State: *Pennsylvania* **Filing Company:** *UPMC Health Coverage, Inc.*
TOI/Sub-TOI: *H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*
Product Name: *2020 SG Health Coverage*
Project Name/Number: */*

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage, Inc. Small Group Public PDF UPMC-131943297.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219
T 412-454-7500
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May 21, 2019

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

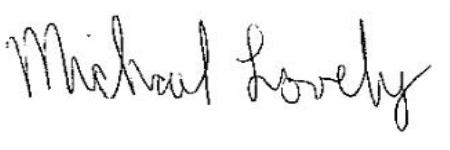
Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2020 through 12/31/2020.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2020
Average Rate Change Requested: 8.99% ($21.78)
Range of Rate Change Requested: 1.26% to 18.30% ($3.04 to $44.33)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2019)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives: 2,205
Currently Enrolled Policyholders: 1,421
Number of Plans Offered in 2020: 9 (1 more than 2019)
Total additional annual revenue generated from the proposed rate change: $907,144
Corresponding Contract Form #: HMOF03
Binder ID#: UPMC-PA20-125092382
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-131943297

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

Attachment I

Rate Change Summary

UPMC Health Coverage, Inc. – Small Group Plans

Rate request filing ID # UPMC-131943297 - 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:	9.77%
Revised requested average rate change:	9.77%
Range of requested rate change:	1.98% to 19.15%
Effective date:	1/1/2020
Mapped Members:	2,205
Available in:	Rating Areas 1, 2, 4, 5

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$7,852,149
Claims	$6,960,703
Administrative expenses	$765,607
Taxes & fees	$208,582
Company made (after taxes)	**$(82,743)**

How it plans to spend your premium

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

Claims:	88.65**%**
Administrative:	8.88**%**
Taxes & fees:	2.47%
Profit:	0.00**%**

The company expects its annual medical costs to increase **2.99%**.

Explanation of requested rate change

Additional premium is needed to account for the higher cost and utilization of medical services each year. The proposed rate change also accounts for a decrease in anticipated Risk Adjustment receivable relative to the prior year and projected increases in taxes and fees for 2020.

UPMC HEALTH PLAN

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August 8, 2019

Ms. Tracie Gray
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2020 through 12/31/2020. The revised filing includes the following changes:

1.) *In response to Department question 5, round 1, the applied annual trends for each benefit category included in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits have been corrected.*

2.) *In response to Department questions 12 and 42, round 1, the index rate of the projection period included in the actuarial memoranda have been updated to show the first quarter index rate instead of the average index rate.*

3.) *In response to Department questions 15 and 28, round 1, the risk adjustment user fee has been removed from table 5 of the PA Actuarial Memorandum Exhibits and has instead been accounted for in tables 6 and 10.*

4.) *In response to Department question 17, round 1, the completion factors listed in the actuarial memoranda have been corrected.*

5.) *In response to Department question 22, round 1, the actuarial certifications included at the end of the actuarial memoranda have been updated.*

6.) *In response to Department question 5, round 2, tables 2, 2b, 3, and 3b of the PA Actuarial Memoranum Exhibits as well as the actuarial memoranda have been updated to account for the capitation of pediatric dental claims.*

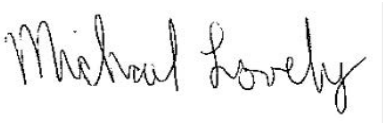
7.) *In response to Department question 13, round 2, an adjustment factor accounting for the 3-child maximum has been incorporated in the age calibration factor, which has been updated in table 10 of the PA Actuarial Memorandum Exhibits.*

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2020
Average Rate Change Requested: 9.77% ($23.68)
Range of Rate Change Requested: 1.98% to 19.15% ($4.81 to $46.39)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2019)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives: 2,205
Currently Enrolled Policyholders: 1,421

Number of Plans Offered in 2020: 9 (1 more than 2019)
Total additional annual revenue generated from the proposed rate change: $905,389
Corresponding Contract Form #: HMOF03
Binder ID#: UPMC-PA20-125092382
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-131943297

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

PA Actuarial Memorandum

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.
NAIC #: 15451
HIOS Issuer ID: 62560
Market: Small Group
Exchange: Off Exchange
Products: HMO
Effective Date: 1/1/2020

Company Contact Information:
[This information redacted for publication.]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131943297
Form Filing SERFF Tracking #: UPMC-131921004
Binder SERFF Tracking #: UPMC-PA20-125092382

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2020 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Annual Filing
UPMC-130536846	2017	14.0%
UPMC-131034854	2018	0.0%
UPMC-131496011	2019	-5.2%
UPMC-131851672	2019 Q4	-2.9%

Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 9.8%

- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 12.4%

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The current membership displayed in this table includes all enrollment, regardless of whether these members are enrolled in plans for plan year 2018 or 2019.

Benefit Changes

A table with these changes has been included in Appendix I. No plans have actuarial values that fall in the expanded de minimis range.

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2018 - December 2018) with three months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

<u>Earned Premium:</u>
This represents the revenue accumulated by the captioned company and market during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:
This field includes uncompleted paid medical, pharmacy, and pediatric vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:
This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because three months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2018	0.9992
2/1/2018	0.9991
3/1/2018	0.9989
4/1/2018	0.9981
5/1/2018	0.9972
6/1/2018	0.9962
7/1/2018	0.9953
8/1/2018	0.9937
9/1/2018	0.9913
10/1/2018	0.9877
11/1/2018	0.9814
12/1/2018	0.9741

Member Months:
The sum of the experience period member months shown in Table 1 is also displayed in Table 2 and matches the value shown in section I, worksheet 1 of the URRT.

Estimated Cost Sharing:
This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:
This field includes allowed medical and pharmacy experience period claims as well as pediatric vision claims from the experience period for the captioned company and market. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:
This field displayed the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:
This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

Pediatric dental benefits were paid for via capitation during the experience period. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail.

Total Non-EHB Capitation:
No non-EHB benefits were paid for via capitation during the experience period.

Estimated Risk Adjustment:
Experience period Risk Adjustment was estimated to be a receivable of $5,111 per suggestion from the Pennsylvania Insurance Department based on data accrued through April 2019, which translates to a PMPM of $0.24. Based on this estimate and past experience, we believe this value is a reasonable estimate until the actual values are released later this year.

Loss Ratio:
The loss ratio calculated in Table 2 is 82.25%

Credibility of Data

The experience period data for this company consists of 21,731 member months for ACA-compliant policies. However, the rate manual for this filing was developed using experience period data for UPMC's entire block of groups enrolled in a ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,098,351 member months of experience and represents the same single risk pool. Since the rate manual consists of a much larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for this company in this market. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 2.99%. 24 months of trend were applied to the experience period data to bring it to the projection period. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. The block of ACA-compliant business pertaining to the captioned company was included in Table 3 of the PA Actuarial Memorandum Exhibits for experience trend development. The entire block of ACA-compliant business was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend,

so the induced demand column has been populated with zeroes in Tables 3 and 3b. Please see Exhibit 8 of the Supporting Exhibits for trend development. We believe that trends will be higher than what is implied by the historical data, which is why a value of 2.99% was used in rate development.

Small Group Quarterly Trend Increases:
Quarterly trended rates beginning on the first day of each calendar quarter of 2020 are proposed in this filing. The proposed quarterly trend is 0.89%. Please see Exhibit 3 for the derivation of quarterly trend.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with three months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b belongs to our entire block of ACA-compliant business and was used in the development of manual trend.

Rate Development & Change

Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:
For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 2.99% annual trend to the manual rate. An adjustment accounting for changes in network costs is then applied to get from the single risk pool population to the plan offerings of this specific segment.

Additionally, an adjustment factor to account for change in network of 0.941 has been applied to the manual data as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. This factor is used to account for the fact that the manual experience data consists of a blend of data from UPMC's Premium Network and Standard Network in the small group market. The factor adjusts the blended manual data to bring it in line with the network characteristics of the Standard Network, which is the only network in which plans for the projection period under the captioned company will be offered. The Premium Network is a broad network that covered rating areas 1, 2, 4, and 5, as well as portions of rating areas 3, 6, and 7 during the experience period, but has since expanded to include additional counties in rating areas 3, 6, 7, and 9 in the projection period. Projected costs are expected to increase due to this expansion. Meanwhile, the Standard Network only covers rating areas 1, 2, 4, and 5. This factor accounts for differing cost of delivery characteristics between the Premium and Standard Networks. This factor has not been applied in the Other adjustment in section II, worksheet 1 of the URRT since this adjustment is only necessary for the manual data.

No other adjustments have been applied to the index rate. The average age for our experience period data was 36.9 with an average premium factor of 1.53. This is nearly identical to our 2019 experience so far with age 37.2 and premium factor 1.53. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of $451.58 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a receivable of $6.44, which is displayed in Table 5. Please see Exhibit 2 of the Supporting Exhibits for the derivation of this value. The value entered in section II, worksheet 1 of the URRT was $8.27 since the calculation of the Marketed Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect for this adjustment is a decrease in premium since less revenue will be required due to the anticipated receivable. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $1.03 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 8.88% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[This information redacted for publication.]

Taxes and Fees:
Taxes and Fees increased from 0% in 2019 to 2.47% in 2020 to account for the return of the Health Insurance Providers Fee in 2020. This load also accounts for the projected Federal Income Tax in 2020. Please note that the Risk Adjustment Administration Fee was included in the Taxes and Fees field in Table 6.

Profit/Contingency:
The projected profit margin for this company will remain at 0% for 2020. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio
The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.9%, as shown in Exhibit 1 of the Supporting Exhibits.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2019 and 2020 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2019 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2020 factors are provided below.

Average Age Factor:
The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2020. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.53 and average age was 37.0 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.52. Please see Exhibit 5 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:
The calibration factor of 0.988 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 6 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:
No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:
Benefit richness factors were calculated so that the average value is 1.0 when weighted with current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:
The network factor applied for the lone network included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2019 columns have been taken from this company's 2019 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2020 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:
The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims.

Benefit Richness (induced demand)
Please see Exhibit 4 in the Supporting Exhibits for the induced utilization exhibit. Please note that the average tobacco factor was set to 1.0 in Exhibit 4 since the tobacco surcharge adjustment was removed from Table 10, which means that this factor should not be included in the induced utilization development. The benefit richness adjustment was used to keep relativities between plans similar to what they were in the previous year and account for differences in induced demand between plans with different metal levels. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $1.03 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2020 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans. This load has not changed from the prior filing.

Provider Network
The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility
Catastrophic plans will not be offered under this company and market in 2020, so no adjustment is necessary.

Non-Funding of CSR Adjustment
This adjustment is not applicable to the small group market.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. Please see Exhibit 7 of the Supporting Exhibits for historical rate changes for this company and market for a 21-year-old non-tobacco user.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2020 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2020.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2020. The table below summarizes changes in these factors:

Region	2019	2020
1	0.96	0.94
2	1.00	1.09
4	1.00	0.99
5	1.00	0.99

Network Factors

Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2020.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2020. Service area maps for 2019 and 2020 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Warning Alerts

No validation errors appear in the URRT.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 3: Derivation of Quarterly Trend
- Exhibit 4: Induced Utilization Derivation
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Derivation of Geographical Calibration Factor
- Exhibit 7: Historical Changes in Q1 Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 8: Derivation of Annual Trend

Actuarial Certification

I, [redacted] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

7/12/2019
Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC Health Coverage, Inc.		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date	1/1/2018	to	12/31/2018
Date of Most Recent Membership	2/1/2019		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	36.9	37.2	37.2
Total	21,731	2,204	26,448
<18	3,190	336	4,032
18-24	2,270	196	2,352
25-29	2,118	208	2,496
30-34	2,347	248	2,976
35-39	1,689	181	2,172
40-44	1,772	180	2,160
45-49	1,758	176	2,112
50-54	2,317	208	2,496
55-59	2,459	269	3,228
60-63	1,411	154	1,848
64+	400	48	576

*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 7,852,149.34	$ 6,898,206.47	$ 6,947,446.95	21,731	$ 1,502,213.39	$ 8,449,660.34	$ 13,747.84	$ (497,857.21)	$ 13,255.91	$ -	$ 5,111.06
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 365.90**
Loss Ratio										**82.25%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.20%	0.81%	0.00%	3.02%	20.62%
Outpatient Hospital	-0.52%	-0.80%	0.00%	-1.32%	26.04%
Professional	2.28%	-0.44%	0.00%	1.83%	19.39%
Other Medical	20.04%	-4.85%	0.00%	14.22%	14.90%
Capitation				0.00%	0.17%
Prescription Drugs	4.83%	-1.59%	0.00%	3.16%	18.88%
Total Annual Trend				3.47%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.071	

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

*** Should = LIRRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$ 303,213.39	1.0000	$ 303,213.39	588	$ 515.67		$ (12,918.36)	$ 319,180.94	$ 542.82
Feb-15		$ 217,058.81	1.0000	$ 217,058.81	652	$ 332.91		$ (14,324.44)	$ 237,255.49	$ 363.89
Mar-15		$ 372,536.89	1.0000	$ 372,536.89	897	$ 415.31		$ (19,707.09)	$ 401,005.52	$ 447.05
Apr-15		$ 497,542.78	1.0000	$ 497,542.78	1,217	$ 408.83		$ (26,737.49)	$ 543,043.20	$ 446.21
May-15		$ 489,233.02	1.0000	$ 489,233.02	1,278	$ 382.81		$ (28,077.66)	$ 514,155.71	$ 402.31
Jun-15		$ 574,149.24	1.0000	$ 574,149.24	1,354	$ 424.04		$ (29,747.38)	$ 605,594.82	$ 447.26
Jul-15		$ 527,853.48	1.0000	$ 527,853.48	1,630	$ 323.84		$ (35,811.10)	$ 561,540.41	$ 344.50
Aug-15		$ 526,888.18	1.0000	$ 526,888.18	1,720	$ 306.33		$ (37,788.40)	$ 554,241.77	$ 322.23
Sep-15		$ 574,976.17	1.0000	$ 574,976.17	1,794	$ 320.50		$ (39,414.18)	$ 608,420.96	$ 339.14
Oct-15		$ 609,805.33	1.0000	$ 609,805.33	1,846	$ 330.34		$ (40,556.62)	$ 661,711.27	$ 358.46
Nov-15		$ 750,524.73	1.0000	$ 750,524.73	1,900	$ 395.01		$ (41,743.00)	$ 781,654.47	$ 411.40
Dec-15	$ 6,879,418.96	$ 926,478.80	1.0000	$ 926,478.80	2,770	$ 334.47	$ 790,025.13	$ (60,856.90)	$ 984,798.79	$ 355.52
Jan-16		$ 1,054,605.85	1.0000	$ 1,054,605.85	3,005	$ 350.95		$ (66,019.85)	$ 1,160,084.30	$ 386.05
Feb-16		$ 921,945.14	1.0000	$ 921,945.14	3,035	$ 303.77		$ (66,678.95)	$ 1,015,265.21	$ 334.52
Mar-16		$ 1,099,303.80	1.0000	$ 1,099,303.80	3,127	$ 351.55		$ (68,700.19)	$ 1,189,373.61	$ 380.36
Apr-16		$ 1,182,762.64	1.0000	$ 1,182,762.64	3,216	$ 367.77		$ (70,655.52)	$ 1,294,179.34	$ 402.42
May-16		$ 971,825.48	1.0000	$ 971,825.48	3,264	$ 297.74		$ (71,710.08)	$ 1,055,192.32	$ 323.28
Jun-16		$ 1,209,641.85	1.0000	$ 1,209,641.85	3,291	$ 367.56		$ (72,303.27)	$ 1,299,951.02	$ 395.00
Jul-16		$ 1,057,844.33	1.0000	$ 1,057,844.33	3,357	$ 315.12		$ (73,753.29)	$ 1,144,711.88	$ 340.99
Aug-16		$ 1,393,416.50	1.0000	$ 1,393,416.50	3,386	$ 411.52		$ (74,390.42)	$ 1,501,390.02	$ 443.41
Sep-16		$ 1,215,767.77	1.0000	$ 1,215,767.77	3,509	$ 346.47		$ (77,092.73)	$ 1,310,760.04	$ 373.54
Oct-16		$ 1,429,964.04	1.0000	$ 1,429,964.04	3,599	$ 397.32		$ (79,070.03)	$ 1,536,669.39	$ 426.97
Nov-16		$ 1,077,643.92	1.0000	$ 1,077,643.92	3,638	$ 296.22		$ (79,926.86)	$ 1,182,904.93	$ 325.15
Dec-16	$ 14,421,783.81	$ 1,564,085.89	1.0000	$ 1,564,085.89	5,047	$ 309.90	$ 2,147,019.03	$ (110,882.59)	$ 1,724,160.40	$ 341.62
Jan-17		$ 1,448,070.70	1.0000	$ 1,448,070.70	4,849	$ 298.63		$ (85,972.77)	$ 1,612,502.39	$ 332.54
Feb-17		$ 1,374,150.52	1.0000	$ 1,374,150.52	4,742	$ 289.78		$ (84,075.66)	$ 1,520,726.20	$ 320.69
Mar-17		$ 1,440,165.49	1.0000	$ 1,440,165.49	4,497	$ 320.25		$ (79,731.81)	$ 1,642,247.98	$ 365.19
Apr-17		$ 1,367,243.10	1.0000	$ 1,367,243.10	4,206	$ 325.07		$ (74,572.38)	$ 1,520,563.86	$ 361.52
May-17		$ 1,515,324.32	1.0000	$ 1,515,324.32	4,082	$ 371.22		$ (72,373.86)	$ 1,676,109.23	$ 410.81
Jun-17		$ 1,161,063.31	1.0000	$ 1,161,063.31	3,991	$ 290.92		$ (70,760.43)	$ 1,303,821.43	$ 326.69
Jul-17		$ 1,142,511.50	1.0000	$ 1,142,511.50	3,720	$ 307.13		$ (65,955.60)	$ 1,242,500.37	$ 334.01
Aug-17		$ 1,303,182.52	1.0000	$ 1,303,182.52	3,663	$ 355.77		$ (64,944.99)	$ 1,422,037.30	$ 388.22
Sep-17		$ 1,168,488.38	1.0000	$ 1,168,488.38	3,499	$ 333.95		$ (62,037.27)	$ 1,302,261.43	$ 372.18
Oct-17		$ 1,463,817.80	1.0000	$ 1,463,817.80	3,348	$ 437.22		$ (59,360.04)	$ 1,570,844.75	$ 469.19
Nov-17		$ 1,211,610.95	1.0000	$ 1,211,610.95	3,262	$ 371.43		$ (57,835.26)	$ 1,295,289.07	$ 397.08
Dec-17	$ 14,742,192.86	$ 506,243.96	1.0000	$ 506,243.96	1,366	$ 370.60	$ 2,364,027.26	$ (24,219.18)	$ 555,156.55	$ 406.41
Jan-18		$ 450,205.03	0.9992	$ 450,563.91	1,578	$ 285.53		$ (36,151.98)	$ 520,010.48	$ 329.54
Feb-18		$ 449,915.85	0.9991	$ 450,315.89	1,594	$ 282.51		$ (36,518.54)	$ 515,944.04	$ 323.68
Mar-18		$ 421,258.19	0.9990	$ 421,683.16	1,648	$ 255.88		$ (37,755.68)	$ 485,441.84	$ 294.56
Apr-18		$ 431,459.52	0.9980	$ 432,324.81	1,699	$ 254.46		$ (38,924.09)	$ 492,620.44	$ 289.95
May-18		$ 486,044.53	0.9973	$ 487,354.88	1,729	$ 281.87		$ (39,611.39)	$ 574,517.93	$ 332.28
Jun-18		$ 502,583.76	0.9963	$ 504,464.34	1,785	$ 282.61		$ (40,894.35)	$ 567,330.58	$ 317.83
Jul-18		$ 765,946.76	0.9951	$ 769,682.44	1,872	$ 411.16		$ (42,887.52)	$ 911,180.11	$ 486.74
Aug-18		$ 725,497.68	0.9934	$ 730,337.24	1,864	$ 391.81		$ (42,704.24)	$ 805,645.06	$ 432.21
Sep-18		$ 593,100.95	0.9911	$ 598,442.05	1,901	$ 314.80		$ (43,551.91)	$ 665,062.88	$ 349.85
Oct-18		$ 640,893.21	0.9874	$ 649,056.28	1,913	$ 339.29		$ (43,826.83)	$ 751,207.69	$ 392.69
Nov-18		$ 652,867.29	0.9811	$ 665,415.54	1,921	$ 346.39		$ (44,010.11)	$ 757,880.23	$ 394.52
Dec-18	$ 7,852,149.34	$ 778,433.70	0.9718	$ 801,062.33	2,227	$ 359.70	$ 1,502,213.39	$ (51,020.57)	$ 918,217.74	$ 412.31

** Express Completion Factor as a percentage*

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

Carrier Name:	**UPMC Health Coverage, Inc.**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 433,477,303.48	$ 444,243,436.28	$ 446,856,166.59	1,098,351	$ 75,666,030.48	$ 522,522,197.07	$ 1,113,403.39	$ (25,163,221.41)	$ 669,994.11	$ -	$ 7,076,288.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 452.42**
Loss Ratio										**95.87%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	2.20%	0.81%	0.00%	3.02%	16.27%
Outpatient Hospital	-0.52%	-0.80%	0.00%	-1.32%	29.65%
Professional	2.28%	-0.44%	0.00%	1.83%	19.80%
Other Medical	20.04%	-4.85%	0.00%	14.22%	12.18%
Capitation				0.00%	0.13%
Prescription Drugs	4.83%	-1.59%	0.00%	3.16%	21.98%
Total Annual Trend				2.99%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.061	

** 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		$ 6,648,373.17	1.0000	$ 6,648,373.17	14,590	$ 455.68		$ (182,622.60)	$ 7,300,910.06	$ 500.41
Feb-15		$ 6,018,603.33	1.0000	$ 6,018,603.33	14,762	$ 407.71		$ (185,337.64)	$ 6,625,768.28	$ 448.84
Mar-15		$ 6,750,430.78	1.0000	$ 6,750,430.78	15,050	$ 448.53		$ (191,241.45)	$ 7,474,787.98	$ 496.66
Apr-15		$ 6,899,530.59	1.0000	$ 6,899,530.59	15,821	$ 436.10		$ (203,737.97)	$ 7,614,903.48	$ 481.32
May-15		$ 7,024,334.47	1.0000	$ 7,024,334.47	16,151	$ 434.92		$ (208,338.42)	$ 7,670,210.17	$ 474.91
Jun-15		$ 7,414,707.35	1.0000	$ 7,414,707.35	16,457	$ 450.55		$ (212,795.74)	$ 8,076,520.21	$ 490.77
Jul-15		$ 7,590,531.15	1.0000	$ 7,590,531.15	18,269	$ 415.49		$ (237,475.78)	$ 8,435,835.04	$ 461.76
Aug-15		$ 7,478,053.67	1.0000	$ 7,478,053.67	18,801	$ 397.75		$ (244,810.12)	$ 8,290,577.62	$ 440.96
Sep-15		$ 7,710,463.57	1.0000	$ 7,710,463.57	19,278	$ 399.96		$ (251,320.26)	$ 8,514,095.24	$ 441.65
Oct-15		$ 9,196,846.49	1.0000	$ 9,196,846.49	20,272	$ 453.67		$ (263,879.74)	$ 10,098,883.39	$ 498.17
Nov-15		$ 9,045,158.27	1.0000	$ 9,045,158.27	20,624	$ 438.57		$ (268,677.88)	$ 9,900,570.83	$ 480.05
Dec-15	$ 91,236,306.02	$ 10,817,648.24	1.0000	$ 10,817,648.24	27,327	$ 395.86	$ 12,512,247.21	$ (358,487.74)	$ 12,295,140.65	$ 449.93
Jan-16		$ 11,620,599.99	1.0000	$ 11,620,599.99	29,453	$ 394.55		$ (386,569.61)	$ 13,310,201.30	$ 451.91
Feb-16		$ 11,938,542.92	1.0000	$ 11,938,542.92	29,675	$ 402.31		$ (389,555.75)	$ 13,662,282.84	$ 460.40
Mar-16		$ 13,457,149.51	1.0000	$ 13,457,149.51	30,263	$ 444.67		$ (397,588.51)	$ 15,207,228.93	$ 502.50
Apr-16		$ 12,522,945.47	1.0000	$ 12,522,945.47	32,085	$ 390.31		$ (420,547.80)	$ 14,516,972.39	$ 452.45
May-16		$ 12,515,201.79	1.0000	$ 12,515,201.79	32,899	$ 380.41		$ (430,886.28)	$ 14,177,005.70	$ 430.93
Jun-16		$ 14,181,583.01	1.0000	$ 14,181,583.01	33,713	$ 420.66		$ (441,017.91)	$ 15,819,279.82	$ 469.23
Jul-16		$ 14,471,969.90	1.0000	$ 14,471,969.90	38,171	$ 379.14		$ (495,698.97)	$ 16,474,063.22	$ 431.59
Aug-16		$ 16,301,475.12	1.0000	$ 16,301,475.12	39,733	$ 410.28		$ (514,916.06)	$ 18,462,947.30	$ 464.68
Sep-16		$ 16,154,339.21	1.0000	$ 16,154,339.21	41,287	$ 391.27		$ (534,962.09)	$ 18,173,616.66	$ 440.18
Oct-16		$ 17,577,815.65	1.0000	$ 17,577,815.65	43,334	$ 405.64		$ (560,658.23)	$ 19,640,676.27	$ 453.24
Nov-16		$ 16,459,574.82	1.0000	$ 16,459,574.82	44,682	$ 368.37		$ (577,380.14)	$ 18,533,993.65	$ 414.80
Dec-16	$ 175,139,101.35	$ 24,536,400.58	1.0000	$ 24,536,400.58	67,488	$ 363.57	$ 30,469,118.12	$ (867,667.51)	$ 28,210,999.15	$ 418.02
Jan-17		$ 27,630,218.52	1.0000	$ 27,630,218.52	71,260	$ 387.74		$ (1,263,439.80)	$ 31,341,328.55	$ 439.82
Feb-17		$ 27,297,279.55	1.0000	$ 27,297,279.55	71,930	$ 379.50		$ (1,275,318.90)	$ 30,686,765.67	$ 426.62
Mar-17		$ 36,317,938.00	1.0000	$ 36,317,938.00	72,362	$ 501.89		$ (1,282,978.26)	$ 39,965,652.90	$ 552.30
Apr-17		$ 28,248,426.10	1.0000	$ 28,248,426.10	73,631	$ 383.65		$ (1,305,477.63)	$ 31,207,897.35	$ 423.84
May-17		$ 31,319,816.56	1.0000	$ 31,319,816.56	74,428	$ 420.81		$ (1,319,608.44)	$ 34,617,925.72	$ 465.12
Jun-17		$ 29,365,927.72	1.0000	$ 29,365,927.72	74,915	$ 391.99		$ (1,328,242.95)	$ 32,283,595.85	$ 430.94
Jul-17		$ 28,565,639.86	1.0000	$ 28,565,639.86	77,503	$ 368.57		$ (1,374,128.19)	$ 31,718,981.68	$ 409.26
Aug-17		$ 33,665,790.22	1.0000	$ 33,665,790.22	78,608	$ 428.27		$ (1,393,719.84)	$ 37,024,741.11	$ 471.00
Sep-17		$ 30,569,656.93	1.0000	$ 30,569,656.93	79,371	$ 385.15		$ (1,407,247.83)	$ 33,713,835.48	$ 424.76
Oct-17		$ 34,953,720.44	1.0000	$ 34,953,720.44	80,198	$ 435.84		$ (1,421,910.54)	$ 38,370,319.73	$ 478.44
Nov-17		$ 34,612,226.47	1.0000	$ 34,612,226.47	80,788	$ 428.43		$ (1,432,371.24)	$ 37,758,005.72	$ 467.37
Dec-17	$ 344,226,787.22	$ 31,389,654.22	1.0000	$ 31,389,654.22	86,118	$ 364.50	$ 56,669,818.01	$ (1,526,872.14)	$ 35,585,747.08	$ 413.22
Jan-18		$ 36,523,459.36	0.9992	$ 36,552,677.60	89,817	$ 406.97		$ (2,057,707.47)	$ 41,516,542.73	$ 462.23
Feb-18		$ 35,282,888.89	0.9991	$ 35,313,192.02	90,141	$ 391.76		$ (2,065,130.31)	$ 39,462,138.84	$ 437.78
Mar-18		$ 38,168,535.71	0.9989	$ 38,211,295.02	90,500	$ 422.22		$ (2,073,355.00)	$ 42,616,855.29	$ 470.90
Apr-18		$ 36,280,051.24	0.9981	$ 36,350,198.78	90,936	$ 399.73		$ (2,083,343.76)	$ 40,477,548.59	$ 445.12
May-18		$ 37,686,590.92	0.9972	$ 37,791,932.79	91,286	$ 413.99		$ (2,091,362.26)	$ 41,897,091.62	$ 458.97
Jun-18		$ 35,991,725.76	0.9962	$ 36,128,504.58	91,551	$ 394.63		$ (2,097,433.41)	$ 39,873,177.72	$ 435.53
Jul-18		$ 37,671,383.47	0.9953	$ 37,849,010.15	91,478	$ 413.75		$ (2,095,760.98)	$ 42,093,460.23	$ 460.15
Aug-18		$ 38,104,292.29	0.9937	$ 38,346,706.58	91,714	$ 418.11		$ (2,101,167.74)	$ 42,460,770.06	$ 462.97
Sep-18		$ 35,352,596.42	0.9913	$ 35,664,319.41	91,924	$ 387.98		$ (2,105,978.84)	$ 39,166,986.64	$ 426.08
Oct-18		$ 40,685,051.98	0.9877	$ 41,193,122.23	92,305	$ 446.27		$ (2,114,707.55)	$ 45,549,978.47	$ 493.47
Nov-18		$ 39,176,779.98	0.9814	$ 39,920,289.94	92,982	$ 429.33		$ (2,130,217.62)	$ 43,710,593.63	$ 470.10
Dec-18	$ 433,477,303.48	$ 33,320,080.26	0.9741	$ 34,204,911.59	93,717	$ 364.98	$ 75,666,030.48	$ (2,147,056.47)	$ 39,203,825.97	$ 418.32

** Express Completion Factor as a percentage*

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

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**UPMC Health Coverage, Inc.**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 365.90	$ 452.42	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.071	1.061	
Unadjusted Projected Allowed EHB Claims PMPM	$ 391.69	$ 479.90	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.941	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	0.941	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 391.69	$ 451.58	
Credibidility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 451.58**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 451.58	<- 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]	$ 458.51		
Projected Paid to Allowed Ratio	0.779		
Projected Paid EHB Claims PMPM	$ 357.20		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ 6.44		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 350.75		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 450.24	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 1.03		
Market-Adjusted Projected Paid Total Claims PMPM	$ 351.55		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 451.27		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 452.42	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 433,477,303.48**	
Blended Loss Ratio	**95.87%**	

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	8,067	2,539	4,734	11,108	26,448
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 451.58	$ 451.58	$ 451.58	$ 451.58	$ 451.58
Months of Trend	-	3	6	9	
Annual Trend	3.60%	3.60%	3.60%	3.60%	
Single Risk Pool Projected Allowed Claims	$ 451.58	$ 455.59	$ 459.64	$ 463.73	$ 458.51
Quarterly Trend Factor	100.0%	100.9%	101.8%	102.7%	101.5%
2020 Trend Factors by Quarter	0.9849	0.9936	1.0025	1.0114	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	8.88%	$35.23
General and Claims	6.04%	$23.95
Agent/Broker Fees and Commissions	2.17%	$8.62
Quality Improvement Initiatives	0.67%	$2.66
Taxes and Fees	2.47%	$9.78
RA User Fee	0.05%	$0.18
PA Premium Tax (if applicable)	0.00%	$0.00
Federal Income Tax	0.42%	$1.67
Health Insurance Providers Fee (Prorated for Small Groups only)	2.00%	$7.93
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	11.35%	$45.01
Projected Required Revenue PMPM	$ 396.56	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.524	1.518
Average Geographic Factor	0.993	0.988
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.999	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 407.71	$ 451.27
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 269.78	$ 300.93

