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

Supporting Document Schedules

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

July 19, 2019

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

Re: Highmark Inc. 2020 ACA Rate Filing (Small Group Market)
Highmark Filing # 1A-SG-HIGHMARK-2019 (SERFF Filing # HGHM-131937189)

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

Dear Ms. Gray:

This Filing update revises the product designs and offerings from the original filing for Highmark Inc. (NAIC # 54771; HIOS Issuer ID # 33709) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2020**. Highmark Inc. is revising its entire portfolio of product offerings for 2020, terminating all its current plan designs and issuing all new plans in the Small Group Market. As such, comparisons to the previously approved rates is not applicable, as indicated in the below rate change summary.

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 Inc., NAIC # 54771 ("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: **6.67% increase**

6. Range of rate change requested: **5.3% to 11.6% (on plans with membership)**

7. Total additional annual revenue generated from the proposed rate change: **$3,235,054**

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

9. Rating Areas and the change from 2019: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

   For 2020, the Company is expanding its plan offerings into Regions 7 and 9.

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: **10,590 covered lives; 5,967 policyholders**

12. Number of plans offered in 2020 and the change this represents from 2019: **36**

    The Company offered 40 plans in 2019. For 2020, the Company is offering 36 new plans in the Market, and removing 40 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-PA20-125092146** affecting the following Company products and forms:

Product Name / Type	**Contract Form & SERFF #**
Balance PPO	PPO-SM/WG-7; HGHM-131921195
Health Savings PPO HDHP	HDHP-SM/WG-7; HGHM-131921203
Community Blue EPO	CONB/EPO-SM/WG-4; HGHM-131921315
Health Savings Flex PPO Embedded	HDHP-SM/EMB/CG; HGHM-131921331

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 33709, Company Filing # 1A-SG-HIGHMARK-2019 (SERFF Filing # HGHM-131937189)**

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 Inc. if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Inc. 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 Inc.'s business. Therefore, Highmark Inc. 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 Inc. 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 Inc. asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Inc. 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 Inc. 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_HMK_PAAMExhibits_071919 - HIOS Change v3.xlsm" submitted with this filing containing the department's required tables.

Note that for the remainder of this document, "Company" refers to Highmark Inc., "Market" refers to Small Group, and "Rating Area" refers to Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7, and 9 (Western and Central, PA). With this filing, the Company is expanding its covered service areas into Regions 7 and 9.

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	15.9%	HGHM-131864069
2019 (Initial Rate Change)	18.5%	HGHM-131496088
2018	2.2%	HGHM-131014769
2017	3.2%	HGHM-130535904

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 6.67% 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 5.9% 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

The Company is issuing an entirely new portfolio of products for 2020 effective dates. As such, there are no benefit changes to identify.

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 $0.17 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 95.17%.

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 Choice Company, Highmark Health Insurance Company, and Highmark Coverage Advantage. 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. Based on a review of the projected normalized annual trends for 2019 and 2020, an overall claim trend of 8.5% (8.5% cost; 0.0% utilization) was selected for the 2020 rate development. Please refer to the "Trend Support" exhibit in the "2020 Supplemental Exhibits - HMK - HIOS Change v3.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 - HMK - HIOS Change v3.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. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period and reflect this with a Change in Morbidity adjustment of 1.052.

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 - HMK - HIOS Change v3.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 receipt in the projection period of $20.72 PMPM. This amount reflects an anticipated risk transfer receipt of $20.08, which is trended by the average 2020 pricing trend to arrive at the value of $20.72 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 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 2/1/18 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 - HMK - HIOS Change v3.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 1.0903. 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 - HMK - HIOS Change v3.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 (see note below). As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 5.9% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 6.67%.

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, with this filing, the Company is expanding its covered service areas into Regions 7 and 9.

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 - Highmark.pdf" submitted with this filing. As mentioned in the Cover Letter, with this filing, the Company is expanding its covered service areas into Regions 7 and 9.

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: 07/19/2019

Rate Change Summary

Highmark, Inc. – Small Group Plans

Rate request filing ID #HGHM-131937189 - 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:	6.55%
Revised requested average rate change:	6.67%
Range of requested rate change:	5.34% to 11.58%
Effective date:	January 1, 2020
Mapped Members:	10,590
Available in:	Rating Areas 1,2,4,5,6,7,9

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$64,910,491
Claims	$61,774,135
Administrative expenses	$8,116,855
Taxes & fees	$1,311,584
Company made (after taxes)	**($6,292,083)**

How it plans to spend your premium

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

Claims:	87.2%
Administrative:	10.0%
Taxes & fees:	2.8%
Profit:	0.0%

The company expects its annual medical costs to increase **8.50%**.

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 Highmark's ACA products.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark, Inc.		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2020	to	12/31/2020
Base Period Start Date	01/01/2018	to	12/31/2018
Date of Most Recent Membership	02/01/2019		

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	37.0	38.0
Total	137,111	10,590	90,288
<18	22,457	1,853	15,798
18-24	12,966	1,044	8,901
25-29	11,040	885	7,545
30-34	11,464	924	7,878
35-39	10,892	855	7,290
40-44	10,031	815	6,949
45-49	11,603	904	7,707
50-54	13,478	1,005	8,568
55-59	14,596	1,101	9,387
60-63	11,097	783	6,676
64+	7,487	421	3,589

*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
$ 64,041,235.00	$ 63,461,013.37	$ 64,702,678.80	137,111	$ 9,620,874.00	$ 74,323,552.80	$ -	$ (2,952,370.47)	$ 23,826.67	$ -	$ 2,786,959.62
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 520.71**
Loss Ratio										**92.44%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.49%	0.00%	-0.21%	8.27%	19.07%
Outpatient Hospital	8.49%	0.00%	-0.21%	8.27%	31.68%
Professional	8.49%	0.00%	-0.21%	8.27%	27.17%
Other Medical	8.49%	0.00%	-0.21%	8.27%	2.83%
Capitation				56.33%	0.00%
Prescription Drugs	8.49%	0.00%	-0.21%	8.27%	19.24%
Total Annual Trend				8.27%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.172	

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

*** Should = UIRRT 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		$ 5,431,617.16	1.0000	$ 5,431,617.16	17,592	$ 308.75		$ (148,300.56)	$ 6,654,075.37	$ 378.24
Feb-15		$ 5,189,940.70	1.0000	$ 5,189,940.70	17,656	$ 293.95		$ (148,840.08)	$ 6,228,236.91	$ 352.75
Mar-15		$ 6,624,728.97	1.0000	$ 6,624,728.97	17,779	$ 372.62		$ (149,876.97)	$ 7,846,894.97	$ 441.36
Apr-15		$ 6,198,476.26	1.0000	$ 6,198,476.26	18,340	$ 337.98		$ (154,606.20)	$ 7,405,479.64	$ 403.79
May-15		$ 5,625,534.03	1.0000	$ 5,625,534.03	18,509	$ 303.94		$ (156,030.87)	$ 6,685,390.82	$ 361.20
Jun-15		$ 5,986,624.78	1.0000	$ 5,986,624.78	18,742	$ 319.42		$ (157,995.06)	$ 7,156,013.37	$ 381.82
Jul-15		$ 6,704,597.97	1.0000	$ 6,704,597.97	19,684	$ 340.61		$ (165,936.12)	$ 8,016,750.41	$ 407.27
Aug-15		$ 6,556,424.24	1.0000	$ 6,556,424.24	19,695	$ 332.90		$ (166,028.85)	$ 7,639,776.39	$ 387.90
Sep-15		$ 7,515,540.23	1.0000	$ 7,515,540.23	19,725	$ 381.02		$ (166,281.75)	$ 8,608,022.63	$ 436.40
Oct-15		$ 7,871,478.60	1.0000	$ 7,871,478.60	20,127	$ 391.09		$ (169,670.61)	$ 9,069,753.28	$ 450.63
Nov-15		$ 7,988,059.28	1.0000	$ 7,988,059.28	20,297	$ 393.56		$ (171,103.71)	$ 9,073,185.51	$ 447.02
Dec-15	$ 79,560,827.12	$ 7,547,865.83	1.0000	$ 7,547,865.83	20,341	$ 371.07	$ 14,033,965.82	$ (171,474.63)	$ 8,891,274.57	$ 437.11
Jan-16		$ 6,365,309.27	1.0000	$ 6,365,309.80	19,755	$ 322.21		$ (193,106.17)	$ 7,568,211.40	$ 383.10
Feb-16		$ 7,405,745.26	1.0000	$ 7,405,910.76	19,663	$ 376.64		$ (192,206.87)	$ 8,734,135.35	$ 444.19
Mar-16		$ 7,799,035.78	1.0000	$ 7,799,200.17	18,944	$ 411.70		$ (185,178.60)	$ 9,156,949.36	$ 483.37
Apr-16		$ 6,839,250.18	1.0000	$ 6,839,540.06	18,061	$ 378.69		$ (176,547.23)	$ 7,943,114.91	$ 439.79
May-16		$ 6,258,123.45	0.9999	$ 6,258,611.87	17,428	$ 359.11		$ (170,359.62)	$ 7,252,839.99	$ 416.16
Jun-16		$ 6,399,892.63	0.9999	$ 6,400,725.68	17,087	$ 374.60		$ (167,026.33)	$ 7,441,147.40	$ 435.49
Jul-16		$ 6,123,910.20	0.9999	$ 6,124,790.67	16,831	$ 363.90		$ (164,523.92)	$ 7,064,503.27	$ 419.73
Aug-16		$ 6,645,538.38	0.9998	$ 6,646,700.20	16,576	$ 400.98		$ (162,031.28)	$ 7,717,748.38	$ 465.60
Sep-16		$ 7,863,675.97	0.9998	$ 7,865,124.71	16,321	$ 481.90		$ (159,538.64)	$ 8,831,278.72	$ 541.10
Oct-16		$ 6,468,726.53	0.9998	$ 6,469,939.83	15,812	$ 409.18		$ (154,563.14)	$ 7,336,607.15	$ 463.99
Nov-16		$ 6,108,110.78	0.9998	$ 6,109,590.87	15,512	$ 393.86		$ (151,630.62)	$ 6,998,331.15	$ 451.16
Dec-16	$ 85,954,679.17	$ 4,756,295.94	0.9998	$ 4,757,383.57	12,092	$ 393.43	$ 12,548,362.29	$ (118,199.94)	$ 5,546,323.44	$ 458.68
Jan-17		$ 4,722,769.25	0.9998	$ 4,723,938.91	12,171	$ 388.13		$ (204,053.20)	$ 5,733,190.02	$ 471.05
Feb-17		$ 4,533,706.33	0.9998	$ 4,534,758.81	12,116	$ 374.28		$ (203,131.10)	$ 5,343,448.05	$ 441.02
Mar-17		$ 5,091,203.99	0.9998	$ 5,092,366.13	12,025	$ 423.48		$ (201,605.44)	$ 5,932,419.19	$ 493.34
Apr-17		$ 4,650,183.85	0.9997	$ 4,651,641.96	11,886	$ 391.35		$ (199,275.03)	$ 5,403,036.10	$ 454.57
May-17		$ 5,482,215.78	0.9995	$ 5,484,893.62	11,663	$ 470.28		$ (195,536.32)	$ 6,235,484.35	$ 534.64
Jun-17		$ 5,950,616.44	0.9994	$ 5,954,116.90	11,601	$ 513.24		$ (194,496.86)	$ 6,670,878.74	$ 575.03
Jul-17		$ 4,600,992.56	0.9994	$ 4,603,824.91	11,496	$ 400.47		$ (192,736.47)	$ 5,294,301.57	$ 460.53
Aug-17		$ 4,631,029.93	0.9994	$ 4,634,024.90	11,541	$ 401.53		$ (193,490.92)	$ 5,374,192.75	$ 465.66
Sep-17		$ 4,742,540.15	0.9990	$ 4,747,101.47	11,469	$ 413.91		$ (192,283.81)	$ 5,440,919.19	$ 474.40
Oct-17		$ 5,546,676.24	0.9987	$ 5,554,024.58	11,414	$ 486.60		$ (191,361.70)	$ 6,262,253.33	$ 548.65
Nov-17		$ 4,972,225.54	0.9988	$ 4,978,396.58	11,251	$ 442.48		$ (188,628.92)	$ 5,659,257.14	$ 503.00
Dec-17	$ 63,184,064.48	$ 4,435,838.97	0.9983	$ 4,443,221.54	10,904	$ 407.49	$ 9,090,512.31	$ (182,811.28)	$ 5,143,442.20	$ 471.70
Jan-18		$ 8,287,214.99	0.9988	$ 8,296,965.97	11,173	$ 742.59		$ (240,584.89)	$ 9,154,365.07	$ 819.33
Feb-18		$ 4,042,176.98	0.9981	$ 4,049,900.07	11,242	$ 360.25		$ (242,070.65)	$ 4,816,482.24	$ 428.44
Mar-18		$ 5,022,776.87	0.9962	$ 5,041,687.78	11,165	$ 451.56		$ (240,412.63)	$ 5,957,128.89	$ 533.55
Apr-18		$ 4,769,464.94	0.9946	$ 4,795,252.61	11,101	$ 431.97		$ (239,034.54)	$ 5,550,166.89	$ 499.97
May-18		$ 4,480,068.03	0.9931	$ 4,511,039.33	11,422	$ 394.94		$ (245,946.54)	$ 5,297,916.34	$ 463.83
Jun-18		$ 5,113,209.59	0.9899	$ 5,165,412.60	11,523	$ 448.27		$ (248,121.34)	$ 5,996,051.38	$ 520.36
Jul-18		$ 4,747,067.31	0.9843	$ 4,822,750.62	11,502	$ 419.30		$ (247,669.15)	$ 5,666,820.92	$ 492.68
Aug-18		$ 5,402,842.10	0.9781	$ 5,524,091.30	11,510	$ 479.94		$ (247,841.41)	$ 6,357,864.59	$ 552.38
Sep-18		$ 4,246,206.38	0.9747	$ 4,356,230.67	11,439	$ 380.82		$ (246,312.59)	$ 5,025,279.26	$ 439.31
Oct-18		$ 4,999,129.02	0.9680	$ 5,164,193.58	11,642	$ 443.58		$ (250,683.73)	$ 5,987,510.28	$ 514.30
Nov-18		$ 5,026,521.02	0.9561	$ 5,257,282.41	11,620	$ 452.43		$ (250,210.01)	$ 6,001,681.97	$ 516.50
Dec-18	$ 64,041,235.00	$ 4,395,792.33	0.9178	$ 4,789,328.07	11,772	$ 406.84	$ 9,620,874.00	$ (253,482.98)	$ 5,583,741.18	$ 474.32

** Express Completion Factor as a percentage*

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

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

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, Inc.**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2020**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 520.71	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.172	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 610.37	$ -	
Apple Risk Pool Adjustment Factors			
Change in Morbidity	1.052	0.000	<- See URRT Instructions
Change in Other	0.973	0.000	
Change in Demographics	1.014	0.000	<- See URRT Instructions
Change in Network	0.963	0.000	
Change in Benefits	0.996	0.000	<- See URRT Instructions
Change in Other	1.000	0.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 624.61	$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 624.61	<- **Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 624.61		<- 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]	$ 644.59		
Projected Paid to Allowed Ratio	0.832		
Projected Paid EHB Claims PMPM	$ 536.15		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ 20.72		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 515.42		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 619.67	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 515.42		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 619.67		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 520.71	<- **Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 64,041,235.00**	
Blended Loss Ratio	**92.44%**	

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

Effective Date	01/01/2020	04/01/2020	07/01/2020	10/01/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	10,033	12,950	10,520	30,185	90,288
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 624.61	$ 624.61	$ 624.61	$ 624.61	$ 624.61
Months of Trend		3	6	9	
Annual Trend	8.50%	8.50%	8.50%	8.50%	
Single Risk Pool Projected Allowed Claims	$ 624.61	$ 637.48	$ 650.61	$ 664.01	$ 644.59
Quarterly Trend Factor	100.0%	102.1%	104.2%	106.3%	103.2%
2020 Trend Factors by Quarter	0.9690	0.9889	1.0091	1.0301	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	10.01%	$59.17
General and Claims	6.85%	$40.51
Agent/Broker Fees and Commissions	2.64%	$15.61
Quality Improvement Initiatives	0.52%	$3.05
Taxes and Fees	2.83%	$16.75
RA User Fee	0.03%	$0.18
PA Premium Tax (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	2.80%	$16.56
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	12.84%	$75.92
Projected Required Revenue PMPM	$ 591.34	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.143	1.146
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	0.951	0.950
Market-Adjusted Projected Allowed Total Claims PMPM	$ 588.93	$ 619.67
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 379.45	$ 398.53

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 371.60	$ 396.40	$24.79	6.7%
B. Base period allowed claims before normalization	$ 485.92	$ 520.71	$34.79	9.4%
C. Normalization factor component of change	$ (172.67)	$ (185.82)	-$13.15	-3.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 313.25	$ 334.89	$ 21.64	5.8%
D2. URRT Trend	$ 61.83	$ 57.67	$ (4.16)	-1.1%
D3. URRT Morbidity	$ (23.47)	$ 20.41	$ 43.89	11.8%
D4. URRT Other	$ (13.74)	$ (11.26)	$ 2.48	0.7%
D5. Normalized URRT RA/RI on an allowed basis	$ (1.66)	$ (16.02)	$ (14.37)	-3.9%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 336.21	$ 385.68	$ 49.48	13.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (16.37)	$ (19.26)	$ (2.89)	-0.8%
E2. Pricing AV	-$1.85568018	$ (61.92)	$ (0.07)	0.0%
E3. Benefit Richness	$ 23.93	$ 27.64	$ 3.71	1.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (54.29)	$ (53.54)	$ 0.75	0.2%
F. Change in Retention Components				
F1. Administrative Expenses	$ 39.53	$ 39.66	$ 0.13	0.0%
F2. Taxes and Fees	$ 12.80	$ 11.23	$ (1.58)	-0.4%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 52.34	$ 50.89	$ (1.44)	-0.4%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 334.25	$ 383.04	$ 48.79	13.1%

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

	2019	2020	
Paid-to-Allowed	0.897	0.832	
URRT Trend (Total Applied Trend Factor)	1.197	1.172	< URRT W1, S2
URRT Morbidity	0.937	1.052	< URRT W1, S2
URRT "Other"	0.961	0.973	< URRT W1, S2
Risk Adjustment	$ (2.08)	$ (20.72)	< URRT W1, S3
Exchange User Fee	$ -	$ -	< URRT W1, S3
Capitation	$ -	$ 0.42	< URRT W1, S2
Network	0.951	0.950	
Pricing AV	0.807	0.811	< 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	1.030	1.031	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.64%	10.01%	
Taxes and Fees	3.45%	2.83%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020
Base Period Start Date	01/01/2018
Date of Most Recent Membership	02/01/2019
Market Adjusted Index Rate	$ 619.67

Calibration	
Age Calibration Factor	1.539
Geographic Calibration Factor	0.972
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.494

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	45 CFR Part 156.8 (d) (2) Allowable Factors: 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							0.816			0.831	1.000	1.000	1.000	1.000	1.000	$ 516.07	10.0%	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	33709PA0560007	PPO	Premier Balance PPO $0 Platinum A a	DM	33709PA0560032	Platinum	0.91628306	Standard	Off	0.925	1.055	1.000	1.000	1.000	1.000	$604.51	10.0%	2.8%	0.0%
Plan 2	33709PA0560009	PPO	Premier Balance PPO $250 Platinum A a	DM	33709PA0560033	Platinum	0.90404783	Standard	Off	0.905	1.055	1.000	1.000	1.000	1.000	$591.56	10.0%	2.8%	0.0%
Plan 3	33709PA0560011	PPO	Premier Balance PPO $0 Gold A a	DM	33709PA0560043	Gold	0.79773249	Standard	Off	0.846	0.991	1.000	1.000	1.000	1.000	$519.03	10.0%	2.8%	0.0%
Plan 4	33709PA0560013	PPO	Premier Balance PPO $250 Gold A a	DM	33709PA0560034	Gold	0.79713622	Standard	Off	0.842	0.991	1.000	1.000	1.000	1.000	$516.95	10.0%	2.8%	0.0%
Plan 5	33709PA0560015	PPO	Premier Balance PPO $500 A a	DM	33709PA0560035	Gold	0.79935226	Standard	Off	0.833	0.991	1.000	1.000	1.000	1.000	$511.31	10.0%	2.8%	0.0%
Plan 6	33709PA0560017	PPO	Premier Balance PPO $750 A a Community Blue Flex Plan	DM	33709PA0560036	Gold	0.80130812	Standard	Off	0.830	0.991	1.000	1.000	1.000	1.000	$509.05	10.0%	2.8%	0.0%
Plan 7	33709PA0560019	PPO	Premier Balance PPO $1000 A a Community Blue Flex Plan	DM	33709PA0560037	Gold	0.79628119	Standard	Off	0.819	0.991	1.000	1.000	1.000	1.000	$502.65	10.0%	2.8%	0.0%
Plan 8	33709PA0560021	PPO	Premier Balance PPO $1250 A a Community Blue Flex Plan	DM	33709PA0560038	Gold	0.81832113	Standard	Off	0.812	0.991	1.000	1.000	1.000	1.000	$498.58	10.0%	2.8%	0.0%
Plan 9	33709PA0560023	PPO	Premier Balance PPO $1500 A a Community Blue Flex Plan	DM	33709PA0560040	Gold	0.81367707	Standard	Off	0.804	0.991	1.000	1.000	1.000	1.000	$493.21	10.0%	2.8%	0.0%
Plan 10	33709PA0560027	PPO	Premier Balance PPO $2000 A a Community Blue Flex Plan	DM	33709PA0560041	Gold	0.80520062	Standard	Off	0.789	0.991	1.000	1.000	1.000	1.000	$484.28	10.0%	2.8%	0.0%
Plan 11	33709PA0560030	PPO	Premier Balance PPO $1400 A a Community Blue Flex Plan	DM	33709PA0560039	Gold	0.79526982	Standard	Off	0.790	0.991	1.000	1.000	1.000	1.000	$484.58	10.0%	2.8%	0.0%
Plan 12	33709PA0560031	PPO	Premier Balance PPO $5000 1x a Community Blue Flex Plan	DM	33709PA0560042	Gold	0.77497678	Standard	Off	0.731	0.991	1.000	1.000	1.000	1.000	$448.57	10.0%	2.8%	0.0%
Plan 13	33709PA0570013	PPO	Balance PPO $1000 A a Community Blue Flex Plan	DM	33709PA0570014	Gold	0.77827791	Standard	Off	0.777	0.991	1.000	1.000	1.000	1.000	$477.09	10.0%	2.8%	0.0%
Plan 14	33709PA0570011	PPO	Balance PPO $1750 A a Community Blue Flex Plan	DM	33709PA0570015	Gold	0.78914592	Standard	Off	0.767	0.991	1.000	1.000	1.000	1.000	$470.42	10.0%	2.8%	0.0%
Plan 15	33709PA0570012	PPO	Balance PPO $2000 A a Community Blue Flex Plan	DM	33709PA0570016	Gold	0.78558456	Standard	Off	0.761	0.991	1.000	1.000	1.000	1.000	$466.69	10.0%	2.8%	0.0%
Plan 16	33709PA0450004	PPO	Health Savings PPO $1500 a Community Blue Flex Plan	DM	33709PA0450005	Gold	0.80175296	Standard	Off	0.804	0.991	1.000	1.000	1.000	1.000	$493.28	10.0%	2.8%	0.0%
Plan 17	33709PA0640001	PPO	Health Savings PPO Embedded $2700 a Community Blue Flex Plan	DM	33709PA0640006	Silver	0.7177	Standard	Off	0.741	0.945	1.000	1.000	1.000	1.000	$433.38	10.0%	2.8%	0.0%
Plan 18	33709PA0640002	PPO	Health Savings PPO Embedded $3200 a Community Blue Flex Plan	DM	33709PA0640007	Silver	0.71891064	Standard	Off	0.735	0.945	1.000	1.000	1.000	1.000	$430.37	10.0%	2.8%	0.0%
Plan 19	33709PA0640003	PPO	Health Savings PPO Embedded $5500 a Community Blue Flex Plan	DM	33709PA0640008	Bronze	0.63553351	Standard	Off	0.645	0.917	1.000	1.000	1.000	1.000	$366.28	10.0%	2.8%	0.0%
Plan 20	33709PA0640004	PPO	Health Savings PPO Embedded $5500 a Community Blue Flex Plan	DM	33709PA0640010	Bronze	0.63553351	Standard	Off	0.645	0.917	1.000	1.048	1.000	1.000	$384.01	10.0%	2.8%	0.0%
Plan 21	33709PA0640005	PPO	Health Savings PPO Embedded $6000 a Community Blue Flex Plan	DM	33709PA0640009	Bronze	0.63423439	Standard	Off	0.649	0.917	1.000	1.000	1.000	1.000	$368.97	10.0%	2.8%	0.0%
Plan 22	33709PA0460008	PPO	Flex PPO PA Mountains Healthcare Region $500/$1500 a Community Blue Plan	DM	33709PA0440017	Gold	0.79659811	Standard	Off	0.825	0.991	1.000	1.048	1.000	1.000	$530.57	10.0%	2.8%	0.0%
Plan 23	33709PA0630002	EPO	Connect Blue EPO $100 a Community Blue Plan	DM	33709PA1110001	Gold	0.81307262	Standard	Off	0.850	0.991	1.000	0.958	1.000	1.000	$499.36	10.0%	2.8%	0.0%
Plan 24	33709PA0630003	EPO	Connect Blue EPO $250 a Community Blue Plan	DM	33709PA1110001	Gold	0.81307262	Standard	Off	0.850	0.991	1.000	0.958	1.000	1.000	$499.36	10.0%	2.8%	0.0%
Plan 25	33709PA0630004	EPO	Connect Blue EPO $500 a Community Blue Plan	DM	33709PA1110002	Gold	0.80537326	Standard	Off	0.837	0.991	1.000	0.958	1.000	1.000	$491.84	10.0%	2.8%	0.0%
Plan 26	33709PA0630005	EPO	Connect Blue EPO $750 a Community Blue Plan	DM	33709PA1110003	Gold	0.80516225	Standard	Off	0.828	0.991	1.000	0.958	1.000	1.000	$486.82	10.0%	2.8%	0.0%
Plan 27	33709PA0630006	EPO	Connect Blue EPO $900 a Community Blue Plan	DM	33709PA1110004	Gold	0.80241435	Standard	Off	0.824	0.991	1.000	0.958	1.000	1.000	$484.33	10.0%	2.8%	0.0%
Plan 28	33709PA0630008	EPO	Connect Blue EPO $1100 a Community Blue Plan	DM	33709PA1110005	Gold	0.79889508	Standard	Off	0.815	0.991	1.000	0.958	1.000	1.000	$479.21	10.0%	2.8%	0.0%
Plan 29	33709PA0630010	EPO	Connect Blue EPO $2500 a Community Blue Plan	DM	33709PA1110006	Gold	0.77622572	Standard	Off	0.763	0.991	1.000	0.958	1.000	1.000	$448.29	10.0%	2.8%	0.0%
Plan 30	33709PA0630011	EPO	Connect Blue EPO $3200 a Community Blue Plan	DM	33709PA1110006	Gold	0.77622572	Standard	Off	0.763	0.991	1.000	0.958	1.000	1.000	$448.29	10.0%	2.8%	0.0%
Plan 31	33709PA0440014	PPO	Premier Balance PPO $250 IP A a Community Blue Flex Plan	DM	33709PA0440016	Gold	0.79517413	Standard	Off	0.839	0.991	1.000	1.048	1.000	1.000	$539.65	10.0%	2.8%	0.0%
Plan 32	33709PA0440009	PPO	Premier Balance PPO $750 IP A a Community Blue Flex Plan	DM	33709PA0440017	Gold	0.79659831	Standard	Off	0.825	0.991	1.000	1.048	1.000	1.000	$530.57	10.0%	2.8%	0.0%
Plan 33	33709PA0440015	PPO	Premier Balance PPO $1500 IP A a Community Blue Flex Plan	DM	33709PA0440018	Gold	0.78911323	Standard	Off	0.782	0.991	1.000	1.048	1.000	1.000	$503.11	10.0%	2.8%	0.0%
Plan 34	33709PA0720001	EPO	Conemaugh Region Connect Blue EPO $0	DM	33709PA1030001	Gold	0.79866253	Standard	Off	0.832	0.991	1.000	1.010	1.000	1.000	$516.03	10.0%	2.8%	0.0%
Plan 35	33709PA0720002	EPO	Conemaugh Region Connect Blue EPO $1000	DM	33709PA1030001	Gold	0.79866253	Standard	Off	0.832	0.991	1.000	1.010	1.000	1.000	$516.03	10.0%	2.8%	0.0%
Plan 36	33709PA0720003	EPO	Conemaugh Region Connect Blue EPO $3800	DM	33709PA1100001	Silver	0.71615681	Standard	Off	0.738	0.945	1.000	1.010	1.000	1.000	$436.26	10.0%	2.8%	0.0%
Plan 37	33709PA0900001	EPO	Conemaugh Region Connect Blue EPO Embedded $5000	DM	33709PA1100001	Silver	0.71615681	Standard	Off	0.738	0.945	1.000	1.010	1.000	1.000	$436.26	10.0%	2.8%	0.0%
Plan 38	33709PA0570008	PPO	Balance PPO $600 a Community Blue Flex Plan	DM	33709PA0570017	Silver	0.71993263	Standard	Off	0.713	0.945	1.000	1.000	1.000	1.000	$417.23	10.0%	2.8%	0.0%
Plan 39	33709PA0570009	PPO	Balance PPO $2600 a Community Blue Flex Plan	DM	33709PA0570018	Silver	0.71982821	Standard	Off	0.695	0.945	1.000	1.000	1.000	1.000	$406.74	10.0%	2.8%	0.0%
Plan 40	33709PA0570010	PPO	Balance PPO $5000 1x a Community Blue Flex Plan	DM	33709PA0570019	Silver	0.7199	Standard	Off	0.676	0.945	1.000	1.000	1.000	1.000	$395.56	10.0%	2.8%	0.0%
Plan 41	33709PA1030001	PPO	Conemaugh Region Flex Blue PPO $500	N	33709PA1030001	Gold	0.79866253	Standard	Off	0.832	0.991	1.000	1.010	1.000	1.000	$516.03	10.0%	2.8%	0.0%
Plan 42	33709PA1100001	PPO	Conemaugh Region Flex Blue PPO $2800Q	N	33709PA1100001	Silver	0.71615681	Standard	Off	0.738	0.945	1.000	1.010	1.000	1.000	$436.26	10.0%	2.8%	0.0%
Plan 43	33709PA0920001	PPO	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	N	33709PA0920001	Bronze	0.62705805	Standard	Off	0.675	0.917	1.000	1.052	1.000	1.000	$403.81	10.0%	2.8%	0.0%
Plan 44	33709PA0560032	PPO	Premier Balance PPO $0 Platinum a Community Blue Plan	N	33709PA0560032	Platinum	0.91628306	Standard	Off	0.925	1.055	1.000	1.000	1.000	1.000	$604.51	10.0%	2.8%	0.0%
Plan 45	33709PA0560033	PPO	Premier Balance PPO $250 Platinum a Community Blue Plan	N	33709PA0560033	Platinum	0.90404783	Standard	Off	0.905	1.055	1.000	1.000	1.000	1.000	$591.56	10.0%	2.8%	0.0%
Plan 46	33709PA0560043	PPO	Premier Balance PPO $0 Gold a Community Blue Plan	N	33709PA0560043	Gold	0.79773249	Standard	Off	0.846	0.991	1.000	1.000	1.000	1.000	$519.03	10.0%	2.8%	0.0%
Plan 47	33709PA0560034	PPO	Premier Balance PPO $250 Gold a Community Blue Plan	N	33709PA0560034	Gold	0.79713622	Standard	Off	0.842	0.991	1.000	1.000	1.000	1.000	$516.95	10.0%	2.8%	0.0%
Plan 48	33709PA0560035	PPO	Premier Balance PPO $500 a Community Blue Plan	N	33709PA0560035	Gold	0.79935226	Standard	Off	0.833	0.991	1.000	1.000	1.000	1.000	$511.31	10.0%	2.8%	0.0%
Plan 49	33709PA0560036	PPO	Premier Balance PPO $750 a Community Blue Plan	N	33709PA0560036	Gold	0.80130812	Standard	Off	0.830	0.991	1.000	1.000	1.000	1.000	$509.05	10.0%	2.8%	0.0%
Plan 50	33709PA0560037	PPO	Premier Balance PPO $1000 a Community Blue Plan	N	33709PA0560037	Gold	0.79628119	Standard	Off	0.819	0.991	1.000	1.000	1.000	1.000	$502.65	10.0%	2.8%	0.0%
Plan 51	33709PA0560038	PPO	Premier Balance PPO $1250 a Community Blue Plan	N	33709PA0560038	Gold	0.81832113	Standard	Off	0.812	0.991	1.000	1.000	1.000	1.000	$498.58	10.0%	2.8%	0.0%
Plan 52	33709PA0560040	PPO	Premier Balance PPO $1500 a Community Blue Plan	N	33709PA0560040	Gold	0.81367707	Standard	Off	0.804	0.991	1.000	1.000	1.000	1.000	$493.21	10.0%	2.8%	0.0%
Plan 53	33709PA0560041	PPO	Premier Balance PPO $2000 a Community Blue Plan	N	33709PA0560041	Gold	0.80520062	Standard	Off	0.789	0.991	1.000	1.000	1.000	1.000	$484.28	10.0%	2.8%	0.0%
Plan 54	33709PA0560039	PPO	Premier Balance PPO $1400 a Community Blue Plan	N	33709PA0560039	Gold	0.79526982	Standard	Off	0.790	0.991	1.000	1.000	1.000	1.000	$484.58	10.0%	2.8%	0.0%
Plan 55	33709PA0560042	PPO	Premier Balance PPO $5000 1x a Community Blue Plan	N	33709PA0560042	Gold	0.77497678	Standard	Off	0.731	0.991	1.000	1.000	1.000	1.000	$448.57	10.0%	2.8%	0.0%
Plan 56	33709PA0570014	PPO	Balance PPO $1000 a Community Blue Plan	N	33709PA0570014	Gold	0.77827791	Standard	Off	0.777	0.991	1.000	1.000	1.000	1.000	$477.09	10.0%	2.8%	0.0%
Plan 57	33709PA0570015	PPO	Balance PPO $1750 a Community Blue Plan	N	33709PA0570015	Gold	0.78914592	Standard	Off	0.767	0.991	1.000	1.000	1.000	1.000	$470.42	10.0%	2.8%	0.0%
Plan 58	33709PA0570016	PPO	Balance PPO $2000 a Community Blue Plan	N	33709PA0570016	Gold	0.78558456	Standard	Off	0.761	0.991	1.000	1.000	1.000	1.000	$466.69	10.0%	2.8%	0.0%
Plan 59	33709PA0450005	PPO	Health Savings PPO $1500 a Community Blue Plan	N	33709PA0450005	Gold	0.80175296	Standard	Off	0.804	0.991	1.000	1.000	1.000	1.000	$493.28	10.0%	2.8%	0.0%
Plan 60	33709PA0640006	PPO	Health Savings PPO Embedded $2800 a Community Blue Plan	N	33709PA0640006	Silver	0.7177	Standard	Off	0.741	0.945	1.000	1.000	1.000	1.000	$433.38	10.0%	2.8%	0.0%
Plan 61	33709PA0640007	PPO	Health Savings PPO Embedded $3350 a Community Blue Plan	N	33709PA0640007	Silver	0.71891064	Standard	Off	0.735	0.945	1.000	1.000	1.000	1.000	$430.37	10.0%	2.8%	0.0%
Plan 62	33709PA0640008	PPO	Health Savings PPO Embedded $5500 a Community Blue Plan	N	33709PA0640008	Bronze	0.63553351	Standard	Off	0.645	0.917	1.000	1.000	1.000	1.000	$366.28	10.0%	2.8%	0.0%
Plan 63	33709PA0640010	PPO	Health Savings PPO Embedded $5500 a Community Blue Plan	N	33709PA0640010	Bronze	0.63553351	Standard	Off	0.645	0.917	1.000	1.048	1.000	1.000	$384.01	10.0%	2.8%	0.0%
Plan 64	33709PA0640009	PPO	Health Savings PPO Embedded $6000 a Community Blue Plan	N	33709PA0640009	Bronze	0.63423439	Standard	Off	0.649	0.917	1.000	1.000	1.000	1.000	$368.97	10.0%	2.8%	0.0%
Plan 65	33709PA1110001	EPO	Premier Balance EPO $250 a Community Blue Plan	N	33709PA1110001	Gold	0.81307262	Standard	Off	0.850	0.991	1.000	0.958	1.000	1.000	$499.36	10.0%	2.8%	0.0%
Plan 66	33709PA1110002	EPO	Premier Balance EPO $500 a Community Blue Plan	N	33709PA1110002	Gold	0.80537326	Standard	Off	0.837	0.991	1.000	0.958	1.000	1.000	$491.84	10.0%	2.8%	0.0%
Plan 67	33709PA1110003	EPO	Premier Balance EPO $750 a Community Blue Plan	N	33709PA1110003	Gold	0.80516225	Standard	Off	0.828	0.991	1.000	0.958	1.000	1.000	$486.82	10.0%	2.8%	0.0%
Plan 68	33709PA1110004	EPO	Premier Balance EPO $900 a Community Blue Plan	N	33709PA1110004	Gold	0.80241435	Standard	Off	0.824	0.991	1.000	0.958	1.000	1.000	$484.33	10.0%	2.8%	0.0%
Plan 69	33709PA1110005	EPO	Premier Balance EPO $1100 a Community Blue Plan	N	33709PA1110005	Gold	0.79889508	Standard	Off	0.815	0.991	1.000	0.958	1.000	1.000	$479.21	10.0%	2.8%	0.0%
Plan 70	33709PA1110006	EPO	Premier Balance EPO $2500 a Community Blue Plan	N	33709PA1110006	Gold	0.77622572	Standard	Off	0.763	0.991	1.000	0.958	1.000	1.000	$448.29	10.0%	2.8%	0.0%
Plan 71	33709PA0440016	PPO	Premier Balance PPO $250 IP a Community Blue Plan	N	33709PA0440016	Gold	0.79517413	Standard	Off	0.839	0.991	1.000	1.048	1.000	1.000	$539.65	10.0%	2.8%	0.0%
Plan 72	33709PA0440017	PPO	Premier Balance PPO $750 IP a Community Blue Plan	N	33709PA0440017	Gold	0.79659831	Standard	Off	0.825	0.991	1.000	1.048	1.000	1.000	$530.57	10.0%	2.8%	0.0%
Plan 73	33709PA0440018	PPO	Premier Balance PPO $1500 IP a Community Blue Plan	N	33709PA0440018	Gold	0.78911323	Standard	Off	0.782	0.991	1.000	1.048	1.000	1.000	$503.11	10.0%	2.8%	0.0%
Plan 74	33709PA0570017	PPO	Balance PPO $600 a Community Blue Plan	N	33709PA0570017	Silver	0.71993263	Standard	Off	0.713	0.945	1.000	1.000	1.000	1.000	$417.23	10.0%	2.8%	0.0%
Plan 75	33709PA0570018	PPO	Balance PPO $2600 a Community Blue Plan	N	33709PA0570018	Silver	0.71982821	Standard	Off	0.695	0.945	1.000	1.000	1.000	1.000	$406.74	10.0%	2.8%	0.0%
Plan 76	33709PA0570019	PPO	Balance PPO $5000 1x a Community Blue Plan	N	33709PA0570019	Silver	0.7199	Standard	Off	0.676	0.945	1.000	1.000	1.000	1.000	$395.56	10.0%	2.8%	0.0%

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020
Base Period Start Date	01/01/2018
Date of Most Recent Membership	02/01/2019
Market Adjusted Index Rate	$ 619.67

Total Covered Lives @ 02-01-2019
10,590

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/ Discontined Plans Indicator
Totals						10,590	5,967	$ 371.60	$ 396.40	6.7%		1,950	72	-	8,054	440	74	-	-	-	10,590	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
Plan 1	33709PA0560007	PPO	Premier Balance PPO $0 Platinum A a	DM	33709PA0560032	1,739	910	$ 435.11	$ 464.32	6.7%	16.4%	152	-	-	1,587	-	-	-	-	-	1,739	1
Plan 2	33709PA0560009	PPO	Premier Balance PPO $250 Platinum A a	DM	33709PA0560033	413	207	$ 425.77	$ 454.38	6.7%	3.9%	111	-	-	302	-	-	-	-	-	413	1
Plan 3	33709PA0560011	PPO	Premier Balance PPO $0 Gold A a	DM	33709PA0560043	626	355	$ 374.38	$ 398.67	6.5%	5.9%	138	-	-	488	-	-	-	-	-	626	1
Plan 4	33709PA0560013	PPO	Premier Balance PPO $250 Gold A a	DM	33709PA0560034	566	350	$ 373.13	$ 397.07	6.4%	5.3%	110	-	-	456	-	-	-	-	-	566	1
Plan 5	33709PA0560015	PPO	Premier Balance PPO $500 A a	DM	33709PA0560035	1,717	974	$ 370.09	$ 392.74	6.1%	16.2%	391	-	-	1,326	-	-	-	-	-	1,717	1
Plan 6	33709PA0560017	PPO	Premier Balance PPO $750 A a Community Blue Flex Plan	DM	33709PA0560036	253	146	$ 367.29	$ 391.00	6.5%	2.4%	61	-	-	192	-	-	-	-	-	253	1
Plan 7	33709PA0560019	PPO	Premier Balance PPO $1000 A a Community Blue Flex Plan	DM	33709PA0560037	991	556	$ 362.42	$ 386.09	6.5%	9.4%	257	-	-	734	-	-	-	-	-	991	1
Plan 8	33709PA0560021	PPO	Premier Balance PPO $1250 A a Community Blue Flex Plan	DM	33709PA0560038	228	121	$ 358.12	$ 382.96	6.9%	2.2%	42	-	-	186	-	-	-	-	-	228	1
Plan 9	33709PA0560023	PPO	Premier Balance PPO $1500 A a Community Blue Flex Plan	DM	33709PA0560040	501	267	$ 354.20	$ 378.84	7.0%	4.7%	194	-	-	307	-	-	-	-	-	501	1
Plan 10	33709PA0560027	PPO	Premier Balance PPO $2000 A a Community Blue Flex Plan	DM	33709PA0560041	410	216	$ 347.65	$ 371.98	7.0%	3.9%	87	-	-	323	-	-	-	-	-	410	1
Plan 11	33709PA0560030	PPO	Premier Balance PPO $1400 A a Community Blue Flex Plan	DM	33709PA0560039	512	297	$ 347.38	$ 372.21	7.1%	4.8%	35	-	-	477	-	-	-	-	-	512	1
Plan 12	33709PA0560031	PPO	Premier Balance PPO $5000 1x a Community Blue Flex Plan	DM	33709PA0560042	-	-	$ 338.55	$ 344.54	1.8%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 13	33709PA0570013	PPO	Balance PPO $1000 A a Community Blue Flex Plan	DM	33709PA0570014	56	37	$ 341.71	$ 366.45	7.2%	0.5%	-	-	-	56	-	-	-	-	-	56	1
Plan 14	33709PA0570011	PPO	Balance PPO $1750 A a Community Blue Flex Plan	DM	33709PA0570015	189	109	$ 337.81	$ 361.33	7.0%	1.8%	28	-	-	161	-	-	-	-	-	189	1
Plan 15	33709PA0570012	PPO	Balance PPO $2000 A a Community Blue Flex Plan	DM	33709PA0570016	256	153	$ 335.07	$ 358.47	7.0%	2.4%	114	-	-	142	-	-	-	-	-	256	1
Plan 16	33709PA0450004	PPO	Health Savings PPO $1500 a Community Blue Flex Plan	DM	33709PA0450005	254	129	$ 352.82	$ 378.89	7.4%	2.4%	-	-	-	254	-	-	-	-	-	254	1
Plan 17	33709PA0640001	PPO	Health Savings PPO Embedded $2700 a Community Blue Flex Plan	DM	33709PA0640006	94	64	$ 309.14	$ 332.88	7.7%	0.9%	14	-	-	80	-	-	-	-	-	94	1
Plan 18	33709PA0640002	PPO	Health Savings PPO Embedded $3200 a Community Blue Flex Plan	DM	33709PA0640007	54	35	$ 307.86	$ 330.57	7.4%	0.5%	15	-	-	39	-	-	-	-	-	54	1
Plan 19	33709PA0640003	PPO	Health Savings PPO Embedded $5500 a Community Blue Flex Plan	DM	33709PA0640008	94	58	$ 256.64	$ 281.34	9.6%	0.9%	33	-	-	61	-	-	-	-	-	94	1
Plan 20	33709PA0640004	PPO	Health Savings PPO Embedded $5500 a Community Blue Flex Plan	DM	33709PA0640010	75	43	$ 269.07	$ 294.96	9.6%	0.7%	-	3	-	-	70	2	-	-	-	75	1
Plan 21	33709PA0640005	PPO	Health Savings PPO Embedded $6000 a Community Blue Flex Plan	DM	33709PA0640009	32	23	$ 258.66	$ 283.41	9.6%	0.3%	8	-	-	24	-	-	-	-	-	32	1
Plan 22	33709PA0460008	PPO	Flex PPO PA Mountains Healthcare Region $500/$1500 a Community Blue Plan	DM	33709PA0440017	12	9	$ 365.25	$ 407.53	11.6%	0.1%	-	7	-	-	5	-	-	-	-	12	1
Plan 23	33709PA0630002	EPO	Connect Blue EPO $100 a Community Blue Plan	DM	33709PA1110001	53	42	$ 362.64	$ 383.56	5.8%	0.5%	8	-	-	45	-	-	-	-	-	53	1
Plan 24	33709PA0630003	EPO	Connect Blue EPO $250 a Community Blue Plan	DM	33709PA1110001	125	76	$ 358.08	$ 383.56	7.1%	1.2%	2	-	-	123	-	-	-	-	-	125	1
Plan 25	33709PA0630004	EPO	Connect Blue EPO $500 a Community Blue Plan	DM	33709PA1110002	116	75	$ 355.43	$ 377.79	6.3%	1.1%	27	-	-	89	-	-	-	-	-	116	1
Plan 26	33709PA0630005	EPO	Connect Blue EPO $750 a Community Blue Plan	DM	33709PA1110003	106	64	$ 351.67	$ 373.93	6.3%	1.0%	4	-	-	102	-	-	-	-	-	106	1
Plan 27	33709PA0630006	EPO	Connect Blue EPO $900 a Community Blue Plan	DM	33709PA1110004	101	62	$ 347.52	$ 372.02	7.0%	1.0%	9	-	-	92	-	-	-	-	-	101	1
Plan 28	33709PA0630008	EPO	Connect Blue EPO $1100 a Community Blue Plan	DM	33709PA1110005	25	12	$ 344.75	$ 368.09	6.8%	0.2%	-	-	-	25	-	-	-	-	-	25	1
Plan 29	33709PA0630010	EPO	Connect Blue EPO $2500 a Community Blue Plan	DM	33709PA1110006	146	92	$ 326.89	$ 344.33	5.3%	1.4%	39	-	-	107	-	-	-	-	-	146	1
Plan 30	33709PA0630011	EPO	Connect Blue EPO $3200 a Community Blue Plan	DM	33709PA1110006	39	22	$ 320.98	$ 344.33	7.3%	0.4%	-	-	-	39	-	-	-	-	-	39	1
Plan 31	33709PA0440014	PPO	Premier Balance PPO $250 IP A a Community Blue Flex Plan	DM	33709PA0440016	237	146	$ 389.39	$ 414.51	6.4%	2.2%	40	6	-	-	130	61	-	-	-	237	1
Plan 32	33709PA0440009	PPO	Premier Balance PPO $750 IP A a Community Blue Flex Plan	DM	33709PA0440017	184	105	$ 382.70	$ 407.53	6.5%	1.7%	8	39	-	-	130	7	-	-	-	184	1
Plan 33	33709PA0440015	PPO	Premier Balance PPO $1500 IP A a Community Blue Flex Plan	DM	33709PA0440018	126	89	$ 360.68	$ 386.44	7.1%	1.2%	-	17	-	-	105	4	-	-	-	126	1
Plan 34	33709PA0720001	EPO	Conemaugh Region Connect Blue EPO $0	DM	33709PA1030001	-	-	$ 387.81	$ 396.37	2.2%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 35	33709PA0720002	EPO	Conemaugh Region Connect Blue EPO $1000	DM	33709PA1030001	-	-	$ 365.28	$ 396.37	8.5%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 36	33709PA0720003	EPO	Conemaugh Region Connect Blue EPO $3800	DM	33709PA1100001	-	-	$ 303.74	$ 335.09	10.3%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 37	33709PA0900001	EPO	Conemaugh Region Connect Blue EPO Embedded $5000	DM	33709PA1100001	-	-	$ 270.03	$ 335.09	24.1%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 38	33709PA0570008	PPO	Balance PPO $600 a Community Blue Flex Plan	DM	33709PA0570017	17	8	$ 299.45	$ 320.48	7.0%	0.2%	-	-	-	17	-	-	-	-	-	17	1
Plan 39	33709PA0570009	PPO	Balance PPO $2600 a Community Blue Flex Plan	DM	33709PA0570018	52	37	$ 291.00	$ 312.42	7.4%	0.5%	19	-	-	33	-	-	-	-	-	52	1
Plan 40	33709PA0570010	PPO	Balance PPO $5000 1x a Community Blue Flex Plan	DM	33709PA0570019	191	78	$ 284.74	$ 303.83	6.7%	1.8%	4	-	-	187	-	-	-	-	-	191	1
Plan 41	33709PA1030001	PPO	Conemaugh Region Flex Blue PPO $500	N	33709PA1030001	-	-	$ -	$ 396.37	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 42	33709PA1100001	PPO	Conemaugh Region Flex Blue PPO $2800Q	N	33709PA1100001	-	-	$ -	$ 335.09	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 43	33709PA0920001	PPO	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	N	33709PA0920001	-	-	$ -	$ 310.17	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 44	33709PA0560032	PPO	Premier Balance PPO $0 Platinum a Community Blue Plan	N	33709PA0560032	-	-	$ -	$ 464.32	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 45	33709PA0560033	PPO	Premier Balance PPO $250 Platinum a Community Blue Plan	N	33709PA0560033	-	-	$ -	$ 454.38	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 46	33709PA0560043	PPO	Premier Balance PPO $0 Gold a Community Blue Plan	N	33709PA0560043	-	-	$ -	$ 398.67	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 47	33709PA0560034	PPO	Premier Balance PPO $250 Gold a Community Blue Plan	N	33709PA0560034	-	-	$ -	$ 397.07	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 48	33709PA0560035	PPO	Premier Balance PPO $500 a Community Blue Plan	N	33709PA0560035	-	-	$ -	$ 392.74	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 49	33709PA0560036	PPO	Premier Balance PPO $750 a Community Blue Plan	N	33709PA0560036	-	-	$ -	$ 391.00	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 50	33709PA0560037	PPO	Premier Balance PPO $1000 a Community Blue Plan	N	33709PA0560037	-	-	$ -	$ 386.09	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 51	33709PA0560038	PPO	Premier Balance PPO $1250 a Community Blue Plan	N	33709PA0560038	-	-	$ -	$ 382.96	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 52	33709PA0560040	PPO	Premier Balance PPO $1500 a Community Blue Plan	N	33709PA0560040	-	-	$ -	$ 378.84	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 53	33709PA0560041	PPO	Premier Balance PPO $2000 a Community Blue Plan	N	33709PA0560041	-	-	$ -	$ 371.98	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 54	33709PA0560039	PPO	Premier Balance PPO $1400 a Community Blue Plan	N	33709PA0560039	-	-	$ -	$ 372.21	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 55	33709PA0560042	PPO	Premier Balance PPO $5000 1x a Community Blue Plan	N	33709PA0560042	-	-	$ -	$ 344.54	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 56	33709PA0570014	PPO	Balance PPO $1000 a Community Blue Plan	N	33709PA0570014	-	-	$ -	$ 366.45	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 57	33709PA0570015	PPO	Balance PPO $1750 a Community Blue Plan	N	33709PA0570015	-	-	$ -	$ 361.33	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 58	33709PA0570016	PPO	Balance PPO $2000 a Community Blue Plan	N	33709PA0570016	-	-	$ -	$ 358.47	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 59	33709PA0450005	PPO	Health Savings PPO $1500 a Community Blue Plan	N	33709PA0450005	-	-	$ -	$ 378.89	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 60	33709PA0640006	PPO	Health Savings PPO Embedded $2800 a Community Blue Plan	N	33709PA0640006	-	-	$ -	$ 332.88	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 61	33709PA0640007	PPO	Health Savings PPO Embedded $3350 a Community Blue Plan	N	33709PA0640007	-	-	$ -	$ 330.57	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 62	33709PA0640008	PPO	Health Savings PPO Embedded $5500 a Community Blue Plan	N	33709PA0640008	-	-	$ -	$ 281.34	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 63	33709PA0640010	PPO	Health Savings PPO Embedded $5500 a Community Blue Plan	N	33709PA0640010	-	-	$ -	$ 294.96	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 64	33709PA0640009	PPO	Health Savings PPO Embedded $6000 a Community Blue Plan	N	33709PA0640009	-	-	$ -	$ 283.41	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 65	33709PA1110001	EPO	Premier Balance EPO $250 a Community Blue Plan	N	33709PA1110001	-	-	$ -	$ 383.56	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 66	33709PA1110002	EPO	Premier Balance EPO $500 a Community Blue Plan	N	33709PA1110002	-	-	$ -	$ 377.79	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 67	33709PA1110003	EPO	Premier Balance EPO $750 a Community Blue Plan	N	33709PA1110003	-	-	$ -	$ 373.93	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 68	33709PA1110004	EPO	Premier Balance EPO $900 a Community Blue Plan	N	33709PA1110004	-	-	$ -	$ 372.02	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 69	33709PA1110005	EPO	Premier Balance EPO $1100 a Community Blue Plan	N	33709PA1110005	-	-	$ -	$ 368.09	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 70	33709PA1110006	EPO	Premier Balance EPO $2500 a Community Blue Plan	N	33709PA1110006	-	-	$ -	$ 344.33	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 71	33709PA0440016	PPO	Premier Balance PPO $250 IP a Community Blue Plan	N	33709PA0440016	-	-	$ -	$ 414.51	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 72	33709PA0440017	PPO	Premier Balance PPO $750 IP a Community Blue Plan	N	33709PA0440017	-	-	$ -	$ 407.53	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 73	33709PA0440018	PPO	Premier Balance PPO $1500 IP a Community Blue Plan	N	33709PA0440018	-	-	$ -	$ 386.44	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 74	33709PA0570017	PPO	Balance PPO $600 a Community Blue Plan	N	33709PA0570017	-	-	$ -	$ 320.48	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 75	33709PA0570018	PPO	Balance PPO $2600 a Community Blue Plan	N	33709PA0570018	-	-	$ -	$ 312.42	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 76	33709PA0570019	PPO	Balance PPO $5000 1x a Community Blue Plan	N	33709PA0570019	-	-	$ -	$ 303.83	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

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									Average (weighted by enrollment by rating area)
							1	2	3	4	5	6	7	8	9	
Totals	These cells auto-fill using the data entered in Table 10.						$ 347.43	$ 351.90	$ -	$ 353.40	$ 341.98	$ 389.82	$ -	$ -	$ -	$ 352.07
Plan 1	33709PA0560007	O $0 Platinum A a Comm	DM	33709PA0560032	Platinum	Off	$ 412.02	$ -	$ -	$ 412.02	$ -	$ -	$ -	$ -	$ -	$ 412.02
Plan 2	33709PA0560009	$250 Platinum A a Comm	DM	33709PA0560033	Platinum	Off	$ 403.18	$ -	$ -	$ 403.18	$ -	$ -	$ -	$ -	$ -	$ 403.18
Plan 3	33709PA0560011	PPO $0 Gold A a Commun	DM	33709PA0560043	Gold	Off	$ 354.51	$ -	$ -	$ 354.51	$ -	$ -	$ -	$ -	$ -	$ 354.51
Plan 4	33709PA0560013	PO $250 Gold A a Commu	DM	33709PA0560034	Gold	Off	$ 353.33	$ -	$ -	$ 353.33	$ -	$ -	$ -	$ -	$ -	$ 353.33
Plan 5	33709PA0560015	PPO $500 A a Communit	DM	33709PA0560035	Gold	Off	$ 350.45	$ -	$ -	$ 350.45	$ -	$ -	$ -	$ -	$ -	$ 350.45
Plan 6	33709PA0560017	PPO $750 A a Communit	DM	33709PA0560036	Gold	Off	$ 347.80	$ -	$ -	$ 347.80	$ -	$ -	$ -	$ -	$ -	$ 347.80
Plan 7	33709PA0560019	PPO $1000 A a Communi	DM	33709PA0560037	Gold	Off	$ 343.19	$ -	$ -	$ 343.19	$ -	$ -	$ -	$ -	$ -	$ 343.19
Plan 8	33709PA0560021	PPO $1250 A a Communi	DM	33709PA0560038	Gold	Off	$ 339.11	$ -	$ -	$ 339.11	$ -	$ -	$ -	$ -	$ -	$ 339.11
Plan 9	33709PA0560023	PPO $1500 A a Communi	DM	33709PA0560040	Gold	Off	$ 335.41	$ -	$ -	$ 335.41	$ -	$ -	$ -	$ -	$ -	$ 335.41
Plan 10	33709PA0560027	PPO $2000 A a Communi	DM	33709PA0560041	Gold	Off	$ 329.20	$ -	$ -	$ 329.20	$ -	$ -	$ -	$ -	$ -	$ 329.20
Plan 11	33709PA0560030	PPO $1400 A a Communi	DM	33709PA0560039	Gold	Off	$ 328.94	$ -	$ -	$ 328.94	$ -	$ -	$ -	$ -	$ -	$ 328.94
Plan 12	33709PA0560031	PPO $5000 1x a Communi	DM	33709PA0560042	Gold	Off	$ 320.59	$ -	$ -	$ 320.59	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	33709PA0570013	$1000 A a Community Bl	DM	33709PA0570014	Gold	Off	$ 323.57	$ -	$ -	$ 323.57	$ -	$ -	$ -	$ -	$ -	$ 323.57
Plan 14	33709PA0570011	$1750 A a Community Bl	DM	33709PA0570015	Gold	Off	$ 319.88	$ -	$ -	$ 319.88	$ -	$ -	$ -	$ -	$ -	$ 319.88
Plan 15	33709PA0570012	$2000 A a Community Bl	DM	33709PA0570016	Gold	Off	$ 317.29	$ -	$ -	$ 317.29	$ -	$ -	$ -	$ -	$ -	$ 317.29
Plan 16	33709PA0450004	PPO $1500 a Community	DM	33709PA0450005	Gold	Off	$ 334.10	$ -	$ -	$ 334.10	$ -	$ -	$ -	$ -	$ -	$ 334.10
Plan 17	33709PA0640001	Embedded $2700 a Comm	DM	33709PA0640006	Silver	Off	$ 292.74	$ -	$ -	$ 292.74	$ -	$ -	$ -	$ -	$ -	$ 292.74
Plan 18	33709PA0640002	Embedded $3200 a Comm	DM	33709PA0640007	Silver	Off	$ 291.52	$ -	$ -	$ 291.52	$ -	$ -	$ -	$ -	$ -	$ 291.52
Plan 19	33709PA0640003	Embedded $5500 a Comm	DM	33709PA0640008	Bronze	Off	$ 243.02	$ -	$ -	$ 243.02	$ -	$ -	$ -	$ -	$ -	$ 243.02
Plan 20	33709PA0640004	Embedded $5500 a Comm	DM	33709PA0640010	Bronze	Off	$ 254.79	$ 254.79	$ -	$ -	$ 254.79	$ 273.18	$ -	$ -	$ -	$ 255.28
Plan 21	33709PA0640005	Embedded $6000 a Comm	DM	33709PA0640009	Bronze	Off	$ 244.94	$ -	$ -	$ 244.94	$ -	$ -	$ -	$ -	$ -	$ 244.94
Plan 22	33709PA0460008	althcare Region $500/51	DM	33709PA0440017	Gold	Off	$ 345.87	$ 345.87	$ -	$ 345.87	$ 345.87	$ -	$ -	$ -	$ -	$ 345.87
Plan 23	33709PA0630002	ue EPO $100 a Communit	DM	33709PA1110001	Gold	Off	$ 343.40	$ -	$ -	$ 343.40	$ -	$ -	$ -	$ -	$ -	$ 343.40
Plan 24	33709PA0630003	ue EPO $250 a Communit	DM	33709PA1110001	Gold	Off	$ 339.08	$ -	$ -	$ 339.08	$ -	$ -	$ -	$ -	$ -	$ 339.08
Plan 25	33709PA0630004	ue EPO $500 a Communit	DM	33709PA1110002	Gold	Off	$ 336.57	$ -	$ -	$ 336.57	$ -	$ -	$ -	$ -	$ -	$ 336.57
Plan 26	33709PA0630005	ue EPO $750 a Communit	DM	33709PA1110003	Gold	Off	$ 333.01	$ -	$ -	$ 333.01	$ -	$ -	$ -	$ -	$ -	$ 333.01
Plan 27	33709PA0630006	ue EPO $900 a Communit	DM	33709PA1110004	Gold	Off	$ 329.07	$ -	$ -	$ 329.07	$ -	$ -	$ -	$ -	$ -	$ 329.07
Plan 28	33709PA0630008	e EPO $1100 a Communit	DM	33709PA1110005	Gold	Off	$ 326.45	$ -	$ -	$ 326.45	$ -	$ -	$ -	$ -	$ -	$ 326.45
Plan 29	33709PA0630010	e EPO $2500 a Communit	DM	33709PA1110006	Gold	Off	$ 309.55	$ -	$ -	$ 309.55	$ -	$ -	$ -	$ -	$ -	$ 309.55
Plan 30	33709PA0630011	e EPO $3200 a Communit	DM	33709PA1110006	Gold	Off	$ 303.95	$ -	$ -	$ 303.95	$ -	$ -	$ -	$ -	$ -	$ 303.95
Plan 31	33709PA0440014	PPO $250 IP A a Commun	DM	33709PA0440016	Gold	Off	$ 368.73	$ 368.73	$ -	$ -	$ 368.73	$ 395.34	$ -	$ -	$ -	$ 375.58
Plan 32	33709PA0440009	PPO $750 IP A a Commun	DM	33709PA0440017	Gold	Off	$ 362.39	$ 362.39	$ -	$ -	$ 362.39	$ 388.54	$ -	$ -	$ -	$ 363.38
Plan 33	33709PA0440015	PO $1500 IP A a Commun	DM	33709PA0440018	Gold	Off	$ 341.54	$ 341.54	$ -	$ -	$ 341.54	$ 366.18	$ -	$ -	$ -	$ 342.32
Plan 34	33709PA0720001	ugh Region Connect Blue	DM	33709PA1030001	Gold	Off	$ -	$ -	$ -	$ -	$ 367.23	$ -	$ -	$ -	$ -	$ -
Plan 35	33709PA0720002	gh Region Connect Blue E	DM	33709PA1030001	Gold	Off	$ -	$ -	$ -	$ -	$ 345.89	$ -	$ -	$ -	$ -	$ -
Plan 36	33709PA0720003	gh Region Connect Blue E	DM	33709PA1100001	Silver	Off	$ -	$ -	$ -	$ -	$ 287.62	$ -	$ -	$ -	$ -	$ -
Plan 37	33709PA0900001	gion Connect Blue EPO Er	DM	33709PA1100001	Silver	Off	$ -	$ -	$ -	$ -	$ 255.70	$ -	$ -	$ -	$ -	$ -
Plan 38	33709PA0570008	O $600 a Community Blu	DM	33709PA0570017	Silver	Off	$ 283.56	$ -	$ -	$ 283.56	$ -	$ -	$ -	$ -	$ -	$ 283.56
Plan 39	33709PA0570009	O $2600 a Community Blu	DM	33709PA0570018	Silver	Off	$ 275.56	$ -	$ -	$ 275.56	$ -	$ -	$ -	$ -	$ -	$ 275.56
Plan 40	33709PA0570010	$5000 1x a Community B	DM	33709PA0570019	Silver	Off	$ 269.63	$ -	$ -	$ 269.63	$ -	$ -	$ -	$ -	$ -	$ 269.63
Plan 41	33709PA1030001	augh Region Flex Blue PP	N	33709PA1030001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	33709PA1100001	ugh Region Flex Blue PPO	N	33709PA1100001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	33709PA0920001	PPO Embedded $6000 a C	N	33709PA0920001	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	33709PA0560032	PPO $0 Platinum a Comm	N	33709PA0560032	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	33709PA0560033	PPO $250 Platinum a Com	N	33709PA0560033	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	33709PA0560043	ce PPO $0 Gold a Commu	N	33709PA0560043	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	33709PA0560034	e PPO $250 Gold a Comm	N	33709PA0560034	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	33709PA0560035	nce PPO $500 a Commun	N	33709PA0560035	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	33709PA0560036	nce PPO $750 a Commun	N	33709PA0560036	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	33709PA0560037	nce PPO $1000 a Commur	N	33709PA0560037	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	33709PA0560038	nce PPO $1250 a Commur	N	33709PA0560038	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	33709PA0560040	nce PPO $1500 a Commun	N	33709PA0560040	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	33709PA0560041	nce PPO $2000 a Commur	N	33709PA0560041	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	33709PA0560039	nce PPO $1400 a Commur	N	33709PA0560039	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	33709PA0560042	e PPO $5000 1x a Commu	N	33709PA0560042	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	33709PA0570014	PPO $1000 a Community B	N	33709PA0570014	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	33709PA0570015	PPO $1750 a Community B	N	33709PA0570015	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	33709PA0570016	PPO $2000 a Community B	N	33709PA0570016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	33709PA0450005	gs PPO $1500 a Commun	N	33709PA0450005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	33709PA0640006	O Embedded $2800 a Con	N	33709PA0640006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	33709PA0640007	O Embedded $3350 a Con	N	33709PA0640007	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	33709PA0640008	O Embedded $5500 a Con	N	33709PA0640008	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	33709PA0640010	O Embedded $5500 a Con	N	33709PA0640010	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 64	33709PA0640009	O Embedded $6000 a Con	N	33709PA0640009	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 65	33709PA1110001	nce EPO $250 a Commun	N	33709PA1110001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	33709PA1110002	nce EPO $500 a Commun	N	33709PA1110002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	33709PA1110003	nce EPO $750 a Commun	N	33709PA1110003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	33709PA1110004	nce EPO $900 a Commun	N	33709PA1110004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 69	33709PA1110005	nce EPO $1100 a Commur	N	33709PA1110005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	33709PA1110006	nce EPO $2500 a Commur	N	33709PA1110006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	33709PA0440016	ce PPO $250 IP a Commu	N	33709PA0440016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	33709PA0440017	ce PPO $750 IP a Commu	N		Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	33709PA0440018	e PPO $1500 IP a Commu	N	33709PA0440018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	33709PA0570017	PPO $600 a Community B	N	33709PA0570017	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	33709PA0570018	PPO $2600 a Community B	N	33709PA0570018	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	33709PA0570019	O $5000 1x a Community	N	33709PA0570019	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

