.53	$1,010.53	$991.08	$991.08	$1,018.35	$1,018.35	$998.78	$998.78
58	$1,027.76	$1,027.76	$1,056.55	$1,056.55	$1,036.22	$1,036.22	$1,064.73	$1,064.73	$1,044.27	$1,044.27
59	$1,049.95	$1,049.95	$1,079.36	$1,079.36	$1,058.59	$1,058.59	$1,087.72	$1,087.72	$1,066.81	$1,066.81
60	$1,094.72	$1,094.72	$1,125.39	$1,125.39	$1,103.73	$1,103.73	$1,134.10	$1,134.10	$1,112.31	$1,112.31
61	$1,133.44	$1,133.44	$1,165.19	$1,165.19	$1,142.77	$1,142.77	$1,174.21	$1,174.21	$1,151.65	$1,151.65
62	$1,158.85	$1,158.85	$1,191.32	$1,191.32	$1,168.39	$1,168.39	$1,200.54	$1,200.54	$1,177.47	$1,177.47
63	$1,190.72	$1,190.72	$1,224.08	$1,224.08	$1,200.52	$1,200.52	$1,233.55	$1,233.55	$1,209.85	$1,209.85
64+	$1,210.08	$1,210.08	$1,243.98	$1,243.98	$1,220.04	$1,220.04	$1,253.61	$1,253.61	$1,229.52	$1,229.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001		79962PA0080001		79962PA0090001	
Plan Marketing Name =>	Balance PPO $2000 A		Balance PPO $2000 A		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2700	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	$2,000		$2,000		$1,500		$1,500		$2,700	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	$45		$45		$20		$20		$20	
OOP Maximum =>	$7,900		$7,900		$3,000		$3,000		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$318.57	$318.57	$312.44	$312.44	$331.18	$331.18	$324.81	$324.81	$295.60	$295.60
15	$346.89	$346.89	$340.21	$340.21	$360.61	$360.61	$353.68	$353.68	$321.88	$321.88
16	$357.71	$357.71	$350.83	$350.83	$371.87	$371.87	$364.72	$364.72	$331.93	$331.93
17	$368.54	$368.54	$361.45	$361.45	$383.13	$383.13	$375.76	$375.76	$341.97	$341.97
18	$380.20	$380.20	$372.89	$372.89	$395.25	$395.25	$387.65	$387.65	$352.79	$352.79
19	$391.86	$391.86	$384.32	$384.32	$407.37	$407.37	$399.54	$399.54	$363.61	$363.61
20	$403.94	$403.94	$396.17	$396.17	$419.92	$419.92	$411.85	$411.85	$374.82	$374.82
21	$416.43	$416.43	$408.42	$408.42	$432.91	$432.91	$424.59	$424.59	$386.41	$386.41
22	$416.43	$416.43	$408.42	$408.42	$432.91	$432.91	$424.59	$424.59	$386.41	$386.41
23	$416.43	$416.43	$408.42	$408.42	$432.91	$432.91	$424.59	$424.59	$386.41	$386.41
24	$416.43	$416.43	$408.42	$408.42	$432.91	$432.91	$424.59	$424.59	$386.41	$386.41
25	$418.10	$418.10	$410.05	$410.05	$434.64	$434.64	$426.29	$426.29	$387.96	$387.96
26	$426.42	$426.42	$418.22	$418.22	$443.30	$443.30	$434.78	$434.78	$395.68	$395.68
27	$436.42	$436.42	$428.02	$428.02	$453.69	$453.69	$444.97	$444.97	$404.96	$404.96
28	$452.66	$452.66	$443.95	$443.95	$470.57	$470.57	$461.53	$461.53	$420.03	$420.03
29	$465.99	$465.99	$457.02	$457.02	$484.43	$484.43	$475.12	$475.12	$432.39	$432.39
30	$472.65	$472.65	$463.56	$463.56	$491.35	$491.35	$481.91	$481.91	$438.58	$438.58
31	$482.64	$482.64	$473.36	$473.36	$501.74	$501.74	$492.10	$492.10	$447.85	$447.85
32	$492.64	$492.64	$483.16	$483.16	$512.13	$512.13	$502.29	$502.29	$457.12	$457.12
33	$498.88	$498.88	$489.29	$489.29	$518.63	$518.63	$508.66	$508.66	$462.92	$462.92
34	$505.55	$505.55	$495.82	$495.82	$525.55	$525.55	$515.45	$515.45	$469.10	$469.10
35	$508.88	$508.88	$499.09	$499.09	$529.02	$529.02	$518.85	$518.85	$472.19	$472.19
36	$512.21	$512.21	$502.36	$502.36	$532.48	$532.48	$522.25	$522.25	$475.28	$475.28
37	$515.54	$515.54	$505.62	$505.62	$535.94	$535.94	$525.64	$525.64	$478.38	$478.38
38	$518.87	$518.87	$508.89	$508.89	$539.41	$539.41	$529.04	$529.04	$481.47	$481.47
39	$525.53	$525.53	$515.43	$515.43	$546.33	$546.33	$535.83	$535.83	$487.65	$487.65
40	$532.20	$532.20	$521.96	$521.96	$553.26	$553.26	$542.63	$542.63	$493.83	$493.83
41	$542.19	$542.19	$531.76	$531.76	$563.65	$563.65	$552.82	$552.82	$503.11	$503.11
42	$551.77	$551.77	$541.16	$541.16	$573.61	$573.61	$562.58	$562.58	$511.99	$511.99
43	$565.10	$565.10	$554.23	$554.23	$587.46	$587.46	$576.17	$576.17	$524.36	$524.36
44	$581.75	$581.75	$570.56	$570.56	$604.78	$604.78	$593.15	$593.15	$539.81	$539.81
45	$601.32	$601.32	$589.76	$589.76	$625.12	$625.12	$613.11	$613.11	$557.98	$557.98
46	$624.65	$624.65	$612.63	$612.63	$649.37	$649.37	$636.89	$636.89	$579.62	$579.62
47	$650.88	$650.88	$638.36	$638.36	$676.64	$676.64	$663.63	$663.63	$603.96	$603.96
48	$680.86	$680.86	$667.77	$667.77	$707.81	$707.81	$694.20	$694.20	$631.78	$631.78
49	$710.43	$710.43	$696.76	$696.76	$738.54	$738.54	$724.35	$724.35	$659.22	$659.22
50	$743.74	$743.74	$729.44	$729.44	$773.18	$773.18	$758.32	$758.32	$690.13	$690.13
51	$776.64	$776.64	$761.70	$761.70	$807.38	$807.38	$791.86	$791.86	$720.65	$720.65
52	$812.87	$812.87	$797.24	$797.24	$845.04	$845.04	$828.80	$828.80	$754.27	$754.27
53	$849.52	$849.52	$833.18	$833.18	$883.14	$883.14	$866.16	$866.16	$788.28	$788.28
54	$889.08	$889.08	$871.98	$871.98	$924.26	$924.26	$906.50	$906.50	$824.99	$824.99
55	$928.64	$928.64	$910.78	$910.78	$965.39	$965.39	$946.84	$946.84	$861.69	$861.69
56	$971.53	$971.53	$952.84	$952.84	$1,009.98	$1,009.98	$990.57	$990.57	$901.49	$901.49
57	$1,014.84	$1,014.84	$995.32	$995.32	$1,055.00	$1,055.00	$1,034.73	$1,034.73	$941.68	$941.68
58	$1,061.06	$1,061.06	$1,040.65	$1,040.65	$1,103.05	$1,103.05	$1,081.86	$1,081.86	$984.57	$984.57
59	$1,083.97	$1,083.97	$1,063.12	$1,063.12	$1,126.86	$1,126.86	$1,105.21	$1,105.21	$1,005.83	$1,005.83
60	$1,130.19	$1,130.19	$1,108.45	$1,108.45	$1,174.92	$1,174.92	$1,152.34	$1,152.34	$1,048.72	$1,048.72
61	$1,170.17	$1,170.17	$1,147.66	$1,147.66	$1,216.48	$1,216.48	$1,193.10	$1,193.10	$1,085.81	$1,085.81
62	$1,196.40	$1,196.40	$1,173.39	$1,173.39	$1,243.75	$1,243.75	$1,219.85	$1,219.85	$1,110.16	$1,110.16
63	$1,229.30	$1,229.30	$1,205.66	$1,205.66	$1,277.95	$1,277.95	$1,253.39	$1,253.39	$1,140.68	$1,140.68
64+	$1,249.29	$1,249.29	$1,225.26	$1,225.26	$1,298.73	$1,298.73	$1,273.77	$1,273.77	$1,159.23	$1,159.23

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090003		79962PA0090003		79962PA0090004		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded $2700		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	$2,700		$4,100		$4,100		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$20		100%		100%		80%		80%	
OOP Maximum =>	$6,650		$4,100		$4,100		$6,650		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$289.92	$289.92	$288.60	$288.60	$283.05	$283.05	$254.18	$254.18	$249.29	$249.29
15	$315.69	$315.69	$314.26	$314.26	$308.21	$308.21	$276.77	$276.77	$271.45	$271.45
16	$325.54	$325.54	$324.07	$324.07	$317.83	$317.83	$285.41	$285.41	$279.92	$279.92
17	$335.40	$335.40	$333.88	$333.88	$327.45	$327.45	$294.05	$294.05	$288.39	$288.39
18	$346.01	$346.01	$344.44	$344.44	$337.81	$337.81	$303.35	$303.35	$297.52	$297.52
19	$356.62	$356.62	$355.00	$355.00	$348.17	$348.17	$312.66	$312.66	$306.64	$306.64
20	$367.61	$367.61	$365.94	$365.94	$358.90	$358.90	$322.29	$322.29	$316.09	$316.09
21	$378.98	$378.98	$377.26	$377.26	$370.00	$370.00	$332.26	$332.26	$325.87	$325.87
22	$378.98	$378.98	$377.26	$377.26	$370.00	$370.00	$332.26	$332.26	$325.87	$325.87
23	$378.98	$378.98	$377.26	$377.26	$370.00	$370.00	$332.26	$332.26	$325.87	$325.87
24	$378.98	$378.98	$377.26	$377.26	$370.00	$370.00	$332.26	$332.26	$325.87	$325.87
25	$380.50	$380.50	$378.77	$378.77	$371.48	$371.48	$333.59	$333.59	$327.17	$327.17
26	$388.08	$388.08	$386.31	$386.31	$378.88	$378.88	$340.23	$340.23	$333.69	$333.69
27	$397.17	$397.17	$395.37	$395.37	$387.76	$387.76	$348.21	$348.21	$341.51	$341.51
28	$411.95	$411.95	$410.08	$410.08	$402.19	$402.19	$361.17	$361.17	$354.22	$354.22
29	$424.08	$424.08	$422.15	$422.15	$414.03	$414.03	$371.80	$371.80	$364.65	$364.65
30	$430.14	$430.14	$428.19	$428.19	$419.95	$419.95	$377.12	$377.12	$369.86	$369.86
31	$439.24	$439.24	$437.24	$437.24	$428.83	$428.83	$385.09	$385.09	$377.68	$377.68
32	$448.33	$448.33	$446.30	$446.30	$437.71	$437.71	$393.06	$393.06	$385.50	$385.50
33	$454.02	$454.02	$451.96	$451.96	$443.26	$443.26	$398.05	$398.05	$390.39	$390.39
34	$460.08	$460.08	$457.99	$457.99	$449.18	$449.18	$403.36	$403.36	$395.61	$395.61
35	$463.11	$463.11	$461.01	$461.01	$452.14	$452.14	$406.02	$406.02	$398.21	$398.21
36	$466.15	$466.15	$464.03	$464.03	$455.10	$455.10	$408.68	$408.68	$400.82	$400.82
37	$469.18	$469.18	$467.05	$467.05	$458.06	$458.06	$411.34	$411.34	$403.43	$403.43
38	$472.21	$472.21	$470.07	$470.07	$461.02	$461.02	$414.00	$414.00	$406.03	$406.03
39	$478.27	$478.27	$476.10	$476.10	$466.94	$466.94	$419.31	$419.31	$411.25	$411.25
40	$484.34	$484.34	$482.14	$482.14	$472.86	$472.86	$424.63	$424.63	$416.46	$416.46
41	$493.43	$493.43	$491.19	$491.19	$481.74	$481.74	$432.60	$432.60	$424.28	$424.28
42	$502.15	$502.15	$499.87	$499.87	$490.25	$490.25	$440.24	$440.24	$431.78	$431.78
43	$514.28	$514.28	$511.94	$511.94	$502.09	$502.09	$450.88	$450.88	$442.21	$442.21
44	$529.44	$529.44	$527.03	$527.03	$516.89	$516.89	$464.17	$464.17	$455.24	$455.24
45	$547.25	$547.25	$544.76	$544.76	$534.28	$534.28	$479.78	$479.78	$470.56	$470.56
46	$568.47	$568.47	$565.89	$565.89	$555.00	$555.00	$498.39	$498.39	$488.81	$488.81
47	$592.35	$592.35	$589.66	$589.66	$578.31	$578.31	$519.32	$519.32	$509.33	$509.33
48	$619.63	$619.63	$616.82	$616.82	$604.95	$604.95	$543.25	$543.25	$532.80	$532.80
49	$646.54	$646.54	$643.61	$643.61	$631.22	$631.22	$566.84	$566.84	$555.93	$555.93
50	$676.86	$676.86	$673.79	$673.79	$660.82	$660.82	$593.42	$593.42	$582.00	$582.00
51	$706.80	$706.80	$703.59	$703.59	$690.05	$690.05	$619.66	$619.66	$607.75	$607.75
52	$739.77	$739.77	$736.41	$736.41	$722.24	$722.24	$648.57	$648.57	$636.10	$636.10
53	$773.12	$773.12	$769.61	$769.61	$754.80	$754.80	$677.81	$677.81	$664.77	$664.77
54	$809.12	$809.12	$805.45	$805.45	$789.95	$789.95	$709.38	$709.38	$695.73	$695.73
55	$845.13	$845.13	$841.29	$841.29	$825.10	$825.10	$740.94	$740.94	$726.69	$726.69
56	$884.16	$884.16	$880.15	$880.15	$863.21	$863.21	$775.16	$775.16	$760.25	$760.25
57	$923.57	$923.57	$919.38	$919.38	$901.69	$901.69	$809.72	$809.72	$794.15	$794.15
58	$965.64	$965.64	$961.26	$961.26	$942.76	$942.76	$846.60	$846.60	$830.32	$830.32
59	$986.48	$986.48	$982.01	$982.01	$963.11	$963.11	$864.87	$864.87	$848.24	$848.24
60	$1,028.55	$1,028.55	$1,023.88	$1,023.88	$1,004.18	$1,004.18	$901.75	$901.75	$884.41	$884.41
61	$1,064.93	$1,064.93	$1,060.10	$1,060.10	$1,039.70	$1,039.70	$933.65	$933.65	$915.69	$915.69
62	$1,088.81	$1,088.81	$1,083.87	$1,083.87	$1,063.01	$1,063.01	$954.58	$954.58	$936.22	$936.22
63	$1,118.75	$1,118.75	$1,113.67	$1,113.67	$1,092.24	$1,092.24	$980.83	$980.83	$961.97	$961.97
64+	$1,136.94	$1,136.94	$1,131.78	$1,131.78	$1,110.00	$1,110.00	$996.78	$996.78	$977.61	$977.61

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030007		79962PA0030007		79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $6300 Qualified A		High Deductible PPO Embedded $6300 Qualified A		Flex PPO $0 a Community Blue Plan	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6	
Network =>	F		F		F		F		D	
Metal =>	Bronze		Bronze		Bronze		Bronze		Platinum	
Deductible =>	$4,750		$4,750		$6,300		$6,300		$0/$500	
Coinsurance =>	60%		60%		90%		90%		100%/80%	
Copays =>	60%		60%		90%		90%		$10/$30	
OOP Maximum =>	$6,650		$6,650		$6,650		$6,650		$4,000/$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$254.68	$254.68	$249.78	$249.78	$252.60	$252.60	$247.75	$247.75	$393.48	$393.48
15	$277.31	$277.31	$271.98	$271.98	$275.06	$275.06	$269.77	$269.77	$428.45	$428.45
16	$285.97	$285.97	$280.47	$280.47	$283.64	$283.64	$278.19	$278.19	$441.83	$441.83
17	$294.63	$294.63	$288.96	$288.96	$292.23	$292.23	$286.61	$286.61	$455.20	$455.20
18	$303.95	$303.95	$298.10	$298.10	$301.47	$301.47	$295.68	$295.68	$469.60	$469.60
19	$313.27	$313.27	$307.25	$307.25	$310.72	$310.72	$304.74	$304.74	$484.00	$484.00
20	$322.92	$322.92	$316.71	$316.71	$320.29	$320.29	$314.13	$314.13	$498.92	$498.92
21	$332.91	$332.91	$326.51	$326.51	$330.20	$330.20	$323.85	$323.85	$514.35	$514.35
22	$332.91	$332.91	$326.51	$326.51	$330.20	$330.20	$323.85	$323.85	$514.35	$514.35
23	$332.91	$332.91	$326.51	$326.51	$330.20	$330.20	$323.85	$323.85	$514.35	$514.35
24	$332.91	$332.91	$326.51	$326.51	$330.20	$330.20	$323.85	$323.85	$514.35	$514.35
25	$334.24	$334.24	$327.82	$327.82	$331.52	$331.52	$325.15	$325.15	$516.41	$516.41
26	$340.90	$340.90	$334.35	$334.35	$338.12	$338.12	$331.62	$331.62	$526.69	$526.69
27	$348.89	$348.89	$342.18	$342.18	$346.05	$346.05	$339.39	$339.39	$539.04	$539.04
28	$361.87	$361.87	$354.92	$354.92	$358.93	$358.93	$352.02	$352.02	$559.10	$559.10
29	$372.53	$372.53	$365.36	$365.36	$369.49	$369.49	$362.39	$362.39	$575.56	$575.56
30	$377.85	$377.85	$370.59	$370.59	$374.78	$374.78	$367.57	$367.57	$583.79	$583.79
31	$385.84	$385.84	$378.43	$378.43	$382.70	$382.70	$375.34	$375.34	$596.13	$596.13
32	$393.83	$393.83	$386.26	$386.26	$390.63	$390.63	$383.11	$383.11	$608.48	$608.48
33	$398.83	$398.83	$391.16	$391.16	$395.58	$395.58	$387.97	$387.97	$616.19	$616.19
34	$404.15	$404.15	$396.38	$396.38	$400.86	$400.86	$393.15	$393.15	$624.42	$624.42
35	$406.82	$406.82	$399.00	$399.00	$403.50	$403.50	$395.74	$395.74	$628.54	$628.54
36	$409.48	$409.48	$401.61	$401.61	$406.15	$406.15	$398.34	$398.34	$632.65	$632.65
37	$412.14	$412.14	$404.22	$404.22	$408.79	$408.79	$400.93	$400.93	$636.77	$636.77
38	$414.81	$414.81	$406.83	$406.83	$411.43	$411.43	$403.52	$403.52	$640.88	$640.88
39	$420.13	$420.13	$412.06	$412.06	$416.71	$416.71	$408.70	$408.70	$649.11	$649.11
40	$425.46	$425.46	$417.28	$417.28	$422.00	$422.00	$413.88	$413.88	$657.34	$657.34
41	$433.45	$433.45	$425.12	$425.12	$429.92	$429.92	$421.65	$421.65	$669.68	$669.68
42	$441.11	$441.11	$432.63	$432.63	$437.52	$437.52	$429.10	$429.10	$681.51	$681.51
43	$451.76	$451.76	$443.07	$443.07	$448.08	$448.08	$439.46	$439.46	$697.97	$697.97
44	$465.08	$465.08	$456.13	$456.13	$461.29	$461.29	$452.42	$452.42	$718.55	$718.55
45	$480.72	$480.72	$471.48	$471.48	$476.81	$476.81	$467.64	$467.64	$742.72	$742.72
46	$499.37	$499.37	$489.77	$489.77	$495.30	$495.30	$485.78	$485.78	$771.53	$771.53
47	$520.34	$520.34	$510.34	$510.34	$516.10	$516.10	$506.18	$506.18	$803.93	$803.93
48	$544.31	$544.31	$533.84	$533.84	$539.88	$539.88	$529.49	$529.49	$840.96	$840.96
49	$567.94	$567.94	$557.03	$557.03	$563.32	$563.32	$552.49	$552.49	$877.48	$877.48
50	$594.58	$594.58	$583.15	$583.15	$589.74	$589.74	$578.40	$578.40	$918.63	$918.63
51	$620.88	$620.88	$608.94	$608.94	$615.82	$615.82	$603.98	$603.98	$959.26	$959.26
52	$649.84	$649.84	$637.35	$637.35	$644.55	$644.55	$632.16	$632.16	$1,004.01	$1,004.01
53	$679.14	$679.14	$666.08	$666.08	$673.61	$673.61	$660.65	$660.65	$1,049.27	$1,049.27
54	$710.76	$710.76	$697.10	$697.10	$704.98	$704.98	$691.42	$691.42	$1,098.14	$1,098.14
55	$742.39	$742.39	$728.12	$728.12	$736.35	$736.35	$722.19	$722.19	$1,147.00	$1,147.00
56	$776.68	$776.68	$761.75	$761.75	$770.36	$770.36	$755.54	$755.54	$1,199.98	$1,199.98
57	$811.30	$811.30	$795.70	$795.70	$804.70	$804.70	$789.22	$789.22	$1,253.47	$1,253.47
58	$848.25	$848.25	$831.95	$831.95	$841.35	$841.35	$825.17	$825.17	$1,310.56	$1,310.56
59	$866.56	$866.56	$849.91	$849.91	$859.51	$859.51	$842.98	$842.98	$1,338.85	$1,338.85
60	$903.52	$903.52	$886.15	$886.15	$896.16	$896.16	$878.93	$878.93	$1,395.95	$1,395.95
61	$935.48	$935.48	$917.49	$917.49	$927.86	$927.86	$910.02	$910.02	$1,445.32	$1,445.32
62	$956.45	$956.45	$938.06	$938.06	$948.66	$948.66	$930.42	$930.42	$1,477.73	$1,477.73
63	$982.75	$982.75	$963.86	$963.86	$974.75	$974.75	$956.01	$956.01	$1,518.36	$1,518.36
64+	$998.73	$998.73	$979.53	$979.53	$990.60	$990.60	$971.55	$971.55	$1,543.05	$1,543.05

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002		79962PA0100004		79962PA0100004	
Plan Marketing Name =>	Flex PPO $0 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6		Area 9	
Network =>	D		D		D		D		D	
Metal =>	Platinum		Gold		Gold		Gold		Gold	
Deductible =>	$0/$500		$500/$2,500		$500/$2,500		$2,000/$4,000		$2,000/$4,000	
Coinsurance =>	100%/80%		100%/80%		100%/80%		100%/70%		100%/70%	
Copays =>	$10/$30		$30/$60		$30/$60		$25/$50		$25/$50	
OOP Maximum =>	$4,000/$4,000		$8,150/$8,150		$8,150/$8,150		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$385.91	$385.91	$340.54	$340.54	$333.99	$333.99	$323.92	$323.92	$317.70	$317.70
15	$420.22	$420.22	$370.81	$370.81	$363.68	$363.68	$352.72	$352.72	$345.94	$345.94
16	$433.33	$433.33	$382.38	$382.38	$375.03	$375.03	$363.73	$363.73	$356.73	$356.73
17	$446.45	$446.45	$393.96	$393.96	$386.38	$386.38	$374.74	$374.74	$367.53	$367.53
18	$460.57	$460.57	$406.42	$406.42	$398.61	$398.61	$386.59	$386.59	$379.16	$379.16
19	$474.70	$474.70	$418.89	$418.89	$410.83	$410.83	$398.45	$398.45	$390.79	$390.79
20	$489.33	$489.33	$431.80	$431.80	$423.49	$423.49	$410.73	$410.73	$402.83	$402.83
21	$504.46	$504.46	$445.15	$445.15	$436.59	$436.59	$423.43	$423.43	$415.29	$415.29
22	$504.46	$504.46	$445.15	$445.15	$436.59	$436.59	$423.43	$423.43	$415.29	$415.29
23	$504.46	$504.46	$445.15	$445.15	$436.59	$436.59	$423.43	$423.43	$415.29	$415.29
24	$504.46	$504.46	$445.15	$445.15	$436.59	$436.59	$423.43	$423.43	$415.29	$415.29
25	$506.48	$506.48	$446.93	$446.93	$438.34	$438.34	$425.12	$425.12	$416.95	$416.95
26	$516.57	$516.57	$455.83	$455.83	$447.07	$447.07	$433.59	$433.59	$425.26	$425.26
27	$528.67	$528.67	$466.52	$466.52	$457.55	$457.55	$443.75	$443.75	$435.22	$435.22
28	$548.35	$548.35	$483.88	$483.88	$474.57	$474.57	$460.27	$460.27	$451.42	$451.42
29	$564.49	$564.49	$498.12	$498.12	$488.54	$488.54	$473.82	$473.82	$464.71	$464.71
30	$572.56	$572.56	$505.25	$505.25	$495.53	$495.53	$480.59	$480.59	$471.35	$471.35
31	$584.67	$584.67	$515.93	$515.93	$506.01	$506.01	$490.76	$490.76	$481.32	$481.32
32	$596.78	$596.78	$526.61	$526.61	$516.49	$516.49	$500.92	$500.92	$491.29	$491.29
33	$604.34	$604.34	$533.29	$533.29	$523.03	$523.03	$507.27	$507.27	$497.52	$497.52
34	$612.41	$612.41	$540.41	$540.41	$530.02	$530.02	$514.04	$514.04	$504.16	$504.16
35	$616.45	$616.45	$543.97	$543.97	$533.51	$533.51	$517.43	$517.43	$507.48	$507.48
36	$620.49	$620.49	$547.53	$547.53	$537.01	$537.01	$520.82	$520.82	$510.81	$510.81
37	$624.52	$624.52	$551.10	$551.10	$540.50	$540.50	$524.21	$524.21	$514.13	$514.13
38	$628.56	$628.56	$554.66	$554.66	$543.99	$543.99	$527.59	$527.59	$517.45	$517.45
39	$636.63	$636.63	$561.78	$561.78	$550.98	$550.98	$534.37	$534.37	$524.10	$524.10
40	$644.70	$644.70	$568.90	$568.90	$557.96	$557.96	$541.14	$541.14	$530.74	$530.74
41	$656.81	$656.81	$579.59	$579.59	$568.44	$568.44	$551.31	$551.31	$540.71	$540.71
42	$668.41	$668.41	$589.82	$589.82	$578.48	$578.48	$561.04	$561.04	$550.26	$550.26
43	$684.55	$684.55	$604.07	$604.07	$592.45	$592.45	$574.59	$574.59	$563.55	$563.55
44	$704.73	$704.73	$621.87	$621.87	$609.92	$609.92	$591.53	$591.53	$580.16	$580.16
45	$728.44	$728.44	$642.80	$642.80	$630.44	$630.44	$611.43	$611.43	$599.68	$599.68
46	$756.69	$756.69	$667.73	$667.73	$654.89	$654.89	$635.15	$635.15	$622.94	$622.94
47	$788.47	$788.47	$695.77	$695.77	$682.39	$682.39	$661.82	$661.82	$649.10	$649.10
48	$824.79	$824.79	$727.82	$727.82	$713.82	$713.82	$692.31	$692.31	$679.00	$679.00
49	$860.61	$860.61	$759.43	$759.43	$744.82	$744.82	$722.37	$722.37	$708.48	$708.48
50	$900.97	$900.97	$795.04	$795.04	$779.75	$779.75	$756.25	$756.25	$741.71	$741.71
51	$940.82	$940.82	$830.20	$830.20	$814.24	$814.24	$789.70	$789.70	$774.52	$774.52
52	$984.71	$984.71	$868.93	$868.93	$852.22	$852.22	$826.54	$826.54	$810.65	$810.65
53	$1,029.10	$1,029.10	$908.11	$908.11	$890.64	$890.64	$863.80	$863.80	$847.19	$847.19
54	$1,077.02	$1,077.02	$950.40	$950.40	$932.12	$932.12	$904.02	$904.02	$886.64	$886.64
55	$1,124.95	$1,124.95	$992.68	$992.68	$973.60	$973.60	$944.25	$944.25	$926.10	$926.10
56	$1,176.91	$1,176.91	$1,038.53	$1,038.53	$1,018.56	$1,018.56	$987.86	$987.86	$968.87	$968.87
57	$1,229.37	$1,229.37	$1,084.83	$1,084.83	$1,063.97	$1,063.97	$1,031.90	$1,031.90	$1,012.06	$1,012.06
58	$1,285.36	$1,285.36	$1,134.24	$1,134.24	$1,112.43	$1,112.43	$1,078.90	$1,078.90	$1,058.16	$1,058.16
59	$1,313.11	$1,313.11	$1,158.73	$1,158.73	$1,136.44	$1,136.44	$1,102.19	$1,102.19	$1,081.00	$1,081.00
60	$1,369.10	$1,369.10	$1,208.14	$1,208.14	$1,184.91	$1,184.91	$1,149.19	$1,149.19	$1,127.10	$1,127.10
61	$1,417.53	$1,417.53	$1,250.87	$1,250.87	$1,226.82	$1,226.82	$1,189.84	$1,189.84	$1,166.96	$1,166.96
62	$1,449.31	$1,449.31	$1,278.92	$1,278.92	$1,254.32	$1,254.32	$1,216.51	$1,216.51	$1,193.13	$1,193.13
63	$1,489.17	$1,489.17	$1,314.08	$1,314.08	$1,288.81	$1,288.81	$1,249.97	$1,249.97	$1,225.94	$1,225.94
64+	$1,513.38	$1,513.38	$1,335.45	$1,335.45	$1,309.77	$1,309.77	$1,270.29	$1,270.29	$1,245.87	$1,245.87

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0120001		79962PA0140001		79962PA0140002		79962PA0160001	
Plan Marketing Name =>	Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/LV/PPO-3		HBG/LV/PPO-3		HBG/LV/HDHP-3	
Rating Area =>	Area 6		Area 9		Area 6		Area 6		Area 6	
Network =>	D		D		N		N		N	
Metal =>	Bronze		Bronze		Gold		Gold		Silver	
Deductible =>	$4,700/$4,700		$4,700/$4,700		$500/$1,500		$1,250/$3,750		$3,000/$3,000	
Coinsurance =>	60%/50%		60%/50%		100%/70%		100%/70%		90%/70%	
Copays =>	60%/50%		60%/50%		$30/$65		$25/$60		90%/70%	
OOP Maximum =>	$6,650/$6,650		$6,650/$6,650		$8,150/$8,150		$7,900/$7,900		$6,650/$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$254.00	$254.00	$249.11	$249.11	$319.88	$319.88	$311.36	$311.36	$266.24	$266.24
15	$276.57	$276.57	$271.26	$271.26	$348.32	$348.32	$339.03	$339.03	$289.91	$289.91
16	$285.21	$285.21	$279.72	$279.72	$359.19	$359.19	$349.61	$349.61	$298.96	$298.96
17	$293.84	$293.84	$288.19	$288.19	$370.06	$370.06	$360.20	$360.20	$308.01	$308.01
18	$303.13	$303.13	$297.31	$297.31	$381.77	$381.77	$371.59	$371.59	$317.75	$317.75
19	$312.43	$312.43	$306.43	$306.43	$393.48	$393.48	$382.99	$382.99	$327.50	$327.50
20	$322.06	$322.06	$315.87	$315.87	$405.61	$405.61	$394.79	$394.79	$337.59	$337.59
21	$332.02	$332.02	$325.64	$325.64	$418.15	$418.15	$407.00	$407.00	$348.03	$348.03
22	$332.02	$332.02	$325.64	$325.64	$418.15	$418.15	$407.00	$407.00	$348.03	$348.03
23	$332.02	$332.02	$325.64	$325.64	$418.15	$418.15	$407.00	$407.00	$348.03	$348.03
24	$332.02	$332.02	$325.64	$325.64	$418.15	$418.15	$407.00	$407.00	$348.03	$348.03
25	$333.35	$333.35	$326.94	$326.94	$419.82	$419.82	$408.63	$408.63	$349.42	$349.42
26	$339.99	$339.99	$333.46	$333.46	$428.19	$428.19	$416.77	$416.77	$356.38	$356.38
27	$347.96	$347.96	$341.27	$341.27	$438.22	$438.22	$426.54	$426.54	$364.74	$364.74
28	$360.91	$360.91	$353.97	$353.97	$454.53	$454.53	$442.41	$442.41	$378.31	$378.31
29	$371.53	$371.53	$364.39	$364.39	$467.91	$467.91	$455.43	$455.43	$389.45	$389.45
30	$376.84	$376.84	$369.60	$369.60	$474.60	$474.60	$461.95	$461.95	$395.01	$395.01
31	$384.81	$384.81	$377.42	$377.42	$484.64	$484.64	$471.71	$471.71	$403.37	$403.37
32	$392.78	$392.78	$385.23	$385.23	$494.67	$494.67	$481.48	$481.48	$411.72	$411.72
33	$397.76	$397.76	$390.12	$390.12	$500.94	$500.94	$487.59	$487.59	$416.94	$416.94
34	$403.07	$403.07	$395.33	$395.33	$507.63	$507.63	$494.10	$494.10	$422.51	$422.51
35	$405.73	$405.73	$397.93	$397.93	$510.98	$510.98	$497.35	$497.35	$425.29	$425.29
36	$408.38	$408.38	$400.54	$400.54	$514.32	$514.32	$500.61	$500.61	$428.08	$428.08
37	$411.04	$411.04	$403.14	$403.14	$517.67	$517.67	$503.87	$503.87	$430.86	$430.86
38	$413.70	$413.70	$405.75	$405.75	$521.01	$521.01	$507.12	$507.12	$433.65	$433.65
39	$419.01	$419.01	$410.96	$410.96	$527.71	$527.71	$513.63	$513.63	$439.21	$439.21
40	$424.32	$424.32	$416.17	$416.17	$534.40	$534.40	$520.15	$520.15	$444.78	$444.78
41	$432.29	$432.29	$423.98	$423.98	$544.43	$544.43	$529.91	$529.91	$453.14	$453.14
42	$439.93	$439.93	$431.47	$431.47	$554.05	$554.05	$539.28	$539.28	$461.14	$461.14
43	$450.55	$450.55	$441.89	$441.89	$567.43	$567.43	$552.30	$552.30	$472.28	$472.28
44	$463.83	$463.83	$454.92	$454.92	$584.16	$584.16	$568.58	$568.58	$486.20	$486.20
45	$479.44	$479.44	$470.22	$470.22	$603.81	$603.81	$587.71	$587.71	$502.56	$502.56
46	$498.03	$498.03	$488.46	$488.46	$627.23	$627.23	$610.50	$610.50	$522.05	$522.05
47	$518.95	$518.95	$508.98	$508.98	$653.57	$653.57	$636.14	$636.14	$543.97	$543.97
48	$542.85	$542.85	$532.42	$532.42	$683.68	$683.68	$665.45	$665.45	$569.03	$569.03
49	$566.43	$566.43	$555.54	$555.54	$713.36	$713.36	$694.34	$694.34	$593.74	$593.74
50	$592.99	$592.99	$581.59	$581.59	$746.82	$746.82	$726.90	$726.90	$621.58	$621.58
51	$619.22	$619.22	$607.32	$607.32	$779.85	$779.85	$759.06	$759.06	$649.08	$649.08
52	$648.10	$648.10	$635.65	$635.65	$816.23	$816.23	$794.46	$794.46	$679.35	$679.35
53	$677.32	$677.32	$664.31	$664.31	$853.03	$853.03	$830.28	$830.28	$709.98	$709.98
54	$708.86	$708.86	$695.24	$695.24	$892.75	$892.75	$868.95	$868.95	$743.04	$743.04
55	$740.40	$740.40	$726.18	$726.18	$932.47	$932.47	$907.61	$907.61	$776.11	$776.11
56	$774.60	$774.60	$759.72	$759.72	$975.54	$975.54	$949.53	$949.53	$811.95	$811.95
57	$809.13	$809.13	$793.58	$793.58	$1,019.03	$1,019.03	$991.86	$991.86	$848.15	$848.15
58	$845.99	$845.99	$829.73	$829.73	$1,065.45	$1,065.45	$1,037.04	$1,037.04	$886.78	$886.78
59	$864.25	$864.25	$847.64	$847.64	$1,088.44	$1,088.44	$1,059.42	$1,059.42	$905.92	$905.92
60	$901.10	$901.10	$883.79	$883.79	$1,134.86	$1,134.86	$1,104.60	$1,104.60	$944.55	$944.55
61	$932.98	$932.98	$915.05	$915.05	$1,175.00	$1,175.00	$1,143.67	$1,143.67	$977.96	$977.96
62	$953.89	$953.89	$935.56	$935.56	$1,201.34	$1,201.34	$1,169.31	$1,169.31	$999.89	$999.89
63	$980.12	$980.12	$961.29	$961.29	$1,234.38	$1,234.38	$1,201.46	$1,201.46	$1,027.38	$1,027.38
64+	$996.06	$996.06	$976.92	$976.92	$1,254.45	$1,254.45	$1,221.00	$1,221.00	$1,044.09	$1,044.09