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 242.30	$ 265.98	$23.68	9.8%
B. Base period allowed claims before normalization	$ 451.99	$ 452.42	$0.43	0.2%
C. Normalization factor component of change	$ (152.91)	$ (150.72)	$2.19	0.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 299.08	$ 301.70	$ 2.62	1.1%
D2. URRT Trend	$ 19.65	$ 18.33	$ (1.33)	-0.5%
D3. URRT Morbidity	$ (19.12)	$ -	$ 19.12	7.9%
D4. URRT Other	$ (25.67)	$ (18.89)	$ 6.78	2.8%
D5. Normalized URRT RA/RI on an allowed basis	$ (12.22)	$ (5.51)	$ 6.71	2.8%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 261.72	$ 295.63	$ 33.91	14.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	-56.6690735	$ (65.32)	$ (8.65)	-3.6%
E3. Benefit Richness	$ (0.52)	$ -	$ 0.52	0.2%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (57.19)	$ (65.32)	$ (8.13)	-3.4%
F. Change in Retention Components				
F1. Administrative Expenses	$ 26.62	$ 23.63	$ (2.99)	-1.2%
F2. Taxes and Fees	$ -	$ 6.56	$ 6.56	2.7%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 26.62	$ 30.19	$ 3.57	1.5%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 231.14	$ 260.49	$ 29.35	12.1%

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

	2019	2020	
Paid-to-Allowed	0.786	0.779	
URRT Trend (Total Applied Trend Factor)	1.066	1.061	<- URRT W1, S2
URRT Morbidity	0.940	1.000	<- URRT W1, S2
URRT "Other"	0.914	0.941	<- URRT W1, S2
Risk Adjustment	$ (14.51)	$ (6.44)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.783	0.779	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the ?
Benefit Richness	0.997	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.99%	8.88%	
Taxes and Fees	0.00%	2.47%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name	UPMC Health Coverage, Inc
Carrier NAIC	95815
Market Segment	Small Group
Rate Effective Date	1/1/2020
Base Period Start Date	1/1/2019
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 490.26

Verification	
Age Calibration Factor	1.000
Geographic Calibration Factor	0.980
Benefit Calibration Factor	1.000
Aggregate Calibration Factor	0.980

Total Covered Lives @ 01-01-2020	
	2,352

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, PPO, PPO, EPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped. Discontinued Plans Must Map for 01-01-2020, EMMD for 2020	1/1/2020 Plan HIOS Plan ID (1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange Qualified or QHP	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV Adjustment (AV)	Benefit Adjustment (Induced Demand)	Benefits in Addition to EHB	Provider Network	Catastrophic Eligibility	Risk Funding of CSR Adjustment	Rate Premium	Admin Costs	Taxes & Fees (not including Exchange Fees)	Profit or Contingency	Total Covered Lives Mapped into 2020 Plan @ 01-01-2019	Total Policyholders @ 01-01-2019	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Year 12 months	% of Total Covered Lives	01-01-2020 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2022 Continuation of Coverage Plan Indicator
Totals							0.000			0.779	1.000	1.000	1.000	1.000	1.000	$ 1,016.50	0.0%	3.5%	0.0%	2,349	2,410	$ -	$ 243.00	$ 243.00	0.0%	100.0%										
Transitional Plans	PPO/EPO/HMO	N/A	PENNSYLVANIA	HMO	PENNSYLVANIA	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			N/A	N/A		N/A	N/A									
Plan 1	HCSC#14850001	HMO	UPMC Small Business Advantage Silver PPO 2500/50 - Standard Network	N		Platinum	0.9100	Standard AV	Off	1.000	1.000	1.000	1.000	1.000	1.000	$ 914.50	0.0%	3.5%	0.0%	233	241	$ 921.78	$ 884.51	18.1%	10.1%	9.9%					183	50					233	1
Plan 2	HCSC#14850002	HMO	UPMC Small Business Advantage Silver PPO 2500/50 - Standard Network	N		Platinum	0.9100	Standard AV	Off	1.000	1.000	1.000	1.000	1.000	1.000	$ 914.50	0.0%	3.5%	0.0%	6	6	$ 921.77	$ 988.72	19.1%	0.3%	7.3%					6	0					6	1
Plan 3	HCSC#14850003	HMO	UPMC Small Business Advantage Gold PPO 1/1,000 250/50 - Standard Network	N		Gold	0.8700	Standard AV	Off	1.000	0.973	1.000	1.000	1.000	1.000	$849.70	0.0%	3.5%	0.0%	750	775	$ 852.25	$ 923.05	8.6%	36.0%	8.3%					496	51					750	1
Plan 4	HCSC#14850004	HMO	UPMC Small Business Advantage Gold PPO 1/1,000 250/50 - Standard Network	N		Gold	0.8700	Standard AV	Off	1.000	0.973	1.000	1.000	1.000	1.000	$849.70	0.0%	3.5%	0.0%	656	681	$ 852.25	$ 864.51	8.4%	27.9%	1.4%					466	190					656	1
Plan 5	HCSC#14850005	HMO	UPMC Small Business Advantage Silver PPO 2500/50 - Standard Network	N		Silver	0.7100	Standard AV	Off	0.995	0.973	1.000	1.000	1.000	1.000	$691.25	0.0%	3.5%	0.0%	82	277	$ 693.20	$ 864.23	8.3%	1.1%	25.0%					25						82	1
Plan 6	HCSC#14850006	HMO	UPMC Small Business Advantage Silver PPO 2500/50 - Standard Network	N		Silver	0.7100	Standard AV	Off	0.995	0.973	1.000	1.000	1.000	1.000	$691.25	0.0%	3.5%	0.0%	76	84	$ 693.20	$ 863.51	8.3%	3.2%	1.4%					5	65					70	1
Plan 7	HCSC#14850007	HMO	UPMC Small Business Advantage Bronze PPO 6,000 250/50 - Standard Network	N		Bronze	0.5900	Standard AV	Off	0.995	0.973	1.000	1.000	1.000	1.000	$597.42	0.0%	3.5%	0.0%	651	290	$ 599.37	$ 724.73	9.7%	18.9%	1.4%					578	73					651	1
Plan 8	HCSC#14850008	HMO	UPMC Small Business Advantage Bronze PPO 6,000 250/50 - Standard Network	N		Bronze	0.5900	Standard AV	Off	0.995	0.973	1.000	1.000	1.000	1.000	$597.42	0.0%	3.5%	0.0%	91	85	$ 599.37	$ 579.92	2.0%	4.1%	1.4%					7	84					91	1
Plan 9	HCSC#14850009	HMO	UPMC Small Business Advantage Platinum PPO 0 0/50 - Standard Network	N		Platinum	0.9100	Standard AV	Off	0.995	0.973	1.000	1.000	1.000	1.000	$914.50	0.0%	3.5%	0.0%			$ -	$ 919.39	0.0%	0.0%													0
Plan 10																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 11																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 12																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 13																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 14																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 15																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 16																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 17																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 18																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 19																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 20																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 21																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 22																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 23																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 24																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 25																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 26																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 27																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 28																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 29																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 30																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 31																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 32																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 33																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 34																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 35																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 36																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 37																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 38																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 39																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 40																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 41																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 42																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 43																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 44																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 45																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 46																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 47																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 48																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 49																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 50																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 51																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 52																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 53																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 54																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 55																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 56																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 57																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 58																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 59																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 60																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 61																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 62																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 63																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 64																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 65																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 66																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 67																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 68																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 69																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 70																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 71																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 72																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 73																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 74																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 75																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 76																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 77																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 78																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 79																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 80																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 81																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 82																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 83																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 84																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 85																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 86																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 87																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 88																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 89																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 90																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 91																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 92																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 93																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 94																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 95																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 96																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 97																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 98																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 99																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 100																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 101																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 102																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 103																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 104																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 105																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 106																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 107																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 108																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 109																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 110																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 111																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 112																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 113																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 114																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 115																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 116																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 117																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 118																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 119																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 120																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 121																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 122																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 123																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 124																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 125																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 126																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 127																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 128																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 129																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 130																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 131																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 132																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 133																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 134																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 135																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 136																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 137																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 138																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 139																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0
Plan 140																$0.00	0.0%	0.0%	0.0%			$ -		0.0%	0.0%													0

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

| Plan Number | HIOS Plan ID (Standard Component) | 1/1/2019 Plan Marketing Name | 2(Discontinuing Now, Modified, Existing 2019,ALA) for 2020 | 1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan 2(Discontinued & Mapped) | Metals Tier | Exchange Ind OR off | Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) | Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) | 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) | Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) | Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) | Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
|---|---|---

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UPMC Health Coverage, Inc.**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Warren, Venango, Forest, Clarion, Mckean, Mercer	0.960	0.937
Rating Area 2	Elk, Cameron, Potter	1.000	1.090
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	1.000	0.995
Rating Area 5	Cambria, Blair, Clearfield, Bedford, Somerset, Jefferson, Huntingdon	1.000	0.995
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Standard	1, 2, 4, 5	1.000	1	

Company Name: UPMC Health Coverage, Inc.
Market: Small Group
Product: HMO
Effective Date of Rates: January 1, 2020

Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020073		62560PA
Plan Marketing Name =>	dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		vantage Gold HMO $1,000 $30,		vantage Gold H
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
Rating Area =>	1		2		4		5		1		2		4		5		1		2
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Go
Deductible =>	$0/ $0		$0/ $0		$0/ $0		$0/ $0		$500/ $1000		$500/ $1000		$500/ $1000		$500/ $1000		$1000/ $2000		$1000/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 /
OOP Maximum =>	$2000/ $4000		$2000/ $4000		$2000/ $4000		$2000/ $4000		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$6500/ $13000		$6500/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$275.59	$275.59	$320.52	$320.52	$292.56	$292.56	$292.56	$292.56	$274.47	$274.47	$319.21	$319.21	$291.37	$291.37	$291.37	$291.37	$185.73	$185.73	$216.01
15	$300.09	$300.09	$349.01	$349.01	$318.56	$318.56	$318.56	$318.56	$298.86	$298.86	$347.59	$347.59	$317.26	$317.26	$317.26	$317.26	$202.24	$202.24	$235.21
16	$309.45	$309.45	$359.90	$359.90	$328.51	$328.51	$328.51	$328.51	$308.19	$308.19	$358.43	$358.43	$327.17	$327.17	$327.17	$327.17	$208.55	$208.55	$242.55
17	$318.82	$318.82	$370.80	$370.80	$338.45	$338.45	$338.45	$338.45	$317.52	$317.52	$369.28	$369.28	$337.07	$337.07	$337.07	$337.07	$214.86	$214.86	$249.89
18	$328.91	$328.91	$382.53	$382.53	$349.16	$349.16	$349.16	$349.16	$327.57	$327.57	$380.97	$380.97	$347.73	$347.73	$347.73	$347.73	$221.66	$221.66	$257.79
19	$339.00	$339.00	$394.26	$394.26	$359.87	$359.87	$359.87	$359.87	$337.61	$337.61	$392.65	$392.65	$358.40	$358.40	$358.40	$358.40	$228.46	$228.46	$265.70
20	$349.44	$349.44	$406.41	$406.41	$370.96	$370.96	$370.96	$370.96	$348.02	$348.02	$404.75	$404.75	$369.44	$369.44	$369.44	$369.44	$235.50	$235.50	$273.89
21	$360.25	$360.25	$418.98	$418.98	$382.43	$382.43	$382.43	$382.43	$358.78	$358.78	$417.27	$417.27	$380.87	$380.87	$380.87	$380.87	$242.78	$242.78	$282.36
22	$360.25	$360.25	$418.98	$418.98	$382.43	$382.43	$382.43	$382.43	$358.78	$358.78	$417.27	$417.27	$380.87	$380.87	$380.87	$380.87	$242.78	$242.78	$282.36
23	$360.25	$360.25	$418.98	$418.98	$382.43	$382.43	$382.43	$382.43	$358.78	$358.78	$417.27	$417.27	$380.87	$380.87	$380.87	$380.87	$242.78	$242.78	$282.36
24	$360.25	$360.25	$418.98	$418.98	$382.43	$382.43	$382.43	$382.43	$358.78	$358.78	$417.27	$417.27	$380.87	$380.87	$380.87	$380.87	$242.78	$242.78	$282.36
25	$361.69	$361.69	$420.66	$420.66	$383.96	$383.96	$383.96	$383.96	$360.22	$360.22	$418.94	$418.94	$382.39	$382.39	$382.39	$382.39	$243.75	$243.75	$283.49
26	$368.90	$368.90	$429.04	$429.04	$391.61	$391.61	$391.61	$391.61	$367.39	$367.39	$427.28	$427.28	$390.01	$390.01	$390.01	$390.01	$248.61	$248.61	$289.14
27	$377.54	$377.54	$439.09	$439.09	$400.79	$400.79	$400.79	$400.79	$376.00	$376.00	$437.30	$437.30	$399.15	$399.15	$399.15	$399.15	$254.43	$254.43	$295.91
28	$391.59	$391.59	$455.43	$455.43	$415.70	$415.70	$415.70	$415.70	$389.99	$389.99	$453.57	$453.57	$414.01	$414.01	$414.01	$414.01	$263.90	$263.90	$306.93
29	$403.12	$403.12	$468.84	$468.84	$427.94	$427.94	$427.94	$427.94	$401.47	$401.47	$466.93	$466.93	$426.19	$426.19	$426.19	$426.19	$271.67	$271.67	$315.96
30	$408.88	$408.88	$475.54	$475.54	$434.06	$434.06	$434.06	$434.06	$407.22	$407.22	$473.60	$473.60	$432.29	$432.29	$432.29	$432.29	$275.56	$275.56	$320.48
31	$417.53	$417.53	$485.60	$485.60	$443.24	$443.24	$443.24	$443.24	$415.83	$415.83	$483.62	$483.62	$441.43	$441.43	$441.43	$441.43	$281.38	$281.38	$327.26
32	$426.18	$426.18	$495.65	$495.65	$452.41	$452.41	$452.41	$452.41	$424.44	$424.44	$493.63	$493.63	$450.57	$450.57	$450.57	$450.57	$287.21	$287.21	$334.03
33	$431.58	$431.58	$501.94	$501.94	$458.15	$458.15	$458.15	$458.15	$429.82	$429.82	$499.89	$499.89	$456.28	$456.28	$456.28	$456.28	$290.85	$290.85	$338.27
34	$437.34	$437.34	$508.64	$508.64	$464.27	$464.27	$464.27	$464.27	$435.56	$435.56	$506.57	$506.57	$462.38	$462.38	$462.38	$462.38	$294.73	$294.73	$342.79
35	$440.23	$440.23	$511.99	$511.99	$467.33	$467.33	$467.33	$467.33	$438.43	$438.43	$509.90	$509.90	$465.42	$465.42	$465.42	$465.42	$296.68	$296.68	$345.04
36	$443.11	$443.11	$515.35	$515.35	$470.39	$470.39	$470.39	$470.39	$441.30	$441.30	$513.24	$513.24	$468.47	$468.47	$468.47	$468.47	$298.62	$298.62	$347.30
37	$445.99	$445.99	$518.70	$518.70	$473.45	$473.45	$473.45	$473.45	$444.17	$444.17	$516.58	$516.58	$471.52	$471.52	$471.52	$471.52	$300.56	$300.56	$349.56
38	$448.87	$448.87	$522.05	$522.05	$476.51	$476.51	$476.51	$476.51	$447.04	$447.04	$519.92	$519.92	$474.56	$474.56	$474.56	$474.56	$302.50	$302.50	$351.82
39	$454.64	$454.64	$528.75	$528.75	$482.63	$482.63	$482.63	$482.63	$452.78	$452.78	$526.59	$526.59	$480.66	$480.66	$480.66	$480.66	$306.39	$306.39	$356.34
40	$460.40	$460.40	$535.46	$535.46	$488.75	$488.75	$488.75	$488.75	$458.52	$458.52	$533.27	$533.27	$486.75	$486.75	$486.75	$486.75	$310.27	$310.27	$360.86
41	$469.05	$469.05	$545.51	$545.51	$497.92	$497.92	$497.92	$497.92	$467.13	$467.13	$543.29	$543.29	$495.89	$495.89	$495.89	$495.89	$316.10	$316.10	$367.63
42	$477.33	$477.33	$555.15	$555.15	$506.72	$506.72	$506.72	$506.72	$475.38	$475.38	$552.88	$552.88	$504.65	$504.65	$504.65	$504.65	$321.68	$321.68	$374.13
43	$488.86	$488.86	$568.56	$568.56	$518.96	$518.96	$518.96	$518.96	$486.86	$486.86	$566.24	$566.24	$516.84	$516.84	$516.84	$516.84	$329.45	$329.45	$383.16
44	$503.27	$503.27	$585.32	$585.32	$534.25	$534.25	$534.25	$534.25	$501.22	$501.22	$582.93	$582.93	$532.08	$532.08	$532.08	$532.08	$339.16	$339.16	$394.46
45	$520.20	$520.20	$605.01	$605.01	$552.23	$552.23	$552.23	$552.23	$518.08	$518.08	$602.54	$602.54	$549.98	$549.98	$549.98	$549.98	$350.57	$350.57	$407.73
46	$540.38	$540.38	$628.47	$628.47	$573.65	$573.65	$573.65	$573.65	$538.17	$538.17	$625.91	$625.91	$571.31	$571.31	$571.31	$571.31	$364.17	$364.17	$423.54
47	$563.07	$563.07	$654.87	$654.87	$597.74	$597.74	$597.74	$597.74	$560.77	$560.77	$652.19	$652.19	$595.30	$595.30	$595.30	$595.30	$379.47	$379.47	$441.33
48	$589.01	$589.01	$685.03	$685.03	$625.27	$625.27	$625.27	$625.27	$586.61	$586.61	$682.24	$682.24	$622.72	$622.72	$622.72	$622.72	$396.95	$396.95	$461.66
49	$614.59	$614.59	$714.78	$714.78	$652.43	$652.43	$652.43	$652.43	$612.08	$612.08	$711.86	$711.86	$649.76	$649.76	$649.76	$649.76	$414.18	$414.18	$481.71
50	$643.41	$643.41	$748.30	$748.30	$683.02	$683.02	$683.02	$683.02	$640.78	$640.78	$745.24	$745.24	$680.23	$680.23	$680.23	$680.23	$433.61	$433.61	$504.29
51	$671.87	$671.87	$781.40	$781.40	$713.23	$713.23	$713.23	$713.23	$669.12	$669.12	$778.21	$778.21	$710.32	$710.32	$710.32	$710.32	$452.78	$452.78	$526.60
52	$703.21	$703.21	$817.85	$817.85	$746.50	$746.50	$746.50	$746.50	$700.34	$700.34	$814.51	$814.51	$743.46	$743.46	$743.46	$743.46	$473.91	$473.91	$551.17
53	$734.91	$734.91	$854.72	$854.72	$780.16	$780.16	$780.16	$780.16	$731.91	$731.91	$851.23	$851.23	$776.97	$776.97	$776.97	$776.97	$495.27	$495.27	$576.01
54	$769.13	$769.13	$894.52	$894.52	$816.49	$816.49	$816.49	$816.49	$766.00	$766.00	$890.87	$890.87	$813.16	$813.16	$813.16	$813.16	$518.34	$518.34	$602.84
55	$803.36	$803.36	$934.33	$934.33	$852.82	$852.82	$852.82	$852.82	$800.08	$800.08	$930.51	$930.51	$849.34	$849.34	$849.34	$849.34	$541.40	$541.40	$629.66
56	$840.46	$840.46	$977.48	$977.48	$892.21	$892.21	$892.21	$892.21	$837.03	$837.03	$973.49	$973.49	$888.57	$888.57	$888.57	$888.57	$566.41	$566.41	$658.75
57	$877.93	$877.93	$1,021.05	$1,021.05	$931.98	$931.98	$931.98	$931.98	$874.35	$874.35	$1,016.89	$1,016.89	$928.18	$928.18	$928.18	$928.18	$591.65	$591.65	$688.11
58	$917.92	$917.92	$1,067.56	$1,067.56	$974.43	$974.43	$974.43	$974.43	$914.17	$914.17	$1,063.20	$1,063.20	$970.46	$970.46	$970.46	$970.46	$618.60	$618.60	$719.45
59	$937.73	$937.73	$1,090.60	$1,090.60	$995.47	$995.47	$995.47	$995.47	$933.90	$933.90	$1,086.15	$1,086.15	$991.40	$991.40	$991.40	$991.40	$631.96	$631.96	$734.98
60	$977.72	$977.72	$1,137.11	$1,137.11	$1,037.92	$1,037.92	$1,037.92	$1,037.92	$973.73	$973.73	$1,132.47	$1,132.47	$1,033.68	$1,033.68	$1,033.68	$1,033.68	$658.90	$658.90	$766.33
61	$1,012.30	$1,012.30	$1,177.33	$1,177.33	$1,074.63	$1,074.63	$1,074.63	$1,074.63	$1,008.17	$1,008.17	$1,172.53	$1,172.53	$1,070.24	$1,070.24	$1,070.24	$1,070.24	$682.21	$682.21	$793.43
62	$1,035.00	$1,035.00	$1,203.73	$1,203.73	$1,098.72	$1,098.72	$1,098.72	$1,098.72	$1,030.77	$1,030.77	$1,198.82	$1,198.82	$1,094.24	$1,094.24	$1,094.24	$1,094.24	$697.51	$697.51	$811.22
63	$1,063.46	$1,063.46	$1,236.83	$1,236.83	$1,128.93	$1,128.93	$1,128.93	$1,128.93	$1,059.12	$1,059.12	$1,231.78	$1,231.78	$1,124.33	$1,124.33	$1,124.33	$1,124.33	$716.69	$716.69	$833.53
64+	$1,080.75	$1,080.75	$1,256.94	$1,256.94	$1,147.29	$1,147.29	$1,147.29	$1,147.29	$1,076.34	$1,076.34	$1,251.81	$1,251.81	$1,142.61	$1,142.61	$1,142.61	$1,142.61	$728.34	$728.34	$847.08

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020076		62560PA0020076		62560PA0020076	
Plan Marketing Name =>	MO $1,000 $30,	vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,	
Form # =>	DF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $2000	$1000/ $2000		$1000/ $2000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$2000/ $4000		$2000/ $4000		$2000/ $4000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$30 / $50		$30 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$13000	$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$5500/ $11000		$5500/ $11000		$5500/ $11000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$216.01	$197.16	$197.16	$197.16	$197.16	$187.05	$187.05	$217.54	$217.54	$198.56	$198.56	$198.56	$198.56	$186.55	$186.55	$216.97	$216.97	$198.04	$198.04
15	$235.21	$214.69	$214.69	$214.69	$214.69	$203.68	$203.68	$236.88	$236.88	$216.21	$216.21	$216.21	$216.21	$203.14	$203.14	$236.26	$236.26	$215.65	$215.65
16	$242.55	$221.39	$221.39	$221.39	$221.39	$210.03	$210.03	$244.27	$244.27	$222.96	$222.96	$222.96	$222.96	$209.48	$209.48	$243.63	$243.63	$222.38	$222.38
17	$249.89	$228.09	$228.09	$228.09	$228.09	$216.39	$216.39	$251.67	$251.67	$229.71	$229.71	$229.71	$229.71	$215.82	$215.82	$251.00	$251.00	$229.11	$229.11
18	$257.79	$235.31	$235.31	$235.31	$235.31	$223.24	$223.24	$259.63	$259.63	$236.98	$236.98	$236.98	$236.98	$222.64	$222.64	$258.95	$258.95	$236.36	$236.36
19	$265.70	$242.52	$242.52	$242.52	$242.52	$230.08	$230.08	$267.59	$267.59	$244.25	$244.25	$244.25	$244.25	$229.47	$229.47	$266.89	$266.89	$243.61	$243.61
20	$273.89	$250.00	$250.00	$250.00	$250.00	$237.17	$237.17	$275.84	$275.84	$251.77	$251.77	$251.77	$251.77	$236.54	$236.54	$275.11	$275.11	$251.11	$251.11
21	$282.36	$257.73	$257.73	$257.73	$257.73	$244.51	$244.51	$284.37	$284.37	$259.56	$259.56	$259.56	$259.56	$243.86	$243.86	$283.62	$283.62	$258.88	$258.88
22	$282.36	$257.73	$257.73	$257.73	$257.73	$244.51	$244.51	$284.37	$284.37	$259.56	$259.56	$259.56	$259.56	$243.86	$243.86	$283.62	$283.62	$258.88	$258.88
23	$282.36	$257.73	$257.73	$257.73	$257.73	$244.51	$244.51	$284.37	$284.37	$259.56	$259.56	$259.56	$259.56	$243.86	$243.86	$283.62	$283.62	$258.88	$258.88
24	$282.36	$257.73	$257.73	$257.73	$257.73	$244.51	$244.51	$284.37	$284.37	$259.56	$259.56	$259.56	$259.56	$243.86	$243.86	$283.62	$283.62	$258.88	$258.88
25	$283.49	$258.76	$258.76	$258.76	$258.76	$245.49	$245.49	$285.51	$285.51	$260.60	$260.60	$260.60	$260.60	$244.84	$244.84	$284.75	$284.75	$259.92	$259.92
26	$289.14	$263.92	$263.92	$263.92	$263.92	$250.38	$250.38	$291.19	$291.19	$265.79	$265.79	$265.79	$265.79	$249.71	$249.71	$290.43	$290.43	$265.09	$265.09
27	$295.91	$270.10	$270.10	$270.10	$270.10	$256.25	$256.25	$298.02	$298.02	$272.02	$272.02	$272.02	$272.02	$255.57	$255.57	$297.23	$297.23	$271.31	$271.31
28	$306.93	$280.15	$280.15	$280.15	$280.15	$265.78	$265.78	$309.11	$309.11	$282.14	$282.14	$282.14	$282.14	$265.08	$265.08	$308.29	$308.29	$281.40	$281.40
29	$315.96	$288.40	$288.40	$288.40	$288.40	$273.61	$273.61	$318.21	$318.21	$290.45	$290.45	$290.45	$290.45	$272.88	$272.88	$317.37	$317.37	$289.69	$289.69
30	$320.48	$292.52	$292.52	$292.52	$292.52	$277.52	$277.52	$322.76	$322.76	$294.60	$294.60	$294.60	$294.60	$276.78	$276.78	$321.91	$321.91	$293.83	$293.83
31	$327.26	$298.71	$298.71	$298.71	$298.71	$283.39	$283.39	$329.58	$329.58	$300.83	$300.83	$300.83	$300.83	$282.63	$282.63	$328.72	$328.72	$300.04	$300.04
32	$334.03	$304.89	$304.89	$304.89	$304.89	$289.26	$289.26	$336.41	$336.41	$307.06	$307.06	$307.06	$307.06	$288.49	$288.49	$335.52	$335.52	$306.26	$306.26
33	$338.27	$308.76	$308.76	$308.76	$308.76	$292.92	$292.92	$340.68	$340.68	$310.95	$310.95	$310.95	$310.95	$292.14	$292.14	$339.78	$339.78	$310.14	$310.14
34	$342.79	$312.88	$312.88	$312.88	$312.88	$296.84	$296.84	$345.23	$345.23	$315.11	$315.11	$315.11	$315.11	$296.05	$296.05	$344.31	$344.31	$314.28	$314.28
35	$345.04	$314.95	$314.95	$314.95	$314.95	$298.79	$298.79	$347.50	$347.50	$317.18	$317.18	$317.18	$317.18	$298.00	$298.00	$346.58	$346.58	$316.35	$316.35
36	$347.30	$317.01	$317.01	$317.01	$317.01	$300.75	$300.75	$349.78	$349.78	$319.26	$319.26	$319.26	$319.26	$299.95	$299.95	$348.85	$348.85	$318.42	$318.42
37	$349.56	$319.07	$319.07	$319.07	$319.07	$302.70	$302.70	$352.05	$352.05	$321.34	$321.34	$321.34	$321.34	$301.90	$301.90	$351.12	$351.12	$320.49	$320.49
38	$351.82	$321.13	$321.13	$321.13	$321.13	$304.66	$304.66	$354.33	$354.33	$323.41	$323.41	$323.41	$323.41	$303.85	$303.85	$353.39	$353.39	$322.56	$322.56
39	$356.34	$325.26	$325.26	$325.26	$325.26	$308.57	$308.57	$358.87	$358.87	$327.56	$327.56	$327.56	$327.56	$307.75	$307.75	$357.93	$357.93	$326.71	$326.71
40	$360.86	$329.38	$329.38	$329.38	$329.38	$312.48	$312.48	$363.42	$363.42	$331.72	$331.72	$331.72	$331.72	$311.65	$311.65	$362.47	$362.47	$330.85	$330.85
41	$367.63	$335.56	$335.56	$335.56	$335.56	$318.35	$318.35	$370.25	$370.25	$337.95	$337.95	$337.95	$337.95	$317.51	$317.51	$369.27	$369.27	$337.06	$337.06
42	$374.13	$341.49	$341.49	$341.49	$341.49	$323.98	$323.98	$376.79	$376.79	$343.92	$343.92	$343.92	$343.92	$323.11	$323.11	$375.80	$375.80	$343.02	$343.02
43	$383.16	$349.74	$349.74	$349.74	$349.74	$331.80	$331.80	$385.89	$385.89	$352.22	$352.22	$352.22	$352.22	$330.92	$330.92	$384.87	$384.87	$351.30	$351.30
44	$394.46	$360.05	$360.05	$360.05	$360.05	$341.58	$341.58	$397.26	$397.26	$362.61	$362.61	$362.61	$362.61	$340.67	$340.67	$396.22	$396.22	$361.66	$361.66
45	$407.73	$372.16	$372.16	$372.16	$372.16	$353.07	$353.07	$410.63	$410.63	$374.80	$374.80	$374.80	$374.80	$352.13	$352.13	$409.55	$409.55	$373.82	$373.82
46	$423.54	$386.60	$386.60	$386.60	$386.60	$366.77	$366.77	$426.56	$426.56	$389.34	$389.34	$389.34	$389.34	$365.79	$365.79	$425.43	$425.43	$388.32	$388.32
47	$441.33	$402.83	$402.83	$402.83	$402.83	$382.17	$382.17	$444.47	$444.47	$405.69	$405.69	$405.69	$405.69	$381.15	$381.15	$443.30	$443.30	$404.63	$404.63
48	$461.66	$421.39	$421.39	$421.39	$421.39	$399.77	$399.77	$464.94	$464.94	$424.38	$424.38	$424.38	$424.38	$398.71	$398.71	$463.72	$463.72	$423.27	$423.27
49	$481.71	$439.69	$439.69	$439.69	$439.69	$417.13	$417.13	$485.14	$485.14	$442.81	$442.81	$442.81	$442.81	$416.03	$416.03	$483.86	$483.86	$441.65	$441.65
50	$504.29	$460.31	$460.31	$460.31	$460.31	$436.69	$436.69	$507.88	$507.88	$463.57	$463.57	$463.57	$463.57	$435.53	$435.53	$506.55	$506.55	$462.36	$462.36
51	$526.60	$480.67	$480.67	$480.67	$480.67	$456.01	$456.01	$530.35	$530.35	$484.08	$484.08	$484.08	$484.08	$454.80	$454.80	$528.95	$528.95	$482.81	$482.81
52	$551.17	$503.09	$503.09	$503.09	$503.09	$477.28	$477.28	$555.09	$555.09	$506.66	$506.66	$506.66	$506.66	$476.01	$476.01	$553.63	$553.63	$505.33	$505.33
53	$576.01	$525.77	$525.77	$525.77	$525.77	$498.80	$498.80	$580.11	$580.11	$529.50	$529.50	$529.50	$529.50	$497.47	$497.47	$578.58	$578.58	$528.12	$528.12
54	$602.84	$550.25	$550.25	$550.25	$550.25	$522.03	$522.03	$607.13	$607.13	$554.16	$554.16	$554.16	$554.16	$520.64	$520.64	$605.53	$605.53	$552.71	$552.71
55	$629.66	$574.74	$574.74	$574.74	$574.74	$545.26	$545.26	$634.15	$634.15	$578.82	$578.82	$578.82	$578.82	$543.81	$543.81	$632.47	$632.47	$577.30	$577.30
56	$658.75	$601.28	$601.28	$601.28	$601.28	$570.44	$570.44	$663.44	$663.44	$605.55	$605.55	$605.55	$605.55	$568.93	$568.93	$661.69	$661.69	$603.97	$603.97
57	$688.11	$628.09	$628.09	$628.09	$628.09	$595.87	$595.87	$693.01	$693.01	$632.55	$632.55	$632.55	$632.55	$594.29	$594.29	$691.18	$691.18	$630.89	$630.89
58	$719.45	$656.70	$656.70	$656.70	$656.70	$623.01	$623.01	$724.57	$724.57	$661.36	$661.36	$661.36	$661.36	$621.36	$621.36	$722.66	$722.66	$659.63	$659.63
59	$734.98	$670.87	$670.87	$670.87	$670.87	$636.46	$636.46	$740.22	$740.22	$675.63	$675.63	$675.63	$675.63	$634.77	$634.77	$738.26	$738.26	$673.86	$673.86
60	$766.33	$699.48	$699.48	$699.48	$699.48	$663.60	$663.60	$771.78	$771.78	$704.45	$704.45	$704.45	$704.45	$661.84	$661.84	$769.74	$769.74	$702.60	$702.60
61	$793.43	$724.22	$724.22	$724.22	$724.22	$687.07	$687.07	$799.08	$799.08	$729.36	$729.36	$729.36	$729.36	$685.25	$685.25	$796.97	$796.97	$727.45	$727.45
62	$811.22	$740.46	$740.46	$740.46	$740.46	$702.48	$702.48	$817.00	$817.00	$745.72	$745.72	$745.72	$745.72	$700.61	$700.61	$814.84	$814.84	$743.76	$743.76
63	$833.53	$760.82	$760.82	$760.82	$760.82	$721.79	$721.79	$839.46	$839.46	$766.22	$766.22	$766.22	$766.22	$719.87	$719.87	$837.25	$837.25	$764.21	$764.21
64+	$847.08	$773.19	$773.19	$773.19	$773.19	$733.53	$733.53	$853.11	$853.11	$778.68	$778.68	$778.68	$778.68	$731.58	$731.58	$850.86	$850.86	$776.64	$776.64