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.				$ 367.67	$ 374.51	$ -	$ 374.15	$ 363.43	$ 412.28	$ -	$ -	$ -	$ 372.78	5.8%	6.5%	0.0%	5.9%	6.4%	5.8%	0.0%	0.0%	0.0%	5.9%
Plan 1	33709PA0560007	O $0 Platinum A a Commu	DM	33709PA0560032	$ 436.44	$ 436.44	$ -	$ 436.44	$ 436.44	$ 467.93	$ 467.93	$ -	$ 458.93	$ 436.44	5.9%			5.9%						5.9%
Plan 2	33709PA0560009	$250 Platinum A a Comm	DM	33709PA0560033	$ 427.09	$ 427.09	$ -	$ 427.09	$ 427.09	$ 457.91	$ 457.91	$ -	$ 449.11	$ 427.09	5.9%			5.9%						5.9%
Plan 3	33709PA0560011	PPO $0 Gold A a Communi	DM	33709PA0560043	$ 374.73	$ 374.73	$ -	$ 374.73	$ 374.73	$ 401.77	$ 401.77	$ -	$ 394.04	$ 374.73	5.7%			5.7%						5.7%
Plan 4	33709PA0560013	PO $250 Gold A a Commu	DM	33709PA0560034	$ 373.22	$ 373.22	$ -	$ 373.22	$ 373.22	$ 400.15	$ 400.15	$ -	$ 392.46	$ 373.22	5.6%			5.6%						5.6%
Plan 5	33709PA0560015	PPO $500 A a Communit	DM	33709PA0560035	$ 369.15	$ 369.15	$ -	$ 369.15	$ 369.15	$ 395.79	$ 395.79	$ -	$ 388.18	$ 369.15	5.3%			5.3%						5.3%
Plan 6	33709PA0560017	PPO $750 A a Communit	DM	33709PA0560036	$ 367.52	$ 367.52	$ -	$ 367.52	$ 367.52	$ 394.04	$ 394.04	$ -	$ 386.46	$ 367.52	5.7%			5.7%						5.7%
Plan 7	33709PA0560019	PPO $1000 A a Communi	DM	33709PA0560037	$ 362.90	$ 362.90	$ -	$ 362.90	$ 362.90	$ 389.09	$ 389.09	$ -	$ 381.61	$ 362.90	5.7%			5.7%						5.7%
Plan 8	33709PA0560021	PPO $1250 A a Communi	DM	33709PA0560038	$ 359.96	$ 359.96	$ -	$ 359.96	$ 359.96	$ 385.94	$ 385.94	$ -	$ 378.52	$ 359.96	6.1%			6.1%						6.1%
Plan 9	33709PA0560023	PPO $1500 A a Communi	DM	33709PA0560040	$ 356.09	$ 356.09	$ -	$ 356.09	$ 356.09	$ 381.78	$ 381.78	$ -	$ 374.44	$ 356.09	6.2%			6.2%						6.2%
Plan 10	33709PA0560027	PPO $2000 A a Communi	DM	33709PA0560041	$ 349.64	$ 349.64	$ -	$ 349.64	$ 349.64	$ 374.87	$ 374.87	$ -	$ 367.66	$ 349.64	6.2%			6.2%						6.2%
Plan 11	33709PA0560030	PPO $1400 A a Communi	DM	33709PA0560039	$ 349.86	$ 349.86	$ -	$ 349.86	$ 349.86	$ 375.10	$ 375.10	$ -	$ 367.89	$ 349.86	6.4%			6.4%						6.4%
Plan 12	33709PA0560031	PPO $5000 1x a Communi	DM	33709PA0560042	$ 323.85	$ 323.85	$ -	$ 323.85	$ 323.85	$ 347.22	$ 347.22	$ -	$ 340.55	$ -	1.0%			1.0%						
Plan 13	33709PA0570013	$1000 A a Community Bi	DM	33709PA0570014	$ 344.44	$ 344.44	$ -	$ 344.44	$ 344.44	$ 369.30	$ 369.30	$ -	$ 362.20	$ 344.44	6.4%			6.4%						6.4%
Plan 14	33709PA0570011	$1750 A a Community Bi	DM	33709PA0570015	$ 339.63	$ 339.63	$ -	$ 339.63	$ 339.63	$ 364.14	$ 364.14	$ -	$ 357.13	$ 339.63	6.2%			6.2%						6.2%
Plan 15	33709PA0570012	$2000 A a Community Bi	DM	33709PA0570016	$ 336.94	$ 336.94	$ -	$ 336.94	$ 336.94	$ 361.25	$ 361.25	$ -	$ 354.31	$ 336.94	6.2%			6.2%						6.2%
Plan 16	33709PA0450004	PPO $1500 a Community	DM	33709PA0450005	$ 356.14	$ 356.14	$ -	$ 356.14	$ 356.14	$ 381.84	$ 381.84	$ -	$ 374.49	$ 356.14	6.6%			6.6%						6.6%
Plan 17	33709PA0640001	Embedded $2700 a Comm	DM	33709PA0640006	$ 312.89	$ 312.89	$ -	$ 312.89	$ 312.89	$ 335.47	$ 335.47	$ -	$ 329.02	$ 312.89	6.9%			6.9%						6.9%
Plan 18	33709PA0640002	Embedded $3200 a Comm	DM	33709PA0640007	$ 310.71	$ 310.71	$ -	$ 310.71	$ 310.71	$ 333.14	$ 333.14	$ -	$ 326.73	$ 310.71	6.6%			6.6%						6.6%
Plan 19	33709PA0640003	Embedded $5500 a Comm	DM	33709PA0640008	$ 264.44	$ 264.44	$ -	$ 264.44	$ 264.44	$ 283.52	$ 283.52	$ -	$ 278.07	$ 264.44	8.8%			8.8%						8.8%
Plan 20	33709PA0640004	Embedded $5500 a Comm	DM	33709PA0640010	$ 277.25	$ 277.25	$ -	$ 277.25	$ 277.25	$ 297.25	$ 297.25	$ -	$ 291.54	$ 277.78	8.8%	8.8%			8.8%	8.8%				8.8%
Plan 21	33709PA0640005	Embedded $6000 a Comm	DM	33709PA0640009	$ 266.39	$ 266.39	$ -	$ 266.39	$ 266.39	$ 285.61	$ 285.61	$ -	$ 280.12	$ 266.39	8.8%			8.8%						8.8%
Plan 22	33709PA0460008	althcare Region $500/$15	DM	33709PA0440017	$ 383.06	$ 383.06	$ -	$ 383.06	$ 383.06	$ 410.70	$ 410.70	$ -	$ 402.80	$ 383.06	10.8%	10.8%		10.8%	10.8%					10.8%
Plan 23	33709PA0630002	ue EPO $100 a Communit	DM	33709PA1110001	$ 360.53	$ 360.53	$ -	$ 360.53	$ 360.53	$ 386.54	$ 386.54	$ -	$ 379.11	$ 360.53	5.0%			5.0%						5.0%
Plan 24	33709PA0630003	ue EPO $250 a Communit	DM	33709PA1110001	$ 360.53	$ 360.53	$ -	$ 360.53	$ 360.53	$ 386.54	$ 386.54	$ -	$ 379.11	$ 360.53	6.3%			6.3%						6.3%
Plan 25	33709PA0630004	ue EPO $500 a Communit	DM	33709PA1110002	$ 355.10	$ 355.10	$ -	$ 355.10	$ 355.10	$ 380.72	$ 380.72	$ -	$ 373.40	$ 355.10	5.5%			5.5%						5.5%
Plan 26	33709PA0630005	ue EPO $750 a Communit	DM	33709PA1110003	$ 351.47	$ 351.47	$ -	$ 351.47	$ 351.47	$ 376.84	$ 376.84	$ -	$ 369.59	$ 351.47	5.5%			5.5%						5.5%
Plan 27	33709PA0630006	ue EPO $900 a Communit	DM	33709PA1110004	$ 349.67	$ 349.67	$ -	$ 349.67	$ 349.67	$ 374.91	$ 374.91	$ -	$ 367.70	$ 349.67	6.3%			6.3%						6.3%
Plan 28	33709PA0630008	e EPO $1100 a Communit	DM	33709PA1110005	$ 345.98	$ 345.98	$ -	$ 345.98	$ 345.98	$ 370.95	$ 370.95	$ -	$ 363.81	$ 345.98	6.0%			6.0%						6.0%
Plan 29	33709PA0630010	e EPO $2500 a Communit	DM	33709PA1110006	$ 323.65	$ 323.65	$ -	$ 323.65	$ 323.65	$ 347.01	$ 347.01	$ -	$ 340.34	$ 323.65	4.6%			4.6%						4.6%
Plan 30	33709PA0630011	e EPO $3200 a Communit	DM	33709PA1110006	$ 323.65	$ 323.65	$ -	$ 323.65	$ 323.65	$ 347.01	$ 347.01	$ -	$ 340.34	$ 323.65	6.5%			6.5%						6.5%
Plan 31	33709PA0440014	PPO $250 IP A a Communi	DM	33709PA0440016	$ 389.61	$ 389.61	$ -	$ 389.61	$ 389.61	$ 417.73	$ 417.73	$ -	$ 409.69	$ 396.85	5.7%	5.7%			5.7%	5.7%				5.7%
Plan 32	33709PA0440009	PPO $750 IP A a Communi	DM	33709PA0440017	$ 383.06	$ 383.06	$ -	$ 383.06	$ 383.06	$ 410.70	$ 410.70	$ -	$ 402.80	$ 384.11	5.7%	5.7%			5.7%	5.7%				5.7%
Plan 33	33709PA0440015	PPO $1500 IP A a Communi	DM	33709PA0440018	$ 363.23	$ 363.23	$ -	$ 363.23	$ 363.23	$ 389.45	$ 389.45	$ -	$ 381.96	$ 364.07	6.4%	6.4%			6.4%	6.4%				6.4%
Plan 34	33709PA0720001	ugh Region Connect Blue	DM	33709PA1030001	$ 372.56	$ 372.56	$ -	$ 372.56	$ 372.56	$ 399.45	$ 399.45	$ -	$ 391.77	$ -					1.5%					
Plan 35	33709PA0720002	gh Region Connect Blue E	DM	33709PA1030001	$ 372.56	$ 372.56	$ -	$ 372.56	$ 372.56	$ 399.45	$ 399.45	$ -	$ 391.77	$ -					7.7%					
Plan 36	33709PA0720003	gh Region Connect Blue E	DM	33709PA1100001	$ 314.97	$ 314.97	$ -	$ 314.97	$ 314.97	$ 337.69	$ 337.69	$ -	$ 331.20	$ -					9.5%					
Plan 37	33709PA0900001	gion Connect Blue EPO Ent	DM	33709PA1100001	$ 314.97	$ 314.97	$ -	$ 314.97	$ 314.97	$ 337.69	$ 337.69	$ -	$ 331.20	$ -					23.2%					
Plan 38	33709PA0570008	O $600 a Community Blu	DM	33709PA0570017	$ 301.23	$ 301.23	$ -	$ 301.23	$ 301.23	$ 322.97	$ 322.97	$ -	$ 316.76	$ 301.23	6.2%			6.2%						6.2%
Plan 39	33709PA0570009	O $2600 a Community Blu	DM	33709PA0570018	$ 293.65	$ 293.65	$ -	$ 293.65	$ 293.65	$ 314.85	$ 314.85	$ -	$ 308.79	$ 293.65	6.6%			6.6%						6.6%
Plan 40	33709PA0570010	$5000 1x a Community B	DM	33709PA0570019	$ 285.58	$ 285.58	$ -	$ 285.58	$ 285.58	$ 306.19	$ 306.19	$ -	$ 300.30	$ 285.58	5.9%			5.9%						5.9%
Plan 41	33709PA1030001	augh Region Flex Blue PP	N	33709PA1030001	$ 372.56	$ 372.56	$ -	$ 372.56	$ 372.56	$ 399.45	$ 399.45	$ -	$ 391.77	$ -										
Plan 42	33709PA1100001	ugh Region Flex Blue PPO	N	33709PA1100001	$ 314.97	$ 314.97	$ -	$ 314.97	$ 314.97	$ 337.69	$ 337.69	$ -	$ 331.20	$ -										
Plan 43	33709PA0920001	PPO Embedded $6000 a C	N	33709PA0920001	$ 291.54	$ 291.54	$ -	$ 291.54	$ 291.54	$ 312.58	$ 312.58	$ -	$ 306.57	$ -										
Plan 44	33709PA0560032	PPO $0 Platinum a Comm	N	33709PA0560032	$ 436.44	$ 436.44	$ -	$ 436.44	$ 436.44	$ 467.93	$ 467.93	$ -	$ 458.93	$ -										
Plan 45	33709PA0560033	PPO $250 Platinum a Com	N	33709PA0560033	$ 427.09	$ 427.09	$ -	$ 427.09	$ 427.09	$ 457.91	$ 457.91	$ -	$ 449.11	$ -										
Plan 46	33709PA0560043	ce PPO $0 Gold a Commu	N	33709PA0560043	$ 374.73	$ 374.73	$ -	$ 374.73	$ 374.73	$ 401.77	$ 401.77	$ -	$ 394.04	$ -										
Plan 47	33709PA0560034	e PPO $250 Gold a Commu	N	33709PA0560034	$ 373.22	$ 373.22	$ -	$ 373.22	$ 373.22	$ 400.15	$ 400.15	$ -	$ 392.46	$ -										
Plan 48	33709PA0560035	nce PPO $500 a Communi	N	33709PA0560035	$ 369.15	$ 369.15	$ -	$ 369.15	$ 369.15	$ 395.79	$ 395.79	$ -	$ 388.18	$ -										
Plan 49	33709PA0560036	nce PPO $750 a Communi	N	33709PA0560036	$ 367.52	$ 367.52	$ -	$ 367.52	$ 367.52	$ 394.04	$ 394.04	$ -	$ 386.46	$ -										
Plan 50	33709PA0560037	nce PPO $1000 a Communi	N	33709PA0560037	$ 362.90	$ 362.90	$ -	$ 362.90	$ 362.90	$ 389.09	$ 389.09	$ -	$ 381.61	$ -										
Plan 51	33709PA0560038	nce PPO $1250 a Communi	N	33709PA0560038	$ 359.96	$ 359.96	$ -	$ 359.96	$ 359.96	$ 385.94	$ 385.94	$ -	$ 378.52	$ -										
Plan 52	33709PA0560040	nce PPO $1500 a Communi	N	33709PA0560040	$ 356.09	$ 356.09	$ -	$ 356.09	$ 356.09	$ 381.78	$ 381.78	$ -	$ 374.44	$ -										
Plan 53	33709PA0560041	nce PPO $2000 a Communi	N	33709PA0560041	$ 349.64	$ 349.64	$ -	$ 349.64	$ 349.64	$ 374.87	$ 374.87	$ -	$ 367.66	$ -										
Plan 54	33709PA0560039	nce PPO $1400 a Communi	N	33709PA0560039	$ 349.86	$ 349.86	$ -	$ 349.86	$ 349.86	$ 375.10	$ 375.10	$ -	$ 367.89	$ -										
Plan 55	33709PA0560042	e PPO $5000 1x a Commu	N	33709PA0560042	$ 323.85	$ 323.85	$ -	$ 323.85	$ 323.85	$ 347.22	$ 347.22	$ -	$ 340.55	$ -										
Plan 56	33709PA0570014	PPO $1000 a Community B	N	33709PA0570014	$ 344.44	$ 344.44	$ -	$ 344.44	$ 344.44	$ 369.30	$ 369.30	$ -	$ 362.20	$ -										
Plan 57	33709PA0570015	PPO $1750 a Community B	N	33709PA0570015	$ 339.63	$ 339.63	$ -	$ 339.63	$ 339.63	$ 364.14	$ 364.14	$ -	$ 357.13	$ -										
Plan 58	33709PA0570016	PPO $2000 a Community B	N	33709PA0570016	$ 336.94	$ 336.94	$ -	$ 336.94	$ 336.94	$ 361.25	$ 361.25	$ -	$ 354.31	$ -										
Plan 59	33709PA0450005	gs PPO $1500 a Communi	N	33709PA0450005	$ 356.14	$ 356.14	$ -	$ 356.14	$ 356.14	$ 381.84	$ 381.84	$ -	$ 374.49	$ -										
Plan 60	33709PA0640006	O Embedded $2800 a Con	N	33709PA0640006	$ 312.89	$ 312.89	$ -	$ 312.89	$ 312.89	$ 335.47	$ 335.47	$ -	$ 329.02	$ -										
Plan 61	33709PA0640007	O Embedded $3350 a Con	N	33709PA0640007	$ 310.71	$ 310.71	$ -	$ 310.71	$ 310.71	$ 333.14	$ 333.14	$ -	$ 326.73	$ -										
Plan 62	33709PA0640008	O Embedded $5500 a Con	N	33709PA0640008	$ 264.44	$ 264.44	$ -	$ 264.44	$ 264.44	$ 283.52	$ 283.52	$ -	$ 278.07	$ -										
Plan 63	33709PA0640010	O Embedded $5500 a Con	N	33709PA0640010	$ 277.25	$ 277.25	$ -	$ 277.25	$ 277.25	$ 297.25	$ 297.25	$ -	$ 291.54	$ -										
Plan 64	33709PA0640009	O Embedded $6000 a Con	N	33709PA0640009	$ 266.39	$ 266.39	$ -	$ 266.39	$ 266.39	$ 285.61	$ 285.61	$ -	$ 280.12	$ -										
Plan 65	33709PA1110001	nce EPO $250 a Communi	N	33709PA1110001	$ 360.53	$ 360.53	$ -	$ 360.53	$ 360.53	$ 386.54	$ 386.54	$ -	$ 379.11	$ -										
Plan 66	33709PA1110002	nce EPO $500 a Communi	N	33709PA1110002	$ 355.10	$ 355.10	$ -	$ 355.10	$ 355.10	$ 380.72	$ 380.72	$ -	$ 373.40	$ -										
Plan 67	33709PA1110003	nce EPO $750 a Communi	N	33709PA1110003	$ 351.47	$ 351.47	$ -	$ 351.47	$ 351.47	$ 376.84	$ 376.84	$ -	$ 369.59	$ -										
Plan 68	33709PA1110004	nce EPO $900 a Communi	N	33709PA1110004	$ 349.67	$ 349.67	$ -	$ 349.67	$ 349.67	$ 374.91	$ 374.91	$ -	$ 367.70	$ -										
Plan 69	33709PA1110005	nce EPO $1100 a Communi	N	33709PA1110005	$ 345.98	$ 345.98	$ -	$ 345.98	$ 345.98	$ 370.95	$ 370.95	$ -	$ 363.81	$ -										
Plan 70	33709PA1110006	nce EPO $2500 a Communi	N	33709PA1110006	$ 323.65	$ 323.65	$ -	$ 323.65	$ 323.65	$ 347.01	$ 347.01	$ -	$ 340.34	$ -										
Plan 71	33709PA0440016	ce PPO $250 IP a Commu	N	33709PA0440016	$ 389.61	$ 389.61	$ -	$ 389.61	$ 389.61	$ 417.73	$ 417.73	$ -	$ 409.69	$ -										
Plan 72	33709PA0440017	ce PPO $750 IP a Commu	N		$ 383.06	$ 383.06	$ -	$ 383.06	$ 383.06	$ 410.70	$ 410.70	$ -	$ 402.80	$ -										
Plan 73	33709PA0440018	e PPO $1500 IP a Commu	N	33709PA0440018	$ 363.23	$ 363.23	$ -	$ 363.23	$ 363.23	$ 389.45	$ 389.45	$ -	$ 381.96	$ -										
Plan 74	33709PA0570017	PPO $600 a Community B	N	33709PA0570017	$ 301.23	$ 301.23	$ -	$ 301.23	$ 301.23	$ 322.97	$ 322.97	$ -	$ 316.76	$ -										
Plan 75	33709PA0570018	PPO $2600 a Community B	N	33709PA0570018	$ 293.65	$ 293.65	$ -	$ 293.65	$ 293.65	$ 314.85	$ 314.85	$ -	$ 308.79	$ -										
Plan 76	33709PA0570019	O $5000 1x a Community	N	33709PA0570019	$ 285.58	$ 285.58	$ -	$ 285.58	$ 285.58	$ 306.19	$ 306.19	$ -	$ 300.30	$ -										

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

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 2 2020, 21-year-old Non-Tobacco Premium PMPM										Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM									
					1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	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.				$ 375.24	$ 382.23	$ -	$ 381.86	$ 370.91	$ 420.77	$ -	$ -	$ -	$ 380.46	$ 382.97	$ 390.10	$ -	$ 389.73	$ 378.55	$ 429.44	$ -	$ -	$ -	$ 388.30
Plan 1	33709PA0560007	O $0 Platinum A a Comm	DM	33709PA0560032	$ 445.43	$ 445.43	$ -	$ 445.43	$ 445.43	$ 477.57	$ 477.57	$ -	$ 468.39	$ 445.43	$ 454.60	$ 454.60	$ -	$ 454.60	$ 454.60	$ 487.41	$ 487.41	$ -	$ 478.04	$ 454.60
Plan 2	33709PA0560009	$250 Platinum A a Comm	DM	33709PA0560033	$ 435.89	$ 435.89	$ -	$ 435.89	$ 435.89	$ 467.35	$ 467.35	$ -	$ 458.36	$ 435.89	$ 444.87	$ 444.87	$ -	$ 444.87	$ 444.87	$ 476.97	$ 476.97	$ -	$ 467.80	$ 444.87
Plan 3	33709PA0560011	PPO $0 Gold A a Commun	DM	33709PA0560043	$ 382.44	$ 382.44	$ -	$ 382.44	$ 382.44	$ 410.04	$ 410.04	$ -	$ 402.16	$ 382.44	$ 390.32	$ 390.32	$ -	$ 390.32	$ 390.32	$ 418.49	$ 418.49	$ -	$ 410.44	$ 390.32
Plan 4	33709PA0560013	PO $250 Gold A a Commu	DM	33709PA0560034	$ 380.91	$ 380.91	$ -	$ 380.91	$ 380.91	$ 408.40	$ 408.40	$ -	$ 400.54	$ 380.91	$ 388.75	$ 388.75	$ -	$ 388.75	$ 388.75	$ 416.81	$ 416.81	$ -	$ 408.79	$ 388.75
Plan 5	33709PA0560015	PPO $500 A a Communit	DM	33709PA0560035	$ 376.76	$ 376.76	$ -	$ 376.76	$ 376.76	$ 403.95	$ 403.95	$ -	$ 396.18	$ 376.76	$ 384.52	$ 384.52	$ -	$ 384.52	$ 384.52	$ 412.27	$ 412.27	$ -	$ 404.34	$ 384.52
Plan 6	33709PA0560017	PPO $750 A a Communit	DM	33709PA0560036	$ 375.09	$ 375.09	$ -	$ 375.09	$ 375.09	$ 402.16	$ 402.16	$ -	$ 394.42	$ 375.09	$ 382.81	$ 382.81	$ -	$ 382.81	$ 382.81	$ 410.44	$ 410.44	$ -	$ 402.55	$ 382.81
Plan 7	33709PA0560019	PPO $1000 A a Commun	DM	33709PA0560037	$ 370.38	$ 370.38	$ -	$ 370.38	$ 370.38	$ 397.10	$ 397.10	$ -	$ 389.47	$ 370.38	$ 378.00	$ 378.00	$ -	$ 378.00	$ 378.00	$ 405.28	$ 405.28	$ -	$ 397.49	$ 378.00
Plan 8	33709PA0560021	PPO $1250 A a Communi	DM	33709PA0560038	$ 367.38	$ 367.38	$ -	$ 367.38	$ 367.38	$ 393.89	$ 393.89	$ -	$ 386.31	$ 367.38	$ 374.94	$ 374.94	$ -	$ 374.94	$ 374.94	$ 402.00	$ 402.00	$ -	$ 394.27	$ 374.94
Plan 9	33709PA0560023	PPO $1500 A a Communi	DM	33709PA0560040	$ 363.42	$ 363.42	$ -	$ 363.42	$ 363.42	$ 389.65	$ 389.65	$ -	$ 382.16	$ 363.42	$ 370.91	$ 370.91	$ -	$ 370.91	$ 370.91	$ 397.67	$ 397.67	$ -	$ 390.03	$ 370.91
Plan 10	33709PA0560027	PPO $2000 A a Communi	DM	33709PA0560041	$ 356.84	$ 356.84	$ -	$ 356.84	$ 356.84	$ 382.59	$ 382.59	$ -	$ 375.23	$ 356.84	$ 364.19	$ 364.19	$ -	$ 364.19	$ 364.19	$ 390.47	$ 390.47	$ -	$ 382.96	$ 364.19
Plan 11	33709PA0560030	PPO $1400 A a Communi	DM	33709PA0560039	$ 357.06	$ 357.06	$ -	$ 357.06	$ 357.06	$ 382.83	$ 382.83	$ -	$ 375.47	$ 357.06	$ 364.42	$ 364.42	$ -	$ 364.42	$ 364.42	$ 390.72	$ 390.72	$ -	$ 383.20	$ 364.42
Plan 12	33709PA0560031	PPO $5000 1x a Communi	DM	33709PA0560042	$ 330.52	$ 330.52	$ -	$ 330.52	$ 330.52	$ 354.37	$ 354.37	$ -	$ 347.56	$ -	$ 337.33	$ 337.33	$ -	$ 337.33	$ 337.33	$ 361.67	$ 361.67	$ -	$ 354.72	$ -
Plan 13	33709PA0570013	$1000 A a Community Bl	DM	33709PA0570014	$ 351.54	$ 351.54	$ -	$ 351.54	$ 351.54	$ 376.91	$ 376.91	$ -	$ 369.66	$ 351.54	$ 358.78	$ 358.78	$ -	$ 358.78	$ 358.78	$ 384.67	$ 384.67	$ -	$ 377.27	$ 358.78
Plan 14	33709PA0570011	$1750 A a Community Bl	DM	33709PA0570015	$ 346.62	$ 346.62	$ -	$ 346.62	$ 346.62	$ 371.64	$ 371.64	$ -	$ 364.49	$ 346.62	$ 353.76	$ 353.76	$ -	$ 353.76	$ 353.76	$ 379.29	$ 379.29	$ -	$ 372.00	$ 353.76
Plan 15	33709PA0570012	$2000 A a Community Bl	DM	33709PA0570016	$ 343.88	$ 343.88	$ -	$ 343.88	$ 343.88	$ 368.69	$ 368.69	$ -	$ 361.60	$ 343.88	$ 350.96	$ 350.96	$ -	$ 350.96	$ 350.96	$ 376.29	$ 376.29	$ -	$ 369.05	$ 350.96
Plan 16	33709PA0450004	PPO $1500 a Community	DM	33709PA0450005	$ 363.47	$ 363.47	$ -	$ 363.47	$ 363.47	$ 389.70	$ 389.70	$ -	$ 382.21	$ 363.47	$ 370.96	$ 370.96	$ -	$ 370.96	$ 370.96	$ 397.73	$ 397.73	$ -	$ 390.08	$ 370.96
Plan 17	33709PA0640001	Embedded $2700 a Comm	DM	33709PA0640006	$ 319.34	$ 319.34	$ -	$ 319.34	$ 319.34	$ 342.38	$ 342.38	$ -	$ 335.80	$ 319.34	$ 325.91	$ 325.91	$ -	$ 325.91	$ 325.91	$ 349.43	$ 349.43	$ -	$ 342.71	$ 325.91
Plan 18	33709PA0640002	Embedded $3200 a Comm	DM	33709PA0640007	$ 317.11	$ 317.11	$ -	$ 317.11	$ 317.11	$ 340.00	$ 340.00	$ -	$ 333.46	$ 317.11	$ 323.65	$ 323.65	$ -	$ 323.65	$ 323.65	$ 347.00	$ 347.00	$ -	$ 340.33	$ 323.65
Plan 19	33709PA0640003	Embedded $5500 a Comm	DM	33709PA0640008	$ 269.89	$ 269.89	$ -	$ 269.89	$ 269.89	$ 289.36	$ 289.36	$ -	$ 283.80	$ 269.89	$ 275.45	$ 275.45	$ -	$ 275.45	$ 275.45	$ 295.32	$ 295.32	$ -	$ 289.65	$ 275.45
Plan 20	33709PA0640004	Embedded $5500 a Comm	DM	33709PA0640010	$ 282.96	$ 282.96	$ -	$ 282.96	$ 282.96	$ 303.38	$ 303.38	$ -	$ 297.54	$ 283.50	$ 288.78	$ 288.78	$ -	$ 288.78	$ 288.78	$ 309.62	$ 309.62	$ -	$ 303.67	$ 289.34
Plan 21	33709PA0640005	Embedded $6000 a Comm	DM	33709PA0640009	$ 271.88	$ 271.88	$ -	$ 271.88	$ 271.88	$ 291.50	$ 291.50	$ -	$ 285.89	$ 271.88	$ 277.48	$ 277.48	$ -	$ 277.48	$ 277.48	$ 297.50	$ 297.50	$ -	$ 291.78	$ 277.48
Plan 22	33709PA0460008	althcare Region $500/$15	DM	33709PA0440017	$ 390.95	$ 390.95	$ -	$ 390.95	$ 390.95	$ 419.16	$ 419.16	$ -	$ 411.10	$ 390.95	$ 399.00	$ 399.00	$ -	$ 399.00	$ 399.00	$ 427.79	$ 427.79	$ -	$ 419.56	$ 399.00
Plan 23	33709PA0630002	ue EPO $100 a Communit	DM	33709PA1110001	$ 367.95	$ 367.95	$ -	$ 367.95	$ 367.95	$ 394.51	$ 394.51	$ -	$ 386.92	$ 367.95	$ 375.53	$ 375.53	$ -	$ 375.53	$ 375.53	$ 402.63	$ 402.63	$ -	$ 394.89	$ 375.53
Plan 24	33709PA0630003	ue EPO $250 a Communit	DM	33709PA1110001	$ 367.95	$ 367.95	$ -	$ 367.95	$ 367.95	$ 394.51	$ 394.51	$ -	$ 386.92	$ 367.95	$ 375.53	$ 375.53	$ -	$ 375.53	$ 375.53	$ 402.63	$ 402.63	$ -	$ 394.89	$ 375.53
Plan 25	33709PA0630004	ue EPO $500 a Communit	DM	33709PA1110002	$ 362.41	$ 362.41	$ -	$ 362.41	$ 362.41	$ 388.57	$ 388.57	$ -	$ 381.09	$ 362.41	$ 369.88	$ 369.88	$ -	$ 369.88	$ 369.88	$ 396.57	$ 396.57	$ -	$ 388.94	$ 369.88
Plan 26	33709PA0630005	ue EPO $750 a Communit	DM	33709PA1110003	$ 358.71	$ 358.71	$ -	$ 358.71	$ 358.71	$ 384.60	$ 384.60	$ -	$ 377.20	$ 358.71	$ 366.10	$ 366.10	$ -	$ 366.10	$ 366.10	$ 392.52	$ 392.52	$ -	$ 384.97	$ 366.10
Plan 27	33709PA0630006	ue EPO $900 a Communit	DM	33709PA1110004	$ 356.88	$ 356.88	$ -	$ 356.88	$ 356.88	$ 382.63	$ 382.63	$ -	$ 375.27	$ 356.88	$ 364.23	$ 364.23	$ -	$ 364.23	$ 364.23	$ 390.51	$ 390.51	$ -	$ 383.00	$ 364.23
Plan 28	33709PA0630008	e EPO $1100 a Communit	DM	33709PA1110005	$ 353.10	$ 353.10	$ -	$ 353.10	$ 353.10	$ 378.59	$ 378.59	$ -	$ 371.31	$ 353.10	$ 360.38	$ 360.38	$ -	$ 360.38	$ 360.38	$ 386.38	$ 386.38	$ -	$ 378.95	$ 360.38
Plan 29	33709PA0630010	e EPO $2500 a Communit	DM	33709PA1110006	$ 330.32	$ 330.32	$ -	$ 330.32	$ 330.32	$ 354.16	$ 354.16	$ -	$ 347.35	$ 330.32	$ 337.12	$ 337.12	$ -	$ 337.12	$ 337.12	$ 361.45	$ 361.45	$ -	$ 354.50	$ 337.12
Plan 30	33709PA0630011	e EPO $3200 a Communit	DM	33709PA1110006	$ 330.32	$ 330.32	$ -	$ 330.32	$ 330.32	$ 354.16	$ 354.16	$ -	$ 347.35	$ 330.32	$ 337.12	$ 337.12	$ -	$ 337.12	$ 337.12	$ 361.45	$ 361.45	$ -	$ 354.50	$ 337.12
Plan 31	33709PA0440014	PPO $250 IP A a Commun	DM	33709PA0440016	$ 397.64	$ 397.64	$ -	$ 397.64	$ 397.64	$ 426.33	$ 426.33	$ -	$ 418.13	$ 405.02	$ 405.83	$ 405.83	$ -	$ 405.83	$ 405.83	$ 435.11	$ 435.11	$ -	$ 426.75	$ 413.36
Plan 32	33709PA0440009	PPO $750 IP A a Communi	DM	33709PA0440017	$ 390.95	$ 390.95	$ -	$ 390.95	$ 390.95	$ 419.16	$ 419.16	$ -	$ 411.10	$ 392.02	$ 399.00	$ 399.00	$ -	$ 399.00	$ 399.00	$ 427.79	$ 427.79	$ -	$ 419.56	$ 400.09
Plan 33	33709PA0440015	PO $1500 IP A a Commun	DM	33709PA0440018	$ 370.72	$ 370.72	$ -	$ 370.72	$ 370.72	$ 397.47	$ 397.47	$ -	$ 389.82	$ 371.56	$ 378.35	$ 378.35	$ -	$ 378.35	$ 378.35	$ 405.66	$ 405.66	$ -	$ 397.85	$ 379.22
Plan 34	33709PA0720001	ugh Region Connect Blue	DM	33709PA1030001	$ 380.23	$ 380.23	$ -	$ 380.23	$ 380.23	$ 407.67	$ 407.67	$ -	$ 399.83	$ -	$ 388.07	$ 388.07	$ -	$ 388.07	$ 388.07	$ 416.07	$ 416.07	$ -	$ 408.07	$ -
Plan 35	33709PA0720002	gh Region Connect Blue E	DM	33709PA1030001	$ 380.23	$ 380.23	$ -	$ 380.23	$ 380.23	$ 407.67	$ 407.67	$ -	$ 399.83	$ -	$ 388.07	$ 388.07	$ -	$ 388.07	$ 388.07	$ 416.07	$ 416.07	$ -	$ 408.07	$ -
Plan 36	33709PA0720003	gh Region Connect Blue E	DM	33709PA1100001	$ 321.45	$ 321.45	$ -	$ 321.45	$ 321.45	$ 344.65	$ 344.65	$ -	$ 338.02	$ -	$ 328.07	$ 328.07	$ -	$ 328.07	$ 328.07	$ 351.75	$ 351.75	$ -	$ 344.98	$ -
Plan 37	33709PA0900001	gion Connect Blue EPO Enh	DM	33709PA1100001	$ 321.45	$ 321.45	$ -	$ 321.45	$ 321.45	$ 344.65	$ 344.65	$ -	$ 338.02	$ -	$ 328.07	$ 328.07	$ -	$ 328.07	$ 328.07	$ 351.75	$ 351.75	$ -	$ 344.98	$ -
Plan 38	33709PA0570008	O $600 a Community Blue	DM	33709PA0570017	$ 307.44	$ 307.44	$ -	$ 307.44	$ 307.44	$ 329.62	$ 329.62	$ -	$ 323.28	$ 307.44	$ 313.77	$ 313.77	$ -	$ 313.77	$ 313.77	$ 336.41	$ 336.41	$ -	$ 329.94	$ 313.77
Plan 39	33709PA0570009	O $2600 a Community Blu	DM	33709PA0570018	$ 299.70	$ 299.70	$ -	$ 299.70	$ 299.70	$ 321.33	$ 321.33	$ -	$ 315.15	$ 299.70	$ 305.88	$ 305.88	$ -	$ 305.88	$ 305.88	$ 327.95	$ 327.95	$ -	$ 321.64	$ 305.88
Plan 40	33709PA0570010	$5000 1x a Community B	DM	33709PA0570019	$ 291.46	$ 291.46	$ -	$ 291.46	$ 291.46	$ 312.50	$ 312.50	$ -	$ 306.49	$ 291.46	$ 297.47	$ 297.47	$ -	$ 297.47	$ 297.47	$ 318.93	$ 318.93	$ -	$ 312.80	$ 297.47
Plan 41	33709PA1030001	augh Region Flex Blue PP	N	33709PA1030001	$ 380.23	$ 380.23	$ -	$ 380.23	$ 380.23	$ 407.67	$ 407.67	$ -	$ 399.83	$ -	$ 388.07	$ 388.07	$ -	$ 388.07	$ 388.07	$ 416.07	$ 416.07	$ -	$ 408.07	$ -
Plan 42	33709PA1100001	ugh Region Flex Blue PPO	N	33709PA1100001	$ 321.45	$ 321.45	$ -	$ 321.45	$ 321.45	$ 344.65	$ 344.65	$ -	$ 338.02	$ -	$ 328.07	$ 328.07	$ -	$ 328.07	$ 328.07	$ 351.75	$ 351.75	$ -	$ 344.98	$ -
Plan 43	33709PA9920001	PPO Embedded $6000 a C	N	33709PA9920001	$ 297.54	$ 297.54	$ -	$ 297.54	$ 297.54	$ 319.02	$ 319.02	$ -	$ 312.88	$ -	$ 303.67	$ 303.67	$ -	$ 303.67	$ 303.67	$ 325.59	$ 325.59	$ -	$ 319.33	$ -
Plan 44	33709PA0560032	PPO $0 Platinum a Comm	N	33709PA0560032	$ 445.43	$ 445.43	$ -	$ 445.43	$ 445.43	$ 477.57	$ 477.57	$ -	$ 468.39	$ -	$ 454.60	$ 454.60	$ -	$ 454.60	$ 454.60	$ 487.41	$ 487.41	$ -	$ 478.04	$ -
Plan 45	33709PA0560033	PPO $250 Platinum a Com	N	33709PA0560033	$ 435.89	$ 435.89	$ -	$ 435.89	$ 435.89	$ 467.35	$ 467.35	$ -	$ 458.36	$ -	$ 444.87	$ 444.87	$ -	$ 444.87	$ 444.87	$ 476.97	$ 476.97	$ -	$ 467.80	$ -
Plan 46	33709PA0560043	ce PPO $0 Gold a Commu	N	33709PA0560043	$ 382.44	$ 382.44	$ -	$ 382.44	$ 382.44	$ 410.04	$ 410.04	$ -	$ 402.16	$ -	$ 390.32	$ 390.32	$ -	$ 390.32	$ 390.32	$ 418.49	$ 418.49	$ -	$ 410.44	$ -
Plan 47	33709PA0560034	e PPO $250 Gold a Comm	N	33709PA0560034	$ 380.91	$ 380.91	$ -	$ 380.91	$ 380.91	$ 408.40	$ 408.40	$ -	$ 400.54	$ -	$ 388.75	$ 388.75	$ -	$ 388.75	$ 388.75	$ 416.81	$ 416.81	$ -	$ 408.79	$ -
Plan 48	33709PA0560035	nce PPO $500 a Communi	N	33709PA0560035	$ 376.76	$ 376.76	$ -	$ 376.76	$ 376.76	$ 403.95	$ 403.95	$ -	$ 396.18	$ -	$ 384.52	$ 384.52	$ -	$ 384.52	$ 384.52	$ 412.27	$ 412.27	$ -	$ 404.34	$ -
Plan 49	33709PA0560036	nce PPO $750 a Communi	N	33709PA0560036	$ 375.09	$ 375.09	$ -	$ 375.09	$ 375.09	$ 402.16	$ 402.16	$ -	$ 394.42	$ -	$ 382.81	$ 382.81	$ -	$ 382.81	$ 382.81	$ 410.44	$ 410.44	$ -	$ 402.55	$ -
Plan 50	33709PA0560037	nce PPO $1000 a Commun	N	33709PA0560037	$ 370.38	$ 370.38	$ -	$ 370.38	$ 370.38	$ 397.10	$ 397.10	$ -	$ 389.47	$ -	$ 378.00	$ 378.00	$ -	$ 378.00	$ 378.00	$ 405.28	$ 405.28	$ -	$ 397.49	$ -
Plan 51	33709PA0560038	nce PPO $1250 a Commun	N	33709PA0560038	$ 367.38	$ 367.38	$ -	$ 367.38	$ 367.38	$ 393.89	$ 393.89	$ -	$ 386.31	$ -	$ 374.94	$ 374.94	$ -	$ 374.94	$ 374.94	$ 402.00	$ 402.00	$ -	$ 394.27	$ -
Plan 52	33709PA0560040	nce PPO $1500 a Commun	N	33709PA0560040	$ 363.42	$ 363.42	$ -	$ 363.42	$ 363.42	$ 389.65	$ 389.65	$ -	$ 382.16	$ -	$ 370.91	$ 370.91	$ -	$ 370.91	$ 370.91	$ 397.67	$ 397.67	$ -	$ 390.03	$ -
Plan 53	33709PA0560041	nce PPO $2000 a Commun	N	33709PA0560041	$ 356.84	$ 356.84	$ -	$ 356.84	$ 356.84	$ 382.59	$ 382.59	$ -	$ 375.23	$ -	$ 364.19	$ 364.19	$ -	$ 364.19	$ 364.19	$ 390.47	$ 390.47	$ -	$ 382.96	$ -
Plan 54	33709PA0560039	nce PPO $1400 a Commun	N	33709PA0560039	$ 357.06	$ 357.06	$ -	$ 357.06	$ 357.06	$ 382.83	$ 382.83	$ -	$ 375.47	$ -	$ 364.42	$ 364.42	$ -	$ 364.42	$ 364.42	$ 390.72	$ 390.72	$ -	$ 383.20	$ -
Plan 55	33709PA0560042	e PPO $5000 1x a Commu	N	33709PA0560042	$ 330.52	$ 330.52	$ -	$ 330.52	$ 330.52	$ 354.37	$ 354.37	$ -	$ 347.56	$ -	$ 337.33	$ 337.33	$ -	$ 337.33	$ 337.33	$ 361.67	$ 361.67	$ -	$ 354.72	$ -
Plan 56	33709PA0570014	PPO $1000 a Community B	N	33709PA0570014	$ 351.54	$ 351.54	$ -	$ 351.54	$ 351.54	$ 376.91	$ 376.91	$ -	$ 369.66	$ -	$ 358.78	$ 358.78	$ -	$ 358.78	$ 358.78	$ 384.67	$ 384.67	$ -	$ 377.27	$ -
Plan 57	33709PA0570015	PPO $1750 a Community B	N	33709PA0570015	$ 346.62	$ 346.62	$ -	$ 346.62	$ 346.62	$ 371.64	$ 371.64	$ -	$ 364.49	$ -	$ 353.76	$ 353.76	$ -	$ 353.76	$ 353.76	$ 379.29	$ 379.29	$ -	$ 372.00	$ -
Plan 58	33709PA0570016	PPO $2000 a Community B	N	33709PA0570016	$ 343.88	$ 343.88	$ -	$ 343.88	$ 343.88	$ 368.69	$ 368.69	$ -	$ 361.60	$ -	$ 350.96	$ 350.96	$ -	$ 350.96	$ 350.96	$ 376.29	$ 376.29	$ -	$ 369.05	$ -
Plan 59	33709PA0450005	gs PPO $1500 a Communi	N	33709PA0450005	$ 363.47	$ 363.47	$ -	$ 363.47	$ 363.47	$ 389.70	$ 389.70	$ -	$ 382.21	$ -	$ 370.96	$ 370.96	$ -	$ 370.96	$ 370.96	$ 397.73	$ 397.73	$ -	$ 390.08	$ -
Plan 60	33709PA0640006	O Embedded $2800 a Con	N	33709PA0640006	$ 319.34	$ 319.34	$ -	$ 319.34	$ 319.34	$ 342.38	$ 342.38	$ -	$ 335.80	$ -	$ 325.91	$ 325.91	$ -	$ 325.91	$ 325.91	$ 349.43	$ 349.43	$ -	$ 342.71	$ -
Plan 61	33709PA0640007	O Embedded $3350 a Con	N	33709PA0640007	$ 317.11	$ 317.11	$ -	$ 317.11	$ 317.11	$ 340.00	$ 340.00	$ -	$ 333.46	$ -	$ 323.65	$ 323.65	$ -	$ 323.65	$ 323.65	$ 347.00	$ 347.00	$ -	$ 340.33	$ -
Plan 62	33709PA0640008	O Embedded $5500 a Con	N	33709PA0640008	$ 269.89	$ 269.89	$ -	$ 269.89	$ 269.89	$ 289.36	$ 289.36	$ -	$ 283.80	$ -	$ 275.45	$ 275.45	$ -	$ 275.45	$ 275.45	$ 295.32	$ 295.32	$ -	$ 289.65	$ -
Plan 63	33709PA0640010	O Embedded $5500 a Con	N	33709PA0640010	$ 282.96	$ 282.96	$ -	$ 282.96	$ 282.96	$ 303.38	$ 303.38	$ -	$ 297.54	$ -	$ 288.78	$ 288.78	$ -	$ 288.78	$ 288.78	$ 309.62	$ 309.62	$ -	$ 303.67	$ -
Plan 64	33709PA0640009	O Embedded $6000 a Con	N	33709PA0640009	$ 271.88	$ 271.88	$ -	$ 271.88	$ 271.88	$ 291.50	$ 291.50	$ -	$ 285.89	$ -	$ 277.48	$ 277.48	$ -	$ 277.48	$ 277.48	$ 297.50	$ 297.50	$ -	$ 291.78	$ -
Plan 65	33709PA1110001	nce EPO $250 a Communi	N	33709PA1110001	$ 367.95	$ 367.95	$ -	$ 367.95	$ 367.95	$ 394.51	$ 394.51	$ -	$ 386.92	$ -	$ 375.53	$ 375.53	$ -	$ 375.53	$ 375.53	$ 402.63	$ 402.63	$ -	$ 394.89	$ -
Plan 66	33709PA1110002	nce EPO $500 a Communi	N	33709PA1110002	$ 362.41	$ 362.41	$ -	$ 362.41	$ 362.41	$ 388.57	$ 388.57	$ -	$ 381.09	$ -	$ 369.88	$ 369.88	$ -	$ 369.88	$ 369.88	$ 396.57	$ 396.57	$ -	$ 388.94	$ -
Plan 67	33709PA1110003	nce EPO $750 a Communi	N	33709PA1110003	$ 358.71	$ 358.71	$ -	$ 358.71	$ 358.71	$ 384.60	$ 384.60	$ -	$ 377.20	$ -	$ 366.10	$ 366.10	$ -	$ 366.10	$ 366.10	$ 392.52	$ 392.52	$ -	$ 384.97	$ -
Plan 68	33709PA1110004	nce EPO $900 a Communi	N	33709PA1110004	$ 356.88	$ 356.88	$ -	$ 356.88	$ 356.88	$ 382.63	$ 382.63	$ -	$ 375.27	$ -	$ 364.23	$ 364.23	$ -	$ 364.23	$ 364.23	$ 390.51	$ 390.51	$ -	$ 383.00	$ -
Plan 69	33709PA1110005	nce EPO $1100 a Commun	N	33709PA1110005	$ 353.10	$ 353.10	$ -	$ 353.10	$ 353.10	$ 378.59	$ 378.59	$ -	$ 371.31	$ -	$ 360.38	$ 360.38	$ -	$ 360.38	$ 360.38	$ 386.38	$ 386.38	$ -	$ 378.95	$ -
Plan 70	33709PA1110006	nce EPO $2500 a Commun	N	33709PA1110006	$ 330.32	$ 330.32	$ -	$ 330.32	$ 330.32	$ 354.16	$ 354.16	$ -	$ 347.35	$ -	$ 337.12	$ 337.12	$ -	$ 337.12	$ 337.12	$ 361.45	$ 361.45	$ -	$ 354.50	$ -
Plan 71	33709PA0440016	ce PPO $250 IP a Commu	N	33709PA0440016	$ 397.64	$ 397.64	$ -	$ 397.64	$ 397.64	$ 426.33	$ 426.33	$ -	$ 418.13	$ -	$ 405.83	$ 405.83	$ -	$ 405.83	$ 405.83	$ 435.11	$ 435.11	$ -	$ 426.75	$ -
Plan 72	33709PA0440017	ce PPO $750 IP a Commu	N	33709PA0440017	$ 390.95	$ 390.95	$ -	$ 390.95	$ 390.95	$ 419.16	$ 419.16	$ -	$ 411.10	$ -	$ 399.00	$ 399.00	$ -	$ 399.00	$ 399.00	$ 427.79	$ 427.79	$ -	$ 419.56	$ -
Plan 73	33709PA0440018	e PPO $1500 IP a Commu	N	33709PA0440018	$ 370.72	$ 370.72	$ -	$ 370.72	$ 370.72	$ 397.47	$ 397.47	$ -	$ 389.82	$ -	$ 378.35	$ 378.35	$ -	$ 378.35	$ 378.35	$ 405.66	$ 405.66	$ -	$ 397.85	$ -
Plan 74	33709PA0570017	PPO $600 a Community B	N	33709PA0570017	$ 307.44	$ 307.44	$ -	$ 307.44	$ 307.44	$ 329.62	$ 329.62	$ -	$ 323.28	$ -	$ 313.77	$ 313.77	$ -	$ 313.77	$ 313.77	$ 336.41	$ 336.41	$ -	$ 329.94	$ -
Plan 75	33709PA0570018	PPO $2600 a Community B	N	33709PA0570018	$ 299.70	$ 299.70	$ -	$ 299.70	$ 299.70	$ 321.33	$ 321.33	$ -	$ 315.15	$ -	$ 305.88	$ 305.88	$ -	$ 305.88	$ 305.88	$ 327.95	$ 327.95	$ -	$ 321.64	$ -
Plan 76	33709PA0570019	O $5000 1x a Community	N	33709PA0570019	$ 291.46	$ 291.46	$ -	$ 291.46	$ 291.46	$ 312.50	$ 312.50	$ -	$ 306.49	$ -	$ 297.47	$ 297.47	$ -	$ 297.47	$ 297.47	$ 318.93	$ 318.93	$ -	$ 312.80	$ -

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Highmark, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

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 4 2020, 21-year-old Non-Tobacco Premium PMPM 1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.				$ 390.86	$ 398.13	$ -	$ 397.75	$ 386.35	$ 438.28	$ -	$ -	$ -	$ 396.30
Plan 1	33709PA0560007	O $0 Platinum A a Comm	DM	33709PA0560032	$ 463.97	$ 463.97	$ -	$ 463.97	$ 463.97	$ 497.45	$ 497.45	$ -	$ 487.88	$ 463.97
Plan 2	33709PA0560009	$250 Platinum A a Comm	DM	33709PA0560033	$ 454.03	$ 454.03	$ -	$ 454.03	$ 454.03	$ 486.80	$ 486.80	$ -	$ 477.43	$ 454.03
Plan 3	33709PA0560011	PPO $0 Gold A a Commun	DM	33709PA0560043	$ 398.36	$ 398.36	$ -	$ 398.36	$ 398.36	$ 427.11	$ 427.11	$ -	$ 418.89	$ 398.36
Plan 4	33709PA0560013	PO $250 Gold A a Commu	DM	33709PA0560034	$ 396.76	$ 396.76	$ -	$ 396.76	$ 396.76	$ 425.39	$ 425.39	$ -	$ 417.21	$ 396.76
Plan 5	33709PA0560015	PPO $500 A a Communit	DM	33709PA0560035	$ 392.44	$ 392.44	$ -	$ 392.44	$ 392.44	$ 420.76	$ 420.76	$ -	$ 412.67	$ 392.44
Plan 6	33709PA0560017	PPO $750 A a Communit	DM	33709PA0560036	$ 390.70	$ 390.70	$ -	$ 390.70	$ 390.70	$ 418.89	$ 418.89	$ -	$ 410.84	$ 390.70
Plan 7	33709PA0560019	PPO $1000 A a Communi	DM	33709PA0560037	$ 385.79	$ 385.79	$ -	$ 385.79	$ 385.79	$ 413.63	$ 413.63	$ -	$ 405.68	$ 385.79
Plan 8	33709PA0560021	PPO $1250 A a Communi	DM	33709PA0560038	$ 382.67	$ 382.67	$ -	$ 382.67	$ 382.67	$ 410.28	$ 410.28	$ -	$ 402.39	$ 382.67
Plan 9	33709PA0560023	PPO $1500 A a Communi	DM	33709PA0560040	$ 378.55	$ 378.55	$ -	$ 378.55	$ 378.55	$ 405.87	$ 405.87	$ -	$ 398.06	$ 378.55
Plan 10	33709PA0560027	PPO $2000 A a Communi	DM	33709PA0560041	$ 371.69	$ 371.69	$ -	$ 371.69	$ 371.69	$ 398.51	$ 398.51	$ -	$ 390.85	$ 371.69
Plan 11	33709PA0560030	PPO $1400 A a Communi	DM	33709PA0560039	$ 371.92	$ 371.92	$ -	$ 371.92	$ 371.92	$ 398.76	$ 398.76	$ -	$ 391.10	$ 371.92
Plan 12	33709PA0560031	PPO $5000 1x a Communi	DM	33709PA0560042	$ 344.28	$ 344.28	$ -	$ 344.28	$ 344.28	$ 369.12	$ 369.12	$ -	$ 362.02	$ -
Plan 13	33709PA0570013	$1000 A a Community Bi	DM	33709PA0570014	$ 366.17	$ 366.17	$ -	$ 366.17	$ 366.17	$ 392.59	$ 392.59	$ -	$ 385.04	$ 366.17
Plan 14	33709PA0570011	$1750 A a Community Bi	DM	33709PA0570015	$ 361.05	$ 361.05	$ -	$ 361.05	$ 361.05	$ 387.10	$ 387.10	$ -	$ 379.66	$ 361.05
Plan 15	33709PA0570012	$2000 A a Community Bi	DM	33709PA0570016	$ 358.19	$ 358.19	$ -	$ 358.19	$ 358.19	$ 384.04	$ 384.04	$ -	$ 376.65	$ 358.19
Plan 16	33709PA0450004	PPO $1500 a Community	DM	33709PA0450005	$ 378.60	$ 378.60	$ -	$ 378.60	$ 378.60	$ 405.92	$ 405.92	$ -	$ 398.11	$ 378.60
Plan 17	33709PA0640001	Embedded $2700 a Comm	DM	33709PA0640006	$ 332.63	$ 332.63	$ -	$ 332.63	$ 332.63	$ 356.63	$ 356.63	$ -	$ 349.77	$ 332.63
Plan 18	33709PA0640002	Embedded $3200 a Comm	DM	33709PA0640007	$ 330.31	$ 330.31	$ -	$ 330.31	$ 330.31	$ 354.15	$ 354.15	$ -	$ 347.34	$ 330.31
Plan 19	33709PA0640003	Embedded $5500 a Comm	DM	33709PA0640008	$ 281.12	$ 281.12	$ -	$ 281.12	$ 281.12	$ 301.41	$ 301.41	$ -	$ 295.61	$ 281.12
Plan 20	33709PA0640004	Embedded $5500 a Comm	DM	33709PA0640010	$ 294.73	$ 294.73	$ -	$ 294.73	$ 294.73	$ 316.00	$ 316.00	$ -	$ 309.93	$ 295.30
Plan 21	33709PA0640005	Embedded $6000 a Comm	DM	33709PA0640009	$ 283.19	$ 283.19	$ -	$ 283.19	$ 283.19	$ 303.63	$ 303.63	$ -	$ 297.79	$ 283.19
Plan 22	33709PA0460008	althcare Region $500/$15	DM	33709PA0440017	$ 407.22	$ 407.22	$ -	$ 407.22	$ 407.22	$ 436.60	$ 436.60	$ -	$ 428.21	$ 407.22
Plan 23	33709PA0630002	ue EPO $100 a Communit	DM	33709PA1110001	$ 383.27	$ 383.27	$ -	$ 383.27	$ 383.27	$ 410.92	$ 410.92	$ -	$ 403.02	$ 383.27
Plan 24	33709PA0630003	ue EPO $250 a Communit	DM	33709PA1110001	$ 383.27	$ 383.27	$ -	$ 383.27	$ 383.27	$ 410.92	$ 410.92	$ -	$ 403.02	$ 383.27
Plan 25	33709PA0630004	ue EPO $500 a Communit	DM	33709PA1110002	$ 377.50	$ 377.50	$ -	$ 377.50	$ 377.50	$ 404.74	$ 404.74	$ -	$ 396.95	$ 377.50
Plan 26	33709PA0630005	ue EPO $750 a Communit	DM	33709PA1110003	$ 373.64	$ 373.64	$ -	$ 373.64	$ 373.64	$ 400.60	$ 400.60	$ -	$ 392.90	$ 373.64
Plan 27	33709PA0630006	ue EPO $900 a Communit	DM	33709PA1110004	$ 371.73	$ 371.73	$ -	$ 371.73	$ 371.73	$ 398.55	$ 398.55	$ -	$ 390.89	$ 371.73
Plan 28	33709PA0630008	e EPO $1100 a Communit	DM	33709PA1110005	$ 367.80	$ 367.80	$ -	$ 367.80	$ 367.80	$ 394.34	$ 394.34	$ -	$ 386.76	$ 367.80
Plan 29	33709PA0630010	e EPO $2500 a Communit	DM	33709PA1110006	$ 344.07	$ 344.07	$ -	$ 344.07	$ 344.07	$ 368.90	$ 368.90	$ -	$ 361.80	$ 344.07
Plan 30	33709PA0630011	e EPO $3200 a Communit	DM	33709PA1110006	$ 344.07	$ 344.07	$ -	$ 344.07	$ 344.07	$ 368.90	$ 368.90	$ -	$ 361.80	$ 344.07
Plan 31	33709PA0440014	PPO $250 IP A a Commun	DM	33709PA0440016	$ 414.19	$ 414.19	$ -	$ 414.19	$ 414.19	$ 444.08	$ 444.08	$ -	$ 435.54	$ 421.88
Plan 32	33709PA0440009	PPO $750 IP A a Commun	DM	33709PA0440017	$ 407.22	$ 407.22	$ -	$ 407.22	$ 407.22	$ 436.60	$ 436.60	$ -	$ 428.21	$ 408.33
Plan 33	33709PA0440015	PO $1500 IP A a Commur	DM	33709PA0440018	$ 386.14	$ 386.14	$ -	$ 386.14	$ 386.14	$ 414.01	$ 414.01	$ -	$ 406.05	$ 387.03
Plan 34	33709PA0720001	ugh Region Connect Blue	DM	33709PA1030001	$ 396.06	$ 396.06	$ -	$ 396.06	$ 396.06	$ 424.64	$ 424.64	$ -	$ 416.48	$ -
Plan 35	33709PA0720002	gh Region Connect Blue E	DM	33709PA1030001	$ 396.06	$ 396.06	$ -	$ 396.06	$ 396.06	$ 424.64	$ 424.64	$ -	$ 416.48	$ -
Plan 36	33709PA0720003	gh Region Connect Blue E	DM	33709PA1100001	$ 334.83	$ 334.83	$ -	$ 334.83	$ 334.83	$ 358.99	$ 358.99	$ -	$ 352.09	$ -
Plan 37	33709PA0900001	gion Connect Blue EPO En	DM	33709PA1100001	$ 334.83	$ 334.83	$ -	$ 334.83	$ 334.83	$ 358.99	$ 358.99	$ -	$ 352.09	$ -
Plan 38	33709PA0570008	O $600 a Community Blu	DM	33709PA0570017	$ 320.23	$ 320.23	$ -	$ 320.23	$ 320.23	$ 343.34	$ 343.34	$ -	$ 336.74	$ 320.23
Plan 39	33709PA0570009	O $2600 a Community Blu	DM	33709PA0570018	$ 312.18	$ 312.18	$ -	$ 312.18	$ 312.18	$ 334.70	$ 334.70	$ -	$ 328.27	$ 312.18
Plan 40	33709PA0570010	$5000 1x a Community B	DM	33709PA0570019	$ 303.59	$ 303.59	$ -	$ 303.59	$ 303.59	$ 325.50	$ 325.50	$ -	$ 319.24	$ 303.59
Plan 41	33709PA1030001	augh Region Flex Blue PP	N	33709PA1030001	$ 396.06	$ 396.06	$ -	$ 396.06	$ 396.06	$ 424.64	$ 424.64	$ -	$ 416.48	$ -
Plan 42	33709PA1100001	ugh Region Flex Blue PPO	N	33709PA1100001	$ 334.83	$ 334.83	$ -	$ 334.83	$ 334.83	$ 358.99	$ 358.99	$ -	$ 352.09	$ -
Plan 43	33709PA0920001	PPO Embedded $6000 a C	N	33709PA0920001	$ 309.93	$ 309.93	$ -	$ 309.93	$ 309.93	$ 312.29	$ 312.29	$ -	$ 325.50	$ -
Plan 44	33709PA0560032	PPO $0 Platinum a Comm	N	33709PA0560032	$ 463.97	$ 463.97	$ -	$ 463.97	$ 463.97	$ 497.45	$ 497.45	$ -	$ 487.88	$ -
Plan 45	33709PA0560033	PPO $250 Platinum a Com	N	33709PA0560033	$ 454.03	$ 454.03	$ -	$ 454.03	$ 454.03	$ 486.80	$ 486.80	$ -	$ 477.43	$ -
Plan 46	33709PA0560043	ce PPO $0 Gold a Commu	N	33709PA0560043	$ 398.36	$ 398.36	$ -	$ 398.36	$ 398.36	$ 427.11	$ 427.11	$ -	$ 418.89	$ -
Plan 47	33709PA0560034	e PPO $250 Gold a Comm	N	33709PA0560034	$ 396.76	$ 396.76	$ -	$ 396.76	$ 396.76	$ 425.39	$ 425.39	$ -	$ 417.21	$ -
Plan 48	33709PA0560035	nce PPO $500 a Commun	N	33709PA0560035	$ 392.44	$ 392.44	$ -	$ 392.44	$ 392.44	$ 420.76	$ 420.76	$ -	$ 412.67	$ -
Plan 49	33709PA0560036	nce PPO $750 a Commun	N	33709PA0560036	$ 390.70	$ 390.70	$ -	$ 390.70	$ 390.70	$ 418.89	$ 418.89	$ -	$ 410.84	$ -
Plan 50	33709PA0560037	nce PPO $1000 a Commur	N	33709PA0560037	$ 385.79	$ 385.79	$ -	$ 385.79	$ 385.79	$ 413.63	$ 413.63	$ -	$ 405.68	$ -
Plan 51	33709PA0560038	nce PPO $1250 a Commur	N	33709PA0560038	$ 382.67	$ 382.67	$ -	$ 382.67	$ 382.67	$ 410.28	$ 410.28	$ -	$ 402.39	$ -
Plan 52	33709PA0560040	nce PPO $1500 a Commur	N	33709PA0560040	$ 378.55	$ 378.55	$ -	$ 378.55	$ 378.55	$ 405.87	$ 405.87	$ -	$ 398.06	$ -
Plan 53	33709PA0560041	nce PPO $2000 a Commur	N	33709PA0560041	$ 371.69	$ 371.69	$ -	$ 371.69	$ 371.69	$ 398.51	$ 398.51	$ -	$ 390.85	$ -
Plan 54	33709PA0560039	nce PPO $1400 a Commur	N	33709PA0560039	$ 371.92	$ 371.92	$ -	$ 371.92	$ 371.92	$ 398.76	$ 398.76	$ -	$ 391.10	$ -
Plan 55	33709PA0560042	e PPO $5000 1x a Commu	N	33709PA0560042	$ 344.28	$ 344.28	$ -	$ 344.28	$ 344.28	$ 369.12	$ 369.12	$ -	$ 362.02	$ -
Plan 56	33709PA0570014	PPO $1000 a Community	N	33709PA0570014	$ 366.17	$ 366.17	$ -	$ 366.17	$ 366.17	$ 392.59	$ 392.59	$ -	$ 385.04	$ -
Plan 57	33709PA0570015	PPO $1750 a Community	N	33709PA0570015	$ 361.05	$ 361.05	$ -	$ 361.05	$ 361.05	$ 387.10	$ 387.10	$ -	$ 379.66	$ -
Plan 58	33709PA0570016	PPO $2000 a Community	N	33709PA0570016	$ 358.19	$ 358.19	$ -	$ 358.19	$ 358.19	$ 384.04	$ 384.04	$ -	$ 376.65	$ -
Plan 59	33709PA0450005	gs PPO $1500 a Communi	N	33709PA0450005	$ 378.60	$ 378.60	$ -	$ 378.60	$ 378.60	$ 405.92	$ 405.92	$ -	$ 398.11	$ -
Plan 60	33709PA0640006	O Embedded $2800 a Con	N	33709PA0640006	$ 332.63	$ 332.63	$ -	$ 332.63	$ 332.63	$ 356.63	$ 356.63	$ -	$ 349.77	$ -
Plan 61	33709PA0640007	O Embedded $3350 a Con	N	33709PA0640007	$ 330.31	$ 330.31	$ -	$ 330.31	$ 330.31	$ 354.15	$ 354.15	$ -	$ 347.34	$ -
Plan 62	33709PA0640008	O Embedded $5500 a Con	N	33709PA0640008	$ 281.12	$ 281.12	$ -	$ 281.12	$ 281.12	$ 301.41	$ 301.41	$ -	$ 295.61	$ -
Plan 63	33709PA0640010	O Embedded $5500 a Con	N	33709PA0640010	$ 294.73	$ 294.73	$ -	$ 294.73	$ 294.73	$ 316.00	$ 316.00	$ -	$ 309.93	$ -
Plan 64	33709PA0640009	O Embedded $6000 a Con	N	33709PA0640009	$ 283.19	$ 283.19	$ -	$ 283.19	$ 283.19	$ 303.63	$ 303.63	$ -	$ 297.79	$ -
Plan 65	33709PA1110001	nce EPO $250 a Commun	N	33709PA1110001	$ 383.27	$ 383.27	$ -	$ 383.27	$ 383.27	$ 410.92	$ 410.92	$ -	$ 403.02	$ -
Plan 66	33709PA1110002	nce EPO $500 a Commun	N	33709PA1110002	$ 377.50	$ 377.50	$ -	$ 377.50	$ 377.50	$ 404.74	$ 404.74	$ -	$ 396.95	$ -
Plan 67	33709PA1110003	nce EPO $750 a Commun	N	33709PA1110003	$ 373.64	$ 373.64	$ -	$ 373.64	$ 373.64	$ 400.60	$ 400.60	$ -	$ 392.90	$ -
Plan 68	33709PA1110004	nce EPO $900 a Commun	N	33709PA1110004	$ 371.73	$ 371.73	$ -	$ 371.73	$ 371.73	$ 398.55	$ 398.55	$ -	$ 390.89	$ -
Plan 69	33709PA1110005	nce EPO $1100 a Commur	N	33709PA1110005	$ 367.80	$ 367.80	$ -	$ 367.80	$ 367.80	$ 394.34	$ 394.34	$ -	$ 386.76	$ -
Plan 70	33709PA1110006	nce EPO $2500 a Commur	N	33709PA1110006	$ 344.07	$ 344.07	$ -	$ 344.07	$ 344.07	$ 368.90	$ 368.90	$ -	$ 361.80	$ -
Plan 71	33709PA0440016	ce PPO $250 IP a Commu	N	33709PA0440016	$ 414.19	$ 414.19	$ -	$ 414.19	$ 414.19	$ 444.08	$ 444.08	$ -	$ 435.54	$ -
Plan 72	33709PA0440017	ce PPO $750 IP a Commu	N		$ 407.22	$ 407.22	$ -	$ 407.22	$ 407.22	$ 436.60	$ 436.60	$ -	$ 428.21	$ -
Plan 73	33709PA0440018	e PPO $1500 IP a Commu	N	33709PA0440018	$ 386.14	$ 386.14	$ -	$ 386.14	$ 386.14	$ 414.01	$ 414.01	$ -	$ 406.05	$ -
Plan 74	33709PA0570017	PPO $600 a Community B	N	33709PA0570017	$ 320.23	$ 320.23	$ -	$ 320.23	$ 320.23	$ 343.34	$ 343.34	$ -	$ 336.74	$ -
Plan 75	33709PA0570018	PPO $2600 a Community	N	33709PA0570018	$ 312.18	$ 312.18	$ -	$ 312.18	$ 312.18	$ 334.70	$ 334.70	$ -	$ 328.27	$ -
Plan 76	33709PA0570019	O $5000 1x a Community	N	33709PA0570019	$ 303.59	$ 303.59	$ -	$ 303.59	$ 303.59	$ 325.50	$ 325.50	$ -	$ 319.24	$ -

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Highmark, Inc.**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2020**

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	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Lehigh, Northampton, Schuykill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union	1.040	1.040
Rating Area 7	Berks, Lancaster, Adams, York	0.000	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata	0.000	1.020

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
A	1,4	0.950	0.95	01/00/1900
B	1,2,5,6	0.996	0.996	01/00/1900
J	1,4	0.900	0.910	01/00/1900
Y	5	0.000	0.960	01/00/1900
F	6,7,9	0.000	1.000	01/00/1900

Company Name:	Highmark, Inc.
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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum a Community Blue Plan		Premier Balance PPO $250 Platinum a Community Blue Plan		Premier Balance PPO $0 Gold a Community Blue Plan		Premier Balance PPO $250 Gold a Community Blue Plan		Premier Balance PPO $500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	$0		$250		$0		$250		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$10		$10		$30		$30		$25	
OOP Maximum =>	$4,000		$4,000		$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	$333.88	$333.88	$326.72	$326.72	$286.67	$286.67	$285.51	$285.51	$282.40	$282.40
15	$363.55	$363.55	$355.77	$355.77	$312.15	$312.15	$310.89	$310.89	$307.50	$307.50
16	$374.90	$374.90	$366.87	$366.87	$321.89	$321.89	$320.60	$320.60	$317.10	$317.10
17	$386.25	$386.25	$377.97	$377.97	$331.64	$331.64	$330.30	$330.30	$326.70	$326.70
18	$398.47	$398.47	$389.93	$389.93	$342.13	$342.13	$340.75	$340.75	$337.03	$337.03
19	$410.69	$410.69	$401.89	$401.89	$352.62	$352.62	$351.20	$351.20	$347.37	$347.37
20	$423.35	$423.35	$414.28	$414.28	$363.49	$363.49	$362.02	$362.02	$358.08	$358.08
21	$436.44	$436.44	$427.09	$427.09	$374.73	$374.73	$373.22	$373.22	$369.15	$369.15
22	$436.44	$436.44	$427.09	$427.09	$374.73	$374.73	$373.22	$373.22	$369.15	$369.15
23	$436.44	$436.44	$427.09	$427.09	$374.73	$374.73	$373.22	$373.22	$369.15	$369.15
24	$436.44	$436.44	$427.09	$427.09	$374.73	$374.73	$373.22	$373.22	$369.15	$369.15
25	$438.19	$438.19	$428.80	$428.80	$376.23	$376.23	$374.71	$374.71	$370.63	$370.63
26	$446.91	$446.91	$437.34	$437.34	$383.72	$383.72	$382.18	$382.18	$378.01	$378.01
27	$457.39	$457.39	$447.59	$447.59	$392.72	$392.72	$391.13	$391.13	$386.87	$386.87
28	$474.41	$474.41	$464.25	$464.25	$407.33	$407.33	$405.69	$405.69	$401.27	$401.27
29	$488.38	$488.38	$477.91	$477.91	$419.32	$419.32	$417.63	$417.63	$413.08	$413.08
30	$495.36	$495.36	$484.75	$484.75	$425.32	$425.32	$423.60	$423.60	$418.99	$418.99
31	$505.83	$505.83	$495.00	$495.00	$434.31	$434.31	$432.56	$432.56	$427.84	$427.84
32	$516.31	$516.31	$505.25	$505.25	$443.31	$443.31	$441.52	$441.52	$436.70	$436.70
33	$522.86	$522.86	$511.65	$511.65	$448.93	$448.93	$447.12	$447.12	$442.24	$442.24
34	$529.84	$529.84	$518.49	$518.49	$454.92	$454.92	$453.09	$453.09	$448.15	$448.15
35	$533.33	$533.33	$521.90	$521.90	$457.92	$457.92	$456.07	$456.07	$451.10	$451.10
36	$536.82	$536.82	$525.32	$525.32	$460.92	$460.92	$459.06	$459.06	$454.05	$454.05
37	$540.31	$540.31	$528.74	$528.74	$463.92	$463.92	$462.05	$462.05	$457.01	$457.01
38	$543.80	$543.80	$532.15	$532.15	$466.91	$466.91	$465.03	$465.03	$459.96	$459.96
39	$550.79	$550.79	$538.99	$538.99	$472.91	$472.91	$471.00	$471.00	$465.87	$465.87
40	$557.77	$557.77	$545.82	$545.82	$478.90	$478.90	$476.98	$476.98	$471.77	$471.77
41	$568.24	$568.24	$556.07	$556.07	$487.90	$487.90	$485.93	$485.93	$480.63	$480.63
42	$578.28	$578.28	$565.89	$565.89	$496.52	$496.52	$494.52	$494.52	$489.12	$489.12
43	$592.25	$592.25	$579.56	$579.56	$508.51	$508.51	$506.46	$506.46	$500.94	$500.94
44	$609.71	$609.71	$596.64	$596.64	$523.50	$523.50	$521.39	$521.39	$515.70	$515.70
45	$630.22	$630.22	$616.72	$616.72	$541.11	$541.11	$538.93	$538.93	$533.05	$533.05
46	$654.66	$654.66	$640.64	$640.64	$562.10	$562.10	$559.83	$559.83	$553.73	$553.73
47	$682.16	$682.16	$667.54	$667.54	$585.70	$585.70	$583.34	$583.34	$576.98	$576.98
48	$713.58	$713.58	$698.29	$698.29	$612.68	$612.68	$610.21	$610.21	$603.56	$603.56
49	$744.57	$744.57	$728.62	$728.62	$639.29	$639.29	$636.71	$636.71	$629.77	$629.77
50	$779.48	$779.48	$762.78	$762.78	$669.27	$669.27	$666.57	$666.57	$659.30	$659.30
51	$813.96	$813.96	$796.52	$796.52	$698.87	$698.87	$696.06	$696.06	$688.46	$688.46
52	$851.93	$851.93	$833.68	$833.68	$731.47	$731.47	$728.53	$728.53	$720.58	$720.58
53	$890.34	$890.34	$871.26	$871.26	$764.45	$764.45	$761.37	$761.37	$753.07	$753.07
54	$931.80	$931.80	$911.84	$911.84	$800.05	$800.05	$796.82	$796.82	$788.14	$788.14
55	$973.26	$973.26	$952.41	$952.41	$835.65	$835.65	$832.28	$832.28	$823.20	$823.20
56	$1,018.21	$1,018.21	$996.40	$996.40	$874.25	$874.25	$870.72	$870.72	$861.23	$861.23
57	$1,063.60	$1,063.60	$1,040.82	$1,040.82	$913.22	$913.22	$909.54	$909.54	$899.62	$899.62
58	$1,112.05	$1,112.05	$1,088.23	$1,088.23	$954.81	$954.81	$950.96	$950.96	$940.59	$940.59
59	$1,136.05	$1,136.05	$1,111.72	$1,111.72	$975.42	$975.42	$971.49	$971.49	$960.90	$960.90
60	$1,184.50	$1,184.50	$1,159.12	$1,159.12	$1,017.02	$1,017.02	$1,012.92	$1,012.92	$1,001.87	$1,001.87
61	$1,226.40	$1,226.40	$1,200.12	$1,200.12	$1,052.99	$1,052.99	$1,048.75	$1,048.75	$1,037.31	$1,037.31
62	$1,253.89	$1,253.89	$1,227.03	$1,227.03	$1,076.60	$1,076.60	$1,072.26	$1,072.26	$1,060.57	$1,060.57
63	$1,288.37	$1,288.37	$1,260.77	$1,260.77	$1,106.20	$1,106.20	$1,101.75	$1,101.75	$1,089.73	$1,089.73
64+	$1,309.32	$1,309.32	$1,281.27	$1,281.27	$1,124.19	$1,124.19	$1,119.66	$1,119.66	$1,107.45	$1,107.45