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090005		79962PA0090005		79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Health Savings PPO Embedded $3000		Health Savings PPO Embedded $3000		Balance PPO $2600		Balance PPO $2600		Premier Balance PPO $5000	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3,200		$3,200		$2,600		$2,600		$5,000	
Coinsurance =>	100%		100%		70%		70%		100%	
Copays =>	100%		100%		$55		$55		$60	
OOP Maximum =>	$6,700		$6,700		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$294.44	$294.44	$288.78	$288.78	$277.17	$277.17	$271.84	$271.84	$281.01	$281.01
15	$320.61	$320.61	$314.45	$314.45	$301.81	$301.81	$296.01	$296.01	$305.99	$305.99
16	$330.62	$330.62	$324.26	$324.26	$311.23	$311.23	$305.25	$305.25	$315.54	$315.54
17	$340.63	$340.63	$334.08	$334.08	$320.65	$320.65	$314.48	$314.48	$325.09	$325.09
18	$351.40	$351.40	$344.65	$344.65	$330.80	$330.80	$324.43	$324.43	$335.37	$335.37
19	$362.18	$362.18	$355.22	$355.22	$340.94	$340.94	$334.38	$334.38	$345.66	$345.66
20	$373.34	$373.34	$366.17	$366.17	$351.45	$351.45	$344.69	$344.69	$356.31	$356.31
21	$384.89	$384.89	$377.49	$377.49	$362.32	$362.32	$355.35	$355.35	$367.33	$367.33
22	$384.89	$384.89	$377.49	$377.49	$362.32	$362.32	$355.35	$355.35	$367.33	$367.33
23	$384.89	$384.89	$377.49	$377.49	$362.32	$362.32	$355.35	$355.35	$367.33	$367.33
24	$384.89	$384.89	$377.49	$377.49	$362.32	$362.32	$355.35	$355.35	$367.33	$367.33
25	$386.43	$386.43	$379.00	$379.00	$363.77	$363.77	$356.77	$356.77	$368.80	$368.80
26	$394.13	$394.13	$386.55	$386.55	$371.02	$371.02	$363.88	$363.88	$376.15	$376.15
27	$403.36	$403.36	$395.61	$395.61	$379.71	$379.71	$372.41	$372.41	$384.96	$384.96
28	$418.38	$418.38	$410.33	$410.33	$393.84	$393.84	$386.27	$386.27	$399.29	$399.29
29	$430.69	$430.69	$422.41	$422.41	$405.44	$405.44	$397.64	$397.64	$411.04	$411.04
30	$436.85	$436.85	$428.45	$428.45	$411.23	$411.23	$403.32	$403.32	$416.92	$416.92
31	$446.09	$446.09	$437.51	$437.51	$419.93	$419.93	$411.85	$411.85	$425.74	$425.74
32	$455.32	$455.32	$446.57	$446.57	$428.62	$428.62	$420.38	$420.38	$434.55	$434.55
33	$461.10	$461.10	$452.23	$452.23	$434.06	$434.06	$425.71	$425.71	$440.06	$440.06
34	$467.26	$467.26	$458.27	$458.27	$439.86	$439.86	$431.39	$431.39	$445.94	$445.94
35	$470.34	$470.34	$461.29	$461.29	$442.76	$442.76	$434.24	$434.24	$448.88	$448.88
36	$473.41	$473.41	$464.31	$464.31	$445.65	$445.65	$437.08	$437.08	$451.82	$451.82
37	$476.49	$476.49	$467.33	$467.33	$448.55	$448.55	$439.92	$439.92	$454.75	$454.75
38	$479.57	$479.57	$470.35	$470.35	$451.45	$451.45	$442.77	$442.77	$457.69	$457.69
39	$485.73	$485.73	$476.39	$476.39	$457.25	$457.25	$448.45	$448.45	$463.57	$463.57
40	$491.89	$491.89	$482.43	$482.43	$463.04	$463.04	$454.14	$454.14	$469.45	$469.45
41	$501.13	$501.13	$491.49	$491.49	$471.74	$471.74	$462.67	$462.67	$478.26	$478.26
42	$509.98	$509.98	$500.17	$500.17	$480.07	$480.07	$470.84	$470.84	$486.71	$486.71
43	$522.30	$522.30	$512.25	$512.25	$491.67	$491.67	$482.21	$482.21	$498.47	$498.47
44	$537.69	$537.69	$527.35	$527.35	$506.16	$506.16	$496.42	$496.42	$513.16	$513.16
45	$555.78	$555.78	$545.10	$545.10	$523.19	$523.19	$513.13	$513.13	$530.42	$530.42
46	$577.34	$577.34	$566.24	$566.24	$543.48	$543.48	$533.03	$533.03	$551.00	$551.00
47	$601.58	$601.58	$590.02	$590.02	$566.31	$566.31	$555.41	$555.41	$574.14	$574.14
48	$629.30	$629.30	$617.20	$617.20	$592.39	$592.39	$581.00	$581.00	$600.58	$600.58
49	$656.62	$656.62	$644.00	$644.00	$618.12	$618.12	$606.23	$606.23	$626.66	$626.66
50	$687.41	$687.41	$674.20	$674.20	$647.10	$647.10	$634.66	$634.66	$656.05	$656.05
51	$717.82	$717.82	$704.02	$704.02	$675.73	$675.73	$662.73	$662.73	$685.07	$685.07
52	$751.31	$751.31	$736.86	$736.86	$707.25	$707.25	$693.64	$693.64	$717.03	$717.03
53	$785.18	$785.18	$770.08	$770.08	$739.13	$739.13	$724.91	$724.91	$749.35	$749.35
54	$821.74	$821.74	$805.94	$805.94	$773.55	$773.55	$758.67	$758.67	$784.25	$784.25
55	$858.30	$858.30	$841.80	$841.80	$807.97	$807.97	$792.43	$792.43	$819.15	$819.15
56	$897.95	$897.95	$880.68	$880.68	$845.29	$845.29	$829.03	$829.03	$856.98	$856.98
57	$937.98	$937.98	$919.94	$919.94	$882.97	$882.97	$865.99	$865.99	$895.18	$895.18
58	$980.70	$980.70	$961.84	$961.84	$923.19	$923.19	$905.43	$905.43	$935.96	$935.96
59	$1,001.87	$1,001.87	$982.61	$982.61	$943.12	$943.12	$924.98	$924.98	$956.16	$956.16
60	$1,044.59	$1,044.59	$1,024.51	$1,024.51	$983.34	$983.34	$964.42	$964.42	$996.93	$996.93
61	$1,081.54	$1,081.54	$1,060.75	$1,060.75	$1,018.12	$1,018.12	$998.53	$998.53	$1,032.20	$1,032.20
62	$1,105.79	$1,105.79	$1,084.53	$1,084.53	$1,040.95	$1,040.95	$1,020.92	$1,020.92	$1,055.34	$1,055.34
63	$1,136.20	$1,136.20	$1,114.35	$1,114.35	$1,069.57	$1,069.57	$1,048.99	$1,048.99	$1,084.36	$1,084.36
64+	$1,154.67	$1,154.67	$1,132.47	$1,132.47	$1,086.96	$1,086.96	$1,066.05	$1,066.05	$1,101.99	$1,101.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002		79962PA0020006		79962PA0020006	
Plan Marketing Name =>	Premier Balance PPO $5000		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Balance PPO $2000		Balance PPO $2000	
Form # =>	HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6,7		Area 9	
Network =>	F		D		D		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5,000		$3,100/$3,100		$3,100/$3,100		$2,000		$2,000	
Coinsurance =>	100%		100%/60%		100%/60%		70%		70%	
Copays =>	$60		100%/60%		100%/60%		$55		$55	
OOP Maximum =>	$8,150		$6,700/$6,700		$6,700/$6,700		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$275.61	$275.61	$293.24	$293.24	$287.60	$287.60	$280.55	$280.55	$275.16	$275.16
15	$300.10	$300.10	$319.31	$319.31	$313.17	$313.17	$305.49	$305.49	$299.61	$299.61
16	$309.47	$309.47	$329.27	$329.27	$322.94	$322.94	$315.02	$315.02	$308.97	$308.97
17	$318.84	$318.84	$339.24	$339.24	$332.72	$332.72	$324.56	$324.56	$318.32	$318.32
18	$328.93	$328.93	$349.97	$349.97	$343.24	$343.24	$334.82	$334.82	$328.39	$328.39
19	$339.01	$339.01	$360.70	$360.70	$353.77	$353.77	$345.09	$345.09	$338.46	$338.46
20	$349.46	$349.46	$371.82	$371.82	$364.67	$364.67	$355.73	$355.73	$348.89	$348.89
21	$360.27	$360.27	$383.32	$383.32	$375.95	$375.95	$366.73	$366.73	$359.68	$359.68
22	$360.27	$360.27	$383.32	$383.32	$375.95	$375.95	$366.73	$366.73	$359.68	$359.68
23	$360.27	$360.27	$383.32	$383.32	$375.95	$375.95	$366.73	$366.73	$359.68	$359.68
24	$360.27	$360.27	$383.32	$383.32	$375.95	$375.95	$366.73	$366.73	$359.68	$359.68
25	$361.71	$361.71	$384.85	$384.85	$377.45	$377.45	$368.20	$368.20	$361.12	$361.12
26	$368.92	$368.92	$392.52	$392.52	$384.97	$384.97	$375.53	$375.53	$368.31	$368.31
27	$377.56	$377.56	$401.72	$401.72	$394.00	$394.00	$384.33	$384.33	$376.94	$376.94
28	$391.61	$391.61	$416.67	$416.67	$408.66	$408.66	$398.64	$398.64	$390.97	$390.97
29	$403.14	$403.14	$428.94	$428.94	$420.69	$420.69	$410.37	$410.37	$402.48	$402.48
30	$408.91	$408.91	$435.07	$435.07	$426.70	$426.70	$416.24	$416.24	$408.24	$408.24
31	$417.55	$417.55	$444.27	$444.27	$435.73	$435.73	$425.04	$425.04	$416.87	$416.87
32	$426.20	$426.20	$453.47	$453.47	$444.75	$444.75	$433.84	$433.84	$425.50	$425.50
33	$431.60	$431.60	$459.22	$459.22	$450.39	$450.39	$439.34	$439.34	$430.90	$430.90
34	$437.37	$437.37	$465.35	$465.35	$456.40	$456.40	$445.21	$445.21	$436.65	$436.65
35	$440.25	$440.25	$468.42	$468.42	$459.41	$459.41	$448.14	$448.14	$439.53	$439.53
36	$443.13	$443.13	$471.48	$471.48	$462.42	$462.42	$451.08	$451.08	$442.41	$442.41
37	$446.01	$446.01	$474.55	$474.55	$465.43	$465.43	$454.01	$454.01	$445.28	$445.28
38	$448.90	$448.90	$477.62	$477.62	$468.43	$468.43	$456.95	$456.95	$448.16	$448.16
39	$454.66	$454.66	$483.75	$483.75	$474.45	$474.45	$462.81	$462.81	$453.92	$453.92
40	$460.43	$460.43	$489.88	$489.88	$480.46	$480.46	$468.68	$468.68	$459.67	$459.67
41	$469.07	$469.07	$499.08	$499.08	$489.49	$489.49	$477.48	$477.48	$468.30	$468.30
42	$477.36	$477.36	$507.90	$507.90	$498.13	$498.13	$485.92	$485.92	$476.58	$476.58
43	$488.89	$488.89	$520.17	$520.17	$510.16	$510.16	$497.65	$497.65	$488.09	$488.09
44	$503.30	$503.30	$535.50	$535.50	$525.20	$525.20	$512.32	$512.32	$502.47	$502.47
45	$520.23	$520.23	$553.51	$553.51	$542.87	$542.87	$529.56	$529.56	$519.38	$519.38
46	$540.41	$540.41	$574.98	$574.98	$563.93	$563.93	$550.10	$550.10	$539.52	$539.52
47	$563.10	$563.10	$599.13	$599.13	$587.61	$587.61	$573.20	$573.20	$562.18	$562.18
48	$589.04	$589.04	$626.73	$626.73	$614.68	$614.68	$599.60	$599.60	$588.08	$588.08
49	$614.62	$614.62	$653.94	$653.94	$641.37	$641.37	$625.64	$625.64	$613.61	$613.61
50	$643.44	$643.44	$684.61	$684.61	$671.45	$671.45	$654.98	$654.98	$642.39	$642.39
51	$671.90	$671.90	$714.89	$714.89	$701.15	$701.15	$683.95	$683.95	$670.80	$670.80
52	$703.25	$703.25	$748.24	$748.24	$733.85	$733.85	$715.86	$715.86	$702.10	$702.10
53	$734.95	$734.95	$781.97	$781.97	$766.94	$766.94	$748.13	$748.13	$733.75	$733.75
54	$769.18	$769.18	$818.39	$818.39	$802.65	$802.65	$782.97	$782.97	$767.92	$767.92
55	$803.40	$803.40	$854.80	$854.80	$838.37	$838.37	$817.81	$817.81	$802.09	$802.09
56	$840.51	$840.51	$894.29	$894.29	$877.09	$877.09	$855.58	$855.58	$839.13	$839.13
57	$877.98	$877.98	$934.15	$934.15	$916.19	$916.19	$893.72	$893.72	$876.54	$876.54
58	$917.97	$917.97	$976.70	$976.70	$957.92	$957.92	$934.43	$934.43	$916.46	$916.46
59	$937.78	$937.78	$997.78	$997.78	$978.60	$978.60	$954.60	$954.60	$936.25	$936.25
60	$977.77	$977.77	$1,040.33	$1,040.33	$1,020.33	$1,020.33	$995.31	$995.31	$976.17	$976.17
61	$1,012.36	$1,012.36	$1,077.13	$1,077.13	$1,056.42	$1,056.42	$1,030.51	$1,030.51	$1,010.70	$1,010.70
62	$1,035.06	$1,035.06	$1,101.28	$1,101.28	$1,080.10	$1,080.10	$1,053.62	$1,053.62	$1,033.36	$1,033.36
63	$1,063.52	$1,063.52	$1,131.56	$1,131.56	$1,109.80	$1,109.80	$1,082.59	$1,082.59	$1,061.78	$1,061.78
64+	$1,080.81	$1,080.81	$1,149.96	$1,149.96	$1,127.85	$1,127.85	$1,100.19	$1,100.19	$1,079.04	$1,079.04

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0020007		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Balance PPO $5000		Balance PPO $5000		Choice Blue PPO $0		Choice Blue PPO $0		Choice Blue PPO $500	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 6,7		Area 9		Area 7		Area 9		Area 7	
Network =>	F		F		X		X		X	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	$5,400		$5,400		$0/$3,000		$0/$3,000		$500/$1,500	
Coinsurance =>	50%		50%		100%/70%		100%/70%		100%/70%	
Copays =>	$85		$85		$25/70%		$25/70%		$25/$60	
OOP Maximum =>	$8,150		$8,150		$7,900/$7,900		$7,900/$7,900		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$253.84	$253.84	$248.96	$248.96	$328.20	$328.20	$321.89	$321.89	$326.50	$326.50
15	$276.41	$276.41	$271.09	$271.09	$357.37	$357.37	$350.50	$350.50	$355.52	$355.52
16	$285.03	$285.03	$279.55	$279.55	$368.53	$368.53	$361.44	$361.44	$366.62	$366.62
17	$293.66	$293.66	$288.01	$288.01	$379.68	$379.68	$372.38	$372.38	$377.72	$377.72
18	$302.95	$302.95	$297.13	$297.13	$391.70	$391.70	$384.16	$384.16	$389.67	$389.67
19	$312.24	$312.24	$306.24	$306.24	$403.71	$403.71	$395.94	$395.94	$401.62	$401.62
20	$321.87	$321.87	$315.68	$315.68	$416.15	$416.15	$408.15	$408.15	$414.00	$414.00
21	$331.82	$331.82	$325.44	$325.44	$429.02	$429.02	$420.77	$420.77	$426.80	$426.80
22	$331.82	$331.82	$325.44	$325.44	$429.02	$429.02	$420.77	$420.77	$426.80	$426.80
23	$331.82	$331.82	$325.44	$325.44	$429.02	$429.02	$420.77	$420.77	$426.80	$426.80
24	$331.82	$331.82	$325.44	$325.44	$429.02	$429.02	$420.77	$420.77	$426.80	$426.80
25	$333.15	$333.15	$326.74	$326.74	$430.74	$430.74	$422.45	$422.45	$428.51	$428.51
26	$339.78	$339.78	$333.25	$333.25	$439.32	$439.32	$430.87	$430.87	$437.04	$437.04
27	$347.75	$347.75	$341.06	$341.06	$449.61	$449.61	$440.97	$440.97	$447.29	$447.29
28	$360.69	$360.69	$353.75	$353.75	$466.34	$466.34	$457.38	$457.38	$463.93	$463.93
29	$371.31	$371.31	$364.17	$364.17	$480.07	$480.07	$470.84	$470.84	$477.59	$477.59
30	$376.62	$376.62	$369.37	$369.37	$486.94	$486.94	$477.57	$477.57	$484.42	$484.42
31	$384.58	$384.58	$377.18	$377.18	$497.23	$497.23	$487.67	$487.67	$494.66	$494.66
32	$392.54	$392.54	$385.00	$385.00	$507.53	$507.53	$497.77	$497.77	$504.90	$504.90
33	$397.52	$397.52	$389.88	$389.88	$513.97	$513.97	$504.08	$504.08	$511.31	$511.31
34	$402.83	$402.83	$395.08	$395.08	$520.83	$520.83	$510.81	$510.81	$518.14	$518.14
35	$405.48	$405.48	$397.69	$397.69	$524.26	$524.26	$514.18	$514.18	$521.55	$521.55
36	$408.14	$408.14	$400.29	$400.29	$527.69	$527.69	$517.55	$517.55	$524.96	$524.96
37	$410.79	$410.79	$402.89	$402.89	$531.13	$531.13	$520.91	$520.91	$528.38	$528.38
38	$413.45	$413.45	$405.50	$405.50	$534.56	$534.56	$524.28	$524.28	$531.79	$531.79
39	$418.76	$418.76	$410.71	$410.71	$541.42	$541.42	$531.01	$531.01	$538.62	$538.62
40	$424.07	$424.07	$415.91	$415.91	$548.29	$548.29	$537.74	$537.74	$545.45	$545.45
41	$432.03	$432.03	$423.72	$423.72	$558.58	$558.58	$547.84	$547.84	$555.69	$555.69
42	$439.66	$439.66	$431.21	$431.21	$568.45	$568.45	$557.52	$557.52	$565.51	$565.51
43	$450.28	$450.28	$441.62	$441.62	$582.18	$582.18	$570.98	$570.98	$579.17	$579.17
44	$463.55	$463.55	$454.64	$454.64	$599.34	$599.34	$587.82	$587.82	$596.24	$596.24
45	$479.15	$479.15	$469.94	$469.94	$619.50	$619.50	$607.59	$607.59	$616.30	$616.30
46	$497.73	$497.73	$488.16	$488.16	$643.53	$643.53	$631.16	$631.16	$640.20	$640.20
47	$518.63	$518.63	$508.66	$508.66	$670.56	$670.56	$657.66	$657.66	$667.09	$667.09
48	$542.53	$542.53	$532.09	$532.09	$701.45	$701.45	$687.96	$687.96	$697.82	$697.82
49	$566.08	$566.08	$555.20	$555.20	$731.91	$731.91	$717.83	$717.83	$728.12	$728.12
50	$592.63	$592.63	$581.24	$581.24	$766.23	$766.23	$751.50	$751.50	$762.26	$762.26
51	$618.84	$618.84	$606.95	$606.95	$800.12	$800.12	$784.74	$784.74	$795.98	$795.98
52	$647.71	$647.71	$635.26	$635.26	$837.45	$837.45	$821.34	$821.34	$833.11	$833.11
53	$676.91	$676.91	$663.90	$663.90	$875.20	$875.20	$858.37	$858.37	$870.67	$870.67
54	$708.44	$708.44	$694.81	$694.81	$915.96	$915.96	$898.34	$898.34	$911.22	$911.22
55	$739.96	$739.96	$725.73	$725.73	$956.71	$956.71	$938.32	$938.32	$951.76	$951.76
56	$774.14	$774.14	$759.25	$759.25	$1,000.90	$1,000.90	$981.66	$981.66	$995.72	$995.72
57	$808.65	$808.65	$793.10	$793.10	$1,045.52	$1,045.52	$1,025.42	$1,025.42	$1,040.11	$1,040.11
58	$845.48	$845.48	$829.22	$829.22	$1,093.14	$1,093.14	$1,072.12	$1,072.12	$1,087.49	$1,087.49
59	$863.73	$863.73	$847.12	$847.12	$1,116.74	$1,116.74	$1,095.26	$1,095.26	$1,110.96	$1,110.96
60	$900.56	$900.56	$883.24	$883.24	$1,164.36	$1,164.36	$1,141.97	$1,141.97	$1,158.34	$1,158.34
61	$932.41	$932.41	$914.49	$914.49	$1,205.55	$1,205.55	$1,182.36	$1,182.36	$1,199.31	$1,199.31
62	$953.32	$953.32	$934.99	$934.99	$1,232.57	$1,232.57	$1,208.87	$1,208.87	$1,226.20	$1,226.20
63	$979.53	$979.53	$960.70	$960.70	$1,266.47	$1,266.47	$1,242.11	$1,242.11	$1,259.91	$1,259.91
64+	$995.46	$995.46	$976.32	$976.32	$1,287.06	$1,287.06	$1,262.31	$1,262.31	$1,280.40	$1,280.40

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO $500		Choice Blue PPO $1250		Choice Blue PPO $1250		Choice Blue PPO $2500		Choice Blue PPO $2500	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$500/$1,500		$1,250/$3,750		$1,250/$3,750		$2,500/$5,000		$2,500/$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	$25/$60		$25/$60		$25/$60		$10/70%		$10/70%	
OOP Maximum =>	$8,150/$8,150		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$320.22	$320.22	$317.03	$317.03	$310.93	$310.93	$307.47	$307.47	$301.56	$301.56
15	$348.69	$348.69	$345.21	$345.21	$338.57	$338.57	$334.80	$334.80	$328.36	$328.36
16	$359.57	$359.57	$355.99	$355.99	$349.14	$349.14	$345.25	$345.25	$338.61	$338.61
17	$370.45	$370.45	$366.76	$366.76	$359.71	$359.71	$355.70	$355.70	$348.86	$348.86
18	$382.17	$382.17	$378.37	$378.37	$371.09	$371.09	$366.95	$366.95	$359.90	$359.90
19	$393.89	$393.89	$389.97	$389.97	$382.47	$382.47	$378.21	$378.21	$370.93	$370.93
20	$406.03	$406.03	$401.99	$401.99	$394.26	$394.26	$389.86	$389.86	$382.36	$382.36
21	$418.59	$418.59	$414.42	$414.42	$406.45	$406.45	$401.92	$401.92	$394.19	$394.19
22	$418.59	$418.59	$414.42	$414.42	$406.45	$406.45	$401.92	$401.92	$394.19	$394.19
23	$418.59	$418.59	$414.42	$414.42	$406.45	$406.45	$401.92	$401.92	$394.19	$394.19
24	$418.59	$418.59	$414.42	$414.42	$406.45	$406.45	$401.92	$401.92	$394.19	$394.19
25	$420.26	$420.26	$416.08	$416.08	$408.08	$408.08	$403.53	$403.53	$395.77	$395.77
26	$428.64	$428.64	$424.37	$424.37	$416.20	$416.20	$411.57	$411.57	$403.65	$403.65
27	$438.68	$438.68	$434.31	$434.31	$425.96	$425.96	$421.21	$421.21	$413.11	$413.11
28	$455.01	$455.01	$450.47	$450.47	$441.81	$441.81	$436.89	$436.89	$428.48	$428.48
29	$468.40	$468.40	$463.74	$463.74	$454.82	$454.82	$449.75	$449.75	$441.10	$441.10
30	$475.10	$475.10	$470.37	$470.37	$461.32	$461.32	$456.18	$456.18	$447.41	$447.41
31	$485.15	$485.15	$480.31	$480.31	$471.08	$471.08	$465.83	$465.83	$456.87	$456.87
32	$495.19	$495.19	$490.26	$490.26	$480.83	$480.83	$475.47	$475.47	$466.33	$466.33
33	$501.47	$501.47	$496.48	$496.48	$486.93	$486.93	$481.50	$481.50	$472.24	$472.24
34	$508.17	$508.17	$503.11	$503.11	$493.43	$493.43	$487.93	$487.93	$478.55	$478.55
35	$511.52	$511.52	$506.42	$506.42	$496.68	$496.68	$491.15	$491.15	$481.70	$481.70
36	$514.87	$514.87	$509.74	$509.74	$499.93	$499.93	$494.36	$494.36	$484.85	$484.85
37	$518.21	$518.21	$513.05	$513.05	$503.19	$503.19	$497.58	$497.58	$488.01	$488.01
38	$521.56	$521.56	$516.37	$516.37	$506.44	$506.44	$500.79	$500.79	$491.16	$491.16
39	$528.26	$528.26	$523.00	$523.00	$512.94	$512.94	$507.22	$507.22	$497.47	$497.47
40	$534.96	$534.96	$529.63	$529.63	$519.44	$519.44	$513.65	$513.65	$503.77	$503.77
41	$545.00	$545.00	$539.57	$539.57	$529.20	$529.20	$523.30	$523.30	$513.24	$513.24
42	$554.63	$554.63	$549.11	$549.11	$538.55	$538.55	$532.54	$532.54	$522.30	$522.30
43	$568.03	$568.03	$562.37	$562.37	$551.55	$551.55	$545.41	$545.41	$534.92	$534.92
44	$584.77	$584.77	$578.94	$578.94	$567.81	$567.81	$561.48	$561.48	$550.68	$550.68
45	$604.44	$604.44	$598.42	$598.42	$586.91	$586.91	$580.37	$580.37	$569.21	$569.21
46	$627.89	$627.89	$621.63	$621.63	$609.68	$609.68	$602.88	$602.88	$591.29	$591.29
47	$654.26	$654.26	$647.74	$647.74	$635.28	$635.28	$628.20	$628.20	$616.12	$616.12
48	$684.39	$684.39	$677.58	$677.58	$664.55	$664.55	$657.14	$657.14	$644.50	$644.50
49	$714.11	$714.11	$707.00	$707.00	$693.40	$693.40	$685.68	$685.68	$672.49	$672.49
50	$747.60	$747.60	$740.15	$740.15	$725.92	$725.92	$717.83	$717.83	$704.02	$704.02
51	$780.67	$780.67	$772.89	$772.89	$758.03	$758.03	$749.58	$749.58	$735.16	$735.16
52	$817.09	$817.09	$808.95	$808.95	$793.39	$793.39	$784.55	$784.55	$769.46	$769.46
53	$853.92	$853.92	$845.42	$845.42	$829.16	$829.16	$819.92	$819.92	$804.15	$804.15
54	$893.69	$893.69	$884.79	$884.79	$867.77	$867.77	$858.10	$858.10	$841.60	$841.60
55	$933.46	$933.46	$924.16	$924.16	$906.38	$906.38	$896.28	$896.28	$879.04	$879.04
56	$976.57	$976.57	$966.84	$966.84	$948.25	$948.25	$937.68	$937.68	$919.65	$919.65
57	$1,020.10	$1,020.10	$1,009.94	$1,009.94	$990.52	$990.52	$979.48	$979.48	$960.64	$960.64
58	$1,066.57	$1,066.57	$1,055.94	$1,055.94	$1,035.63	$1,035.63	$1,024.09	$1,024.09	$1,004.40	$1,004.40
59	$1,089.59	$1,089.59	$1,078.74	$1,078.74	$1,057.99	$1,057.99	$1,046.20	$1,046.20	$1,026.08	$1,026.08
60	$1,136.05	$1,136.05	$1,124.74	$1,124.74	$1,103.11	$1,103.11	$1,090.81	$1,090.81	$1,069.83	$1,069.83
61	$1,176.24	$1,176.24	$1,164.52	$1,164.52	$1,142.12	$1,142.12	$1,129.40	$1,129.40	$1,107.67	$1,107.67
62	$1,202.61	$1,202.61	$1,190.63	$1,190.63	$1,167.73	$1,167.73	$1,154.72	$1,154.72	$1,132.51	$1,132.51
63	$1,235.68	$1,235.68	$1,223.37	$1,223.37	$1,199.84	$1,199.84	$1,186.47	$1,186.47	$1,163.65	$1,163.65
64+	$1,255.77	$1,255.77	$1,243.26	$1,243.26	$1,219.35	$1,219.35	$1,205.76	$1,205.76	$1,182.57	$1,182.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO $2800		Choice Blue PPO $2800		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $4250	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/CB/PPO-1	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2,800/$5,600		$2,800/$5,600		$3,000/$3,000		$3,000/$3,000		$4,250/$7,900	
Coinsurance =>	70%/60%		70%/60%		90%/70%		90%/70%		100%/60%	
Copays =>	$40/60%		$40/60%		90%/70%		90%/70%		$60/60%	
OOP Maximum =>	$8,150/$8,150		$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$268.77	$268.77	$263.60	$263.60	$272.94	$272.94	$267.70	$267.70	$271.67	$271.67
15	$292.66	$292.66	$287.04	$287.04	$297.21	$297.21	$291.49	$291.49	$295.81	$295.81
16	$301.79	$301.79	$295.99	$295.99	$306.48	$306.48	$300.59	$300.59	$305.05	$305.05
17	$310.93	$310.93	$304.95	$304.95	$315.76	$315.76	$309.69	$309.69	$314.28	$314.28
18	$320.76	$320.76	$314.60	$314.60	$325.75	$325.75	$319.49	$319.49	$324.22	$324.22
19	$330.60	$330.60	$324.25	$324.25	$335.74	$335.74	$329.28	$329.28	$334.17	$334.17
20	$340.79	$340.79	$334.24	$334.24	$346.09	$346.09	$339.43	$339.43	$344.47	$344.47
21	$351.33	$351.33	$344.58	$344.58	$356.79	$356.79	$349.93	$349.93	$355.12	$355.12
22	$351.33	$351.33	$344.58	$344.58	$356.79	$356.79	$349.93	$349.93	$355.12	$355.12
23	$351.33	$351.33	$344.58	$344.58	$356.79	$356.79	$349.93	$349.93	$355.12	$355.12
24	$351.33	$351.33	$344.58	$344.58	$356.79	$356.79	$349.93	$349.93	$355.12	$355.12
25	$352.74	$352.74	$345.96	$345.96	$358.22	$358.22	$351.33	$351.33	$356.54	$356.54
26	$359.76	$359.76	$352.85	$352.85	$365.35	$365.35	$358.33	$358.33	$363.64	$363.64
27	$368.19	$368.19	$361.12	$361.12	$373.92	$373.92	$366.73	$366.73	$372.17	$372.17
28	$381.90	$381.90	$374.56	$374.56	$387.83	$387.83	$380.37	$380.37	$386.02	$386.02
29	$393.14	$393.14	$385.59	$385.59	$399.25	$399.25	$391.57	$391.57	$397.38	$397.38
30	$398.76	$398.76	$391.10	$391.10	$404.96	$404.96	$397.17	$397.17	$403.06	$403.06
31	$407.19	$407.19	$399.37	$399.37	$413.52	$413.52	$405.57	$405.57	$411.58	$411.58
32	$415.62	$415.62	$407.64	$407.64	$422.08	$422.08	$413.97	$413.97	$420.11	$420.11
33	$420.89	$420.89	$412.81	$412.81	$427.43	$427.43	$419.22	$419.22	$425.43	$425.43
34	$426.51	$426.51	$418.32	$418.32	$433.14	$433.14	$424.82	$424.82	$431.12	$431.12
35	$429.33	$429.33	$421.08	$421.08	$436.00	$436.00	$427.61	$427.61	$433.96	$433.96
36	$432.14	$432.14	$423.83	$423.83	$438.85	$438.85	$430.41	$430.41	$436.80	$436.80
37	$434.95	$434.95	$426.59	$426.59	$441.71	$441.71	$433.21	$433.21	$439.64	$439.64
38	$437.76	$437.76	$429.35	$429.35	$444.56	$444.56	$436.01	$436.01	$442.48	$442.48
39	$443.38	$443.38	$434.86	$434.86	$450.27	$450.27	$441.61	$441.61	$448.16	$448.16
40	$449.00	$449.00	$440.37	$440.37	$455.98	$455.98	$447.21	$447.21	$453.84	$453.84
41	$457.43	$457.43	$448.64	$448.64	$464.54	$464.54	$455.61	$455.61	$462.37	$462.37
42	$465.51	$465.51	$456.57	$456.57	$472.75	$472.75	$463.66	$463.66	$470.53	$470.53
43	$476.75	$476.75	$467.60	$467.60	$484.16	$484.16	$474.86	$474.86	$481.90	$481.90
44	$490.81	$490.81	$481.38	$481.38	$498.44	$498.44	$488.85	$488.85	$496.10	$496.10
45	$507.32	$507.32	$497.57	$497.57	$515.20	$515.20	$505.30	$505.30	$512.79	$512.79
46	$527.00	$527.00	$516.87	$516.87	$535.19	$535.19	$524.90	$524.90	$532.68	$532.68
47	$549.13	$549.13	$538.58	$538.58	$557.66	$557.66	$546.94	$546.94	$555.05	$555.05
48	$574.42	$574.42	$563.39	$563.39	$583.35	$583.35	$572.14	$572.14	$580.62	$580.62
49	$599.37	$599.37	$587.85	$587.85	$608.68	$608.68	$596.98	$596.98	$605.83	$605.83
50	$627.48	$627.48	$615.42	$615.42	$637.23	$637.23	$624.97	$624.97	$634.24	$634.24
51	$655.23	$655.23	$642.64	$642.64	$665.41	$665.41	$652.62	$652.62	$662.30	$662.30
52	$685.80	$685.80	$672.62	$672.62	$696.45	$696.45	$683.06	$683.06	$693.19	$693.19
53	$716.71	$716.71	$702.94	$702.94	$727.85	$727.85	$713.86	$713.86	$724.44	$724.44
54	$750.09	$750.09	$735.68	$735.68	$761.75	$761.75	$747.10	$747.10	$758.18	$758.18
55	$783.47	$783.47	$768.41	$768.41	$795.64	$795.64	$780.34	$780.34	$791.92	$791.92
56	$819.65	$819.65	$803.91	$803.91	$832.39	$832.39	$816.39	$816.39	$828.49	$828.49
57	$856.19	$856.19	$839.74	$839.74	$869.50	$869.50	$852.78	$852.78	$865.43	$865.43
58	$895.19	$895.19	$877.99	$877.99	$909.10	$909.10	$891.62	$891.62	$904.85	$904.85
59	$914.51	$914.51	$896.94	$896.94	$928.72	$928.72	$910.87	$910.87	$924.38	$924.38
60	$953.51	$953.51	$935.19	$935.19	$968.33	$968.33	$949.71	$949.71	$963.80	$963.80
61	$987.24	$987.24	$968.27	$968.27	$1,002.58	$1,002.58	$983.30	$983.30	$997.89	$997.89
62	$1,009.37	$1,009.37	$989.98	$989.98	$1,025.06	$1,025.06	$1,005.35	$1,005.35	$1,020.26	$1,020.26
63	$1,037.13	$1,037.13	$1,017.20	$1,017.20	$1,053.24	$1,053.24	$1,032.99	$1,032.99	$1,048.31	$1,048.31
64+	$1,053.99	$1,053.99	$1,033.74	$1,033.74	$1,070.37	$1,070.37	$1,049.79	$1,049.79	$1,065.36	$1,065.36

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002		79962PA0010019		79962PA0010019	
Plan Marketing Name =>	Choice Blue PPO $4250		Choice Blue PPO $6000Q Embedded		Choice Blue PPO $6000Q Embedded		Premier Balance PPO $4000		Premier Balance PPO $4000	
Form # =>	HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 7		Area 9		Area 6,7		Area 9	
Network =>	X		X		X		F		F	
Metal =>	Silver		Bronze		Bronze		Silver		Silver	
Deductible =>	$4,250/$7,900		$6,000/$6,000		$6,000/$6,000		$4,000		$4,000	
Coinsurance =>	100%/60%		100%/70%		100%/70%		100%		100%	
Copays =>	$60/60%		100%/70%		100%/70%		$35		$35	
OOP Maximum =>	$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$266.44	$266.44	$246.29	$246.29	$241.56	$241.56	$292.18	$292.18	$286.56	$286.56
15	$290.13	$290.13	$268.18	$268.18	$263.03	$263.03	$318.16	$318.16	$312.03	$312.03
16	$299.18	$299.18	$276.56	$276.56	$271.24	$271.24	$328.09	$328.09	$321.77	$321.77
17	$308.24	$308.24	$284.93	$284.93	$279.45	$279.45	$338.02	$338.02	$331.51	$331.51
18	$317.99	$317.99	$293.94	$293.94	$288.29	$288.29	$348.71	$348.71	$342.00	$342.00
19	$327.74	$327.74	$302.95	$302.95	$297.13	$297.13	$359.41	$359.41	$352.49	$352.49
20	$337.84	$337.84	$312.29	$312.29	$306.29	$306.29	$370.48	$370.48	$363.35	$363.35
21	$348.29	$348.29	$321.95	$321.95	$315.76	$315.76	$381.94	$381.94	$374.59	$374.59
22	$348.29	$348.29	$321.95	$321.95	$315.76	$315.76	$381.94	$381.94	$374.59	$374.59
23	$348.29	$348.29	$321.95	$321.95	$315.76	$315.76	$381.94	$381.94	$374.59	$374.59
24	$348.29	$348.29	$321.95	$321.95	$315.76	$315.76	$381.94	$381.94	$374.59	$374.59
25	$349.68	$349.68	$323.24	$323.24	$317.02	$317.02	$383.47	$383.47	$376.09	$376.09
26	$356.65	$356.65	$329.68	$329.68	$323.34	$323.34	$391.11	$391.11	$383.58	$383.58
27	$365.01	$365.01	$337.40	$337.40	$330.92	$330.92	$400.27	$400.27	$392.57	$392.57
28	$378.59	$378.59	$349.96	$349.96	$343.23	$343.23	$415.17	$415.17	$407.18	$407.18
29	$389.74	$389.74	$360.26	$360.26	$353.34	$353.34	$427.39	$427.39	$419.17	$419.17
30	$395.31	$395.31	$365.41	$365.41	$358.39	$358.39	$433.50	$433.50	$425.16	$425.16
31	$403.67	$403.67	$373.14	$373.14	$365.97	$365.97	$442.67	$442.67	$434.15	$434.15
32	$412.03	$412.03	$380.87	$380.87	$373.54	$373.54	$451.84	$451.84	$443.14	$443.14
33	$417.25	$417.25	$385.70	$385.70	$378.28	$378.28	$457.56	$457.56	$448.76	$448.76
34	$422.82	$422.82	$390.85	$390.85	$383.33	$383.33	$463.68	$463.68	$454.75	$454.75
35	$425.61	$425.61	$393.42	$393.42	$385.86	$385.86	$466.73	$466.73	$457.75	$457.75
36	$428.40	$428.40	$396.00	$396.00	$388.38	$388.38	$469.79	$469.79	$460.75	$460.75
37	$431.18	$431.18	$398.57	$398.57	$390.91	$390.91	$472.84	$472.84	$463.74	$463.74
38	$433.97	$433.97	$401.15	$401.15	$393.44	$393.44	$475.90	$475.90	$466.74	$466.74
39	$439.54	$439.54	$406.30	$406.30	$398.49	$398.49	$482.01	$482.01	$472.73	$472.73
40	$445.11	$445.11	$411.45	$411.45	$403.54	$403.54	$488.12	$488.12	$478.73	$478.73
41	$453.47	$453.47	$419.18	$419.18	$411.12	$411.12	$497.29	$497.29	$487.72	$487.72
42	$461.48	$461.48	$426.58	$426.58	$418.38	$418.38	$506.07	$506.07	$496.33	$496.33
43	$472.63	$472.63	$436.89	$436.89	$428.49	$428.49	$518.29	$518.29	$508.32	$508.32
44	$486.56	$486.56	$449.76	$449.76	$441.12	$441.12	$533.57	$533.57	$523.30	$523.30
45	$502.93	$502.93	$464.90	$464.90	$455.96	$455.96	$551.52	$551.52	$540.91	$540.91
46	$522.44	$522.44	$482.93	$482.93	$473.64	$473.64	$572.91	$572.91	$561.89	$561.89
47	$544.38	$544.38	$503.21	$503.21	$493.53	$493.53	$596.97	$596.97	$585.48	$585.48
48	$569.45	$569.45	$526.39	$526.39	$516.27	$516.27	$624.47	$624.47	$612.45	$612.45
49	$594.18	$594.18	$549.25	$549.25	$538.69	$538.69	$651.59	$651.59	$639.05	$639.05
50	$622.05	$622.05	$575.00	$575.00	$563.95	$563.95	$682.14	$682.14	$669.02	$669.02
51	$649.56	$649.56	$600.44	$600.44	$588.89	$588.89	$712.32	$712.32	$698.61	$698.61
52	$679.86	$679.86	$628.45	$628.45	$616.36	$616.36	$745.55	$745.55	$731.20	$731.20
53	$710.51	$710.51	$656.78	$656.78	$644.15	$644.15	$779.16	$779.16	$764.16	$764.16
54	$743.60	$743.60	$687.36	$687.36	$674.15	$674.15	$815.44	$815.44	$799.75	$799.75
55	$776.69	$776.69	$717.95	$717.95	$704.14	$704.14	$851.73	$851.73	$835.34	$835.34
56	$812.56	$812.56	$751.11	$751.11	$736.67	$736.67	$891.07	$891.07	$873.92	$873.92
57	$848.78	$848.78	$784.59	$784.59	$769.51	$769.51	$930.79	$930.79	$912.88	$912.88
58	$887.44	$887.44	$820.33	$820.33	$804.56	$804.56	$973.18	$973.18	$954.46	$954.46
59	$906.60	$906.60	$838.04	$838.04	$821.92	$821.92	$994.19	$994.19	$975.06	$975.06
60	$945.26	$945.26	$873.77	$873.77	$856.97	$856.97	$1,036.59	$1,036.59	$1,016.64	$1,016.64
61	$978.69	$978.69	$904.68	$904.68	$887.29	$887.29	$1,073.25	$1,073.25	$1,052.60	$1,052.60
62	$1,000.64	$1,000.64	$924.96	$924.96	$907.18	$907.18	$1,097.31	$1,097.31	$1,076.20	$1,076.20
63	$1,028.15	$1,028.15	$950.40	$950.40	$932.12	$932.12	$1,127.49	$1,127.49	$1,105.79	$1,105.79
64+	$1,044.87	$1,044.87	$965.85	$965.85	$947.28	$947.28	$1,145.82	$1,145.82	$1,123.77	$1,123.77

Company Name: Highmark Benefits Group (HBG)
Market: Small Group
Product: PPO
Effective Date of Rates: October 1, 2020