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA
Plan Marketing Name =>	vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		Advantage Bro
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Bro
Deductible =>	$2000/ $4000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$7500/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$30 / $50		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$0,
OOP Maximum =>	$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$198.04	$198.04	$187.48	$187.48	$218.04	$218.04	$199.02	$199.02	$199.02	$199.02	$157.96	$157.96	$183.71	$183.71	$167.69	$167.69	$167.69	$167.69	$126.32
15	$215.65	$215.65	$204.14	$204.14	$237.42	$237.42	$216.71	$216.71	$216.71	$216.71	$172.00	$172.00	$200.04	$200.04	$182.59	$182.59	$182.59	$182.59	$137.55
16	$222.38	$222.38	$210.52	$210.52	$244.83	$244.83	$223.48	$223.48	$223.48	$223.48	$177.37	$177.37	$206.29	$206.29	$188.29	$188.29	$188.29	$188.29	$141.85
17	$229.11	$229.11	$216.89	$216.89	$252.24	$252.24	$230.24	$230.24	$230.24	$230.24	$182.73	$182.73	$212.53	$212.53	$193.99	$193.99	$193.99	$193.99	$146.14
18	$236.36	$236.36	$223.75	$223.75	$260.22	$260.22	$237.53	$237.53	$237.53	$237.53	$188.52	$188.52	$219.26	$219.26	$200.13	$200.13	$200.13	$200.13	$150.76
19	$243.61	$243.61	$230.61	$230.61	$268.20	$268.20	$244.81	$244.81	$244.81	$244.81	$194.30	$194.30	$225.98	$225.98	$206.27	$206.27	$206.27	$206.27	$155.39
20	$251.11	$251.11	$237.72	$237.72	$276.47	$276.47	$252.36	$252.36	$252.36	$252.36	$200.29	$200.29	$232.95	$232.95	$212.62	$212.62	$212.62	$212.62	$160.18
21	$258.88	$258.88	$245.07	$245.07	$285.02	$285.02	$260.16	$260.16	$260.16	$260.16	$206.48	$206.48	$240.15	$240.15	$219.20	$219.20	$219.20	$219.20	$165.13
22	$258.88	$258.88	$245.07	$245.07	$285.02	$285.02	$260.16	$260.16	$260.16	$260.16	$206.48	$206.48	$240.15	$240.15	$219.20	$219.20	$219.20	$219.20	$165.13
23	$258.88	$258.88	$245.07	$245.07	$285.02	$285.02	$260.16	$260.16	$260.16	$260.16	$206.48	$206.48	$240.15	$240.15	$219.20	$219.20	$219.20	$219.20	$165.13
24	$258.88	$258.88	$245.07	$245.07	$285.02	$285.02	$260.16	$260.16	$260.16	$260.16	$206.48	$206.48	$240.15	$240.15	$219.20	$219.20	$219.20	$219.20	$165.13
25	$259.92	$259.92	$246.05	$246.05	$286.16	$286.16	$261.20	$261.20	$261.20	$261.20	$207.31	$207.31	$241.11	$241.11	$220.08	$220.08	$220.08	$220.08	$165.79
26	$265.09	$265.09	$250.95	$250.95	$291.86	$291.86	$266.40	$266.40	$266.40	$266.40	$211.44	$211.44	$245.91	$245.91	$224.46	$224.46	$224.46	$224.46	$169.09
27	$271.31	$271.31	$256.83	$256.83	$298.70	$298.70	$272.65	$272.65	$272.65	$272.65	$216.39	$216.39	$251.68	$251.68	$229.72	$229.72	$229.72	$229.72	$173.06
28	$281.40	$281.40	$266.39	$266.39	$309.82	$309.82	$282.79	$282.79	$282.79	$282.79	$224.44	$224.44	$261.04	$261.04	$238.27	$238.27	$238.27	$238.27	$179.50
29	$289.69	$289.69	$274.23	$274.23	$318.94	$318.94	$291.12	$291.12	$291.12	$291.12	$231.05	$231.05	$268.73	$268.73	$245.28	$245.28	$245.28	$245.28	$184.78
30	$293.83	$293.83	$278.15	$278.15	$323.50	$323.50	$295.28	$295.28	$295.28	$295.28	$234.35	$234.35	$272.57	$272.57	$248.79	$248.79	$248.79	$248.79	$187.42
31	$300.04	$300.04	$284.04	$284.04	$330.34	$330.34	$301.53	$301.53	$301.53	$301.53	$239.31	$239.31	$278.33	$278.33	$254.05	$254.05	$254.05	$254.05	$191.39
32	$306.26	$306.26	$289.92	$289.92	$337.18	$337.18	$307.77	$307.77	$307.77	$307.77	$244.27	$244.27	$284.10	$284.10	$259.31	$259.31	$259.31	$259.31	$195.35
33	$310.14	$310.14	$293.59	$293.59	$341.45	$341.45	$311.67	$311.67	$311.67	$311.67	$247.36	$247.36	$287.70	$287.70	$262.60	$262.60	$262.60	$262.60	$197.83
34	$314.28	$314.28	$297.51	$297.51	$346.01	$346.01	$315.83	$315.83	$315.83	$315.83	$250.67	$250.67	$291.54	$291.54	$266.11	$266.11	$266.11	$266.11	$200.47
35	$316.35	$316.35	$299.48	$299.48	$348.29	$348.29	$317.92	$317.92	$317.92	$317.92	$252.32	$252.32	$293.46	$293.46	$267.86	$267.86	$267.86	$267.86	$201.79
36	$318.42	$318.42	$301.44	$301.44	$350.57	$350.57	$320.00	$320.00	$320.00	$320.00	$253.97	$253.97	$295.38	$295.38	$269.62	$269.62	$269.62	$269.62	$203.11
37	$320.49	$320.49	$303.40	$303.40	$352.85	$352.85	$322.08	$322.08	$322.08	$322.08	$255.62	$255.62	$297.31	$297.31	$271.37	$271.37	$271.37	$271.37	$204.43
38	$322.56	$322.56	$305.36	$305.36	$355.13	$355.13	$324.16	$324.16	$324.16	$324.16	$257.27	$257.27	$299.23	$299.23	$273.12	$273.12	$273.12	$273.12	$205.75
39	$326.71	$326.71	$309.28	$309.28	$359.70	$359.70	$328.32	$328.32	$328.32	$328.32	$260.58	$260.58	$303.07	$303.07	$276.63	$276.63	$276.63	$276.63	$208.39
40	$330.85	$330.85	$313.20	$313.20	$364.26	$364.26	$332.48	$332.48	$332.48	$332.48	$263.88	$263.88	$306.91	$306.91	$280.14	$280.14	$280.14	$280.14	$211.04
41	$337.06	$337.06	$319.08	$319.08	$371.10	$371.10	$338.73	$338.73	$338.73	$338.73	$268.84	$268.84	$312.68	$312.68	$285.40	$285.40	$285.40	$285.40	$215.00
42	$343.02	$343.02	$324.72	$324.72	$377.65	$377.65	$344.71	$344.71	$344.71	$344.71	$273.59	$273.59	$318.20	$318.20	$290.44	$290.44	$290.44	$290.44	$218.80
43	$351.30	$351.30	$332.56	$332.56	$386.77	$386.77	$353.04	$353.04	$353.04	$353.04	$280.19	$280.19	$325.88	$325.88	$297.45	$297.45	$297.45	$297.45	$224.08
44	$361.66	$361.66	$342.36	$342.36	$398.17	$398.17	$363.44	$363.44	$363.44	$363.44	$288.45	$288.45	$335.49	$335.49	$306.22	$306.22	$306.22	$306.22	$230.69
45	$373.82	$373.82	$353.88	$353.88	$411.57	$411.57	$375.67	$375.67	$375.67	$375.67	$298.16	$298.16	$346.78	$346.78	$316.52	$316.52	$316.52	$316.52	$238.45
46	$388.32	$388.32	$367.61	$367.61	$427.53	$427.53	$390.24	$390.24	$390.24	$390.24	$309.72	$309.72	$360.23	$360.23	$328.80	$328.80	$328.80	$328.80	$247.70
47	$404.63	$404.63	$383.04	$383.04	$445.49	$445.49	$406.63	$406.63	$406.63	$406.63	$322.73	$322.73	$375.35	$375.35	$342.61	$342.61	$342.61	$342.61	$258.10
48	$423.27	$423.27	$400.69	$400.69	$466.01	$466.01	$425.36	$425.36	$425.36	$425.36	$337.59	$337.59	$392.65	$392.65	$358.39	$358.39	$358.39	$358.39	$269.99
49	$441.65	$441.65	$418.09	$418.09	$486.24	$486.24	$443.83	$443.83	$443.83	$443.83	$352.25	$352.25	$409.70	$409.70	$373.96	$373.96	$373.96	$373.96	$281.71
50	$462.36	$462.36	$437.70	$437.70	$509.05	$509.05	$464.65	$464.65	$464.65	$464.65	$368.77	$368.77	$428.91	$428.91	$391.49	$391.49	$391.49	$391.49	$294.92
51	$482.81	$482.81	$457.06	$457.06	$531.56	$531.56	$485.20	$485.20	$485.20	$485.20	$385.09	$385.09	$447.88	$447.88	$408.81	$408.81	$408.81	$408.81	$307.97
52	$505.33	$505.33	$478.38	$478.38	$556.36	$556.36	$507.83	$507.83	$507.83	$507.83	$403.05	$403.05	$468.77	$468.77	$427.88	$427.88	$427.88	$427.88	$322.33
53	$528.12	$528.12	$499.94	$499.94	$581.44	$581.44	$530.73	$530.73	$530.73	$530.73	$421.22	$421.22	$489.91	$489.91	$447.17	$447.17	$447.17	$447.17	$336.87
54	$552.71	$552.71	$523.22	$523.22	$608.52	$608.52	$555.44	$555.44	$555.44	$555.44	$440.83	$440.83	$512.72	$512.72	$467.99	$467.99	$467.99	$467.99	$352.55
55	$577.30	$577.30	$546.51	$546.51	$635.59	$635.59	$580.16	$580.16	$580.16	$580.16	$460.45	$460.45	$535.53	$535.53	$488.82	$488.82	$488.82	$488.82	$368.24
56	$603.97	$603.97	$571.75	$571.75	$664.95	$664.95	$606.95	$606.95	$606.95	$606.95	$481.72	$481.72	$560.27	$560.27	$511.39	$511.39	$511.39	$511.39	$385.25
57	$630.89	$630.89	$597.24	$597.24	$694.59	$694.59	$634.01	$634.01	$634.01	$634.01	$503.19	$503.19	$585.25	$585.25	$534.19	$534.19	$534.19	$534.19	$402.42
58	$659.63	$659.63	$624.44	$624.44	$726.23	$726.23	$662.89	$662.89	$662.89	$662.89	$526.11	$526.11	$611.90	$611.90	$558.52	$558.52	$558.52	$558.52	$420.75
59	$673.86	$673.86	$637.92	$637.92	$741.91	$741.91	$677.20	$677.20	$677.20	$677.20	$537.47	$537.47	$625.11	$625.11	$570.58	$570.58	$570.58	$570.58	$429.83
60	$702.60	$702.60	$665.12	$665.12	$773.54	$773.54	$706.07	$706.07	$706.07	$706.07	$560.39	$560.39	$651.77	$651.77	$594.91	$594.91	$594.91	$594.91	$448.16
61	$727.45	$727.45	$688.65	$688.65	$800.91	$800.91	$731.05	$731.05	$731.05	$731.05	$580.21	$580.21	$674.82	$674.82	$615.95	$615.95	$615.95	$615.95	$464.02
62	$743.76	$743.76	$704.09	$704.09	$818.86	$818.86	$747.44	$747.44	$747.44	$747.44	$593.22	$593.22	$689.95	$689.95	$629.76	$629.76	$629.76	$629.76	$474.42
63	$764.21	$764.21	$723.45	$723.45	$841.38	$841.38	$767.99	$767.99	$767.99	$767.99	$609.53	$609.53	$708.92	$708.92	$647.08	$647.08	$647.08	$647.08	$487.46
64+	$776.64	$776.64	$735.21	$735.21	$855.06	$855.06	$780.48	$780.48	$780.48	$780.48	$619.44	$619.44	$720.45	$720.45	$657.60	$657.60	$657.60	$657.60	$495.39

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

HIOS Plan ID (On Exchange)=>															
HIOS Plan ID (Off Exchange)=>	0020079	62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020082		62560PA0020082		62560PA0020082		62560PA0020082	
Plan Marketing Name =>	nze HMO $7,50	Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30	
Form # =>	DF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1	2		4		5		1		2		4		5	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	nze	Bronze		Bronze		Bronze		Silver		Silver		Silver		Silver	
Deductible =>	$15000	$7500/ $15000		$7500/ $15000		$7500/ $15000		$5000/ $10000		$5000/ $10000		$5000/ $10000		$5000/ $10000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0/ $0		$0/ $0		$0/ $0		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$126.32	$146.91	$146.91	$134.10	$134.10	$134.10	$134.10	$154.17	$154.17	$179.30	$179.30	$163.66	$163.66	$163.66	$163.66
15	$137.55	$159.97	$159.97	$146.02	$146.02	$146.02	$146.02	$167.87	$167.87	$195.24	$195.24	$178.21	$178.21	$178.21	$178.21
16	$141.85	$164.96	$164.96	$150.57	$150.57	$150.57	$150.57	$173.11	$173.11	$201.33	$201.33	$183.77	$183.77	$183.77	$183.77
17	$146.14	$169.96	$169.96	$155.13	$155.13	$155.13	$155.13	$178.35	$178.35	$207.43	$207.43	$189.34	$189.34	$189.34	$189.34
18	$150.76	$175.33	$175.33	$160.04	$160.04	$160.04	$160.04	$184.00	$184.00	$213.99	$213.99	$195.33	$195.33	$195.33	$195.33
19	$155.39	$180.71	$180.71	$164.95	$164.95	$164.95	$164.95	$189.64	$189.64	$220.55	$220.55	$201.32	$201.32	$201.32	$201.32
20	$160.18	$186.28	$186.28	$170.03	$170.03	$170.03	$170.03	$195.48	$195.48	$227.35	$227.35	$207.52	$207.52	$207.52	$207.52
21	$165.13	$192.04	$192.04	$175.29	$175.29	$175.29	$175.29	$201.53	$201.53	$234.38	$234.38	$213.94	$213.94	$213.94	$213.94
22	$165.13	$192.04	$192.04	$175.29	$175.29	$175.29	$175.29	$201.53	$201.53	$234.38	$234.38	$213.94	$213.94	$213.94	$213.94
23	$165.13	$192.04	$192.04	$175.29	$175.29	$175.29	$175.29	$201.53	$201.53	$234.38	$234.38	$213.94	$213.94	$213.94	$213.94
24	$165.13	$192.04	$192.04	$175.29	$175.29	$175.29	$175.29	$201.53	$201.53	$234.38	$234.38	$213.94	$213.94	$213.94	$213.94
25	$165.79	$192.81	$192.81	$175.99	$175.99	$175.99	$175.99	$202.34	$202.34	$235.32	$235.32	$214.80	$214.80	$214.80	$214.80
26	$169.09	$196.65	$196.65	$179.50	$179.50	$179.50	$179.50	$206.37	$206.37	$240.01	$240.01	$219.07	$219.07	$219.07	$219.07
27	$173.06	$201.26	$201.26	$183.70	$183.70	$183.70	$183.70	$211.20	$211.20	$245.63	$245.63	$224.21	$224.21	$224.21	$224.21
28	$179.50	$208.75	$208.75	$190.54	$190.54	$190.54	$190.54	$219.06	$219.06	$254.77	$254.77	$232.55	$232.55	$232.55	$232.55
29	$184.78	$214.89	$214.89	$196.15	$196.15	$196.15	$196.15	$225.51	$225.51	$262.27	$262.27	$239.40	$239.40	$239.40	$239.40
30	$187.42	$217.97	$217.97	$198.95	$198.95	$198.95	$198.95	$228.74	$228.74	$266.02	$266.02	$242.82	$242.82	$242.82	$242.82
31	$191.39	$222.57	$222.57	$203.16	$203.16	$203.16	$203.16	$233.57	$233.57	$271.65	$271.65	$247.96	$247.96	$247.96	$247.96
32	$195.35	$227.18	$227.18	$207.37	$207.37	$207.37	$207.37	$238.41	$238.41	$277.27	$277.27	$253.09	$253.09	$253.09	$253.09
33	$197.83	$230.06	$230.06	$210.00	$210.00	$210.00	$210.00	$241.43	$241.43	$280.79	$280.79	$256.30	$256.30	$256.30	$256.30
34	$200.47	$233.14	$233.14	$212.80	$212.80	$212.80	$212.80	$244.66	$244.66	$284.54	$284.54	$259.72	$259.72	$259.72	$259.72
35	$201.79	$234.67	$234.67	$214.20	$214.20	$214.20	$214.20	$246.27	$246.27	$286.41	$286.41	$261.43	$261.43	$261.43	$261.43
36	$203.11	$236.21	$236.21	$215.61	$215.61	$215.61	$215.61	$247.88	$247.88	$288.29	$288.29	$263.15	$263.15	$263.15	$263.15
37	$204.43	$237.75	$237.75	$217.01	$217.01	$217.01	$217.01	$249.49	$249.49	$290.16	$290.16	$264.86	$264.86	$264.86	$264.86
38	$205.75	$239.28	$239.28	$218.41	$218.41	$218.41	$218.41	$251.11	$251.11	$292.04	$292.04	$266.57	$266.57	$266.57	$266.57
39	$208.39	$242.35	$242.35	$221.22	$221.22	$221.22	$221.22	$254.33	$254.33	$295.79	$295.79	$269.99	$269.99	$269.99	$269.99
40	$211.04	$245.43	$245.43	$224.02	$224.02	$224.02	$224.02	$257.56	$257.56	$299.54	$299.54	$273.42	$273.42	$273.42	$273.42
41	$215.00	$250.04	$250.04	$228.23	$228.23	$228.23	$228.23	$262.39	$262.39	$305.16	$305.16	$278.55	$278.55	$278.55	$278.55
42	$218.80	$254.45	$254.45	$232.26	$232.26	$232.26	$232.26	$267.03	$267.03	$310.55	$310.55	$283.47	$283.47	$283.47	$283.47
43	$224.08	$260.60	$260.60	$237.87	$237.87	$237.87	$237.87	$273.48	$273.48	$318.05	$318.05	$290.32	$290.32	$290.32	$290.32
44	$230.69	$268.28	$268.28	$244.88	$244.88	$244.88	$244.88	$281.54	$281.54	$327.43	$327.43	$298.87	$298.87	$298.87	$298.87
45	$238.45	$277.31	$277.31	$253.12	$253.12	$253.12	$253.12	$291.01	$291.01	$338.44	$338.44	$308.93	$308.93	$308.93	$308.93
46	$247.70	$288.06	$288.06	$262.94	$262.94	$262.94	$262.94	$302.30	$302.30	$351.57	$351.57	$320.91	$320.91	$320.91	$320.91
47	$258.10	$300.16	$300.16	$273.98	$273.98	$273.98	$273.98	$314.99	$314.99	$366.34	$366.34	$334.39	$334.39	$334.39	$334.39
48	$269.99	$313.99	$313.99	$286.60	$286.60	$286.60	$286.60	$329.50	$329.50	$383.21	$383.21	$349.79	$349.79	$349.79	$349.79
49	$281.71	$327.62	$327.62	$299.04	$299.04	$299.04	$299.04	$343.81	$343.81	$399.85	$399.85	$364.98	$364.98	$364.98	$364.98
50	$294.92	$342.98	$342.98	$313.07	$313.07	$313.07	$313.07	$359.93	$359.93	$418.60	$418.60	$382.10	$382.10	$382.10	$382.10
51	$307.97	$358.15	$358.15	$326.92	$326.92	$326.92	$326.92	$375.85	$375.85	$437.12	$437.12	$399.00	$399.00	$399.00	$399.00
52	$322.33	$374.86	$374.86	$342.17	$342.17	$342.17	$342.17	$393.39	$393.39	$457.51	$457.51	$417.61	$417.61	$417.61	$417.61
53	$336.87	$391.76	$391.76	$357.59	$357.59	$357.59	$357.59	$411.12	$411.12	$478.14	$478.14	$436.44	$436.44	$436.44	$436.44
54	$352.55	$410.01	$410.01	$374.24	$374.24	$374.24	$374.24	$430.27	$430.27	$500.40	$500.40	$456.76	$456.76	$456.76	$456.76
55	$368.24	$428.25	$428.25	$390.90	$390.90	$390.90	$390.90	$449.41	$449.41	$522.67	$522.67	$477.09	$477.09	$477.09	$477.09
56	$385.25	$448.03	$448.03	$408.95	$408.95	$408.95	$408.95	$470.17	$470.17	$546.81	$546.81	$499.12	$499.12	$499.12	$499.12
57	$402.42	$468.00	$468.00	$427.18	$427.18	$427.18	$427.18	$491.13	$491.13	$571.18	$571.18	$521.37	$521.37	$521.37	$521.37
58	$420.75	$489.32	$489.32	$446.64	$446.64	$446.64	$446.64	$513.50	$513.50	$597.20	$597.20	$545.12	$545.12	$545.12	$545.12
59	$429.83	$499.88	$499.88	$456.28	$456.28	$456.28	$456.28	$524.58	$524.58	$610.09	$610.09	$556.89	$556.89	$556.89	$556.89
60	$448.16	$521.20	$521.20	$475.74	$475.74	$475.74	$475.74	$546.95	$546.95	$636.11	$636.11	$580.63	$580.63	$580.63	$580.63
61	$464.02	$539.63	$539.63	$492.56	$492.56	$492.56	$492.56	$566.30	$566.30	$658.61	$658.61	$601.17	$601.17	$601.17	$601.17
62	$474.42	$551.73	$551.73	$503.61	$503.61	$503.61	$503.61	$579.00	$579.00	$673.37	$673.37	$614.65	$614.65	$614.65	$614.65
63	$487.46	$566.90	$566.90	$517.46	$517.46	$517.46	$517.46	$594.92	$594.92	$691.89	$691.89	$631.55	$631.55	$631.55	$631.55
64+	$495.39	$576.12	$576.12	$525.87	$525.87	$525.87	$525.87	$604.59	$604.59	$703.14	$703.14	$641.82	$641.82	$641.82	$641.82

Company Name: UPMC Health Coverage, Inc.
Market: Small Group
Product: HMO
Effective Date of Rates: April 1, 2020
Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020073		62560PA
Plan Marketing Name =>	dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		vantage Gold HMO $1,000 $30		vantage Gold H
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
Rating Area =>	1		2		4		5		1		2		4		5		1		2
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Go
Deductible =>	$0/ $0		$0/ $0		$0/ $0		$0/ $0		$500/ $1000		$500/ $1000		$500/ $1000		$500/ $1000		$1000/ $2000		$1000/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 /
OOP Maximum =>	$2000/ $4000		$2000/ $4000		$2000/ $4000		$2000/ $4000		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$6500/ $13000		$6500/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$278.04	$278.04	$323.37	$323.37	$295.16	$295.16	$295.16	$295.16	$276.91	$276.91	$322.05	$322.05	$293.96	$293.96	$293.96	$293.96	$187.38	$187.38	$217.93
15	$302.75	$302.75	$352.11	$352.11	$321.40	$321.40	$321.40	$321.40	$301.52	$301.52	$350.68	$350.68	$320.09	$320.09	$320.09	$320.09	$204.04	$204.04	$237.30
16	$312.20	$312.20	$363.10	$363.10	$331.43	$331.43	$331.43	$331.43	$310.93	$310.93	$361.62	$361.62	$330.08	$330.08	$330.08	$330.08	$210.40	$210.40	$244.70
17	$321.65	$321.65	$374.09	$374.09	$341.46	$341.46	$341.46	$341.46	$320.34	$320.34	$372.57	$372.57	$340.07	$340.07	$340.07	$340.07	$216.77	$216.77	$252.11
18	$331.83	$331.83	$385.93	$385.93	$352.26	$352.26	$352.26	$352.26	$330.48	$330.48	$384.35	$384.35	$350.83	$350.83	$350.83	$350.83	$223.63	$223.63	$260.09
19	$342.01	$342.01	$397.76	$397.76	$363.07	$363.07	$363.07	$363.07	$340.61	$340.61	$396.14	$396.14	$361.59	$361.59	$361.59	$361.59	$230.49	$230.49	$268.06
20	$352.55	$352.55	$410.02	$410.02	$374.26	$374.26	$374.26	$374.26	$351.11	$351.11	$408.35	$408.35	$372.73	$372.73	$372.73	$372.73	$237.59	$237.59	$276.32
21	$363.45	$363.45	$422.70	$422.70	$385.83	$385.83	$385.83	$385.83	$361.97	$361.97	$420.98	$420.98	$384.26	$384.26	$384.26	$384.26	$244.94	$244.94	$284.87
22	$363.45	$363.45	$422.70	$422.70	$385.83	$385.83	$385.83	$385.83	$361.97	$361.97	$420.98	$420.98	$384.26	$384.26	$384.26	$384.26	$244.94	$244.94	$284.87
23	$363.45	$363.45	$422.70	$422.70	$385.83	$385.83	$385.83	$385.83	$361.97	$361.97	$420.98	$420.98	$384.26	$384.26	$384.26	$384.26	$244.94	$244.94	$284.87
24	$363.45	$363.45	$422.70	$422.70	$385.83	$385.83	$385.83	$385.83	$361.97	$361.97	$420.98	$420.98	$384.26	$384.26	$384.26	$384.26	$244.94	$244.94	$284.87
25	$364.90	$364.90	$424.39	$424.39	$387.37	$387.37	$387.37	$387.37	$363.42	$363.42	$422.66	$422.66	$385.80	$385.80	$385.80	$385.80	$245.92	$245.92	$286.01
26	$372.17	$372.17	$432.84	$432.84	$395.09	$395.09	$395.09	$395.09	$370.66	$370.66	$431.08	$431.08	$393.48	$393.48	$393.48	$393.48	$250.82	$250.82	$291.71
27	$380.90	$380.90	$442.99	$442.99	$404.35	$404.35	$404.35	$404.35	$379.34	$379.34	$441.19	$441.19	$402.70	$402.70	$402.70	$402.70	$256.70	$256.70	$298.54
28	$395.07	$395.07	$459.47	$459.47	$419.40	$419.40	$419.40	$419.40	$393.46	$393.46	$457.61	$457.61	$417.69	$417.69	$417.69	$417.69	$266.25	$266.25	$309.65
29	$406.70	$406.70	$473.00	$473.00	$431.74	$431.74	$431.74	$431.74	$405.04	$405.04	$471.08	$471.08	$429.99	$429.99	$429.99	$429.99	$274.09	$274.09	$318.77
30	$412.52	$412.52	$479.76	$479.76	$437.92	$437.92	$437.92	$437.92	$410.84	$410.84	$477.81	$477.81	$436.14	$436.14	$436.14	$436.14	$278.01	$278.01	$323.33
31	$421.24	$421.24	$489.91	$489.91	$447.18	$447.18	$447.18	$447.18	$419.52	$419.52	$487.92	$487.92	$445.36	$445.36	$445.36	$445.36	$283.89	$283.89	$330.16
32	$429.96	$429.96	$500.05	$500.05	$456.44	$456.44	$456.44	$456.44	$428.21	$428.21	$498.02	$498.02	$454.58	$454.58	$454.58	$454.58	$289.76	$289.76	$337.00
33	$435.41	$435.41	$506.39	$506.39	$462.22	$462.22	$462.22	$462.22	$433.64	$433.64	$504.33	$504.33	$460.34	$460.34	$460.34	$460.34	$293.44	$293.44	$341.27
34	$441.23	$441.23	$513.16	$513.16	$468.40	$468.40	$468.40	$468.40	$439.43	$439.43	$511.07	$511.07	$466.49	$466.49	$466.49	$466.49	$297.36	$297.36	$345.83
35	$444.14	$444.14	$516.54	$516.54	$471.48	$471.48	$471.48	$471.48	$442.33	$442.33	$514.44	$514.44	$469.57	$469.57	$469.57	$469.57	$299.32	$299.32	$348.11
36	$447.04	$447.04	$519.92	$519.92	$474.57	$474.57	$474.57	$474.57	$445.22	$445.22	$517.81	$517.81	$472.64	$472.64	$472.64	$472.64	$301.28	$301.28	$350.39
37	$449.95	$449.95	$523.30	$523.30	$477.66	$477.66	$477.66	$477.66	$448.12	$448.12	$521.17	$521.17	$475.71	$475.71	$475.71	$475.71	$303.24	$303.24	$352.67
38	$452.86	$452.86	$526.68	$526.68	$480.74	$480.74	$480.74	$480.74	$451.01	$451.01	$524.54	$524.54	$478.79	$478.79	$478.79	$478.79	$305.20	$305.20	$354.95
39	$458.67	$458.67	$533.45	$533.45	$486.92	$486.92	$486.92	$486.92	$456.81	$456.81	$531.28	$531.28	$484.94	$484.94	$484.94	$484.94	$309.11	$309.11	$359.51
40	$464.49	$464.49	$540.21	$540.21	$493.09	$493.09	$493.09	$493.09	$462.60	$462.60	$538.01	$538.01	$491.08	$491.08	$491.08	$491.08	$313.03	$313.03	$364.06
41	$473.21	$473.21	$550.36	$550.36	$502.35	$502.35	$502.35	$502.35	$471.28	$471.28	$548.12	$548.12	$500.31	$500.31	$500.31	$500.31	$318.91	$318.91	$370.90
42	$481.57	$481.57	$560.08	$560.08	$511.22	$511.22	$511.22	$511.22	$479.61	$479.61	$557.80	$557.80	$509.14	$509.14	$509.14	$509.14	$324.55	$324.55	$377.45
43	$493.20	$493.20	$573.60	$573.60	$523.57	$523.57	$523.57	$523.57	$491.19	$491.19	$571.27	$571.27	$521.44	$521.44	$521.44	$521.44	$332.38	$332.38	$386.57
44	$507.74	$507.74	$590.51	$590.51	$539.00	$539.00	$539.00	$539.00	$505.67	$505.67	$588.11	$588.11	$536.81	$536.81	$536.81	$536.81	$342.18	$342.18	$397.96
45	$524.82	$524.82	$610.38	$610.38	$557.14	$557.14	$557.14	$557.14	$522.68	$522.68	$607.90	$607.90	$554.87	$554.87	$554.87	$554.87	$353.69	$353.69	$411.35
46	$545.18	$545.18	$634.05	$634.05	$578.75	$578.75	$578.75	$578.75	$542.96	$542.96	$631.47	$631.47	$576.39	$576.39	$576.39	$576.39	$367.41	$367.41	$427.31
47	$568.07	$568.07	$660.68	$660.68	$603.05	$603.05	$603.05	$603.05	$565.76	$565.76	$657.99	$657.99	$600.60	$600.60	$600.60	$600.60	$382.84	$382.84	$445.25
48	$594.24	$594.24	$691.11	$691.11	$630.83	$630.83	$630.83	$630.83	$591.82	$591.82	$688.30	$688.30	$628.27	$628.27	$628.27	$628.27	$400.48	$400.48	$465.76
49	$620.05	$620.05	$721.13	$721.13	$658.23	$658.23	$658.23	$658.23	$617.52	$617.52	$718.19	$718.19	$655.55	$655.55	$655.55	$655.55	$417.87	$417.87	$485.99
50	$649.12	$649.12	$754.94	$754.94	$689.09	$689.09	$689.09	$689.09	$646.48	$646.48	$751.87	$751.87	$686.29	$686.29	$686.29	$686.29	$437.46	$437.46	$508.78
51	$677.83	$677.83	$788.34	$788.34	$719.57	$719.57	$719.57	$719.57	$675.07	$675.07	$785.13	$785.13	$716.64	$716.64	$716.64	$716.64	$456.81	$456.81	$531.28
52	$709.45	$709.45	$825.11	$825.11	$753.14	$753.14	$753.14	$753.14	$706.57	$706.57	$821.75	$821.75	$750.08	$750.08	$750.08	$750.08	$478.12	$478.12	$556.07
53	$741.44	$741.44	$862.31	$862.31	$787.09	$787.09	$787.09	$787.09	$738.42	$738.42	$858.80	$858.80	$783.89	$783.89	$783.89	$783.89	$499.68	$499.68	$581.13
54	$775.97	$775.97	$902.46	$902.46	$823.75	$823.75	$823.75	$823.75	$772.81	$772.81	$898.79	$898.79	$820.40	$820.40	$820.40	$820.40	$522.95	$522.95	$608.20
55	$810.49	$810.49	$942.62	$942.62	$860.40	$860.40	$860.40	$860.40	$807.19	$807.19	$938.79	$938.79	$856.90	$856.90	$856.90	$856.90	$546.22	$546.22	$635.26
56	$847.93	$847.93	$986.16	$986.16	$900.14	$900.14	$900.14	$900.14	$844.48	$844.48	$982.15	$982.15	$896.48	$896.48	$896.48	$896.48	$571.45	$571.45	$664.60
57	$885.73	$885.73	$1,030.12	$1,030.12	$940.27	$940.27	$940.27	$940.27	$882.12	$882.12	$1,025.93	$1,025.93	$936.44	$936.44	$936.44	$936.44	$596.92	$596.92	$694.23
58	$926.07	$926.07	$1,077.04	$1,077.04	$983.09	$983.09	$983.09	$983.09	$922.30	$922.30	$1,072.66	$1,072.66	$979.09	$979.09	$979.09	$979.09	$624.11	$624.11	$725.85
59	$946.06	$946.06	$1,100.29	$1,100.29	$1,004.32	$1,004.32	$1,004.32	$1,004.32	$942.21	$942.21	$1,095.81	$1,095.81	$1,000.23	$1,000.23	$1,000.23	$1,000.23	$637.58	$637.58	$741.52
60	$986.40	$986.40	$1,147.21	$1,147.21	$1,047.14	$1,047.14	$1,047.14	$1,047.14	$982.39	$982.39	$1,142.54	$1,142.54	$1,042.88	$1,042.88	$1,042.88	$1,042.88	$664.77	$664.77	$773.14
61	$1,021.29	$1,021.29	$1,187.79	$1,187.79	$1,084.18	$1,084.18	$1,084.18	$1,084.18	$1,017.14	$1,017.14	$1,182.95	$1,182.95	$1,079.77	$1,079.77	$1,079.77	$1,079.77	$688.28	$688.28	$800.48
62	$1,044.19	$1,044.19	$1,214.42	$1,214.42	$1,108.49	$1,108.49	$1,108.49	$1,108.49	$1,039.94	$1,039.94	$1,209.48	$1,209.48	$1,103.98	$1,103.98	$1,103.98	$1,103.98	$703.71	$703.71	$818.43
63	$1,072.90	$1,072.90	$1,247.81	$1,247.81	$1,138.97	$1,138.97	$1,138.97	$1,138.97	$1,068.54	$1,068.54	$1,242.73	$1,242.73	$1,134.34	$1,134.34	$1,134.34	$1,134.34	$723.06	$723.06	$840.94
64+	$1,090.35	$1,090.35	$1,268.10	$1,268.10	$1,157.49	$1,157.49	$1,157.49	$1,157.49	$1,085.91	$1,085.91	$1,262.94	$1,262.94	$1,152.78	$1,152.78	$1,152.78	$1,152.78	$734.82	$734.82	$854.61