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO $750 a Community Blue Plan		Premier Balance PPO $1000 a Community Blue Plan		Premier Balance PPO $1250 a Community Blue Plan		Premier Balance PPO $1500 a Community Blue Plan		Premier Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$1,000		$1,250		$1,500		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$25		$25		$25		$25		$25	
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	$281.15	$281.15	$277.62	$277.62	$275.37	$275.37	$272.41	$272.41	$267.47	$267.47
15	$306.14	$306.14	$302.30	$302.30	$299.85	$299.85	$296.62	$296.62	$291.25	$291.25
16	$315.70	$315.70	$311.73	$311.73	$309.21	$309.21	$305.88	$305.88	$300.34	$300.34
17	$325.26	$325.26	$321.17	$321.17	$318.56	$318.56	$315.14	$315.14	$309.43	$309.43
18	$335.55	$335.55	$331.33	$331.33	$328.64	$328.64	$325.11	$325.11	$319.22	$319.22
19	$345.84	$345.84	$341.49	$341.49	$338.72	$338.72	$335.08	$335.08	$329.01	$329.01
20	$356.49	$356.49	$352.01	$352.01	$349.16	$349.16	$345.41	$345.41	$339.15	$339.15
21	$367.52	$367.52	$362.90	$362.90	$359.96	$359.96	$356.09	$356.09	$349.64	$349.64
22	$367.52	$367.52	$362.90	$362.90	$359.96	$359.96	$356.09	$356.09	$349.64	$349.64
23	$367.52	$367.52	$362.90	$362.90	$359.96	$359.96	$356.09	$356.09	$349.64	$349.64
24	$367.52	$367.52	$362.90	$362.90	$359.96	$359.96	$356.09	$356.09	$349.64	$349.64
25	$368.99	$368.99	$364.35	$364.35	$361.40	$361.40	$357.51	$357.51	$351.04	$351.04
26	$376.34	$376.34	$371.61	$371.61	$368.60	$368.60	$364.64	$364.64	$358.03	$358.03
27	$385.16	$385.16	$380.32	$380.32	$377.24	$377.24	$373.18	$373.18	$366.42	$366.42
28	$399.49	$399.49	$394.47	$394.47	$391.28	$391.28	$387.07	$387.07	$380.06	$380.06
29	$411.25	$411.25	$406.09	$406.09	$402.80	$402.80	$398.46	$398.46	$391.25	$391.25
30	$417.14	$417.14	$411.89	$411.89	$408.55	$408.55	$404.16	$404.16	$396.84	$396.84
31	$425.96	$425.96	$420.60	$420.60	$417.19	$417.19	$412.71	$412.71	$405.23	$405.23
32	$434.78	$434.78	$429.31	$429.31	$425.83	$425.83	$421.25	$421.25	$413.62	$413.62
33	$440.29	$440.29	$434.75	$434.75	$431.23	$431.23	$426.60	$426.60	$418.87	$418.87
34	$446.17	$446.17	$440.56	$440.56	$436.99	$436.99	$432.29	$432.29	$424.46	$424.46
35	$449.11	$449.11	$443.46	$443.46	$439.87	$439.87	$435.14	$435.14	$427.26	$427.26
36	$452.05	$452.05	$446.37	$446.37	$442.75	$442.75	$437.99	$437.99	$430.06	$430.06
37	$454.99	$454.99	$449.27	$449.27	$445.63	$445.63	$440.84	$440.84	$432.85	$432.85
38	$457.93	$457.93	$452.17	$452.17	$448.51	$448.51	$443.69	$443.69	$435.65	$435.65
39	$463.81	$463.81	$457.98	$457.98	$454.27	$454.27	$449.39	$449.39	$441.25	$441.25
40	$469.69	$469.69	$463.79	$463.79	$460.03	$460.03	$455.08	$455.08	$446.84	$446.84
41	$478.51	$478.51	$472.50	$472.50	$468.67	$468.67	$463.63	$463.63	$455.23	$455.23
42	$486.96	$486.96	$480.84	$480.84	$476.95	$476.95	$471.82	$471.82	$463.27	$463.27
43	$498.72	$498.72	$492.46	$492.46	$488.47	$488.47	$483.21	$483.21	$474.46	$474.46
44	$513.43	$513.43	$506.97	$506.97	$502.86	$502.86	$497.46	$497.46	$488.45	$488.45
45	$530.70	$530.70	$524.03	$524.03	$519.78	$519.78	$514.19	$514.19	$504.88	$504.88
46	$551.28	$551.28	$544.35	$544.35	$539.94	$539.94	$534.14	$534.14	$524.46	$524.46
47	$574.43	$574.43	$567.21	$567.21	$562.62	$562.62	$556.57	$556.57	$546.49	$546.49
48	$600.90	$600.90	$593.34	$593.34	$588.53	$588.53	$582.21	$582.21	$571.66	$571.66
49	$626.99	$626.99	$619.11	$619.11	$614.09	$614.09	$607.49	$607.49	$596.49	$596.49
50	$656.39	$656.39	$648.14	$648.14	$642.89	$642.89	$635.98	$635.98	$624.46	$624.46
51	$685.42	$685.42	$676.81	$676.81	$671.33	$671.33	$664.11	$664.11	$652.08	$652.08
52	$717.40	$717.40	$708.38	$708.38	$702.64	$702.64	$695.09	$695.09	$682.50	$682.50
53	$749.74	$749.74	$740.32	$740.32	$734.32	$734.32	$726.42	$726.42	$713.27	$713.27
54	$784.66	$784.66	$774.79	$774.79	$768.51	$768.51	$760.25	$760.25	$746.48	$746.48
55	$819.57	$819.57	$809.27	$809.27	$802.71	$802.71	$794.08	$794.08	$779.70	$779.70
56	$857.42	$857.42	$846.65	$846.65	$839.79	$839.79	$830.76	$830.76	$815.71	$815.71
57	$895.65	$895.65	$884.39	$884.39	$877.22	$877.22	$867.79	$867.79	$852.07	$852.07
58	$936.44	$936.44	$924.67	$924.67	$917.18	$917.18	$907.32	$907.32	$890.88	$890.88
59	$956.65	$956.65	$944.63	$944.63	$936.98	$936.98	$926.90	$926.90	$910.11	$910.11
60	$997.45	$997.45	$984.91	$984.91	$976.93	$976.93	$966.43	$966.43	$948.92	$948.92
61	$1,032.73	$1,032.73	$1,019.75	$1,019.75	$1,011.49	$1,011.49	$1,000.61	$1,000.61	$982.49	$982.49
62	$1,055.88	$1,055.88	$1,042.61	$1,042.61	$1,034.17	$1,034.17	$1,023.05	$1,023.05	$1,004.52	$1,004.52
63	$1,084.92	$1,084.92	$1,071.28	$1,071.28	$1,062.60	$1,062.60	$1,051.18	$1,051.18	$1,032.14	$1,032.14
64+	$1,102.56	$1,102.56	$1,088.70	$1,088.70	$1,079.88	$1,079.88	$1,068.27	$1,068.27	$1,048.92	$1,048.92

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO $1400 a Community Blue Plan		Premier Balance PPO $5000 1x a Community Blue Plan		Balance PPO $1000 a Community Blue Plan		Balance PPO $1750 a Community Blue Plan		Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$5,000		$1,000		$1,750		$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	$40		$25		$45		$35		$35	
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	$267.64	$267.64	$247.75	$247.75	$263.50	$263.50	$259.82	$259.82	$257.76	$257.76
15	$291.43	$291.43	$269.77	$269.77	$286.92	$286.92	$282.91	$282.91	$280.67	$280.67
16	$300.53	$300.53	$278.19	$278.19	$295.87	$295.87	$291.74	$291.74	$289.43	$289.43
17	$309.63	$309.63	$286.61	$286.61	$304.83	$304.83	$300.57	$300.57	$298.19	$298.19
18	$319.42	$319.42	$295.68	$295.68	$314.47	$314.47	$310.08	$310.08	$307.63	$307.63
19	$329.22	$329.22	$304.74	$304.74	$324.12	$324.12	$319.59	$319.59	$317.06	$317.06
20	$339.36	$339.36	$314.13	$314.13	$334.11	$334.11	$329.44	$329.44	$326.83	$326.83
21	$349.86	$349.86	$323.85	$323.85	$344.44	$344.44	$339.63	$339.63	$336.94	$336.94
22	$349.86	$349.86	$323.85	$323.85	$344.44	$344.44	$339.63	$339.63	$336.94	$336.94
23	$349.86	$349.86	$323.85	$323.85	$344.44	$344.44	$339.63	$339.63	$336.94	$336.94
24	$349.86	$349.86	$323.85	$323.85	$344.44	$344.44	$339.63	$339.63	$336.94	$336.94
25	$351.26	$351.26	$325.15	$325.15	$345.82	$345.82	$340.99	$340.99	$338.29	$338.29
26	$358.26	$358.26	$331.62	$331.62	$352.71	$352.71	$347.78	$347.78	$345.03	$345.03
27	$366.65	$366.65	$339.39	$339.39	$360.97	$360.97	$355.93	$355.93	$353.11	$353.11
28	$380.30	$380.30	$352.02	$352.02	$374.41	$374.41	$369.18	$369.18	$366.25	$366.25
29	$391.49	$391.49	$362.39	$362.39	$385.43	$385.43	$380.05	$380.05	$377.04	$377.04
30	$397.09	$397.09	$367.57	$367.57	$390.94	$390.94	$385.48	$385.48	$382.43	$382.43
31	$405.49	$405.49	$375.34	$375.34	$399.21	$399.21	$393.63	$393.63	$390.51	$390.51
32	$413.88	$413.88	$383.11	$383.11	$407.47	$407.47	$401.78	$401.78	$398.60	$398.60
33	$419.13	$419.13	$387.97	$387.97	$412.64	$412.64	$406.88	$406.88	$403.65	$403.65
34	$424.73	$424.73	$393.15	$393.15	$418.15	$418.15	$412.31	$412.31	$409.05	$409.05
35	$427.53	$427.53	$395.74	$395.74	$420.91	$420.91	$415.03	$415.03	$411.74	$411.74
36	$430.33	$430.33	$398.34	$398.34	$423.66	$423.66	$417.74	$417.74	$414.44	$414.44
37	$433.13	$433.13	$400.93	$400.93	$426.42	$426.42	$420.46	$420.46	$417.13	$417.13
38	$435.93	$435.93	$403.52	$403.52	$429.17	$429.17	$423.18	$423.18	$419.83	$419.83
39	$441.52	$441.52	$408.70	$408.70	$434.68	$434.68	$428.61	$428.61	$425.22	$425.22
40	$447.12	$447.12	$413.88	$413.88	$440.19	$440.19	$434.05	$434.05	$430.61	$430.61
41	$455.52	$455.52	$421.65	$421.65	$448.46	$448.46	$442.20	$442.20	$438.70	$438.70
42	$463.56	$463.56	$429.10	$429.10	$456.38	$456.38	$450.01	$450.01	$446.45	$446.45
43	$474.76	$474.76	$439.46	$439.46	$467.41	$467.41	$460.88	$460.88	$457.23	$457.23
44	$488.75	$488.75	$452.42	$452.42	$481.18	$481.18	$474.46	$474.46	$470.71	$470.71
45	$505.20	$505.20	$467.64	$467.64	$497.37	$497.37	$490.43	$490.43	$486.54	$486.54
46	$524.79	$524.79	$485.78	$485.78	$516.66	$516.66	$509.45	$509.45	$505.41	$505.41
47	$546.83	$546.83	$506.18	$506.18	$538.36	$538.36	$530.84	$530.84	$526.64	$526.64
48	$572.02	$572.02	$529.49	$529.49	$563.16	$563.16	$555.30	$555.30	$550.90	$550.90
49	$596.86	$596.86	$552.49	$552.49	$587.61	$587.61	$579.41	$579.41	$574.82	$574.82
50	$624.85	$624.85	$578.40	$578.40	$615.17	$615.17	$606.58	$606.58	$601.77	$601.77
51	$652.49	$652.49	$603.98	$603.98	$642.38	$642.38	$633.41	$633.41	$628.39	$628.39
52	$682.93	$682.93	$632.16	$632.16	$672.35	$672.35	$662.96	$662.96	$657.71	$657.71
53	$713.71	$713.71	$660.65	$660.65	$702.66	$702.66	$692.85	$692.85	$687.36	$687.36
54	$746.95	$746.95	$691.42	$691.42	$735.38	$735.38	$725.11	$725.11	$719.37	$719.37
55	$780.19	$780.19	$722.19	$722.19	$768.10	$768.10	$757.37	$757.37	$751.38	$751.38
56	$816.22	$816.22	$755.54	$755.54	$803.58	$803.58	$792.36	$792.36	$786.08	$786.08
57	$852.61	$852.61	$789.22	$789.22	$839.40	$839.40	$827.68	$827.68	$821.12	$821.12
58	$891.44	$891.44	$825.17	$825.17	$877.63	$877.63	$865.38	$865.38	$858.52	$858.52
59	$910.69	$910.69	$842.98	$842.98	$896.58	$896.58	$884.06	$884.06	$877.05	$877.05
60	$949.52	$949.52	$878.93	$878.93	$934.81	$934.81	$921.76	$921.76	$914.46	$914.46
61	$983.11	$983.11	$910.02	$910.02	$967.88	$967.88	$954.36	$954.36	$946.80	$946.80
62	$1,005.15	$1,005.15	$930.42	$930.42	$989.58	$989.58	$975.76	$975.76	$968.03	$968.03
63	$1,032.79	$1,032.79	$956.01	$956.01	$1,016.79	$1,016.79	$1,002.59	$1,002.59	$994.65	$994.65
64+	$1,049.58	$1,049.58	$971.55	$971.55	$1,033.32	$1,033.32	$1,018.89	$1,018.89	$1,010.82	$1,010.82

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO $1500 a Community Blue Plan		Health Savings PPO Embedded $2800 a Community Blue Plan		Health Savings PPO Embedded $3350 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	$1,500		$2,800		$3,350		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$15		100%		100%		80%		80%	
OOP Maximum =>	$3,300		$6,750		$6,650		$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	$272.45	$272.45	$239.36	$239.36	$237.69	$237.69	$202.30	$202.30	$212.10	$212.10
15	$296.66	$296.66	$260.64	$260.64	$258.82	$258.82	$220.28	$220.28	$230.95	$230.95
16	$305.92	$305.92	$268.77	$268.77	$266.90	$266.90	$227.15	$227.15	$238.16	$238.16
17	$315.18	$315.18	$276.91	$276.91	$274.98	$274.98	$234.03	$234.03	$245.37	$245.37
18	$325.16	$325.16	$285.67	$285.67	$283.68	$283.68	$241.43	$241.43	$253.13	$253.13
19	$335.13	$335.13	$294.43	$294.43	$292.38	$292.38	$248.84	$248.84	$260.89	$260.89
20	$345.46	$345.46	$303.50	$303.50	$301.39	$301.39	$256.51	$256.51	$268.93	$268.93
21	$356.14	$356.14	$312.89	$312.89	$310.71	$310.71	$264.44	$264.44	$277.25	$277.25
22	$356.14	$356.14	$312.89	$312.89	$310.71	$310.71	$264.44	$264.44	$277.25	$277.25
23	$356.14	$356.14	$312.89	$312.89	$310.71	$310.71	$264.44	$264.44	$277.25	$277.25
24	$356.14	$356.14	$312.89	$312.89	$310.71	$310.71	$264.44	$264.44	$277.25	$277.25
25	$357.56	$357.56	$314.14	$314.14	$311.95	$311.95	$265.50	$265.50	$278.36	$278.36
26	$364.69	$364.69	$320.40	$320.40	$318.17	$318.17	$270.79	$270.79	$283.90	$283.90
27	$373.23	$373.23	$327.91	$327.91	$325.62	$325.62	$277.13	$277.13	$290.56	$290.56
28	$387.12	$387.12	$340.11	$340.11	$337.74	$337.74	$287.45	$287.45	$301.37	$301.37
29	$398.52	$398.52	$350.12	$350.12	$347.68	$347.68	$295.91	$295.91	$310.24	$310.24
30	$404.22	$404.22	$355.13	$355.13	$352.66	$352.66	$300.14	$300.14	$314.68	$314.68
31	$412.77	$412.77	$362.64	$362.64	$360.11	$360.11	$306.49	$306.49	$321.33	$321.33
32	$421.31	$421.31	$370.15	$370.15	$367.57	$367.57	$312.83	$312.83	$327.99	$327.99
33	$426.66	$426.66	$374.84	$374.84	$372.23	$372.23	$316.80	$316.80	$332.15	$332.15
34	$432.35	$432.35	$379.85	$379.85	$377.20	$377.20	$321.03	$321.03	$336.58	$336.58
35	$435.20	$435.20	$382.35	$382.35	$379.69	$379.69	$323.15	$323.15	$338.80	$338.80
36	$438.05	$438.05	$384.85	$384.85	$382.17	$382.17	$325.26	$325.26	$341.02	$341.02
37	$440.90	$440.90	$387.36	$387.36	$384.66	$384.66	$327.38	$327.38	$343.24	$343.24
38	$443.75	$443.75	$389.86	$389.86	$387.14	$387.14	$329.49	$329.49	$345.45	$345.45
39	$449.45	$449.45	$394.87	$394.87	$392.12	$392.12	$333.72	$333.72	$349.89	$349.89
40	$455.15	$455.15	$399.87	$399.87	$397.09	$397.09	$337.95	$337.95	$354.33	$354.33
41	$463.69	$463.69	$407.38	$407.38	$404.54	$404.54	$344.30	$344.30	$360.98	$360.98
42	$471.89	$471.89	$414.58	$414.58	$411.69	$411.69	$350.38	$350.38	$367.36	$367.36
43	$483.28	$483.28	$424.59	$424.59	$421.63	$421.63	$358.85	$358.85	$376.23	$376.23
44	$497.53	$497.53	$437.11	$437.11	$434.06	$434.06	$369.42	$369.42	$387.32	$387.32
45	$514.27	$514.27	$451.81	$451.81	$448.67	$448.67	$381.85	$381.85	$400.35	$400.35
46	$534.21	$534.21	$469.34	$469.34	$466.07	$466.07	$396.66	$396.66	$415.88	$415.88
47	$556.65	$556.65	$489.05	$489.05	$485.64	$485.64	$413.32	$413.32	$433.34	$433.34
48	$582.29	$582.29	$511.58	$511.58	$508.01	$508.01	$432.36	$432.36	$453.30	$453.30
49	$607.57	$607.57	$533.79	$533.79	$530.07	$530.07	$451.13	$451.13	$472.99	$472.99
50	$636.07	$636.07	$558.82	$558.82	$554.93	$554.93	$472.29	$472.29	$495.17	$495.17
51	$664.20	$664.20	$583.54	$583.54	$579.47	$579.47	$493.18	$493.18	$517.07	$517.07
52	$695.19	$695.19	$610.76	$610.76	$606.51	$606.51	$516.19	$516.19	$541.19	$541.19
53	$726.53	$726.53	$638.30	$638.30	$633.85	$633.85	$539.46	$539.46	$565.59	$565.59
54	$760.36	$760.36	$668.02	$668.02	$663.37	$663.37	$564.58	$564.58	$591.93	$591.93
55	$794.19	$794.19	$697.74	$697.74	$692.88	$692.88	$589.70	$589.70	$618.27	$618.27
56	$830.87	$830.87	$729.97	$729.97	$724.89	$724.89	$616.94	$616.94	$646.82	$646.82
57	$867.91	$867.91	$762.51	$762.51	$757.20	$757.20	$644.44	$644.44	$675.66	$675.66
58	$907.44	$907.44	$797.24	$797.24	$791.69	$791.69	$673.79	$673.79	$706.43	$706.43
59	$927.03	$927.03	$814.45	$814.45	$808.78	$808.78	$688.34	$688.34	$721.68	$721.68
60	$966.56	$966.56	$849.18	$849.18	$843.27	$843.27	$717.69	$717.69	$752.46	$752.46
61	$1,000.75	$1,000.75	$879.22	$879.22	$873.10	$873.10	$743.08	$743.08	$779.07	$779.07
62	$1,023.19	$1,023.19	$898.93	$898.93	$892.67	$892.67	$759.74	$759.74	$796.54	$796.54
63	$1,051.33	$1,051.33	$923.65	$923.65	$917.22	$917.22	$780.63	$780.63	$818.44	$818.44
64+	$1,068.42	$1,068.42	$938.67	$938.67	$932.13	$932.13	$793.32	$793.32	$831.75	$831.75

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/
HIOS Plan ID (Off Exchange)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003		33709PA1110004		33709PA
Plan Marketing Name =>	Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $6000 a Community Blue Plan		Premier Balance EPO $250 a Community Blue Plan		Premier Balance EPO $500 a Community Blue Plan		Premier Balance EPO $750 a Community Blue Plan		Premier Balance EPO $900 a Community Blue Plan		Premier Balanc Communit
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area
Network =>	B		A		J		J		J		J		J
Metal =>	Bronze		Bronze		Gold		Gold		Gold		Gold		Go
Deductible =>	$5,500		$6,000		$250		$500		$750		$900		$1,
Coinsurance =>	80%		100%		100%		100%		100%		100%		10
Copays =>	80%		100%		$10		$15		$10		$10		$1
OOP Maximum =>	$6,650		$6,650		$8,150		$8,150		$8,150		$8,150		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$227.40	$227.40	$203.79	$203.79	$275.81	$275.81	$271.65	$271.65	$268.87	$268.87	$267.50	$267.50	$264.67
15	$247.61	$247.61	$221.90	$221.90	$300.32	$300.32	$295.80	$295.80	$292.77	$292.77	$291.28	$291.28	$288.20
16	$255.34	$255.34	$228.83	$228.83	$309.70	$309.70	$305.03	$305.03	$301.91	$301.91	$300.37	$300.37	$297.20
17	$263.07	$263.07	$235.76	$235.76	$319.07	$319.07	$314.26	$314.26	$311.05	$311.05	$309.46	$309.46	$306.19
18	$271.39	$271.39	$243.21	$243.21	$329.16	$329.16	$324.21	$324.21	$320.89	$320.89	$319.25	$319.25	$315.88
19	$279.71	$279.71	$250.67	$250.67	$339.26	$339.26	$334.15	$334.15	$330.73	$330.73	$329.04	$329.04	$325.57
20	$288.33	$288.33	$258.40	$258.40	$349.71	$349.71	$344.45	$344.45	$340.93	$340.93	$339.18	$339.18	$335.60
21	$297.25	$297.25	$266.39	$266.39	$360.53	$360.53	$355.10	$355.10	$351.47	$351.47	$349.67	$349.67	$345.98
22	$297.25	$297.25	$266.39	$266.39	$360.53	$360.53	$355.10	$355.10	$351.47	$351.47	$349.67	$349.67	$345.98
23	$297.25	$297.25	$266.39	$266.39	$360.53	$360.53	$355.10	$355.10	$351.47	$351.47	$349.67	$349.67	$345.98
24	$297.25	$297.25	$266.39	$266.39	$360.53	$360.53	$355.10	$355.10	$351.47	$351.47	$349.67	$349.67	$345.98
25	$298.44	$298.44	$267.46	$267.46	$361.97	$361.97	$356.52	$356.52	$352.88	$352.88	$351.07	$351.07	$347.36
26	$304.38	$304.38	$272.78	$272.78	$369.18	$369.18	$363.62	$363.62	$359.91	$359.91	$358.06	$358.06	$354.28
27	$311.52	$311.52	$279.18	$279.18	$377.84	$377.84	$372.14	$372.14	$368.34	$368.34	$366.45	$366.45	$362.59
28	$323.11	$323.11	$289.57	$289.57	$391.90	$391.90	$385.99	$385.99	$382.05	$382.05	$380.09	$380.09	$376.08
29	$332.62	$332.62	$298.09	$298.09	$403.43	$403.43	$397.36	$397.36	$393.29	$393.29	$391.28	$391.28	$387.15
30	$337.38	$337.38	$302.35	$302.35	$409.20	$409.20	$403.04	$403.04	$398.92	$398.92	$396.88	$396.88	$392.69
31	$344.51	$344.51	$308.75	$308.75	$417.85	$417.85	$411.56	$411.56	$407.35	$407.35	$405.27	$405.27	$400.99
32	$351.65	$351.65	$315.14	$315.14	$426.51	$426.51	$420.08	$420.08	$415.79	$415.79	$413.66	$413.66	$409.29
33	$356.11	$356.11	$319.14	$319.14	$431.91	$431.91	$425.41	$425.41	$421.06	$421.06	$418.90	$418.90	$414.48
34	$360.86	$360.86	$323.40	$323.40	$437.68	$437.68	$431.09	$431.09	$426.68	$426.68	$424.50	$424.50	$420.02
35	$363.24	$363.24	$325.53	$325.53	$440.57	$440.57	$433.93	$433.93	$429.50	$429.50	$427.30	$427.30	$422.79
36	$365.62	$365.62	$327.66	$327.66	$443.45	$443.45	$436.77	$436.77	$432.31	$432.31	$430.09	$430.09	$425.56
37	$368.00	$368.00	$329.79	$329.79	$446.34	$446.34	$439.61	$439.61	$435.12	$435.12	$432.89	$432.89	$428.32
38	$370.37	$370.37	$331.92	$331.92	$449.22	$449.22	$442.45	$442.45	$437.93	$437.93	$435.69	$435.69	$431.09
39	$375.13	$375.13	$336.18	$336.18	$454.99	$454.99	$448.14	$448.14	$443.56	$443.56	$441.28	$441.28	$436.63
40	$379.89	$379.89	$340.45	$340.45	$460.76	$460.76	$453.82	$453.82	$449.18	$449.18	$446.88	$446.88	$442.16
41	$387.02	$387.02	$346.84	$346.84	$469.41	$469.41	$462.34	$462.34	$457.61	$457.61	$455.27	$455.27	$450.47
42	$393.86	$393.86	$352.97	$352.97	$477.70	$477.70	$470.51	$470.51	$465.70	$465.70	$463.31	$463.31	$458.42
43	$403.37	$403.37	$361.49	$361.49	$489.24	$489.24	$481.87	$481.87	$476.94	$476.94	$474.50	$474.50	$469.49
44	$415.26	$415.26	$372.15	$372.15	$503.66	$503.66	$496.07	$496.07	$491.00	$491.00	$488.49	$488.49	$483.33
45	$429.23	$429.23	$384.67	$384.67	$520.61	$520.61	$512.76	$512.76	$507.52	$507.52	$504.92	$504.92	$499.60
46	$445.88	$445.88	$399.59	$399.59	$540.80	$540.80	$532.65	$532.65	$527.21	$527.21	$524.51	$524.51	$518.97
47	$464.60	$464.60	$416.37	$416.37	$563.51	$563.51	$555.02	$555.02	$549.35	$549.35	$546.53	$546.53	$540.77
48	$486.00	$486.00	$435.55	$435.55	$589.47	$589.47	$580.59	$580.59	$574.65	$574.65	$571.71	$571.71	$565.68
49	$507.11	$507.11	$454.46	$454.46	$615.06	$615.06	$605.80	$605.80	$599.61	$599.61	$596.54	$596.54	$590.24
50	$530.89	$530.89	$475.77	$475.77	$643.91	$643.91	$634.21	$634.21	$627.73	$627.73	$624.51	$624.51	$617.92
51	$554.37	$554.37	$496.82	$496.82	$672.39	$672.39	$662.26	$662.26	$655.49	$655.49	$652.13	$652.13	$645.25
52	$580.23	$580.23	$519.99	$519.99	$703.75	$703.75	$693.16	$693.16	$686.07	$686.07	$682.56	$682.56	$675.35
53	$606.39	$606.39	$543.44	$543.44	$735.48	$735.48	$724.40	$724.40	$717.00	$717.00	$713.33	$713.33	$705.80
54	$634.63	$634.63	$568.74	$568.74	$769.73	$769.73	$758.14	$758.14	$750.39	$750.39	$746.55	$746.55	$738.67
55	$662.87	$662.87	$594.05	$594.05	$803.98	$803.98	$791.87	$791.87	$783.78	$783.78	$779.76	$779.76	$771.54
56	$693.48	$693.48	$621.49	$621.49	$841.12	$841.12	$828.45	$828.45	$819.98	$819.98	$815.78	$815.78	$807.17
57	$724.40	$724.40	$649.19	$649.19	$878.61	$878.61	$865.38	$865.38	$856.53	$856.53	$852.15	$852.15	$843.15
58	$757.39	$757.39	$678.76	$678.76	$918.63	$918.63	$904.79	$904.79	$895.55	$895.55	$890.96	$890.96	$881.56
59	$773.74	$773.74	$693.41	$693.41	$938.46	$938.46	$924.33	$924.33	$914.88	$914.88	$910.19	$910.19	$900.59
60	$806.74	$806.74	$722.98	$722.98	$978.48	$978.48	$963.74	$963.74	$953.89	$953.89	$949.00	$949.00	$938.99
61	$835.27	$835.27	$748.56	$748.56	$1,013.09	$1,013.09	$997.83	$997.83	$987.63	$987.63	$982.57	$982.57	$972.20
62	$854.00	$854.00	$765.34	$765.34	$1,035.80	$1,035.80	$1,020.20	$1,020.20	$1,009.77	$1,009.77	$1,004.60	$1,004.60	$994.00
63	$877.48	$877.48	$786.38	$786.38	$1,064.28	$1,064.28	$1,048.26	$1,048.26	$1,037.54	$1,037.54	$1,032.23	$1,032.23	$1,021.33
64+	$891.75	$891.75	$799.17	$799.17	$1,081.59	$1,081.59	$1,065.30	$1,065.30	$1,054.41	$1,054.41	$1,049.01	$1,049.01	$1,037.94

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	.1110005	33709PA1110006		33709PA0440016		33709PA0440016		33709PA0440017	
Plan Marketing Name =>	ce EPO $1100 a y Blue Plan	Premier Balance EPO $2500 a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan		Premier Balance PPO $750 IP a Community Blue Plan	
Form # =>	-SM/WG-4	CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	a 1,4	Area 1,4		Area 1,2,5		Area 6		Area 1,2,5	
Network =>		J		B		B		B	
Metal =>	old	Gold		Gold		Gold		Gold	
Deductible =>	100	$2,500		$250		$250		$750	
Coinsurance =>	0%	100%		100%		100%		100%	
Copays =>	10	$10		$40		$40		$35	
OOP Maximum =>	150	$8,150		$7,900		$7,900		$7,900	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$264.67	$247.59	$247.59	$298.05	$298.05	$319.56	$319.56	$293.04	$293.04
15	$288.20	$269.60	$269.60	$324.55	$324.55	$347.97	$347.97	$319.09	$319.09
16	$297.20	$278.02	$278.02	$334.67	$334.67	$358.83	$358.83	$329.05	$329.05
17	$306.19	$286.43	$286.43	$344.80	$344.80	$369.69	$369.69	$339.01	$339.01
18	$315.88	$295.49	$295.49	$355.71	$355.71	$381.39	$381.39	$349.73	$349.73
19	$325.57	$304.55	$304.55	$366.62	$366.62	$393.08	$393.08	$360.46	$360.46
20	$335.60	$313.94	$313.94	$377.92	$377.92	$405.20	$405.20	$371.57	$371.57
21	$345.98	$323.65	$323.65	$389.61	$389.61	$417.73	$417.73	$383.06	$383.06
22	$345.98	$323.65	$323.65	$389.61	$389.61	$417.73	$417.73	$383.06	$383.06
23	$345.98	$323.65	$323.65	$389.61	$389.61	$417.73	$417.73	$383.06	$383.06
24	$345.98	$323.65	$323.65	$389.61	$389.61	$417.73	$417.73	$383.06	$383.06
25	$347.36	$324.94	$324.94	$391.17	$391.17	$419.40	$419.40	$384.59	$384.59
26	$354.28	$331.42	$331.42	$398.96	$398.96	$427.76	$427.76	$392.25	$392.25
27	$362.59	$339.19	$339.19	$408.31	$408.31	$437.78	$437.78	$401.45	$401.45
28	$376.08	$351.81	$351.81	$423.51	$423.51	$454.07	$454.07	$416.39	$416.39
29	$387.15	$362.16	$362.16	$435.97	$435.97	$467.44	$467.44	$428.64	$428.64
30	$392.69	$367.34	$367.34	$442.21	$442.21	$474.12	$474.12	$434.77	$434.77
31	$400.99	$375.11	$375.11	$451.56	$451.56	$484.15	$484.15	$443.97	$443.97
32	$409.29	$382.88	$382.88	$460.91	$460.91	$494.17	$494.17	$453.16	$453.16
33	$414.48	$387.73	$387.73	$466.75	$466.75	$500.44	$500.44	$458.91	$458.91
34	$420.02	$392.91	$392.91	$472.99	$472.99	$507.12	$507.12	$465.03	$465.03
35	$422.79	$395.50	$395.50	$476.10	$476.10	$510.47	$510.47	$468.10	$468.10
36	$425.56	$398.09	$398.09	$479.22	$479.22	$513.81	$513.81	$471.16	$471.16
37	$428.32	$400.68	$400.68	$482.34	$482.34	$517.15	$517.15	$474.23	$474.23
38	$431.09	$403.27	$403.27	$485.45	$485.45	$520.49	$520.49	$477.29	$477.29
39	$436.63	$408.45	$408.45	$491.69	$491.69	$527.18	$527.18	$483.42	$483.42
40	$442.16	$413.62	$413.62	$497.92	$497.92	$533.86	$533.86	$489.55	$489.55
41	$450.47	$421.39	$421.39	$507.27	$507.27	$543.88	$543.88	$498.74	$498.74
42	$458.42	$428.84	$428.84	$516.23	$516.23	$553.49	$553.49	$507.55	$507.55
43	$469.49	$439.19	$439.19	$528.70	$528.70	$566.86	$566.86	$519.81	$519.81
44	$483.33	$452.14	$452.14	$544.29	$544.29	$583.57	$583.57	$535.13	$535.13
45	$499.60	$467.35	$467.35	$562.60	$562.60	$603.20	$603.20	$553.14	$553.14
46	$518.97	$485.48	$485.48	$584.42	$584.42	$626.60	$626.60	$574.59	$574.59
47	$540.77	$505.86	$505.86	$608.96	$608.96	$652.91	$652.91	$598.72	$598.72
48	$565.68	$529.17	$529.17	$637.01	$637.01	$682.99	$682.99	$626.30	$626.30
49	$590.24	$552.15	$552.15	$664.67	$664.67	$712.65	$712.65	$653.50	$653.50
50	$617.92	$578.04	$578.04	$695.84	$695.84	$746.07	$746.07	$684.15	$684.15
51	$645.25	$603.61	$603.61	$726.62	$726.62	$779.07	$779.07	$714.41	$714.41
52	$675.35	$631.76	$631.76	$760.52	$760.52	$815.41	$815.41	$747.73	$747.73
53	$705.80	$660.25	$660.25	$794.80	$794.80	$852.17	$852.17	$781.44	$781.44
54	$738.67	$690.99	$690.99	$831.82	$831.82	$891.85	$891.85	$817.83	$817.83
55	$771.54	$721.74	$721.74	$868.83	$868.83	$931.54	$931.54	$854.22	$854.22
56	$807.17	$755.08	$755.08	$908.96	$908.96	$974.56	$974.56	$893.68	$893.68
57	$843.15	$788.74	$788.74	$949.48	$949.48	$1,018.01	$1,018.01	$933.52	$933.52
58	$881.56	$824.66	$824.66	$992.73	$992.73	$1,064.38	$1,064.38	$976.04	$976.04
59	$900.59	$842.46	$842.46	$1,014.15	$1,014.15	$1,087.35	$1,087.35	$997.11	$997.11
60	$938.99	$878.39	$878.39	$1,057.40	$1,057.40	$1,133.72	$1,133.72	$1,039.62	$1,039.62
61	$972.20	$909.46	$909.46	$1,094.80	$1,094.80	$1,173.82	$1,173.82	$1,076.40	$1,076.40
62	$994.00	$929.85	$929.85	$1,119.35	$1,119.35	$1,200.14	$1,200.14	$1,100.53	$1,100.53
63	$1,021.33	$955.41	$955.41	$1,150.13	$1,150.13	$1,233.14	$1,233.14	$1,130.79	$1,130.79
64+	$1,037.94	$970.95	$970.95	$1,168.83	$1,168.83	$1,253.19	$1,253.19	$1,149.18	$1,149.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/
HIOS Plan ID (Off Exchange)=>	33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017		33709PA0570018		33709PA0570019		33709PA
Plan Marketing Name =>	Premier Balance PPO $750 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Balance PPO $600 a Community Blue Plan		Balance PPO $2600 a Community Blue Plan		Balance PPO $5000 1x a Community Blue Plan		Conemaugh Re PPO
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 1,4		Area 1,4		Area 1,4		Are
Network =>	B		B		B		A		A		A		
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Go
Deductible =>	$750		$1,500		$1,500		$600		$2,600		$5,000		$500/
Coinsurance =>	100%		100%		100%		50%		70%		70%		100%
Copays =>	$35		$45		$45		$65		$40		$35		$25/
OOP Maximum =>	$7,900		$7,900		$7,900		$8,150		$8,150		$8,150		$7,900/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$314.19	$314.19	$277.87	$277.87	$297.93	$297.93	$230.44	$230.44	$224.64	$224.64	$218.47	$218.47	$285.01
15	$342.11	$342.11	$302.57	$302.57	$324.41	$324.41	$250.92	$250.92	$244.61	$244.61	$237.89	$237.89	$310.34
16	$352.79	$352.79	$312.01	$312.01	$334.54	$334.54	$258.76	$258.76	$252.25	$252.25	$245.31	$245.31	$320.03
17	$363.47	$363.47	$321.46	$321.46	$344.66	$344.66	$266.59	$266.59	$259.88	$259.88	$252.74	$252.74	$329.72
18	$374.97	$374.97	$331.63	$331.63	$355.57	$355.57	$275.02	$275.02	$268.10	$268.10	$260.73	$260.73	$340.15
19	$386.47	$386.47	$341.80	$341.80	$366.47	$366.47	$283.46	$283.46	$276.32	$276.32	$268.73	$268.73	$350.58
20	$398.38	$398.38	$352.33	$352.33	$377.77	$377.77	$292.19	$292.19	$284.84	$284.84	$277.01	$277.01	$361.38
21	$410.70	$410.70	$363.23	$363.23	$389.45	$389.45	$301.23	$301.23	$293.65	$293.65	$285.58	$285.58	$372.56
22	$410.70	$410.70	$363.23	$363.23	$389.45	$389.45	$301.23	$301.23	$293.65	$293.65	$285.58	$285.58	$372.56
23	$410.70	$410.70	$363.23	$363.23	$389.45	$389.45	$301.23	$301.23	$293.65	$293.65	$285.58	$285.58	$372.56
24	$410.70	$410.70	$363.23	$363.23	$389.45	$389.45	$301.23	$301.23	$293.65	$293.65	$285.58	$285.58	$372.56
25	$412.34	$412.34	$364.68	$364.68	$391.01	$391.01	$302.43	$302.43	$294.82	$294.82	$286.72	$286.72	$374.05
26	$420.56	$420.56	$371.95	$371.95	$398.80	$398.80	$308.46	$308.46	$300.70	$300.70	$292.43	$292.43	$381.50
27	$430.41	$430.41	$380.67	$380.67	$408.14	$408.14	$315.69	$315.69	$307.75	$307.75	$299.29	$299.29	$390.44
28	$446.43	$446.43	$394.83	$394.83	$423.33	$423.33	$327.44	$327.44	$319.20	$319.20	$310.43	$310.43	$404.97
29	$459.57	$459.57	$406.45	$406.45	$435.79	$435.79	$337.08	$337.08	$328.59	$328.59	$319.56	$319.56	$416.89
30	$466.14	$466.14	$412.27	$412.27	$442.03	$442.03	$341.90	$341.90	$333.29	$333.29	$324.13	$324.13	$422.86
31	$476.00	$476.00	$420.98	$420.98	$451.37	$451.37	$349.13	$349.13	$340.34	$340.34	$330.99	$330.99	$431.80
32	$485.86	$485.86	$429.70	$429.70	$460.72	$460.72	$356.36	$356.36	$347.39	$347.39	$337.84	$337.84	$440.74
33	$492.02	$492.02	$435.15	$435.15	$466.56	$466.56	$360.87	$360.87	$351.79	$351.79	$342.12	$342.12	$446.33
34	$498.59	$498.59	$440.96	$440.96	$472.79	$472.79	$365.69	$365.69	$356.49	$356.49	$346.69	$346.69	$452.29
35	$501.88	$501.88	$443.87	$443.87	$475.91	$475.91	$368.10	$368.10	$358.84	$358.84	$348.98	$348.98	$455.27
36	$505.16	$505.16	$446.77	$446.77	$479.02	$479.02	$370.51	$370.51	$361.19	$361.19	$351.26	$351.26	$458.25
37	$508.45	$508.45	$449.68	$449.68	$482.14	$482.14	$372.92	$372.92	$363.54	$363.54	$353.55	$353.55	$461.23
38	$511.73	$511.73	$452.58	$452.58	$485.25	$485.25	$375.33	$375.33	$365.89	$365.89	$355.83	$355.83	$464.21
39	$518.30	$518.30	$458.40	$458.40	$491.49	$491.49	$380.15	$380.15	$370.59	$370.59	$360.40	$360.40	$470.17
40	$524.87	$524.87	$464.21	$464.21	$497.72	$497.72	$384.97	$384.97	$375.28	$375.28	$364.97	$364.97	$476.13
41	$534.73	$534.73	$472.93	$472.93	$507.06	$507.06	$392.20	$392.20	$382.33	$382.33	$371.83	$371.83	$485.07
42	$544.18	$544.18	$481.28	$481.28	$516.02	$516.02	$399.13	$399.13	$389.09	$389.09	$378.39	$378.39	$493.64
43	$557.32	$557.32	$492.90	$492.90	$528.48	$528.48	$408.77	$408.77	$398.48	$398.48	$387.53	$387.53	$505.56
44	$573.75	$573.75	$507.43	$507.43	$544.06	$544.06	$420.82	$420.82	$410.23	$410.23	$398.96	$398.96	$520.47
45	$593.05	$593.05	$524.50	$524.50	$562.37	$562.37	$434.98	$434.98	$424.03	$424.03	$412.38	$412.38	$537.98
46	$616.05	$616.05	$544.85	$544.85	$584.18	$584.18	$451.85	$451.85	$440.48	$440.48	$428.37	$428.37	$558.84
47	$641.92	$641.92	$567.73	$567.73	$608.71	$608.71	$470.82	$470.82	$458.97	$458.97	$446.36	$446.36	$582.31
48	$671.49	$671.49	$593.88	$593.88	$636.75	$636.75	$492.51	$492.51	$480.12	$480.12	$466.92	$466.92	$609.14
49	$700.65	$700.65	$619.67	$619.67	$664.40	$664.40	$513.90	$513.90	$500.97	$500.97	$487.20	$487.20	$635.59
50	$733.51	$733.51	$648.73	$648.73	$695.56	$695.56	$538.00	$538.00	$524.46	$524.46	$510.05	$510.05	$665.39
51	$765.96	$765.96	$677.42	$677.42	$726.32	$726.32	$561.79	$561.79	$547.66	$547.66	$532.61	$532.61	$694.82
52	$801.69	$801.69	$709.02	$709.02	$760.21	$760.21	$588.00	$588.00	$573.20	$573.20	$557.45	$557.45	$727.24
53	$837.83	$837.83	$740.99	$740.99	$794.48	$794.48	$614.51	$614.51	$599.05	$599.05	$582.58	$582.58	$760.02
54	$876.84	$876.84	$775.50	$775.50	$831.48	$831.48	$643.13	$643.13	$626.94	$626.94	$609.71	$609.71	$795.42
55	$915.86	$915.86	$810.00	$810.00	$868.47	$868.47	$671.74	$671.74	$654.84	$654.84	$636.84	$636.84	$830.81
56	$958.16	$958.16	$847.42	$847.42	$908.59	$908.59	$702.77	$702.77	$685.09	$685.09	$666.26	$666.26	$869.18
57	$1,000.88	$1,000.88	$885.19	$885.19	$949.09	$949.09	$734.10	$734.10	$715.63	$715.63	$695.96	$695.96	$907.93
58	$1,046.46	$1,046.46	$925.51	$925.51	$992.32	$992.32	$767.53	$767.53	$748.22	$748.22	$727.66	$727.66	$949.28
59	$1,069.05	$1,069.05	$945.49	$945.49	$1,013.74	$1,013.74	$784.10	$784.10	$764.37	$764.37	$743.36	$743.36	$969.77
60	$1,114.64	$1,114.64	$985.81	$985.81	$1,056.97	$1,056.97	$817.54	$817.54	$796.97	$796.97	$775.06	$775.06	$1,011.13
61	$1,154.07	$1,154.07	$1,020.68	$1,020.68	$1,094.35	$1,094.35	$846.46	$846.46	$825.16	$825.16	$802.48	$802.48	$1,046.89
62	$1,179.94	$1,179.94	$1,043.56	$1,043.56	$1,118.89	$1,118.89	$865.43	$865.43	$843.66	$843.66	$820.47	$820.47	$1,070.36
63	$1,212.39	$1,212.39	$1,072.25	$1,072.25	$1,149.66	$1,149.66	$889.23	$889.23	$866.85	$866.85	$843.03	$843.03	$1,099.80
64+	$1,232.10	$1,232.10	$1,089.69	$1,089.69	$1,168.35	$1,168.35	$903.69	$903.69	$880.95	$880.95	$856.74	$856.74	$1,117.68

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

HIOS Plan ID (On Exchange)=>	/A	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	1030001	33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	egion Flex Blue $500	Conemaugh Region Flex Blue PPO $2800Q		Health Savings Flex PPO Embedded $6000 a Community Blue Plan		Health Savings Flex PPO Embedded $6000 a Community Blue Plan	
Form # =>	1/WG-7	HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	a 5	Area 5		Area 6,7		Area 9	
Network =>	/	Y		F		F	
Metal =>	old	Silver		Bronze		Bronze	
Deductible =>	$1,500	$2,800/$2,800		$6,000/$6,000		$6,000/$6,000	
Coinsurance =>	/70%	100%/70%		60%/50%		60%/50%	
Copays =>	/$65	100%/$30		60%/50%		60%/50%	
OOP Maximum =>	/$7,900	$6,750/$6,750		$6,750/$6,750		$6,750/$6,750	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.01	$240.95	$240.95	$239.12	$239.12	$234.53	$234.53
15	$310.34	$262.37	$262.37	$260.38	$260.38	$255.37	$255.37
16	$320.03	$270.56	$270.56	$268.51	$268.51	$263.34	$263.34
17	$329.72	$278.75	$278.75	$276.63	$276.63	$271.31	$271.31
18	$340.15	$287.57	$287.57	$285.39	$285.39	$279.90	$279.90
19	$350.58	$296.39	$296.39	$294.14	$294.14	$288.48	$288.48
20	$361.38	$305.52	$305.52	$303.20	$303.20	$297.37	$297.37
21	$372.56	$314.97	$314.97	$312.58	$312.58	$306.57	$306.57
22	$372.56	$314.97	$314.97	$312.58	$312.58	$306.57	$306.57
23	$372.56	$314.97	$314.97	$312.58	$312.58	$306.57	$306.57
24	$372.56	$314.97	$314.97	$312.58	$312.58	$306.57	$306.57
25	$374.05	$316.23	$316.23	$313.83	$313.83	$307.80	$307.80
26	$381.50	$322.53	$322.53	$320.08	$320.08	$313.93	$313.93
27	$390.44	$330.09	$330.09	$327.58	$327.58	$321.29	$321.29
28	$404.97	$342.37	$342.37	$339.77	$339.77	$333.24	$333.24
29	$416.89	$352.45	$352.45	$349.78	$349.78	$343.05	$343.05
30	$422.86	$357.49	$357.49	$354.78	$354.78	$347.96	$347.96
31	$431.80	$365.05	$365.05	$362.28	$362.28	$355.31	$355.31
32	$440.74	$372.61	$372.61	$369.78	$369.78	$362.67	$362.67
33	$446.33	$377.33	$377.33	$374.47	$374.47	$367.27	$367.27
34	$452.29	$382.37	$382.37	$379.47	$379.47	$372.18	$372.18
35	$455.27	$384.89	$384.89	$381.97	$381.97	$374.63	$374.63
36	$458.25	$387.41	$387.41	$384.47	$384.47	$377.08	$377.08
37	$461.23	$389.93	$389.93	$386.97	$386.97	$379.53	$379.53
38	$464.21	$392.45	$392.45	$389.47	$389.47	$381.99	$381.99
39	$470.17	$397.49	$397.49	$394.48	$394.48	$386.89	$386.89
40	$476.13	$402.53	$402.53	$399.48	$399.48	$391.80	$391.80
41	$485.07	$410.09	$410.09	$406.98	$406.98	$399.15	$399.15
42	$493.64	$417.34	$417.34	$414.17	$414.17	$406.21	$406.21
43	$505.56	$427.41	$427.41	$424.17	$424.17	$416.02	$416.02
44	$520.47	$440.01	$440.01	$436.67	$436.67	$428.28	$428.28
45	$537.98	$454.82	$454.82	$451.37	$451.37	$442.69	$442.69
46	$558.84	$472.46	$472.46	$468.87	$468.87	$459.86	$459.86
47	$582.31	$492.30	$492.30	$488.56	$488.56	$479.17	$479.17
48	$609.14	$514.98	$514.98	$511.07	$511.07	$501.24	$501.24
49	$635.59	$537.34	$537.34	$533.26	$533.26	$523.01	$523.01
50	$665.39	$562.54	$562.54	$558.27	$558.27	$547.53	$547.53
51	$694.82	$587.42	$587.42	$582.96	$582.96	$571.75	$571.75
52	$727.24	$614.82	$614.82	$610.16	$610.16	$598.42	$598.42
53	$760.02	$642.54	$642.54	$637.66	$637.66	$625.40	$625.40
54	$795.42	$672.46	$672.46	$667.36	$667.36	$654.53	$654.53
55	$830.81	$702.38	$702.38	$697.05	$697.05	$683.65	$683.65
56	$869.18	$734.83	$734.83	$729.25	$729.25	$715.23	$715.23
57	$907.93	$767.58	$767.58	$761.76	$761.76	$747.11	$747.11
58	$949.28	$802.54	$802.54	$796.45	$796.45	$781.14	$781.14
59	$969.77	$819.87	$819.87	$813.65	$813.65	$798.00	$798.00
60	$1,011.13	$854.83	$854.83	$848.34	$848.34	$832.03	$832.03
61	$1,046.89	$885.07	$885.07	$878.35	$878.35	$861.46	$861.46
62	$1,070.36	$904.91	$904.91	$898.04	$898.04	$880.78	$880.78
63	$1,099.80	$929.79	$929.79	$922.74	$922.74	$904.99	$904.99
64+	$1,117.68	$944.91	$944.91	$937.74	$937.74	$919.71	$919.71

Company Name:	Highmark, Inc.
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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum a Community Blue Plan		Premier Balance PPO $250 Platinum a Community Blue Plan		Premier Balance PPO $0 Gold a Community Blue Plan		Premier Balance PPO $250 Gold a Community Blue Plan		Premier Balance PPO $500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	$0		$250		$0		$250		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$10		$10		$30		$30		$25	
OOP Maximum =>	$4,000		$4,000		$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	$340.75	$340.75	$333.46	$333.46	$292.57	$292.57	$291.40	$291.40	$288.22	$288.22
15	$371.04	$371.04	$363.10	$363.10	$318.57	$318.57	$317.30	$317.30	$313.84	$313.84
16	$382.62	$382.62	$374.43	$374.43	$328.52	$328.52	$327.20	$327.20	$323.64	$323.64
17	$394.21	$394.21	$385.76	$385.76	$338.46	$338.46	$337.11	$337.11	$333.43	$333.43
18	$406.68	$406.68	$397.97	$397.97	$349.17	$349.17	$347.77	$347.77	$343.98	$343.98
19	$419.15	$419.15	$410.17	$410.17	$359.88	$359.88	$358.44	$358.44	$354.53	$354.53
20	$432.07	$432.07	$422.81	$422.81	$370.97	$370.97	$369.48	$369.48	$365.46	$365.46
21	$445.43	$445.43	$435.89	$435.89	$382.44	$382.44	$380.91	$380.91	$376.76	$376.76
22	$445.43	$445.43	$435.89	$435.89	$382.44	$382.44	$380.91	$380.91	$376.76	$376.76
23	$445.43	$445.43	$435.89	$435.89	$382.44	$382.44	$380.91	$380.91	$376.76	$376.76
24	$445.43	$445.43	$435.89	$435.89	$382.44	$382.44	$380.91	$380.91	$376.76	$376.76
25	$447.21	$447.21	$437.63	$437.63	$383.97	$383.97	$382.43	$382.43	$378.27	$378.27
26	$456.12	$456.12	$446.35	$446.35	$391.62	$391.62	$390.05	$390.05	$385.80	$385.80
27	$466.81	$466.81	$456.81	$456.81	$400.80	$400.80	$399.19	$399.19	$394.84	$394.84
28	$484.18	$484.18	$473.81	$473.81	$415.71	$415.71	$414.05	$414.05	$409.54	$409.54
29	$498.44	$498.44	$487.76	$487.76	$427.95	$427.95	$426.24	$426.24	$421.59	$421.59
30	$505.56	$505.56	$494.74	$494.74	$434.07	$434.07	$432.33	$432.33	$427.62	$427.62
31	$516.25	$516.25	$505.20	$505.20	$443.25	$443.25	$441.47	$441.47	$436.66	$436.66
32	$526.94	$526.94	$515.66	$515.66	$452.43	$452.43	$450.62	$450.62	$445.71	$445.71
33	$533.63	$533.63	$522.20	$522.20	$458.16	$458.16	$456.33	$456.33	$451.36	$451.36
34	$540.75	$540.75	$529.17	$529.17	$464.28	$464.28	$462.42	$462.42	$457.39	$457.39
35	$544.32	$544.32	$532.66	$532.66	$467.34	$467.34	$465.47	$465.47	$460.40	$460.40
36	$547.88	$547.88	$536.14	$536.14	$470.40	$470.40	$468.52	$468.52	$463.41	$463.41
37	$551.44	$551.44	$539.63	$539.63	$473.46	$473.46	$471.57	$471.57	$466.43	$466.43
38	$555.01	$555.01	$543.12	$543.12	$476.52	$476.52	$474.61	$474.61	$469.44	$469.44
39	$562.13	$562.13	$550.09	$550.09	$482.64	$482.64	$480.71	$480.71	$475.47	$475.47
40	$569.26	$569.26	$557.07	$557.07	$488.76	$488.76	$486.80	$486.80	$481.50	$481.50
41	$579.95	$579.95	$567.53	$567.53	$497.94	$497.94	$495.94	$495.94	$490.54	$490.54
42	$590.19	$590.19	$577.55	$577.55	$506.73	$506.73	$504.71	$504.71	$499.21	$499.21
43	$604.45	$604.45	$591.50	$591.50	$518.97	$518.97	$516.89	$516.89	$511.26	$511.26
44	$622.27	$622.27	$608.94	$608.94	$534.27	$534.27	$532.13	$532.13	$526.33	$526.33
45	$643.20	$643.20	$629.43	$629.43	$552.24	$552.24	$550.03	$550.03	$544.04	$544.04
46	$668.15	$668.15	$653.84	$653.84	$573.66	$573.66	$571.37	$571.37	$565.14	$565.14
47	$696.21	$696.21	$681.30	$681.30	$597.75	$597.75	$595.36	$595.36	$588.88	$588.88
48	$728.28	$728.28	$712.68	$712.68	$625.29	$625.29	$622.79	$622.79	$616.00	$616.00
49	$759.90	$759.90	$743.63	$743.63	$652.44	$652.44	$649.83	$649.83	$642.75	$642.75
50	$795.54	$795.54	$778.50	$778.50	$683.04	$683.04	$680.31	$680.31	$672.89	$672.89
51	$830.73	$830.73	$812.93	$812.93	$713.25	$713.25	$710.40	$710.40	$702.66	$702.66
52	$869.48	$869.48	$850.86	$850.86	$746.52	$746.52	$743.54	$743.54	$735.44	$735.44
53	$908.68	$908.68	$889.22	$889.22	$780.18	$780.18	$777.06	$777.06	$768.59	$768.59
54	$950.99	$950.99	$930.63	$930.63	$816.51	$816.51	$813.24	$813.24	$804.38	$804.38
55	$993.31	$993.31	$972.03	$972.03	$852.84	$852.84	$849.43	$849.43	$840.17	$840.17
56	$1,039.19	$1,039.19	$1,016.93	$1,016.93	$892.23	$892.23	$888.66	$888.66	$878.98	$878.98
57	$1,085.51	$1,085.51	$1,062.26	$1,062.26	$932.01	$932.01	$928.28	$928.28	$918.16	$918.16
58	$1,134.96	$1,134.96	$1,110.65	$1,110.65	$974.46	$974.46	$970.56	$970.56	$959.98	$959.98
59	$1,159.45	$1,159.45	$1,134.62	$1,134.62	$995.49	$995.49	$991.51	$991.51	$980.71	$980.71
60	$1,208.90	$1,208.90	$1,183.01	$1,183.01	$1,037.94	$1,037.94	$1,033.79	$1,033.79	$1,022.53	$1,022.53
61	$1,251.66	$1,251.66	$1,224.85	$1,224.85	$1,074.66	$1,074.66	$1,070.36	$1,070.36	$1,058.70	$1,058.70
62	$1,279.72	$1,279.72	$1,252.31	$1,252.31	$1,098.75	$1,098.75	$1,094.35	$1,094.35	$1,082.43	$1,082.43
63	$1,314.91	$1,314.91	$1,286.75	$1,286.75	$1,128.96	$1,128.96	$1,124.45	$1,124.45	$1,112.20	$1,112.20
64+	$1,336.29	$1,336.29	$1,307.67	$1,307.67	$1,147.32	$1,147.32	$1,142.73	$1,142.73	$1,130.28	$1,130.28

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO $750 a Community Blue Plan		Premier Balance PPO $1000 a Community Blue Plan		Premier Balance PPO $1250 a Community Blue Plan		Premier Balance PPO $1500 a Community Blue Plan		Premier Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$1,000		$1,250		$1,500		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$25		$25		$25		$25		$25	
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	$286.94	$286.94	$283.34	$283.34	$281.05	$281.05	$278.02	$278.02	$272.98	$272.98
15	$312.45	$312.45	$308.53	$308.53	$306.03	$306.03	$302.73	$302.73	$297.25	$297.25
16	$322.20	$322.20	$318.16	$318.16	$315.58	$315.58	$312.18	$312.18	$306.53	$306.53
17	$331.95	$331.95	$327.79	$327.79	$325.13	$325.13	$321.63	$321.63	$315.80	$315.80
18	$342.46	$342.46	$338.16	$338.16	$335.42	$335.42	$331.80	$331.80	$325.79	$325.79
19	$352.96	$352.96	$348.53	$348.53	$345.70	$345.70	$341.98	$341.98	$335.79	$335.79
20	$363.84	$363.84	$359.27	$359.27	$356.36	$356.36	$352.52	$352.52	$346.13	$346.13
21	$375.09	$375.09	$370.38	$370.38	$367.38	$367.38	$363.42	$363.42	$356.84	$356.84
22	$375.09	$375.09	$370.38	$370.38	$367.38	$367.38	$363.42	$363.42	$356.84	$356.84
23	$375.09	$375.09	$370.38	$370.38	$367.38	$367.38	$363.42	$363.42	$356.84	$356.84
24	$375.09	$375.09	$370.38	$370.38	$367.38	$367.38	$363.42	$363.42	$356.84	$356.84
25	$376.59	$376.59	$371.86	$371.86	$368.85	$368.85	$364.87	$364.87	$358.27	$358.27
26	$384.09	$384.09	$379.27	$379.27	$376.20	$376.20	$372.14	$372.14	$365.40	$365.40
27	$393.09	$393.09	$388.16	$388.16	$385.01	$385.01	$380.86	$380.86	$373.97	$373.97
28	$407.72	$407.72	$402.60	$402.60	$399.34	$399.34	$395.04	$395.04	$387.89	$387.89
29	$419.73	$419.73	$414.46	$414.46	$411.10	$411.10	$406.67	$406.67	$399.30	$399.30
30	$425.73	$425.73	$420.38	$420.38	$416.98	$416.98	$412.48	$412.48	$405.01	$405.01
31	$434.73	$434.73	$429.27	$429.27	$425.79	$425.79	$421.20	$421.20	$413.58	$413.58
32	$443.73	$443.73	$438.16	$438.16	$434.61	$434.61	$429.93	$429.93	$422.14	$422.14
33	$449.36	$449.36	$443.72	$443.72	$440.12	$440.12	$435.38	$435.38	$427.49	$427.49
34	$455.36	$455.36	$449.64	$449.64	$446.00	$446.00	$441.19	$441.19	$433.20	$433.20
35	$458.36	$458.36	$452.60	$452.60	$448.94	$448.94	$444.10	$444.10	$436.06	$436.06
36	$461.36	$461.36	$455.57	$455.57	$451.88	$451.88	$447.01	$447.01	$438.91	$438.91
37	$464.36	$464.36	$458.53	$458.53	$454.82	$454.82	$449.91	$449.91	$441.77	$441.77
38	$467.36	$467.36	$461.49	$461.49	$457.76	$457.76	$452.82	$452.82	$444.62	$444.62
39	$473.36	$473.36	$467.42	$467.42	$463.63	$463.63	$458.64	$458.64	$450.33	$450.33
40	$479.37	$479.37	$473.35	$473.35	$469.51	$469.51	$464.45	$464.45	$456.04	$456.04
41	$488.37	$488.37	$482.23	$482.23	$478.33	$478.33	$473.17	$473.17	$464.61	$464.61
42	$496.99	$496.99	$490.75	$490.75	$486.78	$486.78	$481.53	$481.53	$472.81	$472.81
43	$509.00	$509.00	$502.61	$502.61	$498.53	$498.53	$493.16	$493.16	$484.23	$484.23
44	$524.00	$524.00	$517.42	$517.42	$513.23	$513.23	$507.70	$507.70	$498.51	$498.51
45	$541.63	$541.63	$534.83	$534.83	$530.50	$530.50	$524.78	$524.78	$515.28	$515.28
46	$562.64	$562.64	$555.57	$555.57	$551.07	$551.07	$545.13	$545.13	$535.26	$535.26
47	$586.27	$586.27	$578.90	$578.90	$574.21	$574.21	$568.03	$568.03	$557.74	$557.74
48	$613.27	$613.27	$605.57	$605.57	$600.67	$600.67	$594.19	$594.19	$583.43	$583.43
49	$639.90	$639.90	$631.87	$631.87	$626.75	$626.75	$619.99	$619.99	$608.77	$608.77
50	$669.91	$669.91	$661.50	$661.50	$656.14	$656.14	$649.07	$649.07	$637.32	$637.32
51	$699.54	$699.54	$690.76	$690.76	$685.16	$685.16	$677.78	$677.78	$665.51	$665.51
52	$732.18	$732.18	$722.98	$722.98	$717.13	$717.13	$709.40	$709.40	$696.55	$696.55
53	$765.18	$765.18	$755.58	$755.58	$749.46	$749.46	$741.38	$741.38	$727.95	$727.95
54	$800.82	$800.82	$790.76	$790.76	$784.36	$784.36	$775.90	$775.90	$761.85	$761.85
55	$836.45	$836.45	$825.95	$825.95	$819.26	$819.26	$810.43	$810.43	$795.75	$795.75
56	$875.08	$875.08	$864.10	$864.10	$857.10	$857.10	$847.86	$847.86	$832.51	$832.51
57	$914.09	$914.09	$902.62	$902.62	$895.31	$895.31	$885.65	$885.65	$869.62	$869.62
58	$955.73	$955.73	$943.73	$943.73	$936.08	$936.08	$925.99	$925.99	$909.23	$909.23
59	$976.36	$976.36	$964.10	$964.10	$956.29	$956.29	$945.98	$945.98	$928.85	$928.85
60	$1,017.99	$1,017.99	$1,005.21	$1,005.21	$997.07	$997.07	$986.32	$986.32	$968.46	$968.46
61	$1,054.00	$1,054.00	$1,040.77	$1,040.77	$1,032.34	$1,032.34	$1,021.21	$1,021.21	$1,002.72	$1,002.72
62	$1,077.63	$1,077.63	$1,064.10	$1,064.10	$1,055.48	$1,055.48	$1,044.11	$1,044.11	$1,025.20	$1,025.20
63	$1,107.27	$1,107.27	$1,093.36	$1,093.36	$1,084.51	$1,084.51	$1,072.82	$1,072.82	$1,053.39	$1,053.39
64+	$1,125.27	$1,125.27	$1,111.14	$1,111.14	$1,102.14	$1,102.14	$1,090.26	$1,090.26	$1,070.52	$1,070.52

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO $1400 a Community Blue Plan		Premier Balance PPO $5000 1x a Community Blue Plan		Balance PPO $1000 a Community Blue Plan		Balance PPO $1750 a Community Blue Plan		Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$5,000		$1,000		$1,750		$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	$40		$25		$45		$35		$35	
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	$273.15	$273.15	$252.85	$252.85	$268.93	$268.93	$265.16	$265.16	$263.07	$263.07
15	$297.43	$297.43	$275.32	$275.32	$292.83	$292.83	$288.73	$288.73	$286.45	$286.45
16	$306.71	$306.71	$283.92	$283.92	$301.97	$301.97	$297.75	$297.75	$295.39	$295.39
17	$316.00	$316.00	$292.51	$292.51	$311.11	$311.11	$306.76	$306.76	$304.33	$304.33
18	$326.00	$326.00	$301.76	$301.76	$320.96	$320.96	$316.46	$316.46	$313.96	$313.96
19	$335.99	$335.99	$311.02	$311.02	$330.80	$330.80	$326.17	$326.17	$323.59	$323.59
20	$346.35	$346.35	$320.60	$320.60	$340.99	$340.99	$336.22	$336.22	$333.56	$333.56
21	$357.06	$357.06	$330.52	$330.52	$351.54	$351.54	$346.62	$346.62	$343.88	$343.88
22	$357.06	$357.06	$330.52	$330.52	$351.54	$351.54	$346.62	$346.62	$343.88	$343.88
23	$357.06	$357.06	$330.52	$330.52	$351.54	$351.54	$346.62	$346.62	$343.88	$343.88
24	$357.06	$357.06	$330.52	$330.52	$351.54	$351.54	$346.62	$346.62	$343.88	$343.88
25	$358.49	$358.49	$331.84	$331.84	$352.95	$352.95	$348.01	$348.01	$345.26	$345.26
26	$365.63	$365.63	$338.45	$338.45	$359.98	$359.98	$354.94	$354.94	$352.13	$352.13
27	$374.20	$374.20	$346.38	$346.38	$368.41	$368.41	$363.26	$363.26	$360.39	$360.39
28	$388.12	$388.12	$359.28	$359.28	$382.12	$382.12	$376.78	$376.78	$373.80	$373.80
29	$399.55	$399.55	$369.85	$369.85	$393.37	$393.37	$387.87	$387.87	$384.80	$384.80
30	$405.26	$405.26	$375.14	$375.14	$399.00	$399.00	$393.41	$393.41	$390.30	$390.30
31	$413.83	$413.83	$383.07	$383.07	$407.43	$407.43	$401.73	$401.73	$398.56	$398.56
32	$422.40	$422.40	$391.01	$391.01	$415.87	$415.87	$410.05	$410.05	$406.81	$406.81
33	$427.76	$427.76	$395.96	$395.96	$421.14	$421.14	$415.25	$415.25	$411.97	$411.97
34	$433.47	$433.47	$401.25	$401.25	$426.77	$426.77	$420.80	$420.80	$417.47	$417.47
35	$436.33	$436.33	$403.90	$403.90	$429.58	$429.58	$423.57	$423.57	$420.22	$420.22
36	$439.18	$439.18	$406.54	$406.54	$432.39	$432.39	$426.34	$426.34	$422.97	$422.97
37	$442.04	$442.04	$409.18	$409.18	$435.21	$435.21	$429.12	$429.12	$425.72	$425.72
38	$444.90	$444.90	$411.83	$411.83	$438.02	$438.02	$431.89	$431.89	$428.47	$428.47
39	$450.61	$450.61	$417.12	$417.12	$443.64	$443.64	$437.43	$437.43	$433.98	$433.98
40	$456.32	$456.32	$422.40	$422.40	$449.27	$449.27	$442.98	$442.98	$439.48	$439.48
41	$464.89	$464.89	$430.34	$430.34	$457.71	$457.71	$451.30	$451.30	$447.73	$447.73
42	$473.10	$473.10	$437.94	$437.94	$465.79	$465.79	$459.27	$459.27	$455.64	$455.64
43	$484.53	$484.53	$448.52	$448.52	$477.04	$477.04	$470.36	$470.36	$466.65	$466.65
44	$498.81	$498.81	$461.74	$461.74	$491.10	$491.10	$484.23	$484.23	$480.40	$480.40
45	$515.59	$515.59	$477.27	$477.27	$507.62	$507.62	$500.52	$500.52	$496.56	$496.56
46	$535.59	$535.59	$495.78	$495.78	$527.31	$527.31	$519.93	$519.93	$515.82	$515.82
47	$558.08	$558.08	$516.60	$516.60	$549.46	$549.46	$541.77	$541.77	$537.48	$537.48
48	$583.79	$583.79	$540.40	$540.40	$574.77	$574.77	$566.72	$566.72	$562.24	$562.24
49	$609.14	$609.14	$563.87	$563.87	$599.73	$599.73	$591.33	$591.33	$586.66	$586.66
50	$637.71	$637.71	$590.31	$590.31	$627.85	$627.85	$619.06	$619.06	$614.17	$614.17
51	$665.92	$665.92	$616.42	$616.42	$655.62	$655.62	$646.45	$646.45	$641.34	$641.34
52	$696.98	$696.98	$645.18	$645.18	$686.21	$686.21	$676.60	$676.60	$671.25	$671.25
53	$728.40	$728.40	$674.26	$674.26	$717.14	$717.14	$707.10	$707.10	$701.52	$701.52
54	$762.32	$762.32	$705.66	$705.66	$750.54	$750.54	$740.03	$740.03	$734.18	$734.18
55	$796.24	$796.24	$737.06	$737.06	$783.93	$783.93	$772.96	$772.96	$766.85	$766.85
56	$833.02	$833.02	$771.10	$771.10	$820.14	$820.14	$808.66	$808.66	$802.27	$802.27
57	$870.16	$870.16	$805.48	$805.48	$856.70	$856.70	$844.71	$844.71	$838.04	$838.04
58	$909.79	$909.79	$842.16	$842.16	$895.72	$895.72	$883.19	$883.19	$876.21	$876.21
59	$929.43	$929.43	$860.34	$860.34	$915.06	$915.06	$902.25	$902.25	$895.12	$895.12
60	$969.06	$969.06	$897.03	$897.03	$954.08	$954.08	$940.73	$940.73	$933.29	$933.29
61	$1,003.34	$1,003.34	$928.76	$928.76	$987.83	$987.83	$974.00	$974.00	$966.30	$966.30
62	$1,025.83	$1,025.83	$949.58	$949.58	$1,009.97	$1,009.97	$995.84	$995.84	$987.97	$987.97
63	$1,054.04	$1,054.04	$975.70	$975.70	$1,037.75	$1,037.75	$1,023.22	$1,023.22	$1,015.13	$1,015.13
64+	$1,071.18	$1,071.18	$991.56	$991.56	$1,054.62	$1,054.62	$1,039.86	$1,039.86	$1,031.64	$1,031.64