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002		79962PA0010002		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold	
Deductible =>	$0		$0		$250		$250		$0	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$20		$20		$20		$20		$35	
OOP Maximum =>	$4,000		$4,000		$4,000		$4,000		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$403.91	$403.91	$396.15	$396.15	$397.30	$397.30	$389.66	$389.66	$360.80	$360.80
15	$439.82	$439.82	$431.36	$431.36	$432.62	$432.62	$424.30	$424.30	$392.88	$392.88
16	$453.54	$453.54	$444.82	$444.82	$446.12	$446.12	$437.54	$437.54	$405.14	$405.14
17	$467.27	$467.27	$458.29	$458.29	$459.62	$459.62	$450.78	$450.78	$417.40	$417.40
18	$482.05	$482.05	$472.79	$472.79	$474.17	$474.17	$465.05	$465.05	$430.61	$430.61
19	$496.84	$496.84	$487.29	$487.29	$488.71	$488.71	$479.31	$479.31	$443.81	$443.81
20	$512.15	$512.15	$502.30	$502.30	$503.77	$503.77	$494.08	$494.08	$457.49	$457.49
21	$527.99	$527.99	$517.84	$517.84	$519.35	$519.35	$509.36	$509.36	$471.64	$471.64
22	$527.99	$527.99	$517.84	$517.84	$519.35	$519.35	$509.36	$509.36	$471.64	$471.64
23	$527.99	$527.99	$517.84	$517.84	$519.35	$519.35	$509.36	$509.36	$471.64	$471.64
24	$527.99	$527.99	$517.84	$517.84	$519.35	$519.35	$509.36	$509.36	$471.64	$471.64
25	$530.10	$530.10	$519.91	$519.91	$521.43	$521.43	$511.40	$511.40	$473.53	$473.53
26	$540.66	$540.66	$530.27	$530.27	$531.81	$531.81	$521.58	$521.58	$482.96	$482.96
27	$553.33	$553.33	$542.70	$542.70	$544.28	$544.28	$533.81	$533.81	$494.28	$494.28
28	$573.93	$573.93	$562.89	$562.89	$564.53	$564.53	$553.67	$553.67	$512.67	$512.67
29	$590.82	$590.82	$579.46	$579.46	$581.15	$581.15	$569.97	$569.97	$527.77	$527.77
30	$599.27	$599.27	$587.75	$587.75	$589.46	$589.46	$578.12	$578.12	$535.31	$535.31
31	$611.94	$611.94	$600.18	$600.18	$601.93	$601.93	$590.35	$590.35	$546.63	$546.63
32	$624.61	$624.61	$612.60	$612.60	$614.39	$614.39	$602.57	$602.57	$557.95	$557.95
33	$632.53	$632.53	$620.37	$620.37	$622.18	$622.18	$610.21	$610.21	$565.02	$565.02
34	$640.98	$640.98	$628.66	$628.66	$630.49	$630.49	$618.36	$618.36	$572.57	$572.57
35	$645.20	$645.20	$632.80	$632.80	$634.65	$634.65	$622.44	$622.44	$576.34	$576.34
36	$649.43	$649.43	$636.94	$636.94	$638.80	$638.80	$626.51	$626.51	$580.12	$580.12
37	$653.65	$653.65	$641.09	$641.09	$642.96	$642.96	$630.59	$630.59	$583.89	$583.89
38	$657.88	$657.88	$645.23	$645.23	$647.11	$647.11	$634.66	$634.66	$587.66	$587.66
39	$666.32	$666.32	$653.51	$653.51	$655.42	$655.42	$642.81	$642.81	$595.21	$595.21
40	$674.77	$674.77	$661.80	$661.80	$663.73	$663.73	$650.96	$650.96	$602.76	$602.76
41	$687.44	$687.44	$674.23	$674.23	$676.19	$676.19	$663.19	$663.19	$614.08	$614.08
42	$699.59	$699.59	$686.14	$686.14	$688.14	$688.14	$674.90	$674.90	$624.92	$624.92
43	$716.48	$716.48	$702.71	$702.71	$704.76	$704.76	$691.20	$691.20	$640.02	$640.02
44	$737.60	$737.60	$723.42	$723.42	$725.53	$725.53	$711.58	$711.58	$658.88	$658.88
45	$762.42	$762.42	$747.76	$747.76	$749.94	$749.94	$735.52	$735.52	$681.05	$681.05
46	$791.99	$791.99	$776.76	$776.76	$779.03	$779.03	$764.04	$764.04	$707.46	$707.46
47	$825.25	$825.25	$809.38	$809.38	$811.74	$811.74	$796.13	$796.13	$737.17	$737.17
48	$863.26	$863.26	$846.67	$846.67	$849.14	$849.14	$832.80	$832.80	$771.13	$771.13
49	$900.75	$900.75	$883.44	$883.44	$886.01	$886.01	$868.97	$868.97	$804.62	$804.62
50	$942.99	$942.99	$924.86	$924.86	$927.56	$927.56	$909.72	$909.72	$842.35	$842.35
51	$984.70	$984.70	$965.77	$965.77	$968.59	$968.59	$949.96	$949.96	$879.61	$879.61
52	$1,030.64	$1,030.64	$1,010.82	$1,010.82	$1,013.77	$1,013.77	$994.27	$994.27	$920.64	$920.64
53	$1,077.10	$1,077.10	$1,056.39	$1,056.39	$1,059.47	$1,059.47	$1,039.09	$1,039.09	$962.15	$962.15
54	$1,127.26	$1,127.26	$1,105.59	$1,105.59	$1,108.81	$1,108.81	$1,087.48	$1,087.48	$1,006.95	$1,006.95
55	$1,177.42	$1,177.42	$1,154.78	$1,154.78	$1,158.15	$1,158.15	$1,135.87	$1,135.87	$1,051.76	$1,051.76
56	$1,231.80	$1,231.80	$1,208.12	$1,208.12	$1,211.64	$1,211.64	$1,188.34	$1,188.34	$1,100.34	$1,100.34
57	$1,286.71	$1,286.71	$1,261.98	$1,261.98	$1,265.66	$1,265.66	$1,241.31	$1,241.31	$1,149.39	$1,149.39
58	$1,345.32	$1,345.32	$1,319.46	$1,319.46	$1,323.30	$1,323.30	$1,297.85	$1,297.85	$1,201.74	$1,201.74
59	$1,374.36	$1,374.36	$1,347.94	$1,347.94	$1,351.87	$1,351.87	$1,325.86	$1,325.86	$1,227.68	$1,227.68
60	$1,432.96	$1,432.96	$1,405.42	$1,405.42	$1,409.52	$1,409.52	$1,382.40	$1,382.40	$1,280.03	$1,280.03
61	$1,483.65	$1,483.65	$1,455.13	$1,455.13	$1,459.37	$1,459.37	$1,431.30	$1,431.30	$1,325.31	$1,325.31
62	$1,516.92	$1,516.92	$1,487.75	$1,487.75	$1,492.09	$1,492.09	$1,463.39	$1,463.39	$1,355.02	$1,355.02
63	$1,558.63	$1,558.63	$1,528.66	$1,528.66	$1,533.12	$1,533.12	$1,503.63	$1,503.63	$1,392.28	$1,392.28
64+	$1,583.97	$1,583.97	$1,553.52	$1,553.52	$1,558.05	$1,558.05	$1,528.08	$1,528.08	$1,414.92	$1,414.92

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010003		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $0 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$0		$250		$250		$500		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$35		$35		$35		$30		$30	
OOP Maximum =>	$8,150		$8,150		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$353.87	$353.87	$357.71	$357.71	$350.84	$350.84	$353.45	$353.45	$346.66	$346.66
15	$385.32	$385.32	$389.51	$389.51	$382.02	$382.02	$384.87	$384.87	$377.47	$377.47
16	$397.35	$397.35	$401.67	$401.67	$393.95	$393.95	$396.88	$396.88	$389.26	$389.26
17	$409.37	$409.37	$413.83	$413.83	$405.87	$405.87	$408.90	$408.90	$401.04	$401.04
18	$422.33	$422.33	$426.92	$426.92	$418.71	$418.71	$421.83	$421.83	$413.73	$413.73
19	$435.28	$435.28	$440.01	$440.01	$431.55	$431.55	$434.77	$434.77	$426.41	$426.41
20	$448.69	$448.69	$453.57	$453.57	$444.85	$444.85	$448.17	$448.17	$439.56	$439.56
21	$462.57	$462.57	$467.60	$467.60	$458.61	$458.61	$462.03	$462.03	$453.15	$453.15
22	$462.57	$462.57	$467.60	$467.60	$458.61	$458.61	$462.03	$462.03	$453.15	$453.15
23	$462.57	$462.57	$467.60	$467.60	$458.61	$458.61	$462.03	$462.03	$453.15	$453.15
24	$462.57	$462.57	$467.60	$467.60	$458.61	$458.61	$462.03	$462.03	$453.15	$453.15
25	$464.42	$464.42	$469.47	$469.47	$460.44	$460.44	$463.88	$463.88	$454.96	$454.96
26	$473.67	$473.67	$478.82	$478.82	$469.62	$469.62	$473.12	$473.12	$464.03	$464.03
27	$484.77	$484.77	$490.04	$490.04	$480.62	$480.62	$484.21	$484.21	$474.90	$474.90
28	$502.81	$502.81	$508.28	$508.28	$498.51	$498.51	$502.23	$502.23	$492.57	$492.57
29	$517.62	$517.62	$523.24	$523.24	$513.18	$513.18	$517.01	$517.01	$507.07	$507.07
30	$525.02	$525.02	$530.73	$530.73	$520.52	$520.52	$524.40	$524.40	$514.33	$514.33
31	$536.12	$536.12	$541.95	$541.95	$531.53	$531.53	$535.49	$535.49	$525.20	$525.20
32	$547.22	$547.22	$553.17	$553.17	$542.54	$542.54	$546.58	$546.58	$536.08	$536.08
33	$554.16	$554.16	$560.18	$560.18	$549.41	$549.41	$553.51	$553.51	$542.87	$542.87
34	$561.56	$561.56	$567.67	$567.67	$556.75	$556.75	$560.90	$560.90	$550.12	$550.12
35	$565.26	$565.26	$571.41	$571.41	$560.42	$560.42	$564.60	$564.60	$553.75	$553.75
36	$568.96	$568.96	$575.15	$575.15	$564.09	$564.09	$568.30	$568.30	$557.37	$557.37
37	$572.66	$572.66	$578.89	$578.89	$567.76	$567.76	$571.99	$571.99	$561.00	$561.00
38	$576.36	$576.36	$582.63	$582.63	$571.43	$571.43	$575.69	$575.69	$564.62	$564.62
39	$583.76	$583.76	$590.11	$590.11	$578.77	$578.77	$583.08	$583.08	$571.88	$571.88
40	$591.16	$591.16	$597.59	$597.59	$586.10	$586.10	$590.47	$590.47	$579.13	$579.13
41	$602.27	$602.27	$608.82	$608.82	$597.11	$597.11	$601.56	$601.56	$590.00	$590.00
42	$612.91	$612.91	$619.57	$619.57	$607.66	$607.66	$612.19	$612.19	$600.42	$600.42
43	$627.71	$627.71	$634.53	$634.53	$622.33	$622.33	$626.97	$626.97	$614.92	$614.92
44	$646.21	$646.21	$653.24	$653.24	$640.68	$640.68	$645.46	$645.46	$633.05	$633.05
45	$667.95	$667.95	$675.21	$675.21	$662.23	$662.23	$667.17	$667.17	$654.35	$654.35
46	$693.86	$693.86	$701.40	$701.40	$687.92	$687.92	$693.05	$693.05	$679.73	$679.73
47	$723.00	$723.00	$730.86	$730.86	$716.81	$716.81	$722.15	$722.15	$708.27	$708.27
48	$756.30	$756.30	$764.53	$764.53	$749.83	$749.83	$755.42	$755.42	$740.90	$740.90
49	$789.14	$789.14	$797.73	$797.73	$782.39	$782.39	$788.22	$788.22	$773.07	$773.07
50	$826.15	$826.15	$835.13	$835.13	$819.08	$819.08	$825.19	$825.19	$809.33	$809.33
51	$862.69	$862.69	$872.07	$872.07	$855.31	$855.31	$861.69	$861.69	$845.12	$845.12
52	$902.94	$902.94	$912.76	$912.76	$895.21	$895.21	$901.88	$901.88	$884.55	$884.55
53	$943.64	$943.64	$953.90	$953.90	$935.56	$935.56	$942.54	$942.54	$924.43	$924.43
54	$987.59	$987.59	$998.33	$998.33	$979.13	$979.13	$986.43	$986.43	$967.48	$967.48
55	$1,031.53	$1,031.53	$1,042.75	$1,042.75	$1,022.70	$1,022.70	$1,030.33	$1,030.33	$1,010.52	$1,010.52
56	$1,079.18	$1,079.18	$1,090.91	$1,090.91	$1,069.94	$1,069.94	$1,077.92	$1,077.92	$1,057.20	$1,057.20
57	$1,127.28	$1,127.28	$1,139.54	$1,139.54	$1,117.63	$1,117.63	$1,125.97	$1,125.97	$1,104.33	$1,104.33
58	$1,178.63	$1,178.63	$1,191.44	$1,191.44	$1,168.54	$1,168.54	$1,177.25	$1,177.25	$1,154.63	$1,154.63
59	$1,204.07	$1,204.07	$1,217.16	$1,217.16	$1,193.76	$1,193.76	$1,202.66	$1,202.66	$1,179.55	$1,179.55
60	$1,255.41	$1,255.41	$1,269.07	$1,269.07	$1,244.67	$1,244.67	$1,253.95	$1,253.95	$1,229.85	$1,229.85
61	$1,299.82	$1,299.82	$1,313.96	$1,313.96	$1,288.69	$1,288.69	$1,298.30	$1,298.30	$1,273.35	$1,273.35
62	$1,328.96	$1,328.96	$1,343.41	$1,343.41	$1,317.59	$1,317.59	$1,327.41	$1,327.41	$1,301.90	$1,301.90
63	$1,365.51	$1,365.51	$1,380.36	$1,380.36	$1,353.82	$1,353.82	$1,363.91	$1,363.91	$1,337.70	$1,337.70
64+	$1,387.71	$1,387.71	$1,402.80	$1,402.80	$1,375.83	$1,375.83	$1,386.09	$1,386.09	$1,359.45	$1,359.45

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010006		79962PA0010006		79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$750		$1,000		$1,000		$1,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$350.98	$350.98	$344.23	$344.23	$346.89	$346.89	$340.22	$340.22	$343.19	$343.19
15	$382.18	$382.18	$374.83	$374.83	$377.72	$377.72	$370.46	$370.46	$373.70	$373.70
16	$394.11	$394.11	$386.52	$386.52	$389.51	$389.51	$382.02	$382.02	$385.36	$385.36
17	$406.04	$406.04	$398.22	$398.22	$401.30	$401.30	$393.59	$393.59	$397.03	$397.03
18	$418.88	$418.88	$410.82	$410.82	$414.00	$414.00	$406.04	$406.04	$409.59	$409.59
19	$431.73	$431.73	$423.42	$423.42	$426.70	$426.70	$418.49	$418.49	$422.15	$422.15
20	$445.04	$445.04	$436.47	$436.47	$439.85	$439.85	$431.39	$431.39	$435.16	$435.16
21	$458.80	$458.80	$449.97	$449.97	$453.45	$453.45	$444.73	$444.73	$448.62	$448.62
22	$458.80	$458.80	$449.97	$449.97	$453.45	$453.45	$444.73	$444.73	$448.62	$448.62
23	$458.80	$458.80	$449.97	$449.97	$453.45	$453.45	$444.73	$444.73	$448.62	$448.62
24	$458.80	$458.80	$449.97	$449.97	$453.45	$453.45	$444.73	$444.73	$448.62	$448.62
25	$460.64	$460.64	$451.77	$451.77	$455.26	$455.26	$446.51	$446.51	$450.41	$450.41
26	$469.81	$469.81	$460.77	$460.77	$464.33	$464.33	$455.40	$455.40	$459.39	$459.39
27	$480.82	$480.82	$471.57	$471.57	$475.22	$475.22	$466.08	$466.08	$470.15	$470.15
28	$498.72	$498.72	$489.12	$489.12	$492.90	$492.90	$483.42	$483.42	$487.65	$487.65
29	$513.40	$513.40	$503.52	$503.52	$507.41	$507.41	$497.65	$497.65	$502.01	$502.01
30	$520.74	$520.74	$510.72	$510.72	$514.67	$514.67	$504.77	$504.77	$509.18	$509.18
31	$531.75	$531.75	$521.52	$521.52	$525.55	$525.55	$515.44	$515.44	$519.95	$519.95
32	$542.76	$542.76	$532.31	$532.31	$536.43	$536.43	$526.12	$526.12	$530.72	$530.72
33	$549.64	$549.64	$539.06	$539.06	$543.23	$543.23	$532.79	$532.79	$537.45	$537.45
34	$556.98	$556.98	$546.26	$546.26	$550.49	$550.49	$539.90	$539.90	$544.62	$544.62
35	$560.65	$560.65	$549.86	$549.86	$554.12	$554.12	$543.46	$543.46	$548.21	$548.21
36	$564.32	$564.32	$553.46	$553.46	$557.74	$557.74	$547.02	$547.02	$551.80	$551.80
37	$567.99	$567.99	$557.06	$557.06	$561.37	$561.37	$550.58	$550.58	$555.39	$555.39
38	$571.66	$571.66	$560.66	$560.66	$565.00	$565.00	$554.13	$554.13	$558.98	$558.98
39	$579.01	$579.01	$567.86	$567.86	$572.25	$572.25	$561.25	$561.25	$566.16	$566.16
40	$586.35	$586.35	$575.06	$575.06	$579.51	$579.51	$568.36	$568.36	$573.34	$573.34
41	$597.36	$597.36	$585.86	$585.86	$590.39	$590.39	$579.04	$579.04	$584.10	$584.10
42	$607.91	$607.91	$596.21	$596.21	$600.82	$600.82	$589.27	$589.27	$594.42	$594.42
43	$622.59	$622.59	$610.61	$610.61	$615.33	$615.33	$603.50	$603.50	$608.78	$608.78
44	$640.94	$640.94	$628.61	$628.61	$633.47	$633.47	$621.29	$621.29	$626.72	$626.72
45	$662.51	$662.51	$649.76	$649.76	$654.78	$654.78	$642.19	$642.19	$647.81	$647.81
46	$688.20	$688.20	$674.96	$674.96	$680.18	$680.18	$667.10	$667.10	$672.93	$672.93
47	$717.10	$717.10	$703.30	$703.30	$708.74	$708.74	$695.11	$695.11	$701.19	$701.19
48	$750.14	$750.14	$735.70	$735.70	$741.39	$741.39	$727.13	$727.13	$733.49	$733.49
49	$782.71	$782.71	$767.65	$767.65	$773.59	$773.59	$758.71	$758.71	$765.35	$765.35
50	$819.42	$819.42	$803.65	$803.65	$809.86	$809.86	$794.29	$794.29	$801.24	$801.24
51	$855.66	$855.66	$839.19	$839.19	$845.68	$845.68	$829.42	$829.42	$836.68	$836.68
52	$895.58	$895.58	$878.34	$878.34	$885.13	$885.13	$868.11	$868.11	$875.71	$875.71
53	$935.95	$935.95	$917.94	$917.94	$925.04	$925.04	$907.25	$907.25	$915.18	$915.18
54	$979.54	$979.54	$960.69	$960.69	$968.12	$968.12	$949.50	$949.50	$957.80	$957.80
55	$1,023.12	$1,023.12	$1,003.43	$1,003.43	$1,011.19	$1,011.19	$991.75	$991.75	$1,000.42	$1,000.42
56	$1,070.38	$1,070.38	$1,049.78	$1,049.78	$1,057.90	$1,057.90	$1,037.56	$1,037.56	$1,046.63	$1,046.63
57	$1,118.10	$1,118.10	$1,096.58	$1,096.58	$1,105.06	$1,105.06	$1,083.81	$1,083.81	$1,093.29	$1,093.29
58	$1,169.02	$1,169.02	$1,146.52	$1,146.52	$1,155.39	$1,155.39	$1,133.17	$1,133.17	$1,143.08	$1,143.08
59	$1,194.26	$1,194.26	$1,171.27	$1,171.27	$1,180.33	$1,180.33	$1,157.63	$1,157.63	$1,167.76	$1,167.76
60	$1,245.18	$1,245.18	$1,221.22	$1,221.22	$1,230.66	$1,230.66	$1,207.00	$1,207.00	$1,217.55	$1,217.55
61	$1,289.23	$1,289.23	$1,264.42	$1,264.42	$1,274.19	$1,274.19	$1,249.69	$1,249.69	$1,260.62	$1,260.62
62	$1,318.13	$1,318.13	$1,292.76	$1,292.76	$1,302.76	$1,302.76	$1,277.71	$1,277.71	$1,288.89	$1,288.89
63	$1,354.38	$1,354.38	$1,328.31	$1,328.31	$1,338.58	$1,338.58	$1,312.84	$1,312.84	$1,324.33	$1,324.33
64+	$1,376.40	$1,376.40	$1,349.91	$1,349.91	$1,360.35	$1,360.35	$1,334.19	$1,334.19	$1,345.86	$1,345.86

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009		79962PA0010011		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1250 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A		Premier Balance PPO $2000 A		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,250		$1,500		$1,500		$2,000		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$30		$30		$30		$30		$30	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$336.60	$336.60	$339.84	$339.84	$333.31	$333.31	$334.04	$334.04	$327.63	$327.63
15	$366.52	$366.52	$370.05	$370.05	$362.94	$362.94	$363.74	$363.74	$356.75	$356.75
16	$377.96	$377.96	$381.60	$381.60	$374.27	$374.27	$375.09	$375.09	$367.88	$367.88
17	$389.40	$389.40	$393.15	$393.15	$385.59	$385.59	$386.44	$386.44	$379.02	$379.02
18	$401.72	$401.72	$405.59	$405.59	$397.79	$397.79	$398.67	$398.67	$391.01	$391.01
19	$414.04	$414.04	$418.03	$418.03	$409.99	$409.99	$410.90	$410.90	$403.00	$403.00
20	$426.80	$426.80	$430.91	$430.91	$422.63	$422.63	$423.56	$423.56	$415.42	$415.42
21	$440.00	$440.00	$444.24	$444.24	$435.70	$435.70	$436.66	$436.66	$428.27	$428.27
22	$440.00	$440.00	$444.24	$444.24	$435.70	$435.70	$436.66	$436.66	$428.27	$428.27
23	$440.00	$440.00	$444.24	$444.24	$435.70	$435.70	$436.66	$436.66	$428.27	$428.27
24	$440.00	$440.00	$444.24	$444.24	$435.70	$435.70	$436.66	$436.66	$428.27	$428.27
25	$441.76	$441.76	$446.02	$446.02	$437.44	$437.44	$438.41	$438.41	$429.98	$429.98
26	$450.56	$450.56	$454.90	$454.90	$446.16	$446.16	$447.14	$447.14	$438.55	$438.55
27	$461.12	$461.12	$465.56	$465.56	$456.61	$456.61	$457.62	$457.62	$448.83	$448.83
28	$478.28	$478.28	$482.89	$482.89	$473.61	$473.61	$474.65	$474.65	$465.53	$465.53
29	$492.36	$492.36	$497.10	$497.10	$487.55	$487.55	$488.62	$488.62	$479.23	$479.23
30	$499.40	$499.40	$504.21	$504.21	$494.52	$494.52	$495.61	$495.61	$486.09	$486.09
31	$509.96	$509.96	$514.87	$514.87	$504.98	$504.98	$506.09	$506.09	$496.36	$496.36
32	$520.52	$520.52	$525.54	$525.54	$515.43	$515.43	$516.57	$516.57	$506.64	$506.64
33	$527.12	$527.12	$532.20	$532.20	$521.97	$521.97	$523.12	$523.12	$513.07	$513.07
34	$534.16	$534.16	$539.31	$539.31	$528.94	$528.94	$530.11	$530.11	$519.92	$519.92
35	$537.68	$537.68	$542.86	$542.86	$532.43	$532.43	$533.60	$533.60	$523.35	$523.35
36	$541.20	$541.20	$546.42	$546.42	$535.91	$535.91	$537.09	$537.09	$526.77	$526.77
37	$544.72	$544.72	$549.97	$549.97	$539.40	$539.40	$540.59	$540.59	$530.20	$530.20
38	$548.24	$548.24	$553.52	$553.52	$542.88	$542.88	$544.08	$544.08	$533.62	$533.62
39	$555.28	$555.28	$560.63	$560.63	$549.85	$549.85	$551.06	$551.06	$540.48	$540.48
40	$562.32	$562.32	$567.74	$567.74	$556.82	$556.82	$558.05	$558.05	$547.33	$547.33
41	$572.88	$572.88	$578.40	$578.40	$567.28	$567.28	$568.53	$568.53	$557.61	$557.61
42	$583.00	$583.00	$588.62	$588.62	$577.30	$577.30	$578.57	$578.57	$567.46	$567.46
43	$597.08	$597.08	$602.83	$602.83	$591.24	$591.24	$592.55	$592.55	$581.16	$581.16
44	$614.68	$614.68	$620.60	$620.60	$608.67	$608.67	$610.01	$610.01	$598.29	$598.29
45	$635.36	$635.36	$641.48	$641.48	$629.15	$629.15	$630.54	$630.54	$618.42	$618.42
46	$660.00	$660.00	$666.36	$666.36	$653.55	$653.55	$654.99	$654.99	$642.41	$642.41
47	$687.72	$687.72	$694.35	$694.35	$681.00	$681.00	$682.50	$682.50	$669.39	$669.39
48	$719.40	$719.40	$726.33	$726.33	$712.37	$712.37	$713.94	$713.94	$700.22	$700.22
49	$750.64	$750.64	$757.87	$757.87	$743.30	$743.30	$744.94	$744.94	$730.63	$730.63
50	$785.84	$785.84	$793.41	$793.41	$778.16	$778.16	$779.87	$779.87	$764.89	$764.89
51	$820.60	$820.60	$828.51	$828.51	$812.58	$812.58	$814.37	$814.37	$798.72	$798.72
52	$858.88	$858.88	$867.16	$867.16	$850.49	$850.49	$852.36	$852.36	$835.98	$835.98
53	$897.60	$897.60	$906.25	$906.25	$888.83	$888.83	$890.79	$890.79	$873.67	$873.67
54	$939.40	$939.40	$948.45	$948.45	$930.22	$930.22	$932.27	$932.27	$914.36	$914.36
55	$981.20	$981.20	$990.66	$990.66	$971.61	$971.61	$973.75	$973.75	$955.04	$955.04
56	$1,026.52	$1,026.52	$1,036.41	$1,036.41	$1,016.49	$1,016.49	$1,018.73	$1,018.73	$999.15	$999.15
57	$1,072.28	$1,072.28	$1,082.61	$1,082.61	$1,061.80	$1,061.80	$1,064.14	$1,064.14	$1,043.69	$1,043.69
58	$1,121.12	$1,121.12	$1,131.92	$1,131.92	$1,110.16	$1,110.16	$1,112.61	$1,112.61	$1,091.23	$1,091.23
59	$1,145.32	$1,145.32	$1,156.36	$1,156.36	$1,134.13	$1,134.13	$1,136.63	$1,136.63	$1,114.79	$1,114.79
60	$1,194.16	$1,194.16	$1,205.67	$1,205.67	$1,182.49	$1,182.49	$1,185.10	$1,185.10	$1,162.32	$1,162.32
61	$1,236.40	$1,236.40	$1,248.31	$1,248.31	$1,224.32	$1,224.32	$1,227.01	$1,227.01	$1,203.44	$1,203.44
62	$1,264.12	$1,264.12	$1,276.30	$1,276.30	$1,251.77	$1,251.77	$1,254.52	$1,254.52	$1,230.42	$1,230.42
63	$1,298.88	$1,298.88	$1,311.40	$1,311.40	$1,286.19	$1,286.19	$1,289.02	$1,289.02	$1,264.25	$1,264.25
64+	$1,320.00	$1,320.00	$1,332.72	$1,332.72	$1,307.10	$1,307.10	$1,309.98	$1,309.98	$1,284.81	$1,284.81

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010017		79962PA0010017		79962PA0010018	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $3500 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$1,400		$2,500		$2,500		$3,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$45		$45		$45		$45		$45	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$335.68	$335.68	$329.23	$329.23	$328.02	$328.02	$321.71	$321.71	$319.84	$319.84
15	$365.52	$365.52	$358.49	$358.49	$357.17	$357.17	$350.31	$350.31	$348.27	$348.27
16	$376.93	$376.93	$369.68	$369.68	$368.32	$368.32	$361.24	$361.24	$359.14	$359.14
17	$388.34	$388.34	$380.87	$380.87	$379.47	$379.47	$372.18	$372.18	$370.01	$370.01
18	$400.62	$400.62	$392.92	$392.92	$391.48	$391.48	$383.95	$383.95	$381.72	$381.72
19	$412.91	$412.91	$404.97	$404.97	$403.48	$403.48	$395.73	$395.73	$393.42	$393.42
20	$425.64	$425.64	$417.45	$417.45	$415.92	$415.92	$407.92	$407.92	$405.55	$405.55
21	$438.80	$438.80	$430.36	$430.36	$428.78	$428.78	$420.54	$420.54	$418.09	$418.09
22	$438.80	$438.80	$430.36	$430.36	$428.78	$428.78	$420.54	$420.54	$418.09	$418.09
23	$438.80	$438.80	$430.36	$430.36	$428.78	$428.78	$420.54	$420.54	$418.09	$418.09
24	$438.80	$438.80	$430.36	$430.36	$428.78	$428.78	$420.54	$420.54	$418.09	$418.09
25	$440.56	$440.56	$432.08	$432.08	$430.50	$430.50	$422.22	$422.22	$419.76	$419.76
26	$449.33	$449.33	$440.69	$440.69	$439.07	$439.07	$430.63	$430.63	$428.12	$428.12
27	$459.86	$459.86	$451.02	$451.02	$449.36	$449.36	$440.73	$440.73	$438.16	$438.16
28	$476.98	$476.98	$467.80	$467.80	$466.08	$466.08	$457.13	$457.13	$454.46	$454.46
29	$491.02	$491.02	$481.57	$481.57	$479.80	$479.80	$470.58	$470.58	$467.84	$467.84
30	$498.04	$498.04	$488.46	$488.46	$486.67	$486.67	$477.31	$477.31	$474.53	$474.53
31	$508.57	$508.57	$498.79	$498.79	$496.96	$496.96	$487.41	$487.41	$484.57	$484.57
32	$519.10	$519.10	$509.12	$509.12	$507.25	$507.25	$497.50	$497.50	$494.60	$494.60
33	$525.68	$525.68	$515.57	$515.57	$513.68	$513.68	$503.81	$503.81	$500.87	$500.87
34	$532.70	$532.70	$522.46	$522.46	$520.54	$520.54	$510.54	$510.54	$507.56	$507.56
35	$536.21	$536.21	$525.90	$525.90	$523.97	$523.97	$513.90	$513.90	$510.91	$510.91
36	$539.72	$539.72	$529.34	$529.34	$527.40	$527.40	$517.26	$517.26	$514.25	$514.25
37	$543.23	$543.23	$532.79	$532.79	$530.83	$530.83	$520.63	$520.63	$517.60	$517.60
38	$546.74	$546.74	$536.23	$536.23	$534.26	$534.26	$523.99	$523.99	$520.94	$520.94
39	$553.77	$553.77	$543.11	$543.11	$541.12	$541.12	$530.72	$530.72	$527.63	$527.63
40	$560.79	$560.79	$550.00	$550.00	$547.98	$547.98	$537.45	$537.45	$534.32	$534.32
41	$571.32	$571.32	$560.33	$560.33	$558.27	$558.27	$547.54	$547.54	$544.35	$544.35
42	$581.41	$581.41	$570.23	$570.23	$568.13	$568.13	$557.22	$557.22	$553.97	$553.97
43	$595.45	$595.45	$584.00	$584.00	$581.85	$581.85	$570.67	$570.67	$567.35	$567.35
44	$613.00	$613.00	$601.21	$601.21	$599.01	$599.01	$587.49	$587.49	$584.07	$584.07
45	$633.63	$633.63	$621.44	$621.44	$619.16	$619.16	$607.26	$607.26	$603.72	$603.72
46	$658.20	$658.20	$645.54	$645.54	$643.17	$643.17	$630.81	$630.81	$627.14	$627.14
47	$685.84	$685.84	$672.65	$672.65	$670.18	$670.18	$657.30	$657.30	$653.47	$653.47
48	$717.44	$717.44	$703.64	$703.64	$701.06	$701.06	$687.58	$687.58	$683.58	$683.58
49	$748.59	$748.59	$734.19	$734.19	$731.50	$731.50	$717.44	$717.44	$713.26	$713.26
50	$783.70	$783.70	$768.62	$768.62	$765.80	$765.80	$751.08	$751.08	$746.71	$746.71
51	$818.36	$818.36	$802.62	$802.62	$799.67	$799.67	$784.31	$784.31	$779.74	$779.74
52	$856.54	$856.54	$840.06	$840.06	$836.98	$836.98	$820.89	$820.89	$816.11	$816.11
53	$895.15	$895.15	$877.93	$877.93	$874.71	$874.71	$857.90	$857.90	$852.90	$852.90
54	$936.84	$936.84	$918.82	$918.82	$915.45	$915.45	$897.85	$897.85	$892.62	$892.62
55	$978.52	$978.52	$959.70	$959.70	$956.18	$956.18	$937.80	$937.80	$932.34	$932.34
56	$1,023.72	$1,023.72	$1,004.03	$1,004.03	$1,000.34	$1,000.34	$981.12	$981.12	$975.40	$975.40
57	$1,069.36	$1,069.36	$1,048.79	$1,048.79	$1,044.94	$1,044.94	$1,024.86	$1,024.86	$1,018.89	$1,018.89
58	$1,118.06	$1,118.06	$1,096.56	$1,096.56	$1,092.53	$1,092.53	$1,071.54	$1,071.54	$1,065.29	$1,065.29
59	$1,142.20	$1,142.20	$1,120.23	$1,120.23	$1,116.11	$1,116.11	$1,094.67	$1,094.67	$1,088.29	$1,088.29
60	$1,190.90	$1,190.90	$1,168.00	$1,168.00	$1,163.71	$1,163.71	$1,141.35	$1,141.35	$1,134.70	$1,134.70
61	$1,233.03	$1,233.03	$1,209.31	$1,209.31	$1,204.87	$1,204.87	$1,181.72	$1,181.72	$1,174.83	$1,174.83
62	$1,260.67	$1,260.67	$1,236.42	$1,236.42	$1,231.88	$1,231.88	$1,208.21	$1,208.21	$1,201.17	$1,201.17
63	$1,295.34	$1,295.34	$1,270.42	$1,270.42	$1,265.76	$1,265.76	$1,241.43	$1,241.43	$1,234.20	$1,234.20
64+	$1,316.40	$1,316.40	$1,291.08	$1,291.08	$1,286.34	$1,286.34	$1,261.62	$1,261.62	$1,254.27	$1,254.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Premier Balance PPO $3500 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$3,500		$1,000		$1,000		$1,750		$1,750	
Coinsurance =>	100%		80%		80%		90%		90%	
Copays =>	$45		$60		$60		$45		$45	
OOP Maximum =>	$7,900		$6,900		$6,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$313.69	$313.69	$322.48	$322.48	$316.27	$316.27	$324.97	$324.97	$318.72	$318.72
15	$341.57	$341.57	$351.14	$351.14	$344.39	$344.39	$353.86	$353.86	$347.05	$347.05
16	$352.23	$352.23	$362.10	$362.10	$355.14	$355.14	$364.90	$364.90	$357.89	$357.89
17	$362.89	$362.89	$373.06	$373.06	$365.89	$365.89	$375.95	$375.95	$368.72	$368.72
18	$374.38	$374.38	$384.87	$384.87	$377.46	$377.46	$387.84	$387.84	$380.38	$380.38
19	$385.86	$385.86	$396.67	$396.67	$389.04	$389.04	$399.74	$399.74	$392.05	$392.05
20	$397.75	$397.75	$408.89	$408.89	$401.03	$401.03	$412.06	$412.06	$404.13	$404.13
21	$410.05	$410.05	$421.54	$421.54	$413.43	$413.43	$424.80	$424.80	$416.63	$416.63
22	$410.05	$410.05	$421.54	$421.54	$413.43	$413.43	$424.80	$424.80	$416.63	$416.63
23	$410.05	$410.05	$421.54	$421.54	$413.43	$413.43	$424.80	$424.80	$416.63	$416.63
24	$410.05	$410.05	$421.54	$421.54	$413.43	$413.43	$424.80	$424.80	$416.63	$416.63
25	$411.69	$411.69	$423.23	$423.23	$415.08	$415.08	$426.50	$426.50	$418.30	$418.30
26	$419.89	$419.89	$431.66	$431.66	$423.35	$423.35	$435.00	$435.00	$426.63	$426.63
27	$429.73	$429.73	$441.77	$441.77	$433.27	$433.27	$445.19	$445.19	$436.63	$436.63
28	$445.72	$445.72	$458.21	$458.21	$449.40	$449.40	$461.76	$461.76	$452.88	$452.88
29	$458.85	$458.85	$471.70	$471.70	$462.63	$462.63	$475.35	$475.35	$466.21	$466.21
30	$465.41	$465.41	$478.45	$478.45	$469.24	$469.24	$482.15	$482.15	$472.88	$472.88
31	$475.25	$475.25	$488.56	$488.56	$479.17	$479.17	$492.34	$492.34	$482.87	$482.87
32	$485.09	$485.09	$498.68	$498.68	$489.09	$489.09	$502.54	$502.54	$492.87	$492.87
33	$491.24	$491.24	$505.00	$505.00	$495.29	$495.29	$508.91	$508.91	$499.12	$499.12
34	$497.80	$497.80	$511.75	$511.75	$501.90	$501.90	$515.71	$515.71	$505.79	$505.79
35	$501.08	$501.08	$515.12	$515.12	$505.21	$505.21	$519.11	$519.11	$509.12	$509.12
36	$504.36	$504.36	$518.49	$518.49	$508.52	$508.52	$522.50	$522.50	$512.45	$512.45
37	$507.64	$507.64	$521.87	$521.87	$511.83	$511.83	$525.90	$525.90	$515.79	$515.79
38	$510.92	$510.92	$525.24	$525.24	$515.13	$515.13	$529.30	$529.30	$519.12	$519.12
39	$517.48	$517.48	$531.98	$531.98	$521.75	$521.75	$536.10	$536.10	$525.79	$525.79
40	$524.04	$524.04	$538.73	$538.73	$528.36	$528.36	$542.89	$542.89	$532.45	$532.45
41	$533.89	$533.89	$548.85	$548.85	$538.29	$538.29	$553.09	$553.09	$542.45	$542.45
42	$543.32	$543.32	$558.54	$558.54	$547.79	$547.79	$562.86	$562.86	$552.03	$552.03
43	$556.44	$556.44	$572.03	$572.03	$561.02	$561.02	$576.45	$576.45	$565.37	$565.37
44	$572.84	$572.84	$588.89	$588.89	$577.56	$577.56	$593.45	$593.45	$582.03	$582.03
45	$592.11	$592.11	$608.70	$608.70	$596.99	$596.99	$613.41	$613.41	$601.61	$601.61
46	$615.08	$615.08	$632.31	$632.31	$620.15	$620.15	$637.20	$637.20	$624.95	$624.95
47	$640.91	$640.91	$658.87	$658.87	$646.19	$646.19	$663.96	$663.96	$651.19	$651.19
48	$670.43	$670.43	$689.22	$689.22	$675.96	$675.96	$694.55	$694.55	$681.19	$681.19
49	$699.55	$699.55	$719.15	$719.15	$705.31	$705.31	$724.71	$724.71	$710.77	$710.77
50	$732.35	$732.35	$752.87	$752.87	$738.39	$738.39	$758.69	$758.69	$744.10	$744.10
51	$764.74	$764.74	$786.17	$786.17	$771.05	$771.05	$792.25	$792.25	$777.01	$777.01
52	$800.42	$800.42	$822.85	$822.85	$807.02	$807.02	$829.21	$829.21	$813.26	$813.26
53	$836.50	$836.50	$859.94	$859.94	$843.40	$843.40	$866.59	$866.59	$849.93	$849.93
54	$875.46	$875.46	$899.99	$899.99	$882.67	$882.67	$906.95	$906.95	$889.51	$889.51
55	$914.41	$914.41	$940.03	$940.03	$921.95	$921.95	$947.30	$947.30	$929.08	$929.08
56	$956.65	$956.65	$983.45	$983.45	$964.53	$964.53	$991.06	$991.06	$972.00	$972.00
57	$999.29	$999.29	$1,027.29	$1,027.29	$1,007.53	$1,007.53	$1,035.24	$1,035.24	$1,015.33	$1,015.33
58	$1,044.81	$1,044.81	$1,074.08	$1,074.08	$1,053.42	$1,053.42	$1,082.39	$1,082.39	$1,061.57	$1,061.57
59	$1,067.36	$1,067.36	$1,097.27	$1,097.27	$1,076.16	$1,076.16	$1,105.75	$1,105.75	$1,084.49	$1,084.49
60	$1,112.88	$1,112.88	$1,144.06	$1,144.06	$1,122.05	$1,122.05	$1,152.91	$1,152.91	$1,130.73	$1,130.73
61	$1,152.24	$1,152.24	$1,184.53	$1,184.53	$1,161.74	$1,161.74	$1,193.69	$1,193.69	$1,170.73	$1,170.73
62	$1,178.07	$1,178.07	$1,211.08	$1,211.08	$1,187.78	$1,187.78	$1,220.45	$1,220.45	$1,196.98	$1,196.98
63	$1,210.47	$1,210.47	$1,244.39	$1,244.39	$1,220.45	$1,220.45	$1,254.01	$1,254.01	$1,229.89	$1,229.89
64+	$1,230.15	$1,230.15	$1,264.62	$1,264.62	$1,240.29	$1,240.29	$1,274.40	$1,274.40	$1,249.89	$1,249.89