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020076		62560PA0020076		62560PA0020076	
Plan Marketing Name =>	MO $1,000 $30,	vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,	
Form # =>	DF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $2000	$1000/ $2000		$1000/ $2000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$2000/ $4000		$2000/ $4000		$2000/ $4000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$30 / $50		$30 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$13000	$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$5500/ $11000		$5500/ $11000		$5500/ $11000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$217.93	$198.92	$198.92	$198.92	$198.92	$188.71	$188.71	$219.47	$219.47	$200.33	$200.33	$200.33	$200.33	$188.21	$188.21	$218.90	$218.90	$199.80	$199.80
15	$237.30	$216.60	$216.60	$216.60	$216.60	$205.48	$205.48	$238.98	$238.98	$218.14	$218.14	$218.14	$218.14	$204.94	$204.94	$238.35	$238.35	$217.56	$217.56
16	$244.70	$223.36	$223.36	$223.36	$223.36	$211.90	$211.90	$246.44	$246.44	$224.95	$224.95	$224.95	$224.95	$211.34	$211.34	$245.79	$245.79	$224.35	$224.35
17	$252.11	$230.12	$230.12	$230.12	$230.12	$218.31	$218.31	$253.90	$253.90	$231.75	$231.75	$231.75	$231.75	$217.74	$217.74	$253.23	$253.23	$231.14	$231.14
18	$260.09	$237.40	$237.40	$237.40	$237.40	$225.22	$225.22	$261.93	$261.93	$239.09	$239.09	$239.09	$239.09	$224.63	$224.63	$261.25	$261.25	$238.46	$238.46
19	$268.06	$244.68	$244.68	$244.68	$244.68	$232.13	$232.13	$269.96	$269.96	$246.42	$246.42	$246.42	$246.42	$231.51	$231.51	$269.26	$269.26	$245.77	$245.77
20	$276.32	$252.22	$252.22	$252.22	$252.22	$239.28	$239.28	$278.28	$278.28	$254.01	$254.01	$254.01	$254.01	$238.65	$238.65	$277.56	$277.56	$253.34	$253.34
21	$284.87	$260.02	$260.02	$260.02	$260.02	$246.68	$246.68	$286.89	$286.89	$261.87	$261.87	$261.87	$261.87	$246.03	$246.03	$286.14	$286.14	$261.18	$261.18
22	$284.87	$260.02	$260.02	$260.02	$260.02	$246.68	$246.68	$286.89	$286.89	$261.87	$261.87	$261.87	$261.87	$246.03	$246.03	$286.14	$286.14	$261.18	$261.18
23	$284.87	$260.02	$260.02	$260.02	$260.02	$246.68	$246.68	$286.89	$286.89	$261.87	$261.87	$261.87	$261.87	$246.03	$246.03	$286.14	$286.14	$261.18	$261.18
24	$284.87	$260.02	$260.02	$260.02	$260.02	$246.68	$246.68	$286.89	$286.89	$261.87	$261.87	$261.87	$261.87	$246.03	$246.03	$286.14	$286.14	$261.18	$261.18
25	$286.01	$261.06	$261.06	$261.06	$261.06	$247.67	$247.67	$288.04	$288.04	$262.92	$262.92	$262.92	$262.92	$247.01	$247.01	$287.28	$287.28	$262.22	$262.22
26	$291.71	$266.26	$266.26	$266.26	$266.26	$252.60	$252.60	$293.78	$293.78	$268.15	$268.15	$268.15	$268.15	$251.93	$251.93	$293.01	$293.01	$267.45	$267.45
27	$298.54	$272.50	$272.50	$272.50	$272.50	$258.52	$258.52	$300.66	$300.66	$274.44	$274.44	$274.44	$274.44	$257.84	$257.84	$299.87	$299.87	$273.72	$273.72
28	$309.65	$282.64	$282.64	$282.64	$282.64	$268.14	$268.14	$311.85	$311.85	$284.65	$284.65	$284.65	$284.65	$267.43	$267.43	$311.03	$311.03	$283.90	$283.90
29	$318.77	$290.96	$290.96	$290.96	$290.96	$276.03	$276.03	$321.03	$321.03	$293.03	$293.03	$293.03	$293.03	$275.31	$275.31	$320.19	$320.19	$292.26	$292.26
30	$323.33	$295.12	$295.12	$295.12	$295.12	$279.98	$279.98	$325.62	$325.62	$297.22	$297.22	$297.22	$297.22	$279.24	$279.24	$324.77	$324.77	$296.44	$296.44
31	$330.16	$301.36	$301.36	$301.36	$301.36	$285.90	$285.90	$332.51	$332.51	$303.51	$303.51	$303.51	$303.51	$285.15	$285.15	$331.64	$331.64	$302.71	$302.71
32	$337.00	$307.60	$307.60	$307.60	$307.60	$291.82	$291.82	$339.39	$339.39	$309.79	$309.79	$309.79	$309.79	$291.05	$291.05	$338.50	$338.50	$308.98	$308.98
33	$341.27	$311.50	$311.50	$311.50	$311.50	$295.52	$295.52	$343.69	$343.69	$313.72	$313.72	$313.72	$313.72	$294.74	$294.74	$342.80	$342.80	$312.89	$312.89
34	$345.83	$315.66	$315.66	$315.66	$315.66	$299.47	$299.47	$348.28	$348.28	$317.91	$317.91	$317.91	$317.91	$298.68	$298.68	$347.37	$347.37	$317.07	$317.07
35	$348.11	$317.74	$317.74	$317.74	$317.74	$301.44	$301.44	$350.58	$350.58	$320.01	$320.01	$320.01	$320.01	$300.65	$300.65	$349.66	$349.66	$319.16	$319.16
36	$350.39	$319.82	$319.82	$319.82	$319.82	$303.42	$303.42	$352.87	$352.87	$322.10	$322.10	$322.10	$322.10	$302.62	$302.62	$351.95	$351.95	$321.25	$321.25
37	$352.67	$321.90	$321.90	$321.90	$321.90	$305.39	$305.39	$355.17	$355.17	$324.20	$324.20	$324.20	$324.20	$304.59	$304.59	$354.24	$354.24	$323.34	$323.34
38	$354.95	$323.98	$323.98	$323.98	$323.98	$307.36	$307.36	$357.46	$357.46	$326.29	$326.29	$326.29	$326.29	$306.55	$306.55	$356.53	$356.53	$325.43	$325.43
39	$359.51	$328.15	$328.15	$328.15	$328.15	$311.31	$311.31	$362.06	$362.06	$330.48	$330.48	$330.48	$330.48	$310.49	$310.49	$361.11	$361.11	$329.61	$329.61
40	$364.06	$332.31	$332.31	$332.31	$332.31	$315.26	$315.26	$366.65	$366.65	$334.67	$334.67	$334.67	$334.67	$314.43	$314.43	$365.69	$365.69	$333.79	$333.79
41	$370.90	$338.55	$338.55	$338.55	$338.55	$321.18	$321.18	$373.53	$373.53	$340.95	$340.95	$340.95	$340.95	$320.33	$320.33	$372.55	$372.55	$340.06	$340.06
42	$377.45	$344.53	$344.53	$344.53	$344.53	$326.85	$326.85	$380.13	$380.13	$346.98	$346.98	$346.98	$346.98	$325.99	$325.99	$379.14	$379.14	$346.06	$346.06
43	$386.57	$352.85	$352.85	$352.85	$352.85	$334.74	$334.74	$389.31	$389.31	$355.36	$355.36	$355.36	$355.36	$333.86	$333.86	$388.29	$388.29	$354.42	$354.42
44	$397.96	$363.25	$363.25	$363.25	$363.25	$344.61	$344.61	$400.79	$400.79	$365.83	$365.83	$365.83	$365.83	$343.70	$343.70	$399.74	$399.74	$364.87	$364.87
45	$411.35	$375.47	$375.47	$375.47	$375.47	$356.21	$356.21	$414.27	$414.27	$378.14	$378.14	$378.14	$378.14	$355.27	$355.27	$413.19	$413.19	$377.14	$377.14
46	$427.31	$390.03	$390.03	$390.03	$390.03	$370.02	$370.02	$430.34	$430.34	$392.81	$392.81	$392.81	$392.81	$369.05	$369.05	$429.21	$429.21	$391.77	$391.77
47	$445.25	$406.41	$406.41	$406.41	$406.41	$385.56	$385.56	$448.41	$448.41	$409.30	$409.30	$409.30	$409.30	$384.54	$384.54	$447.24	$447.24	$408.22	$408.22
48	$465.76	$425.13	$425.13	$425.13	$425.13	$403.32	$403.32	$469.07	$469.07	$428.16	$428.16	$428.16	$428.16	$402.26	$402.26	$467.84	$467.84	$427.03	$427.03
49	$485.99	$443.59	$443.59	$443.59	$443.59	$420.84	$420.84	$489.43	$489.43	$446.75	$446.75	$446.75	$446.75	$419.73	$419.73	$488.15	$488.15	$445.57	$445.57
50	$508.78	$464.40	$464.40	$464.40	$464.40	$440.57	$440.57	$512.39	$512.39	$467.70	$467.70	$467.70	$467.70	$439.41	$439.41	$511.05	$511.05	$466.47	$466.47
51	$531.28	$484.94	$484.94	$484.94	$484.94	$460.06	$460.06	$535.05	$535.05	$488.39	$488.39	$488.39	$488.39	$458.85	$458.85	$533.65	$533.65	$487.10	$487.10
52	$556.07	$507.56	$507.56	$507.56	$507.56	$481.52	$481.52	$560.01	$560.01	$511.17	$511.17	$511.17	$511.17	$480.25	$480.25	$558.55	$558.55	$509.82	$509.82
53	$581.13	$530.44	$530.44	$530.44	$530.44	$503.23	$503.23	$585.26	$585.26	$534.21	$534.21	$534.21	$534.21	$501.90	$501.90	$583.73	$583.73	$532.81	$532.81
54	$608.20	$555.14	$555.14	$555.14	$555.14	$526.66	$526.66	$612.51	$612.51	$559.09	$559.09	$559.09	$559.09	$525.27	$525.27	$610.91	$610.91	$557.62	$557.62
55	$635.26	$579.84	$579.84	$579.84	$579.84	$550.10	$550.10	$639.76	$639.76	$583.97	$583.97	$583.97	$583.97	$548.65	$548.65	$638.09	$638.09	$582.43	$582.43
56	$664.60	$606.63	$606.63	$606.63	$606.63	$575.50	$575.50	$669.31	$669.31	$610.94	$610.94	$610.94	$610.94	$573.99	$573.99	$667.56	$667.56	$609.33	$609.33
57	$694.23	$633.67	$633.67	$633.67	$633.67	$601.16	$601.16	$699.15	$699.15	$638.18	$638.18	$638.18	$638.18	$599.58	$599.58	$697.32	$697.32	$636.50	$636.50
58	$725.85	$662.53	$662.53	$662.53	$662.53	$628.54	$628.54	$731.00	$731.00	$667.24	$667.24	$667.24	$667.24	$626.88	$626.88	$729.08	$729.08	$665.49	$665.49
59	$741.52	$676.83	$676.83	$676.83	$676.83	$642.11	$642.11	$746.77	$746.77	$681.65	$681.65	$681.65	$681.65	$640.42	$640.42	$744.82	$744.82	$679.85	$679.85
60	$773.14	$705.69	$705.69	$705.69	$705.69	$669.49	$669.49	$778.62	$778.62	$710.72	$710.72	$710.72	$710.72	$667.73	$667.73	$776.58	$776.58	$708.84	$708.84
61	$800.48	$730.66	$730.66	$730.66	$730.66	$693.17	$693.17	$806.16	$806.16	$735.85	$735.85	$735.85	$735.85	$691.34	$691.34	$804.05	$804.05	$733.92	$733.92
62	$818.43	$747.04	$747.04	$747.04	$747.04	$708.71	$708.71	$824.23	$824.23	$752.35	$752.35	$752.35	$752.35	$706.84	$706.84	$822.08	$822.08	$750.37	$750.37
63	$840.94	$767.58	$767.58	$767.58	$767.58	$728.20	$728.20	$846.90	$846.90	$773.04	$773.04	$773.04	$773.04	$726.28	$726.28	$844.69	$844.69	$771.00	$771.00
64+	$854.61	$780.06	$780.06	$780.06	$780.06	$740.04	$740.04	$860.67	$860.67	$785.61	$785.61	$785.61	$785.61	$738.09	$738.09	$858.42	$858.42	$783.54	$783.54

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA
Plan Marketing Name =>	vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		Advantage Bro
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Bro
Deductible =>	$2000/ $4000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$7500/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$30 / $50		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$0/
OOP Maximum =>	$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$199.80	$199.80	$189.15	$189.15	$219.98	$219.98	$200.79	$200.79	$200.79	$200.79	$159.36	$159.36	$185.34	$185.34	$169.17	$169.17	$169.17	$169.17	$127.44
15	$217.56	$217.56	$205.96	$205.96	$239.53	$239.53	$218.64	$218.64	$218.64	$218.64	$173.53	$173.53	$201.82	$201.82	$184.21	$184.21	$184.21	$184.21	$138.77
16	$224.35	$224.35	$212.39	$212.39	$247.01	$247.01	$225.46	$225.46	$225.46	$225.46	$178.95	$178.95	$208.12	$208.12	$189.96	$189.96	$189.96	$189.96	$143.10
17	$231.14	$231.14	$218.82	$218.82	$254.48	$254.48	$232.29	$232.29	$232.29	$232.29	$184.36	$184.36	$214.42	$214.42	$195.71	$195.71	$195.71	$195.71	$147.43
18	$238.46	$238.46	$225.74	$225.74	$262.53	$262.53	$239.64	$239.64	$239.64	$239.64	$190.20	$190.20	$221.20	$221.20	$201.90	$201.90	$201.90	$201.90	$152.10
19	$245.77	$245.77	$232.66	$232.66	$270.58	$270.58	$246.98	$246.98	$246.98	$246.98	$196.03	$196.03	$227.99	$227.99	$208.09	$208.09	$208.09	$208.09	$156.76
20	$253.34	$253.34	$239.83	$239.83	$278.92	$278.92	$254.60	$254.60	$254.60	$254.60	$202.07	$202.07	$235.01	$235.01	$214.51	$214.51	$214.51	$214.51	$161.59
21	$261.18	$261.18	$247.25	$247.25	$287.55	$287.55	$262.47	$262.47	$262.47	$262.47	$208.32	$208.32	$242.28	$242.28	$221.14	$221.14	$221.14	$221.14	$166.59
22	$261.18	$261.18	$247.25	$247.25	$287.55	$287.55	$262.47	$262.47	$262.47	$262.47	$208.32	$208.32	$242.28	$242.28	$221.14	$221.14	$221.14	$221.14	$166.59
23	$261.18	$261.18	$247.25	$247.25	$287.55	$287.55	$262.47	$262.47	$262.47	$262.47	$208.32	$208.32	$242.28	$242.28	$221.14	$221.14	$221.14	$221.14	$166.59
24	$261.18	$261.18	$247.25	$247.25	$287.55	$287.55	$262.47	$262.47	$262.47	$262.47	$208.32	$208.32	$242.28	$242.28	$221.14	$221.14	$221.14	$221.14	$166.59
25	$262.22	$262.22	$248.24	$248.24	$288.70	$288.70	$263.52	$263.52	$263.52	$263.52	$209.15	$209.15	$243.25	$243.25	$222.02	$222.02	$222.02	$222.02	$167.26
26	$267.45	$267.45	$253.18	$253.18	$294.45	$294.45	$268.77	$268.77	$268.77	$268.77	$213.32	$213.32	$248.09	$248.09	$226.45	$226.45	$226.45	$226.45	$170.59
27	$273.72	$273.72	$259.12	$259.12	$301.35	$301.35	$275.07	$275.07	$275.07	$275.07	$218.32	$218.32	$253.91	$253.91	$231.75	$231.75	$231.75	$231.75	$174.59
28	$283.90	$283.90	$268.76	$268.76	$312.57	$312.57	$285.30	$285.30	$285.30	$285.30	$226.44	$226.44	$263.36	$263.36	$240.38	$240.38	$240.38	$240.38	$181.08
29	$292.26	$292.26	$276.67	$276.67	$321.77	$321.77	$293.70	$293.70	$293.70	$293.70	$233.11	$233.11	$271.11	$271.11	$247.46	$247.46	$247.46	$247.46	$186.41
30	$296.44	$296.44	$280.63	$280.63	$326.37	$326.37	$297.90	$297.90	$297.90	$297.90	$236.44	$236.44	$274.99	$274.99	$250.99	$250.99	$250.99	$250.99	$189.08
31	$302.71	$302.71	$286.56	$286.56	$333.27	$333.27	$304.20	$304.20	$304.20	$304.20	$241.44	$241.44	$280.80	$280.80	$256.30	$256.30	$256.30	$256.30	$193.08
32	$308.98	$308.98	$292.50	$292.50	$340.17	$340.17	$310.50	$310.50	$310.50	$310.50	$246.44	$246.44	$286.62	$286.62	$261.61	$261.61	$261.61	$261.61	$197.08
33	$312.89	$312.89	$296.21	$296.21	$344.48	$344.48	$314.44	$314.44	$314.44	$314.44	$249.57	$249.57	$290.25	$290.25	$264.93	$264.93	$264.93	$264.93	$199.57
34	$317.07	$317.07	$300.16	$300.16	$349.09	$349.09	$318.64	$318.64	$318.64	$318.64	$252.90	$252.90	$294.13	$294.13	$268.46	$268.46	$268.46	$268.46	$202.24
35	$319.16	$319.16	$302.14	$302.14	$351.39	$351.39	$320.74	$320.74	$320.74	$320.74	$254.57	$254.57	$296.07	$296.07	$270.23	$270.23	$270.23	$270.23	$203.57
36	$321.25	$321.25	$304.12	$304.12	$353.69	$353.69	$322.84	$322.84	$322.84	$322.84	$256.23	$256.23	$298.00	$298.00	$272.00	$272.00	$272.00	$272.00	$204.91
37	$323.34	$323.34	$306.10	$306.10	$355.99	$355.99	$324.94	$324.94	$324.94	$324.94	$257.90	$257.90	$299.94	$299.94	$273.77	$273.77	$273.77	$273.77	$206.24
38	$325.43	$325.43	$308.07	$308.07	$358.29	$358.29	$327.04	$327.04	$327.04	$327.04	$259.57	$259.57	$301.88	$301.88	$275.54	$275.54	$275.54	$275.54	$207.57
39	$329.61	$329.61	$312.03	$312.03	$362.89	$362.89	$331.24	$331.24	$331.24	$331.24	$262.90	$262.90	$305.76	$305.76	$279.08	$279.08	$279.08	$279.08	$210.24
40	$333.79	$333.79	$315.99	$315.99	$367.49	$367.49	$335.44	$335.44	$335.44	$335.44	$266.23	$266.23	$309.63	$309.63	$282.62	$282.62	$282.62	$282.62	$212.90
41	$340.06	$340.06	$321.92	$321.92	$374.39	$374.39	$341.74	$341.74	$341.74	$341.74	$271.23	$271.23	$315.45	$315.45	$287.92	$287.92	$287.92	$287.92	$216.90
42	$346.06	$346.06	$327.61	$327.61	$381.00	$381.00	$347.77	$347.77	$347.77	$347.77	$276.02	$276.02	$321.02	$321.02	$293.01	$293.01	$293.01	$293.01	$220.73
43	$354.42	$354.42	$335.52	$335.52	$390.21	$390.21	$356.17	$356.17	$356.17	$356.17	$282.69	$282.69	$328.77	$328.77	$300.09	$300.09	$300.09	$300.09	$226.06
44	$364.87	$364.87	$345.41	$345.41	$401.71	$401.71	$366.67	$366.67	$366.67	$366.67	$291.02	$291.02	$338.47	$338.47	$308.93	$308.93	$308.93	$308.93	$232.73
45	$377.14	$377.14	$357.03	$357.03	$415.22	$415.22	$379.01	$379.01	$379.01	$379.01	$300.81	$300.81	$349.85	$349.85	$319.33	$319.33	$319.33	$319.33	$240.56
46	$391.77	$391.77	$370.88	$370.88	$431.33	$431.33	$393.71	$393.71	$393.71	$393.71	$312.48	$312.48	$363.42	$363.42	$331.71	$331.71	$331.71	$331.71	$249.89
47	$408.22	$408.22	$386.45	$386.45	$449.44	$449.44	$410.24	$410.24	$410.24	$410.24	$325.60	$325.60	$378.68	$378.68	$345.64	$345.64	$345.64	$345.64	$260.38
48	$427.03	$427.03	$404.25	$404.25	$470.14	$470.14	$429.14	$429.14	$429.14	$429.14	$340.60	$340.60	$396.13	$396.13	$361.56	$361.56	$361.56	$361.56	$272.37
49	$445.57	$445.57	$421.81	$421.81	$490.56	$490.56	$447.77	$447.77	$447.77	$447.77	$355.39	$355.39	$413.33	$413.33	$377.26	$377.26	$377.26	$377.26	$284.20
50	$466.47	$466.47	$441.59	$441.59	$513.56	$513.56	$468.77	$468.77	$468.77	$468.77	$372.06	$372.06	$432.71	$432.71	$394.96	$394.96	$394.96	$394.96	$297.53
51	$487.10	$487.10	$461.12	$461.12	$536.28	$536.28	$489.51	$489.51	$489.51	$489.51	$388.52	$388.52	$451.85	$451.85	$412.43	$412.43	$412.43	$412.43	$310.69
52	$509.82	$509.82	$482.63	$482.63	$561.30	$561.30	$512.34	$512.34	$512.34	$512.34	$406.64	$406.64	$472.93	$472.93	$431.67	$431.67	$431.67	$431.67	$325.18
53	$532.81	$532.81	$504.39	$504.39	$586.60	$586.60	$535.44	$535.44	$535.44	$535.44	$424.97	$424.97	$494.25	$494.25	$451.13	$451.13	$451.13	$451.13	$339.84
54	$557.62	$557.62	$527.88	$527.88	$613.92	$613.92	$560.37	$560.37	$560.37	$560.37	$444.76	$444.76	$517.27	$517.27	$472.13	$472.13	$472.13	$472.13	$355.67
55	$582.43	$582.43	$551.37	$551.37	$641.24	$641.24	$585.31	$585.31	$585.31	$585.31	$464.55	$464.55	$540.28	$540.28	$493.14	$493.14	$493.14	$493.14	$371.50
56	$609.33	$609.33	$576.83	$576.83	$670.85	$670.85	$612.34	$612.34	$612.34	$612.34	$486.01	$486.01	$565.24	$565.24	$515.92	$515.92	$515.92	$515.92	$388.65
57	$636.50	$636.50	$602.55	$602.55	$700.76	$700.76	$639.64	$639.64	$639.64	$639.64	$507.68	$507.68	$590.44	$590.44	$538.92	$538.92	$538.92	$538.92	$405.98
58	$665.49	$665.49	$629.99	$629.99	$732.68	$732.68	$668.77	$668.77	$668.77	$668.77	$530.80	$530.80	$617.33	$617.33	$563.46	$563.46	$563.46	$563.46	$424.47
59	$679.85	$679.85	$643.59	$643.59	$748.49	$748.49	$683.21	$683.21	$683.21	$683.21	$542.26	$542.26	$630.65	$630.65	$575.63	$575.63	$575.63	$575.63	$433.63
60	$708.84	$708.84	$671.04	$671.04	$780.41	$780.41	$712.34	$712.34	$712.34	$712.34	$565.38	$565.38	$657.55	$657.55	$600.17	$600.17	$600.17	$600.17	$452.13
61	$733.92	$733.92	$694.77	$694.77	$808.02	$808.02	$737.54	$737.54	$737.54	$737.54	$585.38	$585.38	$680.81	$680.81	$621.40	$621.40	$621.40	$621.40	$468.12
62	$750.37	$750.37	$710.35	$710.35	$826.13	$826.13	$754.08	$754.08	$754.08	$754.08	$598.50	$598.50	$696.07	$696.07	$635.34	$635.34	$635.34	$635.34	$478.61
63	$771.00	$771.00	$729.88	$729.88	$848.85	$848.85	$774.81	$774.81	$774.81	$774.81	$614.96	$614.96	$715.21	$715.21	$652.81	$652.81	$652.81	$652.81	$491.77
64+	$783.54	$783.54	$741.75	$741.75	$862.65	$862.65	$787.41	$787.41	$787.41	$787.41	$624.96	$624.96	$726.84	$726.84	$663.42	$663.42	$663.42	$663.42	$499.77