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO $1500 a Community Blue Plan		Health Savings PPO Embedded $2800 a Community Blue Plan		Health Savings PPO Embedded $3350 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	$1,500		$2,800		$3,350		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$15		100%		100%		80%		80%	
OOP Maximum =>	$3,300		$6,750		$6,650		$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	$278.05	$278.05	$244.30	$244.30	$242.59	$242.59	$206.47	$206.47	$216.46	$216.46
15	$302.77	$302.77	$266.01	$266.01	$264.15	$264.15	$224.82	$224.82	$235.71	$235.71
16	$312.22	$312.22	$274.31	$274.31	$272.40	$272.40	$231.84	$231.84	$243.06	$243.06
17	$321.67	$321.67	$282.62	$282.62	$280.64	$280.64	$238.85	$238.85	$250.42	$250.42
18	$331.85	$331.85	$291.56	$291.56	$289.52	$289.52	$246.41	$246.41	$258.34	$258.34
19	$342.03	$342.03	$300.50	$300.50	$298.40	$298.40	$253.97	$253.97	$266.27	$266.27
20	$352.57	$352.57	$309.76	$309.76	$307.60	$307.60	$261.79	$261.79	$274.47	$274.47
21	$363.47	$363.47	$319.34	$319.34	$317.11	$317.11	$269.89	$269.89	$282.96	$282.96
22	$363.47	$363.47	$319.34	$319.34	$317.11	$317.11	$269.89	$269.89	$282.96	$282.96
23	$363.47	$363.47	$319.34	$319.34	$317.11	$317.11	$269.89	$269.89	$282.96	$282.96
24	$363.47	$363.47	$319.34	$319.34	$317.11	$317.11	$269.89	$269.89	$282.96	$282.96
25	$364.92	$364.92	$320.62	$320.62	$318.38	$318.38	$270.97	$270.97	$284.09	$284.09
26	$372.19	$372.19	$327.00	$327.00	$324.72	$324.72	$276.37	$276.37	$289.75	$289.75
27	$380.92	$380.92	$334.67	$334.67	$332.33	$332.33	$282.84	$282.84	$296.54	$296.54
28	$395.09	$395.09	$347.12	$347.12	$344.70	$344.70	$293.37	$293.37	$307.58	$307.58
29	$406.72	$406.72	$357.34	$357.34	$354.85	$354.85	$302.01	$302.01	$316.63	$316.63
30	$412.54	$412.54	$362.45	$362.45	$359.92	$359.92	$306.33	$306.33	$321.16	$321.16
31	$421.26	$421.26	$370.12	$370.12	$367.53	$367.53	$312.80	$312.80	$327.95	$327.95
32	$429.99	$429.99	$377.78	$377.78	$375.14	$375.14	$319.28	$319.28	$334.74	$334.74
33	$435.44	$435.44	$382.57	$382.57	$379.90	$379.90	$323.33	$323.33	$338.99	$338.99
34	$441.25	$441.25	$387.68	$387.68	$384.97	$384.97	$327.65	$327.65	$343.51	$343.51
35	$444.16	$444.16	$390.23	$390.23	$387.51	$387.51	$329.81	$329.81	$345.78	$345.78
36	$447.07	$447.07	$392.79	$392.79	$390.05	$390.05	$331.96	$331.96	$348.04	$348.04
37	$449.98	$449.98	$395.34	$395.34	$392.58	$392.58	$334.12	$334.12	$350.30	$350.30
38	$452.88	$452.88	$397.90	$397.90	$395.12	$395.12	$336.28	$336.28	$352.57	$352.57
39	$458.70	$458.70	$403.01	$403.01	$400.19	$400.19	$340.60	$340.60	$357.10	$357.10
40	$464.51	$464.51	$408.12	$408.12	$405.27	$405.27	$344.92	$344.92	$361.62	$361.62
41	$473.24	$473.24	$415.78	$415.78	$412.88	$412.88	$351.40	$351.40	$368.41	$368.41
42	$481.60	$481.60	$423.13	$423.13	$420.17	$420.17	$357.60	$357.60	$374.92	$374.92
43	$493.23	$493.23	$433.34	$433.34	$430.32	$430.32	$366.24	$366.24	$383.98	$383.98
44	$507.77	$507.77	$446.12	$446.12	$443.00	$443.00	$377.04	$377.04	$395.30	$395.30
45	$524.85	$524.85	$461.13	$461.13	$457.91	$457.91	$389.72	$389.72	$408.59	$408.59
46	$545.21	$545.21	$479.01	$479.01	$475.67	$475.67	$404.84	$404.84	$424.44	$424.44
47	$568.10	$568.10	$499.13	$499.13	$495.64	$495.64	$421.84	$421.84	$442.27	$442.27
48	$594.27	$594.27	$522.12	$522.12	$518.47	$518.47	$441.27	$441.27	$462.64	$462.64
49	$620.08	$620.08	$544.79	$544.79	$540.99	$540.99	$460.43	$460.43	$482.73	$482.73
50	$649.16	$649.16	$570.34	$570.34	$566.36	$566.36	$482.02	$482.02	$505.37	$505.37
51	$677.87	$677.87	$595.57	$595.57	$591.41	$591.41	$503.34	$503.34	$527.72	$527.72
52	$709.49	$709.49	$623.35	$623.35	$619.00	$619.00	$526.83	$526.83	$552.34	$552.34
53	$741.48	$741.48	$651.45	$651.45	$646.90	$646.90	$550.58	$550.58	$577.24	$577.24
54	$776.01	$776.01	$681.79	$681.79	$677.03	$677.03	$576.22	$576.22	$604.12	$604.12
55	$810.54	$810.54	$712.13	$712.13	$707.16	$707.16	$601.85	$601.85	$631.00	$631.00
56	$847.98	$847.98	$745.02	$745.02	$739.82	$739.82	$629.65	$629.65	$660.15	$660.15
57	$885.78	$885.78	$778.23	$778.23	$772.80	$772.80	$657.72	$657.72	$689.57	$689.57
58	$926.12	$926.12	$813.68	$813.68	$808.00	$808.00	$687.68	$687.68	$720.98	$720.98
59	$946.11	$946.11	$831.24	$831.24	$825.44	$825.44	$702.52	$702.52	$736.54	$736.54
60	$986.46	$986.46	$866.69	$866.69	$860.64	$860.64	$732.48	$732.48	$767.95	$767.95
61	$1,021.35	$1,021.35	$897.35	$897.35	$891.08	$891.08	$758.39	$758.39	$795.12	$795.12
62	$1,044.25	$1,044.25	$917.46	$917.46	$911.06	$911.06	$775.39	$775.39	$812.94	$812.94
63	$1,072.96	$1,072.96	$942.69	$942.69	$936.11	$936.11	$796.72	$796.72	$835.30	$835.30
64+	$1,090.41	$1,090.41	$958.02	$958.02	$951.33	$951.33	$809.67	$809.67	$848.88	$848.88

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)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003	
Plan Marketing Name =>	Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $6000 a Community Blue Plan		Premier Balance EPO $250 a Community Blue Plan		Premier Balance EPO $500 a Community Blue Plan		Premier Balance EPO $750 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4	
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	B		A		J		J		J	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	$5,500		$6,000		$250		$500		$750	
Coinsurance =>	80%		100%		100%		100%		100%	
Copays =>	80%		100%		$10		$15		$10	
OOP Maximum =>	$6,650		$6,650		$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	$232.09	$232.09	$207.99	$207.99	$281.48	$281.48	$277.24	$277.24	$274.41	$274.41
15	$252.72	$252.72	$226.48	$226.48	$306.50	$306.50	$301.89	$301.89	$298.81	$298.81
16	$260.60	$260.60	$233.54	$233.54	$316.07	$316.07	$311.31	$311.31	$308.13	$308.13
17	$268.49	$268.49	$240.61	$240.61	$325.64	$325.64	$320.73	$320.73	$317.46	$317.46
18	$276.99	$276.99	$248.23	$248.23	$335.94	$335.94	$330.88	$330.88	$327.50	$327.50
19	$285.48	$285.48	$255.84	$255.84	$346.24	$346.24	$341.03	$341.03	$337.55	$337.55
20	$294.28	$294.28	$263.72	$263.72	$356.91	$356.91	$351.54	$351.54	$347.95	$347.95
21	$303.38	$303.38	$271.88	$271.88	$367.95	$367.95	$362.41	$362.41	$358.71	$358.71
22	$303.38	$303.38	$271.88	$271.88	$367.95	$367.95	$362.41	$362.41	$358.71	$358.71
23	$303.38	$303.38	$271.88	$271.88	$367.95	$367.95	$362.41	$362.41	$358.71	$358.71
24	$303.38	$303.38	$271.88	$271.88	$367.95	$367.95	$362.41	$362.41	$358.71	$358.71
25	$304.59	$304.59	$272.97	$272.97	$369.42	$369.42	$363.86	$363.86	$360.14	$360.14
26	$310.66	$310.66	$278.41	$278.41	$376.78	$376.78	$371.11	$371.11	$367.32	$367.32
27	$317.94	$317.94	$284.93	$284.93	$385.61	$385.61	$379.81	$379.81	$375.93	$375.93
28	$329.77	$329.77	$295.53	$295.53	$399.96	$399.96	$393.94	$393.94	$389.92	$389.92
29	$339.48	$339.48	$304.23	$304.23	$411.74	$411.74	$405.54	$405.54	$401.40	$401.40
30	$344.34	$344.34	$308.58	$308.58	$417.62	$417.62	$411.34	$411.34	$407.14	$407.14
31	$351.62	$351.62	$315.11	$315.11	$426.45	$426.45	$420.03	$420.03	$415.74	$415.74
32	$358.90	$358.90	$321.63	$321.63	$435.28	$435.28	$428.73	$428.73	$424.35	$424.35
33	$363.45	$363.45	$325.71	$325.71	$440.80	$440.80	$434.17	$434.17	$429.73	$429.73
34	$368.30	$368.30	$330.06	$330.06	$446.69	$446.69	$439.97	$439.97	$435.47	$435.47
35	$370.73	$370.73	$332.24	$332.24	$449.63	$449.63	$442.87	$442.87	$438.34	$438.34
36	$373.16	$373.16	$334.41	$334.41	$452.58	$452.58	$445.76	$445.76	$441.21	$441.21
37	$375.58	$375.58	$336.59	$336.59	$455.52	$455.52	$448.66	$448.66	$444.08	$444.08
38	$378.01	$378.01	$338.76	$338.76	$458.47	$458.47	$451.56	$451.56	$446.95	$446.95
39	$382.87	$382.87	$343.11	$343.11	$464.35	$464.35	$457.36	$457.36	$452.69	$452.69
40	$387.72	$387.72	$347.46	$347.46	$470.24	$470.24	$463.16	$463.16	$458.43	$458.43
41	$395.00	$395.00	$353.99	$353.99	$479.07	$479.07	$471.86	$471.86	$467.04	$467.04
42	$401.98	$401.98	$360.24	$360.24	$487.53	$487.53	$480.19	$480.19	$475.29	$475.29
43	$411.69	$411.69	$368.94	$368.94	$499.31	$499.31	$491.79	$491.79	$486.77	$486.77
44	$423.82	$423.82	$379.82	$379.82	$514.03	$514.03	$506.29	$506.29	$501.12	$501.12
45	$438.08	$438.08	$392.59	$392.59	$531.32	$531.32	$523.32	$523.32	$517.98	$517.98
46	$455.07	$455.07	$407.82	$407.82	$551.93	$551.93	$543.62	$543.62	$538.07	$538.07
47	$474.18	$474.18	$424.95	$424.95	$575.11	$575.11	$566.45	$566.45	$560.66	$560.66
48	$496.03	$496.03	$444.52	$444.52	$601.60	$601.60	$592.54	$592.54	$586.49	$586.49
49	$517.57	$517.57	$463.83	$463.83	$627.72	$627.72	$618.27	$618.27	$611.96	$611.96
50	$541.84	$541.84	$485.58	$485.58	$657.16	$657.16	$647.26	$647.26	$640.66	$640.66
51	$565.80	$565.80	$507.06	$507.06	$686.23	$686.23	$675.89	$675.89	$668.99	$668.99
52	$592.20	$592.20	$530.71	$530.71	$718.24	$718.24	$707.42	$707.42	$700.20	$700.20
53	$618.90	$618.90	$554.64	$554.64	$750.62	$750.62	$739.32	$739.32	$731.77	$731.77
54	$647.72	$647.72	$580.46	$580.46	$785.57	$785.57	$773.75	$773.75	$765.85	$765.85
55	$676.54	$676.54	$606.29	$606.29	$820.53	$820.53	$808.17	$808.17	$799.92	$799.92
56	$707.79	$707.79	$634.30	$634.30	$858.43	$858.43	$845.50	$845.50	$836.87	$836.87
57	$739.34	$739.34	$662.57	$662.57	$896.69	$896.69	$883.19	$883.19	$874.18	$874.18
58	$773.01	$773.01	$692.75	$692.75	$937.54	$937.54	$923.42	$923.42	$913.99	$913.99
59	$789.70	$789.70	$707.70	$707.70	$957.77	$957.77	$943.35	$943.35	$933.72	$933.72
60	$823.37	$823.37	$737.88	$737.88	$998.62	$998.62	$983.58	$983.58	$973.54	$973.54
61	$852.50	$852.50	$763.98	$763.98	$1,033.94	$1,033.94	$1,018.37	$1,018.37	$1,007.98	$1,007.98
62	$871.61	$871.61	$781.11	$781.11	$1,057.12	$1,057.12	$1,041.20	$1,041.20	$1,030.57	$1,030.57
63	$895.58	$895.58	$802.59	$802.59	$1,086.19	$1,086.19	$1,069.83	$1,069.83	$1,058.91	$1,058.91
64+	$910.14	$910.14	$815.64	$815.64	$1,103.85	$1,103.85	$1,087.23	$1,087.23	$1,076.13	$1,076.13

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)=>	33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO $900 a Community Blue Plan		Premier Balance EPO $1100 a Community Blue Plan		Premier Balance EPO $2500 a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5		Area 6	
Network =>	J		J		J		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$900		$1,100		$2,500		$250		$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$10		$10		$10		$40		$40	
OOP Maximum =>	$8,150		$8,150		$8,150		$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	$273.01	$273.01	$270.12	$270.12	$252.69	$252.69	$304.19	$304.19	$326.14	$326.14
15	$297.28	$297.28	$294.13	$294.13	$275.16	$275.16	$331.23	$331.23	$355.13	$355.13
16	$306.56	$306.56	$303.31	$303.31	$283.74	$283.74	$341.57	$341.57	$366.22	$366.22
17	$315.84	$315.84	$312.49	$312.49	$292.33	$292.33	$351.91	$351.91	$377.30	$377.30
18	$325.83	$325.83	$322.38	$322.38	$301.58	$301.58	$363.05	$363.05	$389.24	$389.24
19	$335.82	$335.82	$332.27	$332.27	$310.83	$310.83	$374.18	$374.18	$401.18	$401.18
20	$346.17	$346.17	$342.51	$342.51	$320.41	$320.41	$385.71	$385.71	$413.54	$413.54
21	$356.88	$356.88	$353.10	$353.10	$330.32	$330.32	$397.64	$397.64	$426.33	$426.33
22	$356.88	$356.88	$353.10	$353.10	$330.32	$330.32	$397.64	$397.64	$426.33	$426.33
23	$356.88	$356.88	$353.10	$353.10	$330.32	$330.32	$397.64	$397.64	$426.33	$426.33
24	$356.88	$356.88	$353.10	$353.10	$330.32	$330.32	$397.64	$397.64	$426.33	$426.33
25	$358.31	$358.31	$354.51	$354.51	$331.64	$331.64	$399.23	$399.23	$428.04	$428.04
26	$365.45	$365.45	$361.57	$361.57	$338.25	$338.25	$407.18	$407.18	$436.56	$436.56
27	$374.01	$374.01	$370.05	$370.05	$346.18	$346.18	$416.73	$416.73	$446.79	$446.79
28	$387.93	$387.93	$383.82	$383.82	$359.06	$359.06	$432.23	$432.23	$463.42	$463.42
29	$399.35	$399.35	$395.12	$395.12	$369.63	$369.63	$444.96	$444.96	$477.06	$477.06
30	$405.06	$405.06	$400.77	$400.77	$374.91	$374.91	$451.32	$451.32	$483.88	$483.88
31	$413.62	$413.62	$409.24	$409.24	$382.84	$382.84	$460.86	$460.86	$494.12	$494.12
32	$422.19	$422.19	$417.72	$417.72	$390.77	$390.77	$470.41	$470.41	$504.35	$504.35
33	$427.54	$427.54	$423.01	$423.01	$395.72	$395.72	$476.37	$476.37	$510.74	$510.74
34	$433.25	$433.25	$428.66	$428.66	$401.01	$401.01	$482.73	$482.73	$517.56	$517.56
35	$436.11	$436.11	$431.49	$431.49	$403.65	$403.65	$485.92	$485.92	$520.98	$520.98
36	$438.96	$438.96	$434.31	$434.31	$406.29	$406.29	$489.10	$489.10	$524.39	$524.39
37	$441.82	$441.82	$437.14	$437.14	$408.94	$408.94	$492.28	$492.28	$527.80	$527.80
38	$444.67	$444.67	$439.96	$439.96	$411.58	$411.58	$495.46	$495.46	$531.21	$531.21
39	$450.38	$450.38	$445.61	$445.61	$416.86	$416.86	$501.82	$501.82	$538.03	$538.03
40	$456.09	$456.09	$451.26	$451.26	$422.15	$422.15	$508.18	$508.18	$544.85	$544.85
41	$464.66	$464.66	$459.74	$459.74	$430.08	$430.08	$517.73	$517.73	$555.08	$555.08
42	$472.87	$472.87	$467.86	$467.86	$437.67	$437.67	$526.87	$526.87	$564.89	$564.89
43	$484.29	$484.29	$479.16	$479.16	$448.24	$448.24	$539.60	$539.60	$578.53	$578.53
44	$498.56	$498.56	$493.28	$493.28	$461.46	$461.46	$555.50	$555.50	$595.58	$595.58
45	$515.33	$515.33	$509.88	$509.88	$476.98	$476.98	$574.19	$574.19	$615.62	$615.62
46	$535.32	$535.32	$529.65	$529.65	$495.48	$495.48	$596.46	$596.46	$639.50	$639.50
47	$557.80	$557.80	$551.90	$551.90	$516.29	$516.29	$621.51	$621.51	$666.35	$666.35
48	$583.50	$583.50	$577.32	$577.32	$540.07	$540.07	$650.14	$650.14	$697.05	$697.05
49	$608.84	$608.84	$602.39	$602.39	$563.53	$563.53	$678.37	$678.37	$727.32	$727.32
50	$637.39	$637.39	$630.64	$630.64	$589.95	$589.95	$710.19	$710.19	$761.43	$761.43
51	$665.58	$665.58	$658.53	$658.53	$616.05	$616.05	$741.60	$741.60	$795.11	$795.11
52	$696.63	$696.63	$689.25	$689.25	$644.78	$644.78	$776.19	$776.19	$832.20	$832.20
53	$728.04	$728.04	$720.32	$720.32	$673.85	$673.85	$811.19	$811.19	$869.71	$869.71
54	$761.94	$761.94	$753.87	$753.87	$705.23	$705.23	$848.96	$848.96	$910.21	$910.21
55	$795.84	$795.84	$787.41	$787.41	$736.61	$736.61	$886.74	$886.74	$950.72	$950.72
56	$832.60	$832.60	$823.78	$823.78	$770.64	$770.64	$927.69	$927.69	$994.63	$994.63
57	$869.72	$869.72	$860.50	$860.50	$804.99	$804.99	$969.05	$969.05	$1,038.97	$1,038.97
58	$909.33	$909.33	$899.70	$899.70	$841.66	$841.66	$1,013.19	$1,013.19	$1,086.29	$1,086.29
59	$928.96	$928.96	$919.12	$919.12	$859.82	$859.82	$1,035.06	$1,035.06	$1,109.74	$1,109.74
60	$968.57	$968.57	$958.31	$958.31	$896.49	$896.49	$1,079.19	$1,079.19	$1,157.06	$1,157.06
61	$1,002.83	$1,002.83	$992.21	$992.21	$928.20	$928.20	$1,117.37	$1,117.37	$1,197.99	$1,197.99
62	$1,025.32	$1,025.32	$1,014.46	$1,014.46	$949.01	$949.01	$1,142.42	$1,142.42	$1,224.85	$1,224.85
63	$1,053.51	$1,053.51	$1,042.35	$1,042.35	$975.10	$975.10	$1,173.83	$1,173.83	$1,258.53	$1,258.53
64+	$1,070.64	$1,070.64	$1,059.30	$1,059.30	$990.96	$990.96	$1,192.92	$1,192.92	$1,278.99	$1,278.99

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)=>	33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017	
Plan Marketing Name =>	Premier Balance PPO $750 IP a Community Blue Plan		Premier Balance PPO $750 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Balance PPO $600 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,2,5		Area 6		Area 1,2,5		Area 6		Area 1,4	
Network =>	B		B		B		B		A	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	$750		$750		$1,500		$1,500		$600	
Coinsurance =>	100%		100%		100%		100%		50%	
Copays =>	$35		$35		$45		$45		$65	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$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	$299.08	$299.08	$320.66	$320.66	$283.60	$283.60	$304.06	$304.06	$235.19	$235.19
15	$325.66	$325.66	$349.16	$349.16	$308.81	$308.81	$331.09	$331.09	$256.10	$256.10
16	$335.83	$335.83	$360.06	$360.06	$318.45	$318.45	$341.43	$341.43	$264.09	$264.09
17	$345.99	$345.99	$370.96	$370.96	$328.09	$328.09	$351.76	$351.76	$272.08	$272.08
18	$356.94	$356.94	$382.69	$382.69	$338.47	$338.47	$362.89	$362.89	$280.69	$280.69
19	$367.88	$367.88	$394.43	$394.43	$348.85	$348.85	$374.02	$374.02	$289.30	$289.30
20	$379.22	$379.22	$406.59	$406.59	$359.60	$359.60	$385.55	$385.55	$298.22	$298.22
21	$390.95	$390.95	$419.16	$419.16	$370.72	$370.72	$397.47	$397.47	$307.44	$307.44
22	$390.95	$390.95	$419.16	$419.16	$370.72	$370.72	$397.47	$397.47	$307.44	$307.44
23	$390.95	$390.95	$419.16	$419.16	$370.72	$370.72	$397.47	$397.47	$307.44	$307.44
24	$390.95	$390.95	$419.16	$419.16	$370.72	$370.72	$397.47	$397.47	$307.44	$307.44
25	$392.51	$392.51	$420.84	$420.84	$372.20	$372.20	$399.06	$399.06	$308.67	$308.67
26	$400.33	$400.33	$429.22	$429.22	$379.62	$379.62	$407.01	$407.01	$314.82	$314.82
27	$409.72	$409.72	$439.28	$439.28	$388.51	$388.51	$416.55	$416.55	$322.20	$322.20
28	$424.96	$424.96	$455.63	$455.63	$402.97	$402.97	$432.05	$432.05	$334.19	$334.19
29	$437.47	$437.47	$469.04	$469.04	$414.84	$414.84	$444.77	$444.77	$344.03	$344.03
30	$443.73	$443.73	$475.75	$475.75	$420.77	$420.77	$451.13	$451.13	$348.94	$348.94
31	$453.11	$453.11	$485.81	$485.81	$429.66	$429.66	$460.67	$460.67	$356.32	$356.32
32	$462.49	$462.49	$495.87	$495.87	$438.56	$438.56	$470.21	$470.21	$363.70	$363.70
33	$468.36	$468.36	$502.15	$502.15	$444.12	$444.12	$476.17	$476.17	$368.31	$368.31
34	$474.61	$474.61	$508.86	$508.86	$450.05	$450.05	$482.53	$482.53	$373.23	$373.23
35	$477.74	$477.74	$512.21	$512.21	$453.02	$453.02	$485.71	$485.71	$375.69	$375.69
36	$480.87	$480.87	$515.57	$515.57	$455.99	$455.99	$488.89	$488.89	$378.15	$378.15
37	$484.00	$484.00	$518.92	$518.92	$458.95	$458.95	$492.07	$492.07	$380.61	$380.61
38	$487.12	$487.12	$522.27	$522.27	$461.92	$461.92	$495.25	$495.25	$383.07	$383.07
39	$493.38	$493.38	$528.98	$528.98	$467.85	$467.85	$501.61	$501.61	$387.99	$387.99
40	$499.63	$499.63	$535.69	$535.69	$473.78	$473.78	$507.97	$507.97	$392.91	$392.91
41	$509.02	$509.02	$545.75	$545.75	$482.68	$482.68	$517.51	$517.51	$400.29	$400.29
42	$518.01	$518.01	$555.39	$555.39	$491.20	$491.20	$526.65	$526.65	$407.36	$407.36
43	$530.52	$530.52	$568.80	$568.80	$503.07	$503.07	$539.37	$539.37	$417.20	$417.20
44	$546.16	$546.16	$585.57	$585.57	$517.90	$517.90	$555.27	$555.27	$429.49	$429.49
45	$564.53	$564.53	$605.27	$605.27	$535.32	$535.32	$573.95	$573.95	$443.94	$443.94
46	$586.43	$586.43	$628.74	$628.74	$556.08	$556.08	$596.21	$596.21	$461.16	$461.16
47	$611.05	$611.05	$655.15	$655.15	$579.44	$579.44	$621.25	$621.25	$480.53	$480.53
48	$639.20	$639.20	$685.33	$685.33	$606.13	$606.13	$649.86	$649.86	$502.66	$502.66
49	$666.96	$666.96	$715.09	$715.09	$632.45	$632.45	$678.08	$678.08	$524.49	$524.49
50	$698.24	$698.24	$748.62	$748.62	$662.11	$662.11	$709.88	$709.88	$549.09	$549.09
51	$729.12	$729.12	$781.73	$781.73	$691.39	$691.39	$741.28	$741.28	$573.38	$573.38
52	$763.13	$763.13	$818.20	$818.20	$723.65	$723.65	$775.86	$775.86	$600.12	$600.12
53	$797.54	$797.54	$855.09	$855.09	$756.27	$756.27	$810.84	$810.84	$627.18	$627.18
54	$834.68	$834.68	$894.91	$894.91	$791.49	$791.49	$848.60	$848.60	$656.38	$656.38
55	$871.82	$871.82	$934.73	$934.73	$826.71	$826.71	$886.36	$886.36	$685.59	$685.59
56	$912.09	$912.09	$977.90	$977.90	$864.89	$864.89	$927.30	$927.30	$717.26	$717.26
57	$952.75	$952.75	$1,021.49	$1,021.49	$903.44	$903.44	$968.63	$968.63	$749.23	$749.23
58	$996.14	$996.14	$1,068.02	$1,068.02	$944.59	$944.59	$1,012.75	$1,012.75	$783.36	$783.36
59	$1,017.64	$1,017.64	$1,091.07	$1,091.07	$964.98	$964.98	$1,034.61	$1,034.61	$800.27	$800.27
60	$1,061.04	$1,061.04	$1,137.60	$1,137.60	$1,006.13	$1,006.13	$1,078.73	$1,078.73	$834.39	$834.39
61	$1,098.57	$1,098.57	$1,177.84	$1,177.84	$1,041.72	$1,041.72	$1,116.89	$1,116.89	$863.91	$863.91
62	$1,123.20	$1,123.20	$1,204.25	$1,204.25	$1,065.08	$1,065.08	$1,141.93	$1,141.93	$883.28	$883.28
63	$1,154.08	$1,154.08	$1,237.36	$1,237.36	$1,094.37	$1,094.37	$1,173.33	$1,173.33	$907.56	$907.56
64+	$1,172.85	$1,172.85	$1,257.48	$1,257.48	$1,112.16	$1,112.16	$1,192.41	$1,192.41	$922.32	$922.32

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	Balance PPO $2600 a Community Blue Plan		Balance PPO $5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO $500		Conemaugh Region Flex Blue PPO $2800Q		Health Savings Flex PPO Embedded $6000 a Community Blue Plan		Health Savings Flex PPO Embedded $6000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	Area 1,4		Area 1,4		Area 5		Area 5		Area 6,7		Area 9	
Network =>	A		A		Y		Y		F		F	
Metal =>	Silver		Silver		Gold		Silver		Bronze		Bronze	
Deductible =>	$2,600		$5,000		$500/$1,500		$2,800/$2,800		$6,000/$6,000		$6,000/$6,000	
Coinsurance =>	70%		70%		100%/70%		100%/70%		60%/50%		60%/50%	
Copays =>	$40		$35		$25/$65		100%/$30		60%/50%		60%/50%	
OOP Maximum =>	$8,150		$8,150		$7,900/$7,900		$6,750/$6,750		$6,750/$6,750		$6,750/$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$229.27	$229.27	$222.97	$222.97	$290.88	$290.88	$245.91	$245.91	$244.05	$244.05	$239.35	$239.35
15	$249.65	$249.65	$242.79	$242.79	$316.73	$316.73	$267.77	$267.77	$265.74	$265.74	$260.63	$260.63
16	$257.44	$257.44	$250.36	$250.36	$326.62	$326.62	$276.13	$276.13	$274.04	$274.04	$268.76	$268.76
17	$265.23	$265.23	$257.94	$257.94	$336.50	$336.50	$284.48	$284.48	$282.33	$282.33	$276.90	$276.90
18	$273.63	$273.63	$266.10	$266.10	$347.15	$347.15	$293.48	$293.48	$291.27	$291.27	$285.66	$285.66
19	$282.02	$282.02	$274.26	$274.26	$357.80	$357.80	$302.48	$302.48	$300.20	$300.20	$294.42	$294.42
20	$290.71	$290.71	$282.72	$282.72	$368.82	$368.82	$311.81	$311.81	$309.45	$309.45	$303.49	$303.49
21	$299.70	$299.70	$291.46	$291.46	$380.23	$380.23	$321.45	$321.45	$319.02	$319.02	$312.88	$312.88
22	$299.70	$299.70	$291.46	$291.46	$380.23	$380.23	$321.45	$321.45	$319.02	$319.02	$312.88	$312.88
23	$299.70	$299.70	$291.46	$291.46	$380.23	$380.23	$321.45	$321.45	$319.02	$319.02	$312.88	$312.88
24	$299.70	$299.70	$291.46	$291.46	$380.23	$380.23	$321.45	$321.45	$319.02	$319.02	$312.88	$312.88
25	$300.90	$300.90	$292.63	$292.63	$381.75	$381.75	$322.74	$322.74	$320.30	$320.30	$314.13	$314.13
26	$306.89	$306.89	$298.46	$298.46	$389.36	$389.36	$329.16	$329.16	$326.68	$326.68	$320.39	$320.39
27	$314.09	$314.09	$305.45	$305.45	$398.48	$398.48	$336.88	$336.88	$334.33	$334.33	$327.90	$327.90
28	$325.77	$325.77	$316.82	$316.82	$413.31	$413.31	$349.42	$349.42	$346.77	$346.77	$340.10	$340.10
29	$335.36	$335.36	$326.14	$326.14	$425.48	$425.48	$359.70	$359.70	$356.98	$356.98	$350.11	$350.11
30	$340.16	$340.16	$330.81	$330.81	$431.56	$431.56	$364.85	$364.85	$362.09	$362.09	$355.12	$355.12
31	$347.35	$347.35	$337.80	$337.80	$440.69	$440.69	$372.56	$372.56	$369.74	$369.74	$362.63	$362.63
32	$354.55	$354.55	$344.80	$344.80	$449.81	$449.81	$380.28	$380.28	$377.40	$377.40	$370.14	$370.14
33	$359.04	$359.04	$349.17	$349.17	$455.52	$455.52	$385.10	$385.10	$382.19	$382.19	$374.83	$374.83
34	$363.84	$363.84	$353.83	$353.83	$461.60	$461.60	$390.24	$390.24	$387.29	$387.29	$379.84	$379.84
35	$366.23	$366.23	$356.16	$356.16	$464.64	$464.64	$392.81	$392.81	$389.84	$389.84	$382.34	$382.34
36	$368.63	$368.63	$358.50	$358.50	$467.68	$467.68	$395.38	$395.38	$392.39	$392.39	$384.84	$384.84
37	$371.03	$371.03	$360.83	$360.83	$470.72	$470.72	$397.96	$397.96	$394.95	$394.95	$387.35	$387.35
38	$373.43	$373.43	$363.16	$363.16	$473.77	$473.77	$400.53	$400.53	$397.50	$397.50	$389.85	$389.85
39	$378.22	$378.22	$367.82	$367.82	$479.85	$479.85	$405.67	$405.67	$402.60	$402.60	$394.85	$394.85
40	$383.02	$383.02	$372.49	$372.49	$485.93	$485.93	$410.81	$410.81	$407.71	$407.71	$399.86	$399.86
41	$390.21	$390.21	$379.48	$379.48	$495.06	$495.06	$418.53	$418.53	$415.36	$415.36	$407.37	$407.37
42	$397.10	$397.10	$386.18	$386.18	$503.80	$503.80	$425.92	$425.92	$422.70	$422.70	$414.57	$414.57
43	$406.69	$406.69	$395.51	$395.51	$515.97	$515.97	$436.21	$436.21	$432.91	$432.91	$424.58	$424.58
44	$418.68	$418.68	$407.17	$407.17	$531.18	$531.18	$449.07	$449.07	$445.67	$445.67	$437.09	$437.09
45	$432.77	$432.77	$420.87	$420.87	$549.05	$549.05	$464.17	$464.17	$460.66	$460.66	$451.80	$451.80
46	$449.55	$449.55	$437.19	$437.19	$570.35	$570.35	$482.18	$482.18	$478.53	$478.53	$469.32	$469.32
47	$468.43	$468.43	$455.55	$455.55	$594.30	$594.30	$502.43	$502.43	$498.63	$498.63	$489.03	$489.03
48	$490.01	$490.01	$476.54	$476.54	$621.68	$621.68	$525.57	$525.57	$521.60	$521.60	$511.56	$511.56
49	$511.29	$511.29	$497.23	$497.23	$648.67	$648.67	$548.39	$548.39	$544.25	$544.25	$533.77	$533.77
50	$535.26	$535.26	$520.55	$520.55	$679.09	$679.09	$574.11	$574.11	$569.77	$569.77	$558.80	$558.80
51	$558.94	$558.94	$543.57	$543.57	$709.13	$709.13	$599.50	$599.50	$594.97	$594.97	$583.52	$583.52
52	$585.01	$585.01	$568.93	$568.93	$742.21	$742.21	$627.47	$627.47	$622.73	$622.73	$610.74	$610.74
53	$611.39	$611.39	$594.58	$594.58	$775.67	$775.67	$655.76	$655.76	$650.80	$650.80	$638.28	$638.28
54	$639.86	$639.86	$622.27	$622.27	$811.79	$811.79	$686.30	$686.30	$681.11	$681.11	$668.00	$668.00
55	$668.33	$668.33	$649.96	$649.96	$847.91	$847.91	$716.83	$716.83	$711.41	$711.41	$697.72	$697.72
56	$699.20	$699.20	$679.98	$679.98	$887.08	$887.08	$749.94	$749.94	$744.27	$744.27	$729.95	$729.95
57	$730.37	$730.37	$710.29	$710.29	$926.62	$926.62	$783.37	$783.37	$777.45	$777.45	$762.49	$762.49
58	$763.64	$763.64	$742.64	$742.64	$968.83	$968.83	$819.05	$819.05	$812.86	$812.86	$797.22	$797.22
59	$780.12	$780.12	$758.67	$758.67	$989.74	$989.74	$836.73	$836.73	$830.41	$830.41	$814.43	$814.43
60	$813.39	$813.39	$791.02	$791.02	$1,031.94	$1,031.94	$872.42	$872.42	$865.82	$865.82	$849.16	$849.16
61	$842.16	$842.16	$819.00	$819.00	$1,068.45	$1,068.45	$903.27	$903.27	$896.45	$896.45	$879.19	$879.19
62	$861.04	$861.04	$837.36	$837.36	$1,092.40	$1,092.40	$923.53	$923.53	$916.54	$916.54	$898.90	$898.90
63	$884.71	$884.71	$860.39	$860.39	$1,122.44	$1,122.44	$948.92	$948.92	$941.75	$941.75	$923.62	$923.62
64+	$899.10	$899.10	$874.38	$874.38	$1,140.69	$1,140.69	$964.35	$964.35	$957.06	$957.06	$938.64	$938.64

Company Name:	Highmark, Inc.
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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum a Community Blue Plan		Premier Balance PPO $250 Platinum a Community Blue Plan		Premier Balance PPO $0 Gold a Community Blue Plan		Premier Balance PPO $250 Gold a Community Blue Plan		Premier Balance PPO $500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	$0		$250		$0		$250		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$10		$10		$30		$30		$25	
OOP Maximum =>	$4,000		$4,000		$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	$347.77	$347.77	$340.33	$340.33	$298.59	$298.59	$297.39	$297.39	$294.16	$294.16
15	$378.68	$378.68	$370.58	$370.58	$325.14	$325.14	$323.83	$323.83	$320.31	$320.31
16	$390.50	$390.50	$382.14	$382.14	$335.28	$335.28	$333.94	$333.94	$330.30	$330.30
17	$402.32	$402.32	$393.71	$393.71	$345.43	$345.43	$344.04	$344.04	$340.30	$340.30
18	$415.05	$415.05	$406.17	$406.17	$356.36	$356.36	$354.93	$354.93	$351.07	$351.07
19	$427.78	$427.78	$418.62	$418.62	$367.29	$367.29	$365.81	$365.81	$361.83	$361.83
20	$440.96	$440.96	$431.52	$431.52	$378.61	$378.61	$377.09	$377.09	$372.98	$372.98
21	$454.60	$454.60	$444.87	$444.87	$390.32	$390.32	$388.75	$388.75	$384.52	$384.52
22	$454.60	$454.60	$444.87	$444.87	$390.32	$390.32	$388.75	$388.75	$384.52	$384.52
23	$454.60	$454.60	$444.87	$444.87	$390.32	$390.32	$388.75	$388.75	$384.52	$384.52
24	$454.60	$454.60	$444.87	$444.87	$390.32	$390.32	$388.75	$388.75	$384.52	$384.52
25	$456.42	$456.42	$446.65	$446.65	$391.88	$391.88	$390.31	$390.31	$386.06	$386.06
26	$465.51	$465.51	$455.55	$455.55	$399.69	$399.69	$398.08	$398.08	$393.75	$393.75
27	$476.42	$476.42	$466.22	$466.22	$409.06	$409.06	$407.41	$407.41	$402.98	$402.98
28	$494.15	$494.15	$483.57	$483.57	$424.28	$424.28	$422.57	$422.57	$417.97	$417.97
29	$508.70	$508.70	$497.81	$497.81	$436.77	$436.77	$435.01	$435.01	$430.28	$430.28
30	$515.97	$515.97	$504.93	$504.93	$443.01	$443.01	$441.23	$441.23	$436.43	$436.43
31	$526.88	$526.88	$515.60	$515.60	$452.38	$452.38	$450.56	$450.56	$445.66	$445.66
32	$537.79	$537.79	$526.28	$526.28	$461.75	$461.75	$459.89	$459.89	$454.89	$454.89
33	$544.61	$544.61	$532.95	$532.95	$467.60	$467.60	$465.72	$465.72	$460.65	$460.65
34	$551.88	$551.88	$540.07	$540.07	$473.85	$473.85	$471.94	$471.94	$466.81	$466.81
35	$555.52	$555.52	$543.63	$543.63	$476.97	$476.97	$475.05	$475.05	$469.88	$469.88
36	$559.16	$559.16	$547.19	$547.19	$480.09	$480.09	$478.16	$478.16	$472.96	$472.96
37	$562.79	$562.79	$550.75	$550.75	$483.22	$483.22	$481.27	$481.27	$476.04	$476.04
38	$566.43	$566.43	$554.31	$554.31	$486.34	$486.34	$484.38	$484.38	$479.11	$479.11
39	$573.71	$573.71	$561.43	$561.43	$492.58	$492.58	$490.60	$490.60	$485.26	$485.26
40	$580.98	$580.98	$568.54	$568.54	$498.83	$498.83	$496.82	$496.82	$491.42	$491.42
41	$591.89	$591.89	$579.22	$579.22	$508.20	$508.20	$506.15	$506.15	$500.65	$500.65
42	$602.35	$602.35	$589.45	$589.45	$517.17	$517.17	$515.09	$515.09	$509.49	$509.49
43	$616.89	$616.89	$603.69	$603.69	$529.66	$529.66	$527.53	$527.53	$521.79	$521.79
44	$635.08	$635.08	$621.48	$621.48	$545.28	$545.28	$543.08	$543.08	$537.17	$537.17
45	$656.44	$656.44	$642.39	$642.39	$563.62	$563.62	$561.36	$561.36	$555.25	$555.25
46	$681.90	$681.90	$667.31	$667.31	$585.48	$585.48	$583.13	$583.13	$576.78	$576.78
47	$710.54	$710.54	$695.33	$695.33	$610.07	$610.07	$607.62	$607.62	$601.00	$601.00
48	$743.27	$743.27	$727.36	$727.36	$638.17	$638.17	$635.61	$635.61	$628.69	$628.69
49	$775.55	$775.55	$758.95	$758.95	$665.89	$665.89	$663.21	$663.21	$655.99	$655.99
50	$811.92	$811.92	$794.54	$794.54	$697.11	$697.11	$694.31	$694.31	$686.75	$686.75
51	$847.83	$847.83	$829.68	$829.68	$727.95	$727.95	$725.02	$725.02	$717.13	$717.13
52	$887.38	$887.38	$868.39	$868.39	$761.90	$761.90	$758.84	$758.84	$750.58	$750.58
53	$927.38	$927.38	$907.53	$907.53	$796.25	$796.25	$793.05	$793.05	$784.42	$784.42
54	$970.57	$970.57	$949.80	$949.80	$833.33	$833.33	$829.98	$829.98	$820.95	$820.95
55	$1,013.76	$1,013.76	$992.06	$992.06	$870.41	$870.41	$866.91	$866.91	$857.48	$857.48
56	$1,060.58	$1,060.58	$1,037.88	$1,037.88	$910.62	$910.62	$906.95	$906.95	$897.09	$897.09
57	$1,107.86	$1,107.86	$1,084.15	$1,084.15	$951.21	$951.21	$947.38	$947.38	$937.08	$937.08
58	$1,158.32	$1,158.32	$1,133.53	$1,133.53	$994.54	$994.54	$990.54	$990.54	$979.76	$979.76
59	$1,183.32	$1,183.32	$1,158.00	$1,158.00	$1,016.00	$1,016.00	$1,011.92	$1,011.92	$1,000.91	$1,000.91
60	$1,233.78	$1,233.78	$1,207.38	$1,207.38	$1,059.33	$1,059.33	$1,055.07	$1,055.07	$1,043.59	$1,043.59
61	$1,277.43	$1,277.43	$1,250.08	$1,250.08	$1,096.80	$1,096.80	$1,092.39	$1,092.39	$1,080.50	$1,080.50
62	$1,306.07	$1,306.07	$1,278.11	$1,278.11	$1,121.39	$1,121.39	$1,116.88	$1,116.88	$1,104.73	$1,104.73
63	$1,341.98	$1,341.98	$1,313.26	$1,313.26	$1,152.22	$1,152.22	$1,147.59	$1,147.59	$1,135.10	$1,135.10
64+	$1,363.80	$1,363.80	$1,334.61	$1,334.61	$1,170.96	$1,170.96	$1,166.25	$1,166.25	$1,153.56	$1,153.56

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO $750 a Community Blue Plan		Premier Balance PPO $1000 a Community Blue Plan		Premier Balance PPO $1250 a Community Blue Plan		Premier Balance PPO $1500 a Community Blue Plan		Premier Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$1,000		$1,250		$1,500		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$25		$25		$25		$25		$25	
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	$292.85	$292.85	$289.17	$289.17	$286.83	$286.83	$283.75	$283.75	$278.61	$278.61
15	$318.88	$318.88	$314.87	$314.87	$312.33	$312.33	$308.97	$308.97	$303.37	$303.37
16	$328.83	$328.83	$324.70	$324.70	$322.07	$322.07	$318.61	$318.61	$312.84	$312.84
17	$338.79	$338.79	$334.53	$334.53	$331.82	$331.82	$328.26	$328.26	$322.31	$322.31
18	$349.51	$349.51	$345.11	$345.11	$342.32	$342.32	$338.64	$338.64	$332.51	$332.51
19	$360.22	$360.22	$355.70	$355.70	$352.82	$352.82	$349.03	$349.03	$342.70	$342.70
20	$371.33	$371.33	$366.66	$366.66	$363.69	$363.69	$359.78	$359.78	$353.26	$353.26
21	$382.81	$382.81	$378.00	$378.00	$374.94	$374.94	$370.91	$370.91	$364.19	$364.19
22	$382.81	$382.81	$378.00	$378.00	$374.94	$374.94	$370.91	$370.91	$364.19	$364.19
23	$382.81	$382.81	$378.00	$378.00	$374.94	$374.94	$370.91	$370.91	$364.19	$364.19
24	$382.81	$382.81	$378.00	$378.00	$374.94	$374.94	$370.91	$370.91	$364.19	$364.19
25	$384.34	$384.34	$379.51	$379.51	$376.44	$376.44	$372.39	$372.39	$365.65	$365.65
26	$392.00	$392.00	$387.07	$387.07	$383.94	$383.94	$379.81	$379.81	$372.93	$372.93
27	$401.18	$401.18	$396.14	$396.14	$392.94	$392.94	$388.71	$388.71	$381.67	$381.67
28	$416.11	$416.11	$410.89	$410.89	$407.56	$407.56	$403.18	$403.18	$395.87	$395.87
29	$428.36	$428.36	$422.98	$422.98	$419.56	$419.56	$415.05	$415.05	$407.53	$407.53
30	$434.49	$434.49	$429.03	$429.03	$425.56	$425.56	$420.98	$420.98	$413.36	$413.36
31	$443.68	$443.68	$438.10	$438.10	$434.56	$434.56	$429.88	$429.88	$422.10	$422.10
32	$452.86	$452.86	$447.17	$447.17	$443.55	$443.55	$438.79	$438.79	$430.84	$430.84
33	$458.61	$458.61	$452.84	$452.84	$449.18	$449.18	$444.35	$444.35	$436.30	$436.30
34	$464.73	$464.73	$458.89	$458.89	$455.18	$455.18	$450.28	$450.28	$442.13	$442.13
35	$467.79	$467.79	$461.92	$461.92	$458.18	$458.18	$453.25	$453.25	$445.04	$445.04
36	$470.86	$470.86	$464.94	$464.94	$461.18	$461.18	$456.22	$456.22	$447.95	$447.95
37	$473.92	$473.92	$467.96	$467.96	$464.18	$464.18	$459.19	$459.19	$450.87	$450.87
38	$476.98	$476.98	$470.99	$470.99	$467.18	$467.18	$462.15	$462.15	$453.78	$453.78
39	$483.11	$483.11	$477.04	$477.04	$473.17	$473.17	$468.09	$468.09	$459.61	$459.61
40	$489.23	$489.23	$483.08	$483.08	$479.17	$479.17	$474.02	$474.02	$465.43	$465.43
41	$498.42	$498.42	$492.16	$492.16	$488.17	$488.17	$482.92	$482.92	$474.18	$474.18
42	$507.22	$507.22	$500.85	$500.85	$496.80	$496.80	$491.46	$491.46	$482.55	$482.55
43	$519.47	$519.47	$512.95	$512.95	$508.79	$508.79	$503.32	$503.32	$494.21	$494.21
44	$534.79	$534.79	$528.07	$528.07	$523.79	$523.79	$518.16	$518.16	$508.77	$508.77
45	$552.78	$552.78	$545.83	$545.83	$541.41	$541.41	$535.59	$535.59	$525.89	$525.89
46	$574.22	$574.22	$567.00	$567.00	$562.41	$562.41	$556.37	$556.37	$546.29	$546.29
47	$598.33	$598.33	$590.81	$590.81	$586.03	$586.03	$579.73	$579.73	$569.23	$569.23
48	$625.89	$625.89	$618.03	$618.03	$613.03	$613.03	$606.44	$606.44	$595.45	$595.45
49	$653.07	$653.07	$644.87	$644.87	$639.65	$639.65	$632.77	$632.77	$621.31	$621.31
50	$683.70	$683.70	$675.11	$675.11	$669.64	$669.64	$662.45	$662.45	$650.44	$650.44
51	$713.94	$713.94	$704.97	$704.97	$699.26	$699.26	$691.75	$691.75	$679.21	$679.21
52	$747.25	$747.25	$737.86	$737.86	$731.88	$731.88	$724.02	$724.02	$710.90	$710.90
53	$780.93	$780.93	$771.12	$771.12	$764.88	$764.88	$756.66	$756.66	$742.95	$742.95
54	$817.30	$817.30	$807.03	$807.03	$800.50	$800.50	$791.89	$791.89	$777.55	$777.55
55	$853.67	$853.67	$842.94	$842.94	$836.12	$836.12	$827.13	$827.13	$812.14	$812.14
56	$893.10	$893.10	$881.87	$881.87	$874.74	$874.74	$865.33	$865.33	$849.66	$849.66
57	$932.91	$932.91	$921.19	$921.19	$913.73	$913.73	$903.91	$903.91	$887.53	$887.53
58	$975.40	$975.40	$963.14	$963.14	$955.35	$955.35	$945.08	$945.08	$927.96	$927.96
59	$996.45	$996.45	$983.93	$983.93	$975.97	$975.97	$965.48	$965.48	$947.99	$947.99
60	$1,038.95	$1,038.95	$1,025.89	$1,025.89	$1,017.59	$1,017.59	$1,006.65	$1,006.65	$988.41	$988.41
61	$1,075.70	$1,075.70	$1,062.18	$1,062.18	$1,053.58	$1,053.58	$1,042.26	$1,042.26	$1,023.37	$1,023.37
62	$1,099.81	$1,099.81	$1,085.99	$1,085.99	$1,077.20	$1,077.20	$1,065.62	$1,065.62	$1,046.32	$1,046.32
63	$1,130.06	$1,130.06	$1,115.86	$1,115.86	$1,106.82	$1,106.82	$1,094.93	$1,094.93	$1,075.09	$1,075.09
64+	$1,148.43	$1,148.43	$1,134.00	$1,134.00	$1,124.82	$1,124.82	$1,112.73	$1,112.73	$1,092.57	$1,092.57

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO $1400 a Community Blue Plan		Premier Balance PPO $5000 1x a Community Blue Plan		Balance PPO $1000 a Community Blue Plan		Balance PPO $1750 a Community Blue Plan		Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$5,000		$1,000		$1,750		$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	$40		$25		$45		$35		$35	
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	$278.78	$278.78	$258.06	$258.06	$274.47	$274.47	$270.63	$270.63	$268.48	$268.48
15	$303.56	$303.56	$281.00	$281.00	$298.86	$298.86	$294.68	$294.68	$292.35	$292.35
16	$313.04	$313.04	$289.77	$289.77	$308.19	$308.19	$303.88	$303.88	$301.47	$301.47
17	$322.51	$322.51	$298.54	$298.54	$317.52	$317.52	$313.08	$313.08	$310.60	$310.60
18	$332.72	$332.72	$307.98	$307.98	$327.57	$327.57	$322.98	$322.98	$320.43	$320.43
19	$342.92	$342.92	$317.43	$317.43	$337.61	$337.61	$332.89	$332.89	$330.25	$330.25
20	$353.49	$353.49	$327.21	$327.21	$348.02	$348.02	$343.15	$343.15	$340.43	$340.43
21	$364.42	$364.42	$337.33	$337.33	$358.78	$358.78	$353.76	$353.76	$350.96	$350.96
22	$364.42	$364.42	$337.33	$337.33	$358.78	$358.78	$353.76	$353.76	$350.96	$350.96
23	$364.42	$364.42	$337.33	$337.33	$358.78	$358.78	$353.76	$353.76	$350.96	$350.96
24	$364.42	$364.42	$337.33	$337.33	$358.78	$358.78	$353.76	$353.76	$350.96	$350.96
25	$365.88	$365.88	$338.68	$338.68	$360.22	$360.22	$355.18	$355.18	$352.36	$352.36
26	$373.17	$373.17	$345.43	$345.43	$367.39	$367.39	$362.25	$362.25	$359.38	$359.38
27	$381.91	$381.91	$353.52	$353.52	$376.00	$376.00	$370.74	$370.74	$367.81	$367.81
28	$396.12	$396.12	$366.68	$366.68	$389.99	$389.99	$384.54	$384.54	$381.49	$381.49
29	$407.79	$407.79	$377.47	$377.47	$401.47	$401.47	$395.86	$395.86	$392.72	$392.72
30	$413.62	$413.62	$382.87	$382.87	$407.22	$407.22	$401.52	$401.52	$398.34	$398.34
31	$422.36	$422.36	$390.97	$390.97	$415.83	$415.83	$410.01	$410.01	$406.76	$406.76
32	$431.11	$431.11	$399.06	$399.06	$424.44	$424.44	$418.50	$418.50	$415.19	$415.19
33	$436.58	$436.58	$404.12	$404.12	$429.82	$429.82	$423.80	$423.80	$420.45	$420.45
34	$442.41	$442.41	$409.52	$409.52	$435.56	$435.56	$429.46	$429.46	$426.07	$426.07
35	$445.32	$445.32	$412.22	$412.22	$438.43	$438.43	$432.29	$432.29	$428.87	$428.87
36	$448.24	$448.24	$414.92	$414.92	$441.30	$441.30	$435.12	$435.12	$431.68	$431.68
37	$451.15	$451.15	$417.61	$417.61	$444.17	$444.17	$437.95	$437.95	$434.49	$434.49
38	$454.07	$454.07	$420.31	$420.31	$447.04	$447.04	$440.78	$440.78	$437.30	$437.30
39	$459.90	$459.90	$425.71	$425.71	$452.78	$452.78	$446.45	$446.45	$442.91	$442.91
40	$465.73	$465.73	$431.11	$431.11	$458.52	$458.52	$452.11	$452.11	$448.53	$448.53
41	$474.47	$474.47	$439.20	$439.20	$467.13	$467.13	$460.60	$460.60	$456.95	$456.95
42	$482.86	$482.86	$446.96	$446.96	$475.38	$475.38	$468.73	$468.73	$465.02	$465.02
43	$494.52	$494.52	$457.76	$457.76	$486.86	$486.86	$480.05	$480.05	$476.25	$476.25
44	$509.09	$509.09	$471.25	$471.25	$501.22	$501.22	$494.20	$494.20	$490.29	$490.29
45	$526.22	$526.22	$487.10	$487.10	$518.08	$518.08	$510.83	$510.83	$506.79	$506.79
46	$546.63	$546.63	$506.00	$506.00	$538.17	$538.17	$530.64	$530.64	$526.44	$526.44
47	$569.59	$569.59	$527.25	$527.25	$560.77	$560.77	$552.93	$552.93	$548.55	$548.55
48	$595.83	$595.83	$551.53	$551.53	$586.61	$586.61	$578.40	$578.40	$573.82	$573.82
49	$621.70	$621.70	$575.48	$575.48	$612.08	$612.08	$603.51	$603.51	$598.74	$598.74
50	$650.85	$650.85	$602.47	$602.47	$640.78	$640.78	$631.82	$631.82	$626.81	$626.81
51	$679.64	$679.64	$629.12	$629.12	$669.12	$669.12	$659.76	$659.76	$654.54	$654.54
52	$711.35	$711.35	$658.47	$658.47	$700.34	$700.34	$690.54	$690.54	$685.07	$685.07
53	$743.42	$743.42	$688.15	$688.15	$731.91	$731.91	$721.67	$721.67	$715.96	$715.96
54	$778.04	$778.04	$720.20	$720.20	$766.00	$766.00	$755.28	$755.28	$749.30	$749.30
55	$812.66	$812.66	$752.25	$752.25	$800.08	$800.08	$788.88	$788.88	$782.64	$782.64
56	$850.19	$850.19	$786.99	$786.99	$837.03	$837.03	$825.32	$825.32	$818.79	$818.79
57	$888.09	$888.09	$822.07	$822.07	$874.35	$874.35	$862.11	$862.11	$855.29	$855.29
58	$928.54	$928.54	$859.52	$859.52	$914.17	$914.17	$901.38	$901.38	$894.25	$894.25
59	$948.59	$948.59	$878.07	$878.07	$933.90	$933.90	$920.84	$920.84	$913.55	$913.55
60	$989.04	$989.04	$915.51	$915.51	$973.73	$973.73	$960.10	$960.10	$952.51	$952.51
61	$1,024.02	$1,024.02	$947.90	$947.90	$1,008.17	$1,008.17	$994.07	$994.07	$986.20	$986.20
62	$1,046.98	$1,046.98	$969.15	$969.15	$1,030.77	$1,030.77	$1,016.35	$1,016.35	$1,008.31	$1,008.31
63	$1,075.77	$1,075.77	$995.80	$995.80	$1,059.12	$1,059.12	$1,044.30	$1,044.30	$1,036.03	$1,036.03
64+	$1,093.26	$1,093.26	$1,011.99	$1,011.99	$1,076.34	$1,076.34	$1,061.28	$1,061.28	$1,052.88	$1,052.88

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO $1500 a Community Blue Plan		Health Savings PPO Embedded $2800 a Community Blue Plan		Health Savings PPO Embedded $3350 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	$1,500		$2,800		$3,350		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$15		100%		100%		80%		80%	
OOP Maximum =>	$3,300		$6,750		$6,650		$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	$283.78	$283.78	$249.32	$249.32	$247.59	$247.59	$210.72	$210.72	$220.92	$220.92
15	$309.01	$309.01	$271.48	$271.48	$269.60	$269.60	$229.45	$229.45	$240.55	$240.55
16	$318.65	$318.65	$279.96	$279.96	$278.02	$278.02	$236.61	$236.61	$248.06	$248.06
17	$328.30	$328.30	$288.43	$288.43	$286.43	$286.43	$243.77	$243.77	$255.57	$255.57
18	$338.69	$338.69	$297.56	$297.56	$295.49	$295.49	$251.49	$251.49	$263.66	$263.66
19	$349.07	$349.07	$306.68	$306.68	$304.55	$304.55	$259.20	$259.20	$271.74	$271.74
20	$359.83	$359.83	$316.13	$316.13	$313.94	$313.94	$267.19	$267.19	$280.12	$280.12
21	$370.96	$370.96	$325.91	$325.91	$323.65	$323.65	$275.45	$275.45	$288.78	$288.78
22	$370.96	$370.96	$325.91	$325.91	$323.65	$323.65	$275.45	$275.45	$288.78	$288.78
23	$370.96	$370.96	$325.91	$325.91	$323.65	$323.65	$275.45	$275.45	$288.78	$288.78
24	$370.96	$370.96	$325.91	$325.91	$323.65	$323.65	$275.45	$275.45	$288.78	$288.78
25	$372.44	$372.44	$327.21	$327.21	$324.94	$324.94	$276.55	$276.55	$289.94	$289.94
26	$379.86	$379.86	$333.73	$333.73	$331.42	$331.42	$282.06	$282.06	$295.71	$295.71
27	$388.77	$388.77	$341.55	$341.55	$339.19	$339.19	$288.67	$288.67	$302.64	$302.64
28	$403.23	$403.23	$354.26	$354.26	$351.81	$351.81	$299.41	$299.41	$313.90	$313.90
29	$415.10	$415.10	$364.69	$364.69	$362.16	$362.16	$308.23	$308.23	$323.14	$323.14
30	$421.04	$421.04	$369.91	$369.91	$367.34	$367.34	$312.64	$312.64	$327.77	$327.77
31	$429.94	$429.94	$377.73	$377.73	$375.11	$375.11	$319.25	$319.25	$334.70	$334.70
32	$438.85	$438.85	$385.55	$385.55	$382.88	$382.88	$325.86	$325.86	$341.63	$341.63
33	$444.41	$444.41	$390.44	$390.44	$387.73	$387.73	$329.99	$329.99	$345.96	$345.96
34	$450.35	$450.35	$395.65	$395.65	$392.91	$392.91	$334.40	$334.40	$350.58	$350.58
35	$453.31	$453.31	$398.26	$398.26	$395.50	$395.50	$336.60	$336.60	$352.89	$352.89
36	$456.28	$456.28	$400.87	$400.87	$398.09	$398.09	$338.80	$338.80	$355.20	$355.20
37	$459.25	$459.25	$403.48	$403.48	$400.68	$400.68	$341.01	$341.01	$357.51	$357.51
38	$462.22	$462.22	$406.08	$406.08	$403.27	$403.27	$343.21	$343.21	$359.82	$359.82
39	$468.15	$468.15	$411.30	$411.30	$408.45	$408.45	$347.62	$347.62	$364.44	$364.44
40	$474.09	$474.09	$416.51	$416.51	$413.62	$413.62	$352.03	$352.03	$369.06	$369.06
41	$482.99	$482.99	$424.33	$424.33	$421.39	$421.39	$358.64	$358.64	$375.99	$375.99
42	$491.52	$491.52	$431.83	$431.83	$428.84	$428.84	$364.97	$364.97	$382.63	$382.63
43	$503.39	$503.39	$442.26	$442.26	$439.19	$439.19	$373.79	$373.79	$391.87	$391.87
44	$518.23	$518.23	$455.30	$455.30	$452.14	$452.14	$384.80	$384.80	$403.43	$403.43
45	$535.67	$535.67	$470.61	$470.61	$467.35	$467.35	$397.75	$397.75	$417.00	$417.00
46	$556.44	$556.44	$488.87	$488.87	$485.48	$485.48	$413.18	$413.18	$433.17	$433.17
47	$579.81	$579.81	$509.40	$509.40	$505.86	$505.86	$430.53	$430.53	$451.36	$451.36
48	$606.52	$606.52	$532.86	$532.86	$529.17	$529.17	$450.36	$450.36	$472.16	$472.16
49	$632.86	$632.86	$556.00	$556.00	$552.15	$552.15	$469.92	$469.92	$492.66	$492.66
50	$662.53	$662.53	$582.08	$582.08	$578.04	$578.04	$491.95	$491.95	$515.76	$515.76
51	$691.84	$691.84	$607.82	$607.82	$603.61	$603.61	$513.71	$513.71	$538.57	$538.57
52	$724.11	$724.11	$636.18	$636.18	$631.76	$631.76	$537.68	$537.68	$563.70	$563.70
53	$756.76	$756.76	$664.86	$664.86	$660.25	$660.25	$561.92	$561.92	$589.11	$589.11
54	$792.00	$792.00	$695.82	$695.82	$690.99	$690.99	$588.09	$588.09	$616.55	$616.55
55	$827.24	$827.24	$726.78	$726.78	$721.74	$721.74	$614.25	$614.25	$643.98	$643.98
56	$865.45	$865.45	$760.35	$760.35	$755.08	$755.08	$642.62	$642.62	$673.72	$673.72
57	$904.03	$904.03	$794.24	$794.24	$788.74	$788.74	$671.27	$671.27	$703.76	$703.76
58	$945.21	$945.21	$830.42	$830.42	$824.66	$824.66	$701.85	$701.85	$735.81	$735.81
59	$965.61	$965.61	$848.34	$848.34	$842.46	$842.46	$717.00	$717.00	$751.69	$751.69
60	$1,006.79	$1,006.79	$884.52	$884.52	$878.39	$878.39	$747.57	$747.57	$783.75	$783.75
61	$1,042.40	$1,042.40	$915.81	$915.81	$909.46	$909.46	$774.01	$774.01	$811.47	$811.47
62	$1,065.77	$1,065.77	$936.34	$936.34	$929.85	$929.85	$791.37	$791.37	$829.66	$829.66
63	$1,095.07	$1,095.07	$962.09	$962.09	$955.41	$955.41	$813.13	$813.13	$852.48	$852.48
64+	$1,112.88	$1,112.88	$977.73	$977.73	$970.95	$970.95	$826.35	$826.35	$866.34	$866.34

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)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003	
Plan Marketing Name =>	Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $6000 a Community Blue Plan		Premier Balance EPO $250 a Community Blue Plan		Premier Balance EPO $500 a Community Blue Plan		Premier Balance EPO $750 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4	
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	B		A		J		J		J	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	$5,500		$6,000		$250		$500		$750	
Coinsurance =>	80%		100%		100%		100%		100%	
Copays =>	80%		100%		$10		$15		$10	
OOP Maximum =>	$6,650		$6,650		$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	$236.86	$236.86	$212.27	$212.27	$287.28	$287.28	$282.96	$282.96	$280.07	$280.07
15	$257.91	$257.91	$231.14	$231.14	$312.82	$312.82	$308.11	$308.11	$304.96	$304.96
16	$265.96	$265.96	$238.36	$238.36	$322.58	$322.58	$317.73	$317.73	$314.48	$314.48
17	$274.01	$274.01	$245.57	$245.57	$332.34	$332.34	$327.34	$327.34	$324.00	$324.00
18	$282.68	$282.68	$253.34	$253.34	$342.86	$342.86	$337.70	$337.70	$334.25	$334.25
19	$291.35	$291.35	$261.11	$261.11	$353.37	$353.37	$348.06	$348.06	$344.50	$344.50
20	$300.33	$300.33	$269.16	$269.16	$364.26	$364.26	$358.78	$358.78	$355.12	$355.12
21	$309.62	$309.62	$277.48	$277.48	$375.53	$375.53	$369.88	$369.88	$366.10	$366.10
22	$309.62	$309.62	$277.48	$277.48	$375.53	$375.53	$369.88	$369.88	$366.10	$366.10
23	$309.62	$309.62	$277.48	$277.48	$375.53	$375.53	$369.88	$369.88	$366.10	$366.10
24	$309.62	$309.62	$277.48	$277.48	$375.53	$375.53	$369.88	$369.88	$366.10	$366.10
25	$310.86	$310.86	$278.59	$278.59	$377.03	$377.03	$371.36	$371.36	$367.56	$367.56
26	$317.05	$317.05	$284.14	$284.14	$384.54	$384.54	$378.76	$378.76	$374.89	$374.89
27	$324.48	$324.48	$290.80	$290.80	$393.56	$393.56	$387.63	$387.63	$383.67	$383.67
28	$336.56	$336.56	$301.62	$301.62	$408.20	$408.20	$402.06	$402.06	$397.95	$397.95
29	$346.46	$346.46	$310.50	$310.50	$420.22	$420.22	$413.90	$413.90	$409.67	$409.67
30	$351.42	$351.42	$314.94	$314.94	$426.23	$426.23	$419.81	$419.81	$415.52	$415.52
31	$358.85	$358.85	$321.60	$321.60	$435.24	$435.24	$428.69	$428.69	$424.31	$424.31
32	$366.28	$366.28	$328.26	$328.26	$444.25	$444.25	$437.57	$437.57	$433.10	$433.10
33	$370.92	$370.92	$332.42	$332.42	$449.88	$449.88	$443.12	$443.12	$438.59	$438.59
34	$375.88	$375.88	$336.86	$336.86	$455.89	$455.89	$449.03	$449.03	$444.45	$444.45
35	$378.36	$378.36	$339.08	$339.08	$458.90	$458.90	$451.99	$451.99	$447.37	$447.37
36	$380.83	$380.83	$341.30	$341.30	$461.90	$461.90	$454.95	$454.95	$450.30	$450.30
37	$383.31	$383.31	$343.52	$343.52	$464.91	$464.91	$457.91	$457.91	$453.23	$453.23
38	$385.79	$385.79	$345.74	$345.74	$467.91	$467.91	$460.87	$460.87	$456.16	$456.16
39	$390.74	$390.74	$350.18	$350.18	$473.92	$473.92	$466.79	$466.79	$462.02	$462.02
40	$395.69	$395.69	$354.62	$354.62	$479.93	$479.93	$472.71	$472.71	$467.88	$467.88
41	$403.13	$403.13	$361.28	$361.28	$488.94	$488.94	$481.58	$481.58	$476.66	$476.66
42	$410.25	$410.25	$367.66	$367.66	$497.58	$497.58	$490.09	$490.09	$485.08	$485.08
43	$420.15	$420.15	$376.54	$376.54	$509.59	$509.59	$501.93	$501.93	$496.80	$496.80
44	$432.54	$432.54	$387.64	$387.64	$524.62	$524.62	$516.72	$516.72	$511.44	$511.44
45	$447.09	$447.09	$400.68	$400.68	$542.27	$542.27	$534.11	$534.11	$528.65	$528.65
46	$464.43	$464.43	$416.22	$416.22	$563.30	$563.30	$554.82	$554.82	$549.15	$549.15
47	$483.94	$483.94	$433.70	$433.70	$586.95	$586.95	$578.12	$578.12	$572.21	$572.21
48	$506.23	$506.23	$453.68	$453.68	$613.99	$613.99	$604.75	$604.75	$598.57	$598.57
49	$528.21	$528.21	$473.38	$473.38	$640.65	$640.65	$631.02	$631.02	$624.57	$624.57
50	$552.98	$552.98	$495.58	$495.58	$670.70	$670.70	$660.61	$660.61	$653.85	$653.85
51	$577.44	$577.44	$517.50	$517.50	$700.36	$700.36	$689.83	$689.83	$682.78	$682.78
52	$604.38	$604.38	$541.64	$541.64	$733.03	$733.03	$722.01	$722.01	$714.63	$714.63
53	$631.62	$631.62	$566.06	$566.06	$766.08	$766.08	$754.56	$754.56	$746.84	$746.84
54	$661.04	$661.04	$592.42	$592.42	$801.76	$801.76	$789.69	$789.69	$781.62	$781.62
55	$690.45	$690.45	$618.78	$618.78	$837.43	$837.43	$824.83	$824.83	$816.40	$816.40
56	$722.34	$722.34	$647.36	$647.36	$876.11	$876.11	$862.93	$862.93	$854.11	$854.11
57	$754.54	$754.54	$676.22	$676.22	$915.17	$915.17	$901.40	$901.40	$892.19	$892.19
58	$788.91	$788.91	$707.02	$707.02	$956.85	$956.85	$942.45	$942.45	$932.82	$932.82
59	$805.94	$805.94	$722.28	$722.28	$977.50	$977.50	$962.80	$962.80	$952.96	$952.96
60	$840.31	$840.31	$753.08	$753.08	$1,019.19	$1,019.19	$1,003.85	$1,003.85	$993.60	$993.60
61	$870.03	$870.03	$779.72	$779.72	$1,055.24	$1,055.24	$1,039.36	$1,039.36	$1,028.74	$1,028.74
62	$889.54	$889.54	$797.20	$797.20	$1,078.90	$1,078.90	$1,062.67	$1,062.67	$1,051.81	$1,051.81
63	$914.00	$914.00	$819.12	$819.12	$1,108.56	$1,108.56	$1,091.89	$1,091.89	$1,080.73	$1,080.73
64+	$928.86	$928.86	$832.44	$832.44	$1,126.59	$1,126.59	$1,109.64	$1,109.64	$1,098.30	$1,098.30