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001		79962PA0080001		79962PA0090001	
Plan Marketing Name =>	Balance PPO $2000 A		Balance PPO $2000 A		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2700	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	$2,000		$2,000		$1,500		$1,500		$2,700	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	$45		$45		$20		$20		$20	
OOP Maximum =>	$7,900		$7,900		$3,000		$3,000		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.86	$323.86	$317.62	$317.62	$336.67	$336.67	$330.20	$330.20	$300.51	$300.51
15	$352.64	$352.64	$345.85	$345.85	$366.59	$366.59	$359.55	$359.55	$327.22	$327.22
16	$363.65	$363.65	$356.65	$356.65	$378.04	$378.04	$370.77	$370.77	$337.43	$337.43
17	$374.66	$374.66	$367.44	$367.44	$389.48	$389.48	$381.99	$381.99	$347.65	$347.65
18	$386.51	$386.51	$379.07	$379.07	$401.80	$401.80	$394.08	$394.08	$358.64	$358.64
19	$398.36	$398.36	$390.69	$390.69	$414.12	$414.12	$406.16	$406.16	$369.64	$369.64
20	$410.64	$410.64	$402.73	$402.73	$426.89	$426.89	$418.68	$418.68	$381.04	$381.04
21	$423.34	$423.34	$415.19	$415.19	$440.09	$440.09	$431.63	$431.63	$392.82	$392.82
22	$423.34	$423.34	$415.19	$415.19	$440.09	$440.09	$431.63	$431.63	$392.82	$392.82
23	$423.34	$423.34	$415.19	$415.19	$440.09	$440.09	$431.63	$431.63	$392.82	$392.82
24	$423.34	$423.34	$415.19	$415.19	$440.09	$440.09	$431.63	$431.63	$392.82	$392.82
25	$425.03	$425.03	$416.85	$416.85	$441.85	$441.85	$433.36	$433.36	$394.39	$394.39
26	$433.50	$433.50	$425.15	$425.15	$450.65	$450.65	$441.99	$441.99	$402.25	$402.25
27	$443.66	$443.66	$435.12	$435.12	$461.21	$461.21	$452.35	$452.35	$411.68	$411.68
28	$460.17	$460.17	$451.31	$451.31	$478.38	$478.38	$469.18	$469.18	$427.00	$427.00
29	$473.72	$473.72	$464.60	$464.60	$492.46	$492.46	$482.99	$482.99	$439.57	$439.57
30	$480.49	$480.49	$471.24	$471.24	$499.50	$499.50	$489.90	$489.90	$445.85	$445.85
31	$490.65	$490.65	$481.21	$481.21	$510.06	$510.06	$500.26	$500.26	$455.28	$455.28
32	$500.81	$500.81	$491.17	$491.17	$520.63	$520.63	$510.62	$510.62	$464.71	$464.71
33	$507.16	$507.16	$497.40	$497.40	$527.23	$527.23	$517.09	$517.09	$470.60	$470.60
34	$513.93	$513.93	$504.04	$504.04	$534.27	$534.27	$524.00	$524.00	$476.88	$476.88
35	$517.32	$517.32	$507.36	$507.36	$537.79	$537.79	$527.45	$527.45	$480.03	$480.03
36	$520.71	$520.71	$510.68	$510.68	$541.31	$541.31	$530.90	$530.90	$483.17	$483.17
37	$524.09	$524.09	$514.01	$514.01	$544.83	$544.83	$534.36	$534.36	$486.31	$486.31
38	$527.48	$527.48	$517.33	$517.33	$548.35	$548.35	$537.81	$537.81	$489.45	$489.45
39	$534.26	$534.26	$523.97	$523.97	$555.39	$555.39	$544.72	$544.72	$495.74	$495.74
40	$541.03	$541.03	$530.61	$530.61	$562.44	$562.44	$551.62	$551.62	$502.02	$502.02
41	$551.19	$551.19	$540.58	$540.58	$573.00	$573.00	$561.98	$561.98	$511.45	$511.45
42	$560.93	$560.93	$550.13	$550.13	$583.12	$583.12	$571.91	$571.91	$520.49	$520.49
43	$574.47	$574.47	$563.41	$563.41	$597.20	$597.20	$585.72	$585.72	$533.06	$533.06
44	$591.41	$591.41	$580.02	$580.02	$614.81	$614.81	$602.99	$602.99	$548.77	$548.77
45	$611.30	$611.30	$599.53	$599.53	$635.49	$635.49	$623.27	$623.27	$567.23	$567.23
46	$635.01	$635.01	$622.79	$622.79	$660.14	$660.14	$647.45	$647.45	$589.23	$589.23
47	$661.68	$661.68	$648.94	$648.94	$687.86	$687.86	$674.64	$674.64	$613.98	$613.98
48	$692.16	$692.16	$678.84	$678.84	$719.55	$719.55	$705.72	$705.72	$642.26	$642.26
49	$722.22	$722.22	$708.31	$708.31	$750.79	$750.79	$736.36	$736.36	$670.15	$670.15
50	$756.09	$756.09	$741.53	$741.53	$786.00	$786.00	$770.89	$770.89	$701.58	$701.58
51	$789.53	$789.53	$774.33	$774.33	$820.77	$820.77	$804.99	$804.99	$732.61	$732.61
52	$826.36	$826.36	$810.45	$810.45	$859.06	$859.06	$842.54	$842.54	$766.78	$766.78
53	$863.61	$863.61	$846.99	$846.99	$897.78	$897.78	$880.53	$880.53	$801.35	$801.35
54	$903.83	$903.83	$886.43	$886.43	$939.59	$939.59	$921.53	$921.53	$838.67	$838.67
55	$944.05	$944.05	$925.87	$925.87	$981.40	$981.40	$962.53	$962.53	$875.99	$875.99
56	$987.65	$987.65	$968.64	$968.64	$1,026.73	$1,026.73	$1,006.99	$1,006.99	$916.45	$916.45
57	$1,031.68	$1,031.68	$1,011.82	$1,011.82	$1,072.50	$1,072.50	$1,051.88	$1,051.88	$957.30	$957.30
58	$1,078.67	$1,078.67	$1,057.90	$1,057.90	$1,121.35	$1,121.35	$1,099.79	$1,099.79	$1,000.91	$1,000.91
59	$1,101.95	$1,101.95	$1,080.74	$1,080.74	$1,145.55	$1,145.55	$1,123.53	$1,123.53	$1,022.51	$1,022.51
60	$1,148.94	$1,148.94	$1,126.83	$1,126.83	$1,194.40	$1,194.40	$1,171.44	$1,171.44	$1,066.11	$1,066.11
61	$1,189.59	$1,189.59	$1,166.68	$1,166.68	$1,236.65	$1,236.65	$1,212.88	$1,212.88	$1,103.82	$1,103.82
62	$1,216.26	$1,216.26	$1,192.84	$1,192.84	$1,264.38	$1,264.38	$1,240.07	$1,240.07	$1,128.57	$1,128.57
63	$1,249.70	$1,249.70	$1,225.64	$1,225.64	$1,299.15	$1,299.15	$1,274.17	$1,274.17	$1,159.60	$1,159.60
64+	$1,270.02	$1,270.02	$1,245.57	$1,245.57	$1,320.27	$1,320.27	$1,294.89	$1,294.89	$1,178.46	$1,178.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090003		79962PA0090003		79962PA0090004		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded $2700		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $4000		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5	
Rating Area =>	Area 9		Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Bronze		Bronze	
Deductible =>	$2,700		$4,100		$4,100		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$20		100%		100%		80%		80%	
OOP Maximum =>	$6,650		$4,100		$4,100		$6,650		$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$294.72	$294.72	$293.39	$293.39	$287.75	$287.75	$258.39	$258.39	$253.42	$253.42
15	$320.92	$320.92	$319.47	$319.47	$313.32	$313.32	$281.36	$281.36	$275.95	$275.95
16	$330.94	$330.94	$329.44	$329.44	$323.10	$323.10	$290.14	$290.14	$284.56	$284.56
17	$340.96	$340.96	$339.42	$339.42	$332.88	$332.88	$298.93	$298.93	$293.17	$293.17
18	$351.74	$351.74	$350.15	$350.15	$343.42	$343.42	$308.38	$308.38	$302.45	$302.45
19	$362.53	$362.53	$360.89	$360.89	$353.95	$353.95	$317.84	$317.84	$311.73	$311.73
20	$373.70	$373.70	$372.01	$372.01	$364.86	$364.86	$327.64	$327.64	$321.33	$321.33
21	$385.26	$385.26	$383.52	$383.52	$376.14	$376.14	$337.77	$337.77	$331.27	$331.27
22	$385.26	$385.26	$383.52	$383.52	$376.14	$376.14	$337.77	$337.77	$331.27	$331.27
23	$385.26	$385.26	$383.52	$383.52	$376.14	$376.14	$337.77	$337.77	$331.27	$331.27
24	$385.26	$385.26	$383.52	$383.52	$376.14	$376.14	$337.77	$337.77	$331.27	$331.27
25	$386.80	$386.80	$385.05	$385.05	$377.64	$377.64	$339.12	$339.12	$332.60	$332.60
26	$394.51	$394.51	$392.72	$392.72	$385.17	$385.17	$345.88	$345.88	$339.22	$339.22
27	$403.75	$403.75	$401.93	$401.93	$394.19	$394.19	$353.98	$353.98	$347.17	$347.17
28	$418.78	$418.78	$416.89	$416.89	$408.86	$408.86	$367.16	$367.16	$360.09	$360.09
29	$431.11	$431.11	$429.16	$429.16	$420.90	$420.90	$377.96	$377.96	$370.69	$370.69
30	$437.27	$437.27	$435.30	$435.30	$426.92	$426.92	$383.37	$383.37	$375.99	$375.99
31	$446.52	$446.52	$444.50	$444.50	$435.95	$435.95	$391.48	$391.48	$383.94	$383.94
32	$455.76	$455.76	$453.70	$453.70	$444.97	$444.97	$399.58	$399.58	$391.89	$391.89
33	$461.54	$461.54	$459.46	$459.46	$450.62	$450.62	$404.65	$404.65	$396.86	$396.86
34	$467.71	$467.71	$465.59	$465.59	$456.63	$456.63	$410.05	$410.05	$402.16	$402.16
35	$470.79	$470.79	$468.66	$468.66	$459.64	$459.64	$412.75	$412.75	$404.81	$404.81
36	$473.87	$473.87	$471.73	$471.73	$462.65	$462.65	$415.46	$415.46	$407.46	$407.46
37	$476.95	$476.95	$474.80	$474.80	$465.66	$465.66	$418.16	$418.16	$410.11	$410.11
38	$480.03	$480.03	$477.87	$477.87	$468.67	$468.67	$420.86	$420.86	$412.76	$412.76
39	$486.20	$486.20	$484.00	$484.00	$474.69	$474.69	$426.27	$426.27	$418.06	$418.06
40	$492.36	$492.36	$490.14	$490.14	$480.71	$480.71	$431.67	$431.67	$423.36	$423.36
41	$501.61	$501.61	$499.34	$499.34	$489.73	$489.73	$439.78	$439.78	$431.31	$431.31
42	$510.47	$510.47	$508.16	$508.16	$498.39	$498.39	$447.55	$447.55	$438.93	$438.93
43	$522.80	$522.80	$520.44	$520.44	$510.42	$510.42	$458.35	$458.35	$449.53	$449.53
44	$538.21	$538.21	$535.78	$535.78	$525.47	$525.47	$471.86	$471.86	$462.78	$462.78
45	$556.32	$556.32	$553.80	$553.80	$543.15	$543.15	$487.74	$487.74	$478.35	$478.35
46	$577.89	$577.89	$575.28	$575.28	$564.21	$564.21	$506.66	$506.66	$496.91	$496.91
47	$602.16	$602.16	$599.44	$599.44	$587.91	$587.91	$527.93	$527.93	$517.78	$517.78
48	$629.90	$629.90	$627.06	$627.06	$614.99	$614.99	$552.25	$552.25	$541.63	$541.63
49	$657.25	$657.25	$654.29	$654.29	$641.69	$641.69	$576.24	$576.24	$565.15	$565.15
50	$688.07	$688.07	$684.97	$684.97	$671.79	$671.79	$603.26	$603.26	$591.65	$591.65
51	$718.51	$718.51	$715.26	$715.26	$701.50	$701.50	$629.94	$629.94	$617.82	$617.82
52	$752.03	$752.03	$748.63	$748.63	$734.23	$734.23	$659.33	$659.33	$646.64	$646.64
53	$785.93	$785.93	$782.38	$782.38	$767.33	$767.33	$689.05	$689.05	$675.79	$675.79
54	$822.53	$822.53	$818.82	$818.82	$803.06	$803.06	$721.14	$721.14	$707.26	$707.26
55	$859.13	$859.13	$855.25	$855.25	$838.79	$838.79	$753.23	$753.23	$738.73	$738.73
56	$898.81	$898.81	$894.75	$894.75	$877.53	$877.53	$788.02	$788.02	$772.85	$772.85
57	$938.88	$938.88	$934.64	$934.64	$916.65	$916.65	$823.15	$823.15	$807.30	$807.30
58	$981.64	$981.64	$977.21	$977.21	$958.40	$958.40	$860.64	$860.64	$844.08	$844.08
59	$1,002.83	$1,002.83	$998.30	$998.30	$979.09	$979.09	$879.22	$879.22	$862.30	$862.30
60	$1,045.60	$1,045.60	$1,040.87	$1,040.87	$1,020.84	$1,020.84	$916.71	$916.71	$899.07	$899.07
61	$1,082.58	$1,082.58	$1,077.69	$1,077.69	$1,056.95	$1,056.95	$949.13	$949.13	$930.87	$930.87
62	$1,106.85	$1,106.85	$1,101.85	$1,101.85	$1,080.65	$1,080.65	$970.41	$970.41	$951.74	$951.74
63	$1,137.29	$1,137.29	$1,132.15	$1,132.15	$1,110.37	$1,110.37	$997.10	$997.10	$977.91	$977.91
64+	$1,155.78	$1,155.78	$1,150.56	$1,150.56	$1,128.42	$1,128.42	$1,013.31	$1,013.31	$993.81	$993.81

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030007		79962PA0030007		79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $6300 Qualified A		High Deductible PPO Embedded $6300 Qualified A		Flex PPO $0 a Community Blue Plan	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6	
Network =>	F		F		F		F		D	
Metal =>	Bronze		Bronze		Bronze		Bronze		Platinum	
Deductible =>	$4,750		$4,750		$6,300		$6,300		$0/$500	
Coinsurance =>	60%		60%		90%		90%		100%/80%	
Copays =>	60%		60%		90%		90%		$10/$30	
OOP Maximum =>	$6,650		$6,650		$6,650		$6,650		$4,000/$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$258.90	$258.90	$253.93	$253.93	$256.80	$256.80	$251.85	$251.85	$400.00	$400.00
15	$281.91	$281.91	$276.50	$276.50	$279.62	$279.62	$274.24	$274.24	$435.56	$435.56
16	$290.71	$290.71	$285.13	$285.13	$288.35	$288.35	$282.80	$282.80	$449.15	$449.15
17	$299.51	$299.51	$293.76	$293.76	$297.08	$297.08	$291.36	$291.36	$462.75	$462.75
18	$308.99	$308.99	$303.05	$303.05	$306.48	$306.48	$300.58	$300.58	$477.39	$477.39
19	$318.46	$318.46	$312.35	$312.35	$315.87	$315.87	$309.80	$309.80	$492.03	$492.03
20	$328.28	$328.28	$321.97	$321.97	$325.61	$325.61	$319.34	$319.34	$507.19	$507.19
21	$338.43	$338.43	$331.93	$331.93	$335.68	$335.68	$329.22	$329.22	$522.88	$522.88
22	$338.43	$338.43	$331.93	$331.93	$335.68	$335.68	$329.22	$329.22	$522.88	$522.88
23	$338.43	$338.43	$331.93	$331.93	$335.68	$335.68	$329.22	$329.22	$522.88	$522.88
24	$338.43	$338.43	$331.93	$331.93	$335.68	$335.68	$329.22	$329.22	$522.88	$522.88
25	$339.78	$339.78	$333.26	$333.26	$337.02	$337.02	$330.54	$330.54	$524.97	$524.97
26	$346.55	$346.55	$339.90	$339.90	$343.74	$343.74	$337.12	$337.12	$535.43	$535.43
27	$354.67	$354.67	$347.86	$347.86	$351.79	$351.79	$345.02	$345.02	$547.98	$547.98
28	$367.87	$367.87	$360.81	$360.81	$364.88	$364.88	$357.86	$357.86	$568.37	$568.37
29	$378.70	$378.70	$371.43	$371.43	$375.63	$375.63	$368.40	$368.40	$585.10	$585.10
30	$384.12	$384.12	$376.74	$376.74	$381.00	$381.00	$373.66	$373.66	$593.47	$593.47
31	$392.24	$392.24	$384.71	$384.71	$389.05	$389.05	$381.57	$381.57	$606.02	$606.02
32	$400.36	$400.36	$392.67	$392.67	$397.11	$397.11	$389.47	$389.47	$618.57	$618.57
33	$405.44	$405.44	$397.65	$397.65	$402.14	$402.14	$394.41	$394.41	$626.41	$626.41
34	$410.85	$410.85	$402.96	$402.96	$407.52	$407.52	$399.67	$399.67	$634.78	$634.78
35	$413.56	$413.56	$405.62	$405.62	$410.20	$410.20	$402.31	$402.31	$638.96	$638.96
36	$416.27	$416.27	$408.27	$408.27	$412.89	$412.89	$404.94	$404.94	$643.14	$643.14
37	$418.98	$418.98	$410.93	$410.93	$415.57	$415.57	$407.57	$407.57	$647.33	$647.33
38	$421.68	$421.68	$413.58	$413.58	$418.26	$418.26	$410.21	$410.21	$651.51	$651.51
39	$427.10	$427.10	$418.90	$418.90	$423.63	$423.63	$415.48	$415.48	$659.87	$659.87
40	$432.51	$432.51	$424.21	$424.21	$429.00	$429.00	$420.74	$420.74	$668.24	$668.24
41	$440.64	$440.64	$432.17	$432.17	$437.06	$437.06	$428.64	$428.64	$680.79	$680.79
42	$448.42	$448.42	$439.81	$439.81	$444.78	$444.78	$436.22	$436.22	$692.82	$692.82
43	$459.25	$459.25	$450.43	$450.43	$455.52	$455.52	$446.75	$446.75	$709.55	$709.55
44	$472.79	$472.79	$463.71	$463.71	$468.94	$468.94	$459.92	$459.92	$730.46	$730.46
45	$488.69	$488.69	$479.31	$479.31	$484.72	$484.72	$475.39	$475.39	$755.04	$755.04
46	$507.65	$507.65	$497.90	$497.90	$503.52	$503.52	$493.83	$493.83	$784.32	$784.32
47	$528.97	$528.97	$518.81	$518.81	$524.67	$524.67	$514.57	$514.57	$817.26	$817.26
48	$553.33	$553.33	$542.71	$542.71	$548.84	$548.84	$538.27	$538.27	$854.91	$854.91
49	$577.36	$577.36	$566.27	$566.27	$572.67	$572.67	$561.65	$561.65	$892.03	$892.03
50	$604.44	$604.44	$592.83	$592.83	$599.52	$599.52	$587.99	$587.99	$933.86	$933.86
51	$631.17	$631.17	$619.05	$619.05	$626.04	$626.04	$614.00	$614.00	$975.17	$975.17
52	$660.62	$660.62	$647.93	$647.93	$655.25	$655.25	$642.64	$642.64	$1,020.66	$1,020.66
53	$690.40	$690.40	$677.14	$677.14	$684.79	$684.79	$671.61	$671.61	$1,066.68	$1,066.68
54	$722.55	$722.55	$708.67	$708.67	$716.68	$716.68	$702.88	$702.88	$1,116.35	$1,116.35
55	$754.70	$754.70	$740.20	$740.20	$748.57	$748.57	$734.16	$734.16	$1,166.02	$1,166.02
56	$789.56	$789.56	$774.39	$774.39	$783.14	$783.14	$768.07	$768.07	$1,219.88	$1,219.88
57	$824.75	$824.75	$808.91	$808.91	$818.05	$818.05	$802.31	$802.31	$1,274.26	$1,274.26
58	$862.32	$862.32	$845.76	$845.76	$855.31	$855.31	$838.85	$838.85	$1,332.30	$1,332.30
59	$880.93	$880.93	$864.01	$864.01	$873.78	$873.78	$856.96	$856.96	$1,361.06	$1,361.06
60	$918.50	$918.50	$900.86	$900.86	$911.04	$911.04	$893.50	$893.50	$1,419.10	$1,419.10
61	$950.99	$950.99	$932.72	$932.72	$943.26	$943.26	$925.11	$925.11	$1,469.29	$1,469.29
62	$972.31	$972.31	$953.63	$953.63	$964.41	$964.41	$945.85	$945.85	$1,502.23	$1,502.23
63	$999.05	$999.05	$979.86	$979.86	$990.93	$990.93	$971.86	$971.86	$1,543.54	$1,543.54
64+	$1,015.29	$1,015.29	$995.79	$995.79	$1,007.04	$1,007.04	$987.66	$987.66	$1,568.64	$1,568.64

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002		79962PA0100004		79962PA0100004	
Plan Marketing Name =>	Flex PPO $0 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $500 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan		Flex PPO $2000 a Community Blue Plan	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6		Area 9	
Network =>	D		D		D		D		D	
Metal =>	Platinum		Gold		Gold		Gold		Gold	
Deductible =>	$0/$500		$500/$2,500		$500/$2,500		$2,000/$4,000		$2,000/$4,000	
Coinsurance =>	100%/80%		100%/80%		100%/80%		100%/70%		100%/70%	
Copays =>	$10/$30		$30/$60		$30/$60		$25/$50		$25/$50	
OOP Maximum =>	$4,000/$4,000		$8,150/$8,150		$8,150/$8,150		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$392.31	$392.31	$346.19	$346.19	$339.53	$339.53	$329.29	$329.29	$322.97	$322.97
15	$427.18	$427.18	$376.96	$376.96	$369.71	$369.71	$358.56	$358.56	$351.68	$351.68
16	$440.51	$440.51	$388.72	$388.72	$381.25	$381.25	$369.76	$369.76	$362.65	$362.65
17	$453.85	$453.85	$400.49	$400.49	$392.79	$392.79	$380.95	$380.95	$373.63	$373.63
18	$468.20	$468.20	$413.16	$413.16	$405.22	$405.22	$393.00	$393.00	$385.45	$385.45
19	$482.56	$482.56	$425.83	$425.83	$417.64	$417.64	$405.05	$405.05	$397.27	$397.27
20	$497.44	$497.44	$438.95	$438.95	$430.52	$430.52	$417.54	$417.54	$409.51	$409.51
21	$512.82	$512.82	$452.53	$452.53	$443.83	$443.83	$430.45	$430.45	$422.18	$422.18
22	$512.82	$512.82	$452.53	$452.53	$443.83	$443.83	$430.45	$430.45	$422.18	$422.18
23	$512.82	$512.82	$452.53	$452.53	$443.83	$443.83	$430.45	$430.45	$422.18	$422.18
24	$512.82	$512.82	$452.53	$452.53	$443.83	$443.83	$430.45	$430.45	$422.18	$422.18
25	$514.87	$514.87	$454.34	$454.34	$445.61	$445.61	$432.17	$432.17	$423.87	$423.87
26	$525.13	$525.13	$463.39	$463.39	$454.48	$454.48	$440.78	$440.78	$432.31	$432.31
27	$537.44	$537.44	$474.25	$474.25	$465.13	$465.13	$451.11	$451.11	$442.44	$442.44
28	$557.44	$557.44	$491.90	$491.90	$482.44	$482.44	$467.90	$467.90	$458.91	$458.91
29	$573.85	$573.85	$506.38	$506.38	$496.65	$496.65	$481.67	$481.67	$472.42	$472.42
30	$582.05	$582.05	$513.62	$513.62	$503.75	$503.75	$488.56	$488.56	$479.17	$479.17
31	$594.36	$594.36	$524.48	$524.48	$514.40	$514.40	$498.89	$498.89	$489.31	$489.31
32	$606.67	$606.67	$535.34	$535.34	$525.05	$525.05	$509.22	$509.22	$499.44	$499.44
33	$614.36	$614.36	$542.13	$542.13	$531.71	$531.71	$515.68	$515.68	$505.77	$505.77
34	$622.56	$622.56	$549.37	$549.37	$538.81	$538.81	$522.57	$522.57	$512.53	$512.53
35	$626.67	$626.67	$552.99	$552.99	$542.36	$542.36	$526.01	$526.01	$515.90	$515.90
36	$630.77	$630.77	$556.61	$556.61	$545.91	$545.91	$529.45	$529.45	$519.28	$519.28
37	$634.87	$634.87	$560.23	$560.23	$549.46	$549.46	$532.90	$532.90	$522.66	$522.66
38	$638.97	$638.97	$563.85	$563.85	$553.01	$553.01	$536.34	$536.34	$526.04	$526.04
39	$647.18	$647.18	$571.09	$571.09	$560.11	$560.11	$543.23	$543.23	$532.79	$532.79
40	$655.38	$655.38	$578.33	$578.33	$567.21	$567.21	$550.12	$550.12	$539.55	$539.55
41	$667.69	$667.69	$589.19	$589.19	$577.87	$577.87	$560.45	$560.45	$549.68	$549.68
42	$679.49	$679.49	$599.60	$599.60	$588.07	$588.07	$570.35	$570.35	$559.39	$559.39
43	$695.90	$695.90	$614.08	$614.08	$602.28	$602.28	$584.12	$584.12	$572.90	$572.90
44	$716.41	$716.41	$632.18	$632.18	$620.03	$620.03	$601.34	$601.34	$589.79	$589.79
45	$740.51	$740.51	$653.45	$653.45	$640.89	$640.89	$621.57	$621.57	$609.63	$609.63
46	$769.23	$769.23	$678.80	$678.80	$665.75	$665.75	$645.68	$645.68	$633.27	$633.27
47	$801.54	$801.54	$707.30	$707.30	$693.71	$693.71	$672.79	$672.79	$659.87	$659.87
48	$838.46	$838.46	$739.89	$739.89	$725.66	$725.66	$703.79	$703.79	$690.26	$690.26
49	$874.87	$874.87	$772.02	$772.02	$757.17	$757.17	$734.35	$734.35	$720.24	$720.24
50	$915.90	$915.90	$808.22	$808.22	$792.68	$792.68	$768.78	$768.78	$754.01	$754.01
51	$956.41	$956.41	$843.97	$843.97	$827.74	$827.74	$802.79	$802.79	$787.37	$787.37
52	$1,001.02	$1,001.02	$883.34	$883.34	$866.36	$866.36	$840.24	$840.24	$824.10	$824.10
53	$1,046.15	$1,046.15	$923.16	$923.16	$905.41	$905.41	$878.12	$878.12	$861.25	$861.25
54	$1,094.87	$1,094.87	$966.15	$966.15	$947.58	$947.58	$919.01	$919.01	$901.35	$901.35
55	$1,143.59	$1,143.59	$1,009.14	$1,009.14	$989.74	$989.74	$959.90	$959.90	$941.46	$941.46
56	$1,196.41	$1,196.41	$1,055.75	$1,055.75	$1,035.46	$1,035.46	$1,004.24	$1,004.24	$984.95	$984.95
57	$1,249.74	$1,249.74	$1,102.82	$1,102.82	$1,081.61	$1,081.61	$1,049.01	$1,049.01	$1,028.85	$1,028.85
58	$1,306.67	$1,306.67	$1,153.05	$1,153.05	$1,130.88	$1,130.88	$1,096.79	$1,096.79	$1,075.71	$1,075.71
59	$1,334.87	$1,334.87	$1,177.94	$1,177.94	$1,155.29	$1,155.29	$1,120.46	$1,120.46	$1,098.93	$1,098.93
60	$1,391.79	$1,391.79	$1,228.17	$1,228.17	$1,204.55	$1,204.55	$1,168.24	$1,168.24	$1,145.80	$1,145.80
61	$1,441.02	$1,441.02	$1,271.61	$1,271.61	$1,247.16	$1,247.16	$1,209.56	$1,209.56	$1,186.33	$1,186.33
62	$1,473.33	$1,473.33	$1,300.12	$1,300.12	$1,275.12	$1,275.12	$1,236.68	$1,236.68	$1,212.92	$1,212.92
63	$1,513.84	$1,513.84	$1,335.87	$1,335.87	$1,310.19	$1,310.19	$1,270.69	$1,270.69	$1,246.28	$1,246.28
64+	$1,538.46	$1,538.46	$1,357.59	$1,357.59	$1,331.49	$1,331.49	$1,291.35	$1,291.35	$1,266.54	$1,266.54

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0120001		79962PA0140001		79962PA0140002		79962PA0160001	
Plan Marketing Name =>	Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Health Savings Flex PPO Embedded $4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/LV/PPO-3		HBG/LV/PPO-3		HBG/LV/HDHP-3	
Rating Area =>	Area 6		Area 9		Area 6		Area 6		Area 6	
Network =>	D		D		N		N		N	
Metal =>	Bronze		Bronze		Gold		Gold		Silver	
Deductible =>	$4,700/$4,700		$4,700/$4,700		$500/$1,500		$1,250/$3,750		$3,000/$3,000	
Coinsurance =>	60%/50%		60%/50%		100%/70%		100%/70%		90%/70%	
Copays =>	60%/50%		60%/50%		$30/$65		$25/$60		90%/70%	
OOP Maximum =>	$6,650/$6,650		$6,650/$6,650		$8,150/$8,150		$7,900/$7,900		$6,650/$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$258.21	$258.21	$253.25	$253.25	$325.19	$325.19	$316.52	$316.52	$270.66	$270.66
15	$281.16	$281.16	$275.76	$275.76	$354.09	$354.09	$344.65	$344.65	$294.72	$294.72
16	$289.94	$289.94	$284.36	$284.36	$365.14	$365.14	$355.41	$355.41	$303.91	$303.91
17	$298.71	$298.71	$292.97	$292.97	$376.20	$376.20	$366.17	$366.17	$313.11	$313.11
18	$308.16	$308.16	$302.24	$302.24	$388.10	$388.10	$377.75	$377.75	$323.02	$323.02
19	$317.62	$317.62	$311.51	$311.51	$400.00	$400.00	$389.34	$389.34	$332.93	$332.93
20	$327.40	$327.40	$321.11	$321.11	$412.33	$412.33	$401.34	$401.34	$343.19	$343.19
21	$337.53	$337.53	$331.04	$331.04	$425.08	$425.08	$413.75	$413.75	$353.80	$353.80
22	$337.53	$337.53	$331.04	$331.04	$425.08	$425.08	$413.75	$413.75	$353.80	$353.80
23	$337.53	$337.53	$331.04	$331.04	$425.08	$425.08	$413.75	$413.75	$353.80	$353.80
24	$337.53	$337.53	$331.04	$331.04	$425.08	$425.08	$413.75	$413.75	$353.80	$353.80
25	$338.88	$338.88	$332.36	$332.36	$426.78	$426.78	$415.41	$415.41	$355.22	$355.22
26	$345.63	$345.63	$338.98	$338.98	$435.28	$435.28	$423.68	$423.68	$362.29	$362.29
27	$353.73	$353.73	$346.93	$346.93	$445.48	$445.48	$433.61	$433.61	$370.78	$370.78
28	$366.90	$366.90	$359.84	$359.84	$462.06	$462.06	$449.75	$449.75	$384.58	$384.58
29	$377.70	$377.70	$370.43	$370.43	$475.66	$475.66	$462.99	$462.99	$395.90	$395.90
30	$383.10	$383.10	$375.73	$375.73	$482.47	$482.47	$469.61	$469.61	$401.56	$401.56
31	$391.20	$391.20	$383.68	$383.68	$492.67	$492.67	$479.54	$479.54	$410.05	$410.05
32	$399.30	$399.30	$391.62	$391.62	$502.87	$502.87	$489.47	$489.47	$418.55	$418.55
33	$404.36	$404.36	$396.59	$396.59	$509.25	$509.25	$495.67	$495.67	$423.85	$423.85
34	$409.76	$409.76	$401.88	$401.88	$516.05	$516.05	$502.29	$502.29	$429.51	$429.51
35	$412.46	$412.46	$404.53	$404.53	$519.45	$519.45	$505.60	$505.60	$432.34	$432.34
36	$415.16	$415.16	$407.18	$407.18	$522.85	$522.85	$508.91	$508.91	$435.17	$435.17
37	$417.86	$417.86	$409.83	$409.83	$526.25	$526.25	$512.22	$512.22	$438.00	$438.00
38	$420.56	$420.56	$412.48	$412.48	$529.65	$529.65	$515.53	$515.53	$440.83	$440.83
39	$425.96	$425.96	$417.77	$417.77	$536.45	$536.45	$522.15	$522.15	$446.50	$446.50
40	$431.36	$431.36	$423.07	$423.07	$543.25	$543.25	$528.77	$528.77	$452.16	$452.16
41	$439.46	$439.46	$431.01	$431.01	$553.45	$553.45	$538.70	$538.70	$460.65	$460.65
42	$447.23	$447.23	$438.63	$438.63	$563.23	$563.23	$548.22	$548.22	$468.79	$468.79
43	$458.03	$458.03	$449.22	$449.22	$576.83	$576.83	$561.46	$561.46	$480.11	$480.11
44	$471.53	$471.53	$462.46	$462.46	$593.84	$593.84	$578.01	$578.01	$494.26	$494.26
45	$487.39	$487.39	$478.02	$478.02	$613.82	$613.82	$597.46	$597.46	$510.89	$510.89
46	$506.30	$506.30	$496.56	$496.56	$637.62	$637.62	$620.63	$620.63	$530.70	$530.70
47	$527.56	$527.56	$517.42	$517.42	$664.40	$664.40	$646.69	$646.69	$552.99	$552.99
48	$551.86	$551.86	$541.25	$541.25	$695.01	$695.01	$676.48	$676.48	$578.46	$578.46
49	$575.83	$575.83	$564.75	$564.75	$725.19	$725.19	$705.86	$705.86	$603.58	$603.58
50	$602.83	$602.83	$591.24	$591.24	$759.19	$759.19	$738.96	$738.96	$631.89	$631.89
51	$629.49	$629.49	$617.39	$617.39	$792.77	$792.77	$771.64	$771.64	$659.84	$659.84
52	$658.86	$658.86	$646.19	$646.19	$829.76	$829.76	$807.64	$807.64	$690.62	$690.62
53	$688.56	$688.56	$675.32	$675.32	$867.16	$867.16	$844.05	$844.05	$721.75	$721.75
54	$720.63	$720.63	$706.77	$706.77	$907.55	$907.55	$883.36	$883.36	$755.36	$755.36
55	$752.69	$752.69	$738.22	$738.22	$947.93	$947.93	$922.66	$922.66	$788.97	$788.97
56	$787.46	$787.46	$772.32	$772.32	$991.71	$991.71	$965.28	$965.28	$825.42	$825.42
57	$822.56	$822.56	$806.74	$806.74	$1,035.92	$1,035.92	$1,008.31	$1,008.31	$862.21	$862.21
58	$860.03	$860.03	$843.49	$843.49	$1,083.10	$1,083.10	$1,054.24	$1,054.24	$901.48	$901.48
59	$878.59	$878.59	$861.70	$861.70	$1,106.48	$1,106.48	$1,076.99	$1,076.99	$920.94	$920.94
60	$916.06	$916.06	$898.44	$898.44	$1,153.67	$1,153.67	$1,122.92	$1,122.92	$960.21	$960.21
61	$948.46	$948.46	$930.22	$930.22	$1,194.47	$1,194.47	$1,162.64	$1,162.64	$994.18	$994.18
62	$969.72	$969.72	$951.08	$951.08	$1,221.25	$1,221.25	$1,188.70	$1,188.70	$1,016.47	$1,016.47
63	$996.39	$996.39	$977.23	$977.23	$1,254.84	$1,254.84	$1,221.39	$1,221.39	$1,044.42	$1,044.42
64+	$1,012.59	$1,012.59	$993.12	$993.12	$1,275.24	$1,275.24	$1,241.25	$1,241.25	$1,061.40	$1,061.40