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

HIOS Plan ID (On Exchange)=>															
HIOS Plan ID (Off Exchange)=>	0020079	62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020082		62560PA0020082		62560PA0020082		62560PA0020082	
Plan Marketing Name =>	nze HMO $7,50	Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30	
Form # =>	0F03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1	2		4		5		1		2		4		5	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	nze	Bronze		Bronze		Bronze		Silver		Silver		Silver		Silver	
Deductible =>	$15000	$7500/ $15000		$7500/ $15000		$7500/ $15000		$5000/ $10000		$5000/ $10000		$5000/ $10000		$5000/ $10000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0/ $0		$0/ $0		$0/ $0		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$127.44	$148.22	$148.22	$135.29	$135.29	$135.29	$135.29	$155.54	$155.54	$180.90	$180.90	$165.12	$165.12	$165.12	$165.12
15	$138.77	$161.39	$161.39	$147.32	$147.32	$147.32	$147.32	$169.37	$169.37	$196.98	$196.98	$179.79	$179.79	$179.79	$179.79
16	$143.10	$166.43	$166.43	$151.91	$151.91	$151.91	$151.91	$174.65	$174.65	$203.13	$203.13	$185.41	$185.41	$185.41	$185.41
17	$147.43	$171.47	$171.47	$156.51	$156.51	$156.51	$156.51	$179.94	$179.94	$209.28	$209.28	$191.02	$191.02	$191.02	$191.02
18	$152.10	$176.89	$176.89	$161.46	$161.46	$161.46	$161.46	$185.63	$185.63	$215.90	$215.90	$197.06	$197.06	$197.06	$197.06
19	$156.76	$182.32	$182.32	$166.42	$166.42	$166.42	$166.42	$191.32	$191.32	$222.52	$222.52	$203.11	$203.11	$203.11	$203.11
20	$161.59	$187.94	$187.94	$171.54	$171.54	$171.54	$171.54	$197.22	$197.22	$229.38	$229.38	$209.36	$209.36	$209.36	$209.36
21	$166.59	$193.75	$193.75	$176.85	$176.85	$176.85	$176.85	$203.32	$203.32	$236.47	$236.47	$215.84	$215.84	$215.84	$215.84
22	$166.59	$193.75	$193.75	$176.85	$176.85	$176.85	$176.85	$203.32	$203.32	$236.47	$236.47	$215.84	$215.84	$215.84	$215.84
23	$166.59	$193.75	$193.75	$176.85	$176.85	$176.85	$176.85	$203.32	$203.32	$236.47	$236.47	$215.84	$215.84	$215.84	$215.84
24	$166.59	$193.75	$193.75	$176.85	$176.85	$176.85	$176.85	$203.32	$203.32	$236.47	$236.47	$215.84	$215.84	$215.84	$215.84
25	$167.26	$194.53	$194.53	$177.56	$177.56	$177.56	$177.56	$204.13	$204.13	$237.42	$237.42	$216.70	$216.70	$216.70	$216.70
26	$170.59	$198.40	$198.40	$181.09	$181.09	$181.09	$181.09	$208.20	$208.20	$242.15	$242.15	$221.02	$221.02	$221.02	$221.02
27	$174.59	$203.05	$203.05	$185.34	$185.34	$185.34	$185.34	$213.08	$213.08	$247.82	$247.82	$226.20	$226.20	$226.20	$226.20
28	$181.08	$210.61	$210.61	$192.24	$192.24	$192.24	$192.24	$221.01	$221.01	$257.04	$257.04	$234.62	$234.62	$234.62	$234.62
29	$186.41	$216.81	$216.81	$197.90	$197.90	$197.90	$197.90	$227.52	$227.52	$264.61	$264.61	$241.52	$241.52	$241.52	$241.52
30	$189.08	$219.91	$219.91	$200.72	$200.72	$200.72	$200.72	$230.77	$230.77	$268.39	$268.39	$244.98	$244.98	$244.98	$244.98
31	$193.08	$224.56	$224.56	$204.97	$204.97	$204.97	$204.97	$235.65	$235.65	$274.07	$274.07	$250.16	$250.16	$250.16	$250.16
32	$197.08	$229.21	$229.21	$209.21	$209.21	$209.21	$209.21	$240.53	$240.53	$279.74	$279.74	$255.34	$255.34	$255.34	$255.34
33	$199.57	$232.11	$232.11	$211.87	$211.87	$211.87	$211.87	$243.58	$243.58	$283.29	$283.29	$258.58	$258.58	$258.58	$258.58
34	$202.24	$235.21	$235.21	$214.70	$214.70	$214.70	$214.70	$246.83	$246.83	$287.07	$287.07	$262.03	$262.03	$262.03	$262.03
35	$203.57	$236.76	$236.76	$216.11	$216.11	$216.11	$216.11	$248.46	$248.46	$288.97	$288.97	$263.76	$263.76	$263.76	$263.76
36	$204.91	$238.31	$238.31	$217.53	$217.53	$217.53	$217.53	$250.08	$250.08	$290.86	$290.86	$265.48	$265.48	$265.48	$265.48
37	$206.24	$239.86	$239.86	$218.94	$218.94	$218.94	$218.94	$251.71	$251.71	$292.75	$292.75	$267.21	$267.21	$267.21	$267.21
38	$207.57	$241.41	$241.41	$220.36	$220.36	$220.36	$220.36	$253.34	$253.34	$294.64	$294.64	$268.94	$268.94	$268.94	$268.94
39	$210.24	$244.51	$244.51	$223.18	$223.18	$223.18	$223.18	$256.59	$256.59	$298.43	$298.43	$272.39	$272.39	$272.39	$272.39
40	$212.90	$247.61	$247.61	$226.01	$226.01	$226.01	$226.01	$259.84	$259.84	$302.21	$302.21	$275.84	$275.84	$275.84	$275.84
41	$216.90	$252.26	$252.26	$230.26	$230.26	$230.26	$230.26	$264.72	$264.72	$307.88	$307.88	$281.02	$281.02	$281.02	$281.02
42	$220.73	$256.72	$256.72	$234.33	$234.33	$234.33	$234.33	$269.40	$269.40	$313.32	$313.32	$285.99	$285.99	$285.99	$285.99
43	$226.06	$262.92	$262.92	$239.99	$239.99	$239.99	$239.99	$275.91	$275.91	$320.89	$320.89	$292.89	$292.89	$292.89	$292.89
44	$232.73	$270.67	$270.67	$247.06	$247.06	$247.06	$247.06	$284.04	$284.04	$330.35	$330.35	$301.53	$301.53	$301.53	$301.53
45	$240.56	$279.78	$279.78	$255.37	$255.37	$255.37	$255.37	$293.59	$293.59	$341.46	$341.46	$311.67	$311.67	$311.67	$311.67
46	$249.89	$290.63	$290.63	$265.28	$265.28	$265.28	$265.28	$304.98	$304.98	$354.71	$354.71	$323.76	$323.76	$323.76	$323.76
47	$260.38	$302.83	$302.83	$276.42	$276.42	$276.42	$276.42	$317.79	$317.79	$369.60	$369.60	$337.36	$337.36	$337.36	$337.36
48	$272.37	$316.78	$316.78	$289.15	$289.15	$289.15	$289.15	$332.43	$332.43	$386.63	$386.63	$352.90	$352.90	$352.90	$352.90
49	$284.20	$330.54	$330.54	$301.71	$301.71	$301.71	$301.71	$346.86	$346.86	$403.42	$403.42	$368.22	$368.22	$368.22	$368.22
50	$297.53	$346.04	$346.04	$315.85	$315.85	$315.85	$315.85	$363.13	$363.13	$422.34	$422.34	$385.49	$385.49	$385.49	$385.49
51	$310.69	$361.34	$361.34	$329.83	$329.83	$329.83	$329.83	$379.19	$379.19	$441.02	$441.02	$402.54	$402.54	$402.54	$402.54
52	$325.18	$378.20	$378.20	$345.21	$345.21	$345.21	$345.21	$396.88	$396.88	$461.59	$461.59	$421.32	$421.32	$421.32	$421.32
53	$339.84	$395.25	$395.25	$360.77	$360.77	$360.77	$360.77	$414.77	$414.77	$482.40	$482.40	$440.31	$440.31	$440.31	$440.31
54	$355.67	$413.66	$413.66	$377.57	$377.57	$377.57	$377.57	$434.09	$434.09	$504.86	$504.86	$460.82	$460.82	$460.82	$460.82
55	$371.50	$432.06	$432.06	$394.38	$394.38	$394.38	$394.38	$453.40	$453.40	$527.33	$527.33	$481.32	$481.32	$481.32	$481.32
56	$388.65	$452.02	$452.02	$412.59	$412.59	$412.59	$412.59	$474.35	$474.35	$551.68	$551.68	$503.55	$503.55	$503.55	$503.55
57	$405.98	$472.17	$472.17	$430.98	$430.98	$430.98	$430.98	$495.49	$495.49	$576.28	$576.28	$526.00	$526.00	$526.00	$526.00
58	$424.47	$493.68	$493.68	$450.61	$450.61	$450.61	$450.61	$518.06	$518.06	$602.53	$602.53	$549.96	$549.96	$549.96	$549.96
59	$433.63	$504.33	$504.33	$460.34	$460.34	$460.34	$460.34	$529.24	$529.24	$615.53	$615.53	$561.83	$561.83	$561.83	$561.83
60	$452.13	$525.84	$525.84	$479.97	$479.97	$479.97	$479.97	$551.81	$551.81	$641.78	$641.78	$585.79	$585.79	$585.79	$585.79
61	$468.12	$544.44	$544.44	$496.95	$496.95	$496.95	$496.95	$571.33	$571.33	$664.48	$664.48	$606.51	$606.51	$606.51	$606.51
62	$478.61	$556.64	$556.64	$508.09	$508.09	$508.09	$508.09	$584.14	$584.14	$679.38	$679.38	$620.11	$620.11	$620.11	$620.11
63	$491.77	$571.95	$571.95	$522.06	$522.06	$522.06	$522.06	$600.20	$600.20	$698.06	$698.06	$637.16	$637.16	$637.16	$637.16
64+	$499.77	$581.25	$581.25	$530.55	$530.55	$530.55	$530.55	$609.96	$609.96	$709.41	$709.41	$647.52	$647.52	$647.52	$647.52

Company Name: UPMC Health Coverage, Inc.
Market: Small Group
Product: HMO
Effective Date of Rates: July 1, 2020

Ending date of Rates: September 30, 2020

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020073		62560PA
Plan Marketing Name =>	dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		vantage Gold HMO $1,000 $30		vantage Gold H
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
Rating Area =>	1		2		4		5		1		2		4		5		1		2
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Go
Deductible =>	$0/ $0		$0/ $0		$0/ $0		$0/ $0		$500/ $1000		$500/ $1000		$500/ $1000		$500/ $1000		$1000/ $2000		$1000/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 /
OOP Maximum =>	$2000/ $4000		$2000/ $4000		$2000/ $4000		$2000/ $4000		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$6500/ $13000		$6500/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$280.51	$280.51	$326.24	$326.24	$297.78	$297.78	$297.78	$297.78	$279.37	$279.37	$324.91	$324.91	$296.57	$296.57	$296.57	$296.57	$189.04	$189.04	$219.86
15	$305.44	$305.44	$355.24	$355.24	$324.25	$324.25	$324.25	$324.25	$304.20	$304.20	$353.79	$353.79	$322.93	$322.93	$322.93	$322.93	$205.84	$205.84	$239.40
16	$314.98	$314.98	$366.33	$366.33	$334.37	$334.37	$334.37	$334.37	$313.70	$313.70	$364.83	$364.83	$333.01	$333.01	$333.01	$333.01	$212.27	$212.27	$246.88
17	$324.51	$324.51	$377.42	$377.42	$344.50	$344.50	$344.50	$344.50	$323.19	$323.19	$375.88	$375.88	$343.09	$343.09	$343.09	$343.09	$218.69	$218.69	$254.35
18	$334.78	$334.78	$389.36	$389.36	$355.39	$355.39	$355.39	$355.39	$333.42	$333.42	$387.77	$387.77	$353.94	$353.94	$353.94	$353.94	$225.61	$225.61	$262.40
19	$345.05	$345.05	$401.30	$401.30	$366.29	$366.29	$366.29	$366.29	$343.64	$343.64	$399.66	$399.66	$364.80	$364.80	$364.80	$364.80	$232.53	$232.53	$270.44
20	$355.68	$355.68	$413.67	$413.67	$377.58	$377.58	$377.58	$377.58	$354.23	$354.23	$411.98	$411.98	$376.04	$376.04	$376.04	$376.04	$239.70	$239.70	$278.78
21	$366.68	$366.68	$426.46	$426.46	$389.26	$389.26	$389.26	$389.26	$365.19	$365.19	$424.72	$424.72	$387.67	$387.67	$387.67	$387.67	$247.11	$247.11	$287.40
22	$366.68	$366.68	$426.46	$426.46	$389.26	$389.26	$389.26	$389.26	$365.19	$365.19	$424.72	$424.72	$387.67	$387.67	$387.67	$387.67	$247.11	$247.11	$287.40
23	$366.68	$366.68	$426.46	$426.46	$389.26	$389.26	$389.26	$389.26	$365.19	$365.19	$424.72	$424.72	$387.67	$387.67	$387.67	$387.67	$247.11	$247.11	$287.40
24	$366.68	$366.68	$426.46	$426.46	$389.26	$389.26	$389.26	$389.26	$365.19	$365.19	$424.72	$424.72	$387.67	$387.67	$387.67	$387.67	$247.11	$247.11	$287.40
25	$368.15	$368.15	$428.17	$428.17	$390.82	$390.82	$390.82	$390.82	$366.65	$366.65	$426.42	$426.42	$389.22	$389.22	$389.22	$389.22	$248.10	$248.10	$288.55
26	$375.48	$375.48	$436.70	$436.70	$398.60	$398.60	$398.60	$398.60	$373.95	$373.95	$434.91	$434.91	$396.97	$396.97	$396.97	$396.97	$253.04	$253.04	$294.30
27	$384.28	$384.28	$446.93	$446.93	$407.94	$407.94	$407.94	$407.94	$382.72	$382.72	$445.11	$445.11	$406.28	$406.28	$406.28	$406.28	$258.97	$258.97	$301.20
28	$398.58	$398.58	$463.56	$463.56	$423.13	$423.13	$423.13	$423.13	$396.96	$396.96	$461.67	$461.67	$421.40	$421.40	$421.40	$421.40	$268.61	$268.61	$312.40
29	$410.31	$410.31	$477.21	$477.21	$435.58	$435.58	$435.58	$435.58	$408.65	$408.65	$475.26	$475.26	$433.80	$433.80	$433.80	$433.80	$276.52	$276.52	$321.60
30	$416.18	$416.18	$484.03	$484.03	$441.81	$441.81	$441.81	$441.81	$414.49	$414.49	$482.06	$482.06	$440.01	$440.01	$440.01	$440.01	$280.47	$280.47	$326.20
31	$424.98	$424.98	$494.27	$494.27	$451.15	$451.15	$451.15	$451.15	$423.26	$423.26	$492.25	$492.25	$449.31	$449.31	$449.31	$449.31	$286.40	$286.40	$333.10
32	$433.78	$433.78	$504.50	$504.50	$460.49	$460.49	$460.49	$460.49	$432.02	$432.02	$502.44	$502.44	$458.61	$458.61	$458.61	$458.61	$292.33	$292.33	$339.99
33	$439.28	$439.28	$510.90	$510.90	$466.33	$466.33	$466.33	$466.33	$437.50	$437.50	$508.81	$508.81	$464.43	$464.43	$464.43	$464.43	$296.04	$296.04	$344.31
34	$445.15	$445.15	$517.72	$517.72	$472.56	$472.56	$472.56	$472.56	$443.34	$443.34	$515.61	$515.61	$470.63	$470.63	$470.63	$470.63	$299.99	$299.99	$348.90
35	$448.08	$448.08	$521.13	$521.13	$475.68	$475.68	$475.68	$475.68	$446.26	$446.26	$519.01	$519.01	$473.73	$473.73	$473.73	$473.73	$301.97	$301.97	$351.20
36	$451.02	$451.02	$524.55	$524.55	$478.79	$478.79	$478.79	$478.79	$449.18	$449.18	$522.41	$522.41	$476.83	$476.83	$476.83	$476.83	$303.95	$303.95	$353.50
37	$453.95	$453.95	$527.96	$527.96	$481.90	$481.90	$481.90	$481.90	$452.11	$452.11	$525.80	$525.80	$479.94	$479.94	$479.94	$479.94	$305.92	$305.92	$355.80
38	$456.88	$456.88	$531.37	$531.37	$485.02	$485.02	$485.02	$485.02	$455.03	$455.03	$529.20	$529.20	$483.04	$483.04	$483.04	$483.04	$307.90	$307.90	$358.10
39	$462.75	$462.75	$538.19	$538.19	$491.25	$491.25	$491.25	$491.25	$460.87	$460.87	$536.00	$536.00	$489.24	$489.24	$489.24	$489.24	$311.85	$311.85	$362.70
40	$468.62	$468.62	$545.02	$545.02	$497.47	$497.47	$497.47	$497.47	$466.71	$466.71	$542.79	$542.79	$495.44	$495.44	$495.44	$495.44	$315.81	$315.81	$367.30
41	$477.42	$477.42	$555.25	$555.25	$506.82	$506.82	$506.82	$506.82	$475.48	$475.48	$552.99	$552.99	$504.75	$504.75	$504.75	$504.75	$321.74	$321.74	$374.19
42	$485.85	$485.85	$565.06	$565.06	$515.77	$515.77	$515.77	$515.77	$483.88	$483.88	$562.75	$562.75	$513.66	$513.66	$513.66	$513.66	$327.42	$327.42	$380.81
43	$497.58	$497.58	$578.71	$578.71	$528.23	$528.23	$528.23	$528.23	$495.56	$495.56	$576.35	$576.35	$526.07	$526.07	$526.07	$526.07	$335.33	$335.33	$390.00
44	$512.25	$512.25	$595.76	$595.76	$543.80	$543.80	$543.80	$543.80	$510.17	$510.17	$593.33	$593.33	$541.57	$541.57	$541.57	$541.57	$345.21	$345.21	$401.50
45	$529.49	$529.49	$615.81	$615.81	$562.09	$562.09	$562.09	$562.09	$527.33	$527.33	$613.30	$613.30	$559.80	$559.80	$559.80	$559.80	$356.83	$356.83	$415.01
46	$550.02	$550.02	$639.69	$639.69	$583.89	$583.89	$583.89	$583.89	$547.79	$547.79	$637.08	$637.08	$581.51	$581.51	$581.51	$581.51	$370.67	$370.67	$431.10
47	$573.12	$573.12	$666.56	$666.56	$608.41	$608.41	$608.41	$608.41	$570.79	$570.79	$663.84	$663.84	$605.93	$605.93	$605.93	$605.93	$386.23	$386.23	$449.21
48	$599.52	$599.52	$697.26	$697.26	$636.44	$636.44	$636.44	$636.44	$597.09	$597.09	$694.42	$694.42	$633.84	$633.84	$633.84	$633.84	$404.02	$404.02	$469.90
49	$625.56	$625.56	$727.54	$727.54	$664.08	$664.08	$664.08	$664.08	$623.01	$623.01	$724.57	$724.57	$661.37	$661.37	$661.37	$661.37	$421.57	$421.57	$490.30
50	$654.89	$654.89	$761.66	$761.66	$695.22	$695.22	$695.22	$695.22	$652.23	$652.23	$758.55	$758.55	$692.38	$692.38	$692.38	$692.38	$441.34	$441.34	$513.30
51	$683.86	$683.86	$795.35	$795.35	$725.97	$725.97	$725.97	$725.97	$681.08	$681.08	$792.10	$792.10	$723.00	$723.00	$723.00	$723.00	$460.86	$460.86	$536.00
52	$715.76	$715.76	$832.45	$832.45	$759.84	$759.84	$759.84	$759.84	$712.85	$712.85	$829.05	$829.05	$756.73	$756.73	$756.73	$756.73	$482.36	$482.36	$561.00
53	$748.03	$748.03	$869.98	$869.98	$794.09	$794.09	$794.09	$794.09	$744.99	$744.99	$866.43	$866.43	$790.85	$790.85	$790.85	$790.85	$504.10	$504.10	$586.30
54	$782.86	$782.86	$910.49	$910.49	$831.07	$831.07	$831.07	$831.07	$779.68	$779.68	$906.78	$906.78	$827.68	$827.68	$827.68	$827.68	$527.58	$527.58	$613.60
55	$817.70	$817.70	$951.01	$951.01	$868.05	$868.05	$868.05	$868.05	$814.37	$814.37	$947.13	$947.13	$864.50	$864.50	$864.50	$864.50	$551.06	$551.06	$640.90
56	$855.46	$855.46	$994.93	$994.93	$908.14	$908.14	$908.14	$908.14	$851.99	$851.99	$990.87	$990.87	$904.43	$904.43	$904.43	$904.43	$576.51	$576.51	$670.50
57	$893.60	$893.60	$1,039.28	$1,039.28	$948.63	$948.63	$948.63	$948.63	$889.97	$889.97	$1,035.04	$1,035.04	$944.75	$944.75	$944.75	$944.75	$602.21	$602.21	$700.39
58	$934.30	$934.30	$1,086.62	$1,086.62	$991.83	$991.83	$991.83	$991.83	$930.50	$930.50	$1,082.19	$1,082.19	$987.78	$987.78	$987.78	$987.78	$629.64	$629.64	$732.30
59	$954.47	$954.47	$1,110.08	$1,110.08	$1,013.24	$1,013.24	$1,013.24	$1,013.24	$950.59	$950.59	$1,105.55	$1,105.55	$1,009.11	$1,009.11	$1,009.11	$1,009.11	$643.23	$643.23	$748.10
60	$995.17	$995.17	$1,157.41	$1,157.41	$1,056.45	$1,056.45	$1,056.45	$1,056.45	$991.13	$991.13	$1,152.69	$1,152.69	$1,052.14	$1,052.14	$1,052.14	$1,052.14	$670.66	$670.66	$780.00
61	$1,030.37	$1,030.37	$1,198.35	$1,198.35	$1,093.82	$1,093.82	$1,093.82	$1,093.82	$1,026.18	$1,026.18	$1,193.46	$1,193.46	$1,089.35	$1,089.35	$1,089.35	$1,089.35	$694.38	$694.38	$807.59
62	$1,053.47	$1,053.47	$1,225.22	$1,225.22	$1,118.34	$1,118.34	$1,118.34	$1,118.34	$1,049.19	$1,049.19	$1,220.22	$1,220.22	$1,113.78	$1,113.78	$1,113.78	$1,113.78	$709.95	$709.95	$825.70
63	$1,082.44	$1,082.44	$1,258.91	$1,258.91	$1,149.10	$1,149.10	$1,149.10	$1,149.10	$1,078.04	$1,078.04	$1,253.77	$1,253.77	$1,144.40	$1,144.40	$1,144.40	$1,144.40	$729.47	$729.47	$848.40
64+	$1,100.04	$1,100.04	$1,279.38	$1,279.38	$1,167.78	$1,167.78	$1,167.78	$1,167.78	$1,095.57	$1,095.57	$1,274.16	$1,274.16	$1,163.01	$1,163.01	$1,163.01	$1,163.01	$741.33	$741.33	$862.20

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020076		62560PA0020076		62560PA0020076	
Plan Marketing Name =>	MO $1,000 $30,	vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,	
Form # =>	DF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $2000	$1000/ $2000		$1000/ $2000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$2000/ $4000		$2000/ $4000		$2000/ $4000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$30 / $50		$30 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$13000	$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$5500/ $11000		$5500/ $11000		$5500/ $11000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$219.86	$200.68	$200.68	$200.68	$200.68	$190.39	$190.39	$221.42	$221.42	$202.11	$202.11	$202.11	$202.11	$189.89	$189.89	$220.84	$220.84	$201.58	$201.58
15	$239.40	$218.52	$218.52	$218.52	$218.52	$207.31	$207.31	$241.10	$241.10	$220.08	$220.08	$220.08	$220.08	$206.77	$206.77	$240.47	$240.47	$219.50	$219.50
16	$246.88	$225.34	$225.34	$225.34	$225.34	$213.78	$213.78	$248.63	$248.63	$226.95	$226.95	$226.95	$226.95	$213.22	$213.22	$247.98	$247.98	$226.35	$226.35
17	$254.35	$232.16	$232.16	$232.16	$232.16	$220.25	$220.25	$256.15	$256.15	$233.82	$233.82	$233.82	$233.82	$219.67	$219.67	$255.48	$255.48	$233.20	$233.20
18	$262.40	$239.51	$239.51	$239.51	$239.51	$227.22	$227.22	$264.26	$264.26	$241.21	$241.21	$241.21	$241.21	$226.62	$226.62	$263.56	$263.56	$240.58	$240.58
19	$270.44	$246.85	$246.85	$246.85	$246.85	$234.19	$234.19	$272.36	$272.36	$248.61	$248.61	$248.61	$248.61	$233.58	$233.58	$271.65	$271.65	$247.95	$247.95
20	$278.78	$254.46	$254.46	$254.46	$254.46	$241.40	$241.40	$280.76	$280.76	$256.27	$256.27	$256.27	$256.27	$240.77	$240.77	$280.02	$280.02	$255.60	$255.60
21	$287.40	$262.33	$262.33	$262.33	$262.33	$248.87	$248.87	$289.44	$289.44	$264.20	$264.20	$264.20	$264.20	$248.22	$248.22	$288.68	$288.68	$263.50	$263.50
22	$287.40	$262.33	$262.33	$262.33	$262.33	$248.87	$248.87	$289.44	$289.44	$264.20	$264.20	$264.20	$264.20	$248.22	$248.22	$288.68	$288.68	$263.50	$263.50
23	$287.40	$262.33	$262.33	$262.33	$262.33	$248.87	$248.87	$289.44	$289.44	$264.20	$264.20	$264.20	$264.20	$248.22	$248.22	$288.68	$288.68	$263.50	$263.50
24	$287.40	$262.33	$262.33	$262.33	$262.33	$248.87	$248.87	$289.44	$289.44	$264.20	$264.20	$264.20	$264.20	$248.22	$248.22	$288.68	$288.68	$263.50	$263.50
25	$288.55	$263.38	$263.38	$263.38	$263.38	$249.87	$249.87	$290.60	$290.60	$265.26	$265.26	$265.26	$265.26	$249.21	$249.21	$289.83	$289.83	$264.55	$264.55
26	$294.30	$268.63	$268.63	$268.63	$268.63	$254.84	$254.84	$296.39	$296.39	$270.54	$270.54	$270.54	$270.54	$254.18	$254.18	$295.61	$295.61	$269.82	$269.82
27	$301.20	$274.92	$274.92	$274.92	$274.92	$260.82	$260.82	$303.33	$303.33	$276.88	$276.88	$276.88	$276.88	$260.13	$260.13	$302.54	$302.54	$276.15	$276.15
28	$312.40	$285.15	$285.15	$285.15	$285.15	$270.52	$270.52	$314.62	$314.62	$287.19	$287.19	$287.19	$287.19	$269.82	$269.82	$313.80	$313.80	$286.42	$286.42
29	$321.60	$293.55	$293.55	$293.55	$293.55	$278.49	$278.49	$323.88	$323.88	$295.64	$295.64	$295.64	$295.64	$277.76	$277.76	$323.03	$323.03	$294.86	$294.86
30	$326.20	$297.74	$297.74	$297.74	$297.74	$282.47	$282.47	$328.51	$328.51	$299.87	$299.87	$299.87	$299.87	$281.73	$281.73	$327.65	$327.65	$299.07	$299.07
31	$333.10	$304.04	$304.04	$304.04	$304.04	$288.44	$288.44	$335.46	$335.46	$306.21	$306.21	$306.21	$306.21	$287.69	$287.69	$334.58	$334.58	$305.40	$305.40
32	$339.99	$310.34	$310.34	$310.34	$310.34	$294.41	$294.41	$342.41	$342.41	$312.55	$312.55	$312.55	$312.55	$293.64	$293.64	$341.51	$341.51	$311.72	$311.72
33	$344.31	$314.27	$314.27	$314.27	$314.27	$298.15	$298.15	$346.75	$346.75	$316.51	$316.51	$316.51	$316.51	$297.37	$297.37	$345.84	$345.84	$315.67	$315.67
34	$348.90	$318.47	$318.47	$318.47	$318.47	$302.13	$302.13	$351.38	$351.38	$320.74	$320.74	$320.74	$320.74	$301.34	$301.34	$350.46	$350.46	$319.89	$319.89
35	$351.20	$320.57	$320.57	$320.57	$320.57	$304.12	$304.12	$353.70	$353.70	$322.85	$322.85	$322.85	$322.85	$303.32	$303.32	$352.77	$352.77	$322.00	$322.00
36	$353.50	$322.67	$322.67	$322.67	$322.67	$306.11	$306.11	$356.01	$356.01	$324.97	$324.97	$324.97	$324.97	$305.31	$305.31	$355.08	$355.08	$324.11	$324.11
37	$355.80	$324.76	$324.76	$324.76	$324.76	$308.10	$308.10	$358.33	$358.33	$327.08	$327.08	$327.08	$327.08	$307.30	$307.30	$357.39	$357.39	$326.21	$326.21
38	$358.10	$326.86	$326.86	$326.86	$326.86	$310.09	$310.09	$360.64	$360.64	$329.19	$329.19	$329.19	$329.19	$309.28	$309.28	$359.70	$359.70	$328.32	$328.32
39	$362.70	$331.06	$331.06	$331.06	$331.06	$314.07	$314.07	$365.27	$365.27	$333.42	$333.42	$333.42	$333.42	$313.25	$313.25	$364.31	$364.31	$332.54	$332.54
40	$367.30	$335.26	$335.26	$335.26	$335.26	$318.06	$318.06	$369.90	$369.90	$337.65	$337.65	$337.65	$337.65	$317.23	$317.23	$368.93	$368.93	$336.75	$336.75
41	$374.19	$341.55	$341.55	$341.55	$341.55	$324.03	$324.03	$376.85	$376.85	$343.99	$343.99	$343.99	$343.99	$323.18	$323.18	$375.86	$375.86	$343.08	$343.08
42	$380.81	$347.59	$347.59	$347.59	$347.59	$329.75	$329.75	$383.51	$383.51	$350.07	$350.07	$350.07	$350.07	$328.89	$328.89	$382.50	$382.50	$349.14	$349.14
43	$390.00	$355.98	$355.98	$355.98	$355.98	$337.72	$337.72	$392.77	$392.77	$358.52	$358.52	$358.52	$358.52	$336.83	$336.83	$391.74	$391.74	$357.57	$357.57
44	$401.50	$366.48	$366.48	$366.48	$366.48	$347.67	$347.67	$404.35	$404.35	$369.09	$369.09	$369.09	$369.09	$346.76	$346.76	$403.29	$403.29	$368.11	$368.11
45	$415.01	$378.80	$378.80	$378.80	$378.80	$359.37	$359.37	$417.95	$417.95	$381.50	$381.50	$381.50	$381.50	$358.43	$358.43	$416.85	$416.85	$380.49	$380.49
46	$431.10	$393.50	$393.50	$393.50	$393.50	$373.31	$373.31	$434.16	$434.16	$396.30	$396.30	$396.30	$396.30	$372.33	$372.33	$433.02	$433.02	$395.25	$395.25
47	$449.21	$410.02	$410.02	$410.02	$410.02	$388.98	$388.98	$452.39	$452.39	$412.94	$412.94	$412.94	$412.94	$387.97	$387.97	$451.21	$451.21	$411.85	$411.85
48	$469.90	$428.91	$428.91	$428.91	$428.91	$406.90	$406.90	$473.23	$473.23	$431.97	$431.97	$431.97	$431.97	$405.84	$405.84	$471.99	$471.99	$430.82	$430.82
49	$490.30	$447.53	$447.53	$447.53	$447.53	$424.57	$424.57	$493.78	$493.78	$450.73	$450.73	$450.73	$450.73	$423.46	$423.46	$492.49	$492.49	$449.53	$449.53
50	$513.30	$468.52	$468.52	$468.52	$468.52	$444.48	$444.48	$516.94	$516.94	$471.86	$471.86	$471.86	$471.86	$443.32	$443.32	$515.58	$515.58	$470.61	$470.61
51	$536.00	$489.25	$489.25	$489.25	$489.25	$464.14	$464.14	$539.81	$539.81	$492.73	$492.73	$492.73	$492.73	$462.93	$462.93	$538.39	$538.39	$491.43	$491.43
52	$561.00	$512.07	$512.07	$512.07	$512.07	$485.79	$485.79	$564.99	$564.99	$515.72	$515.72	$515.72	$515.72	$484.53	$484.53	$563.50	$563.50	$514.35	$514.35
53	$586.30	$535.15	$535.15	$535.15	$535.15	$507.69	$507.69	$590.46	$590.46	$538.97	$538.97	$538.97	$538.97	$506.37	$506.37	$588.91	$588.91	$537.54	$537.54
54	$613.60	$560.07	$560.07	$560.07	$560.07	$531.34	$531.34	$617.95	$617.95	$564.07	$564.07	$564.07	$564.07	$529.95	$529.95	$616.33	$616.33	$562.57	$562.57
55	$640.90	$585.00	$585.00	$585.00	$585.00	$554.98	$554.98	$645.45	$645.45	$589.17	$589.17	$589.17	$589.17	$553.53	$553.53	$643.76	$643.76	$587.61	$587.61
56	$670.50	$612.02	$612.02	$612.02	$612.02	$580.61	$580.61	$675.26	$675.26	$616.38	$616.38	$616.38	$616.38	$579.10	$579.10	$673.49	$673.49	$614.75	$614.75
57	$700.39	$639.30	$639.30	$639.30	$639.30	$606.50	$606.50	$705.37	$705.37	$643.86	$643.86	$643.86	$643.86	$604.91	$604.91	$703.51	$703.51	$642.15	$642.15
58	$732.30	$668.42	$668.42	$668.42	$668.42	$634.12	$634.12	$737.49	$737.49	$673.18	$673.18	$673.18	$673.18	$632.46	$632.46	$735.56	$735.56	$671.40	$671.40
59	$748.10	$682.84	$682.84	$682.84	$682.84	$647.81	$647.81	$753.41	$753.41	$687.71	$687.71	$687.71	$687.71	$646.12	$646.12	$751.43	$751.43	$685.89	$685.89
60	$780.00	$711.96	$711.96	$711.96	$711.96	$675.43	$675.43	$785.54	$785.54	$717.04	$717.04	$717.04	$717.04	$673.67	$673.67	$783.48	$783.48	$715.14	$715.14
61	$807.59	$737.15	$737.15	$737.15	$737.15	$699.32	$699.32	$813.33	$813.33	$742.40	$742.40	$742.40	$742.40	$697.50	$697.50	$811.19	$811.19	$740.44	$740.44
62	$825.70	$753.67	$753.67	$753.67	$753.67	$715.00	$715.00	$831.56	$831.56	$759.05	$759.05	$759.05	$759.05	$713.14	$713.14	$829.38	$829.38	$757.04	$757.04
63	$848.40	$774.40	$774.40	$774.40	$774.40	$734.66	$734.66	$854.43	$854.43	$779.92	$779.92	$779.92	$779.92	$732.75	$732.75	$852.18	$852.18	$777.85	$777.85
64+	$862.20	$786.99	$786.99	$786.99	$786.99	$746.61	$746.61	$868.32	$868.32	$792.60	$792.60	$792.60	$792.60	$744.66	$744.66	$866.04	$866.04	$790.50	$790.50