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)=>	33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO $900 a Community Blue Plan		Premier Balance EPO $1100 a Community Blue Plan		Premier Balance EPO $2500 a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5		Area 6	
Network =>	J		J		J		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$900		$1,100		$2,500		$250		$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$10		$10		$10		$40		$40	
OOP Maximum =>	$8,150		$8,150		$8,150		$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	$278.64	$278.64	$275.69	$275.69	$257.90	$257.90	$310.46	$310.46	$332.86	$332.86
15	$303.40	$303.40	$300.20	$300.20	$280.82	$280.82	$338.06	$338.06	$362.45	$362.45
16	$312.87	$312.87	$309.57	$309.57	$289.59	$289.59	$348.61	$348.61	$373.76	$373.76
17	$322.34	$322.34	$318.94	$318.94	$298.35	$298.35	$359.16	$359.16	$385.07	$385.07
18	$332.54	$332.54	$329.03	$329.03	$307.79	$307.79	$370.52	$370.52	$397.26	$397.26
19	$342.74	$342.74	$339.12	$339.12	$317.23	$317.23	$381.89	$381.89	$409.44	$409.44
20	$353.30	$353.30	$349.57	$349.57	$327.01	$327.01	$393.66	$393.66	$422.06	$422.06
21	$364.23	$364.23	$360.38	$360.38	$337.12	$337.12	$405.83	$405.83	$435.11	$435.11
22	$364.23	$364.23	$360.38	$360.38	$337.12	$337.12	$405.83	$405.83	$435.11	$435.11
23	$364.23	$364.23	$360.38	$360.38	$337.12	$337.12	$405.83	$405.83	$435.11	$435.11
24	$364.23	$364.23	$360.38	$360.38	$337.12	$337.12	$405.83	$405.83	$435.11	$435.11
25	$365.69	$365.69	$361.82	$361.82	$338.47	$338.47	$407.45	$407.45	$436.85	$436.85
26	$372.97	$372.97	$369.03	$369.03	$345.21	$345.21	$415.57	$415.57	$445.55	$445.55
27	$381.71	$381.71	$377.68	$377.68	$353.30	$353.30	$425.31	$425.31	$456.00	$456.00
28	$395.92	$395.92	$391.73	$391.73	$366.45	$366.45	$441.14	$441.14	$472.96	$472.96
29	$407.57	$407.57	$403.27	$403.27	$377.24	$377.24	$454.12	$454.12	$486.89	$486.89
30	$413.40	$413.40	$409.03	$409.03	$382.63	$382.63	$460.62	$460.62	$493.85	$493.85
31	$422.14	$422.14	$417.68	$417.68	$390.72	$390.72	$470.36	$470.36	$504.29	$504.29
32	$430.88	$430.88	$426.33	$426.33	$398.81	$398.81	$480.10	$480.10	$514.74	$514.74
33	$436.35	$436.35	$431.74	$431.74	$403.87	$403.87	$486.18	$486.18	$521.26	$521.26
34	$442.18	$442.18	$437.50	$437.50	$409.26	$409.26	$492.68	$492.68	$528.22	$528.22
35	$445.09	$445.09	$440.38	$440.38	$411.96	$411.96	$495.92	$495.92	$531.70	$531.70
36	$448.00	$448.00	$443.27	$443.27	$414.66	$414.66	$499.17	$499.17	$535.19	$535.19
37	$450.92	$450.92	$446.15	$446.15	$417.35	$417.35	$502.42	$502.42	$538.67	$538.67
38	$453.83	$453.83	$449.03	$449.03	$420.05	$420.05	$505.66	$505.66	$542.15	$542.15
39	$459.66	$459.66	$454.80	$454.80	$425.45	$425.45	$512.16	$512.16	$549.11	$549.11
40	$465.49	$465.49	$460.57	$460.57	$430.84	$430.84	$518.65	$518.65	$556.07	$556.07
41	$474.23	$474.23	$469.21	$469.21	$438.93	$438.93	$528.39	$528.39	$566.51	$566.51
42	$482.60	$482.60	$477.50	$477.50	$446.68	$446.68	$537.72	$537.72	$576.52	$576.52
43	$494.26	$494.26	$489.04	$489.04	$457.47	$457.47	$550.71	$550.71	$590.44	$590.44
44	$508.83	$508.83	$503.45	$503.45	$470.96	$470.96	$566.94	$566.94	$607.85	$607.85
45	$525.95	$525.95	$520.39	$520.39	$486.80	$486.80	$586.02	$586.02	$628.30	$628.30
46	$546.35	$546.35	$540.57	$540.57	$505.68	$505.68	$608.75	$608.75	$652.67	$652.67
47	$569.29	$569.29	$563.27	$563.27	$526.92	$526.92	$634.31	$634.31	$680.08	$680.08
48	$595.52	$595.52	$589.22	$589.22	$551.19	$551.19	$663.53	$663.53	$711.40	$711.40
49	$621.38	$621.38	$614.81	$614.81	$575.13	$575.13	$692.35	$692.35	$742.30	$742.30
50	$650.51	$650.51	$643.64	$643.64	$602.10	$602.10	$724.81	$724.81	$777.11	$777.11
51	$679.29	$679.29	$672.11	$672.11	$628.73	$628.73	$756.87	$756.87	$811.48	$811.48
52	$710.98	$710.98	$703.46	$703.46	$658.06	$658.06	$792.18	$792.18	$849.33	$849.33
53	$743.03	$743.03	$735.18	$735.18	$687.72	$687.72	$827.89	$827.89	$887.62	$887.62
54	$777.63	$777.63	$769.41	$769.41	$719.75	$719.75	$866.45	$866.45	$928.96	$928.96
55	$812.23	$812.23	$803.65	$803.65	$751.78	$751.78	$905.00	$905.00	$970.30	$970.30
56	$849.75	$849.75	$840.77	$840.77	$786.50	$786.50	$946.80	$946.80	$1,015.11	$1,015.11
57	$887.63	$887.63	$878.25	$878.25	$821.56	$821.56	$989.01	$989.01	$1,060.36	$1,060.36
58	$928.06	$928.06	$918.25	$918.25	$858.98	$858.98	$1,034.05	$1,034.05	$1,108.66	$1,108.66
59	$948.09	$948.09	$938.07	$938.07	$877.52	$877.52	$1,056.38	$1,056.38	$1,132.59	$1,132.59
60	$988.52	$988.52	$978.07	$978.07	$914.94	$914.94	$1,101.42	$1,101.42	$1,180.89	$1,180.89
61	$1,023.49	$1,023.49	$1,012.67	$1,012.67	$947.31	$947.31	$1,140.38	$1,140.38	$1,222.66	$1,222.66
62	$1,046.43	$1,046.43	$1,035.37	$1,035.37	$968.55	$968.55	$1,165.95	$1,165.95	$1,250.07	$1,250.07
63	$1,075.21	$1,075.21	$1,063.84	$1,063.84	$995.18	$995.18	$1,198.01	$1,198.01	$1,284.44	$1,284.44
64+	$1,092.69	$1,092.69	$1,081.14	$1,081.14	$1,011.36	$1,011.36	$1,217.49	$1,217.49	$1,305.33	$1,305.33

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)=>	33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017	
Plan Marketing Name =>	Premier Balance PPO $750 IP a Community Blue Plan		Premier Balance PPO $750 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Balance PPO $600 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,2,5		Area 6		Area 1,2,5		Area 6		Area 1,4	
Network =>	B		B		B		B		A	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	$750		$750		$1,500		$1,500		$600	
Coinsurance =>	100%		100%		100%		100%		50%	
Copays =>	$35		$35		$45		$45		$65	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$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	$305.24	$305.24	$327.26	$327.26	$289.44	$289.44	$310.33	$310.33	$240.03	$240.03
15	$332.37	$332.37	$356.35	$356.35	$315.17	$315.17	$337.91	$337.91	$261.37	$261.37
16	$342.74	$342.74	$367.47	$367.47	$325.00	$325.00	$348.46	$348.46	$269.53	$269.53
17	$353.12	$353.12	$378.59	$378.59	$334.84	$334.84	$359.01	$359.01	$277.69	$277.69
18	$364.29	$364.29	$390.57	$390.57	$345.43	$345.43	$370.37	$370.37	$286.47	$286.47
19	$375.46	$375.46	$402.55	$402.55	$356.03	$356.03	$381.73	$381.73	$295.26	$295.26
20	$387.03	$387.03	$414.96	$414.96	$367.00	$367.00	$393.49	$393.49	$304.36	$304.36
21	$399.00	$399.00	$427.79	$427.79	$378.35	$378.35	$405.66	$405.66	$313.77	$313.77
22	$399.00	$399.00	$427.79	$427.79	$378.35	$378.35	$405.66	$405.66	$313.77	$313.77
23	$399.00	$399.00	$427.79	$427.79	$378.35	$378.35	$405.66	$405.66	$313.77	$313.77
24	$399.00	$399.00	$427.79	$427.79	$378.35	$378.35	$405.66	$405.66	$313.77	$313.77
25	$400.60	$400.60	$429.50	$429.50	$379.86	$379.86	$407.28	$407.28	$315.03	$315.03
26	$408.58	$408.58	$438.06	$438.06	$387.43	$387.43	$415.40	$415.40	$321.30	$321.30
27	$418.15	$418.15	$448.32	$448.32	$396.51	$396.51	$425.13	$425.13	$328.83	$328.83
28	$433.71	$433.71	$465.01	$465.01	$411.27	$411.27	$440.95	$440.95	$341.07	$341.07
29	$446.48	$446.48	$478.70	$478.70	$423.37	$423.37	$453.93	$453.93	$351.11	$351.11
30	$452.87	$452.87	$485.54	$485.54	$429.43	$429.43	$460.42	$460.42	$356.13	$356.13
31	$462.44	$462.44	$495.81	$495.81	$438.51	$438.51	$470.16	$470.16	$363.66	$363.66
32	$472.02	$472.02	$506.08	$506.08	$447.59	$447.59	$479.90	$479.90	$371.19	$371.19
33	$478.00	$478.00	$512.49	$512.49	$453.26	$453.26	$485.98	$485.98	$375.90	$375.90
34	$484.39	$484.39	$519.34	$519.34	$459.32	$459.32	$492.47	$492.47	$380.92	$380.92
35	$487.58	$487.58	$522.76	$522.76	$462.34	$462.34	$495.72	$495.72	$383.43	$383.43
36	$490.77	$490.77	$526.18	$526.18	$465.37	$465.37	$498.96	$498.96	$385.94	$385.94
37	$493.96	$493.96	$529.60	$529.60	$468.40	$468.40	$502.21	$502.21	$388.45	$388.45
38	$497.15	$497.15	$533.03	$533.03	$471.42	$471.42	$505.45	$505.45	$390.96	$390.96
39	$503.54	$503.54	$539.87	$539.87	$477.48	$477.48	$511.94	$511.94	$395.98	$395.98
40	$509.92	$509.92	$546.72	$546.72	$483.53	$483.53	$518.43	$518.43	$401.00	$401.00
41	$519.50	$519.50	$556.98	$556.98	$492.61	$492.61	$528.17	$528.17	$408.53	$408.53
42	$528.68	$528.68	$566.82	$566.82	$501.31	$501.31	$537.50	$537.50	$415.75	$415.75
43	$541.44	$541.44	$580.51	$580.51	$513.42	$513.42	$550.48	$550.48	$425.79	$425.79
44	$557.40	$557.40	$597.62	$597.62	$528.55	$528.55	$566.71	$566.71	$438.34	$438.34
45	$576.16	$576.16	$617.73	$617.73	$546.34	$546.34	$585.77	$585.77	$453.08	$453.08
46	$598.50	$598.50	$641.69	$641.69	$567.53	$567.53	$608.49	$608.49	$470.66	$470.66
47	$623.64	$623.64	$668.64	$668.64	$591.36	$591.36	$634.05	$634.05	$490.42	$490.42
48	$652.37	$652.37	$699.44	$699.44	$618.60	$618.60	$663.25	$663.25	$513.01	$513.01
49	$680.69	$680.69	$729.81	$729.81	$645.47	$645.47	$692.06	$692.06	$535.29	$535.29
50	$712.61	$712.61	$764.03	$764.03	$675.73	$675.73	$724.51	$724.51	$560.39	$560.39
51	$744.14	$744.14	$797.83	$797.83	$705.62	$705.62	$756.56	$756.56	$585.18	$585.18
52	$778.85	$778.85	$835.05	$835.05	$738.54	$738.54	$791.85	$791.85	$612.48	$612.48
53	$813.96	$813.96	$872.69	$872.69	$771.83	$771.83	$827.55	$827.55	$640.09	$640.09
54	$851.87	$851.87	$913.33	$913.33	$807.78	$807.78	$866.08	$866.08	$669.90	$669.90
55	$889.77	$889.77	$953.97	$953.97	$843.72	$843.72	$904.62	$904.62	$699.71	$699.71
56	$930.87	$930.87	$998.03	$998.03	$882.69	$882.69	$946.40	$946.40	$732.03	$732.03
57	$972.36	$972.36	$1,042.52	$1,042.52	$922.04	$922.04	$988.59	$988.59	$764.66	$764.66
58	$1,016.65	$1,016.65	$1,090.01	$1,090.01	$964.04	$964.04	$1,033.62	$1,033.62	$799.49	$799.49
59	$1,038.60	$1,038.60	$1,113.54	$1,113.54	$984.85	$984.85	$1,055.93	$1,055.93	$816.74	$816.74
60	$1,082.89	$1,082.89	$1,161.02	$1,161.02	$1,026.84	$1,026.84	$1,100.96	$1,100.96	$851.57	$851.57
61	$1,121.19	$1,121.19	$1,202.09	$1,202.09	$1,063.16	$1,063.16	$1,139.90	$1,139.90	$881.69	$881.69
62	$1,146.33	$1,146.33	$1,229.04	$1,229.04	$1,087.00	$1,087.00	$1,165.46	$1,165.46	$901.46	$901.46
63	$1,177.85	$1,177.85	$1,262.84	$1,262.84	$1,116.89	$1,116.89	$1,197.51	$1,197.51	$926.25	$926.25
64+	$1,197.00	$1,197.00	$1,283.37	$1,283.37	$1,135.05	$1,135.05	$1,216.98	$1,216.98	$941.31	$941.31

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	Balance PPO $2600 a Community Blue Plan		Balance PPO $5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO $500		Conemaugh Region Flex Blue PPO $2800Q		Health Savings Flex PPO Embedded $6000 a Community Blue Plan		Health Savings Flex PPO Embedded $6000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	Area 1,4		Area 1,4		Area 5		Area 5		Area 6,7		Area 9	
Network =>	A		A		Y		Y		F		F	
Metal =>	Silver		Silver		Gold		Silver		Bronze		Bronze	
Deductible =>	$2,600		$5,000		$500/$1,500		$2,800/$2,800		$6,000/$6,000		$6,000/$6,000	
Coinsurance =>	70%		70%		100%/70%		100%/70%		60%/50%		60%/50%	
Copays =>	$40		$35		$25/$65		100%/$30		60%/50%		60%/50%	
OOP Maximum =>	$8,150		$8,150		$7,900/$7,900		$6,750/$6,750		$6,750/$6,750		$6,750/$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$234.00	$234.00	$227.56	$227.56	$296.87	$296.87	$250.97	$250.97	$249.08	$249.08	$244.29	$244.29
15	$254.80	$254.80	$247.79	$247.79	$323.26	$323.26	$273.28	$273.28	$271.22	$271.22	$266.00	$266.00
16	$262.75	$262.75	$255.53	$255.53	$333.35	$333.35	$281.81	$281.81	$279.68	$279.68	$274.30	$274.30
17	$270.70	$270.70	$263.26	$263.26	$343.44	$343.44	$290.34	$290.34	$288.15	$288.15	$282.61	$282.61
18	$279.27	$279.27	$271.59	$271.59	$354.31	$354.31	$299.53	$299.53	$297.26	$297.26	$291.55	$291.55
19	$287.83	$287.83	$279.92	$279.92	$365.17	$365.17	$308.71	$308.71	$306.38	$306.38	$300.49	$300.49
20	$296.70	$296.70	$288.55	$288.55	$376.43	$376.43	$318.23	$318.23	$315.82	$315.82	$309.75	$309.75
21	$305.88	$305.88	$297.47	$297.47	$388.07	$388.07	$328.07	$328.07	$325.59	$325.59	$319.33	$319.33
22	$305.88	$305.88	$297.47	$297.47	$388.07	$388.07	$328.07	$328.07	$325.59	$325.59	$319.33	$319.33
23	$305.88	$305.88	$297.47	$297.47	$388.07	$388.07	$328.07	$328.07	$325.59	$325.59	$319.33	$319.33
24	$305.88	$305.88	$297.47	$297.47	$388.07	$388.07	$328.07	$328.07	$325.59	$325.59	$319.33	$319.33
25	$307.10	$307.10	$298.66	$298.66	$389.62	$389.62	$329.38	$329.38	$326.89	$326.89	$320.61	$320.61
26	$313.22	$313.22	$304.61	$304.61	$397.38	$397.38	$335.94	$335.94	$333.40	$333.40	$326.99	$326.99
27	$320.56	$320.56	$311.75	$311.75	$406.70	$406.70	$343.82	$343.82	$341.22	$341.22	$334.66	$334.66
28	$332.49	$332.49	$323.35	$323.35	$421.83	$421.83	$356.61	$356.61	$353.92	$353.92	$347.11	$347.11
29	$342.28	$342.28	$332.87	$332.87	$434.25	$434.25	$367.11	$367.11	$364.34	$364.34	$357.33	$357.33
30	$347.17	$347.17	$337.63	$337.63	$440.46	$440.46	$372.36	$372.36	$369.54	$369.54	$362.44	$362.44
31	$354.51	$354.51	$344.77	$344.77	$449.77	$449.77	$380.23	$380.23	$377.36	$377.36	$370.10	$370.10
32	$361.86	$361.86	$351.91	$351.91	$459.09	$459.09	$388.11	$388.11	$385.17	$385.17	$377.77	$377.77
33	$366.44	$366.44	$356.37	$356.37	$464.91	$464.91	$393.03	$393.03	$390.06	$390.06	$382.56	$382.56
34	$371.34	$371.34	$361.13	$361.13	$471.12	$471.12	$398.28	$398.28	$395.27	$395.27	$387.67	$387.67
35	$373.79	$373.79	$363.51	$363.51	$474.22	$474.22	$400.90	$400.90	$397.87	$397.87	$390.22	$390.22
36	$376.23	$376.23	$365.89	$365.89	$477.33	$477.33	$403.53	$403.53	$400.48	$400.48	$392.78	$392.78
37	$378.68	$378.68	$368.27	$368.27	$480.43	$480.43	$406.15	$406.15	$403.08	$403.08	$395.33	$395.33
38	$381.13	$381.13	$370.65	$370.65	$483.54	$483.54	$408.78	$408.78	$405.69	$405.69	$397.89	$397.89
39	$386.02	$386.02	$375.41	$375.41	$489.74	$489.74	$414.02	$414.02	$410.89	$410.89	$402.99	$402.99
40	$390.91	$390.91	$380.17	$380.17	$495.95	$495.95	$419.27	$419.27	$416.10	$416.10	$408.10	$408.10
41	$398.26	$398.26	$387.31	$387.31	$505.27	$505.27	$427.15	$427.15	$423.92	$423.92	$415.77	$415.77
42	$405.29	$405.29	$394.15	$394.15	$514.19	$514.19	$434.69	$434.69	$431.41	$431.41	$423.11	$423.11
43	$415.08	$415.08	$403.67	$403.67	$526.61	$526.61	$445.19	$445.19	$441.83	$441.83	$433.33	$433.33
44	$427.31	$427.31	$415.57	$415.57	$542.13	$542.13	$458.31	$458.31	$454.85	$454.85	$446.10	$446.10
45	$441.69	$441.69	$429.55	$429.55	$560.37	$560.37	$473.73	$473.73	$470.15	$470.15	$461.11	$461.11
46	$458.82	$458.82	$446.21	$446.21	$582.11	$582.11	$492.11	$492.11	$488.39	$488.39	$479.00	$479.00
47	$478.09	$478.09	$464.95	$464.95	$606.55	$606.55	$512.77	$512.77	$508.90	$508.90	$499.11	$499.11
48	$500.11	$500.11	$486.36	$486.36	$634.49	$634.49	$536.39	$536.39	$532.34	$532.34	$522.10	$522.10
49	$521.83	$521.83	$507.48	$507.48	$662.05	$662.05	$559.69	$559.69	$555.46	$555.46	$544.78	$544.78
50	$546.30	$546.30	$531.28	$531.28	$693.09	$693.09	$585.93	$585.93	$581.50	$581.50	$570.32	$570.32
51	$570.47	$570.47	$554.78	$554.78	$723.75	$723.75	$611.85	$611.85	$607.23	$607.23	$595.55	$595.55
52	$597.08	$597.08	$580.66	$580.66	$757.51	$757.51	$640.39	$640.39	$635.55	$635.55	$623.33	$623.33
53	$624.00	$624.00	$606.84	$606.84	$791.66	$791.66	$669.26	$669.26	$664.20	$664.20	$651.43	$651.43
54	$653.05	$653.05	$635.10	$635.10	$828.53	$828.53	$700.43	$700.43	$695.13	$695.13	$681.77	$681.77
55	$682.11	$682.11	$663.36	$663.36	$865.40	$865.40	$731.60	$731.60	$726.07	$726.07	$712.11	$712.11
56	$713.62	$713.62	$694.00	$694.00	$905.37	$905.37	$765.39	$765.39	$759.60	$759.60	$745.00	$745.00
57	$745.43	$745.43	$724.93	$724.93	$945.73	$945.73	$799.51	$799.51	$793.46	$793.46	$778.21	$778.21
58	$779.38	$779.38	$757.95	$757.95	$988.80	$988.80	$835.92	$835.92	$829.60	$829.60	$813.65	$813.65
59	$796.21	$796.21	$774.31	$774.31	$1,010.15	$1,010.15	$853.97	$853.97	$847.51	$847.51	$831.22	$831.22
60	$830.16	$830.16	$807.33	$807.33	$1,053.22	$1,053.22	$890.38	$890.38	$883.65	$883.65	$866.66	$866.66
61	$859.52	$859.52	$835.89	$835.89	$1,090.48	$1,090.48	$921.88	$921.88	$914.91	$914.91	$897.32	$897.32
62	$878.79	$878.79	$854.63	$854.63	$1,114.93	$1,114.93	$942.55	$942.55	$935.42	$935.42	$917.44	$917.44
63	$902.96	$902.96	$878.13	$878.13	$1,145.58	$1,145.58	$968.46	$968.46	$961.14	$961.14	$942.66	$942.66
64+	$917.64	$917.64	$892.41	$892.41	$1,164.21	$1,164.21	$984.21	$984.21	$976.77	$976.77	$957.99	$957.99

Company Name:	Highmark, Inc.
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)=>	33709PA0560032		33709PA0560033		33709PA0560043		33709PA0560034		33709PA0560035	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum a Community Blue Plan		Premier Balance PPO $250 Platinum a Community Blue Plan		Premier Balance PPO $0 Gold a Community Blue Plan		Premier Balance PPO $250 Gold a Community Blue Plan		Premier Balance PPO $500 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	$0		$250		$0		$250		$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$10		$10		$30		$30		$25	
OOP Maximum =>	$4,000		$4,000		$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	$354.94	$354.94	$347.33	$347.33	$304.75	$304.75	$303.52	$303.52	$300.22	$300.22
15	$386.49	$386.49	$378.21	$378.21	$331.83	$331.83	$330.50	$330.50	$326.90	$326.90
16	$398.55	$398.55	$390.01	$390.01	$342.19	$342.19	$340.82	$340.82	$337.11	$337.11
17	$410.61	$410.61	$401.82	$401.82	$352.55	$352.55	$351.13	$351.13	$347.31	$347.31
18	$423.60	$423.60	$414.53	$414.53	$363.70	$363.70	$362.24	$362.24	$358.30	$358.30
19	$436.60	$436.60	$427.24	$427.24	$374.86	$374.86	$373.35	$373.35	$369.29	$369.29
20	$450.05	$450.05	$440.41	$440.41	$386.41	$386.41	$384.86	$384.86	$380.67	$380.67
21	$463.97	$463.97	$454.03	$454.03	$398.36	$398.36	$396.76	$396.76	$392.44	$392.44
22	$463.97	$463.97	$454.03	$454.03	$398.36	$398.36	$396.76	$396.76	$392.44	$392.44
23	$463.97	$463.97	$454.03	$454.03	$398.36	$398.36	$396.76	$396.76	$392.44	$392.44
24	$463.97	$463.97	$454.03	$454.03	$398.36	$398.36	$396.76	$396.76	$392.44	$392.44
25	$465.83	$465.83	$455.85	$455.85	$399.95	$399.95	$398.35	$398.35	$394.01	$394.01
26	$475.11	$475.11	$464.93	$464.93	$407.92	$407.92	$406.28	$406.28	$401.86	$401.86
27	$486.24	$486.24	$475.82	$475.82	$417.48	$417.48	$415.80	$415.80	$411.28	$411.28
28	$504.34	$504.34	$493.53	$493.53	$433.02	$433.02	$431.28	$431.28	$426.58	$426.58
29	$519.18	$519.18	$508.06	$508.06	$445.76	$445.76	$443.97	$443.97	$439.14	$439.14
30	$526.61	$526.61	$515.32	$515.32	$452.14	$452.14	$450.32	$450.32	$445.42	$445.42
31	$537.74	$537.74	$526.22	$526.22	$461.70	$461.70	$459.84	$459.84	$454.84	$454.84
32	$548.88	$548.88	$537.12	$537.12	$471.26	$471.26	$469.37	$469.37	$464.26	$464.26
33	$555.84	$555.84	$543.93	$543.93	$477.24	$477.24	$475.32	$475.32	$470.14	$470.14
34	$563.26	$563.26	$551.19	$551.19	$483.61	$483.61	$481.67	$481.67	$476.42	$476.42
35	$566.97	$566.97	$554.82	$554.82	$486.80	$486.80	$484.84	$484.84	$479.56	$479.56
36	$570.68	$570.68	$558.46	$558.46	$489.98	$489.98	$488.01	$488.01	$482.70	$482.70
37	$574.39	$574.39	$562.09	$562.09	$493.17	$493.17	$491.19	$491.19	$485.84	$485.84
38	$578.11	$578.11	$565.72	$565.72	$496.36	$496.36	$494.36	$494.36	$488.98	$488.98
39	$585.53	$585.53	$572.99	$572.99	$502.73	$502.73	$500.71	$500.71	$495.26	$495.26
40	$592.95	$592.95	$580.25	$580.25	$509.10	$509.10	$507.06	$507.06	$501.54	$501.54
41	$604.09	$604.09	$591.15	$591.15	$518.66	$518.66	$516.58	$516.58	$510.96	$510.96
42	$614.76	$614.76	$601.59	$601.59	$527.83	$527.83	$525.71	$525.71	$519.98	$519.98
43	$629.61	$629.61	$616.12	$616.12	$540.57	$540.57	$538.40	$538.40	$532.54	$532.54
44	$648.17	$648.17	$634.28	$634.28	$556.51	$556.51	$554.27	$554.27	$548.24	$548.24
45	$669.97	$669.97	$655.62	$655.62	$575.23	$575.23	$572.92	$572.92	$566.68	$566.68
46	$695.96	$695.96	$681.05	$681.05	$597.54	$597.54	$595.14	$595.14	$588.66	$588.66
47	$725.19	$725.19	$709.65	$709.65	$622.64	$622.64	$620.14	$620.14	$613.38	$613.38
48	$758.59	$758.59	$742.34	$742.34	$651.32	$651.32	$648.70	$648.70	$641.64	$641.64
49	$791.53	$791.53	$774.58	$774.58	$679.60	$679.60	$676.87	$676.87	$669.50	$669.50
50	$828.65	$828.65	$810.90	$810.90	$711.47	$711.47	$708.61	$708.61	$700.90	$700.90
51	$865.30	$865.30	$846.77	$846.77	$742.94	$742.94	$739.96	$739.96	$731.90	$731.90
52	$905.67	$905.67	$886.27	$886.27	$777.60	$777.60	$774.48	$774.48	$766.04	$766.04
53	$946.50	$946.50	$926.22	$926.22	$812.65	$812.65	$809.39	$809.39	$800.58	$800.58
54	$990.58	$990.58	$969.35	$969.35	$850.50	$850.50	$847.08	$847.08	$837.86	$837.86
55	$1,034.65	$1,034.65	$1,012.49	$1,012.49	$888.34	$888.34	$884.77	$884.77	$875.14	$875.14
56	$1,082.44	$1,082.44	$1,059.25	$1,059.25	$929.37	$929.37	$925.64	$925.64	$915.56	$915.56
57	$1,130.69	$1,130.69	$1,106.47	$1,106.47	$970.80	$970.80	$966.90	$966.90	$956.38	$956.38
58	$1,182.20	$1,182.20	$1,156.87	$1,156.87	$1,015.02	$1,015.02	$1,010.94	$1,010.94	$999.94	$999.94
59	$1,207.71	$1,207.71	$1,181.84	$1,181.84	$1,036.93	$1,036.93	$1,032.77	$1,032.77	$1,021.52	$1,021.52
60	$1,259.21	$1,259.21	$1,232.24	$1,232.24	$1,081.15	$1,081.15	$1,076.81	$1,076.81	$1,065.08	$1,065.08
61	$1,303.76	$1,303.76	$1,275.82	$1,275.82	$1,119.39	$1,119.39	$1,114.90	$1,114.90	$1,102.76	$1,102.76
62	$1,332.99	$1,332.99	$1,304.43	$1,304.43	$1,144.49	$1,144.49	$1,139.89	$1,139.89	$1,127.48	$1,127.48
63	$1,369.64	$1,369.64	$1,340.30	$1,340.30	$1,175.96	$1,175.96	$1,171.24	$1,171.24	$1,158.48	$1,158.48
64+	$1,391.91	$1,391.91	$1,362.09	$1,362.09	$1,195.08	$1,195.08	$1,190.28	$1,190.28	$1,177.32	$1,177.32

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)=>	33709PA0560036		33709PA0560037		33709PA0560038		33709PA0560040		33709PA0560041	
Plan Marketing Name =>	Premier Balance PPO $750 a Community Blue Plan		Premier Balance PPO $1000 a Community Blue Plan		Premier Balance PPO $1250 a Community Blue Plan		Premier Balance PPO $1500 a Community Blue Plan		Premier Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$750		$1,000		$1,250		$1,500		$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$25		$25		$25		$25		$25	
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	$298.89	$298.89	$295.13	$295.13	$292.74	$292.74	$289.59	$289.59	$284.34	$284.34
15	$325.45	$325.45	$321.36	$321.36	$318.76	$318.76	$315.33	$315.33	$309.62	$309.62
16	$335.61	$335.61	$331.39	$331.39	$328.71	$328.71	$325.17	$325.17	$319.28	$319.28
17	$345.77	$345.77	$341.42	$341.42	$338.66	$338.66	$335.02	$335.02	$328.95	$328.95
18	$356.71	$356.71	$352.23	$352.23	$349.38	$349.38	$345.62	$345.62	$339.35	$339.35
19	$367.65	$367.65	$363.03	$363.03	$360.09	$360.09	$356.22	$356.22	$349.76	$349.76
20	$378.98	$378.98	$374.22	$374.22	$371.19	$371.19	$367.19	$367.19	$360.54	$360.54
21	$390.70	$390.70	$385.79	$385.79	$382.67	$382.67	$378.55	$378.55	$371.69	$371.69
22	$390.70	$390.70	$385.79	$385.79	$382.67	$382.67	$378.55	$378.55	$371.69	$371.69
23	$390.70	$390.70	$385.79	$385.79	$382.67	$382.67	$378.55	$378.55	$371.69	$371.69
24	$390.70	$390.70	$385.79	$385.79	$382.67	$382.67	$378.55	$378.55	$371.69	$371.69
25	$392.26	$392.26	$387.33	$387.33	$384.20	$384.20	$380.06	$380.06	$373.18	$373.18
26	$400.08	$400.08	$395.05	$395.05	$391.85	$391.85	$387.64	$387.64	$380.61	$380.61
27	$409.45	$409.45	$404.31	$404.31	$401.04	$401.04	$396.72	$396.72	$389.53	$389.53
28	$424.69	$424.69	$419.35	$419.35	$415.96	$415.96	$411.48	$411.48	$404.03	$404.03
29	$437.19	$437.19	$431.70	$431.70	$428.21	$428.21	$423.60	$423.60	$415.92	$415.92
30	$443.44	$443.44	$437.87	$437.87	$434.33	$434.33	$429.65	$429.65	$421.87	$421.87
31	$452.82	$452.82	$447.13	$447.13	$443.51	$443.51	$438.74	$438.74	$430.79	$430.79
32	$462.20	$462.20	$456.39	$456.39	$452.70	$452.70	$447.82	$447.82	$439.71	$439.71
33	$468.06	$468.06	$462.18	$462.18	$458.44	$458.44	$453.50	$453.50	$445.28	$445.28
34	$474.31	$474.31	$468.35	$468.35	$464.56	$464.56	$459.56	$459.56	$451.23	$451.23
35	$477.44	$477.44	$471.44	$471.44	$467.62	$467.62	$462.59	$462.59	$454.21	$454.21
36	$480.56	$480.56	$474.52	$474.52	$470.68	$470.68	$465.62	$465.62	$457.18	$457.18
37	$483.69	$483.69	$477.61	$477.61	$473.75	$473.75	$468.64	$468.64	$460.15	$460.15
38	$486.81	$486.81	$480.69	$480.69	$476.81	$476.81	$471.67	$471.67	$463.13	$463.13
39	$493.06	$493.06	$486.87	$486.87	$482.93	$482.93	$477.73	$477.73	$469.07	$469.07
40	$499.31	$499.31	$493.04	$493.04	$489.05	$489.05	$483.79	$483.79	$475.02	$475.02
41	$508.69	$508.69	$502.30	$502.30	$498.24	$498.24	$492.87	$492.87	$483.94	$483.94
42	$517.68	$517.68	$511.17	$511.17	$507.04	$507.04	$501.58	$501.58	$492.49	$492.49
43	$530.18	$530.18	$523.52	$523.52	$519.28	$519.28	$513.69	$513.69	$504.38	$504.38
44	$545.81	$545.81	$538.95	$538.95	$534.59	$534.59	$528.83	$528.83	$519.25	$519.25
45	$564.17	$564.17	$557.08	$557.08	$552.58	$552.58	$546.63	$546.63	$536.72	$536.72
46	$586.05	$586.05	$578.69	$578.69	$574.01	$574.01	$567.83	$567.83	$557.54	$557.54
47	$610.66	$610.66	$602.99	$602.99	$598.11	$598.11	$591.67	$591.67	$580.95	$580.95
48	$638.79	$638.79	$630.77	$630.77	$625.67	$625.67	$618.93	$618.93	$607.71	$607.71
49	$666.53	$666.53	$658.16	$658.16	$652.84	$652.84	$645.81	$645.81	$634.10	$634.10
50	$697.79	$697.79	$689.02	$689.02	$683.45	$683.45	$676.09	$676.09	$663.84	$663.84
51	$728.66	$728.66	$719.50	$719.50	$713.68	$713.68	$706.00	$706.00	$693.20	$693.20
52	$762.65	$762.65	$753.06	$753.06	$746.97	$746.97	$738.93	$738.93	$725.54	$725.54
53	$797.03	$797.03	$787.01	$787.01	$780.65	$780.65	$772.24	$772.24	$758.25	$758.25
54	$834.14	$834.14	$823.66	$823.66	$817.00	$817.00	$808.20	$808.20	$793.56	$793.56
55	$871.26	$871.26	$860.31	$860.31	$853.35	$853.35	$844.17	$844.17	$828.87	$828.87
56	$911.50	$911.50	$900.05	$900.05	$892.77	$892.77	$883.16	$883.16	$867.15	$867.15
57	$952.14	$952.14	$940.17	$940.17	$932.57	$932.57	$922.53	$922.53	$905.81	$905.81
58	$995.50	$995.50	$982.99	$982.99	$975.04	$975.04	$964.55	$964.55	$947.07	$947.07
59	$1,016.99	$1,016.99	$1,004.21	$1,004.21	$996.09	$996.09	$985.37	$985.37	$967.51	$967.51
60	$1,060.36	$1,060.36	$1,047.03	$1,047.03	$1,038.57	$1,038.57	$1,027.38	$1,027.38	$1,008.77	$1,008.77
61	$1,097.87	$1,097.87	$1,084.07	$1,084.07	$1,075.30	$1,075.30	$1,063.73	$1,063.73	$1,044.45	$1,044.45
62	$1,122.48	$1,122.48	$1,108.37	$1,108.37	$1,099.41	$1,099.41	$1,087.57	$1,087.57	$1,067.87	$1,067.87
63	$1,153.35	$1,153.35	$1,138.85	$1,138.85	$1,129.64	$1,129.64	$1,117.48	$1,117.48	$1,097.23	$1,097.23
64+	$1,172.10	$1,172.10	$1,157.37	$1,157.37	$1,148.01	$1,148.01	$1,135.65	$1,135.65	$1,115.07	$1,115.07

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)=>	33709PA0560039		33709PA0560042		33709PA0570014		33709PA0570015		33709PA0570016	
Plan Marketing Name =>	Premier Balance PPO $1400 a Community Blue Plan		Premier Balance PPO $5000 1x a Community Blue Plan		Balance PPO $1000 a Community Blue Plan		Balance PPO $1750 a Community Blue Plan		Balance PPO $2000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$1,400		$5,000		$1,000		$1,750		$2,000	
Coinsurance =>	100%		100%		90%		90%		90%	
Copays =>	$40		$25		$45		$35		$35	
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	$284.52	$284.52	$263.37	$263.37	$280.12	$280.12	$276.20	$276.20	$274.02	$274.02
15	$309.81	$309.81	$286.79	$286.79	$305.02	$305.02	$300.75	$300.75	$298.37	$298.37
16	$319.48	$319.48	$295.74	$295.74	$314.54	$314.54	$310.14	$310.14	$307.69	$307.69
17	$329.15	$329.15	$304.69	$304.69	$324.06	$324.06	$319.53	$319.53	$317.00	$317.00
18	$339.56	$339.56	$314.33	$314.33	$334.31	$334.31	$329.64	$329.64	$327.03	$327.03
19	$349.98	$349.98	$323.97	$323.97	$344.57	$344.57	$339.75	$339.75	$337.06	$337.06
20	$360.76	$360.76	$333.95	$333.95	$355.18	$355.18	$350.22	$350.22	$347.44	$347.44
21	$371.92	$371.92	$344.28	$344.28	$366.17	$366.17	$361.05	$361.05	$358.19	$358.19
22	$371.92	$371.92	$344.28	$344.28	$366.17	$366.17	$361.05	$361.05	$358.19	$358.19
23	$371.92	$371.92	$344.28	$344.28	$366.17	$366.17	$361.05	$361.05	$358.19	$358.19
24	$371.92	$371.92	$344.28	$344.28	$366.17	$366.17	$361.05	$361.05	$358.19	$358.19
25	$373.41	$373.41	$345.66	$345.66	$367.63	$367.63	$362.49	$362.49	$359.62	$359.62
26	$380.85	$380.85	$352.54	$352.54	$374.96	$374.96	$369.72	$369.72	$366.79	$366.79
27	$389.77	$389.77	$360.81	$360.81	$383.75	$383.75	$378.38	$378.38	$375.38	$375.38
28	$404.28	$404.28	$374.23	$374.23	$398.03	$398.03	$392.46	$392.46	$389.35	$389.35
29	$416.18	$416.18	$385.25	$385.25	$409.74	$409.74	$404.01	$404.01	$400.81	$400.81
30	$422.13	$422.13	$390.76	$390.76	$415.60	$415.60	$409.79	$409.79	$406.55	$406.55
31	$431.06	$431.06	$399.02	$399.02	$424.39	$424.39	$418.46	$418.46	$415.14	$415.14
32	$439.98	$439.98	$407.28	$407.28	$433.18	$433.18	$427.12	$427.12	$423.74	$423.74
33	$445.56	$445.56	$412.45	$412.45	$438.67	$438.67	$432.54	$432.54	$429.11	$429.11
34	$451.51	$451.51	$417.96	$417.96	$444.53	$444.53	$438.31	$438.31	$434.84	$434.84
35	$454.49	$454.49	$420.71	$420.71	$447.46	$447.46	$441.20	$441.20	$437.71	$437.71
36	$457.46	$457.46	$423.46	$423.46	$450.39	$450.39	$444.09	$444.09	$440.57	$440.57
37	$460.44	$460.44	$426.22	$426.22	$453.32	$453.32	$446.98	$446.98	$443.44	$443.44
38	$463.41	$463.41	$428.97	$428.97	$456.25	$456.25	$449.87	$449.87	$446.30	$446.30
39	$469.36	$469.36	$434.48	$434.48	$462.11	$462.11	$455.65	$455.65	$452.04	$452.04
40	$475.31	$475.31	$439.99	$439.99	$467.97	$467.97	$461.42	$461.42	$457.77	$457.77
41	$484.24	$484.24	$448.25	$448.25	$476.75	$476.75	$470.09	$470.09	$466.36	$466.36
42	$492.79	$492.79	$456.17	$456.17	$485.18	$485.18	$478.39	$478.39	$474.60	$474.60
43	$504.70	$504.70	$467.19	$467.19	$496.89	$496.89	$489.94	$489.94	$486.06	$486.06
44	$519.57	$519.57	$480.96	$480.96	$511.54	$511.54	$504.39	$504.39	$500.39	$500.39
45	$537.05	$537.05	$497.14	$497.14	$528.75	$528.75	$521.36	$521.36	$517.23	$517.23
46	$557.88	$557.88	$516.42	$516.42	$549.26	$549.26	$541.58	$541.58	$537.29	$537.29
47	$581.31	$581.31	$538.11	$538.11	$572.32	$572.32	$564.32	$564.32	$559.85	$559.85
48	$608.09	$608.09	$562.90	$562.90	$598.69	$598.69	$590.32	$590.32	$585.64	$585.64
49	$634.50	$634.50	$587.34	$587.34	$624.69	$624.69	$615.95	$615.95	$611.07	$611.07
50	$664.25	$664.25	$614.88	$614.88	$653.98	$653.98	$644.84	$644.84	$639.73	$639.73
51	$693.63	$693.63	$642.08	$642.08	$682.91	$682.91	$673.36	$673.36	$668.02	$668.02
52	$725.99	$725.99	$672.03	$672.03	$714.76	$714.76	$704.77	$704.77	$699.19	$699.19
53	$758.72	$758.72	$702.33	$702.33	$746.99	$746.99	$736.54	$736.54	$730.71	$730.71
54	$794.05	$794.05	$735.04	$735.04	$781.77	$781.77	$770.84	$770.84	$764.74	$764.74
55	$829.38	$829.38	$767.74	$767.74	$816.56	$816.56	$805.14	$805.14	$798.76	$798.76
56	$867.69	$867.69	$803.21	$803.21	$854.27	$854.27	$842.33	$842.33	$835.66	$835.66
57	$906.37	$906.37	$839.01	$839.01	$892.36	$892.36	$879.88	$879.88	$872.91	$872.91
58	$947.65	$947.65	$877.23	$877.23	$933.00	$933.00	$919.96	$919.96	$912.67	$912.67
59	$968.11	$968.11	$896.16	$896.16	$953.14	$953.14	$939.81	$939.81	$932.37	$932.37
60	$1,009.39	$1,009.39	$934.38	$934.38	$993.79	$993.79	$979.89	$979.89	$972.13	$972.13
61	$1,045.10	$1,045.10	$967.43	$967.43	$1,028.94	$1,028.94	$1,014.55	$1,014.55	$1,006.51	$1,006.51
62	$1,068.53	$1,068.53	$989.12	$989.12	$1,052.01	$1,052.01	$1,037.30	$1,037.30	$1,029.08	$1,029.08
63	$1,097.91	$1,097.91	$1,016.31	$1,016.31	$1,080.93	$1,080.93	$1,065.82	$1,065.82	$1,057.38	$1,057.38
64+	$1,115.76	$1,115.76	$1,032.84	$1,032.84	$1,098.51	$1,098.51	$1,083.15	$1,083.15	$1,074.57	$1,074.57

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)=>	33709PA0450005		33709PA0640006		33709PA0640007		33709PA0640008		33709PA0640010	
Plan Marketing Name =>	Health Savings PPO $1500 a Community Blue Plan		Health Savings PPO Embedded $2800 a Community Blue Plan		Health Savings PPO Embedded $3350 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $5500 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		A		B	
Metal =>	Gold		Silver		Silver		Bronze		Bronze	
Deductible =>	$1,500		$2,800		$3,350		$5,500		$5,500	
Coinsurance =>	100%		100%		100%		80%		80%	
Copays =>	$15		100%		100%		80%		80%	
OOP Maximum =>	$3,300		$6,750		$6,650		$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	$289.63	$289.63	$254.46	$254.46	$252.69	$252.69	$215.06	$215.06	$225.47	$225.47
15	$315.37	$315.37	$277.08	$277.08	$275.15	$275.15	$234.17	$234.17	$245.51	$245.51
16	$325.22	$325.22	$285.73	$285.73	$283.74	$283.74	$241.48	$241.48	$253.17	$253.17
17	$335.06	$335.06	$294.38	$294.38	$292.32	$292.32	$248.79	$248.79	$260.84	$260.84
18	$345.66	$345.66	$303.69	$303.69	$301.57	$301.57	$256.66	$256.66	$269.09	$269.09
19	$356.26	$356.26	$313.00	$313.00	$310.82	$310.82	$264.53	$264.53	$277.34	$277.34
20	$367.24	$367.24	$322.65	$322.65	$320.40	$320.40	$272.69	$272.69	$285.89	$285.89
21	$378.60	$378.60	$332.63	$332.63	$330.31	$330.31	$281.12	$281.12	$294.73	$294.73
22	$378.60	$378.60	$332.63	$332.63	$330.31	$330.31	$281.12	$281.12	$294.73	$294.73
23	$378.60	$378.60	$332.63	$332.63	$330.31	$330.31	$281.12	$281.12	$294.73	$294.73
24	$378.60	$378.60	$332.63	$332.63	$330.31	$330.31	$281.12	$281.12	$294.73	$294.73
25	$380.11	$380.11	$333.96	$333.96	$331.63	$331.63	$282.24	$282.24	$295.91	$295.91
26	$387.69	$387.69	$340.61	$340.61	$338.24	$338.24	$287.87	$287.87	$301.80	$301.80
27	$396.77	$396.77	$348.60	$348.60	$346.16	$346.16	$294.61	$294.61	$308.88	$308.88
28	$411.54	$411.54	$361.57	$361.57	$359.05	$359.05	$305.58	$305.58	$320.37	$320.37
29	$423.65	$423.65	$372.21	$372.21	$369.62	$369.62	$314.57	$314.57	$329.80	$329.80
30	$429.71	$429.71	$377.54	$377.54	$374.90	$374.90	$319.07	$319.07	$334.52	$334.52
31	$438.80	$438.80	$385.52	$385.52	$382.83	$382.83	$325.82	$325.82	$341.59	$341.59
32	$447.88	$447.88	$393.50	$393.50	$390.76	$390.76	$332.56	$332.56	$348.67	$348.67
33	$453.56	$453.56	$398.49	$398.49	$395.71	$395.71	$336.78	$336.78	$353.09	$353.09
34	$459.62	$459.62	$403.81	$403.81	$401.00	$401.00	$341.28	$341.28	$357.80	$357.80
35	$462.65	$462.65	$406.47	$406.47	$403.64	$403.64	$343.53	$343.53	$360.16	$360.16
36	$465.68	$465.68	$409.13	$409.13	$406.28	$406.28	$345.78	$345.78	$362.52	$362.52
37	$468.71	$468.71	$411.80	$411.80	$408.92	$408.92	$348.03	$348.03	$364.88	$364.88
38	$471.74	$471.74	$414.46	$414.46	$411.57	$411.57	$350.28	$350.28	$367.23	$367.23
39	$477.79	$477.79	$419.78	$419.78	$416.85	$416.85	$354.77	$354.77	$371.95	$371.95
40	$483.85	$483.85	$425.10	$425.10	$422.14	$422.14	$359.27	$359.27	$376.66	$376.66
41	$492.94	$492.94	$433.08	$433.08	$430.06	$430.06	$366.02	$366.02	$383.74	$383.74
42	$501.65	$501.65	$440.73	$440.73	$437.66	$437.66	$372.48	$372.48	$390.52	$390.52
43	$513.76	$513.76	$451.38	$451.38	$448.23	$448.23	$381.48	$381.48	$399.95	$399.95
44	$528.90	$528.90	$464.68	$464.68	$461.44	$461.44	$392.72	$392.72	$411.74	$411.74
45	$546.70	$546.70	$480.32	$480.32	$476.97	$476.97	$405.94	$405.94	$425.59	$425.59
46	$567.90	$567.90	$498.95	$498.95	$495.47	$495.47	$421.68	$421.68	$442.10	$442.10
47	$591.75	$591.75	$519.90	$519.90	$516.27	$516.27	$439.39	$439.39	$460.66	$460.66
48	$619.01	$619.01	$543.85	$543.85	$540.06	$540.06	$459.63	$459.63	$481.88	$481.88
49	$645.89	$645.89	$567.47	$567.47	$563.51	$563.51	$479.59	$479.59	$502.81	$502.81
50	$676.18	$676.18	$594.08	$594.08	$589.93	$589.93	$502.08	$502.08	$526.39	$526.39
51	$706.09	$706.09	$620.35	$620.35	$616.03	$616.03	$524.29	$524.29	$549.67	$549.67
52	$739.03	$739.03	$649.29	$649.29	$644.77	$644.77	$548.75	$548.75	$575.31	$575.31
53	$772.34	$772.34	$678.57	$678.57	$673.83	$673.83	$573.48	$573.48	$601.25	$601.25
54	$808.31	$808.31	$710.17	$710.17	$705.21	$705.21	$600.19	$600.19	$629.25	$629.25
55	$844.28	$844.28	$741.76	$741.76	$736.59	$736.59	$626.90	$626.90	$657.25	$657.25
56	$883.27	$883.27	$776.03	$776.03	$770.61	$770.61	$655.85	$655.85	$687.61	$687.61
57	$922.65	$922.65	$810.62	$810.62	$804.97	$804.97	$685.09	$685.09	$718.26	$718.26
58	$964.67	$964.67	$847.54	$847.54	$841.63	$841.63	$716.29	$716.29	$750.97	$750.97
59	$985.50	$985.50	$865.84	$865.84	$859.80	$859.80	$731.76	$731.76	$767.18	$767.18
60	$1,027.52	$1,027.52	$902.76	$902.76	$896.46	$896.46	$762.96	$762.96	$799.90	$799.90
61	$1,063.87	$1,063.87	$934.69	$934.69	$928.17	$928.17	$789.95	$789.95	$828.19	$828.19
62	$1,087.72	$1,087.72	$955.65	$955.65	$948.98	$948.98	$807.66	$807.66	$846.76	$846.76
63	$1,117.63	$1,117.63	$981.92	$981.92	$975.08	$975.08	$829.87	$829.87	$870.04	$870.04
64+	$1,135.80	$1,135.80	$997.89	$997.89	$990.93	$990.93	$843.36	$843.36	$884.19	$884.19

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)=>	33709PA0640010		33709PA0640009		33709PA1110001		33709PA1110002		33709PA1110003	
Plan Marketing Name =>	Health Savings PPO Embedded $5500 a Community Blue Plan		Health Savings PPO Embedded $6000 a Community Blue Plan		Premier Balance EPO $250 a Community Blue Plan		Premier Balance EPO $500 a Community Blue Plan		Premier Balance EPO $750 a Community Blue Plan	
Form # =>	HDHP-SM/WG-7		HDHP-SM/WG-7		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4	
Rating Area =>	Area 6		Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	B		A		J		J		J	
Metal =>	Bronze		Bronze		Gold		Gold		Gold	
Deductible =>	$5,500		$6,000		$250		$500		$750	
Coinsurance =>	80%		100%		100%		100%		100%	
Copays =>	80%		100%		$10		$15		$10	
OOP Maximum =>	$6,650		$6,650		$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	$241.74	$241.74	$216.64	$216.64	$293.20	$293.20	$288.79	$288.79	$285.83	$285.83
15	$263.23	$263.23	$235.90	$235.90	$319.26	$319.26	$314.46	$314.46	$311.24	$311.24
16	$271.44	$271.44	$243.26	$243.26	$329.23	$329.23	$324.27	$324.27	$320.96	$320.96
17	$279.66	$279.66	$250.62	$250.62	$339.19	$339.19	$334.09	$334.09	$330.67	$330.67
18	$288.51	$288.51	$258.55	$258.55	$349.93	$349.93	$344.66	$344.66	$341.13	$341.13
19	$297.36	$297.36	$266.48	$266.48	$360.66	$360.66	$355.23	$355.23	$351.60	$351.60
20	$306.52	$306.52	$274.69	$274.69	$371.77	$371.77	$366.18	$366.18	$362.43	$362.43
21	$316.00	$316.00	$283.19	$283.19	$383.27	$383.27	$377.50	$377.50	$373.64	$373.64
22	$316.00	$316.00	$283.19	$283.19	$383.27	$383.27	$377.50	$377.50	$373.64	$373.64
23	$316.00	$316.00	$283.19	$283.19	$383.27	$383.27	$377.50	$377.50	$373.64	$373.64
24	$316.00	$316.00	$283.19	$283.19	$383.27	$383.27	$377.50	$377.50	$373.64	$373.64
25	$317.26	$317.26	$284.32	$284.32	$384.80	$384.80	$379.01	$379.01	$375.13	$375.13
26	$323.58	$323.58	$289.99	$289.99	$392.47	$392.47	$386.56	$386.56	$382.61	$382.61
27	$331.17	$331.17	$296.78	$296.78	$401.67	$401.67	$395.62	$395.62	$391.57	$391.57
28	$343.49	$343.49	$307.83	$307.83	$416.61	$416.61	$410.34	$410.34	$406.15	$406.15
29	$353.60	$353.60	$316.89	$316.89	$428.88	$428.88	$422.42	$422.42	$418.10	$418.10
30	$358.66	$358.66	$321.42	$321.42	$435.01	$435.01	$428.46	$428.46	$424.08	$424.08
31	$366.24	$366.24	$328.22	$328.22	$444.21	$444.21	$437.52	$437.52	$433.05	$433.05
32	$373.83	$373.83	$335.01	$335.01	$453.41	$453.41	$446.58	$446.58	$442.02	$442.02
33	$378.57	$378.57	$339.26	$339.26	$459.16	$459.16	$452.25	$452.25	$447.62	$447.62
34	$383.62	$383.62	$343.79	$343.79	$465.29	$465.29	$458.29	$458.29	$453.60	$453.60
35	$386.15	$386.15	$346.06	$346.06	$468.36	$468.36	$461.31	$461.31	$456.59	$456.59
36	$388.68	$388.68	$348.32	$348.32	$471.42	$471.42	$464.33	$464.33	$459.58	$459.58
37	$391.21	$391.21	$350.59	$350.59	$474.49	$474.49	$467.35	$467.35	$462.57	$462.57
38	$393.74	$393.74	$352.85	$352.85	$477.55	$477.55	$470.37	$470.37	$465.56	$465.56
39	$398.79	$398.79	$357.39	$357.39	$483.69	$483.69	$476.41	$476.41	$471.53	$471.53
40	$403.85	$403.85	$361.92	$361.92	$489.82	$489.82	$482.45	$482.45	$477.51	$477.51
41	$411.43	$411.43	$368.71	$368.71	$499.02	$499.02	$491.51	$491.51	$486.48	$486.48
42	$418.70	$418.70	$375.23	$375.23	$507.83	$507.83	$500.19	$500.19	$495.07	$495.07
43	$428.81	$428.81	$384.29	$384.29	$520.10	$520.10	$512.27	$512.27	$507.03	$507.03
44	$441.45	$441.45	$395.62	$395.62	$535.43	$535.43	$527.37	$527.37	$521.98	$521.98
45	$456.30	$456.30	$408.93	$408.93	$553.44	$553.44	$545.11	$545.11	$539.54	$539.54
46	$474.00	$474.00	$424.79	$424.79	$574.91	$574.91	$566.25	$566.25	$560.46	$560.46
47	$493.91	$493.91	$442.63	$442.63	$599.05	$599.05	$590.03	$590.03	$584.00	$584.00
48	$516.66	$516.66	$463.02	$463.02	$626.65	$626.65	$617.21	$617.21	$610.90	$610.90
49	$539.10	$539.10	$483.12	$483.12	$653.86	$653.86	$644.02	$644.02	$637.43	$637.43
50	$564.38	$564.38	$505.78	$505.78	$684.52	$684.52	$674.22	$674.22	$667.32	$667.32
51	$589.34	$589.34	$528.15	$528.15	$714.80	$714.80	$704.04	$704.04	$696.84	$696.84
52	$616.83	$616.83	$552.79	$552.79	$748.14	$748.14	$736.88	$736.88	$729.35	$729.35
53	$644.64	$644.64	$577.71	$577.71	$781.87	$781.87	$770.10	$770.10	$762.23	$762.23
54	$674.66	$674.66	$604.61	$604.61	$818.28	$818.28	$805.96	$805.96	$797.72	$797.72
55	$704.68	$704.68	$631.51	$631.51	$854.69	$854.69	$841.83	$841.83	$833.22	$833.22
56	$737.23	$737.23	$660.68	$660.68	$894.17	$894.17	$880.71	$880.71	$871.70	$871.70
57	$770.09	$770.09	$690.13	$690.13	$934.03	$934.03	$919.97	$919.97	$910.56	$910.56
58	$805.17	$805.17	$721.57	$721.57	$976.57	$976.57	$961.87	$961.87	$952.03	$952.03
59	$822.55	$822.55	$737.14	$737.14	$997.65	$997.65	$982.63	$982.63	$972.58	$972.58
60	$857.62	$857.62	$768.58	$768.58	$1,040.19	$1,040.19	$1,024.54	$1,024.54	$1,014.06	$1,014.06
61	$887.96	$887.96	$795.76	$795.76	$1,076.99	$1,076.99	$1,060.78	$1,060.78	$1,049.93	$1,049.93
62	$907.87	$907.87	$813.60	$813.60	$1,101.13	$1,101.13	$1,084.56	$1,084.56	$1,073.47	$1,073.47
63	$932.83	$932.83	$835.98	$835.98	$1,131.41	$1,131.41	$1,114.38	$1,114.38	$1,102.99	$1,102.99
64+	$948.00	$948.00	$849.57	$849.57	$1,149.81	$1,149.81	$1,132.50	$1,132.50	$1,120.92	$1,120.92

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)=>	33709PA1110004		33709PA1110005		33709PA1110006		33709PA0440016		33709PA0440016	
Plan Marketing Name =>	Premier Balance EPO $900 a Community Blue Plan		Premier Balance EPO $1100 a Community Blue Plan		Premier Balance EPO $2500 a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan		Premier Balance PPO $250 IP a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		CONB/EPO-SM/WG-4		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5		Area 6	
Network =>	J		J		J		B		B	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	$900		$1,100		$2,500		$250		$250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	$10		$10		$10		$40		$40	
OOP Maximum =>	$8,150		$8,150		$8,150		$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	$284.37	$284.37	$281.37	$281.37	$263.21	$263.21	$316.86	$316.86	$339.72	$339.72
15	$309.65	$309.65	$306.38	$306.38	$286.61	$286.61	$345.02	$345.02	$369.92	$369.92
16	$319.32	$319.32	$315.94	$315.94	$295.56	$295.56	$355.79	$355.79	$381.46	$381.46
17	$328.98	$328.98	$325.50	$325.50	$304.50	$304.50	$366.56	$366.56	$393.01	$393.01
18	$339.39	$339.39	$335.80	$335.80	$314.14	$314.14	$378.16	$378.16	$405.45	$405.45
19	$349.80	$349.80	$346.10	$346.10	$323.77	$323.77	$389.75	$389.75	$417.88	$417.88
20	$360.58	$360.58	$356.77	$356.77	$333.75	$333.75	$401.76	$401.76	$430.76	$430.76
21	$371.73	$371.73	$367.80	$367.80	$344.07	$344.07	$414.19	$414.19	$444.08	$444.08
22	$371.73	$371.73	$367.80	$367.80	$344.07	$344.07	$414.19	$414.19	$444.08	$444.08
23	$371.73	$371.73	$367.80	$367.80	$344.07	$344.07	$414.19	$414.19	$444.08	$444.08
24	$371.73	$371.73	$367.80	$367.80	$344.07	$344.07	$414.19	$414.19	$444.08	$444.08
25	$373.22	$373.22	$369.27	$369.27	$345.45	$345.45	$415.85	$415.85	$445.86	$445.86
26	$380.65	$380.65	$376.63	$376.63	$352.33	$352.33	$424.13	$424.13	$454.74	$454.74
27	$389.57	$389.57	$385.45	$385.45	$360.59	$360.59	$434.07	$434.07	$465.40	$465.40
28	$404.07	$404.07	$399.80	$399.80	$374.00	$374.00	$450.22	$450.22	$482.71	$482.71
29	$415.97	$415.97	$411.57	$411.57	$385.01	$385.01	$463.48	$463.48	$496.93	$496.93
30	$421.91	$421.91	$417.45	$417.45	$390.52	$390.52	$470.11	$470.11	$504.03	$504.03
31	$430.84	$430.84	$426.28	$426.28	$398.78	$398.78	$480.05	$480.05	$514.69	$514.69
32	$439.76	$439.76	$435.11	$435.11	$407.03	$407.03	$489.99	$489.99	$525.35	$525.35
33	$445.33	$445.33	$440.62	$440.62	$412.20	$412.20	$496.20	$496.20	$532.01	$532.01
34	$451.28	$451.28	$446.51	$446.51	$417.70	$417.70	$502.83	$502.83	$539.11	$539.11
35	$454.25	$454.25	$449.45	$449.45	$420.45	$420.45	$506.14	$506.14	$542.67	$542.67
36	$457.23	$457.23	$452.39	$452.39	$423.21	$423.21	$509.45	$509.45	$546.22	$546.22
37	$460.20	$460.20	$455.34	$455.34	$425.96	$425.96	$512.77	$512.77	$549.77	$549.77
38	$463.18	$463.18	$458.28	$458.28	$428.71	$428.71	$516.08	$516.08	$553.32	$553.32
39	$469.12	$469.12	$464.16	$464.16	$434.22	$434.22	$522.71	$522.71	$560.43	$560.43
40	$475.07	$475.07	$470.05	$470.05	$439.72	$439.72	$529.33	$529.33	$567.53	$567.53
41	$483.99	$483.99	$478.88	$478.88	$447.98	$447.98	$539.28	$539.28	$578.19	$578.19
42	$492.54	$492.54	$487.34	$487.34	$455.89	$455.89	$548.80	$548.80	$588.41	$588.41
43	$504.44	$504.44	$499.10	$499.10	$466.90	$466.90	$562.06	$562.06	$602.62	$602.62
44	$519.31	$519.31	$513.82	$513.82	$480.67	$480.67	$578.62	$578.62	$620.38	$620.38
45	$536.78	$536.78	$531.10	$531.10	$496.84	$496.84	$598.09	$598.09	$641.25	$641.25
46	$557.60	$557.60	$551.70	$551.70	$516.11	$516.11	$621.29	$621.29	$666.12	$666.12
47	$581.01	$581.01	$574.87	$574.87	$537.78	$537.78	$647.38	$647.38	$694.10	$694.10
48	$607.78	$607.78	$601.35	$601.35	$562.55	$562.55	$677.20	$677.20	$726.07	$726.07
49	$634.17	$634.17	$627.47	$627.47	$586.98	$586.98	$706.61	$706.61	$757.60	$757.60
50	$663.91	$663.91	$656.89	$656.89	$614.51	$614.51	$739.74	$739.74	$793.13	$793.13
51	$693.28	$693.28	$685.95	$685.95	$641.69	$641.69	$772.46	$772.46	$828.21	$828.21
52	$725.62	$725.62	$717.95	$717.95	$671.62	$671.62	$808.50	$808.50	$866.84	$866.84
53	$758.33	$758.33	$750.31	$750.31	$701.90	$701.90	$844.95	$844.95	$905.92	$905.92
54	$793.64	$793.64	$785.25	$785.25	$734.59	$734.59	$884.30	$884.30	$948.11	$948.11
55	$828.96	$828.96	$820.19	$820.19	$767.28	$767.28	$923.64	$923.64	$990.30	$990.30
56	$867.25	$867.25	$858.08	$858.08	$802.72	$802.72	$966.31	$966.31	$1,036.04	$1,036.04
57	$905.91	$905.91	$896.33	$896.33	$838.50	$838.50	$1,009.38	$1,009.38	$1,082.22	$1,082.22
58	$947.17	$947.17	$937.15	$937.15	$876.69	$876.69	$1,055.36	$1,055.36	$1,131.52	$1,131.52
59	$967.61	$967.61	$957.38	$957.38	$895.61	$895.61	$1,078.14	$1,078.14	$1,155.94	$1,155.94
60	$1,008.88	$1,008.88	$998.21	$998.21	$933.81	$933.81	$1,124.11	$1,124.11	$1,205.23	$1,205.23
61	$1,044.56	$1,044.56	$1,033.52	$1,033.52	$966.84	$966.84	$1,163.87	$1,163.87	$1,247.86	$1,247.86
62	$1,067.98	$1,067.98	$1,056.69	$1,056.69	$988.51	$988.51	$1,189.97	$1,189.97	$1,275.84	$1,275.84
63	$1,097.35	$1,097.35	$1,085.75	$1,085.75	$1,015.69	$1,015.69	$1,222.69	$1,222.69	$1,310.92	$1,310.92
64+	$1,115.19	$1,115.19	$1,103.40	$1,103.40	$1,032.21	$1,032.21	$1,242.57	$1,242.57	$1,332.24	$1,332.24

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)=>	33709PA0440017		33709PA0440017		33709PA0440018		33709PA0440018		33709PA0570017	
Plan Marketing Name =>	Premier Balance PPO $750 IP a Community Blue Plan		Premier Balance PPO $750 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Premier Balance PPO $1500 IP a Community Blue Plan		Balance PPO $600 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7	
Rating Area =>	Area 1,2,5		Area 6		Area 1,2,5		Area 6		Area 1,4	
Network =>	B		B		B		B		A	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	$750		$750		$1,500		$1,500		$600	
Coinsurance =>	100%		100%		100%		100%		50%	
Copays =>	$35		$35		$45		$45		$65	
OOP Maximum =>	$7,900		$7,900		$7,900		$7,900		$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	$311.52	$311.52	$334.00	$334.00	$295.40	$295.40	$316.72	$316.72	$244.98	$244.98
15	$339.21	$339.21	$363.69	$363.69	$321.65	$321.65	$344.87	$344.87	$266.75	$266.75
16	$349.80	$349.80	$375.04	$375.04	$331.69	$331.69	$355.63	$355.63	$275.08	$275.08
17	$360.39	$360.39	$386.39	$386.39	$341.73	$341.73	$366.40	$366.40	$283.40	$283.40
18	$371.79	$371.79	$398.62	$398.62	$352.55	$352.55	$377.99	$377.99	$292.37	$292.37
19	$383.19	$383.19	$410.84	$410.84	$363.36	$363.36	$389.58	$389.58	$301.34	$301.34
20	$395.00	$395.00	$423.50	$423.50	$374.56	$374.56	$401.59	$401.59	$310.62	$310.62
21	$407.22	$407.22	$436.60	$436.60	$386.14	$386.14	$414.01	$414.01	$320.23	$320.23
22	$407.22	$407.22	$436.60	$436.60	$386.14	$386.14	$414.01	$414.01	$320.23	$320.23
23	$407.22	$407.22	$436.60	$436.60	$386.14	$386.14	$414.01	$414.01	$320.23	$320.23
24	$407.22	$407.22	$436.60	$436.60	$386.14	$386.14	$414.01	$414.01	$320.23	$320.23
25	$408.85	$408.85	$438.35	$438.35	$387.68	$387.68	$415.67	$415.67	$321.51	$321.51
26	$416.99	$416.99	$447.08	$447.08	$395.41	$395.41	$423.95	$423.95	$327.92	$327.92
27	$426.77	$426.77	$457.56	$457.56	$404.67	$404.67	$433.88	$433.88	$335.60	$335.60
28	$442.65	$442.65	$474.58	$474.58	$419.73	$419.73	$450.03	$450.03	$348.09	$348.09
29	$455.68	$455.68	$488.56	$488.56	$432.09	$432.09	$463.28	$463.28	$358.34	$358.34
30	$462.19	$462.19	$495.54	$495.54	$438.27	$438.27	$469.90	$469.90	$363.46	$363.46
31	$471.97	$471.97	$506.02	$506.02	$447.54	$447.54	$479.84	$479.84	$371.15	$371.15
32	$481.74	$481.74	$516.50	$516.50	$456.80	$456.80	$489.77	$489.77	$378.83	$378.83
33	$487.85	$487.85	$523.05	$523.05	$462.60	$462.60	$495.98	$495.98	$383.64	$383.64
34	$494.37	$494.37	$530.03	$530.03	$468.77	$468.77	$502.61	$502.61	$388.76	$388.76
35	$497.62	$497.62	$533.53	$533.53	$471.86	$471.86	$505.92	$505.92	$391.32	$391.32
36	$500.88	$500.88	$537.02	$537.02	$474.95	$474.95	$509.23	$509.23	$393.88	$393.88
37	$504.14	$504.14	$540.51	$540.51	$478.04	$478.04	$512.54	$512.54	$396.44	$396.44
38	$507.40	$507.40	$544.00	$544.00	$481.13	$481.13	$515.86	$515.86	$399.01	$399.01
39	$513.91	$513.91	$550.99	$550.99	$487.31	$487.31	$522.48	$522.48	$404.13	$404.13
40	$520.43	$520.43	$557.97	$557.97	$493.49	$493.49	$529.10	$529.10	$409.25	$409.25
41	$530.20	$530.20	$568.45	$568.45	$502.75	$502.75	$539.04	$539.04	$416.94	$416.94
42	$539.57	$539.57	$578.50	$578.50	$511.64	$511.64	$548.56	$548.56	$424.30	$424.30
43	$552.60	$552.60	$592.47	$592.47	$523.99	$523.99	$561.81	$561.81	$434.55	$434.55
44	$568.89	$568.89	$609.93	$609.93	$539.44	$539.44	$578.37	$578.37	$447.36	$447.36
45	$588.03	$588.03	$630.45	$630.45	$557.59	$557.59	$597.83	$597.83	$462.41	$462.41
46	$610.83	$610.83	$654.90	$654.90	$579.21	$579.21	$621.02	$621.02	$480.35	$480.35
47	$636.48	$636.48	$682.41	$682.41	$603.54	$603.54	$647.10	$647.10	$500.52	$500.52
48	$665.80	$665.80	$713.84	$713.84	$631.34	$631.34	$676.91	$676.91	$523.58	$523.58
49	$694.72	$694.72	$744.84	$744.84	$658.75	$658.75	$706.30	$706.30	$546.31	$546.31
50	$727.29	$727.29	$779.77	$779.77	$689.65	$689.65	$739.42	$739.42	$571.93	$571.93
51	$759.47	$759.47	$814.26	$814.26	$720.15	$720.15	$772.13	$772.13	$597.23	$597.23
52	$794.89	$794.89	$852.24	$852.24	$753.75	$753.75	$808.15	$808.15	$625.09	$625.09
53	$830.73	$830.73	$890.66	$890.66	$787.73	$787.73	$844.58	$844.58	$653.27	$653.27
54	$869.41	$869.41	$932.14	$932.14	$824.41	$824.41	$883.91	$883.91	$683.69	$683.69
55	$908.10	$908.10	$973.62	$973.62	$861.09	$861.09	$923.24	$923.24	$714.11	$714.11
56	$950.04	$950.04	$1,018.59	$1,018.59	$900.86	$900.86	$965.89	$965.89	$747.10	$747.10
57	$992.40	$992.40	$1,063.99	$1,063.99	$941.02	$941.02	$1,008.94	$1,008.94	$780.40	$780.40
58	$1,037.60	$1,037.60	$1,112.46	$1,112.46	$983.88	$983.88	$1,054.90	$1,054.90	$815.95	$815.95
59	$1,059.99	$1,059.99	$1,136.47	$1,136.47	$1,005.12	$1,005.12	$1,077.67	$1,077.67	$833.56	$833.56
60	$1,105.20	$1,105.20	$1,184.93	$1,184.93	$1,047.98	$1,047.98	$1,123.62	$1,123.62	$869.10	$869.10
61	$1,144.29	$1,144.29	$1,226.85	$1,226.85	$1,085.05	$1,085.05	$1,163.37	$1,163.37	$899.85	$899.85
62	$1,169.94	$1,169.94	$1,254.35	$1,254.35	$1,109.38	$1,109.38	$1,189.45	$1,189.45	$920.02	$920.02
63	$1,202.11	$1,202.11	$1,288.84	$1,288.84	$1,139.89	$1,139.89	$1,222.16	$1,222.16	$945.32	$945.32
64+	$1,221.66	$1,221.66	$1,309.80	$1,309.80	$1,158.42	$1,158.42	$1,242.03	$1,242.03	$960.69	$960.69