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090005		79962PA0090005		79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Health Savings PPO Embedded $3000		Health Savings PPO Embedded $3000		Balance PPO $2600		Balance PPO $2600		Premier Balance PPO $5000	
Form # =>	HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$3,200		$3,200		$2,600		$2,600		$5,000	
Coinsurance =>	100%		100%		70%		70%		100%	
Copays =>	100%		100%		$55		$55		$60	
OOP Maximum =>	$6,700		$6,700		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$299.32	$299.32	$293.57	$293.57	$281.77	$281.77	$276.36	$276.36	$285.67	$285.67
15	$325.93	$325.93	$319.66	$319.66	$306.82	$306.82	$300.92	$300.92	$311.06	$311.06
16	$336.10	$336.10	$329.64	$329.64	$316.40	$316.40	$310.31	$310.31	$320.77	$320.77
17	$346.27	$346.27	$339.62	$339.62	$325.97	$325.97	$319.71	$319.71	$330.48	$330.48
18	$357.23	$357.23	$350.36	$350.36	$336.29	$336.29	$329.82	$329.82	$340.93	$340.93
19	$368.19	$368.19	$361.11	$361.11	$346.60	$346.60	$339.94	$339.94	$351.39	$351.39
20	$379.53	$379.53	$372.24	$372.24	$357.28	$357.28	$350.41	$350.41	$362.22	$362.22
21	$391.27	$391.27	$383.75	$383.75	$368.33	$368.33	$361.25	$361.25	$373.42	$373.42
22	$391.27	$391.27	$383.75	$383.75	$368.33	$368.33	$361.25	$361.25	$373.42	$373.42
23	$391.27	$391.27	$383.75	$383.75	$368.33	$368.33	$361.25	$361.25	$373.42	$373.42
24	$391.27	$391.27	$383.75	$383.75	$368.33	$368.33	$361.25	$361.25	$373.42	$373.42
25	$392.84	$392.84	$385.29	$385.29	$369.80	$369.80	$362.70	$362.70	$374.91	$374.91
26	$400.66	$400.66	$392.96	$392.96	$377.17	$377.17	$369.92	$369.92	$382.38	$382.38
27	$410.05	$410.05	$402.17	$402.17	$386.01	$386.01	$378.59	$378.59	$391.34	$391.34
28	$425.31	$425.31	$417.14	$417.14	$400.37	$400.37	$392.68	$392.68	$405.91	$405.91
29	$437.83	$437.83	$429.42	$429.42	$412.16	$412.16	$404.24	$404.24	$417.86	$417.86
30	$444.09	$444.09	$435.56	$435.56	$418.05	$418.05	$410.02	$410.02	$423.83	$423.83
31	$453.48	$453.48	$444.77	$444.77	$426.89	$426.89	$418.69	$418.69	$432.79	$432.79
32	$462.87	$462.87	$453.98	$453.98	$435.73	$435.73	$427.36	$427.36	$441.76	$441.76
33	$468.74	$468.74	$459.73	$459.73	$441.26	$441.26	$432.78	$432.78	$447.36	$447.36
34	$475.00	$475.00	$465.87	$465.87	$447.15	$447.15	$438.56	$438.56	$453.33	$453.33
35	$478.13	$478.13	$468.94	$468.94	$450.10	$450.10	$441.45	$441.45	$456.32	$456.32
36	$481.26	$481.26	$472.01	$472.01	$453.05	$453.05	$444.34	$444.34	$459.31	$459.31
37	$484.39	$484.39	$475.08	$475.08	$455.99	$455.99	$447.23	$447.23	$462.29	$462.29
38	$487.52	$487.52	$478.15	$478.15	$458.94	$458.94	$450.12	$450.12	$465.28	$465.28
39	$493.78	$493.78	$484.29	$484.29	$464.83	$464.83	$455.90	$455.90	$471.26	$471.26
40	$500.04	$500.04	$490.43	$490.43	$470.73	$470.73	$461.68	$461.68	$477.23	$477.23
41	$509.43	$509.43	$499.64	$499.64	$479.57	$479.57	$470.35	$470.35	$486.19	$486.19
42	$518.43	$518.43	$508.47	$508.47	$488.04	$488.04	$478.66	$478.66	$494.78	$494.78
43	$530.95	$530.95	$520.75	$520.75	$499.82	$499.82	$490.22	$490.22	$506.73	$506.73
44	$546.60	$546.60	$536.10	$536.10	$514.56	$514.56	$504.67	$504.67	$521.67	$521.67
45	$564.99	$564.99	$554.14	$554.14	$531.87	$531.87	$521.65	$521.65	$539.22	$539.22
46	$586.91	$586.91	$575.63	$575.63	$552.50	$552.50	$541.88	$541.88	$560.13	$560.13
47	$611.56	$611.56	$599.80	$599.80	$575.70	$575.70	$564.63	$564.63	$583.66	$583.66
48	$639.73	$639.73	$627.43	$627.43	$602.22	$602.22	$590.64	$590.64	$610.54	$610.54
49	$667.51	$667.51	$654.68	$654.68	$628.37	$628.37	$616.29	$616.29	$637.05	$637.05
50	$698.81	$698.81	$685.38	$685.38	$657.84	$657.84	$645.19	$645.19	$666.93	$666.93
51	$729.72	$729.72	$715.69	$715.69	$686.94	$686.94	$673.73	$673.73	$696.43	$696.43
52	$763.76	$763.76	$749.08	$749.08	$718.98	$718.98	$705.16	$705.16	$728.92	$728.92
53	$798.19	$798.19	$782.85	$782.85	$751.39	$751.39	$736.95	$736.95	$761.78	$761.78
54	$835.36	$835.36	$819.31	$819.31	$786.38	$786.38	$771.27	$771.27	$797.25	$797.25
55	$872.53	$872.53	$855.76	$855.76	$821.38	$821.38	$805.59	$805.59	$832.73	$832.73
56	$912.83	$912.83	$895.29	$895.29	$859.31	$859.31	$842.80	$842.80	$871.19	$871.19
57	$953.52	$953.52	$935.20	$935.20	$897.62	$897.62	$880.37	$880.37	$910.02	$910.02
58	$996.96	$996.96	$977.80	$977.80	$938.50	$938.50	$920.47	$920.47	$951.47	$951.47
59	$1,018.48	$1,018.48	$998.90	$998.90	$958.76	$958.76	$940.33	$940.33	$972.01	$972.01
60	$1,061.91	$1,061.91	$1,041.50	$1,041.50	$999.65	$999.65	$980.43	$980.43	$1,013.46	$1,013.46
61	$1,099.47	$1,099.47	$1,078.34	$1,078.34	$1,035.01	$1,035.01	$1,015.11	$1,015.11	$1,049.31	$1,049.31
62	$1,124.12	$1,124.12	$1,102.51	$1,102.51	$1,058.21	$1,058.21	$1,037.87	$1,037.87	$1,072.84	$1,072.84
63	$1,155.03	$1,155.03	$1,132.83	$1,132.83	$1,087.31	$1,087.31	$1,066.41	$1,066.41	$1,102.34	$1,102.34
64+	$1,173.81	$1,173.81	$1,151.25	$1,151.25	$1,104.99	$1,104.99	$1,083.75	$1,083.75	$1,120.26	$1,120.26

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002		79962PA0020006		79962PA0020006	
Plan Marketing Name =>	Premier Balance PPO $5000		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Health Savings Flex PPO Embedded $3000 a Community Blue Plan		Balance PPO $2000		Balance PPO $2000	
Form # =>	HBG/PPO-5		HBG/HDHP-5		HBG/HDHP-5		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 6		Area 9		Area 6,7		Area 9	
Network =>	F		D		D		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$5,000		$3,100/$3,100		$3,100/$3,100		$2,000		$2,000	
Coinsurance =>	100%		100%/60%		100%/60%		70%		70%	
Copays =>	$60		100%/60%		100%/60%		$55		$55	
OOP Maximum =>	$8,150		$6,700/$6,700		$6,700/$6,700		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$280.17	$280.17	$298.11	$298.11	$292.38	$292.38	$285.20	$285.20	$279.71	$279.71
15	$305.08	$305.08	$324.60	$324.60	$318.36	$318.36	$310.55	$310.55	$304.58	$304.58
16	$314.60	$314.60	$334.74	$334.74	$328.30	$328.30	$320.24	$320.24	$314.08	$314.08
17	$324.12	$324.12	$344.87	$344.87	$338.24	$338.24	$329.94	$329.94	$323.59	$323.59
18	$334.38	$334.38	$355.78	$355.78	$348.94	$348.94	$340.38	$340.38	$333.83	$333.83
19	$344.63	$344.63	$366.69	$366.69	$359.64	$359.64	$350.81	$350.81	$344.07	$344.07
20	$355.25	$355.25	$377.99	$377.99	$370.72	$370.72	$361.63	$361.63	$354.67	$354.67
21	$366.24	$366.24	$389.68	$389.68	$382.19	$382.19	$372.81	$372.81	$365.64	$365.64
22	$366.24	$366.24	$389.68	$389.68	$382.19	$382.19	$372.81	$372.81	$365.64	$365.64
23	$366.24	$366.24	$389.68	$389.68	$382.19	$382.19	$372.81	$372.81	$365.64	$365.64
24	$366.24	$366.24	$389.68	$389.68	$382.19	$382.19	$372.81	$372.81	$365.64	$365.64
25	$367.70	$367.70	$391.24	$391.24	$383.72	$383.72	$374.30	$374.30	$367.10	$367.10
26	$375.03	$375.03	$399.03	$399.03	$391.36	$391.36	$381.76	$381.76	$374.42	$374.42
27	$383.82	$383.82	$408.38	$408.38	$400.54	$400.54	$390.70	$390.70	$383.19	$383.19
28	$398.10	$398.10	$423.58	$423.58	$415.44	$415.44	$405.24	$405.24	$397.45	$397.45
29	$409.82	$409.82	$436.05	$436.05	$427.67	$427.67	$417.17	$417.17	$409.15	$409.15
30	$415.68	$415.68	$442.29	$442.29	$433.79	$433.79	$423.14	$423.14	$415.00	$415.00
31	$424.47	$424.47	$451.64	$451.64	$442.96	$442.96	$432.09	$432.09	$423.78	$423.78
32	$433.26	$433.26	$460.99	$460.99	$452.13	$452.13	$441.03	$441.03	$432.55	$432.55
33	$438.76	$438.76	$466.84	$466.84	$457.86	$457.86	$446.63	$446.63	$438.04	$438.04
34	$444.62	$444.62	$473.07	$473.07	$463.98	$463.98	$452.59	$452.59	$443.89	$443.89
35	$447.55	$447.55	$476.19	$476.19	$467.04	$467.04	$455.57	$455.57	$446.81	$446.81
36	$450.48	$450.48	$479.31	$479.31	$470.09	$470.09	$458.56	$458.56	$449.74	$449.74
37	$453.41	$453.41	$482.42	$482.42	$473.15	$473.15	$461.54	$461.54	$452.66	$452.66
38	$456.34	$456.34	$485.54	$485.54	$476.21	$476.21	$464.52	$464.52	$455.59	$455.59
39	$462.19	$462.19	$491.78	$491.78	$482.32	$482.32	$470.49	$470.49	$461.44	$461.44
40	$468.05	$468.05	$498.01	$498.01	$488.44	$488.44	$476.45	$476.45	$467.29	$467.29
41	$476.84	$476.84	$507.36	$507.36	$497.61	$497.61	$485.40	$485.40	$476.06	$476.06
42	$485.27	$485.27	$516.33	$516.33	$506.40	$506.40	$493.97	$493.97	$484.47	$484.47
43	$496.99	$496.99	$528.80	$528.80	$518.63	$518.63	$505.90	$505.90	$496.17	$496.17
44	$511.64	$511.64	$544.38	$544.38	$533.92	$533.92	$520.82	$520.82	$510.80	$510.80
45	$528.85	$528.85	$562.70	$562.70	$551.88	$551.88	$538.34	$538.34	$527.98	$527.98
46	$549.36	$549.36	$584.52	$584.52	$573.29	$573.29	$559.22	$559.22	$548.46	$548.46
47	$572.43	$572.43	$609.07	$609.07	$597.36	$597.36	$582.70	$582.70	$571.50	$571.50
48	$598.80	$598.80	$637.13	$637.13	$624.88	$624.88	$609.54	$609.54	$597.82	$597.82
49	$624.81	$624.81	$664.79	$664.79	$652.02	$652.02	$636.01	$636.01	$623.78	$623.78
50	$654.10	$654.10	$695.97	$695.97	$682.59	$682.59	$665.84	$665.84	$653.03	$653.03
51	$683.04	$683.04	$726.75	$726.75	$712.78	$712.78	$695.29	$695.29	$681.92	$681.92
52	$714.90	$714.90	$760.66	$760.66	$746.03	$746.03	$727.73	$727.73	$713.73	$713.73
53	$747.13	$747.13	$794.95	$794.95	$779.67	$779.67	$760.53	$760.53	$745.91	$745.91
54	$781.92	$781.92	$831.97	$831.97	$815.98	$815.98	$795.95	$795.95	$780.64	$780.64
55	$816.72	$816.72	$868.99	$868.99	$852.28	$852.28	$831.37	$831.37	$815.38	$815.38
56	$854.44	$854.44	$909.12	$909.12	$891.65	$891.65	$869.77	$869.77	$853.04	$853.04
57	$892.53	$892.53	$949.65	$949.65	$931.40	$931.40	$908.54	$908.54	$891.06	$891.06
58	$933.18	$933.18	$992.90	$992.90	$973.82	$973.82	$949.92	$949.92	$931.65	$931.65
59	$953.32	$953.32	$1,014.34	$1,014.34	$994.84	$994.84	$970.42	$970.42	$951.76	$951.76
60	$993.98	$993.98	$1,057.59	$1,057.59	$1,037.26	$1,037.26	$1,011.81	$1,011.81	$992.35	$992.35
61	$1,029.13	$1,029.13	$1,095.00	$1,095.00	$1,073.95	$1,073.95	$1,047.60	$1,047.60	$1,027.45	$1,027.45
62	$1,052.21	$1,052.21	$1,119.55	$1,119.55	$1,098.03	$1,098.03	$1,071.08	$1,071.08	$1,050.48	$1,050.48
63	$1,081.14	$1,081.14	$1,150.34	$1,150.34	$1,128.22	$1,128.22	$1,100.54	$1,100.54	$1,079.37	$1,079.37
64+	$1,098.72	$1,098.72	$1,169.04	$1,169.04	$1,146.57	$1,146.57	$1,118.43	$1,118.43	$1,096.92	$1,096.92

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0020007		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Balance PPO $5000		Balance PPO $5000		Choice Blue PPO $0		Choice Blue PPO $0		Choice Blue PPO $500	
Form # =>	HBG/PPO-5		HBG/PPO-5		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 6,7		Area 9		Area 7		Area 9		Area 7	
Network =>	F		F		X		X		X	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	$5,400		$5,400		$0/$3,000		$0/$3,000		$500/$1,500	
Coinsurance =>	50%		50%		100%/70%		100%/70%		100%/70%	
Copays =>	$85		$85		$25/70%		$25/70%		$25/$60	
OOP Maximum =>	$8,150		$8,150		$7,900/$7,900		$7,900/$7,900		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$258.06	$258.06	$253.09	$253.09	$333.65	$333.65	$327.23	$327.23	$331.91	$331.91
15	$281.00	$281.00	$275.59	$275.59	$363.30	$363.30	$356.32	$356.32	$361.41	$361.41
16	$289.77	$289.77	$284.19	$284.19	$374.64	$374.64	$367.44	$367.44	$372.69	$372.69
17	$298.54	$298.54	$292.79	$292.79	$385.98	$385.98	$378.56	$378.56	$383.97	$383.97
18	$307.98	$307.98	$302.06	$302.06	$398.20	$398.20	$390.54	$390.54	$396.12	$396.12
19	$317.43	$317.43	$311.32	$311.32	$410.41	$410.41	$402.51	$402.51	$408.27	$408.27
20	$327.21	$327.21	$320.91	$320.91	$423.06	$423.06	$414.92	$414.92	$420.85	$420.85
21	$337.33	$337.33	$330.84	$330.84	$436.14	$436.14	$427.75	$427.75	$433.87	$433.87
22	$337.33	$337.33	$330.84	$330.84	$436.14	$436.14	$427.75	$427.75	$433.87	$433.87
23	$337.33	$337.33	$330.84	$330.84	$436.14	$436.14	$427.75	$427.75	$433.87	$433.87
24	$337.33	$337.33	$330.84	$330.84	$436.14	$436.14	$427.75	$427.75	$433.87	$433.87
25	$338.68	$338.68	$332.16	$332.16	$437.88	$437.88	$429.46	$429.46	$435.61	$435.61
26	$345.43	$345.43	$338.78	$338.78	$446.61	$446.61	$438.02	$438.02	$444.28	$444.28
27	$353.52	$353.52	$346.72	$346.72	$457.07	$457.07	$448.28	$448.28	$454.70	$454.70
28	$366.68	$366.68	$359.62	$359.62	$474.08	$474.08	$464.96	$464.96	$471.62	$471.62
29	$377.47	$377.47	$370.21	$370.21	$488.04	$488.04	$478.65	$478.65	$485.50	$485.50
30	$382.87	$382.87	$375.50	$375.50	$495.02	$495.02	$485.50	$485.50	$492.44	$492.44
31	$390.97	$390.97	$383.44	$383.44	$505.49	$505.49	$495.76	$495.76	$502.86	$502.86
32	$399.06	$399.06	$391.38	$391.38	$515.95	$515.95	$506.03	$506.03	$513.27	$513.27
33	$404.12	$404.12	$396.35	$396.35	$522.50	$522.50	$512.44	$512.44	$519.78	$519.78
34	$409.52	$409.52	$401.64	$401.64	$529.47	$529.47	$519.29	$519.29	$526.72	$526.72
35	$412.22	$412.22	$404.29	$404.29	$532.96	$532.96	$522.71	$522.71	$530.19	$530.19
36	$414.92	$414.92	$406.93	$406.93	$536.45	$536.45	$526.13	$526.13	$533.66	$533.66
37	$417.61	$417.61	$409.58	$409.58	$539.94	$539.94	$529.55	$529.55	$537.13	$537.13
38	$420.31	$420.31	$412.23	$412.23	$543.43	$543.43	$532.98	$532.98	$540.60	$540.60
39	$425.71	$425.71	$417.52	$417.52	$550.41	$550.41	$539.82	$539.82	$547.54	$547.54
40	$431.11	$431.11	$422.81	$422.81	$557.39	$557.39	$546.66	$546.66	$554.49	$554.49
41	$439.20	$439.20	$430.75	$430.75	$567.85	$567.85	$556.93	$556.93	$564.90	$564.90
42	$446.96	$446.96	$438.36	$438.36	$577.89	$577.89	$566.77	$566.77	$574.88	$574.88
43	$457.76	$457.76	$448.95	$448.95	$591.84	$591.84	$580.46	$580.46	$588.76	$588.76
44	$471.25	$471.25	$462.18	$462.18	$609.29	$609.29	$597.57	$597.57	$606.12	$606.12
45	$487.10	$487.10	$477.73	$477.73	$629.79	$629.79	$617.67	$617.67	$626.51	$626.51
46	$506.00	$506.00	$496.26	$496.26	$654.21	$654.21	$641.63	$641.63	$650.81	$650.81
47	$527.25	$527.25	$517.10	$517.10	$681.69	$681.69	$668.57	$668.57	$678.14	$678.14
48	$551.53	$551.53	$540.92	$540.92	$713.09	$713.09	$699.37	$699.37	$709.38	$709.38
49	$575.48	$575.48	$564.41	$564.41	$744.05	$744.05	$729.74	$729.74	$740.18	$740.18
50	$602.47	$602.47	$590.88	$590.88	$778.95	$778.95	$763.96	$763.96	$774.89	$774.89
51	$629.12	$629.12	$617.02	$617.02	$813.40	$813.40	$797.75	$797.75	$809.17	$809.17
52	$658.47	$658.47	$645.80	$645.80	$851.35	$851.35	$834.97	$834.97	$846.91	$846.91
53	$688.15	$688.15	$674.91	$674.91	$889.73	$889.73	$872.61	$872.61	$885.09	$885.09
54	$720.20	$720.20	$706.34	$706.34	$931.16	$931.16	$913.25	$913.25	$926.31	$926.31
55	$752.25	$752.25	$737.77	$737.77	$972.59	$972.59	$953.88	$953.88	$967.53	$967.53
56	$786.99	$786.99	$771.85	$771.85	$1,017.51	$1,017.51	$997.94	$997.94	$1,012.22	$1,012.22
57	$822.07	$822.07	$806.26	$806.26	$1,062.87	$1,062.87	$1,042.43	$1,042.43	$1,057.34	$1,057.34
58	$859.52	$859.52	$842.98	$842.98	$1,111.28	$1,111.28	$1,089.91	$1,089.91	$1,105.50	$1,105.50
59	$878.07	$878.07	$861.18	$861.18	$1,135.27	$1,135.27	$1,113.43	$1,113.43	$1,129.36	$1,129.36
60	$915.51	$915.51	$897.90	$897.90	$1,183.68	$1,183.68	$1,160.91	$1,160.91	$1,177.52	$1,177.52
61	$947.90	$947.90	$929.66	$929.66	$1,225.55	$1,225.55	$1,201.98	$1,201.98	$1,219.17	$1,219.17
62	$969.15	$969.15	$950.50	$950.50	$1,253.03	$1,253.03	$1,228.93	$1,228.93	$1,246.51	$1,246.51
63	$995.80	$995.80	$976.64	$976.64	$1,287.49	$1,287.49	$1,262.72	$1,262.72	$1,280.78	$1,280.78
64+	$1,011.99	$1,011.99	$992.52	$992.52	$1,308.42	$1,308.42	$1,283.25	$1,283.25	$1,301.61	$1,301.61

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO $500		Choice Blue PPO $1250		Choice Blue PPO $1250		Choice Blue PPO $2500		Choice Blue PPO $2500	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/PPO-1	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$500/$1,500		$1,250/$3,750		$1,250/$3,750		$2,500/$5,000		$2,500/$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	$25/$60		$25/$60		$25/$60		$10/70%		$10/70%	
OOP Maximum =>	$8,150/$8,150		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900		$7,900/$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$325.53	$325.53	$322.29	$322.29	$316.09	$316.09	$312.56	$312.56	$306.56	$306.56
15	$354.47	$354.47	$350.93	$350.93	$344.19	$344.19	$340.35	$340.35	$333.81	$333.81
16	$365.53	$365.53	$361.89	$361.89	$354.93	$354.93	$350.97	$350.97	$344.23	$344.23
17	$376.59	$376.59	$372.84	$372.84	$365.67	$365.67	$361.59	$361.59	$354.65	$354.65
18	$388.51	$388.51	$384.64	$384.64	$377.24	$377.24	$373.03	$373.03	$365.87	$365.87
19	$400.42	$400.42	$396.43	$396.43	$388.81	$388.81	$384.47	$384.47	$377.09	$377.09
20	$412.76	$412.76	$408.65	$408.65	$400.79	$400.79	$396.32	$396.32	$388.71	$388.71
21	$425.53	$425.53	$421.29	$421.29	$413.19	$413.19	$408.58	$408.58	$400.73	$400.73
22	$425.53	$425.53	$421.29	$421.29	$413.19	$413.19	$408.58	$408.58	$400.73	$400.73
23	$425.53	$425.53	$421.29	$421.29	$413.19	$413.19	$408.58	$408.58	$400.73	$400.73
24	$425.53	$425.53	$421.29	$421.29	$413.19	$413.19	$408.58	$408.58	$400.73	$400.73
25	$427.23	$427.23	$422.98	$422.98	$414.84	$414.84	$410.21	$410.21	$402.33	$402.33
26	$435.74	$435.74	$431.40	$431.40	$423.11	$423.11	$418.39	$418.39	$410.35	$410.35
27	$445.96	$445.96	$441.51	$441.51	$433.02	$433.02	$428.19	$428.19	$419.97	$419.97
28	$462.55	$462.55	$457.94	$457.94	$449.14	$449.14	$444.13	$444.13	$435.59	$435.59
29	$476.17	$476.17	$471.42	$471.42	$462.36	$462.36	$457.20	$457.20	$448.42	$448.42
30	$482.98	$482.98	$478.16	$478.16	$468.97	$468.97	$463.74	$463.74	$454.83	$454.83
31	$493.19	$493.19	$488.28	$488.28	$478.89	$478.89	$473.54	$473.54	$464.45	$464.45
32	$503.40	$503.40	$498.39	$498.39	$488.80	$488.80	$483.35	$483.35	$474.06	$474.06
33	$509.78	$509.78	$504.71	$504.71	$495.00	$495.00	$489.48	$489.48	$480.07	$480.07
34	$516.59	$516.59	$511.45	$511.45	$501.61	$501.61	$496.02	$496.02	$486.49	$486.49
35	$520.00	$520.00	$514.82	$514.82	$504.92	$504.92	$499.28	$499.28	$489.69	$489.69
36	$523.40	$523.40	$518.19	$518.19	$508.22	$508.22	$502.55	$502.55	$492.90	$492.90
37	$526.81	$526.81	$521.56	$521.56	$511.53	$511.53	$505.82	$505.82	$496.10	$496.10
38	$530.21	$530.21	$524.93	$524.93	$514.83	$514.83	$509.09	$509.09	$499.31	$499.31
39	$537.02	$537.02	$531.67	$531.67	$521.45	$521.45	$515.63	$515.63	$505.72	$505.72
40	$543.83	$543.83	$538.41	$538.41	$528.06	$528.06	$522.17	$522.17	$512.13	$512.13
41	$554.04	$554.04	$548.52	$548.52	$537.97	$537.97	$531.97	$531.97	$521.75	$521.75
42	$563.83	$563.83	$558.21	$558.21	$547.48	$547.48	$541.37	$541.37	$530.97	$530.97
43	$577.44	$577.44	$571.69	$571.69	$560.70	$560.70	$554.44	$554.44	$543.79	$543.79
44	$594.47	$594.47	$588.54	$588.54	$577.23	$577.23	$570.79	$570.79	$559.82	$559.82
45	$614.47	$614.47	$608.34	$608.34	$596.65	$596.65	$589.99	$589.99	$578.65	$578.65
46	$638.30	$638.30	$631.94	$631.94	$619.79	$619.79	$612.87	$612.87	$601.10	$601.10
47	$665.10	$665.10	$658.48	$658.48	$645.82	$645.82	$638.61	$638.61	$626.34	$626.34
48	$695.74	$695.74	$688.81	$688.81	$675.57	$675.57	$668.03	$668.03	$655.19	$655.19
49	$725.95	$725.95	$718.72	$718.72	$704.90	$704.90	$697.04	$697.04	$683.65	$683.65
50	$760.00	$760.00	$752.42	$752.42	$737.96	$737.96	$729.72	$729.72	$715.70	$715.70
51	$793.61	$793.61	$785.71	$785.71	$770.60	$770.60	$762.00	$762.00	$747.36	$747.36
52	$830.63	$830.63	$822.36	$822.36	$806.55	$806.55	$797.55	$797.55	$782.22	$782.22
53	$868.08	$868.08	$859.43	$859.43	$842.91	$842.91	$833.50	$833.50	$817.49	$817.49
54	$908.51	$908.51	$899.45	$899.45	$882.16	$882.16	$872.32	$872.32	$855.56	$855.56
55	$948.93	$948.93	$939.48	$939.48	$921.41	$921.41	$911.13	$911.13	$893.63	$893.63
56	$992.76	$992.76	$982.87	$982.87	$963.97	$963.97	$953.22	$953.22	$934.90	$934.90
57	$1,037.02	$1,037.02	$1,026.68	$1,026.68	$1,006.94	$1,006.94	$995.71	$995.71	$976.58	$976.58
58	$1,084.25	$1,084.25	$1,073.45	$1,073.45	$1,052.81	$1,052.81	$1,041.06	$1,041.06	$1,021.06	$1,021.06
59	$1,107.65	$1,107.65	$1,096.62	$1,096.62	$1,075.53	$1,075.53	$1,063.53	$1,063.53	$1,043.10	$1,043.10
60	$1,154.89	$1,154.89	$1,143.38	$1,143.38	$1,121.40	$1,121.40	$1,108.89	$1,108.89	$1,087.58	$1,087.58
61	$1,195.74	$1,195.74	$1,183.82	$1,183.82	$1,161.06	$1,161.06	$1,148.11	$1,148.11	$1,126.05	$1,126.05
62	$1,222.55	$1,222.55	$1,210.37	$1,210.37	$1,187.09	$1,187.09	$1,173.85	$1,173.85	$1,151.30	$1,151.30
63	$1,256.16	$1,256.16	$1,243.65	$1,243.65	$1,219.74	$1,219.74	$1,206.13	$1,206.13	$1,182.95	$1,182.95
64+	$1,276.59	$1,276.59	$1,263.87	$1,263.87	$1,239.57	$1,239.57	$1,225.74	$1,225.74	$1,202.19	$1,202.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO $2800		Choice Blue PPO $2800		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $3000Q Embedded		Choice Blue PPO $4250	
Form # =>	HBG/CB/PPO-1		HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/CB/PPO-1	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	$2,800/$5,600		$2,800/$5,600		$3,000/$3,000		$3,000/$3,000		$4,250/$7,900	
Coinsurance =>	70%/60%		70%/60%		90%/70%		90%/70%		100%/60%	
Copays =>	$40/60%		$40/60%		90%/70%		90%/70%		$60/60%	
OOP Maximum =>	$8,150/$8,150		$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150/$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$273.23	$273.23	$267.97	$267.97	$277.47	$277.47	$272.13	$272.13	$276.17	$276.17
15	$297.51	$297.51	$291.79	$291.79	$302.13	$302.13	$296.32	$296.32	$300.72	$300.72
16	$306.80	$306.80	$300.90	$300.90	$311.56	$311.56	$305.57	$305.57	$310.11	$310.11
17	$316.09	$316.09	$310.01	$310.01	$320.99	$320.99	$314.82	$314.82	$319.49	$319.49
18	$326.09	$326.09	$319.81	$319.81	$331.15	$331.15	$324.78	$324.78	$329.60	$329.60
19	$336.09	$336.09	$329.62	$329.62	$341.30	$341.30	$334.74	$334.74	$339.71	$339.71
20	$346.45	$346.45	$339.78	$339.78	$351.82	$351.82	$345.06	$345.06	$350.18	$350.18
21	$357.16	$357.16	$350.29	$350.29	$362.70	$362.70	$355.73	$355.73	$361.01	$361.01
22	$357.16	$357.16	$350.29	$350.29	$362.70	$362.70	$355.73	$355.73	$361.01	$361.01
23	$357.16	$357.16	$350.29	$350.29	$362.70	$362.70	$355.73	$355.73	$361.01	$361.01
24	$357.16	$357.16	$350.29	$350.29	$362.70	$362.70	$355.73	$355.73	$361.01	$361.01
25	$358.59	$358.59	$351.69	$351.69	$364.15	$364.15	$357.15	$357.15	$362.45	$362.45
26	$365.73	$365.73	$358.70	$358.70	$371.40	$371.40	$364.27	$364.27	$369.67	$369.67
27	$374.30	$374.30	$367.10	$367.10	$380.11	$380.11	$372.81	$372.81	$378.34	$378.34
28	$388.23	$388.23	$380.77	$380.77	$394.25	$394.25	$386.68	$386.68	$392.42	$392.42
29	$399.66	$399.66	$391.97	$391.97	$405.86	$405.86	$398.06	$398.06	$403.97	$403.97
30	$405.38	$405.38	$397.58	$397.58	$411.66	$411.66	$403.75	$403.75	$409.75	$409.75
31	$413.95	$413.95	$405.99	$405.99	$420.37	$420.37	$412.29	$412.29	$418.41	$418.41
32	$422.52	$422.52	$414.39	$414.39	$429.07	$429.07	$420.83	$420.83	$427.07	$427.07
33	$427.88	$427.88	$419.65	$419.65	$434.51	$434.51	$426.16	$426.16	$432.49	$432.49
34	$433.59	$433.59	$425.25	$425.25	$440.32	$440.32	$431.86	$431.86	$438.27	$438.27
35	$436.45	$436.45	$428.05	$428.05	$443.22	$443.22	$434.70	$434.70	$441.15	$441.15
36	$439.31	$439.31	$430.86	$430.86	$446.12	$446.12	$437.55	$437.55	$444.04	$444.04
37	$442.16	$442.16	$433.66	$433.66	$449.02	$449.02	$440.39	$440.39	$446.93	$446.93
38	$445.02	$445.02	$436.46	$436.46	$451.92	$451.92	$443.24	$443.24	$449.82	$449.82
39	$450.74	$450.74	$442.07	$442.07	$457.73	$457.73	$448.93	$448.93	$455.59	$455.59
40	$456.45	$456.45	$447.67	$447.67	$463.53	$463.53	$454.62	$454.62	$461.37	$461.37
41	$465.02	$465.02	$456.08	$456.08	$472.24	$472.24	$463.16	$463.16	$470.04	$470.04
42	$473.24	$473.24	$464.13	$464.13	$480.58	$480.58	$471.34	$471.34	$478.34	$478.34
43	$484.67	$484.67	$475.34	$475.34	$492.18	$492.18	$482.73	$482.73	$489.89	$489.89
44	$498.95	$498.95	$489.36	$489.36	$506.69	$506.69	$496.95	$496.95	$504.33	$504.33
45	$515.74	$515.74	$505.82	$505.82	$523.74	$523.74	$513.67	$513.67	$521.30	$521.30
46	$535.74	$535.74	$525.44	$525.44	$544.05	$544.05	$533.60	$533.60	$541.52	$541.52
47	$558.24	$558.24	$547.50	$547.50	$566.90	$566.90	$556.01	$556.01	$564.26	$564.26
48	$583.96	$583.96	$572.72	$572.72	$593.01	$593.01	$581.62	$581.62	$590.25	$590.25
49	$609.31	$609.31	$597.59	$597.59	$618.77	$618.77	$606.88	$606.88	$615.88	$615.88
50	$637.89	$637.89	$625.62	$625.62	$647.78	$647.78	$635.33	$635.33	$644.76	$644.76
51	$666.10	$666.10	$653.29	$653.29	$676.44	$676.44	$663.44	$663.44	$673.28	$673.28
52	$697.18	$697.18	$683.77	$683.77	$707.99	$707.99	$694.38	$694.38	$704.69	$704.69
53	$728.61	$728.61	$714.59	$714.59	$739.91	$739.91	$725.69	$725.69	$736.46	$736.46
54	$762.54	$762.54	$747.87	$747.87	$774.36	$774.36	$759.48	$759.48	$770.76	$770.76
55	$796.47	$796.47	$781.15	$781.15	$808.82	$808.82	$793.28	$793.28	$805.05	$805.05
56	$833.25	$833.25	$817.23	$817.23	$846.18	$846.18	$829.92	$829.92	$842.24	$842.24
57	$870.40	$870.40	$853.66	$853.66	$883.90	$883.90	$866.91	$866.91	$879.78	$879.78
58	$910.04	$910.04	$892.54	$892.54	$924.16	$924.16	$906.40	$906.40	$919.85	$919.85
59	$929.69	$929.69	$911.80	$911.80	$944.11	$944.11	$925.97	$925.97	$939.71	$939.71
60	$969.33	$969.33	$950.69	$950.69	$984.37	$984.37	$965.45	$965.45	$979.78	$979.78
61	$1,003.62	$1,003.62	$984.31	$984.31	$1,019.19	$1,019.19	$999.60	$999.60	$1,014.44	$1,014.44
62	$1,026.12	$1,026.12	$1,006.38	$1,006.38	$1,042.04	$1,042.04	$1,022.01	$1,022.01	$1,037.18	$1,037.18
63	$1,054.34	$1,054.34	$1,034.06	$1,034.06	$1,070.69	$1,070.69	$1,050.11	$1,050.11	$1,065.70	$1,065.70
64+	$1,071.48	$1,071.48	$1,050.87	$1,050.87	$1,088.10	$1,088.10	$1,067.19	$1,067.19	$1,083.03	$1,083.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002		79962PA0010019		79962PA0010019	
Plan Marketing Name =>	Choice Blue PPO $4250		Choice Blue PPO $6000Q Embedded		Choice Blue PPO $6000Q Embedded		Premier Balance PPO $4000		Premier Balance PPO $4000	
Form # =>	HBG/CB/PPO-1		HBG/CB/HDHP-1		HBG/CB/HDHP-1		HBG/PPO-5		HBG/PPO-5	
Rating Area =>	Area 9		Area 7		Area 9		Area 6,7		Area 9	
Network =>	X		X		X		F		F	
Metal =>	Silver		Bronze		Bronze		Silver		Silver	
Deductible =>	$4,250/$7,900		$6,000/$6,000		$6,000/$6,000		$4,000		$4,000	
Coinsurance =>	100%/60%		100%/70%		100%/70%		100%		100%	
Copays =>	$60/60%		100%/70%		100%/70%		$35		$35	
OOP Maximum =>	$8,150/$8,150		$6,650/$6,650		$6,650/$6,650		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$270.86	$270.86	$250.38	$250.38	$245.57	$245.57	$297.03	$297.03	$291.31	$291.31
15	$294.94	$294.94	$272.63	$272.63	$267.39	$267.39	$323.43	$323.43	$317.21	$317.21
16	$304.15	$304.15	$281.14	$281.14	$275.74	$275.74	$333.52	$333.52	$327.11	$327.11
17	$313.35	$313.35	$289.65	$289.65	$284.09	$284.09	$343.62	$343.62	$337.01	$337.01
18	$323.27	$323.27	$298.82	$298.82	$293.07	$293.07	$354.49	$354.49	$347.67	$347.67
19	$333.18	$333.18	$307.98	$307.98	$302.06	$302.06	$365.36	$365.36	$358.33	$358.33
20	$343.45	$343.45	$317.47	$317.47	$311.37	$311.37	$376.62	$376.62	$369.38	$369.38
21	$354.07	$354.07	$327.29	$327.29	$321.00	$321.00	$388.27	$388.27	$380.80	$380.80
22	$354.07	$354.07	$327.29	$327.29	$321.00	$321.00	$388.27	$388.27	$380.80	$380.80
23	$354.07	$354.07	$327.29	$327.29	$321.00	$321.00	$388.27	$388.27	$380.80	$380.80
24	$354.07	$354.07	$327.29	$327.29	$321.00	$321.00	$388.27	$388.27	$380.80	$380.80
25	$355.49	$355.49	$328.60	$328.60	$322.28	$322.28	$389.82	$389.82	$382.32	$382.32
26	$362.57	$362.57	$335.14	$335.14	$328.70	$328.70	$397.59	$397.59	$389.94	$389.94
27	$371.07	$371.07	$343.00	$343.00	$336.41	$336.41	$406.91	$406.91	$399.08	$399.08
28	$384.87	$384.87	$355.76	$355.76	$348.93	$348.93	$422.05	$422.05	$413.93	$413.93
29	$396.20	$396.20	$366.24	$366.24	$359.20	$359.20	$434.47	$434.47	$426.12	$426.12
30	$401.87	$401.87	$371.47	$371.47	$364.34	$364.34	$440.69	$440.69	$432.21	$432.21
31	$410.37	$410.37	$379.33	$379.33	$372.04	$372.04	$450.00	$450.00	$441.35	$441.35
32	$418.86	$418.86	$387.18	$387.18	$379.74	$379.74	$459.32	$459.32	$450.49	$450.49
33	$424.18	$424.18	$392.09	$392.09	$384.56	$384.56	$465.15	$465.15	$456.20	$456.20
34	$429.84	$429.84	$397.33	$397.33	$389.69	$389.69	$471.36	$471.36	$462.29	$462.29
35	$432.67	$432.67	$399.95	$399.95	$392.26	$392.26	$474.47	$474.47	$465.34	$465.34
36	$435.51	$435.51	$402.57	$402.57	$394.83	$394.83	$477.57	$477.57	$468.38	$468.38
37	$438.34	$438.34	$405.19	$405.19	$397.40	$397.40	$480.68	$480.68	$471.43	$471.43
38	$441.17	$441.17	$407.80	$407.80	$399.97	$399.97	$483.78	$483.78	$474.48	$474.48
39	$446.84	$446.84	$413.04	$413.04	$405.10	$405.10	$490.00	$490.00	$480.57	$480.57
40	$452.50	$452.50	$418.28	$418.28	$410.24	$410.24	$496.21	$496.21	$486.66	$486.66
41	$461.00	$461.00	$426.13	$426.13	$417.94	$417.94	$505.53	$505.53	$495.80	$495.80
42	$469.14	$469.14	$433.66	$433.66	$425.33	$425.33	$514.46	$514.46	$504.56	$504.56
43	$480.47	$480.47	$444.13	$444.13	$435.60	$435.60	$526.88	$526.88	$516.75	$516.75
44	$494.64	$494.64	$457.22	$457.22	$448.44	$448.44	$542.41	$542.41	$531.98	$531.98
45	$511.28	$511.28	$472.61	$472.61	$463.52	$463.52	$560.66	$560.66	$549.88	$549.88
46	$531.11	$531.11	$490.94	$490.94	$481.50	$481.50	$582.41	$582.41	$571.20	$571.20
47	$553.41	$553.41	$511.55	$511.55	$501.72	$501.72	$606.87	$606.87	$595.19	$595.19
48	$578.90	$578.90	$535.12	$535.12	$524.84	$524.84	$634.82	$634.82	$622.61	$622.61
49	$604.04	$604.04	$558.36	$558.36	$547.63	$547.63	$662.39	$662.39	$649.64	$649.64
50	$632.37	$632.37	$584.54	$584.54	$573.31	$573.31	$693.45	$693.45	$680.11	$680.11
51	$660.34	$660.34	$610.40	$610.40	$598.67	$598.67	$724.12	$724.12	$710.19	$710.19
52	$691.14	$691.14	$638.87	$638.87	$626.59	$626.59	$757.90	$757.90	$743.32	$743.32
53	$722.30	$722.30	$667.67	$667.67	$654.84	$654.84	$792.07	$792.07	$776.83	$776.83
54	$755.94	$755.94	$698.76	$698.76	$685.34	$685.34	$828.96	$828.96	$813.01	$813.01
55	$789.58	$789.58	$729.86	$729.86	$715.83	$715.83	$865.84	$865.84	$849.18	$849.18
56	$826.05	$826.05	$763.57	$763.57	$748.89	$748.89	$905.83	$905.83	$888.41	$888.41
57	$862.87	$862.87	$797.61	$797.61	$782.28	$782.28	$946.21	$946.21	$928.01	$928.01
58	$902.17	$902.17	$833.93	$833.93	$817.91	$817.91	$989.31	$989.31	$970.28	$970.28
59	$921.64	$921.64	$851.94	$851.94	$835.56	$835.56	$1,010.67	$1,010.67	$991.22	$991.22
60	$960.95	$960.95	$888.27	$888.27	$871.19	$871.19	$1,053.76	$1,053.76	$1,033.49	$1,033.49
61	$994.94	$994.94	$919.68	$919.68	$902.01	$902.01	$1,091.04	$1,091.04	$1,070.05	$1,070.05
62	$1,017.24	$1,017.24	$940.30	$940.30	$922.23	$922.23	$1,115.50	$1,115.50	$1,094.04	$1,094.04
63	$1,045.21	$1,045.21	$966.16	$966.16	$947.59	$947.59	$1,146.17	$1,146.17	$1,124.12	$1,124.12
64+	$1,062.21	$1,062.21	$981.87	$981.87	$963.00	$963.00	$1,164.81	$1,164.81	$1,142.40	$1,142.40