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA	
Plan Marketing Name =>	vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		Advantage Bro	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO	
Rating Area =>	5		1		2		4		5		1		2		4		5		1	
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A	
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Bro	
Deductible =>	$2000/ $4000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$7500/	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	$30 / $50		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$0/	
OOP Maximum =>	$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	$201.58	$201.58	$190.82	$190.82	$221.93	$221.93	$202.57	$202.57	$202.57	$202.57	$160.78	$160.78	$186.99	$186.99	$170.68	$170.68	$170.68	$170.68	$128.57	
15	$219.50	$219.50	$207.78	$207.78	$241.66	$241.66	$220.58	$220.58	$220.58	$220.58	$175.07	$175.07	$203.61	$203.61	$185.85	$185.85	$185.85	$185.85	$140.00	
16	$226.35	$226.35	$214.27	$214.27	$249.20	$249.20	$227.46	$227.46	$227.46	$227.46	$180.54	$180.54	$209.97	$209.97	$191.65	$191.65	$191.65	$191.65	$144.37	
17	$233.20	$233.20	$220.75	$220.75	$256.75	$256.75	$234.35	$234.35	$234.35	$234.35	$186.00	$186.00	$216.32	$216.32	$197.45	$197.45	$197.45	$197.45	$148.74	
18	$240.58	$240.58	$227.74	$227.74	$264.87	$264.87	$241.76	$241.76	$241.76	$241.76	$191.89	$191.89	$223.16	$223.16	$203.70	$203.70	$203.70	$203.70	$153.45	
19	$247.95	$247.95	$234.72	$234.72	$272.99	$272.99	$249.18	$249.18	$249.18	$249.18	$197.77	$197.77	$230.01	$230.01	$209.95	$209.95	$209.95	$209.95	$158.15	
20	$255.60	$255.60	$241.96	$241.96	$281.41	$281.41	$256.86	$256.86	$256.86	$256.86	$203.86	$203.86	$237.10	$237.10	$216.42	$216.42	$216.42	$216.42	$163.03	
21	$263.50	$263.50	$249.44	$249.44	$290.11	$290.11	$264.80	$264.80	$264.80	$264.80	$210.17	$210.17	$244.43	$244.43	$223.11	$223.11	$223.11	$223.11	$168.07	
22	$263.50	$263.50	$249.44	$249.44	$290.11	$290.11	$264.80	$264.80	$264.80	$264.80	$210.17	$210.17	$244.43	$244.43	$223.11	$223.11	$223.11	$223.11	$168.07	
23	$263.50	$263.50	$249.44	$249.44	$290.11	$290.11	$264.80	$264.80	$264.80	$264.80	$210.17	$210.17	$244.43	$244.43	$223.11	$223.11	$223.11	$223.11	$168.07	
24	$263.50	$263.50	$249.44	$249.44	$290.11	$290.11	$264.80	$264.80	$264.80	$264.80	$210.17	$210.17	$244.43	$244.43	$223.11	$223.11	$223.11	$223.11	$168.07	
25	$264.55	$264.55	$250.44	$250.44	$291.27	$291.27	$265.86	$265.86	$265.86	$265.86	$211.01	$211.01	$245.41	$245.41	$224.00	$224.00	$224.00	$224.00	$168.74	
26	$269.82	$269.82	$255.43	$255.43	$297.07	$297.07	$271.16	$271.16	$271.16	$271.16	$215.21	$215.21	$250.30	$250.30	$228.46	$228.46	$228.46	$228.46	$172.10	
27	$276.15	$276.15	$261.41	$261.41	$304.04	$304.04	$277.51	$277.51	$277.51	$277.51	$220.26	$220.26	$256.16	$256.16	$233.82	$233.82	$233.82	$233.82	$176.14	
28	$286.42	$286.42	$271.14	$271.14	$315.35	$315.35	$287.84	$287.84	$287.84	$287.84	$228.45	$228.45	$265.70	$265.70	$242.52	$242.52	$242.52	$242.52	$182.69	
29	$294.86	$294.86	$279.12	$279.12	$324.63	$324.63	$296.31	$296.31	$296.31	$296.31	$235.18	$235.18	$273.52	$273.52	$249.66	$249.66	$249.66	$249.66	$188.07	
30	$299.07	$299.07	$283.11	$283.11	$329.27	$329.27	$300.55	$300.55	$300.55	$300.55	$238.54	$238.54	$277.43	$277.43	$253.23	$253.23	$253.23	$253.23	$190.76	
31	$305.40	$305.40	$289.10	$289.10	$336.24	$336.24	$306.90	$306.90	$306.90	$306.90	$243.59	$243.59	$283.29	$283.29	$258.58	$258.58	$258.58	$258.58	$194.79	
32	$311.72	$311.72	$295.09	$295.09	$343.20	$343.20	$313.26	$313.26	$313.26	$313.26	$248.63	$248.63	$289.16	$289.16	$263.94	$263.94	$263.94	$263.94	$198.83	
33	$315.67	$315.67	$298.83	$298.83	$347.55	$347.55	$317.23	$317.23	$317.23	$317.23	$251.78	$251.78	$292.83	$292.83	$267.29	$267.29	$267.29	$267.29	$201.35	
34	$319.89	$319.89	$302.82	$302.82	$352.19	$352.19	$321.47	$321.47	$321.47	$321.47	$255.15	$255.15	$296.74	$296.74	$270.86	$270.86	$270.86	$270.86	$204.04	
35	$322.00	$322.00	$304.82	$304.82	$354.51	$354.51	$323.59	$323.59	$323.59	$323.59	$256.83	$256.83	$298.69	$298.69	$272.64	$272.64	$272.64	$272.64	$205.38	
36	$324.11	$324.11	$306.81	$306.81	$356.84	$356.84	$325.70	$325.70	$325.70	$325.70	$258.51	$258.51	$300.65	$300.65	$274.43	$274.43	$274.43	$274.43	$206.73	
37	$326.21	$326.21	$308.81	$308.81	$359.16	$359.16	$327.82	$327.82	$327.82	$327.82	$260.19	$260.19	$302.60	$302.60	$276.21	$276.21	$276.21	$276.21	$208.07	
38	$328.32	$328.32	$310.80	$310.80	$361.48	$361.48	$329.94	$329.94	$329.94	$329.94	$261.87	$261.87	$304.56	$304.56	$278.00	$278.00	$278.00	$278.00	$209.42	
39	$332.54	$332.54	$314.79	$314.79	$366.12	$366.12	$334.18	$334.18	$334.18	$334.18	$265.23	$265.23	$308.47	$308.47	$281.56	$281.56	$281.56	$281.56	$212.10	
40	$336.75	$336.75	$318.78	$318.78	$370.76	$370.76	$338.41	$338.41	$338.41	$338.41	$268.60	$268.60	$312.38	$312.38	$285.13	$285.13	$285.13	$285.13	$214.79	
41	$343.08	$343.08	$324.77	$324.77	$377.72	$377.72	$344.77	$344.77	$344.77	$344.77	$273.64	$273.64	$318.25	$318.25	$290.49	$290.49	$290.49	$290.49	$218.83	
42	$349.14	$349.14	$330.51	$330.51	$384.40	$384.40	$350.86	$350.86	$350.86	$350.86	$278.48	$278.48	$323.87	$323.87	$295.62	$295.62	$295.62	$295.62	$222.69	
43	$357.57	$357.57	$338.49	$338.49	$393.68	$393.68	$359.33	$359.33	$359.33	$359.33	$285.20	$285.20	$331.69	$331.69	$302.76	$302.76	$302.76	$302.76	$228.07	
44	$368.11	$368.11	$348.47	$348.47	$405.28	$405.28	$369.93	$369.93	$369.93	$369.93	$293.61	$293.61	$341.47	$341.47	$311.68	$311.68	$311.68	$311.68	$234.79	
45	$380.49	$380.49	$360.19	$360.19	$418.92	$418.92	$382.37	$382.37	$382.37	$382.37	$303.49	$303.49	$352.96	$352.96	$322.17	$322.17	$322.17	$322.17	$242.69	
46	$395.25	$395.25	$374.16	$374.16	$435.17	$435.17	$397.20	$397.20	$397.20	$397.20	$315.26	$315.26	$366.65	$366.65	$334.67	$334.67	$334.67	$334.67	$252.11	
47	$411.85	$411.85	$389.87	$389.87	$453.44	$453.44	$413.88	$413.88	$413.88	$413.88	$328.50	$328.50	$382.04	$382.04	$348.72	$348.72	$348.72	$348.72	$262.69	
48	$430.82	$430.82	$407.83	$407.83	$474.33	$474.33	$432.95	$432.95	$432.95	$432.95	$343.63	$343.63	$399.64	$399.64	$364.78	$364.78	$364.78	$364.78	$274.79	
49	$449.53	$449.53	$425.54	$425.54	$494.93	$494.93	$451.75	$451.75	$451.75	$451.75	$358.55	$358.55	$417.00	$417.00	$380.63	$380.63	$380.63	$380.63	$286.73	
50	$470.61	$470.61	$445.50	$445.50	$518.14	$518.14	$472.93	$472.93	$472.93	$472.93	$375.36	$375.36	$436.55	$436.55	$398.47	$398.47	$398.47	$398.47	$300.17	
51	$491.43	$491.43	$465.21	$465.21	$541.06	$541.06	$493.85	$493.85	$493.85	$493.85	$391.97	$391.97	$455.86	$455.86	$416.10	$416.10	$416.10	$416.10	$313.45	
52	$514.35	$514.35	$486.91	$486.91	$566.29	$566.29	$516.89	$516.89	$516.89	$516.89	$410.25	$410.25	$477.13	$477.13	$435.51	$435.51	$435.51	$435.51	$328.07	
53	$537.54	$537.54	$508.86	$508.86	$591.82	$591.82	$540.19	$540.19	$540.19	$540.19	$428.75	$428.75	$498.64	$498.64	$455.14	$455.14	$455.14	$455.14	$342.86	
54	$562.57	$562.57	$532.55	$532.55	$619.38	$619.38	$565.35	$565.35	$565.35	$565.35	$448.71	$448.71	$521.86	$521.86	$476.34	$476.34	$476.34	$476.34	$358.83	
55	$587.61	$587.61	$556.25	$556.25	$646.95	$646.95	$590.50	$590.50	$590.50	$590.50	$468.68	$468.68	$545.08	$545.08	$497.54	$497.54	$497.54	$497.54	$374.80	
56	$614.75	$614.75	$581.94	$581.94	$676.83	$676.83	$617.78	$617.78	$617.78	$617.78	$490.33	$490.33	$570.26	$570.26	$520.52	$520.52	$520.52	$520.52	$392.11	
57	$642.15	$642.15	$607.89	$607.89	$707.00	$707.00	$645.32	$645.32	$645.32	$645.32	$512.18	$512.18	$595.68	$595.68	$543.72	$543.72	$543.72	$543.72	$409.59	
58	$671.40	$671.40	$635.57	$635.57	$739.20	$739.20	$674.71	$674.71	$674.71	$674.71	$535.51	$535.51	$622.81	$622.81	$568.48	$568.48	$568.48	$568.48	$428.24	
59	$685.89	$685.89	$649.29	$649.29	$755.16	$755.16	$689.27	$689.27	$689.27	$689.27	$547.07	$547.07	$636.25	$636.25	$580.76	$580.76	$580.76	$580.76	$437.49	
60	$715.14	$715.14	$676.98	$676.98	$787.36	$787.36	$718.67	$718.67	$718.67	$718.67	$570.40	$570.40	$663.38	$663.38	$605.52	$605.52	$605.52	$605.52	$456.14	
61	$740.44	$740.44	$700.93	$700.93	$815.21	$815.21	$744.09	$744.09	$744.09	$744.09	$590.58	$590.58	$686.85	$686.85	$626.94	$626.94	$626.94	$626.94	$472.28	
62	$757.04	$757.04	$716.64	$716.64	$833.49	$833.49	$760.77	$760.77	$760.77	$760.77	$603.82	$603.82	$702.25	$702.25	$641.00	$641.00	$641.00	$641.00	$482.87	
63	$777.85	$777.85	$736.35	$736.35	$856.40	$856.40	$781.69	$781.69	$781.69	$781.69	$620.42	$620.42	$721.56	$721.56	$658.62	$658.62	$658.62	$658.62	$496.14	
64+	$790.50	$790.50	$748.32	$748.32	$870.33	$870.33	$794.40	$794.40	$794.40	$794.40	$630.51	$630.51	$733.29	$733.29	$669.33	$669.33	$669.33	$669.33	$504.21	

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

HIOS Plan ID (On Exchange)=>															
HIOS Plan ID (Off Exchange)=>	0020079	62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020082		62560PA0020082		62560PA0020082		62560PA0020082	
Plan Marketing Name =>	nze HMO $7,50	Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30	
Form # =>	0F03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1	2		4		5		1		2		4		5	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	nze	Bronze		Bronze		Bronze		Silver		Silver		Silver		Silver	
Deductible =>	$15000	$7500/ $15000		$7500/ $15000		$7500/ $15000		$5000/ $10000		$5000/ $10000		$5000/ $10000		$5000/ $10000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0/ $0		$0/ $0		$0/ $0		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$128.57	$149.53	$149.53	$136.49	$136.49	$136.49	$136.49	$156.92	$156.92	$182.51	$182.51	$166.59	$166.59	$166.59	$166.59
15	$140.00	$162.83	$162.83	$148.62	$148.62	$148.62	$148.62	$170.87	$170.87	$198.73	$198.73	$181.39	$181.39	$181.39	$181.39
16	$144.37	$167.91	$167.91	$153.26	$153.26	$153.26	$153.26	$176.21	$176.21	$204.93	$204.93	$187.06	$187.06	$187.06	$187.06
17	$148.74	$172.99	$172.99	$157.90	$157.90	$157.90	$157.90	$181.54	$181.54	$211.13	$211.13	$192.72	$192.72	$192.72	$192.72
18	$153.45	$178.46	$178.46	$162.90	$162.90	$162.90	$162.90	$187.28	$187.28	$217.81	$217.81	$198.81	$198.81	$198.81	$198.81
19	$158.15	$183.94	$183.94	$167.89	$167.89	$167.89	$167.89	$193.03	$193.03	$224.49	$224.49	$204.91	$204.91	$204.91	$204.91
20	$163.03	$189.61	$189.61	$173.07	$173.07	$173.07	$173.07	$198.98	$198.98	$231.41	$231.41	$211.23	$211.23	$211.23	$211.23
21	$168.07	$195.47	$195.47	$178.42	$178.42	$178.42	$178.42	$205.13	$205.13	$238.57	$238.57	$217.76	$217.76	$217.76	$217.76
22	$168.07	$195.47	$195.47	$178.42	$178.42	$178.42	$178.42	$205.13	$205.13	$238.57	$238.57	$217.76	$217.76	$217.76	$217.76
23	$168.07	$195.47	$195.47	$178.42	$178.42	$178.42	$178.42	$205.13	$205.13	$238.57	$238.57	$217.76	$217.76	$217.76	$217.76
24	$168.07	$195.47	$195.47	$178.42	$178.42	$178.42	$178.42	$205.13	$205.13	$238.57	$238.57	$217.76	$217.76	$217.76	$217.76
25	$168.74	$196.25	$196.25	$179.13	$179.13	$179.13	$179.13	$205.95	$205.95	$239.52	$239.52	$218.63	$218.63	$218.63	$218.63
26	$172.10	$200.16	$200.16	$182.70	$182.70	$182.70	$182.70	$210.05	$210.05	$244.30	$244.30	$222.99	$222.99	$222.99	$222.99
27	$176.14	$204.85	$204.85	$186.98	$186.98	$186.98	$186.98	$214.98	$214.98	$250.02	$250.02	$228.21	$228.21	$228.21	$228.21
28	$182.69	$212.48	$212.48	$193.94	$193.94	$193.94	$193.94	$222.98	$222.98	$259.33	$259.33	$236.71	$236.71	$236.71	$236.71
29	$188.07	$218.73	$218.73	$199.65	$199.65	$199.65	$199.65	$229.54	$229.54	$266.96	$266.96	$243.67	$243.67	$243.67	$243.67
30	$190.76	$221.86	$221.86	$202.51	$202.51	$202.51	$202.51	$232.82	$232.82	$270.78	$270.78	$247.16	$247.16	$247.16	$247.16
31	$194.79	$226.55	$226.55	$206.79	$206.79	$206.79	$206.79	$237.75	$237.75	$276.50	$276.50	$252.38	$252.38	$252.38	$252.38
32	$198.83	$231.24	$231.24	$211.07	$211.07	$211.07	$211.07	$242.67	$242.67	$282.23	$282.23	$257.61	$257.61	$257.61	$257.61
33	$201.35	$234.17	$234.17	$213.75	$213.75	$213.75	$213.75	$245.75	$245.75	$285.81	$285.81	$260.88	$260.88	$260.88	$260.88
34	$204.04	$237.30	$237.30	$216.60	$216.60	$216.60	$216.60	$249.03	$249.03	$289.62	$289.62	$264.36	$264.36	$264.36	$264.36
35	$205.38	$238.86	$238.86	$218.03	$218.03	$218.03	$218.03	$250.67	$250.67	$291.53	$291.53	$266.10	$266.10	$266.10	$266.10
36	$206.73	$240.43	$240.43	$219.46	$219.46	$219.46	$219.46	$252.31	$252.31	$293.44	$293.44	$267.84	$267.84	$267.84	$267.84
37	$208.07	$241.99	$241.99	$220.88	$220.88	$220.88	$220.88	$253.95	$253.95	$295.35	$295.35	$269.59	$269.59	$269.59	$269.59
38	$209.42	$243.56	$243.56	$222.31	$222.31	$222.31	$222.31	$255.59	$255.59	$297.26	$297.26	$271.33	$271.33	$271.33	$271.33
39	$212.10	$246.68	$246.68	$225.17	$225.17	$225.17	$225.17	$258.87	$258.87	$301.08	$301.08	$274.81	$274.81	$274.81	$274.81
40	$214.79	$249.81	$249.81	$228.02	$228.02	$228.02	$228.02	$262.16	$262.16	$304.89	$304.89	$278.30	$278.30	$278.30	$278.30
41	$218.83	$254.50	$254.50	$232.30	$232.30	$232.30	$232.30	$267.08	$267.08	$310.62	$310.62	$283.52	$283.52	$283.52	$283.52
42	$222.69	$259.00	$259.00	$236.41	$236.41	$236.41	$236.41	$271.80	$271.80	$316.11	$316.11	$288.53	$288.53	$288.53	$288.53
43	$228.07	$265.25	$265.25	$242.12	$242.12	$242.12	$242.12	$278.36	$278.36	$323.74	$323.74	$295.50	$295.50	$295.50	$295.50
44	$234.79	$273.07	$273.07	$249.25	$249.25	$249.25	$249.25	$286.57	$286.57	$333.28	$333.28	$304.21	$304.21	$304.21	$304.21
45	$242.69	$282.26	$282.26	$257.64	$257.64	$257.64	$257.64	$296.21	$296.21	$344.50	$344.50	$314.45	$314.45	$314.45	$314.45
46	$252.11	$293.21	$293.21	$267.63	$267.63	$267.63	$267.63	$307.70	$307.70	$357.86	$357.86	$326.64	$326.64	$326.64	$326.64
47	$262.69	$305.52	$305.52	$278.87	$278.87	$278.87	$278.87	$320.62	$320.62	$372.88	$372.88	$340.36	$340.36	$340.36	$340.36
48	$274.79	$319.59	$319.59	$291.72	$291.72	$291.72	$291.72	$335.39	$335.39	$390.06	$390.06	$356.04	$356.04	$356.04	$356.04
49	$286.73	$333.47	$333.47	$304.38	$304.38	$304.38	$304.38	$349.95	$349.95	$407.00	$407.00	$371.50	$371.50	$371.50	$371.50
50	$300.17	$349.11	$349.11	$318.66	$318.66	$318.66	$318.66	$366.36	$366.36	$426.09	$426.09	$388.92	$388.92	$388.92	$388.92
51	$313.45	$364.55	$364.55	$332.75	$332.75	$332.75	$332.75	$382.57	$382.57	$444.93	$444.93	$406.12	$406.12	$406.12	$406.12
52	$328.07	$381.56	$381.56	$348.28	$348.28	$348.28	$348.28	$400.41	$400.41	$465.69	$465.69	$425.07	$425.07	$425.07	$425.07
53	$342.86	$398.76	$398.76	$363.98	$363.98	$363.98	$363.98	$418.47	$418.47	$486.68	$486.68	$444.23	$444.23	$444.23	$444.23
54	$358.83	$417.33	$417.33	$380.93	$380.93	$380.93	$380.93	$437.95	$437.95	$509.35	$509.35	$464.92	$464.92	$464.92	$464.92
55	$374.80	$435.90	$435.90	$397.88	$397.88	$397.88	$397.88	$457.44	$457.44	$532.01	$532.01	$485.60	$485.60	$485.60	$485.60
56	$392.11	$456.03	$456.03	$416.25	$416.25	$416.25	$416.25	$478.57	$478.57	$556.58	$556.58	$508.03	$508.03	$508.03	$508.03
57	$409.59	$476.36	$476.36	$434.81	$434.81	$434.81	$434.81	$499.90	$499.90	$581.40	$581.40	$530.68	$530.68	$530.68	$530.68
58	$428.24	$498.06	$498.06	$454.61	$454.61	$454.61	$454.61	$522.67	$522.67	$607.88	$607.88	$554.85	$554.85	$554.85	$554.85
59	$437.49	$508.81	$508.81	$464.43	$464.43	$464.43	$464.43	$533.95	$533.95	$621.00	$621.00	$566.83	$566.83	$566.83	$566.83
60	$456.14	$530.51	$530.51	$484.23	$484.23	$484.23	$484.23	$556.72	$556.72	$647.48	$647.48	$591.00	$591.00	$591.00	$591.00
61	$472.28	$549.27	$549.27	$501.36	$501.36	$501.36	$501.36	$576.42	$576.42	$670.38	$670.38	$611.91	$611.91	$611.91	$611.91
62	$482.87	$561.59	$561.59	$512.60	$512.60	$512.60	$512.60	$589.34	$589.34	$685.41	$685.41	$625.62	$625.62	$625.62	$625.62
63	$496.14	$577.03	$577.03	$526.70	$526.70	$526.70	$526.70	$605.54	$605.54	$704.26	$704.26	$642.83	$642.83	$642.83	$642.83
64+	$504.21	$586.41	$586.41	$535.26	$535.26	$535.26	$535.26	$615.39	$615.39	$715.71	$715.71	$653.28	$653.28	$653.28	$653.28

Company Name: UPMC Health Coverage, Inc.
Market: Small Group
Product: HMO
Effective Date of Rates: October 1, 2020

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020073		62560PA
Plan Marketing Name =>	dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		dvantage Platinum HMO $10/$		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		antage Platinum HMO $500 $2		vantage Gold HMO $1,000 $30		vantage Gold H
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO
Rating Area =>	1		2		4		5		1		2		4		5		1		2
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Go
Deductible =>	$0/ $0		$0/ $0		$0/ $0		$0/ $0		$500/ $1000		$500/ $1000		$500/ $1000		$500/ $1000		$1000/ $2000		$1000/
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $50		$30 /
OOP Maximum =>	$2000/ $4000		$2000/ $4000		$2000/ $4000		$2000/ $4000		$1250/ $2500		$1250/ $2500		$1250/ $2500		$1250/ $2500		$6500/ $13000		$6500/
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$283.00	$283.00	$329.14	$329.14	$300.43	$300.43	$300.43	$300.43	$281.85	$281.85	$327.80	$327.80	$299.21	$299.21	$299.21	$299.21	$190.72	$190.72	$221.82
15	$308.16	$308.16	$358.40	$358.40	$327.14	$327.14	$327.14	$327.14	$306.90	$306.90	$356.94	$356.94	$325.80	$325.80	$325.80	$325.80	$207.68	$207.68	$241.54
16	$317.78	$317.78	$369.58	$369.58	$337.35	$337.35	$337.35	$337.35	$316.48	$316.48	$368.08	$368.08	$335.97	$335.97	$335.97	$335.97	$214.16	$214.16	$249.08
17	$327.40	$327.40	$380.77	$380.77	$347.56	$347.56	$347.56	$347.56	$326.06	$326.06	$379.22	$379.22	$346.14	$346.14	$346.14	$346.14	$220.64	$220.64	$256.61
18	$337.76	$337.76	$392.82	$392.82	$358.55	$358.55	$358.55	$358.55	$336.38	$336.38	$391.22	$391.22	$357.09	$357.09	$357.09	$357.09	$227.62	$227.62	$264.73
19	$348.11	$348.11	$404.87	$404.87	$369.55	$369.55	$369.55	$369.55	$346.69	$346.69	$403.22	$403.22	$368.04	$368.04	$368.04	$368.04	$234.60	$234.60	$272.85
20	$358.84	$358.84	$417.34	$417.34	$380.94	$380.94	$380.94	$380.94	$357.38	$357.38	$415.65	$415.65	$379.39	$379.39	$379.39	$379.39	$241.83	$241.83	$281.26
21	$369.94	$369.94	$430.25	$430.25	$392.72	$392.72	$392.72	$392.72	$368.43	$368.43	$428.50	$428.50	$391.12	$391.12	$391.12	$391.12	$249.31	$249.31	$289.96
22	$369.94	$369.94	$430.25	$430.25	$392.72	$392.72	$392.72	$392.72	$368.43	$368.43	$428.50	$428.50	$391.12	$391.12	$391.12	$391.12	$249.31	$249.31	$289.96
23	$369.94	$369.94	$430.25	$430.25	$392.72	$392.72	$392.72	$392.72	$368.43	$368.43	$428.50	$428.50	$391.12	$391.12	$391.12	$391.12	$249.31	$249.31	$289.96
24	$369.94	$369.94	$430.25	$430.25	$392.72	$392.72	$392.72	$392.72	$368.43	$368.43	$428.50	$428.50	$391.12	$391.12	$391.12	$391.12	$249.31	$249.31	$289.96
25	$371.42	$371.42	$431.97	$431.97	$394.29	$394.29	$394.29	$394.29	$369.90	$369.90	$430.21	$430.21	$392.68	$392.68	$392.68	$392.68	$250.31	$250.31	$291.12
26	$378.82	$378.82	$440.58	$440.58	$402.15	$402.15	$402.15	$402.15	$377.27	$377.27	$438.78	$438.78	$400.51	$400.51	$400.51	$400.51	$255.29	$255.29	$296.92
27	$387.70	$387.70	$450.90	$450.90	$411.57	$411.57	$411.57	$411.57	$386.11	$386.11	$449.07	$449.07	$409.89	$409.89	$409.89	$409.89	$261.28	$261.28	$303.88
28	$402.12	$402.12	$467.68	$467.68	$426.89	$426.89	$426.89	$426.89	$400.48	$400.48	$465.78	$465.78	$425.15	$425.15	$425.15	$425.15	$271.00	$271.00	$315.19
29	$413.96	$413.96	$481.45	$481.45	$439.45	$439.45	$439.45	$439.45	$412.27	$412.27	$479.49	$479.49	$437.66	$437.66	$437.66	$437.66	$278.98	$278.98	$324.47
30	$419.88	$419.88	$488.33	$488.33	$445.74	$445.74	$445.74	$445.74	$418.17	$418.17	$486.35	$486.35	$443.92	$443.92	$443.92	$443.92	$282.97	$282.97	$329.10
31	$428.76	$428.76	$498.66	$498.66	$455.16	$455.16	$455.16	$455.16	$427.01	$427.01	$496.63	$496.63	$453.31	$453.31	$453.31	$453.31	$288.95	$288.95	$336.06
32	$437.64	$437.64	$508.99	$508.99	$464.59	$464.59	$464.59	$464.59	$435.85	$435.85	$506.92	$506.92	$462.69	$462.69	$462.69	$462.69	$294.93	$294.93	$343.02
33	$443.19	$443.19	$515.44	$515.44	$470.48	$470.48	$470.48	$470.48	$441.38	$441.38	$513.34	$513.34	$468.56	$468.56	$468.56	$468.56	$298.67	$298.67	$347.37
34	$449.11	$449.11	$522.32	$522.32	$476.76	$476.76	$476.76	$476.76	$447.27	$447.27	$520.20	$520.20	$474.82	$474.82	$474.82	$474.82	$302.66	$302.66	$352.01
35	$452.07	$452.07	$525.77	$525.77	$479.90	$479.90	$479.90	$479.90	$450.22	$450.22	$523.63	$523.63	$477.95	$477.95	$477.95	$477.95	$304.66	$304.66	$354.33
36	$455.03	$455.03	$529.21	$529.21	$483.05	$483.05	$483.05	$483.05	$453.17	$453.17	$527.06	$527.06	$481.08	$481.08	$481.08	$481.08	$306.65	$306.65	$356.65
37	$457.99	$457.99	$532.65	$532.65	$486.19	$486.19	$486.19	$486.19	$456.12	$456.12	$530.48	$530.48	$484.21	$484.21	$484.21	$484.21	$308.65	$308.65	$358.97
38	$460.95	$460.95	$536.09	$536.09	$489.33	$489.33	$489.33	$489.33	$459.06	$459.06	$533.91	$533.91	$487.34	$487.34	$487.34	$487.34	$310.64	$310.64	$361.29
39	$466.86	$466.86	$542.98	$542.98	$495.61	$495.61	$495.61	$495.61	$464.96	$464.96	$540.77	$540.77	$493.59	$493.59	$493.59	$493.59	$314.63	$314.63	$365.93
40	$472.78	$472.78	$549.86	$549.86	$501.90	$501.90	$501.90	$501.90	$470.85	$470.85	$547.62	$547.62	$499.85	$499.85	$499.85	$499.85	$318.62	$318.62	$370.57
41	$481.66	$481.66	$560.19	$560.19	$511.32	$511.32	$511.32	$511.32	$479.70	$479.70	$557.91	$557.91	$509.24	$509.24	$509.24	$509.24	$324.60	$324.60	$377.53
42	$490.17	$490.17	$570.08	$570.08	$520.35	$520.35	$520.35	$520.35	$488.17	$488.17	$567.76	$567.76	$518.23	$518.23	$518.23	$518.23	$330.34	$330.34	$384.20
43	$502.01	$502.01	$583.85	$583.85	$532.92	$532.92	$532.92	$532.92	$499.96	$499.96	$581.47	$581.47	$530.75	$530.75	$530.75	$530.75	$338.31	$338.31	$393.48
44	$516.81	$516.81	$601.06	$601.06	$548.63	$548.63	$548.63	$548.63	$514.70	$514.70	$598.61	$598.61	$546.39	$546.39	$546.39	$546.39	$348.29	$348.29	$405.07
45	$534.19	$534.19	$621.28	$621.28	$567.09	$567.09	$567.09	$567.09	$532.01	$532.01	$618.75	$618.75	$564.78	$564.78	$564.78	$564.78	$360.00	$360.00	$418.70
46	$554.91	$554.91	$645.38	$645.38	$589.08	$589.08	$589.08	$589.08	$552.65	$552.65	$642.75	$642.75	$586.68	$586.68	$586.68	$586.68	$373.97	$373.97	$434.94
47	$578.22	$578.22	$672.48	$672.48	$613.82	$613.82	$613.82	$613.82	$575.86	$575.86	$669.75	$669.75	$611.32	$611.32	$611.32	$611.32	$389.67	$389.67	$453.21
48	$604.85	$604.85	$703.46	$703.46	$642.10	$642.10	$642.10	$642.10	$602.38	$602.38	$700.60	$700.60	$639.48	$639.48	$639.48	$639.48	$407.62	$407.62	$474.08
49	$631.12	$631.12	$734.01	$734.01	$669.98	$669.98	$669.98	$669.98	$628.54	$628.54	$731.02	$731.02	$667.25	$667.25	$667.25	$667.25	$425.32	$425.32	$494.67
50	$660.71	$660.71	$768.43	$768.43	$701.40	$701.40	$701.40	$701.40	$658.02	$658.02	$765.30	$765.30	$698.54	$698.54	$698.54	$698.54	$445.27	$445.27	$517.87
51	$689.94	$689.94	$802.42	$802.42	$732.42	$732.42	$732.42	$732.42	$687.12	$687.12	$799.15	$799.15	$729.44	$729.44	$729.44	$729.44	$464.96	$464.96	$540.78
52	$722.12	$722.12	$839.85	$839.85	$766.59	$766.59	$766.59	$766.59	$719.18	$719.18	$836.43	$836.43	$763.47	$763.47	$763.47	$763.47	$486.65	$486.65	$566.00
53	$754.68	$754.68	$877.71	$877.71	$801.15	$801.15	$801.15	$801.15	$751.60	$751.60	$874.14	$874.14	$797.88	$797.88	$797.88	$797.88	$508.59	$508.59	$591.52
54	$789.82	$789.82	$918.58	$918.58	$838.46	$838.46	$838.46	$838.46	$786.60	$786.60	$914.85	$914.85	$835.04	$835.04	$835.04	$835.04	$532.28	$532.28	$619.06
55	$824.97	$824.97	$959.46	$959.46	$875.77	$875.77	$875.77	$875.77	$821.60	$821.60	$955.56	$955.56	$872.20	$872.20	$872.20	$872.20	$555.96	$555.96	$646.61
56	$863.07	$863.07	$1,003.77	$1,003.77	$916.22	$916.22	$916.22	$916.22	$859.55	$859.55	$999.69	$999.69	$912.48	$912.48	$912.48	$912.48	$581.64	$581.64	$676.48
57	$901.54	$901.54	$1,048.52	$1,048.52	$957.06	$957.06	$957.06	$957.06	$897.86	$897.86	$1,044.25	$1,044.25	$953.16	$953.16	$953.16	$953.16	$607.57	$607.57	$706.63
58	$942.61	$942.61	$1,096.28	$1,096.28	$1,000.65	$1,000.65	$1,000.65	$1,000.65	$938.76	$938.76	$1,091.82	$1,091.82	$996.57	$996.57	$996.57	$996.57	$635.24	$635.24	$738.82
59	$962.95	$962.95	$1,119.94	$1,119.94	$1,022.25	$1,022.25	$1,022.25	$1,022.25	$959.02	$959.02	$1,115.39	$1,115.39	$1,018.09	$1,018.09	$1,018.09	$1,018.09	$648.95	$648.95	$754.77
60	$1,004.02	$1,004.02	$1,167.70	$1,167.70	$1,065.84	$1,065.84	$1,065.84	$1,065.84	$999.92	$999.92	$1,162.95	$1,162.95	$1,061.50	$1,061.50	$1,061.50	$1,061.50	$676.63	$676.63	$786.95
61	$1,039.53	$1,039.53	$1,209.00	$1,209.00	$1,103.54	$1,103.54	$1,103.54	$1,103.54	$1,035.29	$1,035.29	$1,204.09	$1,204.09	$1,099.05	$1,099.05	$1,099.05	$1,099.05	$700.56	$700.56	$814.79
62	$1,062.84	$1,062.84	$1,236.11	$1,236.11	$1,128.28	$1,128.28	$1,128.28	$1,128.28	$1,058.50	$1,058.50	$1,231.08	$1,231.08	$1,123.69	$1,123.69	$1,123.69	$1,123.69	$716.27	$716.27	$833.06
63	$1,092.06	$1,092.06	$1,270.10	$1,270.10	$1,159.31	$1,159.31	$1,159.31	$1,159.31	$1,087.61	$1,087.61	$1,264.93	$1,264.93	$1,154.59	$1,154.59	$1,154.59	$1,154.59	$735.96	$735.96	$855.96
64+	$1,109.82	$1,109.82	$1,290.75	$1,290.75	$1,178.16	$1,178.16	$1,178.16	$1,178.16	$1,105.29	$1,105.29	$1,285.50	$1,285.50	$1,173.36	$1,173.36	$1,173.36	$1,173.36	$747.93	$747.93	$869.88