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570018		33709PA0570019		33709PA1030001		33709PA1100001		33709PA0920001		33709PA0920001	
Plan Marketing Name =>	Balance PPO $2600 a Community Blue Plan		Balance PPO $5000 1x a Community Blue Plan		Conemaugh Region Flex Blue PPO $500		Conemaugh Region Flex Blue PPO $2800Q		Health Savings Flex PPO Embedded $6000 a Community Blue Plan		Health Savings Flex PPO Embedded $6000 a Community Blue Plan	
Form # =>	PPO-SM/WG-7		PPO-SM/WG-7		PPO-SM/WG-7		HDHP-SM/WG-7		HDHP-SM/EMB/CG		HDHP-SM/EMB/CG	
Rating Area =>	Area 1,4		Area 1,4		Area 5		Area 5		Area 6,7		Area 9	
Network =>	A		A		Y		Y		F		F	
Metal =>	Silver		Silver		Gold		Silver		Bronze		Bronze	
Deductible =>	$2,600		$5,000		$500/$1,500		$2,800/$2,800		$6,000/$6,000		$6,000/$6,000	
Coinsurance =>	70%		70%		100%/70%		100%/70%		60%/50%		60%/50%	
Copays =>	$40		$35		$25/$65		100%/$30		60%/50%		60%/50%	
OOP Maximum =>	$8,150		$8,150		$7,900/$7,900		$6,750/$6,750		$6,750/$6,750		$6,750/$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$238.82	$238.82	$232.25	$232.25	$302.99	$302.99	$256.14	$256.14	$254.20	$254.20	$249.31	$249.31
15	$260.05	$260.05	$252.89	$252.89	$329.92	$329.92	$278.91	$278.91	$276.80	$276.80	$271.47	$271.47
16	$268.16	$268.16	$260.78	$260.78	$340.22	$340.22	$287.62	$287.62	$285.44	$285.44	$279.95	$279.95
17	$276.28	$276.28	$268.68	$268.68	$350.51	$350.51	$296.32	$296.32	$294.08	$294.08	$288.42	$288.42
18	$285.02	$285.02	$277.18	$277.18	$361.60	$361.60	$305.70	$305.70	$303.38	$303.38	$297.55	$297.55
19	$293.76	$293.76	$285.68	$285.68	$372.69	$372.69	$315.08	$315.08	$312.68	$312.68	$306.67	$306.67
20	$302.81	$302.81	$294.48	$294.48	$384.18	$384.18	$324.79	$324.79	$322.32	$322.32	$316.12	$316.12
21	$312.18	$312.18	$303.59	$303.59	$396.06	$396.06	$334.83	$334.83	$332.29	$332.29	$325.90	$325.90
22	$312.18	$312.18	$303.59	$303.59	$396.06	$396.06	$334.83	$334.83	$332.29	$332.29	$325.90	$325.90
23	$312.18	$312.18	$303.59	$303.59	$396.06	$396.06	$334.83	$334.83	$332.29	$332.29	$325.90	$325.90
24	$312.18	$312.18	$303.59	$303.59	$396.06	$396.06	$334.83	$334.83	$332.29	$332.29	$325.90	$325.90
25	$313.43	$313.43	$304.80	$304.80	$397.64	$397.64	$336.17	$336.17	$333.62	$333.62	$327.20	$327.20
26	$319.67	$319.67	$310.88	$310.88	$405.57	$405.57	$342.87	$342.87	$340.26	$340.26	$333.72	$333.72
27	$327.16	$327.16	$318.16	$318.16	$415.07	$415.07	$350.90	$350.90	$348.24	$348.24	$341.54	$341.54
28	$339.34	$339.34	$330.00	$330.00	$430.52	$430.52	$363.96	$363.96	$361.20	$361.20	$354.25	$354.25
29	$349.33	$349.33	$339.72	$339.72	$443.19	$443.19	$374.67	$374.67	$371.83	$371.83	$364.68	$364.68
30	$354.32	$354.32	$344.57	$344.57	$449.53	$449.53	$380.03	$380.03	$377.15	$377.15	$369.90	$369.90
31	$361.82	$361.82	$351.86	$351.86	$459.03	$459.03	$388.07	$388.07	$385.12	$385.12	$377.72	$377.72
32	$369.31	$369.31	$359.15	$359.15	$468.54	$468.54	$396.10	$396.10	$393.10	$393.10	$385.54	$385.54
33	$373.99	$373.99	$363.70	$363.70	$474.48	$474.48	$401.13	$401.13	$398.08	$398.08	$390.43	$390.43
34	$378.99	$378.99	$368.56	$368.56	$480.82	$480.82	$406.48	$406.48	$403.40	$403.40	$395.64	$395.64
35	$381.48	$381.48	$370.99	$370.99	$483.99	$483.99	$409.16	$409.16	$406.06	$406.06	$398.25	$398.25
36	$383.98	$383.98	$373.42	$373.42	$487.15	$487.15	$411.84	$411.84	$408.72	$408.72	$400.86	$400.86
37	$386.48	$386.48	$375.84	$375.84	$490.32	$490.32	$414.52	$414.52	$411.38	$411.38	$403.46	$403.46
38	$388.98	$388.98	$378.27	$378.27	$493.49	$493.49	$417.20	$417.20	$414.03	$414.03	$406.07	$406.07
39	$393.97	$393.97	$383.13	$383.13	$499.83	$499.83	$422.56	$422.56	$419.35	$419.35	$411.29	$411.29
40	$398.97	$398.97	$387.99	$387.99	$506.16	$506.16	$427.91	$427.91	$424.67	$424.67	$416.50	$416.50
41	$406.46	$406.46	$395.27	$395.27	$515.67	$515.67	$435.95	$435.95	$432.64	$432.64	$424.32	$424.32
42	$413.64	$413.64	$402.26	$402.26	$524.78	$524.78	$443.65	$443.65	$440.28	$440.28	$431.82	$431.82
43	$423.63	$423.63	$411.97	$411.97	$537.45	$537.45	$454.36	$454.36	$450.92	$450.92	$442.25	$442.25
44	$436.12	$436.12	$424.12	$424.12	$553.30	$553.30	$467.76	$467.76	$464.21	$464.21	$455.28	$455.28
45	$450.79	$450.79	$438.38	$438.38	$571.91	$571.91	$483.49	$483.49	$479.83	$479.83	$470.60	$470.60
46	$468.27	$468.27	$455.39	$455.39	$594.09	$594.09	$502.25	$502.25	$498.44	$498.44	$488.85	$488.85
47	$487.94	$487.94	$474.51	$474.51	$619.04	$619.04	$523.34	$523.34	$519.37	$519.37	$509.38	$509.38
48	$510.41	$510.41	$496.37	$496.37	$647.56	$647.56	$547.45	$547.45	$543.29	$543.29	$532.85	$532.85
49	$532.58	$532.58	$517.92	$517.92	$675.68	$675.68	$571.22	$571.22	$566.89	$566.89	$555.99	$555.99
50	$557.55	$557.55	$542.21	$542.21	$707.36	$707.36	$598.01	$598.01	$593.47	$593.47	$582.06	$582.06
51	$582.22	$582.22	$566.20	$566.20	$738.65	$738.65	$624.46	$624.46	$619.72	$619.72	$607.80	$607.80
52	$609.38	$609.38	$592.61	$592.61	$773.11	$773.11	$653.59	$653.59	$648.63	$648.63	$636.16	$636.16
53	$636.85	$636.85	$619.32	$619.32	$807.96	$807.96	$683.05	$683.05	$677.87	$677.87	$664.84	$664.84
54	$666.50	$666.50	$648.16	$648.16	$845.59	$845.59	$714.86	$714.86	$709.44	$709.44	$695.80	$695.80
55	$696.16	$696.16	$677.01	$677.01	$883.21	$883.21	$746.67	$746.67	$741.01	$741.01	$726.76	$726.76
56	$728.32	$728.32	$708.28	$708.28	$924.01	$924.01	$781.16	$781.16	$775.23	$775.23	$760.32	$760.32
57	$760.78	$760.78	$739.85	$739.85	$965.20	$965.20	$815.98	$815.98	$809.79	$809.79	$794.22	$794.22
58	$795.43	$795.43	$773.55	$773.55	$1,009.16	$1,009.16	$853.15	$853.15	$846.67	$846.67	$830.39	$830.39
59	$812.60	$812.60	$790.24	$790.24	$1,030.94	$1,030.94	$871.56	$871.56	$864.95	$864.95	$848.32	$848.32
60	$847.26	$847.26	$823.94	$823.94	$1,074.91	$1,074.91	$908.73	$908.73	$901.84	$901.84	$884.49	$884.49
61	$877.23	$877.23	$853.09	$853.09	$1,112.93	$1,112.93	$940.87	$940.87	$933.73	$933.73	$915.78	$915.78
62	$896.89	$896.89	$872.21	$872.21	$1,137.88	$1,137.88	$961.97	$961.97	$954.67	$954.67	$936.31	$936.31
63	$921.56	$921.56	$896.20	$896.20	$1,169.17	$1,169.17	$988.42	$988.42	$980.92	$980.92	$962.06	$962.06
64+	$936.54	$936.54	$910.77	$910.77	$1,188.18	$1,188.18	$1,004.49	$1,004.49	$996.87	$996.87	$977.70	$977.70

Highmark, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	PPO	Platinum	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	PPO	Platinum	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570014	Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570015	Balance PPO $1750 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570016	Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0570017	Balance PPO $600 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570018	Balance PPO $2600 a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA1030001	Conemaugh Region Flex Blue PPO $500	PPO	Gold	Off	Y	5	Blair, Cambria, Somerset
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q	PPO	Silver	Off	Y	5	Blair, Cambria, Somerset
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour,

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1							
	02-01-2019 Number of Covered Lives by Rating County				491	27	835	0	171	150	21	255
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	PPO	Platinum	Off	$436.44		$436.44		$436.44	$436.44		$436.44
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	PPO	Platinum	Off	$427.09		$427.09		$427.09	$427.09		$427.09
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	PPO	Gold	Off	$374.73		$374.73		$374.73	$374.73		$374.73
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	PPO	Gold	Off	$373.22		$373.22		$373.22	$373.22		$373.22
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	PPO	Gold	Off	$369.15		$369.15		$369.15	$369.15		$369.15
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	PPO	Gold	Off	$367.52		$367.52		$367.52	$367.52		$367.52
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$362.90		$362.90		$362.90	$362.90		$362.90
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	PPO	Gold	Off	$359.96		$359.96		$359.96	$359.96		$359.96
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	PPO	Gold	Off	$356.09		$356.09		$356.09	$356.09		$356.09
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$349.64		$349.64		$349.64	$349.64		$349.64
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	PPO	Gold	Off	$349.86		$349.86		$349.86	$349.86		$349.86
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	PPO	Gold	Off	$323.85		$323.85		$323.85	$323.85		$323.85
33709PA0570014	Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$344.44		$344.44		$344.44	$344.44		$344.44
33709PA0570015	Balance PPO $1750 a Community Blue Plan	PPO	Gold	Off	$339.63		$339.63		$339.63	$339.63		$339.63
33709PA0570016	Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$336.94		$336.94		$336.94	$336.94		$336.94
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	PPO	Gold	Off	$356.14		$356.14		$356.14	$356.14		$356.14
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	PPO	Silver	Off	$312.89		$312.89		$312.89	$312.89		$312.89
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	PPO	Silver	Off	$310.71		$310.71		$310.71	$310.71		$310.71
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off	$264.44		$264.44		$264.44	$264.44		$264.44
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off		$277.25		$277.25			$277.25	
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off	$266.39		$266.39		$266.39	$266.39		$266.39
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	EPO	Gold	Off			$360.53			$360.53		$360.53
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	EPO	Gold	Off			$355.10			$355.10		$355.10
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	EPO	Gold	Off			$351.47			$351.47		$351.47
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	EPO	Gold	Off			$349.67			$349.67		$349.67
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	EPO	Gold	Off			$345.98			$345.98		$345.98
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	EPO	Gold	Off			$323.65			$323.65		$323.65
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	PPO	Gold	Off		$389.61		$389.61			$389.61	
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	PPO	Gold	Off		$383.06		$383.06			$383.06	
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	PPO	Gold	Off		$363.23		$363.23			$363.23	
33709PA0570017	Balance PPO $600 a Community Blue Plan	PPO	Silver	Off	$301.23		$301.23		$301.23	$301.23		$301.23
33709PA0570018	Balance PPO $2600 a Community Blue Plan	PPO	Silver	Off	$293.65		$293.65		$293.65	$293.65		$293.65
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	PPO	Silver	Off	$285.58		$285.58		$285.58	$285.58		$285.58
33709PA1030001	Conemaugh Region Flex Blue PPO $500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off								

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 2		
	02-01-2019 Number of Covered Lives b	42	7	23
HIOS Plan ID	**Plan Marketing Name**	**Elk**	**Cameron**	**Potter**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan			
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan			
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan			
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan			
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan			
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan			
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan			
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan			
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan			
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan			
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan			
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan			
33709PA0570014	Balance PPO $1000 a Community Blue Plan			
33709PA0570015	Balance PPO $1750 a Community Blue Plan			
33709PA0570016	Balance PPO $2000 a Community Blue Plan			
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan			
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan			
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan			
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan			
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$277.25	$277.25	$277.25
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan			
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan			
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan			
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan			
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan			
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan			
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan			
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$389.61	$389.61	$389.61
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$383.06	$383.06	$383.06
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$363.23	$363.23	$363.23
33709PA0570017	Balance PPO $600 a Community Blue Plan			
33709PA0570018	Balance PPO $2600 a Community Blue Plan			
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan			
33709PA1030001	Conemaugh Region Flex Blue PPO $500			
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q			
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan			

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 4									
	02-01-2019 Number of Covered Lives b	4,066	49	289	378	316	403	421	104	1,224	804
HIOS Plan ID	**Plan Marketing Name**	**Allegheny**	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	$436.44	$436.44	$436.44	$436.44	$436.44	$436.44	$436.44	$436.44	$436.44	$436.44
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	$427.09	$427.09	$427.09	$427.09	$427.09	$427.09	$427.09	$427.09	$427.09	$427.09
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	$374.73	$374.73	$374.73	$374.73	$374.73	$374.73	$374.73	$374.73	$374.73	$374.73
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	$373.22	$373.22	$373.22	$373.22	$373.22	$373.22	$373.22	$373.22	$373.22	$373.22
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	$369.15	$369.15	$369.15	$369.15	$369.15	$369.15	$369.15	$369.15	$369.15	$369.15
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	$367.52	$367.52	$367.52	$367.52	$367.52	$367.52	$367.52	$367.52	$367.52	$367.52
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	$362.90	$362.90	$362.90	$362.90	$362.90	$362.90	$362.90	$362.90	$362.90	$362.90
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	$359.96	$359.96	$359.96	$359.96	$359.96	$359.96	$359.96	$359.96	$359.96	$359.96
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	$356.09	$356.09	$356.09	$356.09	$356.09	$356.09	$356.09	$356.09	$356.09	$356.09
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	$349.64	$349.64	$349.64	$349.64	$349.64	$349.64	$349.64	$349.64	$349.64	$349.64
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	$349.86	$349.86	$349.86	$349.86	$349.86	$349.86	$349.86	$349.86	$349.86	$349.86
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	$323.85	$323.85	$323.85	$323.85	$323.85	$323.85	$323.85	$323.85	$323.85	$323.85
33709PA0570014	Balance PPO $1000 a Community Blue Plan	$344.44	$344.44	$344.44	$344.44	$344.44	$344.44	$344.44	$344.44	$344.44	$344.44
33709PA0570015	Balance PPO $1750 a Community Blue Plan	$339.63	$339.63	$339.63	$339.63	$339.63	$339.63	$339.63	$339.63	$339.63	$339.63
33709PA0570016	Balance PPO $2000 a Community Blue Plan	$336.94	$336.94	$336.94	$336.94	$336.94	$336.94	$336.94	$336.94	$336.94	$336.94
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	$356.14	$356.14	$356.14	$356.14	$356.14	$356.14	$356.14	$356.14	$356.14	$356.14
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	$312.89	$312.89	$312.89	$312.89	$312.89	$312.89	$312.89	$312.89	$312.89	$312.89
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	$310.71	$310.71	$310.71	$310.71	$310.71	$310.71	$310.71	$310.71	$310.71	$310.71
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	$264.44	$264.44	$264.44	$264.44	$264.44	$264.44	$264.44	$264.44	$264.44	$264.44
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan										
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	$266.39	$266.39	$266.39	$266.39	$266.39	$266.39	$266.39	$266.39	$266.39	$266.39
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	$360.53		$360.53	$360.53					$360.53	$360.53
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	$355.10		$355.10	$355.10					$355.10	$355.10
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	$351.47		$351.47	$351.47					$351.47	$351.47
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	$349.67		$349.67	$349.67					$349.67	$349.67
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	$345.98		$345.98	$345.98					$345.98	$345.98
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	$323.65		$323.65	$323.65					$323.65	$323.65
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan										
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan										
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan										
33709PA0570017	Balance PPO $600 a Community Blue Plan	$301.23	$301.23	$301.23	$301.23	$301.23	$301.23	$301.23	$301.23	$301.23	$301.23
33709PA0570018	Balance PPO $2600 a Community Blue Plan	$293.65	$293.65	$293.65	$293.65	$293.65	$293.65	$293.65	$293.65	$293.65	$293.65
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	$285.58	$285.58	$285.58	$285.58	$285.58	$285.58	$285.58	$285.58	$285.58	$285.58
33709PA1030001	Conemaugh Region Flex Blue PPO $500										
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q										
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan										

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 5						
	02-01-2019 Number of Covered Lives b	25	115	33	66	100	86	15
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan							
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan							
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan							
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan							
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan							
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan							
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan							
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan							
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan							
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan							
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan							
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan							
33709PA0570014	Balance PPO $1000 a Community Blue Plan							
33709PA0570015	Balance PPO $1750 a Community Blue Plan							
33709PA0570016	Balance PPO $2000 a Community Blue Plan							
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan							
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan							
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan							
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan							
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$277.25	$277.25	$277.25	$277.25	$277.25	$277.25	$277.25
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan							
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan							
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan							
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan							
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan							
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan							
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan							
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$389.61	$389.61	$389.61	$389.61	$389.61	$389.61	$389.61
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$383.06	$383.06	$383.06	$383.06	$383.06	$383.06	$383.06
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$363.23	$363.23	$363.23	$363.23	$363.23	$363.23	$363.23
33709PA0570017	Balance PPO $600 a Community Blue Plan							
33709PA0570018	Balance PPO $2600 a Community Blue Plan							
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan							
33709PA1030001	Conemaugh Region Flex Blue PPO $500		$372.56		$372.56			$372.56
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q		$314.97		$314.97			$314.97
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan							

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 6									
	02-01-2019 Number of Covered Lives b	74	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan										
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan										
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan										
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan										
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan										
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan										
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan										
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan										
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan										
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan										
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan										
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan										
33709PA0570014	Balance PPO $1000 a Community Blue Plan										
33709PA0570015	Balance PPO $1750 a Community Blue Plan										
33709PA0570016	Balance PPO $2000 a Community Blue Plan										
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan										
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan										
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan										
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan										
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$297.25									
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan										
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan										
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan										
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan										
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan										
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan										
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan										
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$417.73									
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$410.70									
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$389.45									
33709PA0570017	Balance PPO $600 a Community Blue Plan										
33709PA0570018	Balance PPO $2600 a Community Blue Plan										
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan										
33709PA1030001	Conemaugh Region Flex Blue PPO $500										
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q										
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	$312.58	$312.58	$312.58	$312.58	$312.58	$312.58	$312.58	$312.58	$312.58	$312.58

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives b	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan											
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan											
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan											
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan											
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan											
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan											
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan											
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan											
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan											
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan											
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan											
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan											
33709PA0570014	Balance PPO $1000 a Community Blue Plan											
33709PA0570015	Balance PPO $1750 a Community Blue Plan											
33709PA0570016	Balance PPO $2000 a Community Blue Plan											
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan											
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan											
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan											
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan											
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan											
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan											
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan											
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan											
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan											
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan											
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan											
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan											
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan											
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan											
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan											
33709PA0570017	Balance PPO $600 a Community Blue Plan											
33709PA0570018	Balance PPO $2600 a Community Blue Plan											
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan											
33709PA1030001	Conemaugh Region Flex Blue PPO $500											
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q											
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	$312.58	$312.58	$312.58	$312.58	$306.57	$306.57	$306.57	$306.57	$306.57	$306.57	$306.57

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1							
	02-01-2019 Number of Covered Lives by Rating County				491	27	835	0	171	150	21	255
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	PPO	Platinum	Off	$445.43		$445.43		$445.43	$445.43		$445.43
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	PPO	Platinum	Off	$435.89		$435.89		$435.89	$435.89		$435.89
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	PPO	Gold	Off	$382.44		$382.44		$382.44	$382.44		$382.44
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	PPO	Gold	Off	$380.91		$380.91		$380.91	$380.91		$380.91
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	PPO	Gold	Off	$376.76		$376.76		$376.76	$376.76		$376.76
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	PPO	Gold	Off	$375.09		$375.09		$375.09	$375.09		$375.09
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$370.38		$370.38		$370.38	$370.38		$370.38
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	PPO	Gold	Off	$367.38		$367.38		$367.38	$367.38		$367.38
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	PPO	Gold	Off	$363.42		$363.42		$363.42	$363.42		$363.42
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$356.84		$356.84		$356.84	$356.84		$356.84
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	PPO	Gold	Off	$357.06		$357.06		$357.06	$357.06		$357.06
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	PPO	Gold	Off	$330.52		$330.52		$330.52	$330.52		$330.52
33709PA0570014	Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$351.54		$351.54		$351.54	$351.54		$351.54
33709PA0570015	Balance PPO $1750 a Community Blue Plan	PPO	Gold	Off	$346.62		$346.62		$346.62	$346.62		$346.62
33709PA0570016	Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$343.88		$343.88		$343.88	$343.88		$343.88
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	PPO	Gold	Off	$363.47		$363.47		$363.47	$363.47		$363.47
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	PPO	Silver	Off	$319.34		$319.34		$319.34	$319.34		$319.34
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	PPO	Silver	Off	$317.11		$317.11		$317.11	$317.11		$317.11
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off	$269.89		$269.89		$269.89	$269.89		$269.89
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off		$282.96		$282.96			$282.96	
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off	$271.88		$271.88		$271.88	$271.88		$271.88
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	EPO	Gold	Off			$367.95			$367.95		$367.95
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	EPO	Gold	Off			$362.41			$362.41		$362.41
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	EPO	Gold	Off			$358.71			$358.71		$358.71
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	EPO	Gold	Off			$356.88			$356.88		$356.88
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	EPO	Gold	Off			$353.10			$353.10		$353.10
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	EPO	Gold	Off			$330.32			$330.32		$330.32
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	PPO	Gold	Off		$397.64		$397.64			$397.64	
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	PPO	Gold	Off		$390.95		$390.95			$390.95	
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	PPO	Gold	Off		$370.72		$370.72			$370.72	
33709PA0570017	Balance PPO $600 a Community Blue Plan	PPO	Silver	Off	$307.44		$307.44		$307.44	$307.44		$307.44
33709PA0570018	Balance PPO $2600 a Community Blue Plan	PPO	Silver	Off	$299.70		$299.70		$299.70	$299.70		$299.70
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	PPO	Silver	Off	$291.46		$291.46		$291.46	$291.46		$291.46
33709PA1030001	Conemaugh Region Flex Blue PPO $500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off								

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 2		
	02-01-2019 Number of Covered Lives by	42	7	23
HIOS Plan ID	**Plan Marketing Name**	**Elk**	**Cameron**	**Potter**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan			
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan			
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan			
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan			
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan			
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan			
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan			
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan			
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan			
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan			
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan			
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan			
33709PA0570014	Balance PPO $1000 a Community Blue Plan			
33709PA0570015	Balance PPO $1750 a Community Blue Plan			
33709PA0570016	Balance PPO $2000 a Community Blue Plan			
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan			
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan			
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan			
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan			
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$282.96	$282.96	$282.96
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan			
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan			
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan			
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan			
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan			
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan			
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan			
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$397.64	$397.64	$397.64
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$390.95	$390.95	$390.95
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$370.72	$370.72	$370.72
33709PA0570017	Balance PPO $600 a Community Blue Plan			
33709PA0570018	Balance PPO $2600 a Community Blue Plan			
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan			
33709PA1030001	Conemaugh Region Flex Blue PPO $500			
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q			
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan			

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 4									
	02-01-2019 Number of Covered Lives by	4,066	49	289	378	316	403	421	104	1,224	804
HIOS Plan ID	**Plan Marketing Name**	**Allegheny**	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	$445.43	$445.43	$445.43	$445.43	$445.43	$445.43	$445.43	$445.43	$445.43	$445.43
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	$435.89	$435.89	$435.89	$435.89	$435.89	$435.89	$435.89	$435.89	$435.89	$435.89
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	$382.44	$382.44	$382.44	$382.44	$382.44	$382.44	$382.44	$382.44	$382.44	$382.44
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	$380.91	$380.91	$380.91	$380.91	$380.91	$380.91	$380.91	$380.91	$380.91	$380.91
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	$376.76	$376.76	$376.76	$376.76	$376.76	$376.76	$376.76	$376.76	$376.76	$376.76
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	$375.09	$375.09	$375.09	$375.09	$375.09	$375.09	$375.09	$375.09	$375.09	$375.09
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	$370.38	$370.38	$370.38	$370.38	$370.38	$370.38	$370.38	$370.38	$370.38	$370.38
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	$367.38	$367.38	$367.38	$367.38	$367.38	$367.38	$367.38	$367.38	$367.38	$367.38
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	$363.42	$363.42	$363.42	$363.42	$363.42	$363.42	$363.42	$363.42	$363.42	$363.42
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	$356.84	$356.84	$356.84	$356.84	$356.84	$356.84	$356.84	$356.84	$356.84	$356.84
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	$357.06	$357.06	$357.06	$357.06	$357.06	$357.06	$357.06	$357.06	$357.06	$357.06
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	$330.52	$330.52	$330.52	$330.52	$330.52	$330.52	$330.52	$330.52	$330.52	$330.52
33709PA0570014	Balance PPO $1000 a Community Blue Plan	$351.54	$351.54	$351.54	$351.54	$351.54	$351.54	$351.54	$351.54	$351.54	$351.54
33709PA0570015	Balance PPO $1750 a Community Blue Plan	$346.62	$346.62	$346.62	$346.62	$346.62	$346.62	$346.62	$346.62	$346.62	$346.62
33709PA0570016	Balance PPO $2000 a Community Blue Plan	$343.88	$343.88	$343.88	$343.88	$343.88	$343.88	$343.88	$343.88	$343.88	$343.88
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	$363.47	$363.47	$363.47	$363.47	$363.47	$363.47	$363.47	$363.47	$363.47	$363.47
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	$319.34	$319.34	$319.34	$319.34	$319.34	$319.34	$319.34	$319.34	$319.34	$319.34
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	$317.11	$317.11	$317.11	$317.11	$317.11	$317.11	$317.11	$317.11	$317.11	$317.11
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	$269.89	$269.89	$269.89	$269.89	$269.89	$269.89	$269.89	$269.89	$269.89	$269.89
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan										
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	$271.88	$271.88	$271.88	$271.88	$271.88	$271.88	$271.88	$271.88	$271.88	$271.88
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	$367.95		$367.95	$367.95					$367.95	$367.95
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	$362.41		$362.41	$362.41					$362.41	$362.41
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	$358.71		$358.71	$358.71					$358.71	$358.71
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	$356.88		$356.88	$356.88					$356.88	$356.88
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	$353.10		$353.10	$353.10					$353.10	$353.10
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	$330.32		$330.32	$330.32					$330.32	$330.32
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan										
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan										
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan										
33709PA0570017	Balance PPO $600 a Community Blue Plan	$307.44	$307.44	$307.44	$307.44	$307.44	$307.44	$307.44	$307.44	$307.44	$307.44
33709PA0570018	Balance PPO $2600 a Community Blue Plan	$299.70	$299.70	$299.70	$299.70	$299.70	$299.70	$299.70	$299.70	$299.70	$299.70
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	$291.46	$291.46	$291.46	$291.46	$291.46	$291.46	$291.46	$291.46	$291.46	$291.46
33709PA1030001	Conemaugh Region Flex Blue PPO $500										
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q										
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan										

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 5						
	02-01-2019 Number of Covered Lives by	25	115	33	66	100	86	15
HIOS Plan ID	**Plan Marketing Name**	**Bedford**	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan							
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan							
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan							
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan							
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan							
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan							
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan							
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan							
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan							
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan							
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan							
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan							
33709PA0570014	Balance PPO $1000 a Community Blue Plan							
33709PA0570015	Balance PPO $1750 a Community Blue Plan							
33709PA0570016	Balance PPO $2000 a Community Blue Plan							
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan							
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan							
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan							
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan							
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$282.96	$282.96	$282.96	$282.96	$282.96	$282.96	$282.96
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan							
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan							
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan							
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan							
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan							
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan							
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan							
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$397.64	$397.64	$397.64	$397.64	$397.64	$397.64	$397.64
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$390.95	$390.95	$390.95	$390.95	$390.95	$390.95	$390.95
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$370.72	$370.72	$370.72	$370.72	$370.72	$370.72	$370.72
33709PA0570017	Balance PPO $600 a Community Blue Plan							
33709PA0570018	Balance PPO $2600 a Community Blue Plan							
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan							
33709PA1030001	Conemaugh Region Flex Blue PPO $500		$380.23		$380.23			$380.23
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q		$321.45		$321.45			$321.45
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan							

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 6									
	02-01-2019 Number of Covered Lives by	74	0	0	0	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Centre**	**Columbia**	**Lehigh**	**Mifflin**	**Montour**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**	**Union**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan										
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan										
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan										
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan										
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan										
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan										
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan										
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan										
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan										
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan										
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan										
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan										
33709PA0570014	Balance PPO $1000 a Community Blue Plan										
33709PA0570015	Balance PPO $1750 a Community Blue Plan										
33709PA0570016	Balance PPO $2000 a Community Blue Plan										
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan										
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan										
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan										
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan										
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$303.38									
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan										
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan										
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan										
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan										
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan										
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan										
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan										
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$426.33									
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$419.16									
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$397.47									
33709PA0570017	Balance PPO $600 a Community Blue Plan										
33709PA0570018	Balance PPO $2600 a Community Blue Plan										
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan										
33709PA1030001	Conemaugh Region Flex Blue PPO $500										
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q										
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	$319.02	$319.02	$319.02	$319.02	$319.02	$319.02	$319.02	$319.02	$319.02	$319.02

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives by	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan											
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan											
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan											
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan											
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan											
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan											
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan											
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan											
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan											
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan											
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan											
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan											
33709PA0570014	Balance PPO $1000 a Community Blue Plan											
33709PA0570015	Balance PPO $1750 a Community Blue Plan											
33709PA0570016	Balance PPO $2000 a Community Blue Plan											
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan											
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan											
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan											
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan											
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan											
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan											
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan											
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan											
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan											
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan											
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan											
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan											
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan											
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan											
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan											
33709PA0570017	Balance PPO $600 a Community Blue Plan											
33709PA0570018	Balance PPO $2600 a Community Blue Plan											
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan											
33709PA1030001	Conemaugh Region Flex Blue PPO $500											
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q											
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	$319.02	$319.02	$319.02	$319.02	$312.88	$312.88	$312.88	$312.88	$312.88	$312.88	$312.88

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1							
	02-01-2019 Number of Covered Lives by Rating County				491	27	835	0	171	150	21	255
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Crawford**	**Clarion**	**Erie**	**Forest**	**Mckean**	**Mercer**	**Venango**	**Warren**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	PPO	Platinum	Off	$454.60		$454.60		$454.60	$454.60		$454.60
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	PPO	Platinum	Off	$444.87		$444.87		$444.87	$444.87		$444.87
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	PPO	Gold	Off	$390.32		$390.32		$390.32	$390.32		$390.32
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	PPO	Gold	Off	$388.75		$388.75		$388.75	$388.75		$388.75
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	PPO	Gold	Off	$384.52		$384.52		$384.52	$384.52		$384.52
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	PPO	Gold	Off	$382.81		$382.81		$382.81	$382.81		$382.81
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$378.00		$378.00		$378.00	$378.00		$378.00
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	PPO	Gold	Off	$374.94		$374.94		$374.94	$374.94		$374.94
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	PPO	Gold	Off	$370.91		$370.91		$370.91	$370.91		$370.91
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$364.19		$364.19		$364.19	$364.19		$364.19
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	PPO	Gold	Off	$364.42		$364.42		$364.42	$364.42		$364.42
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	PPO	Gold	Off	$337.33		$337.33		$337.33	$337.33		$337.33
33709PA0570014	Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$358.78		$358.78		$358.78	$358.78		$358.78
33709PA0570015	Balance PPO $1750 a Community Blue Plan	PPO	Gold	Off	$353.76		$353.76		$353.76	$353.76		$353.76
33709PA0570016	Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$350.96		$350.96		$350.96	$350.96		$350.96
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	PPO	Gold	Off	$370.96		$370.96		$370.96	$370.96		$370.96
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	PPO	Silver	Off	$325.91		$325.91		$325.91	$325.91		$325.91
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	PPO	Silver	Off	$323.65		$323.65		$323.65	$323.65		$323.65
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off	$275.45		$275.45		$275.45	$275.45		$275.45
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off		$288.78		$288.78			$288.78	
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off	$277.48		$277.48		$277.48	$277.48		$277.48
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	EPO	Gold	Off			$375.53			$375.53		$375.53
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	EPO	Gold	Off			$369.88			$369.88		$369.88
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	EPO	Gold	Off			$366.10			$366.10		$366.10
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	EPO	Gold	Off			$364.23			$364.23		$364.23
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	EPO	Gold	Off			$360.38			$360.38		$360.38
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	EPO	Gold	Off			$337.12			$337.12		$337.12
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	PPO	Gold	Off		$405.83		$405.83			$405.83	
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	PPO	Gold	Off		$399.00		$399.00			$399.00	
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	PPO	Gold	Off		$378.35		$378.35			$378.35	
33709PA0570017	Balance PPO $600 a Community Blue Plan	PPO	Silver	Off	$313.77		$313.77		$313.77	$313.77		$313.77
33709PA0570018	Balance PPO $2600 a Community Blue Plan	PPO	Silver	Off	$305.88		$305.88		$305.88	$305.88		$305.88
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	PPO	Silver	Off	$297.47		$297.47		$297.47	$297.47		$297.47
33709PA1030001	Conemaugh Region Flex Blue PPO $500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off								

RATING AREA 2

42	7	23
Elk	**Cameron**	**Potter**
$288.78	$288.78	$288.78
$405.83	$405.83	$405.83
$399.00	$399.00	$399.00
$378.35	$378.35	$378.35

RATING AREA 4

4,066	49	289	378	316	403	421	104	1,224	804
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$454.60	$454.60	$454.60	$454.60	$454.60	$454.60	$454.60	$454.60	$454.60	$454.60
$444.87	$444.87	$444.87	$444.87	$444.87	$444.87	$444.87	$444.87	$444.87	$444.87
$390.32	$390.32	$390.32	$390.32	$390.32	$390.32	$390.32	$390.32	$390.32	$390.32
$388.75	$388.75	$388.75	$388.75	$388.75	$388.75	$388.75	$388.75	$388.75	$388.75
$384.52	$384.52	$384.52	$384.52	$384.52	$384.52	$384.52	$384.52	$384.52	$384.52
$382.81	$382.81	$382.81	$382.81	$382.81	$382.81	$382.81	$382.81	$382.81	$382.81
$378.00	$378.00	$378.00	$378.00	$378.00	$378.00	$378.00	$378.00	$378.00	$378.00
$374.94	$374.94	$374.94	$374.94	$374.94	$374.94	$374.94	$374.94	$374.94	$374.94
$370.91	$370.91	$370.91	$370.91	$370.91	$370.91	$370.91	$370.91	$370.91	$370.91
$364.19	$364.19	$364.19	$364.19	$364.19	$364.19	$364.19	$364.19	$364.19	$364.19
$364.42	$364.42	$364.42	$364.42	$364.42	$364.42	$364.42	$364.42	$364.42	$364.42
$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33	$337.33
$358.78	$358.78	$358.78	$358.78	$358.78	$358.78	$358.78	$358.78	$358.78	$358.78
$353.76	$353.76	$353.76	$353.76	$353.76	$353.76	$353.76	$353.76	$353.76	$353.76
$350.96	$350.96	$350.96	$350.96	$350.96	$350.96	$350.96	$350.96	$350.96	$350.96
$370.96	$370.96	$370.96	$370.96	$370.96	$370.96	$370.96	$370.96	$370.96	$370.96
$325.91	$325.91	$325.91	$325.91	$325.91	$325.91	$325.91	$325.91	$325.91	$325.91
$323.65	$323.65	$323.65	$323.65	$323.65	$323.65	$323.65	$323.65	$323.65	$323.65
$275.45	$275.45	$275.45	$275.45	$275.45	$275.45	$275.45	$275.45	$275.45	$275.45
$277.48	$277.48	$277.48	$277.48	$277.48	$277.48	$277.48	$277.48	$277.48	$277.48
$375.53		$375.53	$375.53					$375.53	$375.53
$369.88		$369.88	$369.88					$369.88	$369.88
$366.10		$366.10	$366.10					$366.10	$366.10
$364.23		$364.23	$364.23					$364.23	$364.23
$360.38		$360.38	$360.38					$360.38	$360.38
$337.12		$337.12	$337.12					$337.12	$337.12
$313.77	$313.77	$313.77	$313.77	$313.77	$313.77	$313.77	$313.77	$313.77	$313.77
$305.88	$305.88	$305.88	$305.88	$305.88	$305.88	$305.88	$305.88	$305.88	$305.88
$297.47	$297.47	$297.47	$297.47	$297.47	$297.47	$297.47	$297.47	$297.47	$297.47

RATING AREA 5

25	115	33	66	100	86	15
Bedford	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**
$288.78	$288.78	$288.78	$288.78	$288.78	$288.78	$288.78
$405.83	$405.83	$405.83	$405.83	$405.83	$405.83	$405.83
$399.00	$399.00	$399.00	$399.00	$399.00	$399.00	$399.00
$378.35	$378.35	$378.35	$378.35	$378.35	$378.35	$378.35
	$388.07		$388.07			$388.07
	$328.07		$328.07			$328.07

RATING AREA 6

74	0	0	0	0	0	0	0	0	0
Centre	**Columbia**	**Lehigh**	**Mifflin**	**Montour**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**	**Union**

$309.62

$435.11
$427.79
$405.66

$325.59	$325.59	$325.59	$325.59	$325.59	$325.59	$325.59	$325.59	$325.59	$325.59

RATING AREA 7

0	0	0	0
Adams	**Berks**	**Lancaster**	**York**

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Lebanon**	**Perry**

$325.59	$325.59	$325.59	$325.59	$319.33	$319.33	$319.33	$319.33	$319.33	$319.33	$319.33

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1							
	02-01-2019 Number of Covered Lives by Rating County				491	27	835	0	171	150	21	255
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	PPO	Platinum	Off	$463.97		$463.97		$463.97	$463.97		$463.97
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	PPO	Platinum	Off	$454.03		$454.03		$454.03	$454.03		$454.03
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	PPO	Gold	Off	$398.36		$398.36		$398.36	$398.36		$398.36
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	PPO	Gold	Off	$396.76		$396.76		$396.76	$396.76		$396.76
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	PPO	Gold	Off	$392.44		$392.44		$392.44	$392.44		$392.44
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	PPO	Gold	Off	$390.70		$390.70		$390.70	$390.70		$390.70
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$385.79		$385.79		$385.79	$385.79		$385.79
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	PPO	Gold	Off	$382.67		$382.67		$382.67	$382.67		$382.67
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	PPO	Gold	Off	$378.55		$378.55		$378.55	$378.55		$378.55
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$371.69		$371.69		$371.69	$371.69		$371.69
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	PPO	Gold	Off	$371.92		$371.92		$371.92	$371.92		$371.92
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	PPO	Gold	Off	$344.28		$344.28		$344.28	$344.28		$344.28
33709PA0570014	Balance PPO $1000 a Community Blue Plan	PPO	Gold	Off	$366.17		$366.17		$366.17	$366.17		$366.17
33709PA0570015	Balance PPO $1750 a Community Blue Plan	PPO	Gold	Off	$361.05		$361.05		$361.05	$361.05		$361.05
33709PA0570016	Balance PPO $2000 a Community Blue Plan	PPO	Gold	Off	$358.19		$358.19		$358.19	$358.19		$358.19
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	PPO	Gold	Off	$378.60		$378.60		$378.60	$378.60		$378.60
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	PPO	Silver	Off	$332.63		$332.63		$332.63	$332.63		$332.63
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	PPO	Silver	Off	$330.31		$330.31		$330.31	$330.31		$330.31
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off	$281.12		$281.12		$281.12	$281.12		$281.12
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	PPO	Bronze	Off		$294.73		$294.73			$294.73	
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off	$283.19		$283.19		$283.19	$283.19		$283.19
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	EPO	Gold	Off			$383.27			$383.27		$383.27
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	EPO	Gold	Off			$377.50			$377.50		$377.50
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	EPO	Gold	Off			$373.64			$373.64		$373.64
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	EPO	Gold	Off			$371.73			$371.73		$371.73
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	EPO	Gold	Off			$367.80			$367.80		$367.80
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	EPO	Gold	Off			$344.07			$344.07		$344.07
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	PPO	Gold	Off		$414.19		$414.19			$414.19	
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	PPO	Gold	Off		$407.22		$407.22			$407.22	
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	PPO	Gold	Off		$386.14		$386.14			$386.14	
33709PA0570017	Balance PPO $600 a Community Blue Plan	PPO	Silver	Off	$320.23		$320.23		$320.23	$320.23		$320.23
33709PA0570018	Balance PPO $2600 a Community Blue Plan	PPO	Silver	Off	$312.18		$312.18		$312.18	$312.18		$312.18
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	PPO	Silver	Off	$303.59		$303.59		$303.59	$303.59		$303.59
33709PA1030001	Conemaugh Region Flex Blue PPO $500	PPO	Gold	Off								
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q	PPO	Silver	Off								
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	PPO	Bronze	Off								

Company Name **Highmark, Inc.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2019 Number of Covered Lives by	RATING AREA 2		
		42	7	23
HIOS Plan ID	**Plan Marketing Name**	**Elk**	**Cameron**	**Potter**
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan			
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan			
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan			
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan			
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan			
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan			
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan			
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan			
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan			
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan			
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan			
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan			
33709PA0570014	Balance PPO $1000 a Community Blue Plan			
33709PA0570015	Balance PPO $1750 a Community Blue Plan			
33709PA0570016	Balance PPO $2000 a Community Blue Plan			
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan			
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan			
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan			
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan			
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$294.73	$294.73	$294.73
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan			
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan			
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan			
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan			
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan			
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan			
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan			
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$414.19	$414.19	$414.19
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$407.22	$407.22	$407.22
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$386.14	$386.14	$386.14
33709PA0570017	Balance PPO $600 a Community Blue Plan			
33709PA0570018	Balance PPO $2600 a Community Blue Plan			
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan			
33709PA1030001	Conemaugh Region Flex Blue PPO $500			
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q			
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan			

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2019 Number of Covered Lives by	RATING AREA 4									
		4,066	49	289	378	316	403	421	104	1,224	804
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan	$463.97	$463.97	$463.97	$463.97	$463.97	$463.97	$463.97	$463.97	$463.97	$463.97
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan	$454.03	$454.03	$454.03	$454.03	$454.03	$454.03	$454.03	$454.03	$454.03	$454.03
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan	$398.36	$398.36	$398.36	$398.36	$398.36	$398.36	$398.36	$398.36	$398.36	$398.36
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan	$396.76	$396.76	$396.76	$396.76	$396.76	$396.76	$396.76	$396.76	$396.76	$396.76
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan	$392.44	$392.44	$392.44	$392.44	$392.44	$392.44	$392.44	$392.44	$392.44	$392.44
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan	$390.70	$390.70	$390.70	$390.70	$390.70	$390.70	$390.70	$390.70	$390.70	$390.70
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan	$385.79	$385.79	$385.79	$385.79	$385.79	$385.79	$385.79	$385.79	$385.79	$385.79
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan	$382.67	$382.67	$382.67	$382.67	$382.67	$382.67	$382.67	$382.67	$382.67	$382.67
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan	$378.55	$378.55	$378.55	$378.55	$378.55	$378.55	$378.55	$378.55	$378.55	$378.55
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan	$371.69	$371.69	$371.69	$371.69	$371.69	$371.69	$371.69	$371.69	$371.69	$371.69
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan	$371.92	$371.92	$371.92	$371.92	$371.92	$371.92	$371.92	$371.92	$371.92	$371.92
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan	$344.28	$344.28	$344.28	$344.28	$344.28	$344.28	$344.28	$344.28	$344.28	$344.28
33709PA0570014	Balance PPO $1000 a Community Blue Plan	$366.17	$366.17	$366.17	$366.17	$366.17	$366.17	$366.17	$366.17	$366.17	$366.17
33709PA0570015	Balance PPO $1750 a Community Blue Plan	$361.05	$361.05	$361.05	$361.05	$361.05	$361.05	$361.05	$361.05	$361.05	$361.05
33709PA0570016	Balance PPO $2000 a Community Blue Plan	$358.19	$358.19	$358.19	$358.19	$358.19	$358.19	$358.19	$358.19	$358.19	$358.19
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan	$378.60	$378.60	$378.60	$378.60	$378.60	$378.60	$378.60	$378.60	$378.60	$378.60
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan	$332.63	$332.63	$332.63	$332.63	$332.63	$332.63	$332.63	$332.63	$332.63	$332.63
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan	$330.31	$330.31	$330.31	$330.31	$330.31	$330.31	$330.31	$330.31	$330.31	$330.31
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan	$281.12	$281.12	$281.12	$281.12	$281.12	$281.12	$281.12	$281.12	$281.12	$281.12
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan										
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan	$283.19	$283.19	$283.19	$283.19	$283.19	$283.19	$283.19	$283.19	$283.19	$283.19
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan	$383.27		$383.27	$383.27					$383.27	$383.27
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan	$377.50		$377.50	$377.50					$377.50	$377.50
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan	$373.64		$373.64	$373.64					$373.64	$373.64
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan	$371.73		$371.73	$371.73					$371.73	$371.73
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan	$367.80		$367.80	$367.80					$367.80	$367.80
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan	$344.07		$344.07	$344.07					$344.07	$344.07
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan										
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan										
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan										
33709PA0570017	Balance PPO $600 a Community Blue Plan	$320.23	$320.23	$320.23	$320.23	$320.23	$320.23	$320.23	$320.23	$320.23	$320.23
33709PA0570018	Balance PPO $2600 a Community Blue Plan	$312.18	$312.18	$312.18	$312.18	$312.18	$312.18	$312.18	$312.18	$312.18	$312.18
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan	$303.59	$303.59	$303.59	$303.59	$303.59	$303.59	$303.59	$303.59	$303.59	$303.59
33709PA1030001	Conemaugh Region Flex Blue PPO $500										
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q										
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan										

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2019 Number of Covered Lives by	RATING AREA 5						
		25	115	33	66	100	86	15
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan							
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan							
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan							
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan							
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan							
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan							
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan							
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan							
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan							
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan							
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan							
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan							
33709PA0570014	Balance PPO $1000 a Community Blue Plan							
33709PA0570015	Balance PPO $1750 a Community Blue Plan							
33709PA0570016	Balance PPO $2000 a Community Blue Plan							
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan							
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan							
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan							
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan							
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$294.73	$294.73	$294.73	$294.73	$294.73	$294.73	$294.73
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan							
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan							
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan							
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan							
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan							
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan							
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan							
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$414.19	$414.19	$414.19	$414.19	$414.19	$414.19	$414.19
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$407.22	$407.22	$407.22	$407.22	$407.22	$407.22	$407.22
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$386.14	$386.14	$386.14	$386.14	$386.14	$386.14	$386.14
33709PA0570017	Balance PPO $600 a Community Blue Plan							
33709PA0570018	Balance PPO $2600 a Community Blue Plan							
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan							
33709PA1030001	Conemaugh Region Flex Blue PPO $500		$396.06		$396.06			$396.06
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q		$334.83		$334.83			$334.83
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan							

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 6									
	02-01-2019 Number of Covered Lives by	74	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan										
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan										
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan										
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan										
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan										
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan										
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan										
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan										
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan										
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan										
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan										
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan										
33709PA0570014	Balance PPO $1000 a Community Blue Plan										
33709PA0570015	Balance PPO $1750 a Community Blue Plan										
33709PA0570016	Balance PPO $2000 a Community Blue Plan										
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan										
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan										
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan										
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan										
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan	$316.00									
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan										
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan										
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan										
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan										
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan										
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan										
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan										
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan	$444.08									
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan	$436.60									
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan	$414.01									
33709PA0570017	Balance PPO $600 a Community Blue Plan										
33709PA0570018	Balance PPO $2600 a Community Blue Plan										
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan										
33709PA1030001	Conemaugh Region Flex Blue PPO $500										
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q										
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	$332.29	$332.29	$332.29	$332.29	$332.29	$332.29	$332.29	$332.29	$332.29	$332.29

Company Name Highmark, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 7				RATING AREA 9						
	02-01-2019 Number of Covered Lives by	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan											
33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan											
33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan											
33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan											
33709PA0560035	Premier Balance PPO $500 a Community Blue Plan											
33709PA0560036	Premier Balance PPO $750 a Community Blue Plan											
33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan											
33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan											
33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan											
33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan											
33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan											
33709PA0560042	Premier Balance PPO $5000 1x a Community Blue Plan											
33709PA0570014	Balance PPO $1000 a Community Blue Plan											
33709PA0570015	Balance PPO $1750 a Community Blue Plan											
33709PA0570016	Balance PPO $2000 a Community Blue Plan											
33709PA0450005	Health Savings PPO $1500 a Community Blue Plan											
33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan											
33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan											
33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan											
33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan											
33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan											
33709PA1110001	Premier Balance EPO $250 a Community Blue Plan											
33709PA1110002	Premier Balance EPO $500 a Community Blue Plan											
33709PA1110003	Premier Balance EPO $750 a Community Blue Plan											
33709PA1110004	Premier Balance EPO $900 a Community Blue Plan											
33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan											
33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan											
33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan											
33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan											
33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan											
33709PA0570017	Balance PPO $600 a Community Blue Plan											
33709PA0570018	Balance PPO $2600 a Community Blue Plan											
33709PA0570019	Balance PPO $5000 1x a Community Blue Plan											
33709PA1030001	Conemaugh Region Flex Blue PPO $500											
33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q											
33709PA0920001	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	$332.29	$332.29	$332.29	$332.29	$325.90	$325.90	$325.90	$325.90	$325.90	$325.90	$325.90

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, Inc.	State:	PA
HIOS Issuer ID:	33709	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	$71,395,009.00	$520.71
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$61,774,135.00	$450.54
Risk Adjustment	$2,786,959.62	$20.33
Experience Period Premium	$64,041,235.00	$467.08
Experience Period Member Months	137,111	

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	$99.29	1.085	1.000	1.085	1.000	$116.89
Outpatient Hospital	$164.91	1.085	1.000	1.085	1.000	$194.14
Professional	$141.43	1.085	1.000	1.085	1.000	$166.49
Other Medical	$14.75	1.085	1.000	1.085	1.000	$17.36
Capitation	$0.17	1.563	1.000	1.563	1.000	$0.42
Prescription Drug	$100.17	1.085	1.000	1.085	1.000	$117.92
Total	$520.72					**$613.22**

Morbidity Adjustment		1.052
Demographic Shift		1.014
Plan Design Changes		0.996
Other		0.959
Adjusted Trended EHB Allowed Claims PMPM for	**01/01/2020**	**$624.81**

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

			Projected Period Totals
Projected Index Rate for	**01/01/2020**	**$624.81**	$56,412,845.28
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$24.14	$2,179,552.32
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$600.67**	**$54,233,292.96**

Projected Member Months	**90,288**

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

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, Inc.**
HIOS Issuer ID: **33709**
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 IP							Health Savings PPO Q		Flex PPO						
1.2	Product ID		33709PA044							33709PA045		33709PA046						
1.3	Plan Name		Premier Balance PPO 750 IP A a Community Blue Flex Plan	Premier Balance PPO 1500 IP A a Community Blue Flex Plan	Premier Balance PPO 250 IP A a Community Blue Flex Plan	Premier Balance PPO 1500 IP A a Community Blue Flex Plan	Premier Balance PPO 250 IP a Community Blue Plan	Premier Balance PPO 750 IP a Community Blue Plan	Premier Balance PPO 1500 IP a Community Blue Plan	Health Savings PPO 1500 a Community Blue Flex Plan	Health Savings PPO 1500 a Community Blue Plan	Flex PPO 500 1500 Penn Highlands Region a Community Blue Plan	Flex PPO PA Mountains Healthcare Region 500 1500 a Community Blue Plan	Flex PPO 500 Total Health a Community Blue Plan	Flex PPO 500 Total Health a Community Blue Plan	Premier Balance PPO 0 Platinum A a Community Blue Flex Plan	Premier Balance PPO 250 Platinum A a Community Blue Flex Plan	Premier Balance PPO 0 Gold A a Community Blue Flex Plan
1.4	Plan ID (Standard Component ID)		33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0560007	33709PA0560009	33709PA0560011
1.5	Metal		Gold	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Platinum	Platinum	Gold
1.6	AV Metal Value		0.814	0.717	0.814	0.777	0.795	0.797	0.789	0.792	0.802	0.796	0.819	0.797	0.799	0.910	0.897	0.819
1.7	Plan Category		Terminated	Terminated	Terminated	Terminated	New	New	New	Terminated	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
1.8	Plan Type		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
1.10	Effective Date of Proposed Rates		01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020	01/01/2018	01/01/2020	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		0.00%							0.00%		0.00%						
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	33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0560007	33709PA0560009	33709PA0560011
$71,395,009	2.2 Allowed Claims	$71,395,008	$987,061	$410,028	$1,782,762	$687,612	$0	$0	$0	$1,488,670	$0	$455,290	$261,797	$60,033	$517,969	$17,967,928	$2,689,675	$2,052,424
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$9,620,873	$136,416	$39,196	$241,296	$96,806	$0	$0	$0	$328,523	$0	$35,206	$45,549	$16,244	$29,510	$958,169	$216,766	$378,850
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$61,774,135	2.6 Incurred Claims	$61,774,135	$850,645	$370,832	$1,541,466	$590,805	$0	$0	$0	$1,160,147	$0	$420,084	$216,248	$43,790	$488,459	$17,009,760	$2,472,909	$1,673,574
$2,786,960	2.7 Risk Adjustment Transfer Amount	$2,786,960	-$155,616	$32,491	$188,043	-$56,643	$0	$0	$0	-$62,723	$0	$65,397	$1,463	$58,754	$98,424	$1,829,911	$488,284	-$724,341
$64,041,235	2.8 Premium	$64,041,235	$1,003,362	$247,636	$1,792,039	$519,433	$0	$0	$0	$1,534,625	$0	$267,367	$279,698	$128,993	$243,685	$12,450,617	$2,474,135	$3,562,549
137,111	2.9 Experience Period Member Months	137,111	1,980	513	3,365	1,044	0	0	0	3,396	0	503	482	233	433	21,849	4,714	7,747
	2.10 Current Enrollment	10,590	149	0	237	126	0	0	0	254	0	35	12	0	0	1,739	413	626
	2.11 Current Premium PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.12 Loss Ratio	92.44%	100.34%	132.38%	77.85%	127.66%	#DIV/0!	#DIV/0!	#DIV/0!	78.82%	#DIV/0!	126.24%	76.91%	23.32%	142.78%	119.11%	83.48%	58.97%
	Per Member Per Month																	
	2.13 Allowed Claims	$520.71	$498.52	$799.27	$529.80	$658.63	#DIV/0!	#DIV/0!	#DIV/0!	$438.36	#DIV/0!	$905.15	$543.15	$257.65	$1,196.23	$822.37	$570.57	$264.93
	2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.15 Member Cost Sharing	$70.17	$68.90	$76.41	$71.71	$92.73	#DIV/0!	#DIV/0!	#DIV/0!	$96.74	#DIV/0!	$69.99	$94.50	$69.71	$68.15	$43.85	$45.98	$48.90
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17 Incurred Claims	$450.54	$429.62	$722.87	$458.09	$565.91	#DIV/0!	#DIV/0!	#DIV/0!	$341.62	#DIV/0!	$835.16	$448.65	$187.94	$1,128.08	$778.51	$524.59	$216.03
	2.18 Risk Adjustment Transfer Amount	$20.33	-$78.59	$63.34	$55.88	-$54.26	#DIV/0!	#DIV/0!	#DIV/0!	-$18.47	#DIV/0!	$130.01	$3.04	$252.16	$227.31	$83.75	$103.58	-$93.50
	2.19 Premium	$467.08	$506.75	$482.72	$532.55	$497.54	#DIV/0!	#DIV/0!	#DIV/0!	$451.89	#DIV/0!	$531.55	$580.29	$553.62	$562.78	$569.85	$524.85	$459.86

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0560007	33709PA0560009	33709PA0560011
3.2 Market Adjusted Index Rate																	
3.3 AV and Cost Sharing Design of Plan		0.0000	0.0000	0.0000	0.0000	0.8308	0.8168	0.7746	0.0000	0.7962	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment		0.0000	0.0000	0.0000	0.0000	1.0482	1.0482	1.0482	0.0000	0.9998	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB		0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs																	
3.6 Administrative Expense		10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
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%
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%
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
3.10 **Plan Adjusted Index Rate**		$0.00	$0.00	$0.00	$0.00	$600.15	$590.04	$559.55	$0.00	$548.60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3.11 Age Calibration Factor	0.6498																
3.12 Geographic Calibration Factor	1.0303																
3.13 Tobacco Calibration Factor	1.0000																
3.14 **Calibrated Plan Adjusted Index Rate**		$0.00	$0.00	$0.00	$0.00	$401.79	$395.02	$374.61	$0.00	$367.28	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	33709PA0440009	33709PA0440013	33709PA0440014	33709PA0440015	33709PA0440016	33709PA0440017	33709PA0440018	33709PA0450004	33709PA0450005	33709PA0460007	33709PA0460008	33709PA0460012	33709PA0460013	33709PA0560007	33709PA0560009	33709PA0560011
4.2 Allowed Claims	$56,394,897	$0	$0	$0	$0	$1,299,601	$1,073,921	$692,602	$0	$1,328,650	$0	$0	$0	$0	$0	$0	$0
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$9,487,177	$0	$0	$0	$0	$209,521	$188,296	$150,992	$0	$260,635	$0	$0	$0	$0	$0	$0	$0
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$46,907,720	$0	$0	$0	$0	$1,090,079	$885,625	$541,609	$0	$1,068,015	$0	$0	$0	$0	$0	$0	$0
4.7 Risk Adjustment Transfer Amount	$1,813,188	$0	$0	$0	$0	$40,245	$33,256	$21,448	$0	$43,137	$0	$0	$0	$0	$0	$0	$0
4.8 Premium	$51,736,607	$0	$0	$0	$0	$1,202,297	$976,796	$597,365	$0	$1,177,961	$0	$0	$0	$0	$0	$0	$0
4.9 Projected Member Months	90,288	0	0	0	0	2,004	1,656	1,068	0	2,148	0	0	0	0	0	0	0
4.10 Loss Ratio	87.60%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	87.73%	87.68%	87.52%	#DIV/0!	87.46%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																	
4.11 Allowed Claims	$624.61	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$648.50	$648.50	$648.50	#DIV/0!	$618.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	$105.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$104.55	$113.71	$141.38	#DIV/0!	$121.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	#DIV/0!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	$519.53	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$543.95	$534.80	$507.12	#DIV/0!	$497.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	$20.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$20.08	$20.08	$20.08	#DIV/0!	$20.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	$573.02	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$599.95	$589.85	$559.33	#DIV/0!	$548.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

F

Premier Balance PPO																				
33709PA056																				
Premier Balance PPO 250 Gold A a Community Blue Flex Plan	Premier Balance PPO 500 A a Community Blue Flex Plan	Premier Balance PPO 750 A a Community Blue Flex Plan	Premier Balance PPO 1000 A a Community Blue Flex Plan	Premier Balance PPO 1250 A a Community Blue Flex Plan	Premier Balance PPO 1500 A a Community Blue Flex Plan	Premier Balance PPO 2000 A a Community Blue Flex Plan	Premier Balance PPO 1400 A a Community Blue Flex Plan	Premier Balance PPO 1400 A a Community Blue Flex Plan	Premier Balance PPO 0 Platinum a Community Blue Plan	Premier Balance PPO 250 Platinum a Community Blue Plan	Premier Balance PPO 250 Gold a Community Blue Plan	Premier Balance PPO 500 a Community Blue Plan	Premier Balance PPO 750 a Community Blue Plan	Premier Balance PPO 1000 a Community Blue Plan	Premier Balance PPO 1250 a Community Blue Plan	Premier Balance PPO 1400 a Community Blue Plan	Premier Balance PPO 1500 a Community Blue Plan	Premier Balance PPO 2000 a Community Blue Plan	Premier Balance PPO 5000 1x a Community Blue Plan	Premier Balance PPO 0 Gold a Community Blue Plan
33709PA0560013	33709PA0560015	33709PA0560017	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0560030	33709PA0560032	33709PA0560033	33709PA0560034	33709PA0560035	33709PA0560036	33709PA0560037	33709PA0560038	33709PA0560039	33709PA0560040	33709PA0560041	33709PA0560042	33709PA0560043
Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Gold	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
0.817	0.818	0.820	0.814	0.809	0.804	0.795	0.717	0.784	0.916	0.904	0.797	0.799	0.801	0.796	0.818	0.795	0.814	0.805	0.775	0.798
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	New	New	New	New	New	New	New	New	New	New	New
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
01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	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
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%																				

33709PA0560013	33709PA0560015	33709PA0560017	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0560030	33709PA0560032	33709PA0560033	33709PA0560034	33709PA0560035	33709PA0560036	33709PA0560037	33709PA0560038	33709PA0560039	33709PA0560040	33709PA0560041	33709PA0560042	33709PA0560043
$3,768,508	$9,949,784	$2,573,016	$6,889,851	$1,766,927	$2,706,314	$1,691,871	$1,691,168	$2,017,299	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$456,509	$1,462,054	$339,678	$957,461	$295,627	$457,648	$372,034	$382,463	$372,506	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$3,311,999	$8,487,730	$2,233,338	$5,932,390	$1,471,300	$2,248,666	$1,319,837	$1,308,705	$1,644,793	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$350,712	$502,353	-$166,864	$728,409	-$212,377	$118,848	-$262,549	$221,122	$206,769	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$3,496,174	$9,403,346	$2,018,322	$5,823,001	$1,952,225	$2,608,009	$2,310,558	$1,580,019	$1,845,078	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7,055	20,471	4,478	13,244	4,372	6,149	5,234	3,733	4,139	0	0	0	0	0	0	0	0	0	0	0	0
566	1,717	253	991	228	501	410	0	512	0	0	0	0	0	0	0	0	0	0	0	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	$0.00
86.10%	85.69%	120.63%	90.55%	84.56%	82.46%	64.44%	72.66%	80.16%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$534.16	$486.04	$574.59	$520.22	$404.15	$440.12	$323.25	$453.03	$487.39	#DIV/0!	#DIV/0!	#DIV/0!	#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	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$64.71	$71.42	$75.85	$72.29	$67.62	$74.43	$71.08	$102.45	$90.00	#DIV/0!	#DIV/0!	#DIV/0!	#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	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$469.45	$414.62	$498.74	$447.93	$336.53	$365.70	$252.17	$350.58	$397.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$49.71	$24.54	-$37.26	$55.00	-$48.58	$19.33	-$50.16	$59.23	$49.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$495.56	$459.35	$450.72	$439.67	$446.53	$424.14	$441.45	$423.26	$445.78	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

33709PA0560013	33709PA0560015	33709PA0560017	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0560030	33709PA0560032	33709PA0560033	33709PA0560034	33709PA0560035	33709PA0560036	33709PA0560037	33709PA0560038	33709PA0560039	33709PA0560040	33709PA0560041	33709PA0560042	33709PA0560043
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9757	0.9548	0.8344	0.8253	0.8217	0.8113	0.8048	0.7822	0.7961	0.7817	0.7240	0.8378
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	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
10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
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%
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
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$672.28	$657.88	$574.92	$568.65	$566.17	$559.00	$554.52	$538.95	$548.53	$538.61	$498.85	$577.26
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$450.08	$440.44	$384.90	$380.70	$379.04	$374.25	$371.25	$360.82	$367.23	$360.59	$333.97	$386.47

33709PA0560013	33709PA0560015	33709PA0560017	33709PA0560019	33709PA0560021	33709PA0560023	33709PA0560027	33709PA0560029	33709PA0560030	33709PA0560032	33709PA0560033	33709PA0560034	33709PA0560035	33709PA0560036	33709PA0560037	33709PA0560038	33709PA0560039	33709PA0560040	33709PA0560041	33709PA0560042	33709PA0560043
$0	$0	$0	$0	$0	$0	$0	$0	$0	$9,666,255	$2,292,080	$2,954,206	$8,966,535	$1,321,228	$5,180,994	$1,187,621	$2,672,146	$2,620,188	$2,145,140	$133,607	$3,265,956
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$723,765	$217,028	$465,584	$1,495,451	$225,231	$937,220	$222,712	$562,046	$514,271	$452,262	$35,945	$503,630
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$8,942,490	$2,075,053	$2,488,622	$7,471,084	$1,095,997	$4,243,775	$964,909	$2,110,100	$2,105,917	$1,692,878	$97,663	$2,762,326
$0	$0	$0	$0	$0	$0	$0	$0	$0	$294,727	$69,886	$95,913	$291,113	$42,896	$168,209	$38,558	$86,755	$85,069	$69,645	$4,338	$106,034
$0	$0	$0	$0	$0	$0	$0	$0	$0	$9,863,070	$2,288,668	$2,744,811	$8,240,191	$1,208,824	$4,680,647	$1,064,241	$2,327,323	$2,322,709	$1,867,150	$107,716	$3,046,692
0	0	0	0	0	0	0	0	0	14,676	3,480	4,776	14,496	2,136	8,376	1,920	4,320	4,236	3,468	216	5,280
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	88.04%	87.98%	87.61%	87.57%	87.56%	87.52%	87.50%	87.41%	87.46%	87.41%	87.16%	87.62%
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$658.64	$658.64	$618.55	$618.55	$618.55	$618.55	$618.55	$618.55	$618.55	$618.55	$618.55	$618.55
#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	$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!	$49.32	$62.36	$97.48	$103.16	$105.44	$111.89	$116.00	$130.10	$121.40	$130.41	$166.41	$95.38
#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	$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!	$609.33	$596.28	$521.07	$515.39	$513.11	$506.66	$502.56	$488.45	$497.15	$488.14	$452.14	$523.17
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$672.05	$657.66	$574.71	$568.45	$565.93	$558.82	$554.29	$538.73	$548.33	$538.39	$498.69	$577.03

Balance PPO															Connect Blue EPO					
33709PA057															33709PA063					
Balance PPO 1750 A a Community Blue Flex Plan	Balance PPO 2000 A a Community Blue Flex Plan	Balance PPO 1000 A a Community Blue Flex Plan	Balance PPO 600 a Community Blue Flex Plan	Balance PPO 2600 a Community Blue Flex Plan	Balance PPO 5000 1x a Community Blue Flex Plan	Balance PPO 1750 A a Community Blue Flex Plan	Balance PPO 2000 A a Community Blue Flex Plan	Balance PPO 1000 A a Community Blue Flex Plan	Balance PPO 1000 a Community Blue Plan	Balance PPO 1750 a Community Blue Plan	Balance PPO 2000 a Community Blue Plan	Balance PPO 600 a Community Blue Plan	Balance PPO 2600 a Community Blue Plan	Balance PPO 5000 1x a Community Blue Plan	Connect Blue EPO 100 a Community Blue Plan	Connect Blue EPO 250 a Community Blue Plan	Connect Blue EPO 500 a Community Blue Plan	Connect Blue EPO 750 a Community Blue Plan	Connect Blue EPO 900 a Community Blue Plan	Connect Blue EPO 2500 a Community Blue Plan
33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Silver
0.716	0.710	0.719	0.719	0.720	0.703	0.779	0.775	0.767	0.778	0.789	0.786	0.720	0.720	0.720	0.819	0.815	0.820	0.819	0.809	0.720
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	New	New	New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	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	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%															0.00%					
0.00%																				