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090001	Health Savings PPO Embedded $2700	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090003	Health Savings PPO Embedded $4000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata

79962PA0090004	Health Savings PPO Embedded $5500	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0030007	High Deductible PPO Embedded $4750 Qualified A	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill. Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0030008	High Deductible PPO Embedded $6300 Qualified A	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0100001	Flex PPO $0 a Community Blue Plan	PPO	Platinum	Off	D	6,9	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Schuylkill, Juniata
79962PA0100002	Flex PPO $500 a Community Blue Plan	PPO	Gold	Off	D	6,9	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Schuylkill, Juniata
79962PA0100004	Flex PPO $2000 a Community Blue Plan	PPO	Gold	Off	D	6,9	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Schuylkill, Juniata
79962PA0120001	Health Savings Flex PPO Embedded $4700 a Commu	PPO	Bronze	Off	D	6,9	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Schuylkill, Juniata
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0090005	Health Savings PPO Embedded $3000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0120002	Health Savings Flex PPO Embedded $3000 a Commu	PPO	Silver	Off	D	6,9	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Schuylkill, Juniata
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020007	Balance PPO $5000	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0170001	Choice Blue PPO $0	PPO	Gold	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0170002	Choice Blue PPO $500	PPO	Gold	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0170003	Choice Blue PPO $1250	PPO	Gold	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0170004	Choice Blue PPO $2500	PPO	Gold	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0170005	Choice Blue PPO $2800	PPO	Silver	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0180001	Choice Blue PPO $3000CL Embedded	PPO	Silver	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0170006	Choice Blue PPO $4250	PPO	Silver	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0180002	Choice Blue PPO $6000CL Embedded	PPO	Bronze	Off	X	7,9	Berks, Cumberland, Dauphin, Lebanon
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives by Rating County				95	43	556	85	3	415	49	141	84	24	266	1,300	1,775	1,698	2,028	2,459	519	96	47	822	78
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$502.57	$492.91	$492.91	$492.91	$492.91	$492.91	$492.91	492.91
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$494.34	$484.84	$484.84	$484.84	$484.84	$484.84	$484.84	484.84
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$448.93	$440.30	$440.30	$440.30	$440.30	$440.30	$440.30	440.3
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$445.09	$436.53	$436.53	$436.53	$436.53	$436.53	$436.53	436.53
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$439.79	$431.33	$431.33	$431.33	$431.33	$431.33	$431.33	431.33
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$436.71	$428.31	$428.31	$428.31	$428.31	$428.31	$428.31	428.31
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$431.62	$423.32	$423.32	$423.32	$423.32	$423.32	$423.32	423.32
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$427.02	$418.81	$418.81	$418.81	$418.81	$418.81	$418.81	418.81
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$422.86	$414.72	$414.72	$414.72	$414.72	$414.72	$414.72	414.72
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$415.64	$407.65	$407.65	$407.65	$407.65	$407.65	$407.65	407.65
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$417.68	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	409.64
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$408.14	$400.29	$400.29	$400.29	$400.29	$400.29	$400.29	400.29
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$397.96	$390.31	$390.31	$390.31	$390.31	$390.31	$390.31	390.31
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$401.24	$393.52	$393.52	$393.52	$393.52	$393.52	$393.52	393.52
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$404.35	$396.58	$396.58	$396.58	$396.58	$396.58	$396.58	396.58
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$402.95	$395.21	$395.21	$395.21	$395.21	$395.21	$395.21	395.21
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$418.90	$410.85	$410.85	$410.85	$410.85	$410.85	$410.85	410.85
79962PA0090001	Health Savings PPO Embedded $2700	PPO	Silver	Off	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$373.91	$366.72	$366.72	$366.72	$366.72	$366.72	$366.72	366.72
79962PA0090003	Health Savings PPO Embedded $4000	PPO	Silver	Off	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$365.05	$358.03	$358.03	$358.03	$358.03	$358.03	$358.03	358.03
79962PA0090004	Health Savings PPO Embedded $5500	PPO	Bronze	Off	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$321.51	$315.33	$315.33	$315.33	$315.33	$315.33	$315.33	315.33
79962PA0030007	High Deductible PPO Embedded $4750 Qualified A	PPO	Bronze	Off	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$322.14	$315.95	$315.95	$315.95	$315.95	$315.95	$315.95	315.95
79962PA0030008	High Deductible PPO Embedded $6300 Qualified A	PPO	Bronze	Off	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$319.52	$313.37	$313.37	$313.37	$313.37	$313.37	$313.37	313.37
79962PA0100001	Flex PPO $0 a Community Blue Plan	PPO	Platinum	Off	$497.70	$497.70		$497.70	$497.70		$497.70	$497.70	$497.70	$497.70									$488.13		
79962PA0100002	Flex PPO $500 a Community Blue Plan	PPO	Gold	Off	$430.74	$430.74		$430.74	$430.74		$430.74	$430.74	$430.74	$430.74									$422.46		
79962PA0100004	Flex PPO $2000 a Community Blue Plan	PPO	Gold	Off	$409.73	$409.73		$409.73	$409.73		$409.73	$409.73	$409.73	$409.73									$401.85		
79962PA0120001	Savings Flex PPO Embedded $4700 a Community B	PPO	Bronze	Off	$321.28	$321.28		$321.28	$321.28		$321.28	$321.28	$321.28	$321.28									$315.10		
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$404.62			$404.62		$404.62													
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$393.83			$393.83		$393.83													
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$336.77			$336.77		$336.77													
79962PA0090005	Health Savings PPO Embedded $3000	PPO	Silver	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	$372.43	$372.43	$365.27	$365.27	$365.27	$365.27	$365.27	$365.27	365.27
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$350.60	$343.85	$343.85	$343.85	$343.85	$343.85	$343.85	343.85
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$355.45	$348.61	$348.61	$348.61	$348.61	$348.61	$348.61	348.61
79962PA0120002	Savings Flex PPO Embedded $3000 a Community B	PPO	Silver	Off	$370.92	$370.92		$370.92	$370.92		$370.92	$370.92	$370.92	$370.92									$363.79		
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$348.04	$348.04	$348.04	$348.04	$348.04	$348.04	348.04
79962PA0020007	Balance PPO $5000	PPO	Bronze	Off	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$321.09	$314.91	$314.91	$314.91	$314.91	$314.91	$314.91	314.91
79962PA0170001	Choice Blue PPO $0	PPO	Gold	Off												$415.14			$407.15	$407.15				$407.15	
79962PA0170002	Choice Blue PPO $500	PPO	Gold	Off												$412.98			$405.04	$405.04				$405.04	
79962PA0170003	Choice Blue PPO $1250	PPO	Gold	Off												$401.01			$393.29	$393.29				$393.29	
79962PA0170004	Choice Blue PPO $2500	PPO	Gold	Off												$388.91			$381.43	$381.43				$381.43	
79962PA0170005	Choice Blue PPO $2800	PPO	Silver	Off												$339.97			$333.43	$333.43				$333.43	
79962PA0180001	Choice Blue PPO $3000Q Embedded	PPO	Silver	Off												$345.24			$338.60	$338.60				$338.60	
79962PA0170006	Choice Blue PPO $4250	PPO	Silver	Off												$343.63			$337.02	$337.02				$337.02	
79962PA0180002	Choice Blue PPO $6000Q Embedded	PPO	Bronze	Off												$311.53			$305.54	$305.54				$305.54	
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$369.58	$362.47	$362.47	$362.47	$362.47	$362.47	$362.47	362.47

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives by Rating County				95	43	556	85	3	415	49	141	84	24	266	1,300	1,775	1,698	2,028	2,459	519	96	47	822	78
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$510.91	$501.08	$501.08	$501.08	$501.08	$501.08	$501.08	$501.08
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$502.54	$492.88	$492.88	$492.88	$492.88	$492.88	$492.88	$492.88
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$456.37	$447.60	$447.60	$447.60	$447.60	$447.60	$447.60	$447.60
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$452.47	$443.77	$443.77	$443.77	$443.77	$443.77	$443.77	$443.77
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$447.08	$438.48	$438.48	$438.48	$438.48	$438.48	$438.48	$438.48
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$443.95	$435.41	$435.41	$435.41	$435.41	$435.41	$435.41	$435.41
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$438.78	$430.34	$430.34	$430.34	$430.34	$430.34	$430.34	$430.34
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$434.11	$425.76	$425.76	$425.76	$425.76	$425.76	$425.76	$425.76
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$429.87	$421.60	$421.60	$421.60	$421.60	$421.60	$421.60	$421.60
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$422.53	$414.41	$414.41	$414.41	$414.41	$414.41	$414.41	$414.41
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$424.60	$416.44	$416.44	$416.44	$416.44	$416.44	$416.44	$416.44
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$414.91	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93	$406.93
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$404.56	$396.78	$396.78	$396.78	$396.78	$396.78	$396.78	$396.78
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$407.89	$400.05	$400.05	$400.05	$400.05	$400.05	$400.05	$400.05
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$411.06	$403.15	$403.15	$403.15	$403.15	$403.15	$403.15	$403.15
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$409.64	$401.76	$401.76	$401.76	$401.76	$401.76	$401.76	$401.76
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$425.85	$417.66	$417.66	$417.66	$417.66	$417.66	$417.66	$417.66
79962PA0090001	Health Savings PPO Embedded $2700	PPO	Silver	Off	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$380.11	$372.80	$372.80	$372.80	$372.80	$372.80	$372.80	$372.80
79962PA0090003	Health Savings PPO Embedded $4000	PPO	Silver	Off	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$371.11	$363.97	$363.97	$363.97	$363.97	$363.97	$363.97	$363.97
79962PA0090004	Health Savings PPO Embedded $5500	PPO	Bronze	Off	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$326.84	$320.55	$320.55	$320.55	$320.55	$320.55	$320.55	$320.55
79962PA0030007	High Deductible PPO Embedded $4750 Qualified A	PPO	Bronze	Off	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$327.48	$321.19	$321.19	$321.19	$321.19	$321.19	$321.19	$321.19
79962PA0030008	High Deductible PPO Embedded $6300 Qualified A	PPO	Bronze	Off	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$324.82	$318.57	$318.57	$318.57	$318.57	$318.57	$318.57	$318.57
79962PA0100001	Flex PPO $0 a Community Blue Plan	PPO	Platinum	Off	$505.96	$505.96		$505.96	$505.96		$505.96	$505.96	$505.96	$505.96									$496.23		
79962PA0100002	Flex PPO $500 a Community Blue Plan	PPO	Gold	Off	$437.89	$437.89		$437.89	$437.89		$437.89	$437.89	$437.89	$437.89									$429.47		
79962PA0100004	Flex PPO $2000 a Community Blue Plan	PPO	Gold	Off	$416.52	$416.52		$416.52	$416.52		$416.52	$416.52	$416.52	$416.52									$408.51		
79962PA0120001	Savings Flex PPO Embedded $4700 a Community B	PPO	Bronze	Off	$326.61	$326.61		$326.61	$326.61		$326.61	$326.61	$326.61	$326.61									$320.33		
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$411.33			$411.33		$411.33													
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$400.36			$400.36		$400.36													
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$342.35			$342.35		$342.35													
79962PA0090005	Health Savings PPO Embedded $3000	PPO	Silver	Off	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$378.61	$371.33	$371.33	$371.33	$371.33	$371.33	$371.33	$371.33
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$356.41	$349.56	$349.56	$349.56	$349.56	$349.56	$349.56	$349.56
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$361.34	$354.39	$354.39	$354.39	$354.39	$354.39	$354.39	$354.39
79962PA0120002	Savings Flex PPO Embedded $3000 a Community B	PPO	Silver	Off	$377.07	$377.07		$377.07	$377.07		$377.07	$377.07	$377.07	$377.07									$369.82		
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$360.75	$353.81	$353.81	$353.81	$353.81	$353.81	$353.81	$353.81
79962PA0020007	Balance PPO $5000	PPO	Bronze	Off	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$326.41	$320.13	$320.13	$320.13	$320.13	$320.13	$320.13	$320.13
79962PA0170001	Choice Blue PPO $0	PPO	Gold	Off												$422.02			$413.91	$413.91				$413.91	
79962PA0170002	Choice Blue PPO $500	PPO	Gold	Off												$419.83			$411.76	$411.76				$411.76	
79962PA0170003	Choice Blue PPO $1250	PPO	Gold	Off												$407.66			$399.82	$399.82				$399.82	
79962PA0170004	Choice Blue PPO $2500	PPO	Gold	Off												$395.36			$387.76	$387.76				$387.76	
79962PA0170005	Choice Blue PPO $2800	PPO	Silver	Off												$345.60			$338.96	$338.96				$338.96	
79962PA0180001	Choice Blue PPO $3000Q Embedded	PPO	Silver	Off												$350.97			$344.22	$344.22				$344.22	
79962PA0170006	Choice Blue PPO $4250	PPO	Silver	Off												$349.33			$342.61	$342.61				$342.61	
79962PA0180002	Choice Blue PPO $6000Q Embedded	PPO	Bronze	Off												$316.70			$310.61	$310.61				$310.61	
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$375.71	$368.48	$368.48	$368.48	$368.48	$368.48	$368.48	$368.48

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives by Rating County				95	43	556	85	3	415	49	141	84	24	266	1,300	1,775	1,698	2,028	2,459	519	96	47	822	78
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$519.38	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39	$509.39
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$510.87	$501.05	$501.05	$501.05	$501.05	$501.05	$501.05	$501.05
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$463.94	$455.02	$455.02	$455.02	$455.02	$455.02	$455.02	$455.02
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$459.97	$451.13	$451.13	$451.13	$451.13	$451.13	$451.13	$451.13
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$454.50	$445.76	$445.76	$445.76	$445.76	$445.76	$445.76	$445.76
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$451.31	$442.63	$442.63	$442.63	$442.63	$442.63	$442.63	$442.63
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$446.05	$437.47	$437.47	$437.47	$437.47	$437.47	$437.47	$437.47
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$441.30	$432.82	$432.82	$432.82	$432.82	$432.82	$432.82	$432.82
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$428.59	$428.59	$428.59	$428.59	$428.59	$428.59	$428.59
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$429.54	$421.28	$421.28	$421.28	$421.28	$421.28	$421.28	$421.28
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$431.64	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$421.79	$413.68	$413.68	$413.68	$413.68	$413.68	$413.68	$413.68
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$411.27	$403.36	$403.36	$403.36	$403.36	$403.36	$403.36	$403.36
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$414.66	$406.68	$406.68	$406.68	$406.68	$406.68	$406.68	$406.68
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$417.87	$409.84	$409.84	$409.84	$409.84	$409.84	$409.84	$409.84
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$416.43	$408.42	$408.42	$408.42	$408.42	$408.42	$408.42	$408.42
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	$424.59	$424.59	$424.59	$424.59	$424.59	$424.59	$424.59
79962PA0090001	Health Savings PPO Embedded $2700	PPO	Silver	Off	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$386.41	$378.98	$378.98	$378.98	$378.98	$378.98	$378.98	$378.98
79962PA0090003	Health Savings PPO Embedded $4000	PPO	Silver	Off	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$377.26	$370.00	$370.00	$370.00	$370.00	$370.00	$370.00	$370.00
79962PA0090004	Health Savings PPO Embedded $5500	PPO	Bronze	Off	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$332.26	$325.87	$325.87	$325.87	$325.87	$325.87	$325.87	$325.87
79962PA0030007	High Deductible PPO Embedded $4750 Qualified A	PPO	Bronze	Off	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$332.91	$326.51	$326.51	$326.51	$326.51	$326.51	$326.51	$326.51
79962PA0030008	High Deductible PPO Embedded $6300 Qualified A	PPO	Bronze	Off	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$330.20	$323.85	$323.85	$323.85	$323.85	$323.85	$323.85	$323.85
79962PA0100001	Flex PPO $0 a Community Blue Plan	PPO	Platinum	Off	$514.35	$514.35		$514.35	$514.35		$514.35	$514.35	$514.35	$514.35									$504.46		
79962PA0100002	Flex PPO $500 a Community Blue Plan	PPO	Gold	Off	$445.15	$445.15		$445.15	$445.15		$445.15	$445.15	$445.15	$445.15									$436.59		
79962PA0100004	Flex PPO $2000 a Community Blue Plan	PPO	Gold	Off	$423.43	$423.43		$423.43	$423.43		$423.43	$423.43	$423.43	$423.43									$415.29		
79962PA0120001	Savings Flex PPO Embedded $4700 a Community B	PPO	Bronze	Off	$332.02	$332.02		$332.02	$332.02		$332.02	$332.02	$332.02	$332.02									$325.64		
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$418.15			$418.15		$418.15													
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$407.00			$407.00		$407.00													
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$348.03			$348.03		$348.03													
79962PA0090005	Health Savings PPO Embedded $3000	PPO	Silver	Off	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$384.89	$377.49	$377.49	$377.49	$377.49	$377.49	$377.49	$377.49
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$362.32	$355.35	$355.35	$355.35	$355.35	$355.35	$355.35	$355.35
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$367.33	$360.27	$360.27	$360.27	$360.27	$360.27	$360.27	$360.27
79962PA0120002	Savings Flex PPO Embedded $3000 a Community B	PPO	Silver	Off	$383.32	$383.32		$383.32	$383.32		$383.32	$383.32	$383.32	$383.32									$375.95		
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$366.73	$359.68	$359.68	$359.68	$359.68	$359.68	$359.68	$359.68
79962PA0020007	Balance PPO $5000	PPO	Bronze	Off	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$331.82	$325.44	$325.44	$325.44	$325.44	$325.44	$325.44	$325.44
79962PA0170001	Choice Blue PPO $0	PPO	Gold	Off												$429.02			$420.77	$420.77				$420.77	
79962PA0170002	Choice Blue PPO $500	PPO	Gold	Off												$426.80			$418.59	$418.59				$418.59	
79962PA0170003	Choice Blue PPO $1250	PPO	Gold	Off												$414.42			$406.45	$406.45				$406.45	
79962PA0170004	Choice Blue PPO $2500	PPO	Gold	Off												$401.92			$394.19	$394.19				$394.19	
79962PA0170005	Choice Blue PPO $2800	PPO	Silver	Off												$351.33			$344.58	$344.58				$344.58	
79962PA0180001	Choice Blue PPO $3000Q Embedded	PPO	Silver	Off												$356.79			$349.93	$349.93				$349.93	
79962PA0170006	Choice Blue PPO $4250	PPO	Silver	Off												$355.12			$348.29	$348.29				$348.29	
79962PA0180002	Choice Blue PPO $6000Q Embedded	PPO	Bronze	Off												$321.95			$315.76	$315.76				$315.76	
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$381.94	$374.59	$374.59	$374.59	$374.59	$374.59	$374.59	$374.59

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives by Rating County				95	43	556	85	3	415	49	141	84	24	266	1,300	1,775	1,698	2,028	2,459	519	96	47	822	78
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$527.99	$517.84	$517.84	$517.84	$517.84	$517.84	$517.84	$517.84
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$519.35	$509.36	$509.36	$509.36	$509.36	$509.36	$509.36	$509.36
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$471.64	$462.57	$462.57	$462.57	$462.57	$462.57	$462.57	$462.57
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$467.60	$458.61	$458.61	$458.61	$458.61	$458.61	$458.61	$458.61
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$462.03	$453.15	$453.15	$453.15	$453.15	$453.15	$453.15	$453.15
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$458.80	$449.97	$449.97	$449.97	$449.97	$449.97	$449.97	$449.97
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$453.45	$444.73	$444.73	$444.73	$444.73	$444.73	$444.73	$444.73
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$448.62	$440.00	$440.00	$440.00	$440.00	$440.00	$440.00	$440.00
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$444.24	$435.70	$435.70	$435.70	$435.70	$435.70	$435.70	$435.70
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$436.66	$428.27	$428.27	$428.27	$428.27	$428.27	$428.27	$428.27
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$430.36	$430.36	$430.36	$430.36	$430.36	$430.36	$430.36
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$428.78	$420.54	$420.54	$420.54	$420.54	$420.54	$420.54	$420.54
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$418.09	$410.05	$410.05	$410.05	$410.05	$410.05	$410.05	$410.05
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$421.54	$413.43	$413.43	$413.43	$413.43	$413.43	$413.43	$413.43
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$424.80	$416.63	$416.63	$416.63	$416.63	$416.63	$416.63	$416.63
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$423.34	$415.19	$415.19	$415.19	$415.19	$415.19	$415.19	$415.19
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$440.09	$431.63	$431.63	$431.63	$431.63	$431.63	$431.63	$431.63
79962PA0090001	Health Savings PPO Embedded $2700	PPO	Silver	Off	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$392.82	$385.26	$385.26	$385.26	$385.26	$385.26	$385.26	$385.26
79962PA0090003	Health Savings PPO Embedded $4000	PPO	Silver	Off	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$383.52	$376.14	$376.14	$376.14	$376.14	$376.14	$376.14	$376.14
79962PA0090004	Health Savings PPO Embedded $5500	PPO	Bronze	Off	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$337.77	$331.27	$331.27	$331.27	$331.27	$331.27	$331.27	$331.27
79962PA0030007	High Deductible PPO Embedded $4750 Qualified A	PPO	Bronze	Off	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$338.43	$331.93	$331.93	$331.93	$331.93	$331.93	$331.93	$331.93
79962PA0030008	High Deductible PPO Embedded $6300 Qualified A	PPO	Bronze	Off	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$335.68	$329.22	$329.22	$329.22	$329.22	$329.22	$329.22	$329.22
79962PA0100001	Flex PPO $0 a Community Blue Plan	PPO	Platinum	Off	$522.88	$522.88		$522.88	$522.88		$522.88	$522.88	$522.88	$522.88									$512.82		
79962PA0100002	Flex PPO $500 a Community Blue Plan	PPO	Gold	Off	$452.53	$452.53		$452.53	$452.53		$452.53	$452.53	$452.53	$452.53									$443.83		
79962PA0100004	Flex PPO $2000 a Community Blue Plan	PPO	Gold	Off	$430.45	$430.45		$430.45	$430.45		$430.45	$430.45	$430.45	$430.45									$422.18		
79962PA0120001	Savings Flex PPO Embedded $4700 a Community B	PPO	Bronze	Off	$337.53	$337.53		$337.53	$337.53		$337.53	$337.53	$337.53	$337.53									$331.04		
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$425.08			$425.08		$425.08													
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$413.75			$413.75		$413.75													
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$353.80			$353.80		$353.80													
79962PA0090005	Health Savings PPO Embedded $3000	PPO	Silver	Off	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$391.27	$383.75	$383.75	$383.75	$383.75	$383.75	$383.75	$383.75
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$368.33	$361.25	$361.25	$361.25	$361.25	$361.25	$361.25	$361.25
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$373.42	$366.24	$366.24	$366.24	$366.24	$366.24	$366.24	$366.24
79962PA0120002	Savings Flex PPO Embedded $3000 a Community B	PPO	Silver	Off	$389.68	$389.68		$389.68	$389.68		$389.68	$389.68	$389.68	$389.68									$382.19		
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$372.81	$365.64	$365.64	$365.64	$365.64	$365.64	$365.64	$365.64
79962PA0020007	Balance PPO $5000	PPO	Bronze	Off	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$330.84	$330.84	$330.84	$330.84	$330.84	$330.84	$330.84
79962PA0170001	Choice Blue PPO $0	PPO	Gold	Off												$436.14			$427.75	$427.75				$427.75	
79962PA0170002	Choice Blue PPO $500	PPO	Gold	Off												$433.87			$425.53	$425.53				$425.53	
79962PA0170003	Choice Blue PPO $1250	PPO	Gold	Off												$421.29			$413.19	$413.19				$413.19	
79962PA0170004	Choice Blue PPO $2500	PPO	Gold	Off												$408.58			$400.73	$400.73				$400.73	
79962PA0170005	Choice Blue PPO $2800	PPO	Silver	Off												$357.16			$350.29	$350.29				$350.29	
79962PA0180001	Choice Blue PPO $3000Q Embedded	PPO	Silver	Off												$362.70			$355.73	$355.73				$355.73	
79962PA0170006	Choice Blue PPO $4250	PPO	Silver	Off												$361.01			$354.07	$354.07				$354.07	
79962PA0180002	Choice Blue PPO $6000Q Embedded	PPO	Bronze	Off												$327.29			$321.00	$321.00				$321.00	
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$388.27	$380.80	$380.80	$380.80	$380.80	$380.80	$380.80	$380.80

Unified Rate Review v5.0

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

Company Legal Name:	**Highmark Benefits Group (HBG)**	State:	**PA**
HIOS Issuer ID:	**79962**	Market:	**Small Group**
Effective Date of Rate Change(s):	**01/01/2020**		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 01/01/2018 to 12/31/2018

	Total	PMPM
Allowed Claims	$44,543,924.00	$563.00
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$37,847,140.00	$478.36
Risk Adjustment	-$19,336.60	-$0.24
Experience Period Premium	$48,481,385.00	$612.77
Experience Period Member Months	79,119	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$110.02	1.056	1.011	1.056	1.011	$125.40
Outpatient Hospital	$219.48	1.056	1.011	1.056	1.011	$250.16
Professional	$127.75	1.056	1.011	1.056	1.011	$145.61
Other Medical	$10.77	1.056	1.011	1.056	1.011	$12.28
Capitation	$0.19	1.533	1.000	1.533	1.000	$0.45
Prescription Drug	$94.80	1.056	1.011	1.056	1.011	$108.05
Total	$563.01					**$641.95**

Morbidity Adjustment		0.997
Demographic Shift		1.016
Plan Design Changes		0.998
Other		0.997
Adjusted Trended EHB Allowed Claims PMPM for	**01/01/2020**	**$647.02**

Manual EHB Allowed Claims PMPM	$0.00
Applied Credibility %	100.00%

			Projected Period Totals
Projected Index Rate for	**01/01/2020**	**$647.02**	$98,512,677.12
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		-$0.29	-$44,154.24
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$647.31**	**$98,556,831.36**

Projected Member Months	**152,256**

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Product-Plan Data Collection

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

Company Legal Name: **Highmark Benefits Group (HBG)**
HIOS Issuer ID: **79962**
Effective Date of Rate Change(s): **01/01/2020**

State: **PA**
Market: **Small Group**

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**																		
	1.1 Product Name		Premier Balance PPO																
	1.2 Product ID		79962PA001																
	1.3 Plan Name		Premier Balance PPO 0 Platinum A	Premier Balance PPO 250 Platinum A	Premier Balance PPO 0 Gold A	Premier Balance PPO 250 Gold A	Premier Balance PPO 500 A	Premier Balance PPO 750 A	Premier Balance PPO 1000 A	Premier Balance PPO 1250 A	Premier Balance PPO 1500 A	Premier Balance PPO 2000 A	Premier Balance PPO 1400 A	Premier Balance PPO 2500 A	Premier Balance PPO 3500 A	Premier Balance PPO 5000	Premier Balance PPO 1400 A	Premier Balance PPO 2500 A	Premier Balance PPO 3500 A
	1.4 Plan ID (Standard Component ID)		79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010018
	1.5 Metal		Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold
	1.6 AV Metal Value		0.893	0.881	0.820	0.820	0.819	0.820	0.814	0.808	0.804	0.795	0.718	0.694	0.683	0.720	0.790	0.784	0.771
	1.7 Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing
	1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
	1.9 Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	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	01/01/2020	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020	01/01/2020
	1.11 Cumulative Rate Change % (over 12 mos prior)		3.81%	3.97%	3.11%	3.43%	3.11%	3.95%	3.94%	3.41%	3.60%	4.13%	0.00%	0.00%	0.00%	2.85%	3.85%	3.78%	4.15%
	1.12 Product Rate Increase %		3.68%																
	1.13 Submission Level Rate Increase %																		

Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**																			
	2.1 Plan ID (Standard Component ID)	Total	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010018
$44,543,924	2.2 Allowed Claims	$44,543,924	$3,250,105	$836,410	$2,296,856	$2,635,191	$6,115,682	$674,967	$4,288,271	$321,620	$3,340,712	$2,738,053	$976,588	$853,792	$286,497	$2,042,306	$928,195	$1,373,132	$1,011,456
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$6,696,783	$245,620	$127,647	$225,968	$307,853	$741,791	$72,349	$661,569	$42,527	$441,049	$443,790	$149,118	$151,239	$49,525	$340,756	$149,444	$285,015	$173,644
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$37,847,140	2.6 Incurred Claims	$37,847,140	$3,004,484	$708,763	$2,070,888	$2,327,338	$5,373,892	$602,618	$3,626,702	$279,093	$2,899,663	$2,294,263	$827,470	$702,553	$236,972	$1,701,550	$778,750	$1,088,117	$837,812
-$19,337	2.7 Risk Adjustment Transfer Amount	-$19,337	$490,251	-$99,027	$33,197	$442,676	$423,605	$96,697	-$291,042	$4,591	$738,490	-$388,030	-$198,107	-$65,370	-$70,729	-$46,962	-$47,196	-$322,256	-$102,538
$48,481,385	2.8 Premium	$48,481,385	$3,043,059	$1,452,260	$2,389,760	$2,519,931	$6,680,868	$653,603	$5,711,970	$339,339	$3,467,186	$3,328,583	$990,212	$973,112	$291,128	$1,602,841	$1,034,589	$2,136,635	$1,112,556
79,119	2.9 Experience Period Member Months	79,119	4,226	2,037	4,034	3,590	10,009	1,187	8,696	609	5,915	5,458	1,896	1,813	512	2,970	1,765	3,365	1,830
	2.10 Current Enrollment	12,583	680	236	435	455	1,405	137	2,095	111	652	1,754	0	0	0	614	268	528	299
	2.11 Current Premium PMPM	$625.90	$751.16	$740.48	$671.26	$664.09	$659.02	$648.10	$645.55	$629.25	$627.44	$625.26	$0.00	$0.00	$0.00	$536.99	$620.81	$606.06	$596.72
	2.12 Loss Ratio	78.10%	85.03%	52.38%	85.47%	78.56%	75.64%	80.32%	66.90%	81.15%	68.95%	78.02%	104.46%	77.40%	107.52%	109.36%	78.87%	59.97%	82.95%
	Per Member Per Month																		
	2.13 Allowed Claims	$563.00	$769.07	$410.61	$569.37	$734.04	$611.02	$568.63	$493.13	$528.11	$564.79	$501.66	$515.08	$470.93	$559.56	$687.65	$525.89	$408.06	$552.71
	2.14 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	$0.00	$0.00	$0.00	$0.00	$0.00
	2.15 Member Cost Sharing	$84.64	$58.12	$62.66	$56.02	$85.75	$74.11	$60.95	$76.08	$69.83	$74.56	$81.31	$78.65	$83.42	$96.73	$114.73	$84.67	$84.70	$94.89
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17 Incurred Claims	$478.36	$710.95	$347.94	$513.36	$648.28	$536.91	$507.68	$417.05	$458.28	$490.22	$420.35	$436.43	$387.51	$462.84	$572.91	$441.22	$323.36	$457.82
	2.18 Risk Adjustment Transfer Amount	-$0.24	$116.01	-$48.61	$8.23	$123.31	$42.32	$81.46	-$33.47	$7.54	$124.85	-$71.09	-$104.49	-$36.06	-$138.14	-$15.81	-$26.74	-$95.77	-$56.03
	2.19 Premium	$612.77	$720.08	$712.94	$592.40	$701.93	$667.49	$550.63	$656.85	$557.21	$586.17	$609.85	$522.26	$536.74	$568.61	$539.68	$586.17	$634.96	$607.95

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010018
3.2 Market Adjusted Index Rate																		
3.3 AV and Cost Sharing Design of Plan		1.0110	0.9944	0.9031	0.8953	0.8847	0.8785	0.8682	0.8590	0.8506	0.8361	0.0000	0.0000	0.0000	0.7150	0.8402	0.8210	0.8005
3.4 Provider Network Adjustment		1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	0.0000	0.0000	0.0000	1.0009	1.0009	1.0009	1.0009
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs																		
3.6 Administrative Expense		10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%
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%	2.83%	2.83%	2.83%	2.83%	2.83%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**		$754.72	$742.33	$674.17	$668.35	$660.43	$655.81	$648.12	$641.25	$634.98	$624.15	$0.00	$0.00	$0.00	$533.75	$627.21	$612.88	$597.58
3.11 Age Calibration Factor	0.6602																	
3.12 Geographic Calibration Factor	0.9693																	
3.13 Tobacco Calibration Factor	1.0000																	
3.14 **Calibrated Plan Adjusted Index Rate**		$482.97	$475.04	$431.42	$427.70	$422.63	$419.67	$414.75	$410.36	$406.34	$399.42	$0.00	$0.00	$0.00	$341.56	$401.37	$392.20	$382.41

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	79962PA0010001	79962PA0010002	79962PA0010003	79962PA0010004	79962PA0010005	79962PA0010006	79962PA0010007	79962PA0010008	79962PA0010009	79962PA0010011	79962PA0010012	79962PA0010013	79962PA0010014	79962PA0010015	79962PA0010016	79962PA0010017	79962PA0010018
4.2 Allowed Claims	$98,565,919	$5,587,064	$1,940,068	$3,354,628	$3,511,020	$10,830,208	$1,055,652	$16,163,205	$860,161	$5,028,031	$13,535,805	$0	$0	$0	$4,519,320	$2,064,386	$4,074,035	$2,306,795
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$15,817,880	$312,338	$138,456	$342,227	$385,166	$1,302,882	$133,502	$2,208,637	$125,440	$775,180	$2,282,171	$0	$0	$0	$1,150,145	$339,661	$748,012	$470,511
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$82,748,038	$5,274,725	$1,801,613	$3,012,400	$3,125,854	$9,527,326	$922,150	$13,954,568	$734,721	$4,252,851	$11,253,633	$0	$0	$0	$3,369,175	$1,724,726	$3,326,023	$1,836,284
4.7 Risk Adjustment Transfer Amount	-$36,806	-$1,946	-$676	-$1,244	-$1,302	-$4,018	-$392	-$5,996	-$319	-$1,865	-$5,021	$0	$0	$0	-$1,758	-$766	-$1,511	-$856
4.8 Premium	$95,382,751	$6,080,118	$2,076,699	$3,472,361	$3,603,138	$10,982,043	$1,062,952	$16,085,276	$846,905	$4,902,215	$12,971,939	$0	$0	$0	$3,883,611	$1,988,072	$3,833,870	$2,116,665
4.9 Projected Member Months	152,256	8,052	2,796	5,148	5,388	16,620	1,620	24,804	1,320	7,716	20,772	0	0	0	7,272	3,168	6,252	3,540
4.10 Loss Ratio	86.79%	86.78%	86.78%	86.78%	86.79%	86.79%	86.79%	86.79%	86.79%	86.79%	86.79%	#DIV/0!	#DIV/0!	#DIV/0!	86.79%	86.79%	86.79%	86.79%
Per Member Per Month																		
4.11 Allowed Claims	$647.37	$693.87	$693.87	$651.64	$651.64	$651.64	$651.64	$651.64	$651.64	$651.64	$651.64	#DIV/0!	#DIV/0!	#DIV/0!	$621.47	$651.64	$651.64	$651.64
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00
4.13 Member Cost Sharing	$103.89	$38.79	$49.52	$66.48	$71.49	$78.39	$82.41	$89.04	$95.03	$100.46	$109.87	#DIV/0!	#DIV/0!	#DIV/0!	$158.16	$107.22	$119.64	$132.91
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00
4.15 Incurred Claims	$543.48	$655.08	$644.35	$585.16	$580.15	$573.24	$569.23	$562.59	$556.61	$551.17	$541.77	#DIV/0!	#DIV/0!	#DIV/0!	$463.31	$544.42	$531.99	$518.72
4.16 Risk Adjustment Transfer Amount	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	#DIV/0!	#DIV/0!	#DIV/0!	-$0.24	-$0.24	-$0.24	-$0.24
4.17 Premium	$626.46	$755.11	$742.74	$674.51	$668.73	$660.77	$656.14	$648.50	$641.59	$635.33	$624.49	#DIV/0!	#DIV/0!	#DIV/0!	$534.05	$627.55	$613.22	$597.93

	Balance PPO									High Deductible PPO Embedded		Health Savings PPO	Health Savings PPO Embedded				Flex PPO				Health Savings Fle
	79962PA002									79962PA003		79962PA008	79962PA009				79962PA010				79962
Premier Balance PPO 4000	Balance PPO 1000 A	Balance PPO 1750 A	Balance PPO 2000 A	Balance PPO 2600	Balance PPO 2000	Balance PPO 5000	Balance PPO 1000 A	Balance PPO 1750 A	Balance PPO 2000 A	High Deductible PPO Embedded 4750 Qualified A	High Deductible PPO Embedded 6300 Qualified A	Health Savings PPO 1500	Health Savings PPO Embedded 2700	Health Savings PPO Embedded 4000	Health Savings PPO Embedded 5500	Health Savings PPO Embedded 3000	Flex PPO 0 a Community Blue Plan	Flex PPO 500 a Community Blue Plan	Flex PPO 2000 a Community Blue Plan	Flex PPO 2000 a Community Blue Plan	Health Savings Flex PPO Embedded 4700 a Community Blue Plan
79962PA0010019	79962PA0020001	79962PA0020003	79962PA0020004	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0080001	79962PA0090001	79962PA0090003	79962PA0090004	79962PA0090005	79962PA0100001	79962PA0100002	79962PA0100003	79962PA0100004	79962PA0120001
Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Gold	Gold	Gold	Bronze	Bronze	Gold	Silver	Silver	Bronze	Silver	Platinum	Gold	Silver	Gold	Bronze
0.720	0.717	0.712	0.706	0.720	0.720	0.650	0.772	0.780	0.778	0.637	0.629	0.801	0.716	0.719	0.636	0.717	0.905	0.820	0.714	0.796	0.638
New	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2020	01/01/2018	01/01/2018	01/01/2018	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	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2018	01/01/2020	01/01/2020
0.00%	0.00%	0.00%	0.00%	2.69%	2.69%	2.14%	3.77%	4.23%	3.66%	4.84%	4.58%	2.95%	2.93%	4.00%	3.86%	3.31%	3.22%	3.46%	0.00%	3.00%	0.00%
	3.26%									4.63%		2.95%	3.39%				3.19%				#DIV
3.60%																					

79962PA0010019	79962PA0020001	79962PA0020003	79962PA0020004	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0080001	79962PA0090001	79962PA0090003	79962PA0090004	79962PA0090005	79962PA0100001	79962PA0100002	79962PA0100003	79962PA0100004	79962PA0120001
$0	$431,040	$91,677	$159,420	$179,252	$243,426	$227,091	$587,437	$73,839	$585,920	$868,719	$330,510	$1,426,186	$1,256,698	$938,123	$661,155	$1,294,579	$168,299	$371,997	$55,457	$274,631	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$79,455	$17,159	$37,547	$74,635	$63,624	$59,434	$131,426	$26,355	$127,984	$126,713	$153,825	$279,610	$264,488	$174,119	$62,417	$271,386	$7,301	$23,027	$13,923	$32,243	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$351,585	$74,518	$121,873	$104,617	$179,801	$167,657	$456,011	$47,484	$457,936	$742,007	$176,685	$1,146,575	$992,210	$764,004	$598,738	$1,023,193	$160,998	$348,970	$41,534	$242,388	$0
$0	$10,685	-$74,993	-$27,409	-$118,695	-$129,328	-$96,651	-$278,274	-$70,318	$127,720	$251,517	-$304,177	-$44,663	$113,691	-$69,750	$618	-$44,079	$131,052	-$70,602	-$55,968	$198	$0
$0	$337,691	$148,366	$308,076	$441,861	$384,063	$213,029	$894,966	$156,457	$746,895	$386,592	$709,324	$1,427,680	$1,005,422	$836,094	$255,082	$1,197,699	$77,336	$334,813	$175,722	$298,930	$0
0	594	238	627	796	676	434	1,651	241	1,286	816	1,434	2,424	1,845	1,429	565	2,224	133	384	247	434	0
0	0	0	0	189	115	44	121	54	197	30	117	485	233	277	40	856	11	30	0	47	0
$0.00	$0.00	$0.00	$0.00	$532.30	$529.70	$475.03	$596.13	$604.90	$600.00	$474.07	$469.94	$632.57	$548.69	$545.70	$472.70	$565.18	$724.47	$655.05	$0.00	$605.81	$0.00
#DIV/0!	100.92%	101.56%	43.42%	32.37%	70.58%	144.06%	73.94%	55.13%	52.36%	116.28%	43.61%	82.90%	88.66%	99.69%	234.16%	88.69%	77.26%	132.08%	34.68%	81.03%	#DIV/0!
#DIV/0!	$725.66	$385.20	$254.26	$225.19	$360.10	$523.25	$355.81	$306.39	$455.61	$1,064.61	$230.48	$588.36	$681.14	$656.49	$1,170.19	$582.09	$1,265.41	$968.74	$224.52	$632.79	#DIV/0!
#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!
#DIV/0!	$133.76	$72.10	$59.88	$93.76	$94.12	$136.95	$79.60	$109.36	$99.52	$155.29	$107.27	$115.35	$143.35	$121.85	$110.47	$122.03	$54.90	$59.97	$56.37	$74.29	#DIV/0!
#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!
#DIV/0!	$591.89	$313.10	$194.37	$131.43	$265.98	$386.31	$276.20	$197.03	$356.09	$909.32	$123.21	$473.01	$537.78	$534.64	$1,059.71	$460.07	$1,210.51	$908.78	$168.16	$558.50	#DIV/0!
#DIV/0!	$17.99	-$315.10	-$43.71	-$149.11	-$191.31	-$222.70	-$168.55	-$291.77	$99.32	$308.23	-$212.12	-$18.43	$61.62	-$48.81	$1.09	-$19.82	$985.35	-$183.86	-$226.59	$0.46	#DIV/0!
#DIV/0!	$568.50	$623.38	$491.35	$555.10	$568.14	$490.85	$542.08	$649.20	$580.79	$473.76	$494.65	$588.98	$544.94	$585.09	$451.47	$538.53	$581.48	$871.91	$711.42	$688.78	#DIV/0!