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020076		62560PA0020076		62560PA0020076	
Plan Marketing Name =>	MO $1,000 $30,	vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,000 $30,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $1,500 $35,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,000 $30,	
Form # =>	DF03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $2000	$1000/ $2000		$1000/ $2000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$1500/ $3000		$2000/ $4000		$2000/ $4000		$2000/ $4000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$30 / $50		$30 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$13000	$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$6500/ $13000		$5500/ $11000		$5500/ $11000		$5500/ $11000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$221.82	$202.46	$202.46	$202.46	$202.46	$192.08	$192.08	$223.40	$223.40	$203.90	$203.90	$203.90	$203.90	$191.57	$191.57	$222.81	$222.81	$203.37	$203.37
15	$241.54	$220.46	$220.46	$220.46	$220.46	$209.15	$209.15	$243.25	$243.25	$222.03	$222.03	$222.03	$222.03	$208.60	$208.60	$242.61	$242.61	$221.44	$221.44
16	$249.08	$227.34	$227.34	$227.34	$227.34	$215.68	$215.68	$250.85	$250.85	$228.96	$228.96	$228.96	$228.96	$215.11	$215.11	$250.18	$250.18	$228.36	$228.36
17	$256.61	$234.22	$234.22	$234.22	$234.22	$222.21	$222.21	$258.44	$258.44	$235.89	$235.89	$235.89	$235.89	$221.62	$221.62	$257.76	$257.76	$235.27	$235.27
18	$264.73	$241.63	$241.63	$241.63	$241.63	$229.24	$229.24	$266.61	$266.61	$243.35	$243.35	$243.35	$243.35	$228.63	$228.63	$265.91	$265.91	$242.71	$242.71
19	$272.85	$249.05	$249.05	$249.05	$249.05	$236.27	$236.27	$274.79	$274.79	$250.81	$250.81	$250.81	$250.81	$235.65	$235.65	$274.07	$274.07	$250.16	$250.16
20	$281.26	$256.72	$256.72	$256.72	$256.72	$243.55	$243.55	$283.26	$283.26	$258.54	$258.54	$258.54	$258.54	$242.91	$242.91	$282.51	$282.51	$257.86	$257.86
21	$289.96	$264.66	$264.66	$264.66	$264.66	$251.08	$251.08	$292.02	$292.02	$266.54	$266.54	$266.54	$266.54	$250.42	$250.42	$291.25	$291.25	$265.84	$265.84
22	$289.96	$264.66	$264.66	$264.66	$264.66	$251.08	$251.08	$292.02	$292.02	$266.54	$266.54	$266.54	$266.54	$250.42	$250.42	$291.25	$291.25	$265.84	$265.84
23	$289.96	$264.66	$264.66	$264.66	$264.66	$251.08	$251.08	$292.02	$292.02	$266.54	$266.54	$266.54	$266.54	$250.42	$250.42	$291.25	$291.25	$265.84	$265.84
24	$289.96	$264.66	$264.66	$264.66	$264.66	$251.08	$251.08	$292.02	$292.02	$266.54	$266.54	$266.54	$266.54	$250.42	$250.42	$291.25	$291.25	$265.84	$265.84
25	$291.12	$265.72	$265.72	$265.72	$265.72	$252.08	$252.08	$293.19	$293.19	$267.61	$267.61	$267.61	$267.61	$251.42	$251.42	$292.42	$292.42	$266.90	$266.90
26	$296.92	$271.01	$271.01	$271.01	$271.01	$257.11	$257.11	$299.03	$299.03	$272.94	$272.94	$272.94	$272.94	$256.43	$256.43	$298.24	$298.24	$272.22	$272.22
27	$303.88	$277.36	$277.36	$277.36	$277.36	$263.13	$263.13	$306.04	$306.04	$279.33	$279.33	$279.33	$279.33	$262.44	$262.44	$305.23	$305.23	$278.60	$278.60
28	$315.19	$287.69	$287.69	$287.69	$287.69	$272.92	$272.92	$317.43	$317.43	$289.73	$289.73	$289.73	$289.73	$272.21	$272.21	$316.59	$316.59	$288.97	$288.97
29	$324.47	$296.15	$296.15	$296.15	$296.15	$280.96	$280.96	$326.77	$326.77	$298.26	$298.26	$298.26	$298.26	$280.22	$280.22	$325.91	$325.91	$297.47	$297.47
30	$329.10	$300.39	$300.39	$300.39	$300.39	$284.98	$284.98	$331.44	$331.44	$302.52	$302.52	$302.52	$302.52	$284.23	$284.23	$330.57	$330.57	$301.73	$301.73
31	$336.06	$306.74	$306.74	$306.74	$306.74	$291.00	$291.00	$338.45	$338.45	$308.92	$308.92	$308.92	$308.92	$290.24	$290.24	$337.56	$337.56	$308.11	$308.11
32	$343.02	$313.09	$313.09	$313.09	$313.09	$297.03	$297.03	$345.46	$345.46	$315.32	$315.32	$315.32	$315.32	$296.25	$296.25	$344.55	$344.55	$314.49	$314.49
33	$347.37	$317.06	$317.06	$317.06	$317.06	$300.79	$300.79	$349.84	$349.84	$319.31	$319.31	$319.31	$319.31	$300.00	$300.00	$348.92	$348.92	$318.48	$318.48
34	$352.01	$321.30	$321.30	$321.30	$321.30	$304.81	$304.81	$354.51	$354.51	$323.58	$323.58	$323.58	$323.58	$304.01	$304.01	$353.58	$353.58	$322.73	$322.73
35	$354.33	$323.41	$323.41	$323.41	$323.41	$306.82	$306.82	$356.85	$356.85	$325.71	$325.71	$325.71	$325.71	$306.01	$306.01	$355.91	$355.91	$324.86	$324.86
36	$356.65	$325.53	$325.53	$325.53	$325.53	$308.83	$308.83	$359.18	$359.18	$327.84	$327.84	$327.84	$327.84	$308.02	$308.02	$358.24	$358.24	$326.98	$326.98
37	$358.97	$327.65	$327.65	$327.65	$327.65	$310.84	$310.84	$361.52	$361.52	$329.98	$329.98	$329.98	$329.98	$310.02	$310.02	$360.57	$360.57	$329.11	$329.11
38	$361.29	$329.77	$329.77	$329.77	$329.77	$312.85	$312.85	$363.86	$363.86	$332.11	$332.11	$332.11	$332.11	$312.02	$312.02	$362.90	$362.90	$331.24	$331.24
39	$365.93	$334.00	$334.00	$334.00	$334.00	$316.86	$316.86	$368.53	$368.53	$336.37	$336.37	$336.37	$336.37	$316.03	$316.03	$367.56	$367.56	$335.49	$335.49
40	$370.57	$338.24	$338.24	$338.24	$338.24	$320.88	$320.88	$373.20	$373.20	$340.64	$340.64	$340.64	$340.64	$320.04	$320.04	$372.22	$372.22	$339.74	$339.74
41	$377.53	$344.59	$344.59	$344.59	$344.59	$326.91	$326.91	$380.21	$380.21	$347.04	$347.04	$347.04	$347.04	$326.05	$326.05	$379.21	$379.21	$346.12	$346.12
42	$384.20	$350.67	$350.67	$350.67	$350.67	$332.68	$332.68	$386.93	$386.93	$353.17	$353.17	$353.17	$353.17	$331.81	$331.81	$385.91	$385.91	$352.24	$352.24
43	$393.48	$359.14	$359.14	$359.14	$359.14	$340.72	$340.72	$396.27	$396.27	$361.69	$361.69	$361.69	$361.69	$339.82	$339.82	$395.23	$395.23	$360.74	$360.74
44	$405.07	$369.73	$369.73	$369.73	$369.73	$350.76	$350.76	$407.95	$407.95	$372.36	$372.36	$372.36	$372.36	$349.84	$349.84	$406.88	$406.88	$371.38	$371.38
45	$418.70	$382.17	$382.17	$382.17	$382.17	$362.56	$362.56	$421.68	$421.68	$384.88	$384.88	$384.88	$384.88	$361.61	$361.61	$420.57	$420.57	$383.87	$383.87
46	$434.94	$396.99	$396.99	$396.99	$396.99	$376.62	$376.62	$438.03	$438.03	$399.81	$399.81	$399.81	$399.81	$375.63	$375.63	$436.88	$436.88	$398.76	$398.76
47	$453.21	$413.66	$413.66	$413.66	$413.66	$392.44	$392.44	$456.43	$456.43	$416.60	$416.60	$416.60	$416.60	$391.41	$391.41	$455.22	$455.22	$415.51	$415.51
48	$474.08	$432.72	$432.72	$432.72	$432.72	$410.52	$410.52	$477.45	$477.45	$435.79	$435.79	$435.79	$435.79	$409.44	$409.44	$476.19	$476.19	$434.65	$434.65
49	$494.67	$451.51	$451.51	$451.51	$451.51	$428.34	$428.34	$498.19	$498.19	$454.72	$454.72	$454.72	$454.72	$427.22	$427.22	$496.87	$496.87	$453.52	$453.52
50	$517.87	$472.68	$472.68	$472.68	$472.68	$448.43	$448.43	$521.55	$521.55	$476.04	$476.04	$476.04	$476.04	$447.25	$447.25	$520.17	$520.17	$474.79	$474.79
51	$540.78	$493.59	$493.59	$493.59	$493.59	$468.26	$468.26	$544.62	$544.62	$497.10	$497.10	$497.10	$497.10	$467.03	$467.03	$543.18	$543.18	$495.79	$495.79
52	$566.00	$516.62	$516.62	$516.62	$516.62	$490.11	$490.11	$570.02	$570.02	$520.29	$520.29	$520.29	$520.29	$488.82	$488.82	$568.52	$568.52	$518.92	$518.92
53	$591.52	$539.91	$539.91	$539.91	$539.91	$512.20	$512.20	$595.72	$595.72	$543.74	$543.74	$543.74	$543.74	$510.86	$510.86	$594.15	$594.15	$542.31	$542.31
54	$619.06	$565.05	$565.05	$565.05	$565.05	$536.06	$536.06	$623.46	$623.46	$569.06	$569.06	$569.06	$569.06	$534.65	$534.65	$621.82	$621.82	$567.57	$567.57
55	$646.61	$590.19	$590.19	$590.19	$590.19	$559.91	$559.91	$651.20	$651.20	$594.38	$594.38	$594.38	$594.38	$558.44	$558.44	$649.49	$649.49	$592.82	$592.82
56	$676.48	$617.45	$617.45	$617.45	$617.45	$585.77	$585.77	$681.28	$681.28	$621.84	$621.84	$621.84	$621.84	$584.23	$584.23	$679.49	$679.49	$620.20	$620.20
57	$706.63	$644.98	$644.98	$644.98	$644.98	$611.88	$611.88	$711.65	$711.65	$649.56	$649.56	$649.56	$649.56	$610.27	$610.27	$709.78	$709.78	$647.85	$647.85
58	$738.82	$674.35	$674.35	$674.35	$674.35	$639.75	$639.75	$744.07	$744.07	$679.14	$679.14	$679.14	$679.14	$638.07	$638.07	$742.11	$742.11	$677.36	$677.36
59	$754.77	$688.91	$688.91	$688.91	$688.91	$653.56	$653.56	$760.13	$760.13	$693.80	$693.80	$693.80	$693.80	$651.84	$651.84	$758.12	$758.12	$691.98	$691.98
60	$786.95	$718.29	$718.29	$718.29	$718.29	$681.43	$681.43	$792.54	$792.54	$723.39	$723.39	$723.39	$723.39	$679.64	$679.64	$790.45	$790.45	$721.49	$721.49
61	$814.79	$743.69	$743.69	$743.69	$743.69	$705.53	$705.53	$820.58	$820.58	$748.98	$748.98	$748.98	$748.98	$703.68	$703.68	$818.41	$818.41	$747.01	$747.01
62	$833.06	$760.37	$760.37	$760.37	$760.37	$721.35	$721.35	$838.97	$838.97	$765.77	$765.77	$765.77	$765.77	$719.46	$719.46	$836.76	$836.76	$763.76	$763.76
63	$855.96	$781.28	$781.28	$781.28	$781.28	$741.19	$741.19	$862.04	$862.04	$786.83	$786.83	$786.83	$786.83	$739.24	$739.24	$859.77	$859.77	$784.76	$784.76
64+	$869.88	$793.98	$793.98	$793.98	$793.98	$753.24	$753.24	$876.06	$876.06	$799.62	$799.62	$799.62	$799.62	$751.26	$751.26	$873.75	$873.75	$797.52	$797.52

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA	
Plan Marketing Name =>	vantage Gold HMO $2,000 $30,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Gold HMO $2,500 $20,		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		vantage Silver HMO $3,000 $30		Advantage Bro	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMO	
Rating Area =>	5		1		2		4		5		1		2		4		5		1	
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental A	
Metal =>	Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Bro	
Deductible =>	$2000/ $4000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$2500/ $5000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$3000/ $6000		$7500/	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	$30 / $50		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$0/	
OOP Maximum =>	$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$5500/ $11000		$7900/ $15800		$7900/ $15800		$7900/ $15800		$7900/ $15800		$8150/	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	$203.37	$203.37	$192.52	$192.52	$223.91	$223.91	$204.38	$204.38	$204.38	$204.38	$162.21	$162.21	$188.66	$188.66	$172.19	$172.19	$172.19	$172.19	$129.72	
15	$221.44	$221.44	$209.63	$209.63	$243.81	$243.81	$222.54	$222.54	$222.54	$222.54	$176.63	$176.63	$205.43	$205.43	$187.50	$187.50	$187.50	$187.50	$141.25	
16	$228.36	$228.36	$216.18	$216.18	$251.42	$251.42	$229.49	$229.49	$229.49	$229.49	$182.14	$182.14	$211.84	$211.84	$193.35	$193.35	$193.35	$193.35	$145.66	
17	$235.27	$235.27	$222.72	$222.72	$259.03	$259.03	$236.44	$236.44	$236.44	$236.44	$187.66	$187.66	$218.25	$218.25	$199.20	$199.20	$199.20	$199.20	$150.07	
18	$242.71	$242.71	$229.77	$229.77	$267.23	$267.23	$243.92	$243.92	$243.92	$243.92	$193.59	$193.59	$225.15	$225.15	$205.51	$205.51	$205.51	$205.51	$154.82	
19	$250.16	$250.16	$236.81	$236.81	$275.42	$275.42	$251.40	$251.40	$251.40	$251.40	$199.53	$199.53	$232.06	$232.06	$211.81	$211.81	$211.81	$211.81	$159.57	
20	$257.86	$257.86	$244.11	$244.11	$283.91	$283.91	$259.15	$259.15	$259.15	$259.15	$205.68	$205.68	$239.21	$239.21	$218.34	$218.34	$218.34	$218.34	$164.48	
21	$265.84	$265.84	$251.66	$251.66	$292.69	$292.69	$267.16	$267.16	$267.16	$267.16	$212.04	$212.04	$246.61	$246.61	$225.09	$225.09	$225.09	$225.09	$169.57	
22	$265.84	$265.84	$251.66	$251.66	$292.69	$292.69	$267.16	$267.16	$267.16	$267.16	$212.04	$212.04	$246.61	$246.61	$225.09	$225.09	$225.09	$225.09	$169.57	
23	$265.84	$265.84	$251.66	$251.66	$292.69	$292.69	$267.16	$267.16	$267.16	$267.16	$212.04	$212.04	$246.61	$246.61	$225.09	$225.09	$225.09	$225.09	$169.57	
24	$265.84	$265.84	$251.66	$251.66	$292.69	$292.69	$267.16	$267.16	$267.16	$267.16	$212.04	$212.04	$246.61	$246.61	$225.09	$225.09	$225.09	$225.09	$169.57	
25	$266.90	$266.90	$252.67	$252.67	$293.86	$293.86	$268.23	$268.23	$268.23	$268.23	$212.89	$212.89	$247.60	$247.60	$225.99	$225.99	$225.99	$225.99	$170.25	
26	$272.22	$272.22	$257.70	$257.70	$299.71	$299.71	$273.57	$273.57	$273.57	$273.57	$217.13	$217.13	$252.53	$252.53	$230.49	$230.49	$230.49	$230.49	$173.64	
27	$278.60	$278.60	$263.74	$263.74	$306.74	$306.74	$279.98	$279.98	$279.98	$279.98	$222.22	$222.22	$258.45	$258.45	$235.89	$235.89	$235.89	$235.89	$177.71	
28	$288.97	$288.97	$273.55	$273.55	$318.15	$318.15	$290.40	$290.40	$290.40	$290.40	$230.49	$230.49	$268.07	$268.07	$244.67	$244.67	$244.67	$244.67	$184.32	
29	$297.47	$297.47	$281.61	$281.61	$327.52	$327.52	$298.95	$298.95	$298.95	$298.95	$237.27	$237.27	$275.96	$275.96	$251.88	$251.88	$251.88	$251.88	$189.75	
30	$301.73	$301.73	$285.63	$285.63	$332.20	$332.20	$303.23	$303.23	$303.23	$303.23	$240.67	$240.67	$279.90	$279.90	$255.48	$255.48	$255.48	$255.48	$192.46	
31	$308.11	$308.11	$291.67	$291.67	$339.23	$339.23	$309.64	$309.64	$309.64	$309.64	$245.75	$245.75	$285.82	$285.82	$260.88	$260.88	$260.88	$260.88	$196.53	
32	$314.49	$314.49	$297.71	$297.71	$346.25	$346.25	$316.05	$316.05	$316.05	$316.05	$250.84	$250.84	$291.74	$291.74	$266.28	$266.28	$266.28	$266.28	$200.60	
33	$318.48	$318.48	$301.49	$301.49	$350.64	$350.64	$320.06	$320.06	$320.06	$320.06	$254.02	$254.02	$295.44	$295.44	$269.66	$269.66	$269.66	$269.66	$203.14	
34	$322.73	$322.73	$305.52	$305.52	$355.33	$355.33	$324.33	$324.33	$324.33	$324.33	$257.42	$257.42	$299.38	$299.38	$273.26	$273.26	$273.26	$273.26	$205.86	
35	$324.86	$324.86	$307.53	$307.53	$357.67	$357.67	$326.47	$326.47	$326.47	$326.47	$259.11	$259.11	$301.36	$301.36	$275.06	$275.06	$275.06	$275.06	$207.21	
36	$326.98	$326.98	$309.54	$309.54	$360.01	$360.01	$328.61	$328.61	$328.61	$328.61	$260.81	$260.81	$303.33	$303.33	$276.86	$276.86	$276.86	$276.86	$208.57	
37	$329.11	$329.11	$311.56	$311.56	$362.35	$362.35	$330.74	$330.74	$330.74	$330.74	$262.51	$262.51	$305.30	$305.30	$278.66	$278.66	$278.66	$278.66	$209.93	
38	$331.24	$331.24	$313.57	$313.57	$364.69	$364.69	$332.88	$332.88	$332.88	$332.88	$264.20	$264.20	$307.28	$307.28	$280.46	$280.46	$280.46	$280.46	$211.28	
39	$335.49	$335.49	$317.59	$317.59	$369.37	$369.37	$337.16	$337.16	$337.16	$337.16	$267.59	$267.59	$311.22	$311.22	$284.06	$284.06	$284.06	$284.06	$214.00	
40	$339.74	$339.74	$321.62	$321.62	$374.06	$374.06	$341.43	$341.43	$341.43	$341.43	$270.99	$270.99	$315.17	$315.17	$287.67	$287.67	$287.67	$287.67	$216.71	
41	$346.12	$346.12	$327.66	$327.66	$381.08	$381.08	$347.84	$347.84	$347.84	$347.84	$276.08	$276.08	$321.09	$321.09	$293.07	$293.07	$293.07	$293.07	$220.78	
42	$352.24	$352.24	$333.45	$333.45	$387.81	$387.81	$353.99	$353.99	$353.99	$353.99	$280.95	$280.95	$326.76	$326.76	$298.24	$298.24	$298.24	$298.24	$224.68	
43	$360.74	$360.74	$341.50	$341.50	$397.18	$397.18	$362.54	$362.54	$362.54	$362.54	$287.74	$287.74	$334.65	$334.65	$305.45	$305.45	$305.45	$305.45	$230.11	
44	$371.38	$371.38	$351.57	$351.57	$408.89	$408.89	$373.22	$373.22	$373.22	$373.22	$296.22	$296.22	$344.51	$344.51	$314.45	$314.45	$314.45	$314.45	$236.89	
45	$383.87	$383.87	$363.40	$363.40	$422.64	$422.64	$385.78	$385.78	$385.78	$385.78	$306.19	$306.19	$356.10	$356.10	$325.03	$325.03	$325.03	$325.03	$244.86	
46	$398.76	$398.76	$377.49	$377.49	$439.04	$439.04	$400.74	$400.74	$400.74	$400.74	$318.06	$318.06	$369.92	$369.92	$337.64	$337.64	$337.64	$337.64	$254.36	
47	$415.51	$415.51	$393.34	$393.34	$457.47	$457.47	$417.57	$417.57	$417.57	$417.57	$331.42	$331.42	$385.45	$385.45	$351.82	$351.82	$351.82	$351.82	$265.04	
48	$434.65	$434.65	$411.46	$411.46	$478.55	$478.55	$436.81	$436.81	$436.81	$436.81	$346.69	$346.69	$403.21	$403.21	$368.02	$368.02	$368.02	$368.02	$277.25	
49	$453.52	$453.52	$429.33	$429.33	$499.33	$499.33	$455.77	$455.77	$455.77	$455.77	$361.74	$361.74	$420.72	$420.72	$384.00	$384.00	$384.00	$384.00	$289.29	
50	$474.79	$474.79	$449.46	$449.46	$522.74	$522.74	$477.15	$477.15	$477.15	$477.15	$378.70	$378.70	$440.45	$440.45	$402.01	$402.01	$402.01	$402.01	$302.85	
51	$495.79	$495.79	$469.35	$469.35	$545.87	$545.87	$498.25	$498.25	$498.25	$498.25	$395.45	$395.45	$459.93	$459.93	$419.79	$419.79	$419.79	$419.79	$316.25	
52	$518.92	$518.92	$491.24	$491.24	$571.33	$571.33	$521.50	$521.50	$521.50	$521.50	$413.90	$413.90	$481.38	$481.38	$439.38	$439.38	$439.38	$439.38	$331.00	
53	$542.31	$542.31	$513.39	$513.39	$597.09	$597.09	$545.01	$545.01	$545.01	$545.01	$432.56	$432.56	$503.08	$503.08	$459.18	$459.18	$459.18	$459.18	$345.92	
54	$567.57	$567.57	$537.29	$537.29	$624.89	$624.89	$570.39	$570.39	$570.39	$570.39	$452.71	$452.71	$526.51	$526.51	$480.57	$480.57	$480.57	$480.57	$362.03	
55	$592.82	$592.82	$561.20	$561.20	$652.70	$652.70	$595.77	$595.77	$595.77	$595.77	$472.85	$472.85	$549.94	$549.94	$501.95	$501.95	$501.95	$501.95	$378.14	
56	$620.20	$620.20	$587.12	$587.12	$682.85	$682.85	$623.28	$623.28	$623.28	$623.28	$494.69	$494.69	$575.34	$575.34	$525.13	$525.13	$525.13	$525.13	$395.61	
57	$647.85	$647.85	$613.30	$613.30	$713.29	$713.29	$651.07	$651.07	$651.07	$651.07	$516.74	$516.74	$600.99	$600.99	$548.54	$548.54	$548.54	$548.54	$413.24	
58	$677.36	$677.36	$641.23	$641.23	$745.77	$745.77	$680.72	$680.72	$680.72	$680.72	$540.28	$540.28	$628.36	$628.36	$573.53	$573.53	$573.53	$573.53	$432.06	
59	$691.98	$691.98	$655.07	$655.07	$761.87	$761.87	$695.42	$695.42	$695.42	$695.42	$551.94	$551.94	$641.93	$641.93	$585.91	$585.91	$585.91	$585.91	$441.39	
60	$721.49	$721.49	$683.01	$683.01	$794.36	$794.36	$725.07	$725.07	$725.07	$725.07	$575.48	$575.48	$669.30	$669.30	$610.89	$610.89	$610.89	$610.89	$460.21	
61	$747.01	$747.01	$707.16	$707.16	$822.46	$822.46	$750.72	$750.72	$750.72	$750.72	$595.83	$595.83	$692.97	$692.97	$632.50	$632.50	$632.50	$632.50	$476.49	
62	$763.76	$763.76	$723.02	$723.02	$840.90	$840.90	$767.55	$767.55	$767.55	$767.55	$609.19	$609.19	$708.51	$708.51	$646.68	$646.68	$646.68	$646.68	$487.17	
63	$784.76	$784.76	$742.90	$742.90	$864.02	$864.02	$788.66	$788.66	$788.66	$788.66	$625.94	$625.94	$727.99	$727.99	$664.47	$664.47	$664.47	$664.47	$500.57	
64+	$797.52	$797.52	$754.98	$754.98	$878.07	$878.07	$801.48	$801.48	$801.48	$801.48	$636.12	$636.12	$739.83	$739.83	$675.27	$675.27	$675.27	$675.27	$508.71	

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

HIOS Plan ID (On Exchange)=>															
HIOS Plan ID (Off Exchange)=>	0020079	62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020082		62560PA0020082		62560PA0020082		62560PA0020082	
Plan Marketing Name =>	nze HMO $7,50	Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		Advantage Bronze HMO $7,50		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30		vantage Silver HMO $5,000 $30	
Form # =>	0F03	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1	2		4		5		1		2		4		5	
Network =>	dvantage w/De	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	nze	Bronze		Bronze		Bronze		Silver		Silver		Silver		Silver	
Deductible =>	$15000	$7500/ $15000		$7500/ $15000		$7500/ $15000		$5000/ $10000		$5000/ $10000		$5000/ $10000		$5000/ $10000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0/ $0		$0/ $0		$0/ $0		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$16300	$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300		$8150/ $16300	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$129.72	$150.87	$150.87	$137.71	$137.71	$137.71	$137.71	$158.32	$158.32	$184.13	$184.13	$168.06	$168.06	$168.06	$168.06
15	$141.25	$164.28	$164.28	$149.95	$149.95	$149.95	$149.95	$172.39	$172.39	$200.49	$200.49	$183.00	$183.00	$183.00	$183.00
16	$145.66	$169.40	$169.40	$154.63	$154.63	$154.63	$154.63	$177.77	$177.77	$206.75	$206.75	$188.71	$188.71	$188.71	$188.71
17	$150.07	$174.53	$174.53	$159.31	$159.31	$159.31	$159.31	$183.15	$183.15	$213.01	$213.01	$194.43	$194.43	$194.43	$194.43
18	$154.82	$180.05	$180.05	$164.35	$164.35	$164.35	$164.35	$188.95	$188.95	$219.75	$219.75	$200.58	$200.58	$200.58	$200.58
19	$159.57	$185.57	$185.57	$169.39	$169.39	$169.39	$169.39	$194.74	$194.74	$226.49	$226.49	$206.73	$206.73	$206.73	$206.73
20	$164.48	$191.29	$191.29	$174.61	$174.61	$174.61	$174.61	$200.74	$200.74	$233.47	$233.47	$213.10	$213.10	$213.10	$213.10
21	$169.57	$197.21	$197.21	$180.01	$180.01	$180.01	$180.01	$206.95	$206.95	$240.69	$240.69	$219.69	$219.69	$219.69	$219.69
22	$169.57	$197.21	$197.21	$180.01	$180.01	$180.01	$180.01	$206.95	$206.95	$240.69	$240.69	$219.69	$219.69	$219.69	$219.69
23	$169.57	$197.21	$197.21	$180.01	$180.01	$180.01	$180.01	$206.95	$206.95	$240.69	$240.69	$219.69	$219.69	$219.69	$219.69
24	$169.57	$197.21	$197.21	$180.01	$180.01	$180.01	$180.01	$206.95	$206.95	$240.69	$240.69	$219.69	$219.69	$219.69	$219.69
25	$170.25	$198.00	$198.00	$180.73	$180.73	$180.73	$180.73	$207.78	$207.78	$241.65	$241.65	$220.57	$220.57	$220.57	$220.57
26	$173.64	$201.94	$201.94	$184.33	$184.33	$184.33	$184.33	$211.92	$211.92	$246.47	$246.47	$224.96	$224.96	$224.96	$224.96
27	$177.71	$206.68	$206.68	$188.65	$188.65	$188.65	$188.65	$216.88	$216.88	$252.24	$252.24	$230.24	$230.24	$230.24	$230.24
28	$184.32	$214.37	$214.37	$195.67	$195.67	$195.67	$195.67	$224.95	$224.95	$261.63	$261.63	$238.80	$238.80	$238.80	$238.80
29	$189.75	$220.68	$220.68	$201.43	$201.43	$201.43	$201.43	$231.58	$231.58	$269.33	$269.33	$245.83	$245.83	$245.83	$245.83
30	$192.46	$223.83	$223.83	$204.31	$204.31	$204.31	$204.31	$234.89	$234.89	$273.18	$273.18	$249.35	$249.35	$249.35	$249.35
31	$196.53	$228.57	$228.57	$208.63	$208.63	$208.63	$208.63	$239.86	$239.86	$278.96	$278.96	$254.62	$254.62	$254.62	$254.62
32	$200.60	$233.30	$233.30	$212.95	$212.95	$212.95	$212.95	$244.82	$244.82	$284.74	$284.74	$259.89	$259.89	$259.89	$259.89
33	$203.14	$236.26	$236.26	$215.65	$215.65	$215.65	$215.65	$247.93	$247.93	$288.35	$288.35	$263.19	$263.19	$263.19	$263.19
34	$205.86	$239.41	$239.41	$218.53	$218.53	$218.53	$218.53	$251.24	$251.24	$292.20	$292.20	$266.70	$266.70	$266.70	$266.70
35	$207.21	$240.99	$240.99	$219.97	$219.97	$219.97	$219.97	$252.89	$252.89	$294.12	$294.12	$268.46	$268.46	$268.46	$268.46
36	$208.57	$242.57	$242.57	$221.41	$221.41	$221.41	$221.41	$254.55	$254.55	$296.05	$296.05	$270.22	$270.22	$270.22	$270.22
37	$209.93	$244.15	$244.15	$222.85	$222.85	$222.85	$222.85	$256.20	$256.20	$297.97	$297.97	$271.98	$271.98	$271.98	$271.98
38	$211.28	$245.72	$245.72	$224.29	$224.29	$224.29	$224.29	$257.86	$257.86	$299.90	$299.90	$273.73	$273.73	$273.73	$273.73
39	$214.00	$248.88	$248.88	$227.17	$227.17	$227.17	$227.17	$261.17	$261.17	$303.75	$303.75	$277.25	$277.25	$277.25	$277.25
40	$216.71	$252.03	$252.03	$230.05	$230.05	$230.05	$230.05	$264.48	$264.48	$307.60	$307.60	$280.76	$280.76	$280.76	$280.76
41	$220.78	$256.77	$256.77	$234.37	$234.37	$234.37	$234.37	$269.45	$269.45	$313.38	$313.38	$286.04	$286.04	$286.04	$286.04
42	$224.68	$261.30	$261.30	$238.51	$238.51	$238.51	$238.51	$274.21	$274.21	$318.91	$318.91	$291.09	$291.09	$291.09	$291.09
43	$230.11	$267.61	$267.61	$244.27	$244.27	$244.27	$244.27	$280.83	$280.83	$326.62	$326.62	$298.12	$298.12	$298.12	$298.12
44	$236.89	$275.50	$275.50	$251.47	$251.47	$251.47	$251.47	$289.11	$289.11	$336.24	$336.24	$306.91	$306.91	$306.91	$306.91
45	$244.86	$284.77	$284.77	$259.93	$259.93	$259.93	$259.93	$298.84	$298.84	$347.56	$347.56	$317.23	$317.23	$317.23	$317.23
46	$254.36	$295.82	$295.82	$270.02	$270.02	$270.02	$270.02	$310.43	$310.43	$361.04	$361.04	$329.54	$329.54	$329.54	$329.54
47	$265.04	$308.24	$308.24	$281.36	$281.36	$281.36	$281.36	$323.46	$323.46	$376.20	$376.20	$343.38	$343.38	$343.38	$343.38
48	$277.25	$322.44	$322.44	$294.32	$294.32	$294.32	$294.32	$338.36	$338.36	$393.53	$393.53	$359.19	$359.19	$359.19	$359.19
49	$289.29	$336.44	$336.44	$307.10	$307.10	$307.10	$307.10	$353.06	$353.06	$410.62	$410.62	$374.79	$374.79	$374.79	$374.79
50	$302.85	$352.22	$352.22	$321.50	$321.50	$321.50	$321.50	$369.61	$369.61	$429.87	$429.87	$392.37	$392.37	$392.37	$392.37
51	$316.25	$367.80	$367.80	$335.72	$335.72	$335.72	$335.72	$385.96	$385.96	$448.89	$448.89	$409.72	$409.72	$409.72	$409.72
52	$331.00	$384.95	$384.95	$351.38	$351.38	$351.38	$351.38	$403.97	$403.97	$469.83	$469.83	$428.83	$428.83	$428.83	$428.83
53	$345.92	$402.31	$402.31	$367.22	$367.22	$367.22	$367.22	$422.18	$422.18	$491.01	$491.01	$448.17	$448.17	$448.17	$448.17
54	$362.03	$421.04	$421.04	$384.32	$384.32	$384.32	$384.32	$441.84	$441.84	$513.87	$513.87	$469.04	$469.04	$469.04	$469.04
55	$378.14	$439.78	$439.78	$401.42	$401.42	$401.42	$401.42	$461.50	$461.50	$536.74	$536.74	$489.91	$489.91	$489.91	$489.91
56	$395.61	$460.09	$460.09	$419.96	$419.96	$419.96	$419.96	$482.81	$482.81	$561.53	$561.53	$512.54	$512.54	$512.54	$512.54
57	$413.24	$480.60	$480.60	$438.68	$438.68	$438.68	$438.68	$504.34	$504.34	$586.56	$586.56	$535.38	$535.38	$535.38	$535.38
58	$432.06	$502.49	$502.49	$458.67	$458.67	$458.67	$458.67	$527.31	$527.31	$613.28	$613.28	$559.77	$559.77	$559.77	$559.77
59	$441.39	$513.34	$513.34	$468.57	$468.57	$468.57	$468.57	$538.69	$538.69	$626.52	$626.52	$571.85	$571.85	$571.85	$571.85
60	$460.21	$535.23	$535.23	$488.55	$488.55	$488.55	$488.55	$561.66	$561.66	$653.23	$653.23	$596.24	$596.24	$596.24	$596.24
61	$476.49	$554.16	$554.16	$505.83	$505.83	$505.83	$505.83	$581.53	$581.53	$676.34	$676.34	$617.33	$617.33	$617.33	$617.33
62	$487.17	$566.58	$566.58	$517.17	$517.17	$517.17	$517.17	$594.57	$594.57	$691.50	$691.50	$631.17	$631.17	$631.17	$631.17
63	$500.57	$582.16	$582.16	$531.39	$531.39	$531.39	$531.39	$610.92	$610.92	$710.52	$710.52	$648.52	$648.52	$648.52	$648.52
64+	$508.71	$591.63	$591.63	$540.03	$540.03	$540.03	$540.03	$620.85	$620.85	$722.07	$722.07	$659.07	$659.07	$659.07	$659.07