33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
$516,691	$485,383	$131,384	$28,178	$112,799	$878,358	$669,125	$1,019,005	$188,617	$0	$0	$0	$0	$0	$0	$377,993	$489,812	$233,807	$279,917	$425,625	$400,693
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$90,832	$133,067	$35,220	$13,896	$20,209	$239,342	$82,424	$195,608	$53,685	$0	$0	$0	$0	$0	$0	$52,709	$90,852	$64,518	$38,133	$164,865	$108,082
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$425,858	$352,316	$96,164	$14,282	$92,590	$639,016	$586,701	$823,397	$134,932	$0	$0	$0	$0	$0	$0	$325,284	$398,960	$169,289	$241,784	$260,759	$292,611
-$125,366	-$21,450	-$62,411	-$19,607	-$7,609	-$130,597	-$117,638	$46,852	-$60,562	$0	$0	$0	$0	$0	$0	$41,953	-$161,912	-$258,178	-$8,870	$76,209	$11,141
$481,137	$599,332	$163,850	$80,688	$118,014	$672,844	$450,503	$778,999	$305,807	$0	$0	$0	$0	$0	$0	$347,656	$702,810	$619,203	$266,406	$396,870	$492,060
1,339	1,589	430	199	298	2,171	1,220	1,855	687	0	0	0	0	0	0	820	1,661	1,413	670	935	1,196
0	0	0	17	52	191	189	256	56	0	0	0	0	0	0	53	125	116	106	101	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	$0.00
119.70%	60.97%	94.80%	23.38%	83.86%	117.85%	176.26%	99.70%	55.02%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	83.49%	73.76%	46.89%	93.88%	55.12%	58.15%

$385.88	$305.46	$305.55	$141.60	$378.52	$404.59	$548.46	$549.33	$274.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$460.97	$294.89	$165.47	$417.79	$455.21	$335.03
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$67.84	$83.74	$81.91	$69.83	$67.82	$110.25	$67.56	$105.45	$78.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$64.28	$54.70	$45.66	$56.92	$176.33	$90.37
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$318.04	$221.72	$223.64	$71.77	$310.70	$294.34	$480.90	$443.88	$196.41	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$396.69	$240.19	$119.81	$360.87	$278.89	$244.66
-$93.63	-$13.50	-$145.14	-$98.53	-$25.53	-$60.16	-$96.42	$25.26	-$88.15	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$51.16	-$97.48	-$182.72	-$13.24	$81.51	$9.32
$359.33	$377.18	$381.05	$405.47	$396.02	$309.92	$369.26	$419.95	$445.13	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$423.97	$423.12	$438.22	$397.62	$424.46	$411.42

33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
					$600.67															
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.7701	0.7593	0.7533	0.6735	0.6565	0.6385	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
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%
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
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$530.61	$523.17	$519.04	$464.05	$452.34	$439.94	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
					0.6498															
					1.0303															
					1.0000															
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$355.24	$350.26	$347.49	$310.68	$302.84	$294.53	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

33709PA0570004	33709PA0570006	33709PA0570007	33709PA0570008	33709PA0570009	33709PA0570010	33709PA0570011	33709PA0570012	33709PA0570013	33709PA0570014	33709PA0570015	33709PA0570016	33709PA0570017	33709PA0570018	33709PA0570019	33709PA0630002	33709PA0630003	33709PA0630004	33709PA0630005	33709PA0630006	33709PA0630007
$0	$0	$0	$0	$0	$0	$0	$0	$0	$289,483	$987,210	$1,336,073	$84,948	$261,923	$948,584	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$64,426	$230,440	$319,983	$24,387	$79,891	$307,459	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$225,057	$756,769	$1,016,090	$60,561	$182,032	$641,125	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$9,399	$32,051	$43,378	$2,892	$8,917	$32,292	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$248,225	$834,675	$1,120,690	$66,795	$200,771	$707,125	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	468	1,596	2,160	144	444	1,608	0	0	0	0	0	0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	87.36%	87.31%	87.29%	86.90%	86.81%	86.71%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$618.55	$618.55	$618.55	$589.92	$589.92	$589.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$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!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$137.66	$144.39	$148.14	$169.35	$179.93	$191.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$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!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$480.89	$474.17	$470.41	$420.56	$409.98	$398.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$20.08	$20.08	$20.08	$20.08	$20.08	$20.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$530.40	$522.98	$518.84	$463.86	$452.19	$439.75	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

				Health Savings PPO Embedded										Conemaugh EPO			emaugh EPO Embed	Savings Flex PPO Em	augh Region Flex Bl	emaugh Region Flex
				33709PA064										33709PA072			33709PA090	33709PA092	33709PA103	33709PA110
Connect Blue EPO 1100 a Community Blue Plan	Connect Blue EPO 3200 a Community Blue Plan	Connect Blue EPO 2500 a Community Blue Plan	Connect Blue EPO 3200 a Community Blue Plan	Health Savings PPO Embedded 2700 a Community Blue Flex Plan	Health Savings PPO Embedded 3200 a Community Blue Flex Plan	Health Savings PPO Embedded 5500 a Community Blue Flex Plan	Health Savings PPO Embedded 5500 a Community Blue Flex Plan	Health Savings PPO Embedded 6000 a Community Blue Flex Plan	Health Savings PPO Embedded 2800 a Community Blue Plan	Health Savings PPO Embedded 3350 a Community Blue Plan	Health Savings PPO Embedded 5500 a Community Blue Plan	Health Savings PPO Embedded 6000 a Community Blue Plan	Health Savings PPO Embedded 5500 a Community Blue Plan	Conemaugh Region Connect Blue EPO 0	Conemaugh Region Connect Blue EPO 1000	Conemaugh Region Connect Blue EPO 3800	Conemaugh Region Connect Blue EPO Embedded 5000	Health Savings Flex PPO Embedded 6000 a Community Blue Plan	Conemaugh Region Flex Blue PPO 500	Conemaugh Region Flex Blue PPO 2800Q
33709PA0630008	33709PA0630009	33709PA0630010	33709PA0630011	33709PA0640001	33709PA0640002	33709PA0640003	33709PA0640004	33709PA0640005	33709PA0640006	33709PA0640007	33709PA0640008	33709PA0640009	33709PA0640010	33709PA0720001	33709PA0720002	33709PA0720003	33709PA0900001	33709PA0920001	33709PA1030001	33709PA1100001
Gold	Silver	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Bronze	Bronze	Bronze	Gold	Gold	Silver	Bronze	Bronze	Gold	Silver
0.806	0.707	0.782	0.776	0.710	0.713	0.623	0.623	0.621	0.718	0.719	0.636	0.634	0.636	0.819	0.800	0.720	0.632	0.627	0.799	0.716
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	New	New	New	New	Terminated	Terminated	Terminated	Terminated	New	New	New
EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2020	01/01/2020	01/01/2020
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
				0.00%										0.00%			0.00%	0.00%	0.00%	0.00%

33709PA0630008	33709PA0630009	33709PA0630010	33709PA0630011	33709PA0640001	33709PA0640002	33709PA0640003	33709PA0640004	33709PA0640005	33709PA0640006	33709PA0640007	33709PA0640008	33709PA0640009	33709PA0640010	33709PA0720001	33709PA0720002	33709PA0720003	33709PA0900001	33709PA0920001	33709PA1030001	33709PA1100001
$216,810	$3,123	$230,437	$31,619	$678,358	$53,738	$302,776	$590,175	$632,107	$0	$0	$0	$0	$0	$0	$0	$2,493	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$69,987	$1,288	$72,808	$15,052	$138,371	$16,515	$114,886	$150,428	$38,596	$0	$0	$0	$0	$0	$0	$0	$988	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$146,824	$1,835	$157,629	$16,567	$539,986	$37,224	$187,890	$439,747	$593,510	$0	$0	$0	$0	$0	$0	$0	$1,505	$0	$0	$0	$0
-$39,965	-$10,251	-$28,178	-$43,623	$140,780	-$14,861	-$144,859	$81,752	$394,296	$0	$0	$0	$0	$0	$0	$0	$48	$0	$0	$0	$0
$212,293	$17,057	$314,736	$64,781	$495,177	$53,844	$392,911	$342,885	$122,559	$0	$0	$0	$0	$0	$0	$0	$7,940	$0	$0	$0	$0
472	55	827	203	1,271	130	1,296	859	370	0	0	0	0	0	0	0	11	0	0	0	0
25	0	146	39	94	54	94	75	32	0	0	0	0	0	0	0	0	0	0	0	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	$0.00
85.20%	26.97%	55.01%	78.30%	84.91%	95.49%	75.75%	103.56%	114.83%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	18.85%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$459.34	$56.78	$278.64	$155.76	$533.72	$413.37	$233.62	$687.05	$1,708.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$226.67	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	$0.00	$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!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$148.28	$23.41	$88.04	$74.15	$108.87	$127.04	$88.65	$175.12	$104.31	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$89.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	$0.00	$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!	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$311.07	$33.37	$190.60	$81.61	$424.85	$286.34	$144.98	$511.93	$1,604.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$136.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-$84.67	-$186.38	-$34.07	-$214.89	$110.76	-$114.32	-$111.77	$95.17	$1,065.66	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$4.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$449.77	$310.13	$380.58	$319.12	$389.60	$414.19	$303.17	$399.17	$331.24	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$721.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

33709PA0630008	33709PA0630009	33709PA0630010	33709PA0630011	33709PA0640001	33709PA0640002	33709PA0640003	33709PA0640004	33709PA0640005	33709PA0640006	33709PA0640007	33709PA0640008	33709PA0640009	33709PA0640010	33709PA0720001	33709PA0720002	33709PA0720003	33709PA0900001	33709PA0920001	33709PA1030001	33709PA1100001
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6995	0.6947	0.5912	0.5956	0.5912	0.0000	0.0000	0.0000	0.0000	0.6192	0.8243	0.6968
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9998	0.9998	0.9998	0.9998	1.0482	0.0000	0.0000	0.0000	0.0000	1.0524	1.0103	1.0103
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000
10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
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%
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
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$481.97	$478.66	$407.35	$410.38	$427.07	$0.00	$0.00	$0.00	$0.00	$449.09	$573.92	$485.15
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$322.67	$320.46	$272.72	$274.75	$285.92	$0.00	$0.00	$0.00	$0.00	$300.66	$384.24	$324.80

33709PA0630008	33709PA0630009	33709PA0630010	33709PA0630011	33709PA0640001	33709PA0640002	33709PA0640003	33709PA0640004	33709PA0640005	33709PA0640006	33709PA0640007	33709PA0640008	33709PA0640009	33709PA0640010	33709PA0720001	33709PA0720002	33709PA0720003	33709PA0900001	33709PA0920001	33709PA1030001	33709PA1100001
$0	$0	$0	$0	$0	$0	$0	$0	$0	$467,213	$269,002	$453,605	$158,074	$381,896	$0	$0	$0	$0	$130,222	$135,014	$128,763
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$121,236	$71,188	$161,201	$55,425	$135,718	$0	$0	$0	$0	$42,303	$22,662	$33,780
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$345,977	$197,813	$292,404	$102,649	$246,179	$0	$0	$0	$0	$87,918	$112,352	$94,983
$0	$0	$0	$0	$0	$0	$0	$0	$0	$15,905	$9,158	$15,905	$5,543	$12,772	$0	$0	$0	$0	$4,338	$4,338	$4,338
$0	$0	$0	$0	$0	$0	$0	$0	$0	$381,594	$218,177	$322,505	$113,216	$271,521	$0	$0	$0	$0	$96,969	$123,918	$104,761
0	0	0	0	0	0	0	0	0	792	456	792	276	636	0	0	0	0	216	216	216
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	87.04%	87.01%	86.41%	86.43%	86.59%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	86.78%	87.60%	87.06%
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$589.92	$589.92	$572.73	$572.73	$600.47	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$602.88	$625.06	$596.13
#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$153.08	$156.11	$203.54	$200.82	$213.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$195.85	$104.92	$156.39
#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	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$436.84	$433.80	$369.20	$371.92	$387.07	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$407.03	$520.15	$439.73
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$20.08	$20.08	$20.08	$20.08	$20.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$20.08	$20.08	$20.08
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$481.81	$478.46	$407.20	$410.20	$426.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$448.93	$573.69	$485.00

Premier Balance EPO					
33709PA111					
Premier Balance EPO 250 a Community Blue Plan	Premier Balance EPO 500 a Community Blue Plan	Premier Balance EPO 750 a Community Blue Plan	Premier Balance EPO 900 a Community Blue Plan	Premier Balance EPO 1100 a Community Blue Plan	Premier Balance EPO 2500 a Community Blue Plan
33709PA1110001	33709PA1110002	33709PA1110003	33709PA1110004	33709PA1110005	33709PA1110006
Gold	Gold	Gold	Gold	Gold	Gold
0.813	0.805	0.805	0.802	0.799	0.776
New	New	New	New	New	New
EPO	EPO	EPO	EPO	EPO	EPO
No	No	No	No	No	No
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%	0.00%	0.00%
0.00%					

33709PA1110001	33709PA1110002	33709PA1110003	33709PA1110004	33709PA1110005	33709PA1110006
$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0
0	0	0	0	0	0
0	0	0	0	0	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!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

33709PA1110001	33709PA1110002	33709PA1110003	33709PA1110004	33709PA1110005	33709PA1110006
0.8415	0.8288	0.8203	0.8161	0.8075	0.7554
0.9577	0.9577	0.9577	0.9577	0.9577	0.9577
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10.01%	10.01%	10.01%	10.01%	10.01%	10.01%
2.83%	2.83%	2.83%	2.83%	2.83%	2.83%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$555.40	$547.01	$541.40	$538.63	$532.96	$498.57
$371.83	$366.22	$362.46	$360.61	$356.81	$333.79

33709PA1110001	33709PA1110002	33709PA1110003	33709PA1110004	33709PA1110005	33709PA1110006
$888,762	$583,028	$533,257	$504,817	$127,982	$924,313
$0	$0	$0	$0	$0	$0
$133,746	$95,193	$91,624	$88,878	$23,647	$219,401
$0	$0	$0	$0	$0	$0
$755,016	$487,835	$441,633	$415,939	$104,335	$704,911
$30,123	$19,761	$18,074	$17,110	$4,338	$31,328
$832,741	$538,054	$487,097	$458,758	$115,076	$777,478
1,500	984	900	852	216	1,560
87.50%	87.45%	87.42%	87.41%	87.37%	87.15%
$592.51	$592.51	$592.51	$592.51	$592.51	$592.51
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$89.16	$96.74	$101.80	$104.32	$109.47	$140.64
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$503.34	$495.77	$490.70	$488.19	$483.03	$451.87
$20.08	$20.08	$20.08	$20.08	$20.08	$20.08
$555.16	$546.80	$541.22	$538.45	$532.76	$498.38

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9700
Rating Area 2	0.9700
Rating Area 4	0.9700
Rating Area 5	0.9700
Rating Area 6	1.0400
Rating Area 7	1.0400
Rating Area 9	1.0200

Part II of the Preliminary Justification

Highmark Inc. – Small Group Market

Scope and Range:

Highmark Inc. is restructuring its product portfolio for 2020, issuing an entirely new set of plans in the Small Group market, while terminating all of its existing plans. As such, the average rate increase shown is 0.0% 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.

However, as all terminating inforce plans are being mapped to new plans for 2020, the weighted average rate increase that will be experienced by Highmark Inc. membership is 6.67% for all mapped plans, weighted on the projected enrollment of the new 2020 plans. This will impact 10,590 individuals.

Due to changes in benefits, metal levels, plan design pricing relativities, and the new benefit plan mappings, average increases at the plan level differ and range from 5.34% to 11.58% on plans with current membership.

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 Highmark'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 Inc.'s Small Group Market reported a financial loss 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 Inc.

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 Inc.'s ("Highmark") 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 Highmark's Filing. However, we recognize that this certification may become a public document. Highmark makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by Highmark that would result in the creation of any duty or liability under any theory of law by Highmark 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 Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Small Group
- Effective Date: January 1, 2020

II. Proposed Rate Increase(s)

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. For 2020, the Company is revising its entire portfolio of product offerings, terminating all its current plan designs and issuing all new plans in the Small Group market. As such the URRT Worksheet 2 shows 0.00% rate increase for all plans.

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 Highmark'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 Highmark'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 Highmark'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 Highmark's detailed claim-level historical data. We only include the non-grandfathered, insured members from Highmark'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: Highmark'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 0.980 was developed for Highmark'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 Highmark'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 8.5% (8.5% cost, 0.0% utilization). These trends reflect Highmark'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.

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 2018, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, 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. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience. For the development of the CY 2020 rates, this is reflected with a 1.052 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

We are projecting a slight decrease 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 1.014 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: -0.4%.

- 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: +$0.19

- We reflected a reduction in the capitation costs for the pediatric vision benefits: -$0.20.

- 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 0.996 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 ($8.29) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.6 Manual Rate Adjustments

Highmark'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 Highmark'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 Highmark. 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	33.3%	$615.59
2Q	14.3%	$628.27
3Q	18.7%	$641.21
4Q	33.7%	$654.42
Composite	100.0%	$635.28

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

Highmark 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 Highmark 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.

Highmark 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 Highmark in 2020, and the estimated market-wide profile, we are assuming that Highmark members will have a risk profile higher than the market-wide averages, and that Highmark will receive a contribution from the risk adjustment program in 2020, decreasing premiums in the rate development by $24.14 PMPM. Note that this value is gross of the paid-to-allowed ratio, and obtained by dividing the expected risk transfer amount of $20.08 by Highmark'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 Highmark. For Highmark, 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.

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 1.539. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.539). Please note that no member will pay these rates because the age factor of 1.539 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 Highmark is 0.650.

VII.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.9706. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9706. Please note that no member will pay these rates because Highmark is not using a geographic factor of 0.9706 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 Highmark is 1.030.

VII.3 Tobacco Use Rating Factor Calibration

Highmark 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 0.97 for regions 1, 2, 4, and 5; 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.

Highmark is filing quarterly Index Rate trends of 2.06% 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 is about 89.7% 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. Highmark is expecting a slight drop in enrollment from 2018 experience period levels, as we

expect that most groups will remain in transitional policies. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XII. Terminated Plans and Products

Highmark is terminating 49 QHP plans that were active in the 2018 experience period or that were first issued in 2019. 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 Highmark'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 Highmark 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 Highmark to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the

review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 07/19/2019

Exhibit I
Highmark, Inc.
2020

Pennsylvania Small Group Market Base Rate

	1/1/2020 Values
CY2020 Projected Period Average Members	7,524
CY2020 Allowed Claims	$624.61
Projected Non-EHBs	
None	$0.00
CY2020 Allowed Claims for EHB Only (Index Rate)	$624.61
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.961
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2020 Market Adjusted Index Rate	$600.47
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2020 Rate	
(a) Average Age Factor	1.539
(b) Age 21 Factor	1.000
(c) Average Geographic Factor	0.9706
Combined Calibration Factor 1/((a/b)*c)	0.6695

*Quarterly Index Rate trends are being set at 2.06%.

Highmark Inc.

Exhibit II - 1

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Highmark	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	33709PA0440016	Gold	Premier Balance PPO $250 IP a Community Blue Plan	1, 2, 5, 6	Off	**$599.95**	**0.9991**	0.8308	1.0482	1.0000	1.1473	1.0000
	33709PA0440017	Gold	Premier Balance PPO $750 IP a Community Blue Plan	1, 2, 5, 6	Off	**$589.85**	**0.9823**	0.8168	1.0482	1.0000	1.1473	1.0000
	33709PA0440018	Gold	Premier Balance PPO $1500 IP a Community Blue Plan	1, 2, 5, 6	Off	**$559.33**	**0.9315**	0.7746	1.0482	1.0000	1.1473	1.0000
	33709PA0560032	Platinum	Premier Balance PPO $0 Platinum a Community Blue Plan	1, 4	Off	**$672.05**	**1.1192**	0.9757	0.9998	1.0000	1.1473	1.0000
	33709PA0560033	Platinum	Premier Balance PPO $250 Platinum a Community Blue Plan	1, 4	Off	**$657.66**	**1.0953**	0.9548	0.9998	1.0000	1.1473	1.0000
	33709PA0560034	Gold	Premier Balance PPO $250 Gold a Community Blue Plan	1, 4	Off	**$574.71**	**0.9571**	0.8344	0.9998	1.0000	1.1473	1.0000
	33709PA0560035	Gold	Premier Balance PPO $500 a Community Blue Plan	1, 4	Off	**$568.45**	**0.9467**	0.8253	0.9998	1.0000	1.1473	1.0000
	33709PA0560036	Gold	Premier Balance PPO $750 a Community Blue Plan	1, 4	Off	**$565.93**	**0.9425**	0.8217	0.9998	1.0000	1.1473	1.0000
	33709PA0560037	Gold	Premier Balance PPO $1000 a Community Blue Plan	1, 4	Off	**$558.82**	**0.9306**	0.8113	0.9998	1.0000	1.1473	1.0000
	33709PA0560038	Gold	Premier Balance PPO $1250 a Community Blue Plan	1, 4	Off	**$554.29**	**0.9231**	0.8048	0.9998	1.0000	1.1473	1.0000
	33709PA0560039	Gold	Premier Balance PPO $1400 a Community Blue Plan	1, 4	Off	**$538.73**	**0.8972**	0.7822	0.9998	1.0000	1.1473	1.0000
	33709PA0560040	Gold	Premier Balance PPO $1500 a Community Blue Plan	1, 4	Off	**$548.33**	**0.9132**	0.7961	0.9998	1.0000	1.1473	1.0000
	33709PA0560041	Gold	Premier Balance PPO $2000 a Community Blue Plan	1, 4	Off	**$538.39**	**0.8966**	0.7817	0.9998	1.0000	1.1473	1.0000
	33709PA0560042	Gold	Premier Balance PPO $5000 1x a Community Blue Plan	1, 4	Off	**$498.69**	**0.8305**	0.7240	0.9998	1.0000	1.1473	1.0000
	33709PA0560043	Gold	Premier Balance PPO $0 Gold a Community Blue Plan	1, 4	Off	**$577.03**	**0.9610**	0.8378	0.9998	1.0000	1.1473	1.0000
Balance PPO	33709PA0570014	Gold	Balance PPO $1000 a Community Blue Plan	1, 4	Off	**$530.40**	**0.8833**	0.7701	0.9998	1.0000	1.1473	1.0000
	33709PA0570015	Gold	Balance PPO $1750 a Community Blue Plan	1, 4	Off	**$522.98**	**0.8710**	0.7593	0.9998	1.0000	1.1473	1.0000
	33709PA0570016	Gold	Balance PPO $2000 a Community Blue Plan	1, 4	Off	**$518.84**	**0.8641**	0.7533	0.9998	1.0000	1.1473	1.0000
	33709PA0570017	Silver	Balance PPO $600 a Community Blue Plan	1, 4	Off	**$463.86**	**0.7725**	0.6735	0.9998	1.0000	1.1473	1.0000
	33709PA0570018	Silver	Balance PPO $2600 a Community Blue Plan	1, 4	Off	**$452.19**	**0.7531**	0.6565	0.9998	1.0000	1.1473	1.0000
	33709PA0570019	Silver	Balance PPO $5000 1x a Community Blue Plan	1, 4	Off	**$439.75**	**0.7324**	0.6385	0.9998	1.0000	1.1473	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 Inc.

Exhibit II - 2

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Highmark	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)
Health Savings PPO	33709PA0450005	Gold	Health Savings PPO $1500 a Community Blue Plan	1, 4	Off	**$548.40**	**0.9133**	0.7962	0.9998	1.0000	1.1473	1.0000
	33709PA0640006	Silver	Health Savings PPO Embedded $2800 a Community Blue Plan	1, 4	Off	**$481.81**	**0.8024**	0.6995	0.9998	1.0000	1.1473	1.0000
	33709PA0640007	Silver	Health Savings PPO Embedded $3350 a Community Blue Plan	1, 4	Off	**$478.46**	**0.7968**	0.6947	0.9998	1.0000	1.1473	1.0000
	33709PA0640008	Bronze	Health Savings PPO Embedded $5500 a Community Blue Plan	1, 4	Off	**$407.20**	**0.6781**	0.5912	0.9998	1.0000	1.1473	1.0000
	33709PA0640009	Bronze	Health Savings PPO Embedded $6000 a Community Blue Plan	1, 4	Off	**$410.20**	**0.6831**	0.5956	0.9998	1.0000	1.1473	1.0000
	33709PA0640010	Bronze	Health Savings PPO Embedded $5500 a Community Blue Plan	1, 2, 5, 6	Off	**$426.92**	**0.7110**	0.5912	1.0482	1.0000	1.1473	1.0000
	33709PA0920001	Bronze	Health Savings Flex PPO Embedded $6000 a Community Blue Plan	6, 7, 9	Off	**$448.93**	**0.7476**	0.6192	1.0524	1.0000	1.1473	1.0000
Community Blue EPO	33709PA1110001	Gold	Premier Balance EPO $250 a Community Blue Plan	1, 4	Off	**$555.16**	**0.9245**	0.8415	0.9577	1.0000	1.1473	1.0000
	33709PA1110002	Gold	Premier Balance EPO $500 a Community Blue Plan	1, 4	Off	**$546.80**	**0.9106**	0.8288	0.9577	1.0000	1.1473	1.0000
	33709PA1110003	Gold	Premier Balance EPO $750 a Community Blue Plan	1, 4	Off	**$541.22**	**0.9013**	0.8203	0.9577	1.0000	1.1473	1.0000
	33709PA1110004	Gold	Premier Balance EPO $900 a Community Blue Plan	1, 4	Off	**$538.45**	**0.8967**	0.8161	0.9577	1.0000	1.1473	1.0000
	33709PA1110005	Gold	Premier Balance EPO $1100 a Community Blue Plan	1, 4	Off	**$532.76**	**0.8872**	0.8075	0.9577	1.0000	1.1473	1.0000
	33709PA1110006	Gold	Premier Balance EPO $2500 a Community Blue Plan	1, 4	Off	**$498.38**	**0.8300**	0.7554	0.9577	1.0000	1.1473	1.0000
Conemaugh Region Flex Blue	33709PA1030001	Gold	Conemaugh Region Flex Blue PPO $500	5	Off	**$573.69**	**0.9554**	0.8243	1.0103	1.0000	1.1473	1.0000
	33709PA1100001	Silver	Conemaugh Region Flex Blue PPO $2800Q	5	Off	**$485.00**	**0.8077**	0.6968	1.0103	1.0000	1.1473	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 Inc.
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	A	1,4	33709PA0560007	Premier Balance PPO $0 Platinum A a Community Blue Flex Plan	33709PA0560032	Premier Balance PPO $0 Platinum a Community Blue Plan
Off	A	1,4	33709PA0560009	Premier Balance PPO $250 Platinum A a Community Blue Flex Plan	33709PA0560033	Premier Balance PPO $250 Platinum a Community Blue Plan
Off	A	1,4	33709PA0560011	Premier Balance PPO $0 Gold A a Community Blue Flex Plan	33709PA0560043	Premier Balance PPO $0 Gold a Community Blue Plan
Off	A	1,4	33709PA0560013	Premier Balance PPO $250 Gold A a Community Blue Flex Plan	33709PA0560034	Premier Balance PPO $250 Gold a Community Blue Plan
Off	A	1,4	33709PA0560015	Premier Balance PPO $500 A a Community Blue Flex Plan	33709PA0560035	Premier Balance PPO $500 a Community Blue Plan
Off	A	1,4	33709PA0560017	Premier Balance PPO $750 A a Community Blue Flex Plan	33709PA0560036	Premier Balance PPO $750 a Community Blue Plan
Off	A	1,4	33709PA0560019	Premier Balance PPO $1000 A a Community Blue Flex Plan	33709PA0560037	Premier Balance PPO $1000 a Community Blue Plan
Off	A	1,4	33709PA0560021	Premier Balance PPO $1250 A a Community Blue Flex Plan	33709PA0560038	Premier Balance PPO $1250 a Community Blue Plan
Off	A	1,4	33709PA0560023	Premier Balance PPO $1500 A a Community Blue Flex Plan	33709PA0560040	Premier Balance PPO $1500 a Community Blue Plan
Off	A	1,4	33709PA0560027	Premier Balance PPO $2000 A a Community Blue Flex Plan	33709PA0560041	Premier Balance PPO $2000 a Community Blue Plan
Off	A	1,4	33709PA0560030	Premier Balance PPO $1400 A a Community Blue Flex Plan	33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan
Off	A	1,4	33709PA0570013	Balance PPO $1000 A a Community Blue Flex Plan	33709PA0570014	Balance PPO $1000 a Community Blue Plan
Off	A	1,4	33709PA0570011	Balance PPO $1750 A a Community Blue Flex Plan	33709PA0570015	Balance PPO $1750 a Community Blue Plan
Off	A	1,4	33709PA0570012	Balance PPO $2000 A a Community Blue Flex Plan	33709PA0570016	Balance PPO $2000 a Community Blue Plan
Off	A	1,4	33709PA0450004	Health Savings PPO $1500 a Community Blue Flex Plan	33709PA0450005	Health Savings PPO $1500 a Community Blue Plan
Off	A	1,4	33709PA0640001	Health Savings PPO Embedded $2700 a Community Blue Flex Plan	33709PA0640006	Health Savings PPO Embedded $2800 a Community Blue Plan
Off	A	1,4	33709PA0640002	Health Savings PPO Embedded $3200 a Community Blue Flex Plan	33709PA0640007	Health Savings PPO Embedded $3350 a Community Blue Plan
Off	A	1,4	33709PA0640003	Health Savings PPO Embedded $5500 a Community Blue Flex Plan	33709PA0640008	Health Savings PPO Embedded $5500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0640004	Health Savings PPO Embedded $5500 a Community Blue Flex Plan	33709PA0640010	Health Savings PPO Embedded $5500 a Community Blue Plan
Off	A	1,4	33709PA0640005	Health Savings PPO Embedded $6000 a Community Blue Flex Plan	33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan

Exhibit III
Highmark Inc.
Small Group Market

Terminated ACA Plans (con't)

Exchange	Service Zone	Regions	Terminating Plans		Mapping To…	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	A	1,4	33709PA0640005	Health Savings PPO Embedded $6000 a Community Blue Flex Plan	33709PA0640009	Health Savings PPO Embedded $6000 a Community Blue Plan
Off	G	1,2,4,5	33709PA0460008	Flex PPO PA Mountains Healthcare Region $500/$1500 a Community Blue Plan	33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan
Off	J	1,4	33709PA0630002	Connect Blue EPO $100 a Community Blue Plan	33709PA1110001	Premier Balance EPO $250 a Community Blue Plan
Off	J	1,4	33709PA0630003	Connect Blue EPO $250 a Community Blue Plan	33709PA1110001	Premier Balance EPO $250 a Community Blue Plan
Off	J	1,4	33709PA0630004	Connect Blue EPO $500 a Community Blue Plan	33709PA1110002	Premier Balance EPO $500 a Community Blue Plan
Off	J	1,4	33709PA0630005	Connect Blue EPO $750 a Community Blue Plan	33709PA1110003	Premier Balance EPO $750 a Community Blue Plan
Off	J	1,4	33709PA0630006	Connect Blue EPO $900 a Community Blue Plan	33709PA1110004	Premier Balance EPO $900 a Community Blue Plan
Off	J	1,4	33709PA0630008	Connect Blue EPO $1100 a Community Blue Plan	33709PA1110005	Premier Balance EPO $1100 a Community Blue Plan
Off	J	1,4	33709PA0630010	Connect Blue EPO $2500 a Community Blue Plan	33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan
Off	J	1,4	33709PA0630011	Connect Blue EPO $3200 a Community Blue Plan	33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0440014	Premier Balance PPO $250 IP A a Community Blue Flex Plan	33709PA0440016	Premier Balance PPO $250 IP a Community Blue Plan
Off	B	1,2,5,6	33709PA0440009	Premier Balance PPO $750 IP A a Community Blue Flex Plan	33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan
Off	B	1,2,5,6	33709PA0440015	Premier Balance PPO $1500 IP A a Community Blue Flex Plan	33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan
Off	Y	5	33709PA0720001	Conemaugh Region Connect Blue EPO $0	33709PA1030001	Conemaugh Region Flex Blue PPO $500
Off	Y	5	33709PA0720002	Conemaugh Region Connect Blue EPO $1000	33709PA1030001	Conemaugh Region Flex Blue PPO $500
Off	Y	5	33709PA0720003	Conemaugh Region Connect Blue EPO $3800	33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q
Off	Y	5	33709PA0900001	Conemaugh Region Connect Blue EPO Embedded $5000	33709PA1100001	Conemaugh Region Flex Blue PPO $2800Q
Off	A	1,4	33709PA0570008	Balance PPO $600 a Community Blue Flex Plan	33709PA0570017	Balance PPO $600 a Community Blue Plan
Off	A	1,4	33709PA0570009	Balance PPO $2600 a Community Blue Flex Plan	33709PA0570018	Balance PPO $2600 a Community Blue Plan
Off	A	1,4	33709PA0570010	Balance PPO $5000 1x a Community Blue Flex Plan	33709PA0570019	Balance PPO $5000 1x a Community Blue Plan
Off	H	2, 5, 6	33709PA0460007	Flex PPO $500/$1500 Penn Highlands Region a Community Blue Plan	33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan
Off	A	1,4	33709PA0560029	Premier Balance PPO $1400 A a Community Blue Flex Plan	33709PA0560039	Premier Balance PPO $1400 a Community Blue Plan
Off	A	1,4	33709PA0570007	Balance PPO $1000 A a Community Blue Flex Plan	33709PA0570014	Balance PPO $1000 a Community Blue Plan
Off	A	1,4	33709PA0570004	Balance PPO $1750 A a Community Blue Flex Plan	33709PA0570015	Balance PPO $1750 a Community Blue Plan
Off	A	1,4	33709PA0570006	Balance PPO $2000 A a Community Blue Flex Plan	33709PA0570016	Balance PPO $2000 a Community Blue Plan

Exhibit III
Highmark Inc.
Small Group Market

Terminated ACA Plans (con't)

Exchange	Service Zone	Regions	Terminating Plans		Mapping To…	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	A	1,4	33709PA0460012	Flex PPO $500 Total Health a Community Blue Plan	33709PA0560035	Premier Balance PPO $500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0460013	Flex PPO $500 Total Health a Community Blue Plan	33709PA0440017	Premier Balance PPO $750 IP a Community Blue Plan
Off	J	1,4	33709PA0630007	Connect Blue EPO $2500 a Community Blue Plan	33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan
Off	J	1,4	33709PA0630009	Connect Blue EPO $3200 a Community Blue Plan	33709PA1110006	Premier Balance EPO $2500 a Community Blue Plan
Off	B	1,2,5,6	33709PA0440013	Premier Balance PPO $1500 IP A a Community Blue Flex Plan	33709PA0440018	Premier Balance PPO $1500 IP a Community Blue Plan

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*	33709
Federal TIN*	23-1294723
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
33709PA0560032	Rating Area 1	No Preference	0-14	333.88
33709PA0560032	Rating Area 1	No Preference	15	363.55
33709PA0560032	Rating Area 1	No Preference	16	374.90
33709PA0560032	Rating Area 1	No Preference	17	386.25
33709PA0560032	Rating Area 1	No Preference	18	398.47
33709PA0560032	Rating Area 1	No Preference	19	410.69
33709PA0560032	Rating Area 1	No Preference	20	423.35
33709PA0560032	Rating Area 1	No Preference	21	436.44
33709PA0560032	Rating Area 1	No Preference	22	436.44
33709PA0560032	Rating Area 1	No Preference	23	436.44
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33709PA0560032	Rating Area 1	No Preference	25	438.19
33709PA0560032	Rating Area 1	No Preference	26	446.91
33709PA0560032	Rating Area 1	No Preference	27	457.39
33709PA0560032	Rating Area 1	No Preference	28	474.41
33709PA0560032	Rating Area 1	No Preference	29	488.38
33709PA0560032	Rating Area 1	No Preference	30	495.36
33709PA0560032	Rating Area 1	No Preference	31	505.83
33709PA0560032	Rating Area 1	No Preference	32	516.31
33709PA0560032	Rating Area 1	No Preference	33	522.86
33709PA0560032	Rating Area 1	No Preference	34	529.84
33709PA0560032	Rating Area 1	No Preference	35	533.33
33709PA0560032	Rating Area 1	No Preference	36	536.82
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33709PA0560032	Rating Area 4	No Preference	39	550.79
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33709PA0560032	Rating Area 4	No Preference	42	578.28
33709PA0560032	Rating Area 4	No Preference	43	592.25
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33709PA0560032	Rating Area 4	No Preference	48	713.58
33709PA0560032	Rating Area 4	No Preference	49	744.57
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33709PA0560032	Rating Area 4	No Preference	51	813.96
33709PA0560032	Rating Area 4	No Preference	52	851.93
33709PA0560032	Rating Area 4	No Preference	53	890.34

33709PA0560032	Rating Area 4	No Preference	54	931.80
33709PA0560032	Rating Area 4	No Preference	55	973.26
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33709PA0560032	Rating Area 4	No Preference	57	1063.60
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33709PA0560032	Rating Area 4	No Preference	59	1136.05
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33709PA0560033	Rating Area 4	No Preference	52	833.68
33709PA0560033	Rating Area 4	No Preference	53	871.26
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33709PA0560033	Rating Area 4	No Preference	55	952.41
33709PA0560033	Rating Area 4	No Preference	56	996.40
33709PA0560033	Rating Area 4	No Preference	57	1040.82
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33709PA0560033	Rating Area 4	No Preference	63	1260.77

33709PA0560033	Rating Area 4	No Preference	64 and over	1281.27
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33709PA0560043	Rating Area 1	No Preference	18	342.13
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33709PA0560043	Rating Area 1	No Preference	58	954.81
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33709PA0560043	Rating Area 1	No Preference	60	1017.02
33709PA0560043	Rating Area 1	No Preference	61	1052.99
33709PA0560043	Rating Area 1	No Preference	62	1076.60
33709PA0560043	Rating Area 1	No Preference	63	1106.20
33709PA0560043	Rating Area 1	No Preference	64 and over	1124.19
33709PA0560043	Rating Area 4	No Preference	0-14	286.67
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33709PA0440018	Rating Area 1	No Preference	16	312.01
33709PA0440018	Rating Area 1	No Preference	17	321.46
33709PA0440018	Rating Area 1	No Preference	18	331.63
33709PA0440018	Rating Area 1	No Preference	19	341.80
33709PA0440018	Rating Area 1	No Preference	20	352.33
33709PA0440018	Rating Area 1	No Preference	21	363.23
33709PA0440018	Rating Area 1	No Preference	22	363.23
33709PA0440018	Rating Area 1	No Preference	23	363.23
33709PA0440018	Rating Area 1	No Preference	24	363.23
33709PA0440018	Rating Area 1	No Preference	25	364.68
33709PA0440018	Rating Area 1	No Preference	26	371.95
33709PA0440018	Rating Area 1	No Preference	27	380.67
33709PA0440018	Rating Area 1	No Preference	28	394.83
33709PA0440018	Rating Area 1	No Preference	29	406.45
33709PA0440018	Rating Area 1	No Preference	30	412.27
33709PA0440018	Rating Area 1	No Preference	31	420.98
33709PA0440018	Rating Area 1	No Preference	32	429.70
33709PA0440018	Rating Area 1	No Preference	33	435.15
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33709PA0440018	Rating Area 1	No Preference	35	443.87
33709PA0440018	Rating Area 1	No Preference	36	446.77
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33709PA0440018	Rating Area 1	No Preference	38	452.58
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33709PA0440018	Rating Area 1	No Preference	40	464.21
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33709PA0440018	Rating Area 1	No Preference	42	481.28
33709PA0440018	Rating Area 1	No Preference	43	492.90
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33709PA0440018	Rating Area 1	No Preference	51	677.42
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33709PA0440018	Rating Area 1	No Preference	62	1043.56
33709PA0440018	Rating Area 1	No Preference	63	1072.25
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33709PA0440018	Rating Area 6	No Preference	58	992.32
33709PA0440018	Rating Area 6	No Preference	59	1013.74
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33709PA0440018	Rating Area 6	No Preference	62	1118.89
33709PA0440018	Rating Area 6	No Preference	63	1149.66
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33709PA0570017	Rating Area 1	No Preference	33	360.87
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33709PA0570017	Rating Area 1	No Preference	39	380.15
33709PA0570017	Rating Area 1	No Preference	40	384.97
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33709PA0570017	Rating Area 1	No Preference	42	399.13
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33709PA0570017	Rating Area 1	No Preference	44	420.82
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33709PA0570017	Rating Area 1	No Preference	48	492.51
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33709PA0570017	Rating Area 1	No Preference	50	538.00
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33709PA0570017	Rating Area 1	No Preference	53	614.51
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33709PA0570017	Rating Area 1	No Preference	55	671.74
33709PA0570017	Rating Area 1	No Preference	56	702.77
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33709PA0570017	Rating Area 1	No Preference	58	767.53
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33709PA0570017	Rating Area 1	No Preference	60	817.54
33709PA0570017	Rating Area 1	No Preference	61	846.46
33709PA0570017	Rating Area 1	No Preference	62	865.43
33709PA0570017	Rating Area 1	No Preference	63	889.23
33709PA0570017	Rating Area 1	No Preference	64 and over	903.69
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33709PA0570017	Rating Area 4	No Preference	16	258.76
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33709PA0570017	Rating Area 4	No Preference	37	372.92
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33709PA0570017	Rating Area 4	No Preference	55	671.74
33709PA0570017	Rating Area 4	No Preference	56	702.77
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33709PA0570017	Rating Area 4	No Preference	62	865.43
33709PA0570017	Rating Area 4	No Preference	63	889.23
33709PA0570017	Rating Area 4	No Preference	64 and over	903.69
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33709PA0570018	Rating Area 1	No Preference	33	351.79
33709PA0570018	Rating Area 1	No Preference	34	356.49
33709PA0570018	Rating Area 1	No Preference	35	358.84
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33709PA0570018	Rating Area 1	No Preference	38	365.89
33709PA0570018	Rating Area 1	No Preference	39	370.59
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33709PA0570018	Rating Area 1	No Preference	41	382.33
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33709PA0570018	Rating Area 1	No Preference	43	398.48
33709PA0570018	Rating Area 1	No Preference	44	410.23
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33709PA0570018	Rating Area 1	No Preference	46	440.48
33709PA0570018	Rating Area 1	No Preference	47	458.97
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33709PA0570018	Rating Area 1	No Preference	50	524.46
33709PA0570018	Rating Area 1	No Preference	51	547.66
33709PA0570018	Rating Area 1	No Preference	52	573.20
33709PA0570018	Rating Area 1	No Preference	53	599.05
33709PA0570018	Rating Area 1	No Preference	54	626.94
33709PA0570018	Rating Area 1	No Preference	55	654.84
33709PA0570018	Rating Area 1	No Preference	56	685.09
33709PA0570018	Rating Area 1	No Preference	57	715.63
33709PA0570018	Rating Area 1	No Preference	58	748.22
33709PA0570018	Rating Area 1	No Preference	59	764.37
33709PA0570018	Rating Area 1	No Preference	60	796.97
33709PA0570018	Rating Area 1	No Preference	61	825.16
33709PA0570018	Rating Area 1	No Preference	62	843.66
33709PA0570018	Rating Area 1	No Preference	63	866.85
33709PA0570018	Rating Area 1	No Preference	64 and over	880.95
33709PA0570018	Rating Area 4	No Preference	0-14	224.64
33709PA0570018	Rating Area 4	No Preference	15	244.61
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33709PA0570018	Rating Area 4	No Preference	33	351.79
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33709PA0570018	Rating Area 4	No Preference	36	361.19
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33709PA0570018	Rating Area 4	No Preference	39	370.59
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33709PA0570018	Rating Area 4	No Preference	41	382.33
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33709PA0570018	Rating Area 4	No Preference	43	398.48
33709PA0570018	Rating Area 4	No Preference	44	410.23
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33709PA0570018	Rating Area 4	No Preference	46	440.48
33709PA0570018	Rating Area 4	No Preference	47	458.97
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33709PA0570018	Rating Area 4	No Preference	51	547.66
33709PA0570018	Rating Area 4	No Preference	52	573.20
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33709PA0570018	Rating Area 4	No Preference	54	626.94
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33709PA0570018	Rating Area 4	No Preference	57	715.63
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33709PA0570018	Rating Area 4	No Preference	61	825.16
33709PA0570018	Rating Area 4	No Preference	62	843.66
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33709PA0570018	Rating Area 4	No Preference	64 and over	880.95
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33709PA0570019	Rating Area 1	No Preference	15	237.89
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33709PA0920001	Rating Area 7	No Preference	23	312.58
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33709PA0920001	Rating Area 7	No Preference	25	313.83
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33709PA0920001	Rating Area 7	No Preference	55	697.05
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33709PA0920001	Rating Area 7	No Preference	62	898.04
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33709PA0920001	Rating Area 9	No Preference	50	547.53
33709PA0920001	Rating Area 9	No Preference	51	571.75
33709PA0920001	Rating Area 9	No Preference	52	598.42
33709PA0920001	Rating Area 9	No Preference	53	625.40
33709PA0920001	Rating Area 9	No Preference	54	654.53
33709PA0920001	Rating Area 9	No Preference	55	683.65
33709PA0920001	Rating Area 9	No Preference	56	715.23
33709PA0920001	Rating Area 9	No Preference	57	747.11
33709PA0920001	Rating Area 9	No Preference	58	781.14
33709PA0920001	Rating Area 9	No Preference	59	798.00
33709PA0920001	Rating Area 9	No Preference	60	832.03
33709PA0920001	Rating Area 9	No Preference	61	861.46
33709PA0920001	Rating Area 9	No Preference	62	880.78
33709PA0920001	Rating Area 9	No Preference	63	904.99
33709PA0920001	Rating Area 9	No Preference	64 and over	919.71

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*	33709			
Federal TIN*	23-1294723			
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
33709PA0560032	Rating Area 1	No Preference	0-14	340.75
33709PA0560032	Rating Area 1	No Preference	15	371.04
33709PA0560032	Rating Area 1	No Preference	16	382.62
33709PA0560032	Rating Area 1	No Preference	17	394.21
33709PA0560032	Rating Area 1	No Preference	18	406.68
33709PA0560032	Rating Area 1	No Preference	19	419.15
33709PA0560032	Rating Area 1	No Preference	20	432.07
33709PA0560032	Rating Area 1	No Preference	21	445.43
33709PA0560032	Rating Area 1	No Preference	22	445.43
33709PA0560032	Rating Area 1	No Preference	23	445.43
33709PA0560032	Rating Area 1	No Preference	24	445.43
33709PA0560032	Rating Area 1	No Preference	25	447.21
33709PA0560032	Rating Area 1	No Preference	26	456.12
33709PA0560032	Rating Area 1	No Preference	27	466.81
33709PA0560032	Rating Area 1	No Preference	28	484.18
33709PA0560032	Rating Area 1	No Preference	29	498.44
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33709PA0560032	Rating Area 1	No Preference	32	526.94
33709PA0560032	Rating Area 1	No Preference	33	533.63
33709PA0560032	Rating Area 1	No Preference	34	540.75
33709PA0560032	Rating Area 1	No Preference	35	544.32
33709PA0560032	Rating Area 1	No Preference	36	547.88
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33709PA0560032	Rating Area 1	No Preference	38	555.01
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33709PA0560032	Rating Area 1	No Preference	64 and over	1336.29
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33709PA0560033	Rating Area 4	No Preference	61	1224.85
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33709PA0560033	Rating Area 4	No Preference	63	1286.75

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33709PA0560043	Rating Area 1	No Preference	18	349.17
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33709PA0560043	Rating Area 4	No Preference	44	534.27
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33709PA0560043	Rating Area 4	No Preference	63	1128.96
33709PA0560043	Rating Area 4	No Preference	64 and over	1147.32
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33709PA0560034	Rating Area 1	No Preference	18	347.77
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33709PA0560034	Rating Area 1	No Preference	22	380.91

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33709PA0560034	Rating Area 1	No Preference	25	382.43
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33709PA0560034	Rating Area 1	No Preference	28	414.05
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33709PA0560034	Rating Area 1	No Preference	32	450.62
33709PA0560034	Rating Area 1	No Preference	33	456.33
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33709PA0560034	Rating Area 1	No Preference	35	465.47
33709PA0560034	Rating Area 1	No Preference	36	468.52
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33709PA0560034	Rating Area 1	No Preference	38	474.61
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33709PA0560039	Rating Area 1	No Preference	62	1025.83
33709PA0560039	Rating Area 1	No Preference	63	1054.04
33709PA0560039	Rating Area 1	No Preference	64 and over	1071.18
33709PA0560039	Rating Area 4	No Preference	0-14	273.15
33709PA0560039	Rating Area 4	No Preference	15	297.43
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33709PA0560039	Rating Area 4	No Preference	17	316.00
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33709PA0570014	Rating Area 1	No Preference	59	915.06
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33709PA0570014	Rating Area 4	No Preference	63	1037.75
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33709PA0570015	Rating Area 1	No Preference	44	484.23
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33709PA0570015	Rating Area 1	No Preference	51	646.45
33709PA0570015	Rating Area 1	No Preference	52	676.60
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33709PA0570015	Rating Area 1	No Preference	54	740.03
33709PA0570015	Rating Area 1	No Preference	55	772.96
33709PA0570015	Rating Area 1	No Preference	56	808.66
33709PA0570015	Rating Area 1	No Preference	57	844.71
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33709PA0570015	Rating Area 1	No Preference	59	902.25
33709PA0570015	Rating Area 1	No Preference	60	940.73
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33709PA0570015	Rating Area 1	No Preference	62	995.84
33709PA0570015	Rating Area 1	No Preference	63	1023.22
33709PA0570015	Rating Area 1	No Preference	64 and over	1039.86

33709PA0570015	Rating Area 4	No Preference	0-14	265.16
33709PA0570015	Rating Area 4	No Preference	15	288.73
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33709PA0570015	Rating Area 4	No Preference	17	306.76
33709PA0570015	Rating Area 4	No Preference	18	316.46
33709PA0570015	Rating Area 4	No Preference	19	326.17
33709PA0570015	Rating Area 4	No Preference	20	336.22
33709PA0570015	Rating Area 4	No Preference	21	346.62
33709PA0570015	Rating Area 4	No Preference	22	346.62
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33709PA0570015	Rating Area 4	No Preference	41	451.30
33709PA0570015	Rating Area 4	No Preference	42	459.27
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33709PA0570015	Rating Area 4	No Preference	44	484.23
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33709PA0440016	Rating Area 2	No Preference	45	574.19
33709PA0440016	Rating Area 2	No Preference	46	596.46
33709PA0440016	Rating Area 2	No Preference	47	621.51
33709PA0440016	Rating Area 2	No Preference	48	650.14
33709PA0440016	Rating Area 2	No Preference	49	678.37
33709PA0440016	Rating Area 2	No Preference	50	710.19
33709PA0440016	Rating Area 2	No Preference	51	741.60
33709PA0440016	Rating Area 2	No Preference	52	776.19
33709PA0440016	Rating Area 2	No Preference	53	811.19
33709PA0440016	Rating Area 2	No Preference	54	848.96
33709PA0440016	Rating Area 2	No Preference	55	886.74
33709PA0440016	Rating Area 2	No Preference	56	927.69
33709PA0440016	Rating Area 2	No Preference	57	969.05
33709PA0440016	Rating Area 2	No Preference	58	1013.19
33709PA0440016	Rating Area 2	No Preference	59	1035.06
33709PA0440016	Rating Area 2	No Preference	60	1079.19
33709PA0440016	Rating Area 2	No Preference	61	1117.37
33709PA0440016	Rating Area 2	No Preference	62	1142.42
33709PA0440016	Rating Area 2	No Preference	63	1173.83
33709PA0440016	Rating Area 2	No Preference	64 and over	1192.92
33709PA0440016	Rating Area 5	No Preference	0-14	304.19
33709PA0440016	Rating Area 5	No Preference	15	331.23
33709PA0440016	Rating Area 5	No Preference	16	341.57
33709PA0440016	Rating Area 5	No Preference	17	351.91
33709PA0440016	Rating Area 5	No Preference	18	363.05
33709PA0440016	Rating Area 5	No Preference	19	374.18
33709PA0440016	Rating Area 5	No Preference	20	385.71
33709PA0440016	Rating Area 5	No Preference	21	397.64
33709PA0440016	Rating Area 5	No Preference	22	397.64
33709PA0440016	Rating Area 5	No Preference	23	397.64
33709PA0440016	Rating Area 5	No Preference	24	397.64
33709PA0440016	Rating Area 5	No Preference	25	399.23
33709PA0440016	Rating Area 5	No Preference	26	407.18
33709PA0440016	Rating Area 5	No Preference	27	416.73
33709PA0440016	Rating Area 5	No Preference	28	432.23
33709PA0440016	Rating Area 5	No Preference	29	444.96
33709PA0440016	Rating Area 5	No Preference	30	451.32
33709PA0440016	Rating Area 5	No Preference	31	460.86
33709PA0440016	Rating Area 5	No Preference	32	470.41
33709PA0440016	Rating Area 5	No Preference	33	476.37
33709PA0440016	Rating Area 5	No Preference	34	482.73
33709PA0440016	Rating Area 5	No Preference	35	485.92
33709PA0440016	Rating Area 5	No Preference	36	489.10
33709PA0440016	Rating Area 5	No Preference	37	492.28
33709PA0440016	Rating Area 5	No Preference	38	495.46
33709PA0440016	Rating Area 5	No Preference	39	501.82
33709PA0440016	Rating Area 5	No Preference	40	508.18
33709PA0440016	Rating Area 5	No Preference	41	517.73
33709PA0440016	Rating Area 5	No Preference	42	526.87
33709PA0440016	Rating Area 5	No Preference	43	539.60
33709PA0440016	Rating Area 5	No Preference	44	555.50
33709PA0440016	Rating Area 5	No Preference	45	574.19
33709PA0440016	Rating Area 5	No Preference	46	596.46
33709PA0440016	Rating Area 5	No Preference	47	621.51
33709PA0440016	Rating Area 5	No Preference	48	650.14
33709PA0440016	Rating Area 5	No Preference	49	678.37
33709PA0440016	Rating Area 5	No Preference	50	710.19
33709PA0440016	Rating Area 5	No Preference	51	741.60
33709PA0440016	Rating Area 5	No Preference	52	776.19
33709PA0440016	Rating Area 5	No Preference	53	811.19
33709PA0440016	Rating Area 5	No Preference	54	848.96
33709PA0440016	Rating Area 5	No Preference	55	886.74
33709PA0440016	Rating Area 5	No Preference	56	927.69
33709PA0440016	Rating Area 5	No Preference	57	969.05
33709PA0440016	Rating Area 5	No Preference	58	1013.19
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33709PA0440016	Rating Area 5	No Preference	60	1079.19
33709PA0440016	Rating Area 5	No Preference	61	1117.37
33709PA0440016	Rating Area 5	No Preference	62	1142.42
33709PA0440016	Rating Area 5	No Preference	63	1173.83
33709PA0440016	Rating Area 5	No Preference	64 and over	1192.92
33709PA0440016	Rating Area 6	No Preference	0-14	326.14
33709PA0440016	Rating Area 6	No Preference	15	355.13
33709PA0440016	Rating Area 6	No Preference	16	366.22
33709PA0440016	Rating Area 6	No Preference	17	377.30
33709PA0440016	Rating Area 6	No Preference	18	389.24
33709PA0440016	Rating Area 6	No Preference	19	401.18
33709PA0440016	Rating Area 6	No Preference	20	413.54
33709PA0440016	Rating Area 6	No Preference	21	426.33
33709PA0440016	Rating Area 6	No Preference	22	426.33
33709PA0440016	Rating Area 6	No Preference	23	426.33
33709PA0440016	Rating Area 6	No Preference	24	426.33
33709PA0440016	Rating Area 6	No Preference	25	428.04
33709PA0440016	Rating Area 6	No Preference	26	436.56
33709PA0440016	Rating Area 6	No Preference	27	446.79
33709PA0440016	Rating Area 6	No Preference	28	463.42
33709PA0440016	Rating Area 6	No Preference	29	477.06
33709PA0440016	Rating Area 6	No Preference	30	483.88
33709PA0440016	Rating Area 6	No Preference	31	494.12
33709PA0440016	Rating Area 6	No Preference	32	504.35
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33709PA0440016	Rating Area 6	No Preference	34	517.56
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33709PA0440016	Rating Area 6	No Preference	36	524.39
33709PA0440016	Rating Area 6	No Preference	37	527.80
33709PA0440016	Rating Area 6	No Preference	38	531.21
33709PA0440016	Rating Area 6	No Preference	39	538.03
33709PA0440016	Rating Area 6	No Preference	40	544.85
33709PA0440016	Rating Area 6	No Preference	41	555.08
33709PA0440016	Rating Area 6	No Preference	42	564.89
33709PA0440016	Rating Area 6	No Preference	43	578.53
33709PA0440016	Rating Area 6	No Preference	44	595.58
33709PA0440016	Rating Area 6	No Preference	45	615.62
33709PA0440016	Rating Area 6	No Preference	46	639.50
33709PA0440016	Rating Area 6	No Preference	47	666.35
33709PA0440016	Rating Area 6	No Preference	48	697.05
33709PA0440016	Rating Area 6	No Preference	49	727.32
33709PA0440016	Rating Area 6	No Preference	50	761.43
33709PA0440016	Rating Area 6	No Preference	51	795.11
33709PA0440016	Rating Area 6	No Preference	52	832.20
33709PA0440016	Rating Area 6	No Preference	53	869.71
33709PA0440016	Rating Area 6	No Preference	54	910.21
33709PA0440016	Rating Area 6	No Preference	55	950.72
33709PA0440016	Rating Area 6	No Preference	56	994.63
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33709PA0440016	Rating Area 6	No Preference	58	1086.29
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33709PA0440016	Rating Area 6	No Preference	60	1157.06
33709PA0440016	Rating Area 6	No Preference	61	1197.99
33709PA0440016	Rating Area 6	No Preference	62	1224.85
33709PA0440016	Rating Area 6	No Preference	63	1258.53
33709PA0440016	Rating Area 6	No Preference	64 and over	1278.99
33709PA0440017	Rating Area 1	No Preference	0-14	299.08
33709PA0440017	Rating Area 1	No Preference	15	325.66
33709PA0440017	Rating Area 1	No Preference	16	335.83
33709PA0440017	Rating Area 1	No Preference	17	345.99
33709PA0440017	Rating Area 1	No Preference	18	356.94
33709PA0440017	Rating Area 1	No Preference	19	367.88
33709PA0440017	Rating Area 1	No Preference	20	379.22
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33709PA0440017	Rating Area 1	No Preference	23	390.95
33709PA0440017	Rating Area 1	No Preference	24	390.95
33709PA0440017	Rating Area 1	No Preference	25	392.51
33709PA0440017	Rating Area 1	No Preference	26	400.33
33709PA0440017	Rating Area 1	No Preference	27	409.72
33709PA0440017	Rating Area 1	No Preference	28	424.96
33709PA0440017	Rating Area 1	No Preference	29	437.47
33709PA0440017	Rating Area 1	No Preference	30	443.73
33709PA0440017	Rating Area 1	No Preference	31	453.11
33709PA0440017	Rating Area 1	No Preference	32	462.49
33709PA0440017	Rating Area 1	No Preference	33	468.36
33709PA0440017	Rating Area 1	No Preference	34	474.61
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33709PA0440017	Rating Area 1	No Preference	36	480.87
33709PA0440017	Rating Area 1	No Preference	37	484.00
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33709PA0440017	Rating Area 1	No Preference	39	493.38
33709PA0440017	Rating Area 1	No Preference	40	499.63
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33709PA0440017	Rating Area 1	No Preference	42	518.01
33709PA0440017	Rating Area 1	No Preference	43	530.52
33709PA0440017	Rating Area 1	No Preference	44	546.16
33709PA0440017	Rating Area 1	No Preference	45	564.53
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33709PA0440017	Rating Area 1	No Preference	47	611.05
33709PA0440017	Rating Area 1	No Preference	48	639.20
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33709PA0440017	Rating Area 1	No Preference	50	698.24
33709PA0440017	Rating Area 1	No Preference	51	729.12
33709PA0440017	Rating Area 1	No Preference	52	763.13
33709PA0440017	Rating Area 1	No Preference	53	797.54
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33709PA0440017	Rating Area 1	No Preference	56	912.09
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33709PA0440017	Rating Area 1	No Preference	60	1061.04
33709PA0440017	Rating Area 1	No Preference	61	1098.57
33709PA0440017	Rating Area 1	No Preference	62	1123.20
33709PA0440017	Rating Area 1	No Preference	63	1154.08
33709PA0440017	Rating Area 1	No Preference	64 and over	1172.85
33709PA0440017	Rating Area 2	No Preference	0-14	299.08
33709PA0440017	Rating Area 2	No Preference	15	325.66
33709PA0440017	Rating Area 2	No Preference	16	335.83
33709PA0440017	Rating Area 2	No Preference	17	345.99
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33709PA0440017	Rating Area 2	No Preference	19	367.88
33709PA0440017	Rating Area 2	No Preference	20	379.22
33709PA0440017	Rating Area 2	No Preference	21	390.95
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33709PA0440017	Rating Area 2	No Preference	23	390.95
33709PA0440017	Rating Area 2	No Preference	24	390.95
33709PA0440017	Rating Area 2	No Preference	25	392.51
33709PA0440017	Rating Area 2	No Preference	26	400.33
33709PA0440017	Rating Area 2	No Preference	27	409.72
33709PA0440017	Rating Area 2	No Preference	28	424.96
33709PA0440017	Rating Area 2	No Preference	29	437.47
33709PA0440017	Rating Area 2	No Preference	30	443.73
33709PA0440017	Rating Area 2	No Preference	31	453.11
33709PA0440017	Rating Area 2	No Preference	32	462.49
33709PA0440017	Rating Area 2	No Preference	33	468.36
33709PA0440017	Rating Area 2	No Preference	34	474.61
33709PA0440017	Rating Area 2	No Preference	35	477.74
33709PA0440017	Rating Area 2	No Preference	36	480.87
33709PA0440017	Rating Area 2	No Preference	37	484.00
33709PA0440017	Rating Area 2	No Preference	38	487.12
33709PA0440017	Rating Area 2	No Preference	39	493.38
33709PA0440017	Rating Area 2	No Preference	40	499.63
33709PA0440017	Rating Area 2	No Preference	41	509.02
33709PA0440017	Rating Area 2	No Preference	42	518.01
33709PA0440017	Rating Area 2	No Preference	43	530.52

33709PA0440017	Rating Area 2	No Preference	44	546.16
33709PA0440017	Rating Area 2	No Preference	45	564.53
33709PA0440017	Rating Area 2	No Preference	46	586.43
33709PA0440017	Rating Area 2	No Preference	47	611.05
33709PA0440017	Rating Area 2	No Preference	48	639.20
33709PA0440017	Rating Area 2	No Preference	49	666.96
33709PA0440017	Rating Area 2	No Preference	50	698.24
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33709PA0440017	Rating Area 2	No Preference	53	797.54
33709PA0440017	Rating Area 2	No Preference	54	834.68
33709PA0440017	Rating Area 2	No Preference	55	871.82
33709PA0440017	Rating Area 2	No Preference	56	912.09
33709PA0440017	Rating Area 2	No Preference	57	952.75
33709PA0440017	Rating Area 2	No Preference	58	996.14
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33709PA0440017	Rating Area 2	No Preference	60	1061.04
33709PA0440017	Rating Area 2	No Preference	61	1098.57
33709PA0440017	Rating Area 2	No Preference	62	1123.20
33709PA0440017	Rating Area 2	No Preference	63	1154.08
33709PA0440017	Rating Area 2	No Preference	64 and over	1172.85
33709PA0440017	Rating Area 5	No Preference	0-14	299.08
33709PA0440017	Rating Area 5	No Preference	15	325.66
33709PA0440017	Rating Area 5	No Preference	16	335.83
33709PA0440017	Rating Area 5	No Preference	17	345.99
33709PA0440017	Rating Area 5	No Preference	18	356.94
33709PA0440017	Rating Area 5	No Preference	19	367.88
33709PA0440017	Rating Area 5	No Preference	20	379.22
33709PA0440017	Rating Area 5	No Preference	21	390.95
33709PA0440017	Rating Area 5	No Preference	22	390.95
33709PA0440017	Rating Area 5	No Preference	23	390.95
33709PA0440017	Rating Area 5	No Preference	24	390.95
33709PA0440017	Rating Area 5	No Preference	25	392.51
33709PA0440017	Rating Area 5	No Preference	26	400.33
33709PA0440017	Rating Area 5	No Preference	27	409.72
33709PA0440017	Rating Area 5	No Preference	28	424.96
33709PA0440017	Rating Area 5	No Preference	29	437.47
33709PA0440017	Rating Area 5	No Preference	30	443.73
33709PA0440017	Rating Area 5	No Preference	31	453.11
33709PA0440017	Rating Area 5	No Preference	32	462.49
33709PA0440017	Rating Area 5	No Preference	33	468.36
33709PA0440017	Rating Area 5	No Preference	34	474.61
33709PA0440017	Rating Area 5	No Preference	35	477.74
33709PA0440017	Rating Area 5	No Preference	36	480.87
33709PA0440017	Rating Area 5	No Preference	37	484.00
33709PA0440017	Rating Area 5	No Preference	38	487.12
33709PA0440017	Rating Area 5	No Preference	39	493.38
33709PA0440017	Rating Area 5	No Preference	40	499.63
33709PA0440017	Rating Area 5	No Preference	41	509.02
33709PA0440017	Rating Area 5	No Preference	42	518.01
33709PA0440017	Rating Area 5	No Preference	43	530.52
33709PA0440017	Rating Area 5	No Preference	44	546.16
33709PA0440017	Rating Area 5	No Preference	45	564.53
33709PA0440017	Rating Area 5	No Preference	46	586.43
33709PA0440017	Rating Area 5	No Preference	47	611.05
33709PA0440017	Rating Area 5	No Preference	48	639.20
33709PA0440017	Rating Area 5	No Preference	49	666.96
33709PA0440017	Rating Area 5	No Preference	50	698.24
33709PA0440017	Rating Area 5	No Preference	51	729.12
33709PA0440017	Rating Area 5	No Preference	52	763.13
33709PA0440017	Rating Area 5	No Preference	53	797.54
33709PA0440017	Rating Area 5	No Preference	54	834.68
33709PA0440017	Rating Area 5	No Preference	55	871.82
33709PA0440017	Rating Area 5	No Preference	56	912.09
33709PA0440017	Rating Area 5	No Preference	57	952.75
33709PA0440017	Rating Area 5	No Preference	58	996.14
33709PA0440017	Rating Area 5	No Preference	59	1017.64
33709PA0440017	Rating Area 5	No Preference	60	1061.04
33709PA0440017	Rating Area 5	No Preference	61	1098.57
33709PA0440017	Rating Area 5	No Preference	62	1123.20
33709PA0440017	Rating Area 5	No Preference	63	1154.08
33709PA0440017	Rating Area 5	No Preference	64 and over	1172.85
33709PA0440017	Rating Area 6	No Preference	0-14	320.66
33709PA0440017	Rating Area 6	No Preference	15	349.16
33709PA0440017	Rating Area 6	No Preference	16	360.06
33709PA0440017	Rating Area 6	No Preference	17	370.96
33709PA0440017	Rating Area 6	No Preference	18	382.69
33709PA0440017	Rating Area 6	No Preference	19	394.43
33709PA0440017	Rating Area 6	No Preference	20	406.59
33709PA0440017	Rating Area 6	No Preference	21	419.16
33709PA0440017	Rating Area 6	No Preference	22	419.16
33709PA0440017	Rating Area 6	No Preference	23	419.16
33709PA0440017	Rating Area 6	No Preference	24	419.16
33709PA0440017	Rating Area 6	No Preference	25	420.84
33709PA0440017	Rating Area 6	No Preference	26	429.22
33709PA0440017	Rating Area 6	No Preference	27	439.28
33709PA0440017	Rating Area 6	No Preference	28	455.63
33709PA0440017	Rating Area 6	No Preference	29	469.04
33709PA0440017	Rating Area 6	No Preference	30	475.75
33709PA0440017	Rating Area 6	No Preference	31	485.81
33709PA0440017	Rating Area 6	No Preference	32	495.87
33709PA0440017	Rating Area 6	No Preference	33	502.15
33709PA0440017	Rating Area 6	No Preference	34	508.86
33709PA0440017	Rating Area 6	No Preference	35	512.21
33709PA0440017	Rating Area 6	No Preference	36	515.57
33709PA0440017	Rating Area 6	No Preference	37	518.92
33709PA0440017	Rating Area 6	No Preference	38	522.27
33709PA0440017	Rating Area 6	No Preference	39	528.98
33709PA0440017	Rating Area 6	No Preference	40	535.69
33709PA0440017	Rating Area 6	No Preference	41	545.75
33709PA0440017	Rating Area 6	No Preference	42	555.39
33709PA0440017	Rating Area 6	No Preference	43	568.80
33709PA0440017	Rating Area 6	No Preference	44	585.57
33709PA0440017	Rating Area 6	No Preference	45	605.27
33709PA0440017	Rating Area 6	No Preference	46	628.74
33709PA0440017	Rating Area 6	No Preference	47	655.15
33709PA0440017	Rating Area 6	No Preference	48	685.33
33709PA0440017	Rating Area 6	No Preference	49	715.09
33709PA0440017	Rating Area 6	No Preference	50	748.62
33709PA0440017	Rating Area 6	No Preference	51	781.73
33709PA0440017	Rating Area 6	No Preference	52	818.20
33709PA0440017	Rating Area 6	No Preference	53	855.09

33709PA0440017 Rating Area 6	No Preference	54	894.91
33709PA0440017 Rating Area 6	No Preference	55	934.73
33709PA0440017 Rating Area 6	No Preference	56	977.90
33709PA0440017 Rating Area 6	No Preference	57	1021.49
33709PA0440017 Rating Area 6	No Preference	58	1068.02
33709PA0440017 Rating Area 6	No Preference	59	1091.07
33709PA0440017 Rating Area 6	No Preference	60	1137.60
33709PA0440017 Rating Area 6	No Preference	61	1177.84
33709PA0440017 Rating Area 6	No Preference	62	1204.25
33709PA0440017 Rating Area 6	No Preference	63	1237.36
33709PA0440017 Rating Area 6	No Preference	64 and over	1257.48