79962PA0010019	79962PA0020001	79962PA0020003	79962PA0020004	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0080001	79962PA0090001	79962PA0090003	79962PA0090004	79962PA0090005	79962PA0100001	79962PA0100002	79962PA0100003	79962PA0100004	79962PA0120001
									$647.31												
0.7434	0.0000	0.0000	0.0000	0.7053	0.7138	0.6459	0.8071	0.8134	0.8106	0.6480	0.6427	0.8427	0.7521	0.7343	0.6467	0.7492	1.0042	0.8691	0.0000	0.8267	0.6482
1.0009	0.0000	0.0000	0.0000	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	0.9979	0.9979	0.0000	0.9979	0.9979
1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000
10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$554.95	$0.00	$0.00	$0.00	$526.51	$532.86	$482.17	$602.51	$607.21	$605.12	$483.74	$479.78	$629.08	$561.45	$548.16	$482.77	$559.28	$747.39	$646.84	$0.00	$615.29	$482.43
									0.6602												
									0.9693												
									1.0000												
$355.13	$0.00	$0.00	$0.00	$336.93	$340.99	$308.55	$385.56	$388.57	$387.23	$309.56	$307.03	$402.57	$359.29	$350.78	$308.94	$357.90	$478.28	$413.94	$0.00	$393.74	$308.73

79962PA0010019	79962PA0020001	79962PA0020003	79962PA0020004	79962PA0020005	79962PA0020006	79962PA0020007	79962PA0020016	79962PA0020017	79962PA0020018	79962PA0030007	79962PA0030008	79962PA0080001	79962PA0090001	79962PA0090003	79962PA0090004	79962PA0090005	79962PA0100001	79962PA0100002	79962PA0100003	79962PA0100004	79962PA0120001
$186,441	$0	$0	$0	$1,394,576	$842,712	$311,338	$930,538	$414,441	$1,517,011	$217,212	$832,647	$3,745,610	$1,715,254	$2,035,931	$282,376	$6,301,692	$91,316	$233,886	$0	$358,625	$180,467
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$41,922	$0	$0	$0	$369,098	$215,500	$95,382	$183,695	$79,234	$294,269	$66,050	$257,910	$607,082	$370,112	$477,117	$86,251	$1,379,229	$5,684	$31,761	$0	$63,821	$54,835
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$144,518	$0	$0	$0	$1,025,478	$627,211	$215,956	$746,843	$335,207	$1,222,742	$151,162	$574,738	$3,138,528	$1,345,142	$1,558,814	$196,125	$4,922,463	$85,633	$202,124	$0	$294,803	$125,632
-$73	$0	$0	$0	-$542	-$328	-$125	-$345	-$154	-$563	-$87	-$334	-$1,390	-$667	-$792	-$113	-$2,451	-$32	-$87	$0	-$133	-$73
$166,585	$0	$0	$0	$1,182,057	$722,980	$248,930	$860,877	$386,389	$1,409,442	$174,243	$662,494	$3,617,746	$1,550,530	$1,796,828	$226,071	$5,674,069	$98,708	$232,986	$0	$339,816	$144,815
300	0	0	0	2,244	1,356	516	1,428	636	2,328	360	1,380	5,748	2,760	3,276	468	10,140	132	360	0	552	300
86.79%	#DIV/0!	#DIV/0!	#DIV/0!	86.79%	86.79%	86.80%	86.79%	86.79%	86.79%	86.80%	86.80%	86.79%	86.79%	86.79%	86.80%	86.79%	86.78%	86.79%	#DIV/0!	86.79%	86.80%
$621.47	#DIV/0!	#DIV/0!	#DIV/0!	$621.47	$621.47	$603.37	$651.64	$651.64	$651.64	$603.37	$603.37	$651.64	$621.47	$621.47	$603.37	$621.47	$691.79	$649.68	#DIV/0!	$649.68	$601.56
$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00
$139.74	#DIV/0!	#DIV/0!	#DIV/0!	$164.48	$158.92	$184.85	$128.64	$124.58	$126.40	$183.47	$186.89	$105.62	$134.10	$145.64	$184.30	$136.02	$43.06	$88.23	#DIV/0!	$115.62	$182.78
$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00
$481.73	#DIV/0!	#DIV/0!	#DIV/0!	$456.99	$462.55	$418.52	$523.00	$527.05	$525.23	$419.90	$416.48	$546.02	$487.37	$475.83	$419.07	$485.45	$648.73	$561.46	#DIV/0!	$534.06	$418.77
-$0.24	#DIV/0!	#DIV/0!	#DIV/0!	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	#DIV/0!	-$0.24	-$0.24
$555.28	#DIV/0!	#DIV/0!	#DIV/0!	$526.76	$533.17	$482.42	$602.86	$607.53	$605.43	$484.01	$480.07	$629.39	$561.79	$548.48	$483.06	$559.57	$747.79	$647.18	#DIV/0!	$615.61	$482.72

x PPO Embedded	Alliance Flex Blue PPO			Lehigh Valley Flex Blue PPO		Valley Flex Blue PP	Choice Blue PPO						Choice Blue PPO Embedded	
PA012	79962PA013			79962PA014		79962PA016	79962PA017						79962PA018	
Health Savings Flex PPO Embedded 3000 a Community Blue Plan	Alliance Flex Blue PPO 500	Alliance Flex Blue PPO 1250	Alliance Flex Blue PPO 2500	Lehigh Valley Flex Blue PPO 500G	Lehigh Valley Flex Blue PPO 1250G	Lehigh Valley Flex Blue PPO 3000SQE	Choice Blue PPO 0	Choice Blue PPO 500	Choice Blue PPO 1250	Choice Blue PPO 2500	Choice Blue PPO 2800	Choice Blue PPO 4250	Choice Blue PPO 3000Q Embedded	Choice Blue PPO 6000Q Embedded
79962PA0120002	79962PA0130001	79962PA0130002	79962PA0130003	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002
Silver	Gold	Gold	Silver	Gold	Gold	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze
0.717	0.810	0.780	0.712	0.820	0.810	0.716	0.816	0.820	0.802	0.788	0.720	0.720	0.715	0.623
Renewing	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2020	01/01/2018	01/01/2018	01/01/2018	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	01/01/2020	01/01/2020
0.00%	0.00%	0.00%	0.00%	3.34%	3.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%
/0!	0.00%			3.30%		#DIV/0!	#DIV/0!						0.34%	

79962PA0120002	79962PA0130001	79962PA0130002	79962PA0130003	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002
$0	$27,063	$773	$11,145	$147,601	$147,365	$14,688	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$5,172	$250	$4,825	$27,256	$18,855	$4,850	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$21,890	$523	$6,319	$120,345	$128,510	$9,838	$0	$0	$0	$0	$0	$0	$0	$0
$0	-$33,301	-$2,865	-$15,812	$82,302	$51,979	$49,536	$0	$0	$0	$0	$0	$0	$0	$0
$0	$79,444	$5,448	$35,311	$133,480	$150,369	$13,602	$0	$0	$0	$0	$0	$0	$0	$0
0	165	10	76	226	232	20	0	0	0	0	0	0	0	0
0	0	0	0	44	14	0	0	0	0	0	0	0	0	10
$0.00	$0.00	$0.00	$0.00	$608.35	$573.37	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$466.49
#DIV/0!	47.44%	20.25%	32.41%	55.77%	63.51%	15.58%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	$164.02	$77.32	$146.64	$653.10	$635.19	$734.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	$31.35	$25.00	$63.49	$120.60	$81.27	$242.51	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	$132.67	$52.32	$83.15	$532.50	$553.92	$491.89	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	-$201.82	-$286.53	-$208.05	$364.17	$224.05	$2,476.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	$481.48	$544.85	$464.62	$590.62	$648.14	$680.11	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

79962PA0120002	79962PA0130001	79962PA0130002	79962PA0130003	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002
0.7461	0.0000	0.0000	0.0000	0.8659	0.8428	0.7207	0.8663	0.8618	0.8368	0.8116	0.7094	0.7171	0.7204	0.6501
1.0009	0.0000	0.0000	0.0000	0.9409	0.9409	0.9409	0.9649	0.9649	0.9649	0.9649	0.9649	0.9649	0.9649	0.9649
1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%	10.38%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$556.97	$0.00	$0.00	$0.00	$607.65	$591.44	$505.76	$623.44	$620.20	$602.21	$584.07	$510.52	$516.07	$518.44	$467.85
$356.42	$0.00	$0.00	$0.00	$388.85	$378.48	$323.65	$398.96	$396.89	$385.37	$373.77	$326.70	$330.25	$331.77	$299.39

79962PA0120002	79962PA0130001	79962PA0130002	79962PA0130003	79962PA0140001	79962PA0140002	79962PA0160001	79962PA0170001	79962PA0170002	79962PA0170003	79962PA0170004	79962PA0170005	79962PA0170006	79962PA0180001	79962PA0180002
$186,441	$0	$0	$0	$316,070	$102,907	$175,254	$188,453	$188,453	$188,453	$188,453	$179,729	$179,729	$179,729	$69,798
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$41,398	$0	$0	$0	$43,931	$16,665	$43,565	$26,119	$26,962	$31,645	$36,374	$46,790	$45,356	$44,726	$21,069
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$145,043	$0	$0	$0	$272,139	$86,241	$131,689	$162,334	$161,492	$156,808	$152,079	$132,939	$134,373	$135,003	$48,728
-$73	$0	$0	$0	-$125	-$41	-$73	-$73	-$73	-$73	-$73	-$73	-$73	-$73	-$29
$167,190	$0	$0	$0	$313,691	$99,409	$151,797	$187,121	$186,150	$180,751	$175,300	$153,237	$154,890	$155,616	$56,169
300	0	0	0	516	168	300	300	300	300	300	300	300	300	120
86.79%	#DIV/0!	#DIV/0!	#DIV/0!	86.79%	86.79%	86.80%	86.79%	86.79%	86.79%	86.79%	86.79%	86.79%	86.79%	86.80%
$621.47	#DIV/0!	#DIV/0!	#DIV/0!	$612.54	$612.54	$584.18	$628.18	$628.18	$628.18	$628.18	$599.10	$599.10	$599.10	$581.65
$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$137.99	#DIV/0!	#DIV/0!	#DIV/0!	$85.14	$99.20	$145.22	$87.06	$89.87	$105.48	$121.25	$155.97	$151.19	$149.09	$175.58
$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$483.48	#DIV/0!	#DIV/0!	#DIV/0!	$527.40	$513.34	$438.96	$541.11	$538.31	$522.69	$506.93	$443.13	$447.91	$450.01	$406.07
-$0.24	#DIV/0!	#DIV/0!	#DIV/0!	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24	-$0.24
$557.30	#DIV/0!	#DIV/0!	#DIV/0!	$607.93	$591.72	$505.99	$623.74	$620.50	$602.50	$584.33	$510.79	$516.30	$518.72	$468.07

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 6	1.0400
Rating Area 7	1.0400
Rating Area 9	1.0200

Part II of the Preliminary Justification

Highmark Benefits Group – Small Group Market

Scope and Range:

Highmark Benefits Group (HBG) is requesting a weighted average rate increase of 3.60% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2020 ACA qualifying small group products with effective dates from January 1, 2020 to December 31, 2020. This will impact 12,583 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average increases at the plan level differ and range from 0.34% to 4.84% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2019 and throughout 2020 as a result of both higher utilization and the increasing cost of healthcare services, and the underlying morbidity of the population within HBG's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2020 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Benefits Group reported a financial gain in 2018.

Change in Medical Service Costs:

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

Change in Benefits:

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

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2019 rate filing, taxes and fees are higher since the Health Insurance Provider Fee was reinstated for 2020. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Benefits Group

Small Group Rate Filing

Effective January 1, 2020

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group's ("HBG") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 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 State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HBG's 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 prepared by HBG that would result in the creation of any duty or liability under any theory of law by HBG or its employees to third parties.

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 State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Small Group
- Effective Date: January 1, 2020

II. Proposed Rate Changes

For all rate increases by plan please see the 'Cumulative Rate Change % (over 12 mos prior)' found in line 1.11 of the URRT Worksheet 2. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2020, the Company's proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 3.60% rate increase (weighted on the projected enrollment for renewing plans in the URRT) are anticipated cost and utilization increases impacting claims (such as changes in provider reimbursement levels and the availability of new pharmaceutical treatments), partially offset by an improvement in the base experience period over projected levels, and an increase in claim savings due to negotiated terms with our pharmaceutical benefit manager.

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

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2018, paid through February 2019. We included only the non-grandfathered, insured members in HBG's book-of-business.

III.2 Current Date:

The current date used for enrollment and premium is February 2019.

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

- Historical Experience: To complete the URRT historical experience section we chose HBG's current experience for the small group block of business for the period January 1, 2018 through December 31, 2018, with claims paid through February, 2019.

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG's book-of-business. This section includes:

  - The amount of claims which were processed through our claims system,

  - Claims processed outside of our claims system (Rx rebates, settlements, capitated benefits), and

  - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.

- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HBG's detailed claim-level historical data. We only include the non-grandfathered, insured members from HBG's book-of-business.

- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.

- Incurred but Not Paid (IBNR) Claims Estimate: HBG's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.985 was developed for HBG's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from HBG's claims systems, and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The "Capitation" category represents the monthly charge paid to our Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2020 rates reflects an annual trend rate of 6.8% (5.6% cost, 1.1% utilization). These trends reflect HBG's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers. In addition to the anticipated claim trend analysis, the pricing trend reflects several developments not fully reflected in the experience period. Additional clinical care cost initiatives and the impact of the new membership in late 2018 are expected to continue to have a favorable impact on future care costs.

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.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2020 for groups that renew on or prior to October 1, 2020, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The customers who have already transitioned to the ACA pool to date have been groups with higher morbidity and as more groups migrate to the ACA products, we expect the morbidity of the ACA pool to improve. Since there are no transitional policies in the Company's experience period, we anticipate that the new business membership growth for the Company will result in morbidity improvement from the experience period, and reflect this with a Change in Morbidity adjustment of 0.997.

V.3 Demographic Shifts

We are projecting a slight increase in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans and other plans in the Small Group market. There is no change assumed in the projected area factor. For the development of the CY 2020 rates, this is reflected with a 1.016 Demographic Shift factor in the URRT Worksheet 1.

V.4 Plan Design Changes

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -0.2%.

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:

  - Pediatric dental benefits: +$0.06.

- We reflected a reduction in the capitation costs for the pediatric vision benefits: -$0.18.

- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.

- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.

- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2020 rates, the combination of the above factors produces a 0.998 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of ($7.33) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

HBG's small group experience is fully credible; no manual rate is developed or used in this projection.

V.7 Credibility of Experience

The experience is for HBG's non-grandfathered plans in 2018. It is large enough to be fully credible. Our results are based 100% on the experience rate, adjusted as described herein.

V.8 Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HBG. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2020	% of Members	Projected Quarterly Index Rate PMPM
1Q	31.6%	$647.37
2Q	12.9%	$658.10
3Q	19.1%	$669.02
4Q	36.3%	$680.11
Composite	100.0%	$664.80

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

V.9 Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v5.0 workbook produce a Market Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

V.10 Reinsurance

HBG does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

V.11 Risk Adjustment Payment/Charge

To determine our estimated risk transfer for 2020, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HBG in 2020. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2018 Benefit Year published by CMS, the PA Insurance Department's calculation of 2018 risk adjustment transfer amounts using the 5/1/2019 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2020, we determine the each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's covered region.

HBG considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2020, and is assuming that the net cost (payments less recoveries) will be negligible for the 2020 rating period.

Given the anticipated profile of the membership within HBG in 2020, and the estimated market-wide profile, we are assuming that HBG members will have a risk profile slightly lower than the market-wide averages, and that HBG will pay a small contribution into the risk adjustment program in 2020, increasing premiums in the rate development by $0.29 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of ($0.24) by HBG's expected paid-to-allowed ratio in 2020.

V.12 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2020, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for HBG. For HBG, all business will be offered Off Exchange in 2020, so there are no Exchange User Fees charged in the rate development.

VI. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

VI.1 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

VI.2 Taxes and Fees

The Health Insurance Provider Fee is currently scheduled to be in effect for both 2020 and 2021. As such, the full charge for this fee is built into the 2020 rate development.

In addition, the Patient Centered Outcomes Research Fee was eliminated in 2019. There is no charge built into the rates for this fee.

The following taxes and fees were included in the 2020 rate development:

- $2.16 Per Member Per Annum for the Risk Adjustment User Fee; and
- 2.8% for the Health Insurance Provider Fee.

In total, these taxes and fees amount to 2.83% of the anticipated premium collected in 2020.

VI.3 Profit & Risk Load

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. This load was applied to all products and plans. HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, 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 Department.

VII. Calibration

VII.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.515. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.515). Please note that no member will pay these rates because the age factor of 1.515 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HBG is 0.660.

XVI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 1.0317. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.0317. Please note that no member will pay these rates because HBG is not using a geographic factor of 1.0317 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HBG is 0.969.

VII.3 Tobacco Use Rating Factor Calibration

HBG does not currently utilize tobacco rating factors.

VIII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2020 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2020. The standard HHS Age Curve and area factors of 1.04 for regions 6 and 7; and 1.02 for region 9 can be used to calculate any rate found in the QHP rate template.

HBG is filing quarterly Index Rate trends of 1.66% per quarter. Subsequent quarterly rates can be developed by applying the quarterly Index Rate trend to the first quarter rates.

IX. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 89.3% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

X. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XI. Membership Projections

Since transitional policy relief was extended through 2020 for groups that renew on or prior to October 1, 2020, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HBG will come primarily from current ACA customers. HBG is expecting growth in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XII. Terminated Plans and Products

HBG is terminating 10 QHP plans that were active in the 2018 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XIII. Plan Type

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

XIV. 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 on behalf of HBG to accompany its rate filing (for calendar year 2020) for the Small Group Market 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 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 AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The 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: [Redacted]

Date: 05/21/2019

Exhibit I
Highmark Benefits Group (HBG)
2020

Pennsylvania Small Group Market Base Rate

	1/1/2020 Values
CY2020 Projected Period Average Members	12,688
CY2020 Allowed Claims	$647.37
Projected Non-EHBs	
None	$0.00
CY2020 Allowed Claims for EHB Only (Index Rate)	$647.37
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	1.000
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2020 Market Adjusted Index Rate	$647.66
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2020 Rate	
(a) Average Age Factor	1.515
(b) Age 21 Factor	1.000
(c) Average Geographic Factor	1.032
Combined Calibration Factor 1/((a/b)*c)	0.6400

*Quarterly Index Rate trends are being set at 1.66%.

Highmark Benefits Group (HBG)

Exhibit II - 1

Central, PA (CPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HBG	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	79962PA0010001	Platinum	Premier Balance PPO $0 Platinum A	6, 7, 9	Off	**$755.11**	**1.1659**	1.0110	1.0009	1.0000	1.1522	1.0000
	79962PA0010002	Platinum	Premier Balance PPO $250 Platinum A	6, 7, 9	Off	**$742.74**	**1.1468**	0.9944	1.0009	1.0000	1.1522	1.0000
	79962PA0010003	Gold	Premier Balance PPO $0 Gold A	6, 7, 9	Off	**$674.51**	**1.0415**	0.9031	1.0009	1.0000	1.1522	1.0000
	79962PA0010004	Gold	Premier Balance PPO $250 Gold A	6, 7, 9	Off	**$668.73**	**1.0325**	0.8953	1.0009	1.0000	1.1522	1.0000
	79962PA0010005	Gold	Premier Balance PPO $500 A	6, 7, 9	Off	**$660.77**	**1.0203**	0.8847	1.0009	1.0000	1.1522	1.0000
	79962PA0010006	Gold	Premier Balance PPO $750 A	6, 7, 9	Off	**$656.14**	**1.0131**	0.8785	1.0009	1.0000	1.1522	1.0000
	79962PA0010007	Gold	Premier Balance PPO $1000 A	6, 7, 9	Off	**$648.50**	**1.0013**	0.8682	1.0009	1.0000	1.1522	1.0000
	79962PA0010008	Gold	Premier Balance PPO $1250 A	6, 7, 9	Off	**$641.59**	**0.9906**	0.8590	1.0009	1.0000	1.1522	1.0000
	79962PA0010009	Gold	Premier Balance PPO $1500 A	6, 7, 9	Off	**$635.33**	**0.9810**	0.8506	1.0009	1.0000	1.1522	1.0000
	79962PA0010011	Gold	Premier Balance PPO $2000 A	6, 7, 9	Off	**$624.49**	**0.9642**	0.8361	1.0009	1.0000	1.1522	1.0000
	79962PA0010015	Silver	Premier Balance PPO $5000	6, 7, 9	Off	**$534.05**	**0.8246**	0.7150	1.0009	1.0000	1.1522	1.0000
	79962PA0010016	Gold	Premier Balance PPO $1400 A	6, 7, 9	Off	**$627.55**	**0.9690**	0.8402	1.0009	1.0000	1.1522	1.0000
	79962PA0010017	Gold	Premier Balance PPO $2500 A	6, 7, 9	Off	**$613.22**	**0.9468**	0.8210	1.0009	1.0000	1.1522	1.0000
	79962PA0010018	Gold	Premier Balance PPO $3500 A	6, 7, 9	Off	**$597.93**	**0.9232**	0.8005	1.0009	1.0000	1.1522	1.0000
	79962PA0010019	Silver	Premier Balance PPO $4000	6, 7, 9	Off	**$555.28**	**0.8574**	0.7434	1.0009	1.0000	1.1522	1.0000
Balance PPO	79962PA0020005	Silver	Balance PPO $2600	6, 7, 9	Off	**$526.76**	**0.8133**	0.7053	1.0009	1.0000	1.1522	1.0000
	79962PA0020006	Silver	Balance PPO $2000	6, 7, 9	Off	**$533.17**	**0.8232**	0.7138	1.0009	1.0000	1.1522	1.0000
	79962PA0020007	Bronze	Balance PPO $5000	6, 7, 9	Off	**$482.42**	**0.7449**	0.6459	1.0009	1.0000	1.1522	1.0000
	79962PA0020016	Gold	Balance PPO $1000 A	6, 7, 9	Off	**$602.86**	**0.9308**	0.8071	1.0009	1.0000	1.1522	1.0000
	79962PA0020017	Gold	Balance PPO $1750 A	6, 7, 9	Off	**$607.53**	**0.9380**	0.8134	1.0009	1.0000	1.1522	1.0000
	79962PA0020018	Gold	Balance PPO $2000 A	6, 7, 9	Off	**$605.43**	**0.9348**	0.8106	1.0009	1.0000	1.1522	1.0000
Health Savings PPO	79962PA0080001	Gold	Health Savings PPO $1500	6, 7, 9	Off	**$629.39**	**0.9718**	0.8427	1.0009	1.0000	1.1522	1.0000
	79962PA0090001	Silver	Health Savings PPO Embedded $2700	6, 7, 9	Off	**$561.79**	**0.8674**	0.7521	1.0009	1.0000	1.1522	1.0000
	79962PA0090003	Silver	Health Savings PPO Embedded $4000	6, 7, 9	Off	**$548.48**	**0.8469**	0.7343	1.0009	1.0000	1.1522	1.0000
	79962PA0090004	Bronze	Health Savings PPO Embedded $5500	6, 7, 9	Off	**$483.06**	**0.7459**	0.6467	1.0009	1.0000	1.1522	1.0000
	79962PA0090005	Silver	Health Savings PPO Embedded $3000	6, 7, 9	Off	**$559.57**	**0.8640**	0.7492	1.0009	1.0000	1.1522	1.0000

[1] **Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):**

(i) The actuarial value and cost-sharing design of the plan.

(ii) The plan's provider network, delivery system characteristics, and utilization management practices.

(iii) The benefits provided under the plan that are in addition to the essential health benefits.

(iv) Administrative costs, excluding Exchange user fees.

(v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Highmark Benefits Group (HBG)

Exhibit II - 2

Central, PA (CPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HBG	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
High Deduct-ible PPO	79962PA0030007	Bronze	High Deductible PPO Embedded $4750 Qualified A	6, 7, 9	Off	**$484.01**	**0.7473**	0.6480	1.0009	1.0000	1.1522	1.0000
	79962PA0030008	Bronze	High Deductible PPO Embedded $6300 Qualified A	6, 7, 9	Off	**$480.07**	**0.7412**	0.6427	1.0009	1.0000	1.1522	1.0000
Flex PPO	79962PA0100001	Platinum	Flex PPO $0 a Community Blue Plan	6, 9	Off	**$747.79**	**1.1546**	1.0042	0.9979	1.0000	1.1522	1.0000
	79962PA0100002	Gold	Flex PPO $500 a Community Blue Plan	6, 9	Off	**$647.18**	**0.9993**	0.8691	0.9979	1.0000	1.1522	1.0000
	79962PA0100004	Gold	Flex PPO $2000 a Community Blue Plan	6, 9	Off	**$615.61**	**0.9505**	0.8267	0.9979	1.0000	1.1522	1.0000
Lehigh Valley Flex Blue PPO	79962PA0140001	Gold	Lehigh Valley Flex Blue PPO 500G	6	Off	**$607.93**	**0.9387**	0.8659	0.9409	1.0000	1.1522	1.0000
	79962PA0140002	Gold	Lehigh Valley Flex Blue PPO 1250G	6	Off	**$591.72**	**0.9136**	0.8428	0.9409	1.0000	1.1522	1.0000
	79962PA0160001	Silver	Lehigh Valley Flex Blue PPO 3000SQE	6	Off	**$505.99**	**0.7813**	0.7207	0.9409	1.0000	1.1522	1.0000
Health Savings Flex PPO	79962PA0120001	Bronze	Health Savings Flex PPO Embedded $4700 a Community Blue Plan	6, 9	Off	**$482.72**	**0.7453**	0.6482	0.9979	1.0000	1.1522	1.0000
	79962PA0120002	Silver	Health Savings Flex PPO Embedded $3000 a Community Blue Plan	6, 9	Off	**$557.30**	**0.8605**	0.7461	1.0009	1.0000	1.1522	1.0000
Choice Blue PPO	79962PA0170001	Gold	Choice Blue PPO $0	7, 9	Off	**$623.74**	**0.9631**	0.8663	0.9649	1.0000	1.1522	1.0000
	79962PA0170002	Gold	Choice Blue PPO $500	7, 9	Off	**$620.50**	**0.9581**	0.8618	0.9649	1.0000	1.1522	1.0000
	79962PA0170003	Gold	Choice Blue PPO $1250	7, 9	Off	**$602.50**	**0.9303**	0.8368	0.9649	1.0000	1.1522	1.0000
	79962PA0170004	Gold	Choice Blue PPO $2500	7, 9	Off	**$584.33**	**0.9022**	0.8116	0.9649	1.0000	1.1522	1.0000
	79962PA0170005	Silver	Choice Blue PPO $2800	7, 9	Off	**$510.79**	**0.7887**	0.7094	0.9649	1.0000	1.1522	1.0000
	79962PA0170006	Silver	Choice Blue PPO $4250	7, 9	Off	**$516.30**	**0.7972**	0.7171	0.9649	1.0000	1.1522	1.0000
	79962PA0180001	Silver	Choice Blue PPO $3000Q Embedded	7, 9	Off	**$518.72**	**0.8009**	0.7204	0.9649	1.0000	1.1522	1.0000
	79962PA0180002	Bronze	Choice Blue PPO $6000Q Embedded	7, 9	Off	**$468.07**	**0.7227**	0.6501	0.9649	1.0000	1.1522	1.0000

[1] **Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):**

(i) The actuarial value and cost-sharing design of the plan.
(ii) The plan's provider network, delivery system characteristics, and utilization management practices.
(iii) The benefits provided under the plan that are in addition to the essential health benefits.
(iv) Administrative costs, excluding Exchange user fees.
(v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III
Highmark Benefits Group (HBG)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To…	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	F	6,7,9	79962PA0010012	Premier Balance PPO $1400 A	79962PA0010016	Premier Balance PPO $1400 A
Off	F	6,7,9	79962PA0010013	Premier Balance PPO $2500 A	79962PA0010017	Premier Balance PPO $2500 A
Off	F	6,7,9	79962PA0010014	Premier Balance PPO $3500 A	79962PA0010018	Premier Balance PPO $3500 A
Off	F	6,7,9	79962PA0020001	Balance PPO $1000 A	79962PA0020016	Balance PPO $1000 A
Off	F	6,7,9	79962PA0020003	Balance PPO $1750 A	79962PA0020017	Balance PPO $1750 A
Off	F	6,7,9	79962PA0020004	Balance PPO $2000 A	79962PA0020018	Balance PPO $2000 A
Off	D	6,9	79962PA0100003	Flex PPO $2000 a Community Blue Plan	79962PA0100004	Flex PPO $2000 a Community Blue Plan
Off	K	7,9	79962PA0130001	Alliance Flex Blue PPO $500	79962PA0010005	Premier Balance PPO $500 A
Off	K	7,9	79962PA0130002	Alliance Flex Blue PPO $1250	79962PA0010008	Premier Balance PPO $1250 A
Off	K	7,9	79962PA0130003	Alliance Flex Blue PPO $2500	79962PA0010017	Premier Balance PPO $2500 A

2020 Rates Table Template v9.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Federal TIN*	46-4763378			
Rate Effective Date*	01/01/2020			
Rate Expiration Date*	03/31/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0010001	Rating Area 6	No Preference	0-14	384.47
79962PA0010001	Rating Area 6	No Preference	15	418.64
79962PA0010001	Rating Area 6	No Preference	16	431.71
79962PA0010001	Rating Area 6	No Preference	17	444.77
79962PA0010001	Rating Area 6	No Preference	18	458.85
79962PA0010001	Rating Area 6	No Preference	19	472.92
79962PA0010001	Rating Area 6	No Preference	20	487.49
79962PA0010001	Rating Area 6	No Preference	21	502.57
79962PA0010001	Rating Area 6	No Preference	22	502.57
79962PA0010001	Rating Area 6	No Preference	23	502.57
79962PA0010001	Rating Area 6	No Preference	24	502.57
79962PA0010001	Rating Area 6	No Preference	25	504.58
79962PA0010001	Rating Area 6	No Preference	26	514.63
79962PA0010001	Rating Area 6	No Preference	27	526.69
79962PA0010001	Rating Area 6	No Preference	28	546.29
79962PA0010001	Rating Area 6	No Preference	29	562.38
79962PA0010001	Rating Area 6	No Preference	30	570.42
79962PA0010001	Rating Area 6	No Preference	31	582.48
79962PA0010001	Rating Area 6	No Preference	32	594.54
79962PA0010001	Rating Area 6	No Preference	33	602.08
79962PA0010001	Rating Area 6	No Preference	34	610.12
79962PA0010001	Rating Area 6	No Preference	35	614.14
79962PA0010001	Rating Area 6	No Preference	36	618.16
79962PA0010001	Rating Area 6	No Preference	37	622.18
79962PA0010001	Rating Area 6	No Preference	38	626.20
79962PA0010001	Rating Area 6	No Preference	39	634.24
79962PA0010001	Rating Area 6	No Preference	40	642.28
79962PA0010001	Rating Area 6	No Preference	41	654.35
79962PA0010001	Rating Area 6	No Preference	42	665.91
79962PA0010001	Rating Area 6	No Preference	43	681.99
79962PA0010001	Rating Area 6	No Preference	44	702.09
79962PA0010001	Rating Area 6	No Preference	45	725.71
79962PA0010001	Rating Area 6	No Preference	46	753.86
79962PA0010001	Rating Area 6	No Preference	47	785.52
79962PA0010001	Rating Area 6	No Preference	48	821.70
79962PA0010001	Rating Area 6	No Preference	49	857.38
79962PA0010001	Rating Area 6	No Preference	50	897.59
79962PA0010001	Rating Area 6	No Preference	51	937.29
79962PA0010001	Rating Area 6	No Preference	52	981.02
79962PA0010001	Rating Area 6	No Preference	53	1025.24
79962PA0010001	Rating Area 6	No Preference	54	1072.99
79962PA0010001	Rating Area 6	No Preference	55	1120.73
79962PA0010001	Rating Area 6	No Preference	56	1172.50
79962PA0010001	Rating Area 6	No Preference	57	1224.76
79962PA0010001	Rating Area 6	No Preference	58	1280.55
79962PA0010001	Rating Area 6	No Preference	59	1308.19
79962PA0010001	Rating Area 6	No Preference	60	1363.97
79962PA0010001	Rating Area 6	No Preference	61	1412.22
79962PA0010001	Rating Area 6	No Preference	62	1443.88
79962PA0010001	Rating Area 6	No Preference	63	1483.59
79962PA0010001	Rating Area 6	No Preference	64 and over	1507.71
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79962PA0010019	Rating Area 9	No Preference	63	1070.01
79962PA0010019	Rating Area 9	No Preference	64 and over	1087.41

2020 Rates Table Template v9.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Federal TIN*	46-4763378			
Rate Effective Date*	04/01/2020			
Rate Expiration Date*	06/30/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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79962PA0010001	Rating Area 6	No Preference	16	438.87
79962PA0010001	Rating Area 6	No Preference	17	452.16
79962PA0010001	Rating Area 6	No Preference	18	466.46
79962PA0010001	Rating Area 6	No Preference	19	480.77
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79962PA0090005	Rating Area 6	No Preference	62	1087.75
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79962PA0010019	Rating Area 9	No Preference	63	1087.75
79962PA0010019	Rating Area 9	No Preference	64 and over	1105.44

2020 Rates Table Template v9.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Federal TIN*	46-4763378			
Rate Effective Date*	07/01/2020			
Rate Expiration Date*	09/30/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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79962PA0010001	Rating Area 6	No Preference	16	446.15
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79962PA0010001	Rating Area 6	No Preference	18	474.19
79962PA0010001	Rating Area 6	No Preference	19	488.74
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79962PA0010019	Rating Area 9	No Preference	64 and over	1123.77

2020 Rates Table Template v9.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962			
Federal TIN*	46-4763378			
Rate Effective Date*	10/01/2020			
Rate Expiration Date*	12/31/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0010001	Rating Area 6	No Preference	0-14	403.91
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79962PA0010001	Rating Area 6	No Preference	16	453.54
79962PA0010001	Rating Area 6	No Preference	17	467.27
79962PA0010001	Rating Area 6	No Preference	18	482.05
79962PA0010001	Rating Area 6	No Preference	19	496.84
79962PA0010001	Rating Area 6	No Preference	20	512.15
79962PA0010001	Rating Area 6	No Preference	21	527.99
79962PA0010001	Rating Area 6	No Preference	22	527.99
79962PA0010001	Rating Area 6	No Preference	23	527.99
79962PA0010001	Rating Area 6	No Preference	24	527.99
79962PA0010001	Rating Area 6	No Preference	25	530.10
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79962PA0010001	Rating Area 6	No Preference	33	632.53
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79962PA0010001	Rating Area 6	No Preference	41	687.44
79962PA0010001	Rating Area 6	No Preference	42	699.59
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79962PA0030008	Rating Area 6	No Preference	23	335.68
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79962PA0010019	Rating Area 9	No Preference	39	480.57
79962PA0010019	Rating Area 9	No Preference	40	486.66
79962PA0010019	Rating Area 9	No Preference	41	495.80
79962PA0010019	Rating Area 9	No Preference	42	504.56
79962PA0010019	Rating Area 9	No Preference	43	516.75
79962PA0010019	Rating Area 9	No Preference	44	531.98
79962PA0010019	Rating Area 9	No Preference	45	549.88
79962PA0010019	Rating Area 9	No Preference	46	571.20
79962PA0010019	Rating Area 9	No Preference	47	595.19
79962PA0010019	Rating Area 9	No Preference	48	622.61
79962PA0010019	Rating Area 9	No Preference	49	649.64
79962PA0010019	Rating Area 9	No Preference	50	680.11
79962PA0010019	Rating Area 9	No Preference	51	710.19
79962PA0010019	Rating Area 9	No Preference	52	743.32
79962PA0010019	Rating Area 9	No Preference	53	776.83
79962PA0010019	Rating Area 9	No Preference	54	813.01
79962PA0010019	Rating Area 9	No Preference	55	849.18
79962PA0010019	Rating Area 9	No Preference	56	888.41
79962PA0010019	Rating Area 9	No Preference	57	928.01
79962PA0010019	Rating Area 9	No Preference	58	970.28
79962PA0010019	Rating Area 9	No Preference	59	991.22
79962PA0010019	Rating Area 9	No Preference	60	1033.49
79962PA0010019	Rating Area 9	No Preference	61	1070.05
79962PA0010019	Rating Area 9	No Preference	62	1094.04
79962PA0010019	Rating Area 9	No Preference	63	1124.12
79962PA0010019	Rating Area 9	No Preference	64 and over	1142.40
			.	

Highmark Benefits Group (HBG)
2020 Small Group Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	58,360	$ 462.31	$ 462.31	
Feb-15	57,742	$ 405.40	$ 434.01	
Mar-15	57,261	$ 462.50	$ 443.42	
Apr-15	56,775	$ 435.79	$ 441.54	
May-15	56,613	$ 418.12	$ 436.91	
Jun-15	56,065	$ 415.59	$ 433.43	
Jul-15	55,666	$ 437.58	$ 434.01	
Aug-15	55,311	$ 409.30	$ 430.99	
Sep-15	54,539	$ 450.67	$ 433.11	
Oct-15	52,967	$ 484.01	$ 437.91	
Nov-15	51,962	$ 457.51	$ 439.57	
Dec-15	41,866	$ 422.54	$ 438.48	
Jan-16	39,659	$ 444.31	$ 436.66	-5.5%
Feb-16	38,911	$ 432.52	$ 439.32	1.2%
Mar-16	37,761	$ 464.36	$ 438.68	-1.1%
Apr-16	37,015	$ 447.37	$ 439.52	-0.5%
May-16	35,707	$ 429.90	$ 441.08	1.0%
Jun-16	34,619	$ 457.75	$ 444.82	2.6%
Jul-16	33,864	$ 458.76	$ 446.53	2.9%
Aug-16	33,305	$ 523.69	$ 455.93	5.8%
Sep-16	32,531	$ 518.52	$ 460.87	6.4%
Oct-16	31,613	$ 485.41	$ 459.87	5.0%
Nov-16	31,022	$ 509.17	$ 463.73	5.5%
Dec-16	26,212	$ 470.99	$ 468.38	6.8%
Jan-17	26,561	$ 525.78	$ 474.59	8.7%
Feb-17	26,455	$ 471.23	$ 478.59	8.9%
Mar-17	26,218	$ 510.21	$ 482.23	9.9%
Apr-17	26,073	$ 531.67	$ 489.32	11.3%
May-17	25,987	$ 562.87	$ 500.69	13.5%
Jun-17	25,909	$ 507.15	$ 505.48	13.6%
Jul-17	25,762	$ 503.91	$ 510.04	14.2%
Aug-17	25,679	$ 581.21	$ 514.20	12.8%
Sep-17	25,424	$ 566.59	$ 517.89	12.4%
Oct-17	24,910	$ 578.03	$ 525.88	14.4%
Nov-17	24,745	$ 543.61	$ 528.97	14.1%
Dec-17	22,082	$ 525.47	$ 533.68	13.9%
Jan-18	21,942	$ 577.01	$ 537.54	13.3%
Feb-18	21,873	$ 561.20	$ 545.20	13.9%
Mar-18	21,876	$ 607.05	$ 552.96	14.7%
Apr-18	21,786	$ 577.59	$ 556.75	13.8%
May-18	21,842	$ 558.90	$ 556.36	11.1%
Jun-18	21,849	$ 538.79	$ 559.54	10.7%
Jul-18	22,320	$ 548.41	$ 563.83	10.5%
Aug-18	22,655	$ 603.17	$ 565.46	10.0%
Sep-18	23,225	$ 571.86	$ 565.90	9.3%
Oct-18	24,166	$ 595.36	$ 567.42	7.9%
Nov-18	24,833	$ 617.15	$ 574.16	8.5%
Dec-18	27,213	$ 555.73	$ 576.24	8.0%
Jan-19	27,380	$ 686.79	$ 586.96	9.2%
Feb-19	27,380	$ 568.89	$ 587.20	7.7%
Mar-19	27,380	$ 614.65	$ 588.28	6.4%
Apr-19	27,380	$ 638.69	$ 593.70	6.6%
May-19	27,380	$ 634.80	$ 599.92	7.8%
Jun-19	27,380	$ 576.42	$ 602.16	7.6%
Jul-19	27,380	$ 639.61	$ 609.26	8.1%
Aug-19	27,380	$ 639.00	$ 612.25	8.3%
Sep-19	27,380	$ 614.78	$ 615.37	8.7%
Oct-19	27,380	$ 687.34	$ 622.90	9.8%
Nov-19	27,380	$ 640.93	$ 624.84	8.8%
Dec-19	27,380	$ 612.69	$ 629.55	9.3%
Jan-20	27,380	$ 679.91	$ 628.98	7.2%
Feb-20	27,380	$ 621.64	$ 633.37	7.9%
Mar-20	27,380	$ 687.22	$ 639.42	8.7%
Apr-20	27,380	$ 685.97	$ 643.36	8.4%
May-20	27,380	$ 644.09	$ 644.13	7.4%
Jun-20	27,380	$ 664.99	$ 651.51	8.2%
Jul-20	27,380	$ 688.08	$ 655.55	7.6%
Aug-20	27,380	$ 673.07	$ 658.39	7.5%
Sep-20	27,380	$ 685.78	$ 664.31	8.0%
Oct-20	27,380	$ 719.94	$ 667.03	7.1%
Nov-20	27,380	$ 695.82	$ 671.60	7.5%
Dec-20	27,380	$ 683.96	$ 677.54	7.6%

Proposed Annual Trend (Cost & Utilization) **6.8%**

Highmark Benefits Group (HBG)
2020 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Change in Morbidity Calculation	Reference	Formula	Calculation
2018 Allowed Claims for those Members Expected to be Effective in 2020 [(Central region)]	(1)		$561.44
Calendar year 2018 allowed claims PMPM [(Central region)]	(2)		$563.00
Change in Morbidity	**(3)**	**=(1)/(2)**	**0.997**

Change in Demographics Calculation	Reference	Formula	Calculation
2020 Age Factor for Members Expected to be Effective in 2020	(1)		1.524
2020 Area Factor for Members Expected to be Effective in 2020	(2)		1.032
Calendar Year 2018 Age Factor [Central Region]	(3)		1.497
Calendar Year 2018 Area Factor [Central Region]	(4)		1.033
Change in Demographics	**(5)**	**=[(1)*(2)]/[(3)*(4)]**	**1.016**

Change in Benefits Calculation	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	$ 648.64
EHB - Pediatric Benefits	$ 0.50
Change in Pharmacy Rebates	$ (1.77)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	$ 647.37
Change in Benefits	**0.998**

Average Network Factor Calculation		Formula		Calculation	Normalized
		= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]		**0.999**	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
79962PA0010001	Platinum	1.15	5.29%	1.00	1.00
79962PA0010002	Platinum	1.15	1.84%	1.00	1.00
79962PA0010003	Gold	1.08	3.38%	1.00	1.00
79962PA0010004	Gold	1.08	3.54%	1.00	1.00
79962PA0010005	Gold	1.08	10.92%	1.00	1.00
79962PA0010006	Gold	1.08	1.06%	1.00	1.00
79962PA0010007	Gold	1.08	16.29%	1.00	1.00
79962PA0010008	Gold	1.08	0.87%	1.00	1.00
79962PA0010009	Gold	1.08	5.07%	1.00	1.00
79962PA0010011	Gold	1.08	13.64%	1.00	1.00
79962PA0010016	Gold	1.08	2.08%	1.00	1.00
79962PA0010017	Gold	1.08	4.11%	1.00	1.00
79962PA0010018	Gold	1.08	2.33%	1.00	1.00
79962PA0020016	Gold	1.08	0.94%	1.00	1.00
79962PA0020017	Gold	1.08	0.42%	1.00	1.00
79962PA0020018	Gold	1.08	1.53%	1.00	1.00
79962PA0080001	Gold	1.08	3.78%	1.00	1.00
79962PA0090001	Silver	1.03	1.81%	1.00	1.00
79962PA0090003	Silver	1.03	2.15%	1.00	1.00
79962PA0090004	Bronze	1.00	0.31%	1.00	1.00
79962PA0030007	Bronze	1.00	0.24%	1.00	1.00
79962PA0030008	Bronze	1.00	0.91%	1.00	1.00
79962PA0100001	Platinum	1.15	0.09%	1.00	1.00
79962PA0100002	Gold	1.08	0.24%	1.00	1.00
79962PA0100004	Gold	1.08	0.36%	1.00	1.00
79962PA0120001	Bronze	1.00	0.20%	1.00	1.00
79962PA0140001	Gold	1.08	0.34%	0.94	0.94
79962PA0140002	Gold	1.08	0.11%	0.94	0.94
79962PA0160001	Silver	1.03	0.20%	0.94	0.94
79962PA0090005	Silver	1.03	6.66%	1.00	1.00
79962PA0020005	Silver	1.03	1.47%	1.00	1.00
79962PA0010015	Silver	1.03	4.78%	1.00	1.00
79962PA0120002	Silver	1.03	0.20%	1.00	1.00
79962PA0020006	Silver	1.03	0.89%	1.00	1.00
79962PA0020007	Bronze	1.00	0.34%	1.00	1.00
79962PA0170001	Gold	1.08	0.20%	0.96	0.96
79962PA0170002	Gold	1.08	0.20%	0.96	0.96
79962PA0170003	Gold	1.08	0.20%	0.96	0.96
79962PA0170004	Gold	1.08	0.20%	0.96	0.96
79962PA0170005	Silver	1.03	0.20%	0.96	0.96
79962PA0180001	Silver	1.03	0.20%	0.96	0.96
79962PA0170006	Silver	1.03	0.20%	0.96	0.96
79962PA0180002	Bronze	1.00	0.08%	0.96	0.96
79962PA0010019	Silver	1.03	0.20%	1.00	1.00

Highmark Benefits Group (HBG)
2020 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan	$ 98,565,919	$ 82,748,038
Calculated Paid to Allowed Ratio		84.0%
URRT Worksheet I Value		84.0%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79962PA0010001	Platinum	671	$ 5,587,064	$ 5,274,725
79962PA0010002	Platinum	233	$ 1,940,068	$ 1,801,613
79962PA0010003	Gold	429	$ 3,354,628	$ 3,012,400
79962PA0010004	Gold	449	$ 3,511,020	$ 3,125,854
79962PA0010005	Gold	1,385	$ 10,830,208	$ 9,527,326
79962PA0010006	Gold	135	$ 1,055,652	$ 922,150
79962PA0010007	Gold	2,067	$ 16,163,205	$ 13,954,568
79962PA0010008	Gold	110	$ 860,161	$ 734,721
79962PA0010009	Gold	643	$ 5,028,031	$ 4,252,851
79962PA0010011	Gold	1,731	$ 13,535,805	$ 11,253,633
79962PA0010016	Gold	264	$ 2,064,386	$ 1,724,726
79962PA0010017	Gold	521	$ 4,074,035	$ 3,326,023
79962PA0010018	Gold	295	$ 2,306,795	$ 1,836,284
79962PA0020016	Gold	119	$ 930,538	$ 746,843
79962PA0020017	Gold	53	$ 414,441	$ 335,207
79962PA0020018	Gold	194	$ 1,517,011	$ 1,222,742
79962PA0080001	Gold	479	$ 3,745,610	$ 3,138,528
79962PA0090001	Silver	230	$ 1,715,254	$ 1,345,142
79962PA0090003	Silver	273	$ 2,035,931	$ 1,558,814
79962PA0090004	Bronze	39	$ 282,376	$ 196,125
79962PA0030007	Bronze	30	$ 217,212	$ 151,162
79962PA0030008	Bronze	115	$ 832,647	$ 574,738
79962PA0100001	Platinum	11	$ 91,316	$ 85,633
79962PA0100002	Gold	30	$ 233,886	$ 202,124
79962PA0100004	Gold	46	$ 358,625	$ 294,803
79962PA0120001	Bronze	25	$ 180,467	$ 125,632
79962PA0140001	Gold	43	$ 316,070	$ 272,139
79962PA0140002	Gold	14	$ 102,907	$ 86,241
79962PA0160001	Silver	25	$ 175,254	$ 131,689
79962PA0090005	Silver	845	$ 6,301,692	$ 4,922,463
79962PA0020005	Silver	187	$ 1,394,576	$ 1,025,478
79962PA0010015	Silver	606	$ 4,519,320	$ 3,369,175
79962PA0120002	Silver	25	$ 186,441	$ 145,043
79962PA0020006	Silver	113	$ 842,712	$ 627,211
79962PA0020007	Bronze	43	$ 311,338	$ 215,956
79962PA0170001	Gold	25	$ 188,453	$ 162,334
79962PA0170002	Gold	25	$ 188,453	$ 161,492
79962PA0170003	Gold	25	$ 188,453	$ 156,808
79962PA0170004	Gold	25	$ 188,453	$ 152,079
79962PA0170005	Silver	25	$ 179,729	$ 132,939
79962PA0180001	Silver	25	$ 179,729	$ 135,003
79962PA0170006	Silver	25	$ 179,729	$ 134,373
79962PA0180002	Bronze	10	$ 69,798	$ 48,728
79962PA0010019	Silver	25	$ 186,441	$ 144,518

Highmark Benefits Group (HBG)
2020 Small Group Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To-Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)	Target Induced Utilization	Average Induced Utilization	Calculated	Check
79962PA0010001	Platinum	671	$ 5,587,064	$ 5,274,725	0.9441	1.0110	1.0708	1.15	1.0739	1.15	0
79962PA0010002	Platinum	233	$ 1,940,068	$ 1,801,613	0.9286	0.9944	1.0708	1.15	1.0739	1.15	0
79962PA0010003	Gold	429	$ 3,354,628	$ 3,012,400	0.8980	0.9031	1.0057	1.08	1.0739	1.08	0
79962PA0010004	Gold	449	$ 3,511,020	$ 3,125,854	0.8903	0.8953	1.0057	1.08	1.0739	1.08	0
79962PA0010005	Gold	1,385	$ 10,830,208	$ 9,527,326	0.8797	0.8847	1.0057	1.08	1.0739	1.08	0
79962PA0010006	Gold	135	$ 1,055,652	$ 922,150	0.8735	0.8785	1.0057	1.08	1.0739	1.08	0
79962PA0010007	Gold	2,067	$ 16,163,205	$ 13,954,568	0.8634	0.8682	1.0057	1.08	1.0739	1.08	0
79962PA0010008	Gold	110	$ 860,161	$ 734,721	0.8542	0.8590	1.0057	1.08	1.0739	1.08	0
79962PA0010009	Gold	643	$ 5,028,031	$ 4,252,851	0.8458	0.8506	1.0057	1.08	1.0739	1.08	0
79962PA0010011	Gold	1,731	$ 13,535,805	$ 11,253,633	0.8314	0.8361	1.0057	1.08	1.0739	1.08	0
79962PA0010016	Gold	264	$ 2,064,386	$ 1,724,726	0.8355	0.8402	1.0057	1.08	1.0739	1.08	0
79962PA0010017	Gold	521	$ 4,074,035	$ 3,326,023	0.8164	0.8210	1.0057	1.08	1.0739	1.08	0
79962PA0010018	Gold	295	$ 2,306,795	$ 1,836,284	0.7960	0.8005	1.0057	1.08	1.0739	1.08	0
79962PA0020016	Gold	119	$ 930,538	$ 746,843	0.8026	0.8071	1.0057	1.08	1.0739	1.08	0
79962PA0020017	Gold	53	$ 414,441	$ 335,207	0.8088	0.8134	1.0057	1.08	1.0739	1.08	0
79962PA0020018	Gold	194	$ 1,517,011	$ 1,222,742	0.8060	0.8106	1.0057	1.08	1.0739	1.08	0
79962PA0080001	Gold	479	$ 3,745,610	$ 3,138,528	0.8379	0.8427	1.0057	1.08	1.0739	1.08	0
79962PA0090001	Silver	230	$ 1,715,254	$ 1,345,142	0.7842	0.7521	0.9591	1.03	1.0739	1.03	0
79962PA0090003	Silver	273	$ 2,035,931	$ 1,558,814	0.7657	0.7343	0.9591	1.03	1.0739	1.03	0
79962PA0090004	Bronze	39	$ 282,376	$ 196,125	0.6946	0.6467	0.9312	1.00	1.0739	1.00	0
79962PA0030007	Bronze	30	$ 217,212	$ 151,162	0.6959	0.6480	0.9312	1.00	1.0739	1.00	0
79962PA0030008	Bronze	115	$ 832,647	$ 574,738	0.6903	0.6427	0.9312	1.00	1.0739	1.00	0
79962PA0100001	Platinum	11	$ 91,316	$ 85,633	0.9378	1.0042	1.0708	1.15	1.0739	1.15	0
79962PA0100002	Gold	30	$ 233,886	$ 202,124	0.8642	0.8691	1.0057	1.08	1.0739	1.08	0
79962PA0100004	Gold	46	$ 358,625	$ 294,803	0.8220	0.8267	1.0057	1.08	1.0739	1.08	0
79962PA0120001	Bronze	25	$ 180,467	$ 125,632	0.6962	0.6482	0.9312	1.00	1.0739	1.00	0
79962PA0140001	Gold	43	$ 316,070	$ 272,139	0.8610	0.8659	1.0057	1.08	1.0739	1.08	0
79962PA0140002	Gold	14	$ 102,907	$ 86,241	0.8381	0.8428	1.0057	1.08	1.0739	1.08	0
79962PA0160001	Silver	25	$ 175,254	$ 131,689	0.7514	0.7207	0.9591	1.03	1.0739	1.03	0
79962PA0090005	Silver	845	$ 6,301,692	$ 4,922,463	0.7811	0.7492	0.9591	1.03	1.0739	1.03	0
79962PA0020005	Silver	187	$ 1,394,576	$ 1,025,478	0.7353	0.7053	0.9591	1.03	1.0739	1.03	0
79962PA0010015	Silver	606	$ 4,519,320	$ 3,369,175	0.7455	0.7150	0.9591	1.03	1.0739	1.03	0
79962PA0120002	Silver	25	$ 186,441	$ 145,043	0.7780	0.7461	0.9591	1.03	1.0739	1.03	0
79962PA0020006	Silver	113	$ 842,712	$ 627,211	0.7443	0.7138	0.9591	1.03	1.0739	1.03	0
79962PA0020007	Bronze	43	$ 311,338	$ 215,956	0.6936	0.6459	0.9312	1.00	1.0739	1.00	0
79962PA0170001	Gold	25	$ 188,453	$ 162,334	0.8614	0.8663	1.0057	1.08	1.0739	1.08	0
79962PA0170002	Gold	25	$ 188,453	$ 161,492	0.8569	0.8618	1.0057	1.08	1.0739	1.08	0
79962PA0170003	Gold	25	$ 188,453	$ 156,808	0.8321	0.8368	1.0057	1.08	1.0739	1.08	0
79962PA0170004	Gold	25	$ 188,453	$ 152,079	0.8070	0.8116	1.0057	1.08	1.0739	1.08	0
79962PA0170005	Silver	25	$ 179,729	$ 132,939	0.7397	0.7094	0.9591	1.03	1.0739	1.03	0
79962PA0180001	Silver	25	$ 179,729	$ 135,003	0.7511	0.7204	0.9591	1.03	1.0739	1.03	0
79962PA0170006	Silver	25	$ 179,729	$ 134,373	0.7476	0.7171	0.9591	1.03	1.0739	1.03	0
79962PA0180002	Bronze	10	$ 69,798	$ 48,728	0.6981	0.6501	0.9312	1.00	1.0739	1.00	0
79962PA0010019	Silver	25	$ 186,441	$ 144,518	0.7751	0.7434	0.9591	1.03	1.0739	1.03	0
						Average	**1.0000**				

Highmark Benefits Group (HBG)
2020 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed Claims
Current ACA Book - EOY 2018	1.524	70.84%	$583.64
Movement to ACA Book (from Transitional and New Business)	1.523	29.16%	$580.49
Overall	**1.524**	**100.00%**	

Child Capping Adjustment	**1.006**
Average Age Factor	**1.515**
Geographic Factor	**1.032**
Tobacco Surcharge (Not Applicable)	**1.000**

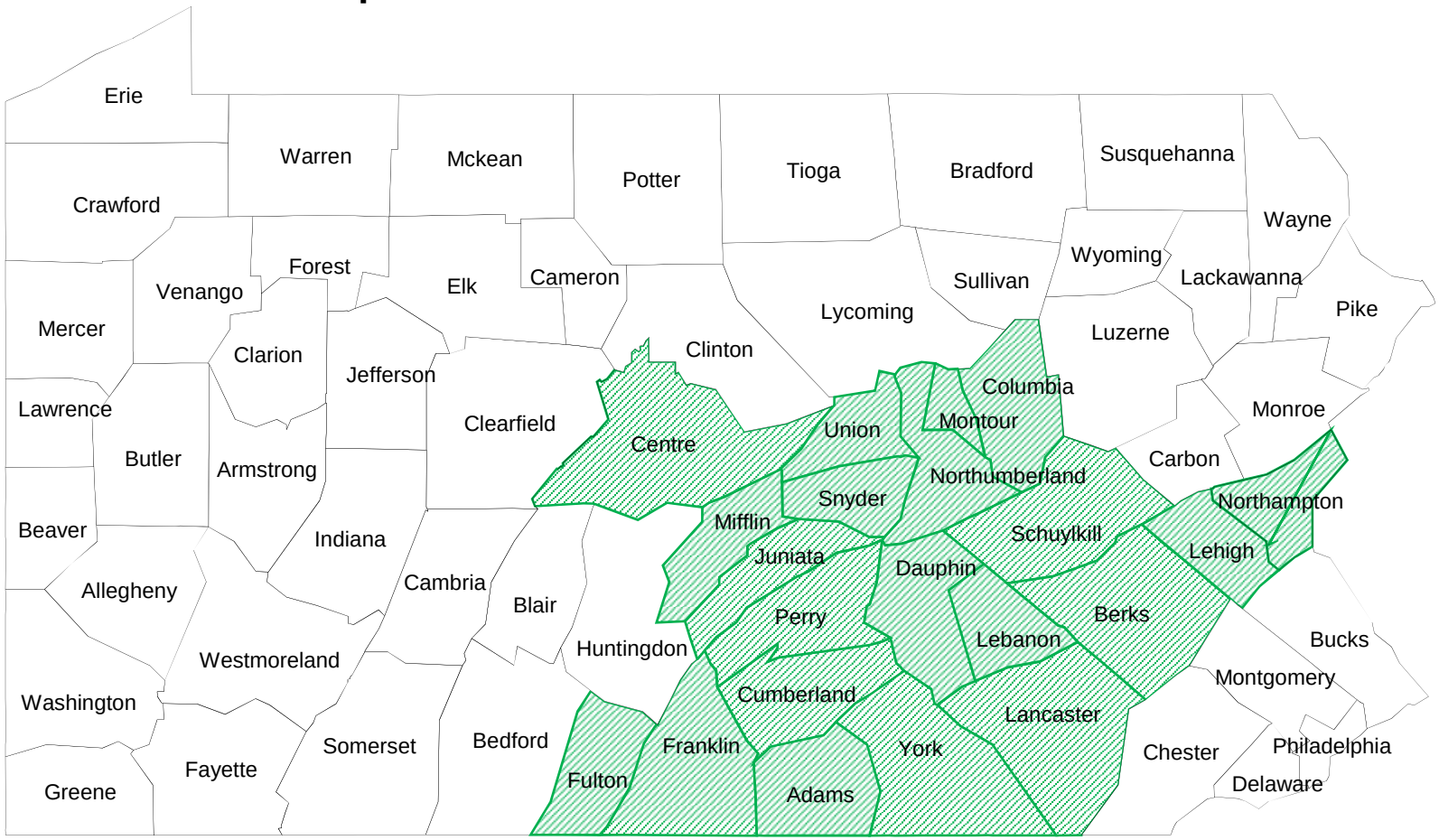
Area Factors

State	County Code	County	Rating Area	Area Factor	% of Central PA Membership
PA	001	Adams	R-PA007	1.04	2.0%
PA	011	Berks	R-PA007	1.04	14.1%
PA	027	Centre	R-PA006	1.04	1.2%
PA	037	Columbia	R-PA006	1.04	0.3%
PA	041	Cumberland	R-PA009	1.02	10.5%
PA	043	Dauphin	R-PA009	1.02	12.7%
PA	055	Franklin	R-PA009	1.02	4.1%
PA	057	Fulton	R-PA009	1.02	0.2%
PA	067	Juniata	R-PA009	1.02	0.2%
PA	071	Lancaster	R-PA007	1.04	21.4%
PA	075	Lebanon	R-PA009	1.02	4.1%
PA	077	Lehigh	R-PA006	1.04	7.3%
PA	087	Mifflin	R-PA006	1.04	0.4%
PA	093	Montour	R-PA006	1.04	0.0%
PA	095	Northampton	R-PA006	1.04	4.2%
PA	097	Northumberland	R-PA006	1.04	0.7%
PA	099	Perry	R-PA009	1.02	0.6%
PA	107	Schuylkill	R-PA006	1.04	2.1%
PA	109	Snyder	R-PA006	1.04	0.8%
PA	119	Union	R-PA006	1.04	0.3%
PA	133	York	R-PA007	1.04	12.6%

2019 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

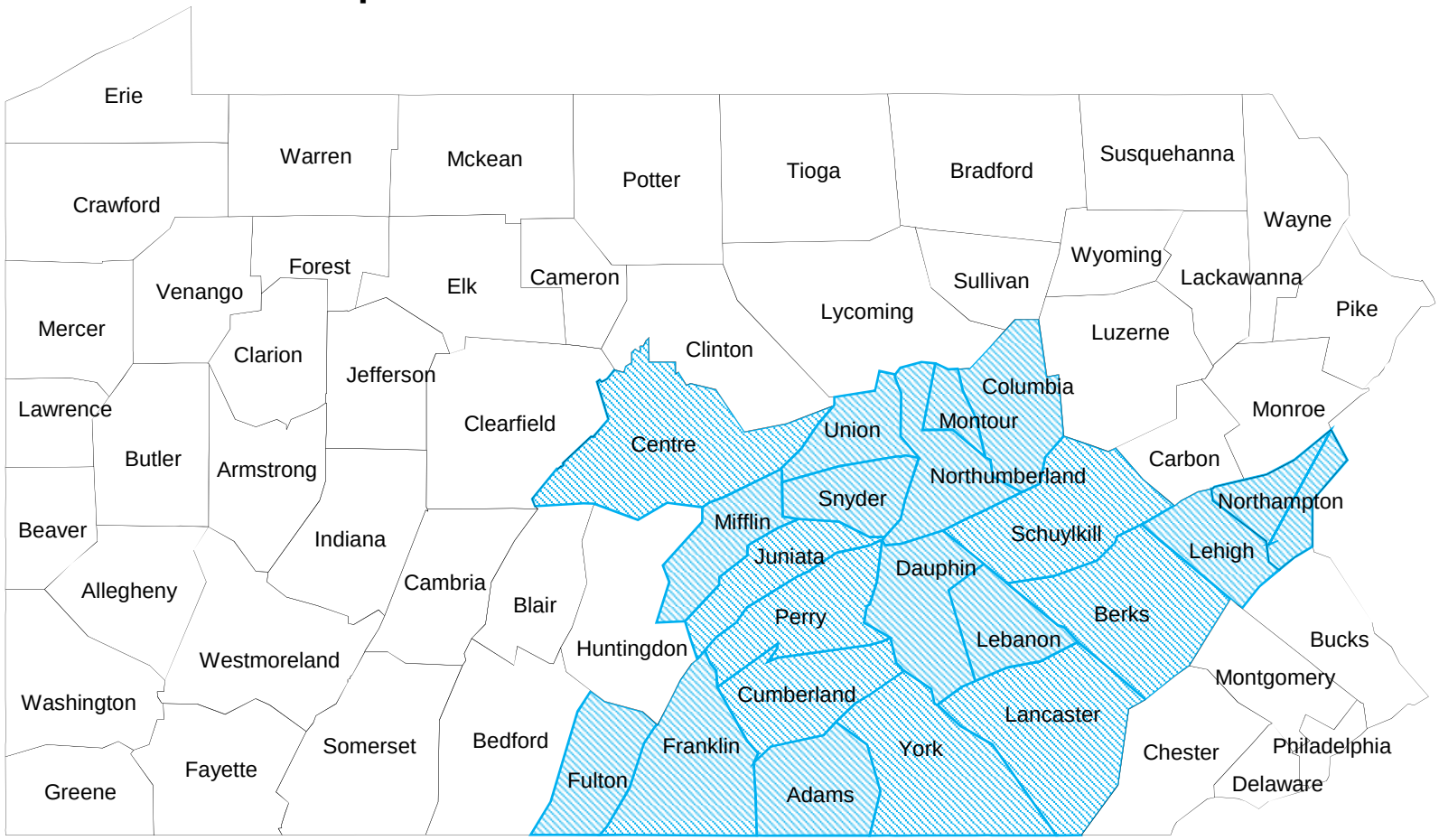
: 2019 on-exchange service area

: 2019 off-exchange only service area

2020 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

: 2020 on-exchange service area

: 2020 off-exchange only service area

Highmark Benefits Group's Response to Objection Letter Dated 06/18/2019

Product Name: **HBG Small Group 2020 ACA Rate Filing**

RE: HBG – 2020 Small Group ACA Compliant Plans (1A-SG-HBG-2019);
Pennsylvania Insurance Department ID #: HGHM-131937056
Objection Letter Status: Data Request Sent
Objection Letter Date: 06/18/2019
Respond By Date: 06/25/2019
Response Date: 06/24/2019

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2020 ACA Rate Filing Objection Letter dated 06/18/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. The updated URR instructions require the quantitative impact of rate increase drivers. Please provide the estimated impact of the drivers discussed on page 2 of the Part III memorandum

Response:

Please see the worksheet named "Question #1" in the file "PID Response HBG 2019-06-24.xlsx" submitted with this response. As this exhibit demonstrates, the 3.6% rate increase referenced in the URR Part III memorandum is composed of the following drivers:

- 2.7% is due to the increase in claim levels from the base experience period
- 2.0% is due to changes in our claims trend
- 1.0% is due to increases in administrative costs, taxes and fees
- 1.1% is due to changes in the risk adjustment transfer

These increases are being offset by the following to produce the net 3.6% average increase:

- (-0.4%) from an increase in pharmaceutical rebates
- (-1.5%) from an improvement in morbidity
- (-1.2%) from a change in the pricing of benefits and benefit richness

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

Response:

When developing the AV and Cost Sharing Design for each plan design, we did not include adjustments that take into account the morbidity of the population expected to enroll in the plan. Additionally, the geographic rating factors used for pricing do not include differences in population morbidity by geographic area. Therefore, the variations in plan increases are not impacted by morbidity.

3. What is the run-out and current date for the URRT and the PA template, February 1st or February 28th?

Response:

As requested by the PID, the run-out date for all data used in the development of these templates is February 28th, 2019.

4. Please confirm the experience premiums on WS1 of the URRT do not reflect MLR rebates.

Response:

Confirmed. The WS1 premium excludes MLR rebates.

5. Please explain the basis of your 53.3% increase in capitation rates PMPM for the vision benefit provider for covering pediatric vision benefits. This contradicts the statement on page 4 of the Part III Actuarial Memorandum that there was an $0.18 reduction in the capitation.

Response:

On URRT Worksheet I, Section II, the "Experience Period Index Rate PMPM" is reflective of CPA's Transitional and ACA experience. Since there are only capitations for CPA's ACA plans, the ACA capitation PMPM gets diluted to $0.19 by the Transitional membership. The 1.533 cost factor is applied to adjust the $0.19 PMPM capitation to be reflective of the ACA PMPM capitation rate in 2020, $0.45. The $0.18 reduction in the capitation that is mentioned in the Part III Actuarial Memorandum signifies a $0.18 PMPM reduction from the ACA-only experience capitation rate.

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

Response:

Yes. As part of our trend analysis, member claims in excess of $100,000 in any single month are removed from the total monthly claims. An additional analysis is performed on these excess claims to determine if an adjustment to the projected trend is warranted.

7. Please explain why you believe that it is important to have the same trend for all service categories (i.e. Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs) when other carriers provide trends by service category.

Response:

Our trend development modeling utilizes a regression trend model that is intended to smooth out statistical noise in the historical claim levels. In addition to the regression analysis, the Company's development of trend involves a comprehensive assessment of many factors that impact historical and projected claims levels. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers.

The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for our trend regression model, which will be used to establish the Company's rating trend.

Given the historical shifts that have occurred among medical and drug service categories, and that continue to occur, we believe it is more appropriate to provide an assessment of trend at a combined level. This allows us to focus on the overall level of trend impacting our markets, and minimize the effect of market dynamics that shift service utilization between categories. By keeping the trend analysis at this macro level, it minimizes the aggregated actuarial judgment that would need to be applied at each service category level, which may unduly increase our projected trend levels.

8. The Change in Benefits Calculation in Table 5 shows $0.50 PMPM for EHB – Pediatric Benefits, but page 6 of the Part III memo shows $0.60 for Pediatric Dental and a reduction of $0.18 PMPM for Pediatric Vision. Please explain why these are different.

Response:

The $0.18 PMPM reduction is the expected change in the Pediatric Vision capitations from the experience period to the rating period. The Pediatric Vision capitation rate in the experience period for ACA plans was $0.62 PMPM. The $0.06 PMPM for Pediatric Dental is the expected cost of Pediatric Dental in the rating period. $0.06 + ($0.62 - $0.18) = $0.50 gets you to the 2020 EHB pediatric benefits amount of $0.50 PMPM. The "Change in Morbidity" in Table 5 is calculated from non-capitation adjusted claims, essentially removing the pediatric benefit, so the expected $0.50 PMPM for pediatric benefits has to be brought back in with the change in benefits calculation, as opposed to using experience to rating period change values, like the change in vision mentioned in the memo.

9. The Change in Benefits Calculation in Table 5 of the 2020 Supplemental Exhibits shows ($1.77) PMPM for change in pharmacy rebates. How is this different than the ($7.33) PMPM Other adjustment for prescription drug rebates listed on the actuarial memorandum?

Response:

The ($7.33) PMPM rebate change listed in the actuarial memorandum is the change from 2018 to 2020 rebates, while the ($1.77) PMPM rebate change in the supplemental exhibits is the change from the 2018 rebate that has been population adjusted and trended to the 2020 rebate.

10. Please explain why the 'Other' factor on the URRT shows 0.997, while the PA Table 5 shows 1.000 for the other factor and 0.999 for change in network. Please correct where appropriate.

Response:

The Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other factor on the URRT all differ slightly from their respective values on PA Table 5 because the factors on the URRT are developed after applying the 1.533^2 trend to the capitation.

The buildup to PA Table 5 does not trend the capitation by the 1.533^2 and instead captures that adjustment in the other factors further down the line to end up at the same final adjusted projected allowed claims, $647.37.

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

Response:

The Company did not adjust the claims in its base experience period for the pooling of large claims.

12. The actuarial memorandum says the experience is large enough to be fully credible. What credibility methodology are you using to determine this?

Response:

Credibility of the data was considered in the filing. In general, the size of the enrollment in the experience period is above what we would consider to be fully credible. In addition, since the health plan has multiple entities, the experience for this entity was compared to the experience of other entities to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design.

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

Response:

Yes. See response to question 12 above.

14. Please explain why the URRT projected index rate of $647.02 does not match PA Table 5 index rate of $647.37. Please correct where appropriate.

Response:

The difference between the URRT projected index rate and the development of the PA Table 5 index rate is due to the rounding required in the URRT. Specifically, the URRT requires the Year 1 Trend and Year 2 Trend values to be rounded, which causes the Trended EHB Allowed Claims PMPM to be slightly different. Furthermore, the Morbidity Adjustment, Demographic Shift, Plan Design Changes, and Other change

factors are also rounded, which results in an Adjusted Trended EHB Allowed Claims PMPM for 01/01/2020 to be different than what is projected for the PA Table 5 Index Rate.

15. Please explain why the PA trend in Table 5A was overwritten.

Response:

To determine the Two year trend projection Factor on Table 5, the impact of induced demand is included as a trend component in Table 3. By applying this trend factor and the Single Risk Pool Adjustment Factors, we develop the correct projected index rate. When we trend this index rate to the 2nd, 3rd, and 4th quarters in Table 5A to develop the Total Single Risk Pool index rate for all groups renewing in 2020, the impact of induced demand is excluded so that the quarterly trend represents cost and utilization only. By incorporating this methodology, we arrive at the same Market Adjusted Index Rate between the URRT and the PA Table 5 exhibit. To make this comparison, please note the rounding conventions within the URRT, and that the Market Adjusted Index Rate in Table 5 needs to be adjusted by the Total Single Risk Pool Quarterly Trend Factor from Table 5A.

16. Please provide qualitative and quantitative development of the risk adjustment. We note in the URRT the risk adjustment is a receivable of $1,354,909 for 2018, while according to the PA Statewide results from RATEE files as of May 1, 2019 the risk adjustment is a payable of 19,377.

Response:

Response redacted.

17. Please explain the 2018 to 2020 Annual Premium Trend of 8% in the development of the Risk Adjustment, compared to the 6.8% claims trend in the rate filing from 2018 to 2020.

Response:

The Company's claims trend projection reflects the average annualized increase in claim level we anticipate for the business covered by the Company in the projected experience period. The premium trend assumption in the risk adjustment development represents the average premium increase across the entire state marketplace. This is an estimate of annual premium increases expected in the market in 2019 and 2020. Given that this

assumption reflects future unknown levels of rate increases in the state marketplace, we believe that the 8% premium increase assumption is reasonable and in line with past market-level increases.

18. Please explain the slight decrease in the Network Name 'X' network factor from the prior filing.

Response:

The decrease in network factor for Network X is driven by provider discounts that were not in place for the previous filing.

19. Why did you not include a Pennsylvania premium tax in Table 6?

Response:

As a nonprofit corporation, this Company is not subject to a Pennsylvania premium tax.

21. (a) Please provide quantitative support for the health insurer fee and (b) provide the actual paid HIT fees on a pmpm and percent of premium for calendar years 2018 and 2016.

Response:

a) 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.

b) The HIT paid in 2016 was $8.44 PMPM or 1.55% of premium

The HIT paid in 2018 was $8.48 PMPM or 1.39% of premium

22. Please explain the increases in membership including where the new members will come from.

Response:

Increases in member months from the experience to the projection are primarily due to adding new members in the latter half of 2018.

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

Response:

The Company considered 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.

24. Please provide the completed federal MLR formula showing all elements or point to where we can find it in the filing.

Response:

Please see the exhibit tab named "Question #24" in the submitted response file "PID Response HBG 2019-06-24.xlsx" showing the quantitative development, with all elements, of the 89.3% MLR.

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).

Response:

The Company considered 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. 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:

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 Small Group results for 2017 in Pennsylvania showed that no risk score adjustment would be made for the 2018 risk adjustment transfer results.
- Even if there was an adjustment made to 2018 results, it has not been demonstrated that such an adjustment would tend to persist year over 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:

Response redacted.

Highmark Benefits Group (HBG)
2020 Small Group ACA Rate Filing
Question #1, Components of Rate Increase

Component of Rate Change	Factor
Base Claims Experience and Projection Year Trend	**4.72%**
Base Experience	2.66%
Projection Year Trend	2.01%
Change in Projected Rebates	**-0.44%**
Risk Adjustment	**1.09%**
Retention (Admin, Taxes, and Fees)	**1.03%**
Change in Morbidity	**-1.53%**
Change in Pricing of Benefits and Benefit Richness	**-1.21%**
TOTAL	**3.60%**

Highmark Benefits Group (HBG)

2020 Small Group ACA Rate Filing

Question #24, Federal MLR Calculation

	Claims		
a.	Projected Incurred Claims Before 3 R's	$543.48	
b.	Projected Net Risk Adjustments PMPM	-$0.24	
c.	Projected Incurred Claims After 3 R's	**$543.72**	= a. - b.
	Admin / Margin / Taxes & Fees		
d.	Total Admin	$65.02	
e.	Profit / Risk Load	0.0%	
f.	Risk Adjustment User Fee	$0.18	
g.	HCR Insurer Tax	2.8%	
	Premium		
h.	Final Premium	$626.46	= (c. + d. + f.) / (1 - e. - g.)
i.	Projected Incurred Claims w/o Taxes and Fee	**$608.74**	= c. + d. + (e. * h.)
	Loss Ratio	***89.3%***	= c. / i.

Highmark Benefits Group's Response to Objection Letter Dated 07/05/2019

Product Name: **HBG Small Group 2020 ACA Rate Filing**

RE: HBG – 2020 Small Group ACA Compliant Plans (1A-SG-HBG-2019);
Pennsylvania Insurance Department ID #: HGHM-131937056
Objection Letter Status: Data Request Sent
Objection Letter Date: 07/05/2019
Respond By Date: 07/12/2019
Response Date: 07/12/2019

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2020 ACA Rate Filing Objection Letter dated 07/05/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. As a follow-up to our original question 12, please provide the criteria used to determine credibility. At what measure do you use and at what level do you consider a block of business credible? What level do you consider a block partially credible?

Response:

We do not currently use a rigid credibility formula or pre-defined manual rate in the small group market. When additional entities with larger blocks of business are part of the overall portfolio, the staging of plans in smaller entities is considered across the entire portfolio. In general, the experience of smaller blocks of business is given full credibility in order to simplify the rate development, and credibility is kept in mind when developing the data and assumptions. Based on professional judgement, if the experience can be used to produce reasonable results, it will be considered fully credible in lieu of a rigid formula. This simplifies the rate development and makes it easier to avoid unreasonable product relationships and adverse selection across the entire portfolio.

2. As a follow-up to our original question 16, please explain how run out changes the risk adjustment of $19,377 (February) to $1,354,909 (May), a change of over $1 million.

Response:

Response redacted.

3. As a follow-up to PID question 3, please remember to submit the new version of the PAAM.

Response:

The new version of the PAAM is included with this submission.

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's Table 5 projection assumptions are consistent with the 2018 plan year risk adjustment results released on June 28, 2019. As such, modified documents are not required.

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.

Highmark Benefits Group's Response to Objection Letter Dated 07/16/2019

Product Name: **HBG Small Group 2020 ACA Rate Filing**

RE: HBG – 2020 Small Group ACA Compliant Plans (1A-SG-HBG-2019);
Pennsylvania Insurance Department ID #: HGHM-131937056
Objection Letter Status: Data Request Sent
Objection Letter Date: 07/16/2019
Respond By Date: 07/18/2019
Response Date: 07/18/2019

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2020 ACA Rate Filing Objection Letter dated 07/16/2019. For convenience, the questions have been reproduced below, with our responses immediately following each question.

1. As a follow-up to our original question 16, "please explain how run out changes the risk adjustment of $19,377 (February) to $1,354,909 (May), a change of over $1 million."

We see that your 2018 transfer amount is $19,336.60. Please update your URRT Worksheet 2 accordingly.

Response:

An updated URRT has been provided to reflect the 2018 transfer amount.

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