33709PA0440018	Rating Area 1	No Preference	0-14	283.60
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33709PA0440018	Rating Area 1	No Preference	16	318.45
33709PA0440018	Rating Area 1	No Preference	17	328.09
33709PA0440018	Rating Area 1	No Preference	18	338.47
33709PA0440018	Rating Area 1	No Preference	19	348.85
33709PA0440018	Rating Area 1	No Preference	20	359.60
33709PA0440018	Rating Area 1	No Preference	21	370.72
33709PA0440018	Rating Area 1	No Preference	22	370.72
33709PA0440018	Rating Area 1	No Preference	23	370.72
33709PA0440018	Rating Area 1	No Preference	24	370.72
33709PA0440018	Rating Area 1	No Preference	25	372.20
33709PA0440018	Rating Area 1	No Preference	26	379.62
33709PA0440018	Rating Area 1	No Preference	27	388.51
33709PA0440018	Rating Area 1	No Preference	28	402.97
33709PA0440018	Rating Area 1	No Preference	29	414.84
33709PA0440018	Rating Area 1	No Preference	30	420.77
33709PA0440018	Rating Area 1	No Preference	31	429.66
33709PA0440018	Rating Area 1	No Preference	32	438.56
33709PA0440018	Rating Area 1	No Preference	33	444.12
33709PA0440018	Rating Area 1	No Preference	34	450.05
33709PA0440018	Rating Area 1	No Preference	35	453.02
33709PA0440018	Rating Area 1	No Preference	36	455.99
33709PA0440018	Rating Area 1	No Preference	37	458.95
33709PA0440018	Rating Area 1	No Preference	38	461.92
33709PA0440018	Rating Area 1	No Preference	39	467.85
33709PA0440018	Rating Area 1	No Preference	40	473.78
33709PA0440018	Rating Area 1	No Preference	41	482.68
33709PA0440018	Rating Area 1	No Preference	42	491.20
33709PA0440018	Rating Area 1	No Preference	43	503.07
33709PA0440018	Rating Area 1	No Preference	44	517.90
33709PA0440018	Rating Area 1	No Preference	45	535.32
33709PA0440018	Rating Area 1	No Preference	46	556.08
33709PA0440018	Rating Area 1	No Preference	47	579.44
33709PA0440018	Rating Area 1	No Preference	48	606.13
33709PA0440018	Rating Area 1	No Preference	49	632.45
33709PA0440018	Rating Area 1	No Preference	50	662.11
33709PA0440018	Rating Area 1	No Preference	51	691.39
33709PA0440018	Rating Area 1	No Preference	52	723.65
33709PA0440018	Rating Area 1	No Preference	53	756.27
33709PA0440018	Rating Area 1	No Preference	54	791.49
33709PA0440018	Rating Area 1	No Preference	55	826.71
33709PA0440018	Rating Area 1	No Preference	56	864.89
33709PA0440018	Rating Area 1	No Preference	57	903.44
33709PA0440018	Rating Area 1	No Preference	58	944.59
33709PA0440018	Rating Area 1	No Preference	59	964.98
33709PA0440018	Rating Area 1	No Preference	60	1006.13
33709PA0440018	Rating Area 1	No Preference	61	1041.72
33709PA0440018	Rating Area 1	No Preference	62	1065.08
33709PA0440018	Rating Area 1	No Preference	63	1094.37
33709PA0440018	Rating Area 1	No Preference	64 and over	1112.16

33709PA0440018	Rating Area 2	No Preference	0-14	283.60
33709PA0440018	Rating Area 2	No Preference	15	308.81
33709PA0440018	Rating Area 2	No Preference	16	318.45
33709PA0440018	Rating Area 2	No Preference	17	328.09
33709PA0440018	Rating Area 2	No Preference	18	338.47
33709PA0440018	Rating Area 2	No Preference	19	348.85
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33709PA0440018	Rating Area 2	No Preference	22	370.72
33709PA0440018	Rating Area 2	No Preference	23	370.72
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33709PA0440018	Rating Area 2	No Preference	25	372.20
33709PA0440018	Rating Area 2	No Preference	26	379.62
33709PA0440018	Rating Area 2	No Preference	27	388.51
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33709PA0440018	Rating Area 2	No Preference	29	414.84
33709PA0440018	Rating Area 2	No Preference	30	420.77
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33709PA0440018	Rating Area 2	No Preference	34	450.05
33709PA0440018	Rating Area 2	No Preference	35	453.02
33709PA0440018	Rating Area 2	No Preference	36	455.99
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33709PA0440018	Rating Area 2	No Preference	38	461.92
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33709PA0440018	Rating Area 6	No Preference	62	1141.93
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33709PA0570018	Rating Area 1	No Preference	63	884.71
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33709PA0570018	Rating Area 4	No Preference	62	861.04
33709PA0570018	Rating Area 4	No Preference	63	884.71
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33709PA0570019	Rating Area 1	No Preference	17	257.94
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33709PA0570019	Rating Area 1	No Preference	35	356.16
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33709PA0570019	Rating Area 1	No Preference	37	360.83
33709PA0570019	Rating Area 1	No Preference	38	363.16
33709PA0570019	Rating Area 1	No Preference	39	367.82
33709PA0570019	Rating Area 1	No Preference	40	372.49
33709PA0570019	Rating Area 1	No Preference	41	379.48
33709PA0570019	Rating Area 1	No Preference	42	386.18
33709PA0570019	Rating Area 1	No Preference	43	395.51
33709PA0570019	Rating Area 1	No Preference	44	407.17
33709PA0570019	Rating Area 1	No Preference	45	420.87
33709PA0570019	Rating Area 1	No Preference	46	437.19
33709PA0570019	Rating Area 1	No Preference	47	455.55
33709PA0570019	Rating Area 1	No Preference	48	476.54
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33709PA0570019	Rating Area 1	No Preference	51	543.57
33709PA0570019	Rating Area 1	No Preference	52	568.93
33709PA0570019	Rating Area 1	No Preference	53	594.58
33709PA0570019	Rating Area 1	No Preference	54	622.27
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33709PA0570019	Rating Area 4	No Preference	63	860.39
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33709PA1100001	Rating Area 5	No Preference	30	364.85
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33709PA0920001	Rating Area 6	No Preference	52	622.73
33709PA0920001	Rating Area 6	No Preference	53	650.80
33709PA0920001	Rating Area 6	No Preference	54	681.11
33709PA0920001	Rating Area 6	No Preference	55	711.41
33709PA0920001	Rating Area 6	No Preference	56	744.27
33709PA0920001	Rating Area 6	No Preference	57	777.45
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33709PA0920001	Rating Area 7	No Preference	18	291.27
33709PA0920001	Rating Area 7	No Preference	19	300.20
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33709PA0920001	Rating Area 7	No Preference	22	319.02
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33709PA0920001	Rating Area 7	No Preference	27	334.33
33709PA0920001	Rating Area 7	No Preference	28	346.77
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33709PA0920001	Rating Area 7	No Preference	30	362.09
33709PA0920001	Rating Area 7	No Preference	31	369.74
33709PA0920001	Rating Area 7	No Preference	32	377.40
33709PA0920001	Rating Area 7	No Preference	33	382.19
33709PA0920001	Rating Area 7	No Preference	34	387.29
33709PA0920001	Rating Area 7	No Preference	35	389.84
33709PA0920001	Rating Area 7	No Preference	36	392.39
33709PA0920001	Rating Area 7	No Preference	37	394.95
33709PA0920001	Rating Area 7	No Preference	38	397.50
33709PA0920001	Rating Area 7	No Preference	39	402.60
33709PA0920001	Rating Area 7	No Preference	40	407.71
33709PA0920001	Rating Area 7	No Preference	41	415.36
33709PA0920001	Rating Area 7	No Preference	42	422.70
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33709PA0920001	Rating Area 7	No Preference	48	521.60
33709PA0920001	Rating Area 7	No Preference	49	544.25
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33709PA0920001	Rating Area 7	No Preference	51	594.97
33709PA0920001	Rating Area 7	No Preference	52	622.73
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33709PA0920001	Rating Area 7	No Preference	54	681.11
33709PA0920001	Rating Area 7	No Preference	55	711.41
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33709PA0920001	Rating Area 9	No Preference	30	355.12
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33709PA0920001	Rating Area 9	No Preference	33	374.83

33709PA0920001	Rating Area 9	No Preference	34	379.84
33709PA0920001	Rating Area 9	No Preference	35	382.34
33709PA0920001	Rating Area 9	No Preference	36	384.84
33709PA0920001	Rating Area 9	No Preference	37	387.35
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33709PA0920001	Rating Area 9	No Preference	40	399.86
33709PA0920001	Rating Area 9	No Preference	41	407.37
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33709PA0920001	Rating Area 9	No Preference	43	424.58
33709PA0920001	Rating Area 9	No Preference	44	437.09
33709PA0920001	Rating Area 9	No Preference	45	451.80
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33709PA0920001	Rating Area 9	No Preference	49	533.77
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33709PA0920001	Rating Area 9	No Preference	52	610.74
33709PA0920001	Rating Area 9	No Preference	53	638.28
33709PA0920001	Rating Area 9	No Preference	54	668.00
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33709PA0920001	Rating Area 9	No Preference	56	729.95
33709PA0920001	Rating Area 9	No Preference	57	762.49
33709PA0920001	Rating Area 9	No Preference	58	797.22
33709PA0920001	Rating Area 9	No Preference	59	814.43
33709PA0920001	Rating Area 9	No Preference	60	849.16
33709PA0920001	Rating Area 9	No Preference	61	879.19
33709PA0920001	Rating Area 9	No Preference	62	898.90
33709PA0920001	Rating Area 9	No Preference	63	923.62
33709PA0920001	Rating Area 9	No Preference	64 and over	938.64

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*	33709			
Federal TIN*	23-1294723			
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
33709PA0560032	Rating Area 1	No Preference	0-14	347.77
33709PA0560032	Rating Area 1	No Preference	15	378.68
33709PA0560032	Rating Area 1	No Preference	16	390.50
33709PA0560032	Rating Area 1	No Preference	17	402.32
33709PA0560032	Rating Area 1	No Preference	18	415.05
33709PA0560032	Rating Area 1	No Preference	19	427.78
33709PA0560032	Rating Area 1	No Preference	20	440.96
33709PA0560032	Rating Area 1	No Preference	21	454.60
33709PA0560032	Rating Area 1	No Preference	22	454.60
33709PA0560032	Rating Area 1	No Preference	23	454.60
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33709PA0560032	Rating Area 1	No Preference	26	465.51
33709PA0560032	Rating Area 1	No Preference	27	476.42
33709PA0560032	Rating Area 1	No Preference	28	494.15
33709PA0560032	Rating Area 1	No Preference	29	508.70
33709PA0560032	Rating Area 1	No Preference	30	515.97
33709PA0560032	Rating Area 1	No Preference	31	526.88
33709PA0560032	Rating Area 1	No Preference	32	537.79
33709PA0560032	Rating Area 1	No Preference	33	544.61
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33709PA0570018	Rating Area 1	No Preference	53	624.00
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33709PA0570018	Rating Area 4	No Preference	63	902.96
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33709PA0570019	Rating Area 1	No Preference	58	757.95
33709PA0570019	Rating Area 1	No Preference	59	774.31
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33709PA0570019	Rating Area 1	No Preference	62	854.63
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33709PA0570019	Rating Area 1	No Preference	64 and over	892.41
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33709PA0570019	Rating Area 4	No Preference	37	368.27
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33709PA0570019	Rating Area 4	No Preference	39	375.41
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33709PA0570019	Rating Area 4	No Preference	41	387.31
33709PA0570019	Rating Area 4	No Preference	42	394.15
33709PA0570019	Rating Area 4	No Preference	43	403.67
33709PA0570019	Rating Area 4	No Preference	44	415.57
33709PA0570019	Rating Area 4	No Preference	45	429.55
33709PA0570019	Rating Area 4	No Preference	46	446.21
33709PA0570019	Rating Area 4	No Preference	47	464.95
33709PA0570019	Rating Area 4	No Preference	48	486.36
33709PA0570019	Rating Area 4	No Preference	49	507.48
33709PA0570019	Rating Area 4	No Preference	50	531.28
33709PA0570019	Rating Area 4	No Preference	51	554.78
33709PA0570019	Rating Area 4	No Preference	52	580.66
33709PA0570019	Rating Area 4	No Preference	53	606.84
33709PA0570019	Rating Area 4	No Preference	54	635.10
33709PA0570019	Rating Area 4	No Preference	55	663.36
33709PA0570019	Rating Area 4	No Preference	56	694.00
33709PA0570019	Rating Area 4	No Preference	57	724.93
33709PA0570019	Rating Area 4	No Preference	58	757.95
33709PA0570019	Rating Area 4	No Preference	59	774.31
33709PA0570019	Rating Area 4	No Preference	60	807.33
33709PA0570019	Rating Area 4	No Preference	61	835.89
33709PA0570019	Rating Area 4	No Preference	62	854.63
33709PA0570019	Rating Area 4	No Preference	63	878.13
33709PA0570019	Rating Area 4	No Preference	64 and over	892.41
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33709PA1030001	Rating Area 5	No Preference	17	343.44
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33709PA1030001	Rating Area 5	No Preference	23	388.07
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33709PA1030001	Rating Area 5	No Preference	25	389.62
33709PA1030001	Rating Area 5	No Preference	26	397.38

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33709PA1030001	Rating Area 5	No Preference	29	434.25
33709PA1030001	Rating Area 5	No Preference	30	440.46
33709PA1030001	Rating Area 5	No Preference	31	449.77
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33709PA1030001	Rating Area 5	No Preference	33	464.91
33709PA1030001	Rating Area 5	No Preference	34	471.12
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33709PA1030001	Rating Area 5	No Preference	54	828.53
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33709PA1030001	Rating Area 5	No Preference	62	1114.93
33709PA1030001	Rating Area 5	No Preference	63	1145.58
33709PA1030001	Rating Area 5	No Preference	64 and over	1164.21
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33709PA1100001	Rating Area 5	No Preference	20	318.23
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33709PA1100001	Rating Area 5	No Preference	62	942.55
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33709PA0920001	Rating Area 6	No Preference	18	297.26
33709PA0920001	Rating Area 6	No Preference	19	306.38
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33709PA0920001	Rating Area 6	No Preference	23	325.59
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33709PA0920001	Rating Area 6	No Preference	30	369.54
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33709PA0920001	Rating Area 6	No Preference	32	385.17
33709PA0920001	Rating Area 6	No Preference	33	390.06
33709PA0920001	Rating Area 6	No Preference	34	395.27
33709PA0920001	Rating Area 6	No Preference	35	397.87
33709PA0920001	Rating Area 6	No Preference	36	400.48

33709PA0920001	Rating Area 6	No Preference	37	403.08
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33709PA0920001	Rating Area 6	No Preference	41	423.92
33709PA0920001	Rating Area 6	No Preference	42	431.41
33709PA0920001	Rating Area 6	No Preference	43	441.83
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33709PA0920001	Rating Area 6	No Preference	47	508.90
33709PA0920001	Rating Area 6	No Preference	48	532.34
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33709PA0920001	Rating Area 6	No Preference	50	581.50
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33709PA0920001	Rating Area 6	No Preference	52	635.55
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33709PA0920001	Rating Area 6	No Preference	54	695.13
33709PA0920001	Rating Area 6	No Preference	55	726.07
33709PA0920001	Rating Area 6	No Preference	56	759.60
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33709PA0920001	Rating Area 7	No Preference	15	271.22
33709PA0920001	Rating Area 7	No Preference	16	279.68
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33709PA0920001	Rating Area 7	No Preference	19	306.38
33709PA0920001	Rating Area 7	No Preference	20	315.82
33709PA0920001	Rating Area 7	No Preference	21	325.59
33709PA0920001	Rating Area 7	No Preference	22	325.59
33709PA0920001	Rating Area 7	No Preference	23	325.59
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33709PA0920001	Rating Area 7	No Preference	29	364.34
33709PA0920001	Rating Area 7	No Preference	30	369.54
33709PA0920001	Rating Area 7	No Preference	31	377.36
33709PA0920001	Rating Area 7	No Preference	32	385.17
33709PA0920001	Rating Area 7	No Preference	33	390.06
33709PA0920001	Rating Area 7	No Preference	34	395.27
33709PA0920001	Rating Area 7	No Preference	35	397.87
33709PA0920001	Rating Area 7	No Preference	36	400.48
33709PA0920001	Rating Area 7	No Preference	37	403.08
33709PA0920001	Rating Area 7	No Preference	38	405.69
33709PA0920001	Rating Area 7	No Preference	39	410.89
33709PA0920001	Rating Area 7	No Preference	40	416.10
33709PA0920001	Rating Area 7	No Preference	41	423.92
33709PA0920001	Rating Area 7	No Preference	42	431.41
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33709PA0920001	Rating Area 7	No Preference	47	508.90
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33709PA0920001	Rating Area 7	No Preference	53	664.20
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33709PA0920001	Rating Area 7	No Preference	55	726.07
33709PA0920001	Rating Area 7	No Preference	56	759.60
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33709PA0920001	Rating Area 9	No Preference	17	282.61
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33709PA0920001	Rating Area 9	No Preference	19	300.49
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33709PA0920001	Rating Area 9	No Preference	21	319.33
33709PA0920001	Rating Area 9	No Preference	22	319.33
33709PA0920001	Rating Area 9	No Preference	23	319.33
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33709PA0920001	Rating Area 9	No Preference	30	362.44
33709PA0920001	Rating Area 9	No Preference	31	370.10
33709PA0920001	Rating Area 9	No Preference	32	377.77
33709PA0920001	Rating Area 9	No Preference	33	382.56
33709PA0920001	Rating Area 9	No Preference	34	387.67
33709PA0920001	Rating Area 9	No Preference	35	390.22
33709PA0920001	Rating Area 9	No Preference	36	392.78
33709PA0920001	Rating Area 9	No Preference	37	395.33
33709PA0920001	Rating Area 9	No Preference	38	397.89
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33709PA0920001	Rating Area 9	No Preference	44	446.10
33709PA0920001	Rating Area 9	No Preference	45	461.11
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33709PA0920001 Rating Area 9	No Preference	47	499.11
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33709PA0920001 Rating Area 9	No Preference	50	570.32
33709PA0920001 Rating Area 9	No Preference	51	595.55
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33709PA0920001 Rating Area 9	No Preference	53	651.43
33709PA0920001 Rating Area 9	No Preference	54	681.77
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33709PA0920001 Rating Area 9	No Preference	56	745.00
33709PA0920001 Rating Area 9	No Preference	57	778.21
33709PA0920001 Rating Area 9	No Preference	58	813.65
33709PA0920001 Rating Area 9	No Preference	59	831.22
33709PA0920001 Rating Area 9	No Preference	60	866.66
33709PA0920001 Rating Area 9	No Preference	61	897.32
33709PA0920001 Rating Area 9	No Preference	62	917.44
33709PA0920001 Rating Area 9	No Preference	63	942.66
33709PA0920001 Rating Area 9	No Preference	64 and over	957.99

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*	33709
Federal TIN*	23-1294723
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
33709PA0560032	Rating Area 1	No Preference	0-14	354.94
33709PA0560032	Rating Area 1	No Preference	15	386.49
33709PA0560032	Rating Area 1	No Preference	16	398.55
33709PA0560032	Rating Area 1	No Preference	17	410.61
33709PA0560032	Rating Area 1	No Preference	18	423.60
33709PA0560032	Rating Area 1	No Preference	19	436.60
33709PA0560032	Rating Area 1	No Preference	20	450.05
33709PA0560032	Rating Area 1	No Preference	21	463.97
33709PA0560032	Rating Area 1	No Preference	22	463.97
33709PA0560032	Rating Area 1	No Preference	23	463.97
33709PA0560032	Rating Area 1	No Preference	24	463.97
33709PA0560032	Rating Area 1	No Preference	25	465.83
33709PA0560032	Rating Area 1	No Preference	26	475.11
33709PA0560032	Rating Area 1	No Preference	27	486.24
33709PA0560032	Rating Area 1	No Preference	28	504.34
33709PA0560032	Rating Area 1	No Preference	29	519.18
33709PA0560032	Rating Area 1	No Preference	30	526.61
33709PA0560032	Rating Area 1	No Preference	31	537.74
33709PA0560032	Rating Area 1	No Preference	32	548.88
33709PA0560032	Rating Area 1	No Preference	33	555.84
33709PA0560032	Rating Area 1	No Preference	34	563.26
33709PA0560032	Rating Area 1	No Preference	35	566.97
33709PA0560032	Rating Area 1	No Preference	36	570.68
33709PA0560032	Rating Area 1	No Preference	37	574.39
33709PA0560032	Rating Area 1	No Preference	38	578.11
33709PA0560032	Rating Area 1	No Preference	39	585.53
33709PA0560032	Rating Area 1	No Preference	40	592.95
33709PA0560032	Rating Area 1	No Preference	41	604.09
33709PA0560032	Rating Area 1	No Preference	42	614.76
33709PA0560032	Rating Area 1	No Preference	43	629.61
33709PA0560032	Rating Area 1	No Preference	44	648.17
33709PA0560032	Rating Area 1	No Preference	45	669.97
33709PA0560032	Rating Area 1	No Preference	46	695.96
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33709PA0560032	Rating Area 1	No Preference	48	758.59
33709PA0560032	Rating Area 1	No Preference	49	791.53
33709PA0560032	Rating Area 1	No Preference	50	828.65
33709PA0560032	Rating Area 1	No Preference	51	865.30
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33709PA0560032	Rating Area 1	No Preference	54	990.58
33709PA0560032	Rating Area 1	No Preference	55	1034.65
33709PA0560032	Rating Area 1	No Preference	56	1082.44
33709PA0560032	Rating Area 1	No Preference	57	1130.69
33709PA0560032	Rating Area 1	No Preference	58	1182.20
33709PA0560032	Rating Area 1	No Preference	59	1207.71
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33709PA0560032	Rating Area 1	No Preference	62	1332.99
33709PA0560032	Rating Area 1	No Preference	63	1369.64
33709PA0560032	Rating Area 1	No Preference	64 and over	1391.91
33709PA0560032	Rating Area 4	No Preference	0-14	354.94
33709PA0560032	Rating Area 4	No Preference	15	386.49
33709PA0560032	Rating Area 4	No Preference	16	398.55
33709PA0560032	Rating Area 4	No Preference	17	410.61
33709PA0560032	Rating Area 4	No Preference	18	423.60
33709PA0560032	Rating Area 4	No Preference	19	436.60
33709PA0560032	Rating Area 4	No Preference	20	450.05
33709PA0560032	Rating Area 4	No Preference	21	463.97
33709PA0560032	Rating Area 4	No Preference	22	463.97
33709PA0560032	Rating Area 4	No Preference	23	463.97
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33709PA0560032	Rating Area 4	No Preference	25	465.83
33709PA0560032	Rating Area 4	No Preference	26	475.11
33709PA0560032	Rating Area 4	No Preference	27	486.24
33709PA0560032	Rating Area 4	No Preference	28	504.34
33709PA0560032	Rating Area 4	No Preference	29	519.18
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33709PA0440016	Rating Area 6	No Preference	56	1036.04
33709PA0440016	Rating Area 6	No Preference	57	1082.22
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33709PA0440016	Rating Area 6	No Preference	62	1275.84
33709PA0440016	Rating Area 6	No Preference	63	1310.92
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33709PA0440018	Rating Area 6	No Preference	61	1163.37
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33709PA0440018	Rating Area 6	No Preference	63	1222.16
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33709PA0570018	Rating Area 4	No Preference	64 and over	936.54
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33709PA1030001	Rating Area 5	No Preference	28	430.52
33709PA1030001	Rating Area 5	No Preference	29	443.19
33709PA1030001	Rating Area 5	No Preference	30	449.53
33709PA1030001	Rating Area 5	No Preference	31	459.03
33709PA1030001	Rating Area 5	No Preference	32	468.54
33709PA1030001	Rating Area 5	No Preference	33	474.48
33709PA1030001	Rating Area 5	No Preference	34	480.82
33709PA1030001	Rating Area 5	No Preference	35	483.99
33709PA1030001	Rating Area 5	No Preference	36	487.15
33709PA1030001	Rating Area 5	No Preference	37	490.32
33709PA1030001	Rating Area 5	No Preference	38	493.49
33709PA1030001	Rating Area 5	No Preference	39	499.83
33709PA1030001	Rating Area 5	No Preference	40	506.16
33709PA1030001	Rating Area 5	No Preference	41	515.67
33709PA1030001	Rating Area 5	No Preference	42	524.78
33709PA1030001	Rating Area 5	No Preference	43	537.45
33709PA1030001	Rating Area 5	No Preference	44	553.30
33709PA1030001	Rating Area 5	No Preference	45	571.91
33709PA1030001	Rating Area 5	No Preference	46	594.09
33709PA1030001	Rating Area 5	No Preference	47	619.04
33709PA1030001	Rating Area 5	No Preference	48	647.56
33709PA1030001	Rating Area 5	No Preference	49	675.68
33709PA1030001	Rating Area 5	No Preference	50	707.36
33709PA1030001	Rating Area 5	No Preference	51	738.65
33709PA1030001	Rating Area 5	No Preference	52	773.11
33709PA1030001	Rating Area 5	No Preference	53	807.96
33709PA1030001	Rating Area 5	No Preference	54	845.59
33709PA1030001	Rating Area 5	No Preference	55	883.21
33709PA1030001	Rating Area 5	No Preference	56	924.01
33709PA1030001	Rating Area 5	No Preference	57	965.20
33709PA1030001	Rating Area 5	No Preference	58	1009.16
33709PA1030001	Rating Area 5	No Preference	59	1030.94
33709PA1030001	Rating Area 5	No Preference	60	1074.91
33709PA1030001	Rating Area 5	No Preference	61	1112.93
33709PA1030001	Rating Area 5	No Preference	62	1137.88
33709PA1030001	Rating Area 5	No Preference	63	1169.17
33709PA1030001	Rating Area 5	No Preference	64 and over	1188.18
33709PA1100001	Rating Area 5	No Preference	0-14	256.14
33709PA1100001	Rating Area 5	No Preference	15	278.91
33709PA1100001	Rating Area 5	No Preference	16	287.62
33709PA1100001	Rating Area 5	No Preference	17	296.32
33709PA1100001	Rating Area 5	No Preference	18	305.70
33709PA1100001	Rating Area 5	No Preference	19	315.08
33709PA1100001	Rating Area 5	No Preference	20	324.79
33709PA1100001	Rating Area 5	No Preference	21	334.83
33709PA1100001	Rating Area 5	No Preference	22	334.83
33709PA1100001	Rating Area 5	No Preference	23	334.83
33709PA1100001	Rating Area 5	No Preference	24	334.83
33709PA1100001	Rating Area 5	No Preference	25	336.17
33709PA1100001	Rating Area 5	No Preference	26	342.87
33709PA1100001	Rating Area 5	No Preference	27	350.90
33709PA1100001	Rating Area 5	No Preference	28	363.96
33709PA1100001	Rating Area 5	No Preference	29	374.67
33709PA1100001	Rating Area 5	No Preference	30	380.03
33709PA1100001	Rating Area 5	No Preference	31	388.07
33709PA1100001	Rating Area 5	No Preference	32	396.10
33709PA1100001	Rating Area 5	No Preference	33	401.13
33709PA1100001	Rating Area 5	No Preference	34	406.48
33709PA1100001	Rating Area 5	No Preference	35	409.16
33709PA1100001	Rating Area 5	No Preference	36	411.84
33709PA1100001	Rating Area 5	No Preference	37	414.52
33709PA1100001	Rating Area 5	No Preference	38	417.20
33709PA1100001	Rating Area 5	No Preference	39	422.56
33709PA1100001	Rating Area 5	No Preference	40	427.91
33709PA1100001	Rating Area 5	No Preference	41	435.95
33709PA1100001	Rating Area 5	No Preference	42	443.65
33709PA1100001	Rating Area 5	No Preference	43	454.36
33709PA1100001	Rating Area 5	No Preference	44	467.76
33709PA1100001	Rating Area 5	No Preference	45	483.49
33709PA1100001	Rating Area 5	No Preference	46	502.25
33709PA1100001	Rating Area 5	No Preference	47	523.34
33709PA1100001	Rating Area 5	No Preference	48	547.45
33709PA1100001	Rating Area 5	No Preference	49	571.22
33709PA1100001	Rating Area 5	No Preference	50	598.01
33709PA1100001	Rating Area 5	No Preference	51	624.46
33709PA1100001	Rating Area 5	No Preference	52	653.59
33709PA1100001	Rating Area 5	No Preference	53	683.05
33709PA1100001	Rating Area 5	No Preference	54	714.86
33709PA1100001	Rating Area 5	No Preference	55	746.67
33709PA1100001	Rating Area 5	No Preference	56	781.16
33709PA1100001	Rating Area 5	No Preference	57	815.98
33709PA1100001	Rating Area 5	No Preference	58	853.15
33709PA1100001	Rating Area 5	No Preference	59	871.56
33709PA1100001	Rating Area 5	No Preference	60	908.73
33709PA1100001	Rating Area 5	No Preference	61	940.87
33709PA1100001	Rating Area 5	No Preference	62	961.97
33709PA1100001	Rating Area 5	No Preference	63	988.42
33709PA1100001	Rating Area 5	No Preference	64 and over	1004.49
33709PA0920001	Rating Area 6	No Preference	0-14	254.20
33709PA0920001	Rating Area 6	No Preference	15	276.80
33709PA0920001	Rating Area 6	No Preference	16	285.44
33709PA0920001	Rating Area 6	No Preference	17	294.08
33709PA0920001	Rating Area 6	No Preference	18	303.38
33709PA0920001	Rating Area 6	No Preference	19	312.68
33709PA0920001	Rating Area 6	No Preference	20	322.32
33709PA0920001	Rating Area 6	No Preference	21	332.29
33709PA0920001	Rating Area 6	No Preference	22	332.29
33709PA0920001	Rating Area 6	No Preference	23	332.29
33709PA0920001	Rating Area 6	No Preference	24	332.29
33709PA0920001	Rating Area 6	No Preference	25	333.62
33709PA0920001	Rating Area 6	No Preference	26	340.26
33709PA0920001	Rating Area 6	No Preference	27	348.24
33709PA0920001	Rating Area 6	No Preference	28	361.20
33709PA0920001	Rating Area 6	No Preference	29	371.83
33709PA0920001	Rating Area 6	No Preference	30	377.15
33709PA0920001	Rating Area 6	No Preference	31	385.12
33709PA0920001	Rating Area 6	No Preference	32	393.10
33709PA0920001	Rating Area 6	No Preference	33	398.08
33709PA0920001	Rating Area 6	No Preference	34	403.40
33709PA0920001	Rating Area 6	No Preference	35	406.06
33709PA0920001	Rating Area 6	No Preference	36	408.72

33709PA0920001	Rating Area 6	No Preference	37	411.38
33709PA0920001	Rating Area 6	No Preference	38	414.03
33709PA0920001	Rating Area 6	No Preference	39	419.35
33709PA0920001	Rating Area 6	No Preference	40	424.67
33709PA0920001	Rating Area 6	No Preference	41	432.64
33709PA0920001	Rating Area 6	No Preference	42	440.28
33709PA0920001	Rating Area 6	No Preference	43	450.92
33709PA0920001	Rating Area 6	No Preference	44	464.21
33709PA0920001	Rating Area 6	No Preference	45	479.83
33709PA0920001	Rating Area 6	No Preference	46	498.44
33709PA0920001	Rating Area 6	No Preference	47	519.37
33709PA0920001	Rating Area 6	No Preference	48	543.29
33709PA0920001	Rating Area 6	No Preference	49	566.89
33709PA0920001	Rating Area 6	No Preference	50	593.47
33709PA0920001	Rating Area 6	No Preference	51	619.72
33709PA0920001	Rating Area 6	No Preference	52	648.63
33709PA0920001	Rating Area 6	No Preference	53	677.87
33709PA0920001	Rating Area 6	No Preference	54	709.44
33709PA0920001	Rating Area 6	No Preference	55	741.01
33709PA0920001	Rating Area 6	No Preference	56	775.23
33709PA0920001	Rating Area 6	No Preference	57	809.79
33709PA0920001	Rating Area 6	No Preference	58	846.67
33709PA0920001	Rating Area 6	No Preference	59	864.95
33709PA0920001	Rating Area 6	No Preference	60	901.84
33709PA0920001	Rating Area 6	No Preference	61	933.73
33709PA0920001	Rating Area 6	No Preference	62	954.67
33709PA0920001	Rating Area 6	No Preference	63	980.92
33709PA0920001	Rating Area 6	No Preference	64 and over	996.87
33709PA0920001	Rating Area 7	No Preference	0-14	254.20
33709PA0920001	Rating Area 7	No Preference	15	276.80
33709PA0920001	Rating Area 7	No Preference	16	285.44
33709PA0920001	Rating Area 7	No Preference	17	294.08
33709PA0920001	Rating Area 7	No Preference	18	303.38
33709PA0920001	Rating Area 7	No Preference	19	312.68
33709PA0920001	Rating Area 7	No Preference	20	322.32
33709PA0920001	Rating Area 7	No Preference	21	332.29
33709PA0920001	Rating Area 7	No Preference	22	332.29
33709PA0920001	Rating Area 7	No Preference	23	332.29
33709PA0920001	Rating Area 7	No Preference	24	332.29
33709PA0920001	Rating Area 7	No Preference	25	333.62
33709PA0920001	Rating Area 7	No Preference	26	340.26
33709PA0920001	Rating Area 7	No Preference	27	348.24
33709PA0920001	Rating Area 7	No Preference	28	361.20
33709PA0920001	Rating Area 7	No Preference	29	371.83
33709PA0920001	Rating Area 7	No Preference	30	377.15
33709PA0920001	Rating Area 7	No Preference	31	385.12
33709PA0920001	Rating Area 7	No Preference	32	393.10
33709PA0920001	Rating Area 7	No Preference	33	398.08
33709PA0920001	Rating Area 7	No Preference	34	403.40
33709PA0920001	Rating Area 7	No Preference	35	406.06
33709PA0920001	Rating Area 7	No Preference	36	408.72
33709PA0920001	Rating Area 7	No Preference	37	411.38
33709PA0920001	Rating Area 7	No Preference	38	414.03
33709PA0920001	Rating Area 7	No Preference	39	419.35
33709PA0920001	Rating Area 7	No Preference	40	424.67
33709PA0920001	Rating Area 7	No Preference	41	432.64
33709PA0920001	Rating Area 7	No Preference	42	440.28
33709PA0920001	Rating Area 7	No Preference	43	450.92
33709PA0920001	Rating Area 7	No Preference	44	464.21
33709PA0920001	Rating Area 7	No Preference	45	479.83
33709PA0920001	Rating Area 7	No Preference	46	498.44
33709PA0920001	Rating Area 7	No Preference	47	519.37
33709PA0920001	Rating Area 7	No Preference	48	543.29
33709PA0920001	Rating Area 7	No Preference	49	566.89
33709PA0920001	Rating Area 7	No Preference	50	593.47
33709PA0920001	Rating Area 7	No Preference	51	619.72
33709PA0920001	Rating Area 7	No Preference	52	648.63
33709PA0920001	Rating Area 7	No Preference	53	677.87
33709PA0920001	Rating Area 7	No Preference	54	709.44
33709PA0920001	Rating Area 7	No Preference	55	741.01
33709PA0920001	Rating Area 7	No Preference	56	775.23
33709PA0920001	Rating Area 7	No Preference	57	809.79
33709PA0920001	Rating Area 7	No Preference	58	846.67
33709PA0920001	Rating Area 7	No Preference	59	864.95
33709PA0920001	Rating Area 7	No Preference	60	901.84
33709PA0920001	Rating Area 7	No Preference	61	933.73
33709PA0920001	Rating Area 7	No Preference	62	954.67
33709PA0920001	Rating Area 7	No Preference	63	980.92
33709PA0920001	Rating Area 7	No Preference	64 and over	996.87
33709PA0920001	Rating Area 9	No Preference	0-14	249.31
33709PA0920001	Rating Area 9	No Preference	15	271.47
33709PA0920001	Rating Area 9	No Preference	16	279.95
33709PA0920001	Rating Area 9	No Preference	17	288.42
33709PA0920001	Rating Area 9	No Preference	18	297.55
33709PA0920001	Rating Area 9	No Preference	19	306.67
33709PA0920001	Rating Area 9	No Preference	20	316.12
33709PA0920001	Rating Area 9	No Preference	21	325.90
33709PA0920001	Rating Area 9	No Preference	22	325.90
33709PA0920001	Rating Area 9	No Preference	23	325.90
33709PA0920001	Rating Area 9	No Preference	24	325.90
33709PA0920001	Rating Area 9	No Preference	25	327.20
33709PA0920001	Rating Area 9	No Preference	26	333.72
33709PA0920001	Rating Area 9	No Preference	27	341.54
33709PA0920001	Rating Area 9	No Preference	28	354.25
33709PA0920001	Rating Area 9	No Preference	29	364.68
33709PA0920001	Rating Area 9	No Preference	30	369.90
33709PA0920001	Rating Area 9	No Preference	31	377.72
33709PA0920001	Rating Area 9	No Preference	32	385.54
33709PA0920001	Rating Area 9	No Preference	33	390.43
33709PA0920001	Rating Area 9	No Preference	34	395.64
33709PA0920001	Rating Area 9	No Preference	35	398.25
33709PA0920001	Rating Area 9	No Preference	36	400.86
33709PA0920001	Rating Area 9	No Preference	37	403.46
33709PA0920001	Rating Area 9	No Preference	38	406.07
33709PA0920001	Rating Area 9	No Preference	39	411.29
33709PA0920001	Rating Area 9	No Preference	40	416.50
33709PA0920001	Rating Area 9	No Preference	41	424.32
33709PA0920001	Rating Area 9	No Preference	42	431.82
33709PA0920001	Rating Area 9	No Preference	43	442.25
33709PA0920001	Rating Area 9	No Preference	44	455.28
33709PA0920001	Rating Area 9	No Preference	45	470.60
33709PA0920001	Rating Area 9	No Preference	46	488.85

33709PA0920001	Rating Area 9	No Preference	47	509.38
33709PA0920001	Rating Area 9	No Preference	48	532.85
33709PA0920001	Rating Area 9	No Preference	49	555.99
33709PA0920001	Rating Area 9	No Preference	50	582.06
33709PA0920001	Rating Area 9	No Preference	51	607.80
33709PA0920001	Rating Area 9	No Preference	52	636.16
33709PA0920001	Rating Area 9	No Preference	53	664.84
33709PA0920001	Rating Area 9	No Preference	54	695.80
33709PA0920001	Rating Area 9	No Preference	55	726.76
33709PA0920001	Rating Area 9	No Preference	56	760.32
33709PA0920001	Rating Area 9	No Preference	57	794.22
33709PA0920001	Rating Area 9	No Preference	58	830.39
33709PA0920001	Rating Area 9	No Preference	59	848.32
33709PA0920001	Rating Area 9	No Preference	60	884.49
33709PA0920001	Rating Area 9	No Preference	61	915.78
33709PA0920001	Rating Area 9	No Preference	62	936.31
33709PA0920001	Rating Area 9	No Preference	63	962.06
33709PA0920001	Rating Area 9	No Preference	64 and over	977.70

Highmark, Inc.
2020 Small Group Rate Filing
Trend Exhibit
Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-15	90,813	$ 411.99	$ 411.99	
Feb-15	89,978	$ 399.76	$ 405.90	
Mar-15	89,507	$ 433.73	$ 415.12	
Apr-15	88,300	$ 404.31	$ 412.46	
May-15	87,960	$ 387.36	$ 407.51	
Jun-15	87,830	$ 421.21	$ 409.76	
Jul-15	85,824	$ 426.90	$ 412.13	
Aug-15	85,407	$ 392.81	$ 409.79	
Sep-15	85,147	$ 417.86	$ 410.66	
Oct-15	83,911	$ 431.30	$ 412.64	
Nov-15	83,546	$ 427.07	$ 413.90	
Dec-15	77,826	$ 427.52	$ 414.92	
Jan-16	75,682	$ 408.84	$ 414.73	0.7%
Feb-16	75,234	$ 466.58	$ 419.95	3.5%
Mar-16	74,532	$ 460.59	$ 421.76	1.6%
Apr-16	73,355	$ 429.30	$ 423.91	2.8%
May-16	72,790	$ 433.64	$ 427.99	5.0%
Jun-16	72,316	$ 468.52	$ 431.72	5.4%
Jul-16	70,185	$ 409.80	$ 430.51	4.5%
Aug-16	69,795	$ 475.47	$ 437.46	6.8%
Sep-16	69,531	$ 450.81	$ 440.35	7.2%
Oct-16	68,653	$ 463.88	$ 443.04	7.4%
Nov-16	68,247	$ 460.98	$ 445.99	7.8%
Dec-16	62,627	$ 460.63	$ 448.75	8.2%
Jan-17	62,146	$ 482.97	$ 454.88	9.7%
Feb-17	61,740	$ 456.12	$ 453.91	8.1%
Mar-17	61,400	$ 521.56	$ 458.41	8.7%
Apr-17	60,798	$ 482.83	$ 462.93	9.2%
May-17	60,541	$ 514.38	$ 469.59	9.7%
Jun-17	60,434	$ 524.46	$ 473.96	9.8%
Jul-17	58,910	$ 500.21	$ 481.87	11.9%
Aug-17	58,636	$ 518.32	$ 485.30	10.9%
Sep-17	58,282	$ 503.42	$ 489.95	11.3%
Oct-17	57,797	$ 530.56	$ 495.61	11.9%
Nov-17	57,622	$ 504.19	$ 499.57	12.0%
Dec-17	48,909	$ 468.06	$ 500.84	11.6%
Jan-18	48,580	$ 648.59	$ 512.79	12.7%
Feb-18	48,480	$ 501.70	$ 517.14	13.9%
Mar-18	48,319	$ 565.82	$ 520.26	13.5%
Apr-18	48,161	$ 538.42	$ 525.07	13.4%
May-18	48,538	$ 548.88	$ 527.87	12.4%
Jun-18	48,485	$ 545.96	$ 529.59	11.7%
Jul-18	48,374	$ 536.95	$ 532.96	10.6%
Aug-18	48,363	$ 550.49	$ 535.75	10.4%
Sep-18	48,295	$ 496.97	$ 535.77	9.4%
Oct-18	48,346	$ 571.41	$ 539.20	8.8%
Nov-18	48,278	$ 550.94	$ 543.65	8.8%
Dec-18	47,004	$ 546.43	$ 550.26	9.9%
Jan-19	45,180	$ 615.56	$ 547.08	6.7%
Feb-19	45,180	$ 569.54	$ 552.70	6.9%
Mar-19	45,180	$ 589.63	$ 554.52	6.6%
Apr-19	45,180	$ 593.48	$ 558.99	6.5%
May-19	45,180	$ 600.21	$ 563.17	6.7%
Jun-19	45,180	$ 571.38	$ 565.33	6.7%
Jul-19	45,180	$ 615.12	$ 571.83	7.3%
Aug-19	45,180	$ 605.93	$ 576.48	7.6%
Sep-19	45,180	$ 586.70	$ 584.30	9.1%
Oct-19	45,180	$ 641.07	$ 590.13	9.4%
Nov-19	45,180	$ 609.42	$ 595.21	9.5%
Dec-19	45,180	$ 607.70	$ 600.48	9.1%
Jan-20	45,180	$ 652.72	$ 603.57	10.3%
Feb-20	45,180	$ 634.88	$ 609.02	10.2%
Mar-20	45,180	$ 672.32	$ 615.91	11.1%
Apr-20	45,180	$ 648.90	$ 620.53	11.0%
May-20	45,180	$ 620.50	$ 622.22	10.5%
Jun-20	45,180	$ 671.94	$ 630.60	11.5%
Jul-20	45,180	$ 658.80	$ 634.24	10.9%
Aug-20	45,180	$ 635.94	$ 636.74	10.5%
Sep-20	45,180	$ 650.66	$ 642.07	9.9%
Oct-20	45,180	$ 668.21	$ 644.33	9.2%
Nov-20	45,180	$ 657.68	$ 648.35	8.9%
Dec-20	45,180	$ 674.56	$ 653.93	8.9%

Proposed Annual Trend (Cost & Utilization) **8.5%**

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Highmark, Inc.
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 [(Western region)]	(1)		$547.79
Calendar year 2018 allowed claims PMPM [(Western region)]	(2)		$520.71
Change in Morbidity	**(3)**	**=(1)/(2)**	**1.052**

Change in Demographics Calculation	Reference	Formula	Calculation
2020 Age Factor for Members Expected to be Effective in 2020	(1)		1.546
2020 Area Factor for Members Expected to be Effective in 2020	(2)		0.971
Calendar Year 2018 Age Factor [Western Region]	(3)		1.526
Calendar Year 2018 Area Factor [Western Region]	(4)		0.970
Change in Demographics	**(5)**	**=[(1)*(2)]/[(3)*(4)]**	**1.014**

Change in Benefits Calculation	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	$ 627.08
EHB - Pediatric Benefits	$ 0.62
Change in Pharmacy Rebates	$ (3.09)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	$ 624.61
Change in Benefits	**0.996**

Average Network Factor Calculation	Formula			Calculation	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			**0.950**	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
33709PA0560032	Platinum	1.15	16.25%	0.95	1.000
33709PA0560033	Platinum	1.15	3.85%	0.95	1.000
33709PA0560043	Gold	1.08	5.85%	0.95	1.000
33709PA0560034	Gold	1.08	5.29%	0.95	1.000
33709PA0560035	Gold	1.08	16.06%	0.95	1.000
33709PA0560036	Gold	1.08	2.37%	0.95	1.000
33709PA0560037	Gold	1.08	9.28%	0.95	1.000
33709PA0560038	Gold	1.08	2.13%	0.95	1.000
33709PA0560040	Gold	1.08	4.69%	0.95	1.000
33709PA0560041	Gold	1.08	3.84%	0.95	1.000
33709PA0560039	Gold	1.08	4.78%	0.95	1.000
33709PA0560042	Gold	1.08	0.24%	0.95	1.000
33709PA0570014	Gold	1.08	0.52%	0.95	1.000
33709PA0570015	Gold	1.08	1.77%	0.95	1.000
33709PA0570016	Gold	1.08	2.39%	0.95	1.000
33709PA0450005	Gold	1.08	2.38%	0.95	1.000
33709PA0640006	Silver	1.03	0.88%	0.95	1.000
33709PA0640007	Silver	1.03	0.51%	0.95	1.000
33709PA0640008	Bronze	1.00	0.88%	0.95	1.000
33709PA0640010	Bronze	1.00	0.70%	1.00	1.048
33709PA0640009	Bronze	1.00	0.31%	0.95	1.000
33709PA1110001	Gold	1.08	1.66%	0.91	0.958
33709PA1110002	Gold	1.08	1.09%	0.91	0.958
33709PA1110003	Gold	1.08	1.00%	0.91	0.958
33709PA1110004	Gold	1.08	0.94%	0.91	0.958
33709PA1110005	Gold	1.08	0.24%	0.91	0.958
33709PA1110006	Gold	1.08	1.73%	0.91	0.958
33709PA0440016	Gold	1.08	2.22%	1.00	1.048
33709PA0440017	Gold	1.08	1.83%	1.00	1.048
33709PA0440018	Gold	1.08	1.18%	1.00	1.048
33709PA0570017	Silver	1.03	0.16%	0.95	1.000
33709PA0570018	Silver	1.03	0.49%	0.95	1.000
33709PA0570019	Silver	1.03	1.78%	0.95	1.000
33709PA1030001	Gold	1.08	0.24%	0.96	1.010
33709PA1100001	Silver	1.03	0.24%	0.96	1.010
33709PA0920001	Bronze	1.00	0.24%	1.00	1.052

Highmark, Inc.
2020 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan	$ 56,394,897	$ 46,907,720
Calculated Paid to Allowed Ratio		83.18%
URRT Worksheet I Value		83.18%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
33709PA0560032	Platinum	1,223	$ 9,666,255	$ 8,942,490
33709PA0560033	Platinum	290	$ 2,292,080	$ 2,075,053
33709PA0560043	Gold	440	$ 3,265,956	$ 2,762,326
33709PA0560034	Gold	398	$ 2,954,206	$ 2,488,622
33709PA0560035	Gold	1,208	$ 8,966,535	$ 7,471,084
33709PA0560036	Gold	178	$ 1,321,228	$ 1,095,997
33709PA0560037	Gold	698	$ 5,180,994	$ 4,243,775
33709PA0560038	Gold	160	$ 1,187,621	$ 964,909
33709PA0560040	Gold	353	$ 2,620,188	$ 2,105,917
33709PA0560041	Gold	289	$ 2,145,140	$ 1,692,878
33709PA0560039	Gold	360	$ 2,672,146	$ 2,110,100
33709PA0560042	Gold	18	$ 133,607	$ 97,663
33709PA0570014	Gold	39	$ 289,482	$ 225,057
33709PA0570015	Gold	133	$ 987,210	$ 756,769
33709PA0570016	Gold	180	$ 1,336,073	$ 1,016,090
33709PA0450005	Gold	179	$ 1,328,650	$ 1,068,015
33709PA0640006	Silver	66	$ 467,213	$ 345,977
33709PA0640007	Silver	38	$ 269,002	$ 197,813
33709PA0640008	Bronze	66	$ 453,605	$ 292,404
33709PA0640010	Bronze	53	$ 381,896	$ 246,179
33709PA0640009	Bronze	23	$ 158,074	$ 102,649
33709PA1110001	Gold	125	$ 888,762	$ 755,016
33709PA1110002	Gold	82	$ 583,028	$ 487,835
33709PA1110003	Gold	75	$ 533,257	$ 441,633
33709PA1110004	Gold	71	$ 504,817	$ 415,939
33709PA1110005	Gold	18	$ 127,982	$ 104,335
33709PA1110006	Gold	130	$ 924,313	$ 704,911
33709PA0440016	Gold	167	$ 1,299,601	$ 1,090,079
33709PA0440017	Gold	138	$ 1,073,921	$ 885,625
33709PA0440018	Gold	89	$ 692,602	$ 541,609
33709PA0570017	Silver	12	$ 84,948	$ 60,561
33709PA0570018	Silver	37	$ 261,923	$ 182,032
33709PA0570019	Silver	134	$ 948,584	$ 641,125
33709PA1030001	Gold	18	$ 135,014	$ 112,352
33709PA1100001	Silver	18	$ 128,763	$ 94,983
33709PA0920001	Bronze	18	$ 130,222	$ 87,918

Highmark, Inc.
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)
33709PA0560032	Platinum	1,223	$ 9,666,255	$ 8,942,490	0.9251	0.9757	1.0547
33709PA0560033	Platinum	290	$ 2,292,080	$ 2,075,053	0.9053	0.9548	1.0547
33709PA0560043	Gold	440	$ 3,265,956	$ 2,762,326	0.8458	0.8378	0.9905
33709PA0560034	Gold	398	$ 2,954,206	$ 2,488,622	0.8424	0.8344	0.9905
33709PA0560035	Gold	1,208	$ 8,966,535	$ 7,471,084	0.8332	0.8253	0.9905
33709PA0560036	Gold	178	$ 1,321,228	$ 1,095,997	0.8295	0.8217	0.9905
33709PA0560037	Gold	698	$ 5,180,994	$ 4,243,775	0.8191	0.8113	0.9905
33709PA0560038	Gold	160	$ 1,187,621	$ 964,909	0.8125	0.8048	0.9905
33709PA0560040	Gold	353	$ 2,620,188	$ 2,105,917	0.8037	0.7961	0.9905
33709PA0560041	Gold	289	$ 2,145,140	$ 1,692,878	0.7892	0.7817	0.9905
33709PA0560039	Gold	360	$ 2,672,146	$ 2,110,100	0.7897	0.7822	0.9905
33709PA0560042	Gold	18	$ 133,607	$ 97,663	0.7310	0.7240	0.9905
33709PA0570014	Gold	39	$ 289,482	$ 225,057	0.7774	0.7701	0.9905
33709PA0570015	Gold	133	$ 987,210	$ 756,769	0.7666	0.7593	0.9905
33709PA0570016	Gold	180	$ 1,336,073	$ 1,016,090	0.7605	0.7533	0.9905
33709PA0450005	Gold	179	$ 1,328,650	$ 1,068,015	0.8038	0.7962	0.9905
33709PA0640006	Silver	66	$ 467,213	$ 345,977	0.7405	0.6995	0.9447
33709PA0640007	Silver	38	$ 269,002	$ 197,813	0.7354	0.6947	0.9447
33709PA0640008	Bronze	66	$ 453,605	$ 292,404	0.6446	0.5912	0.9171
33709PA0640010	Bronze	53	$ 381,896	$ 246,179	0.6446	0.5912	0.9171
33709PA0640009	Bronze	23	$ 158,074	$ 102,649	0.6494	0.5956	0.9171
33709PA1110001	Gold	125	$ 888,762	$ 755,016	0.8495	0.8415	0.9905
33709PA1110002	Gold	82	$ 583,028	$ 487,835	0.8367	0.8288	0.9905
33709PA1110003	Gold	75	$ 533,257	$ 441,633	0.8282	0.8203	0.9905
33709PA1110004	Gold	71	$ 504,817	$ 415,939	0.8239	0.8161	0.9905
33709PA1110005	Gold	18	$ 127,982	$ 104,335	0.8152	0.8075	0.9905
33709PA1110006	Gold	130	$ 924,313	$ 704,911	0.7626	0.7554	0.9905
33709PA0440016	Gold	167	$ 1,299,601	$ 1,090,079	0.8388	0.8308	0.9905
33709PA0440017	Gold	138	$ 1,073,921	$ 885,625	0.8247	0.8168	0.9905
33709PA0440018	Gold	89	$ 692,602	$ 541,609	0.7820	0.7746	0.9905
33709PA0570017	Silver	12	$ 84,948	$ 60,561	0.7129	0.6735	0.9447
33709PA0570018	Silver	37	$ 261,923	$ 182,032	0.6950	0.6565	0.9447
33709PA0570019	Silver	134	$ 948,584	$ 641,125	0.6759	0.6385	0.9447
33709PA1030001	Gold	18	$ 135,014	$ 112,352	0.8322	0.8243	0.9905
33709PA1100001	Silver	18	$ 128,763	$ 94,983	0.7377	0.6968	0.9447
33709PA0920001	Bronze	18	$ 130,222	$ 87,918	0.6751	0.6192	0.9171

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Highmark, Inc.
2020 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - EOY 2017	1.546	83.7%	$546.41
Movement to ACA Book (from Transitional and New Business)	1.548	16.3%	$566.08
Overall	**1.546**	**100.0%**	

Child Capping Adjustment	**1.005**
Average Age Factor	**1.539**
Geographic Factor	**0.971**
Tobacco Surcharge (Not Applicable)	**1.000**

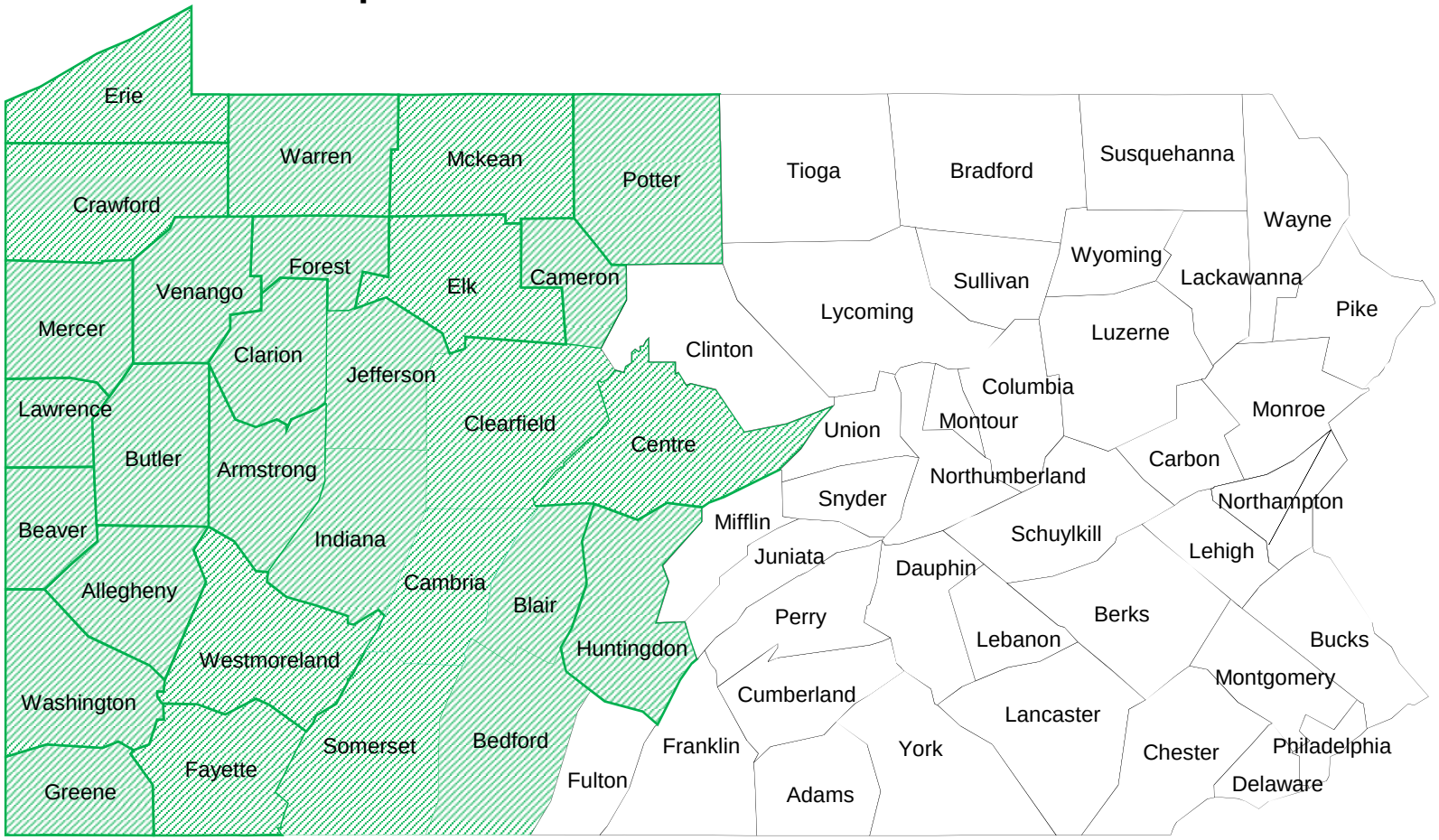
Area Factors

State	County Code	County	Rating Area	Area Factor	% of Western PA Membership
PA	003	Allegheny	R-PA004	0.97	30.32%
PA	005	Armstrong	R-PA004	0.97	1.06%
PA	007	Beaver	R-PA004	0.97	2.45%
PA	009	Bedford	R-PA005	0.97	0.88%
PA	013	Blair	R-PA005	0.97	3.00%
PA	019	Butler	R-PA004	0.97	4.32%
PA	021	Cambria	R-PA005	0.97	2.71%
PA	023	Cameron	R-PA002	0.97	0.04%
PA	027	Centre	R-PA006	1.04	0.81%
PA	031	Clarion	R-PA001	0.97	0.86%
PA	033	Clearfield	R-PA005	0.97	2.13%
PA	039	Crawford	R-PA001	0.97	4.32%
PA	047	Elk	R-PA002	0.97	1.81%
PA	049	Erie	R-PA001	0.97	10.80%
PA	051	Fayette	R-PA004	0.97	1.89%
PA	053	Forest	R-PA001	0.97	0.17%
PA	059	Greene	R-PA004	0.97	1.63%
PA	061	Huntingdon	R-PA005	0.97	0.61%
PA	063	Indiana	R-PA004	0.97	2.43%
PA	065	Jefferson	R-PA005	0.97	0.88%
PA	073	Lawrence	R-PA004	0.97	2.74%

2019 Service Area

Issuer: Highmark Inc.

Market: Small Group



Key *(modify as needed)*

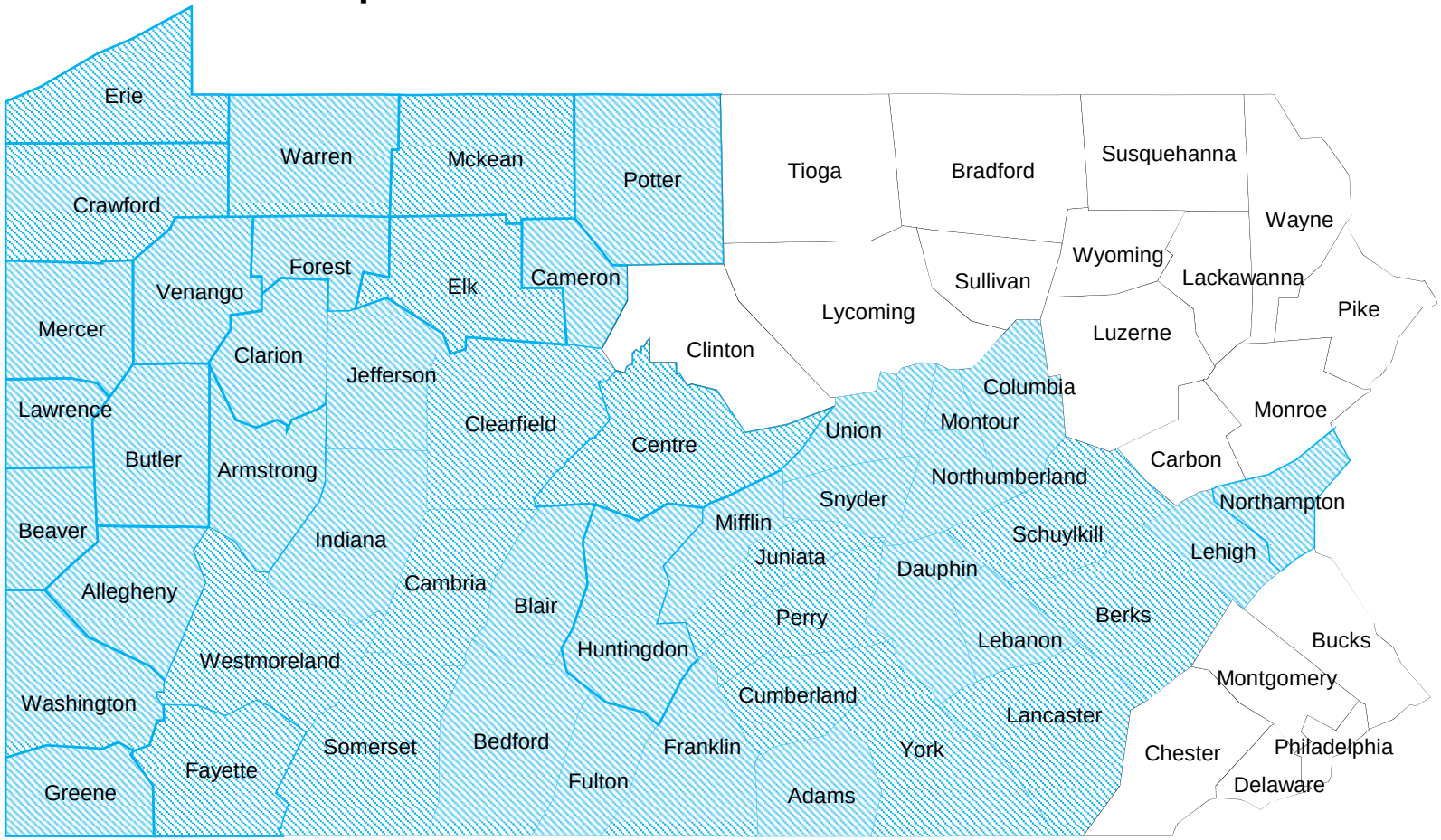
: 2019 on-exchange service area

: 2019 off-exchange only service area

2020 Service Area

Issuer: Highmark Inc.

Market: Small Group



Key *(modify as needed)*

: 2020 on-exchange service area

: 2020 off-exchange only service area

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

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

RE: HMK – 2020 Small Group ACA Compliant Plans (1A-SG-HIGHMARK-2019); Pennsylvania Insurance Department ID #: HGHM-131937189
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 ("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 HMK 2019-06-24.xlsx" submitted with this response. As this exhibit demonstrates, the 6.5% rate increase referenced in the URR Part III memorandum is composed of the following drivers:

- 0.8% is due to changes in our claims trend
- 0.3% is due to increases in administrative costs, taxes and fees
- 1.3% is due to changes in the risk adjustment transfer
- 3.7% is due to an increase in morbidity
- 0.6% is due to a change in the pricing of benefits and benefit richness

These increases are being offset by the following to produce the net 6.5% average increase:

- (-0.3%) from a decrease in claim levels from the base experience period

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 56.3% 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 a $0.20 reduction in the capitation.

Response:

On URRT Worksheet I, Section II, the "Experience Period Index Rate PMPM" is reflective of WPA's Transitional and ACA experience. Since there are only capitations for WPA's ACA plans, the ACA capitation PMPM gets diluted to $0.17 by the Transitional membership. The 1.563 cost factor is applied to adjust the $0.17 PMPM capitation to be reflective of the ACA PMPM capitation rate in 2020, $0.42. The $0.20 reduction in the capitation that is mentioned in the Part III Actuarial Memorandum signifies a $0.20 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 $0.62 PMPM for EHB – Pediatric Benefits, but page 6 of the Part III memo shows $0.19 for Pediatric Dental and a reduction of -$0.20 PMPM for Pediatric Vision. Please explain why these are different.

Response:

The $0.20 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 $0.63 PMPM. The $0.19 PMPM is the expected cost of Pediatric Dental in the rating period. $0.19 + ($0.63 - $0.20) = $0.62 gets you to the 2020 EHB pediatric benefits amount of $0.62 PMPM. The "Change in Morbidity" in Table 5 is calculated from non-capitation adjusted claims, essentially removing the pediatric benefit, so the expected $0.62 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 shows ($3.11) PMPM for change in pharmacy rebates. How is this different than the ($8.29) PMPM Other adjustment for prescription drug rebates?

Response:

The ($8.29) PMPM rebate change listed in the actuarial memorandum is the change from 2018 to 2020 rebates, while the ($3.11) 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 (0.959) does not match the, PA Table 5 other adjustments (1.000) times the network factor (0.963).

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 1.563^2 trend to the capitation. The buildup to PA Table 5 does not trend the capitation by the 1.563^2 and instead

captures that adjustment in the other factors further down the line to end up at the same final adjusted projected allowed claims, $624.15.

11. Are there adjustments for large claim pooling? If yes, was the 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.

Response:

Yes, the Company's experience was determined to be fully credible.

13. What credibility methodology was used to determine Highmark is 100% credible?

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.

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

Response:

Yes. See response to question 13 above.

15. Please explain why the development of the URRT projected index rate of $624.81 and the development of the PA Table 5 index rate of $624.15 differ. Please correct the one that is incorrect.

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.

16. 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.

17. Please provide qualitative and quantitative development of the risk adjustment. We note in the URRT the risk adjustment is a receivable of $1,813,188 for 2018, while according to the PA Statewide results from RATEE files as of May 1, 2019 the risk adjustment is a payable of $2,786,960.

Response:

Response redacted.

18. Please explain the 2018 to 2020 Annual Premium Trend of 8% in the development of the Risk Adjustment, compared to the 8.27% 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.

19. 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.

20. The projected risk adjustment on the PAAM of $20.72 PMPM divided by the paid-to-allowed ratio of 0.831 results in $24.93 PMPM, while the URRT shows $24.15 PMPM. Please explain this discrepancy.

Response:

The projected risk adjustment on the PAAM represents an average amount for each of the renewal quarters in 2020, while the projected risk adjustment in the URRT is a first quarter amount. To reconcile the two values, the projected risk adjustment on the PAAM must also be divided by the Total Single Risk Pool Quarterly Trend Factor from Table 5A.

21. 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 #21" in the submitted response file "PID Response HMK 2019-06-24.xlsx" showing the quantitative development, with all elements, of the 89.7% MLR.

22. Please provide qualitative and quantitative document for the provider network adjustment.

Response:

The network discount factors included in the initial submission of this filing apply to specific plan designs offered in the various service zones, which are also listed in Table 14 of the PID Actuarial Memorandum next to the current factors. These factors are evaluated each year to reflect the impact of anticipated network cost and utilization changes between the experience period and the projection period. The proposed factors will better align premium with the expected costs in the projection period. Note the network discount factors shown in Column 5 of the Supplemental Exhibits included in the initial submission of this filing are before normalization is applied. The network discount factors shown in Column 6 of the Supplemental Exhibits included in the initial submission of this filing are normalized to account for the average network discount factor.

23. Please explain the decrease in the Network Name 'Y' and "F" factor from the prior filing.

Response:

Network Y had a network factor of 0.96 in the 2019 filing and this 2020 filing.

Network F is a new network with this filing, so this is the first instance of a network factor for this network.

24. 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.

25. (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 $8.34 PMPM or 2.08% of premium

The HIT paid in 2018 was $9.22 PMPM or 1.89% of premium

26. Please provide an explanation for the decrease in geographic area factors for rating area 7 and 9.

Response:

Rating areas 7 and 9 are new to the Company for 2020.

27. Please explain the projected decrease in membership.

Response:

The expected decrease in membership is due to emerging membership decreases in 2019.

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:

None of the expanded Bronze plans have a copay element.

Highmark, Inc. (HMK)
2020 Small Group ACA Rate Filing
Question #1, Components of Rate Increase

Component of Rate Change	Factor
Base Claims Experience and Projection Year Trend	**0.49%**
Base Experience	-0.30%
Projection Year Trend	0.79%
Change in Projected Rebates	**-0.02%**
Risk Adjustment	**1.27%**
Retention (Admin, Taxes, and Fees)	**0.33%**
Change in Morbidity	**3.73%**
Change in Pricing of Benefits and Benefit Richness	**0.57%**
TOTAL	**6.49%**

Highmark, Inc. (HMK)
2020 Small Group ACA Rate Filing
Question #21, Federal MLR Calculation

	Claims		
a.	Projected Incurred Claims Before 3 R's	$511.44	
b.	Projected Net Risk Adjustments PMPM	$20.08	
c.	Projected Incurred Claims After 3 R's	**$491.36**	= a. - b.
	Admin / Margin / Taxes & Fees		
d.	Total Admin	$56.48	
e.	Profit / Risk Load	0.0%	
f.	Risk Adjustment User Fee	$0.18	
g.	HCR Insurer Tax	2.8%	
	Premium		
h.	Final Premium	$563.80	= (c. + d. + f.) / (1 - e. - g.)
i.	Projected Incurred Claims w/o Taxes and Fee	**$547.84**	= c. + d. + (e. * h.)
	Loss Ratio	***89.7%***	= c. / i.

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

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

RE: HMK – 2020 Small Group ACA Compliant Plans (1A-SG-HIGHMARK-2019); Pennsylvania Insurance Department ID #: HGHM-131937189
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 ("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 13, 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 17, please explain how run out changes the risk adjustment of $869,256 (February) to $2,786,960 (May), a change of almost $2 million.

Response:

Response redacted.

3. As a follow-up to our original question 26, please explain how the geographic factors for the new areas (7 and 9) were developed and how morbidity was not considered.

Response:

Geographic factors for the new areas were pulled from the Highmark Benefits Group filing, since it operates in regions 7 and 9.

4. 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's Response to Objection Letter Dated 07/16/2019

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

RE: HMK – 2020 Small Group ACA Compliant Plans (1A-SG-HIGHMARK-2019); Pennsylvania Insurance Department ID #: HGHM-131937189
Objection Letter Status: Data Request Sent
Objection Letter Date: 07/16/2019
Respond By Date: 07/19/2019
Response Date: 07/19/2019

Below please find our responses to the Highmark ("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 17.
We see that your 2018 transfer amount is $2,786,959.62. Please update your URRT Worksheet 2 accordingly.

Response:

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

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