UPMC Health Coverage, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0020071	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020072	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020073	UPMC Small Business Advantage Gold HMO $1,000 $30/$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020074	UPMC Small Business Advantage Gold HMO $1,500 $35/$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020076	UPMC Small Business Advantage Gold HMO $2,000 $30/$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020077	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020078	UPMC Small Business Advantage Silver HMO $3,000 $30/$60 - Standard Network	HMO	Silver	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020079	UPMC Small Business Advantage Bronze HMO $7,500 - Standard Network	HMO	Bronze	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020082	UPMC Small Business Advantage Silver HMO $5,000 $30/$60 - Standard Network	HMO	Silver	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2020	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

Company Name UPMC Health Coverage, 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 County				RATING AREA 1		
					6	105	90
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie
62560PA0020071	Business Advantage Platinum HMO $10/$25 - Stand	HMO	Platinum	Off	$360.25	$360.25	$360.25
62560PA0020072	siness Advantage Platinum HMO $500 $20/$40 - Sta	HMO	Platinum	Off	$358.78	$358.78	$358.78
62560PA0020073	usiness Advantage Gold HMO $1,000 $30/$50 - Star	HMO	Gold	Off	$242.78	$242.78	$242.78
62560PA0020074	usiness Advantage Gold HMO $1,500 $35/$50 - Star	HMO	Gold	Off	$244.51	$244.51	$244.51
62560PA0020076	usiness Advantage Gold HMO $2,000 $30/$50 - Star	HMO	Gold	Off	$243.86	$243.86	$243.86
62560PA0020077	usiness Advantage Gold HMO $2,500 $20/$40 - Star	HMO	Gold	Off	$245.07	$245.07	$245.07
62560PA0020078	usiness Advantage Silver HMO $3,000 $30/$60 - Sta	HMO	Silver	Off	$206.48	$206.48	$206.48
62560PA0020079	ll Business Advantage Bronze HMO $7,500 - Standa	HMO	Bronze	Off	$165.13	$165.13	$165.13
62560PA0020082	usiness Advantage Silver HMO $5,000 $30/$60 - Sta	HMO	Silver	Off	$201.53	$201.53	$201.53

					RATING AREA 2			RATING AREA 3				
1	37	14	20	2	10	0	0	0	0	0	0	0
Forest	**Mckean**	**Mercer**	**Venango**	**Warren**	**Elk**	**Cameron**	**Potter**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**
$360.25	$360.25	$360.25	$360.25	$360.25	$418.98	$418.98	$418.98					
$358.78	$358.78	$358.78	$358.78	$358.78	$417.27	$417.27	$417.27					
$242.78	$242.78	$242.78	$242.78	$242.78	$282.36	$282.36	$282.36					
$244.51	$244.51	$244.51	$244.51	$244.51	$284.37	$284.37	$284.37					
$243.86	$243.86	$243.86	$243.86	$243.86	$283.62	$283.62	$283.62					
$245.07	$245.07	$245.07	$245.07	$245.07	$285.02	$285.02	$285.02					
$206.48	$206.48	$206.48	$206.48	$206.48	$240.15	$240.15	$240.15					
$165.13	$165.13	$165.13	$165.13	$165.13	$192.04	$192.04	$192.04					
$201.53	$201.53	$201.53	$201.53	$201.53	$234.38	$234.38	$234.38					

0	0	0	0	0	0	0	0
Lycoming	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**

RATING AREA 4

972	61	79	106	28	8
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**
$382.43	$382.43	$382.43	######	$382.43	$382.43
$380.87	$380.87	$380.87	######	$380.87	$380.87
$257.73	$257.73	$257.73	######	$257.73	$257.73
$259.56	$259.56	$259.56	######	$259.56	$259.56
$258.88	$258.88	$258.88	######	$258.88	$258.88
$260.16	$260.16	$260.16	######	$260.16	$260.16
$219.20	$219.20	$219.20	######	$219.20	$219.20
$175.29	$175.29	$175.29	######	$175.29	$175.29
$213.94	$213.94	$213.94	######	$213.94	$213.94

				RATING AREA 5							RATING AR
24	35	56	259	0	213	14	39	0	19	7	0
Indiana	**Lawrence**	**Washington**	**Westmoreland**	**Bedford**	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**	**Centre**
$382.43	$382.43	$382.43	$382.43	$382.43	$382.43	$382.43	$382.43	$382.43	$382.43	$382.43	
$380.87	$380.87	$380.87	$380.87	$380.87	$380.87	$380.87	$380.87	$380.87	$380.87	$380.87	
$257.73	$257.73	$257.73	$257.73	$257.73	$257.73	$257.73	$257.73	$257.73	$257.73	$257.73	
$259.56	$259.56	$259.56	$259.56	$259.56	$259.56	$259.56	$259.56	$259.56	$259.56	$259.56	
$258.88	$258.88	$258.88	$258.88	$258.88	$258.88	$258.88	$258.88	$258.88	$258.88	$258.88	
$260.16	$260.16	$260.16	$260.16	$260.16	$260.16	$260.16	$260.16	$260.16	$260.16	$260.16	
$219.20	$219.20	$219.20	$219.20	$219.20	$219.20	$219.20	$219.20	$219.20	$219.20	$219.20	
$175.29	$175.29	$175.29	$175.29	$175.29	$175.29	$175.29	$175.29	$175.29	$175.29	$175.29	
$213.94	$213.94	$213.94	$213.94	$213.94	$213.94	$213.94	$213.94	$213.94	$213.94	$213.94	

EA 6

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

RATING AREA 7

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

RATING AREA 8

0	0	0	0	0
Bucks	**Chester**	**Delaware**	**Montgomery**	**Philadelphia**

RATING AREA 9

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

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:	**UPMC HEALTH COVERAGE INC.**	State:	**PA**
HIOS Issuer ID:	**62560**	Market:	**Small Group**
Effective Date of Rate Change(s):	**1/1/2020**		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2018 to 12/31/2018

	Total	PMPM
Allowed Claims	$7,965,059.04	$366.48
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$6,462,845.65	$297.36
Risk Adjustment	$5,111.00	$0.24
Experience Period Premium	$7,852,149.34	$361.28
Experience Period Member Months	21,734	

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	$75.46	1.022	1.008	1.022	1.008	$80.08
Outpatient Hospital	$95.28	0.995	0.992	0.995	0.992	$92.83
Professional	$70.96	1.023	0.996	1.023	0.996	$73.67
Other Medical	$54.50	1.200	0.952	1.200	0.952	$71.13
Capitation	$0.61	1.000	1.000	1.000	1.000	$0.61
Prescription Drug	$69.08	1.048	0.984	1.048	0.984	$73.46
Total	$365.89					**$391.78**

Morbidity Adjustment		1.000
Demographic Shift		1.000
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2020**	**$391.78**

Manual EHB Allowed Claims PMPM	$451.58
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2020**	**$451.58**	$11,943,387.84
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$8.27	$218,724.96
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$443.31**	**$11,724,662.88**

Projected Member Months	**26,448**

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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: **UPMC HEALTH COVERAGE INC.**
HIOS Issuer ID: **62560**
Effective Date of Rate Change(s): **1/1/2020**

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

Product/Plan Level Calculations

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

1.1 Product Name	Small Group HMO																			
1.2 Product ID	62560PA002																			
1.3 Plan Name	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	UPMC Small Business Advantage Gold HMO $1,000 $30/$50 - Standard Network	UPMC Small Business Advantage Gold HMO $1,500 $35/$50 - Standard Network	UPMC Small Business Advantage Gold HMO $2,000 $30/$50 - Standard Network	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	UPMC Small Business Advantage Silver HMO $3,000 $30/$60 - Standard Network	UPMC Small Business Advantage Bronze HMO $7,500 - Standard Network	UPMC Small Business Advantage Silver HMO $5,000 $30/$60 - Standard Network	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network
1.4 Plan ID (Standard Component ID)	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020075	62560PA0020080	62560PA0020081
1.5 Metal	Platinum	Platinum	Gold	Gold	Gold	Gold	Silver	Bronze	Silver	Silver	Platinum	Gold	Platinum	Gold	Gold	Bronze	Gold	Gold	Gold
1.6 AV Metal Value	0.912	0.916	0.818	0.817	0.819	0.819	0.719	0.620	0.718	0.714	0.919	0.819	0.917	0.820	0.818	0.613	0.815	0.817	0.817
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11 Cumulative Rate Change % (over 12 mos prior)	21.46%	22.71%	11.55%	11.50%	11.28%	11.52%	12.31%	5.00%	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 %	12.81%																		
1.13 Submission Level Rate Increase %	12.81%																		

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals																					
	2.1 Plan ID (Standard Component ID)	Total	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020075	62560PA0020080	62560PA0020081
$7,965,059	2.2 Allowed Claims	$7,965,059	$424,434	$6,665	$1,719,403	$439,395	$464,691	$21,464	$816,786	$64,041	$0	$816,786	$424,434	$1,719,403	$6,665	$464,691	$439,395	$64,041	$25,652	$25,652	$21,464
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$1,502,213	$27,128	$530	$314,014	$108,294	$29,628	$4,042	$216,220	$41,620	$0	$216,220	$27,128	$314,014	$530	$29,628	$108,294	$41,620	$9,631	$9,631	$4,042
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$6,462,846	2.6 Incurred Claims	$6,462,846	$397,305	$6,135	$1,405,389	$331,102	$435,063	$17,422	$600,566	$22,420	$0	$600,566	$397,305	$1,405,389	$6,135	$435,063	$331,102	$22,420	$16,021	$16,021	$17,422
$5,111	2.7 Risk Adjustment Transfer Amount	$5,111	$230	$10	$1,168	$406	$113	$7	$467	$107	$0	$467	$230	$1,168	$10	$113	$406	$107	$47	$47	$7
$7,852,149	2.8 Premium	$7,852,477	$475,395	$14,737	$1,777,071	$647,839	$168,565	$8,368	$628,965	$121,802	$0	$628,965	$475,395	$1,777,071	$14,737	$168,565	$647,839	$121,802	$83,495	$83,495	$8,368
21,734	2.9 Experience Period Member Months	21,734	978	44	4,967	1,726	482	30	1,986	454	0	1,986	978	4,967	44	482	1,726	454	200	200	30
	2.10 Current Enrollment	2,205	223	6	750	616	32	70	417	91	0	0	0	0	0	0	0	0	0	0	0
	2.11 Current Premium PMPM	$364.34	$476.75	$453.09	$365.31	$369.43	$449.87	$345.31	$314.43	$253.80	$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	82.25%	83.53%	41.60%	79.03%	51.08%	257.92%	208.02%	95.41%	18.39%	#DIV/0!	95.41%	83.53%	79.03%	41.60%	257.92%	51.08%	18.39%	19.18%	19.18%	208.02%
	Per Member Per Month																				
	2.13 Allowed Claims	$366.48	$433.98	$151.48	$346.17	$254.57	$964.09	$715.47	$411.27	$141.06	#DIV/0!	$411.27	$433.98	$346.17	$151.48	$964.09	$254.57	$141.06	$128.26	$128.26	$715.47
	2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.15 Member Cost Sharing	$69.12	$27.74	$12.04	$63.22	$62.74	$61.47	$134.73	$108.87	$91.67	#DIV/0!	$108.87	$27.74	$63.22	$12.04	$61.47	$62.74	$91.67	$48.15	$48.15	$134.73
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17 Incurred Claims	$297.36	$406.24	$139.44	$282.95	$191.83	$902.62	$580.74	$302.40	$49.38	#DIV/0!	$302.40	$406.24	$282.95	$139.44	$902.62	$191.83	$49.38	$80.11	$80.11	$580.74
	2.18 Risk Adjustment Transfer Amount	$0.24	$0.24	$0.24	$0.24	$0.24	$0.24	$0.24	$0.24	$0.24	#DIV/0!	$0.24	$0.24	$0.24	$0.24	$0.24	$0.24	$0.24	$0.23	$0.23	$0.24
	2.19 Premium	$361.30	$486.09	$334.94	$357.78	$375.34	$349.72	$278.94	$316.70	$268.29	#DIV/0!	$316.70	$486.09	$357.78	$334.94	$349.72	$375.34	$268.29	$417.48	$417.48	$278.94

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020075	62560PA0020080	62560PA0020081
3.2 Market Adjusted Index Rate		$443.31																		
3.3 AV and Cost Sharing Design of Plan		1.1499	1.1452	0.7749	0.7804	0.7784	0.7822	0.6591	0.5271	0.6433	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB		1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	1.0023	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs																				
3.6 Administrative Expense		8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	8.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.7 Taxes and Fees		2.47%	2.47%	2.47%	2.47%	2.47%	2.47%	2.47%	2.47%	2.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.10 **Plan Adjusted Index Rate**		$576.35	$573.99	$388.39	$391.15	$390.15	$392.05	$330.35	$264.19	$322.43	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3.11 Age Calibration Factor	0.6589	0.6589																		
3.12 Geographic Calibration Factor	1.0121	1.0121																		
3.13 Tobacco Calibration Factor	1.0000	1.0000																		
3.14 **Calibrated Plan Adjusted Index Rate**		$384.35	$382.78	$259.01	$260.85	$260.18	$261.45	$220.30	$176.18	$215.02	$0.00	$0.00	$0.00	$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	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	62560PA0020075	62560PA0020080	62560PA0020081
4.2 Allowed Claims	$12,151,848	$1,596,564	$35,797	$4,047,026	$3,318,561	$172,673	$377,722	$2,122,561	$475,852	$5,090	$0	$0	$0	$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	$0	$0	$0
4.4 Member Cost Sharing	$2,631,647	$182,535	$4,222	$842,067	$671,809	$35,319	$75,773	$607,014	$211,366	$1,543	$0	$0	$0	$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	$0	$0	$0
4.6 Incurred Claims	$9,520,201	$1,414,029	$31,575	$3,204,959	$2,646,753	$137,354	$301,949	$1,515,547	$264,487	$3,547	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.7 Risk Adjustment Transfer Amount	$170,395	$17,241	$387	$57,984	$47,547	$2,474	$5,412	$32,239	$7,035	$77	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.8 Premium	$10,545,697	$1,566,345	$34,976	$3,550,190	$2,931,856	$152,150	$334,475	$1,678,799	$292,977	$3,929	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.9 Projected Member Months	26,448	2,676	60	9,000	7,380	384	840	5,004	1,092	12	0	0	0	0	0	0	0	0	0	0
4.10 Loss Ratio	88.84%	89.29%	89.29%	88.82%	88.84%	88.83%	88.84%	88.57%	88.16%	88.53%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																				
4.11 Allowed Claims	$459.46	$596.62	$596.62	$449.67	$449.67	$449.67	$449.67	$424.17	$435.76	$424.17	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	$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!	#DIV/0!
4.13 Member Cost Sharing	$99.50	$68.21	$70.37	$93.56	$91.03	$91.98	$90.21	$121.31	$193.56	$128.57	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	$359.96	$528.41	$526.25	$356.11	$358.64	$357.69	$359.46	$302.87	$242.20	$295.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	$6.44	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	$398.73	$585.33	$582.94	$394.47	$397.27	$396.22	$398.18	$335.49	$268.29	$327.44	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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	0.9371
Rating Area 2	1.0899
Rating Area 4	0.9948
Rating Area 5	0.9948

RFJ Part II – Consumer Friendly Justification

Small Group Exchange HMO Rate Filing

The rate change for UPMC Health Coverage Small Group plans is 9.77% for 2020. Additional premium is needed to account for the higher cost and utilization of medical services each year. The proposed rate change also accounts for a decrease in anticipated Risk Adjustment receivable relative to the prior year and projected increases in taxes and fees for 2020.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 2,205. There will be no variation in the increase among affected members. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 1.98% to 19.15%.

Financial Experience of the Product

Premiums	$	7,852,149
Claims	$	6,960,703
Administrative expenses	$	765,607
Taxes & fees	$	208,582
Company made (after taxes)	**$**	**(82,743)**

Changes in Medical Service Costs

For 2020, cost and utilization increases are expected to increase by approximately 2.99%

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:
Company Legal Name: UPMC Health Coverage, Inc.
NAIC #: 15451
State: PA
HIOS Issuer ID: 62560
Market: Small Group
Exchange: Off Exchange
Products: HMO
Effective Date: 1/1/2020

Company Contact Information:
[This information redacted for publication.]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-131943297
Form Filing SERFF Tracking #: UPMC-131921004
Binder SERFF Tracking #: UPMC-PA20-125092382

Rate History:
Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2020 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Annual Filing
UPMC-129629126	2014	0.0%
UPMC-129640441	2015	0.0%
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%

UPMC-131034854	2018	0.0%
UPMC-131496011	2019	-5.2%
UPMC-131851672	2019 Q4	-2.9%

Proposed Rate Increase(s)

Reasons for Rate Increase(s):
The proposed rate increase for HMO products in 2020 is 12.8%

The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Return of the Health Insurer Provider's Fee in 2020
- Decrease in anticipated Risk Adjustment receivable relative to prior year

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:
The reported claims during the experience period have a paid through date of March 2019.

Current Date:
Current enrollment and premium data is reported as of February 2019.

Premiums (net of MLR Rebate) in Experience Period:
Section I, worksheet 1 of the URRT contains calendar year 2018 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:
Section I, worksheet 1 of the URRT contains claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period, paid through March 2019. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our

ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because three months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed.

Month	Completion Factor
1/1/2018	0.9992
2/1/2018	0.9991
3/1/2018	0.9989
4/1/2018	0.9981
5/1/2018	0.9972
6/1/2018	0.9962
7/1/2018	0.9953
8/1/2018	0.9937
9/1/2018	0.9913
10/1/2018	0.9877
11/1/2018	0.9814
12/1/2018	0.9741

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category.

Projection Factors

Trend Factors (cost/utilization):
The overall annual trend used in rate development is 2.99%. 24 months of trend were applied to the experience period data to bring it to the projection period. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. The block of ACA-compliant business pertaining to the captioned

company was included in Table 3 of the PA Actuarial Memorandum Exhibits for experience trend development. The entire block of ACA-compliant business was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Please see Exhibit 8 of the Supporting Exhibits for trend development. We believe that trends will be higher than what is implied by the historical data, which is why a value of 2.99% was used in rate development. In addition, quarterly rates effective on the first day of each calendar quarter in 2020 are proposed using 0.89% quarterly trend. Please see Exhibit 3 for the derivation of quarterly trend.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:
We expect a morbidity trend of 0% when comparing our experience period population.

Changes in Benefits:
No changes were made to the PA EHB Benchmark plan for 2020, so no adjustments were necessary.

Changes in Demographics:
The average age for our experience period data was 36.9 with an average premium factor of 1.53. This is nearly identical to our 2019 experience so far with age 37.2 and premium factor 1.53. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:
Additionally, an adjustment factor to account for change in network of 0.941 has been applied to the manual data as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. This factor is used to account for the fact that the manual experience data consists of a blend of data from UPMC's Premium Network and Standard Network in the small group market. The factor adjusts the blended manual data to bring it in line with the network characteristics of the Standard Network, which is the only network in which plans for the projection period under the captioned company will be offered. The Premium Network is a broad network that covered rating areas 1, 2, 4, and 5, as well as portions of rating areas 3, 6, and 7 during the experience period, but has since expanded to include additional counties in rating areas 3, 6, 7, and 9 in the projection period. Projected costs are expected to increase due to this expansion. Meanwhile, the Standard Network only covers rating areas 1, 2, 4, and 5. This factor accounts for differing cost of delivery characteristics between the Premium and Standard Networks. This factor has not been applied in the Other adjustment in section II, worksheet 1 of the URRT since this adjustment is only necessary for the manual data.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:
The rate manual was developed using experience period data for groups enrolled in an ACA-compliant plan,

which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,098,351 member months of experience.

Adjustments Made to the Data:
Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:
Pediatric dental benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 21,731 member months for ACA-compliant policies. However, the rate manual for this filing was developed using experience period data for UPMC's entire block of groups enrolled in a ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,098,351 member months of experience and represents the same single risk pool. Since the rate manual consists of a much larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for this company in this market.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 3.00% annual trend to the manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of $451.58 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

Small Group Quarterly Trend Increases:
Quarterly trended rates beginning on the first day of each calendar quarter of 2020 are proposed in this filing. The proposed quarterly trend is 0.89%. Please see Exhibit 3 for the derivation of quarterly trend.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate.

Derivation of the PMPM values used for the Risk Adjustment and Marketplace Fees adjustments are described below in the Projected Risk Adjustments PMPM and Taxes and Fees sections, respectively.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:
Experience period Risk Adjustment was estimated to be a receivable of $5,111 per suggestion from the Pennsylvania Insurance Department based on data accrued through April 2019, which translates to a PMPM of $0.24. Based on this estimate and past experience, we believe this value is a reasonable estimate until the actual values are released later this year. No adjustments for the Traditional Reinsurance Program under PPACA were made as no recoveries are paid to the small group market.

Projected Risk Adjustments PMPM:
Projection period Risk Adjustment PMPM has been estimated to be a receivable of $6.44, which is displayed in Table 5. Please see Exhibit 2 of the Supporting Exhibits for the derivation of this value. The value entered in section II, worksheet 1 of the URRT was $8.27 since the calculation of the Marketed Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect for this adjustment is a decrease in premium since less revenue will be required due to the anticipated receivable.

Exchange User Fees:
No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:
Administrative costs of 8.88% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[This information redacted for publication.]

Profit & Risk Margin:
The projected profit margin for this company will remain at 0% for 2020. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:
Taxes and Fees increased from 0% in 2019 to 2.47% in 2020 to account for the return of the Health Insurance Providers Fee in 2020. This load also accounts for the projected Federal Income Tax in 2020 and the Risk Adjustment User Fee.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2020 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:
The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims.

Benefit Richness (induced demand)
Please see Exhibit 4 in the Supporting Exhibits for the induced utilization exhibit. Please note that the average tobacco factor was set to 1.0 in Exhibit 4 since the tobacco surcharge adjustment was removed from Table 10, which means that this factor should not be included in the induced utilization development. The benefit richness adjustment was used to keep relativities between plans similar to what they were in the previous year and account for differences in induced demand between plans with different metal levels. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is $1.03 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2020 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans. This load has not changed from the prior filing.

Provider Network
Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2020.

Catastrophic Eligibility
Catasrophic plans will not be offered under this company and market in 2020, so no adjustment is necessary.

Non-Funding of CSR Adjustment
This adjustment is not applicable to the small group market.

Calibration

Age Curve Calibration:
The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2020. It was assumed this represents the age distribution of the entire single

risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.53 and average age was 37.0 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.52. Please see Exhibit 5 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:
The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2020. The table below summarizes changes in these factors:

Region	2019	2020
1	0.96	0.94
2	1.00	1.09
4	1.00	0.99
5	1.00	0.99

The calibration factor of 0.988 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 6 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:
No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates. Please see Exhibit 7 of the Supporting Exhibits for historical Consumer Adjusted Premium Rate changes for this company and market for a 21-year-old non-tobacco user.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.9%, as shown in Exhibit 1 of the Supporting Exhibits.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2020 HHS AV Calculator.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

Terminated Plans and Products

No plans were terminated for 2020.

Warning Alerts

No validation errors appear in the URRT.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 3: Derivation of Quarterly Trend
- Exhibit 4: Induced Utilization Derivation
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Derivation of Geographical Calibration Factor
- Exhibit 7: Historical Changes in Q1 Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 8: Derivation of Annual Trend

Actuarial Certification

I, [redacted] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.
- The projected Index Rate is:

a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient

- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

7/12/2019
Date

2020 Rates Table Template v9.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	62560			
Federal TIN*	46-2824537			
Rate Effective Date*	1/1/2020			
Rate Expiration Date*	3/31/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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
62560PA0020071	Rating Area 1	No Preference	0-14	275.59
62560PA0020071	Rating Area 1	No Preference	15	300.09
62560PA0020071	Rating Area 1	No Preference	16	309.45
62560PA0020071	Rating Area 1	No Preference	17	318.82
62560PA0020071	Rating Area 1	No Preference	18	328.91
62560PA0020071	Rating Area 1	No Preference	19	339.00
62560PA0020071	Rating Area 1	No Preference	20	349.44
62560PA0020071	Rating Area 1	No Preference	21	360.25
62560PA0020071	Rating Area 1	No Preference	22	360.25
62560PA0020071	Rating Area 1	No Preference	23	360.25
62560PA0020071	Rating Area 1	No Preference	24	360.25
62560PA0020071	Rating Area 1	No Preference	25	361.69
62560PA0020071	Rating Area 1	No Preference	26	368.90
62560PA0020071	Rating Area 1	No Preference	27	377.54
62560PA0020071	Rating Area 1	No Preference	28	391.59
62560PA0020071	Rating Area 1	No Preference	29	403.12
62560PA0020071	Rating Area 1	No Preference	30	408.88
62560PA0020071	Rating Area 1	No Preference	31	417.53
62560PA0020071	Rating Area 1	No Preference	32	426.18
62560PA0020071	Rating Area 1	No Preference	33	431.58
62560PA0020071	Rating Area 1	No Preference	34	437.34
62560PA0020071	Rating Area 1	No Preference	35	440.23
62560PA0020071	Rating Area 1	No Preference	36	443.11
62560PA0020071	Rating Area 1	No Preference	37	445.99
62560PA0020071	Rating Area 1	No Preference	38	448.87
62560PA0020071	Rating Area 1	No Preference	39	454.64
62560PA0020071	Rating Area 1	No Preference	40	460.40
62560PA0020071	Rating Area 1	No Preference	41	469.05
62560PA0020071	Rating Area 1	No Preference	42	477.33
62560PA0020071	Rating Area 1	No Preference	43	488.86
62560PA0020071	Rating Area 1	No Preference	44	503.27
62560PA0020071	Rating Area 1	No Preference	45	520.20
62560PA0020071	Rating Area 1	No Preference	46	540.38
62560PA0020071	Rating Area 1	No Preference	47	563.07
62560PA0020071	Rating Area 1	No Preference	48	589.01
62560PA0020071	Rating Area 1	No Preference	49	614.59
62560PA0020071	Rating Area 1	No Preference	50	643.41
62560PA0020071	Rating Area 1	No Preference	51	671.87
62560PA0020071	Rating Area 1	No Preference	52	703.21
62560PA0020071	Rating Area 1	No Preference	53	734.91
62560PA0020071	Rating Area 1	No Preference	54	769.13
62560PA0020071	Rating Area 1	No Preference	55	803.36
62560PA0020071	Rating Area 1	No Preference	56	840.46
62560PA0020071	Rating Area 1	No Preference	57	877.93
62560PA0020071	Rating Area 1	No Preference	58	917.92
62560PA0020071	Rating Area 1	No Preference	59	937.73
62560PA0020071	Rating Area 1	No Preference	60	977.72
62560PA0020071	Rating Area 1	No Preference	61	1012.30
62560PA0020071	Rating Area 1	No Preference	62	1035.00
62560PA0020071	Rating Area 1	No Preference	63	1063.46
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62560PA0020071	Rating Area 2	No Preference	0-14	320.52
62560PA0020071	Rating Area 2	No Preference	15	349.01
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62560PA0020071	Rating Area 2	No Preference	17	370.80
62560PA0020071	Rating Area 2	No Preference	18	382.53
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62560PA0020071	Rating Area 2	No Preference	20	406.41
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62560PA0020071	Rating Area 2	No Preference	30	475.54
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62560PA0020073	Rating Area 1	No Preference	26	248.61
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62560PA0020077	Rating Area 2	No Preference	62	818.86
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62560PA0020077	Rating Area 4	No Preference	47	406.63
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62560PA0020077	Rating Area 4	No Preference	49	443.83
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62560PA0020082	Rating Area 4	No Preference	28	232.55
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62560PA0020082	Rating Area 4	No Preference	37	264.86
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62560PA0020082	Rating Area 5	No Preference	61	601.17
62560PA0020082	Rating Area 5	No Preference	62	614.65
62560PA0020082	Rating Area 5	No Preference	63	631.55
62560PA0020082	Rating Area 5	No Preference	64 and over	641.82

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*	62560			
Federal TIN*	46-2824537			
Rate Effective Date*	4/1/2020			
Rate Expiration Date*	6/30/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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
62560PA0020071	Rating Area 1	No Preference	0-14	278.04
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62560PA0020071	Rating Area 1	No Preference	17	321.65
62560PA0020071	Rating Area 1	No Preference	18	331.83
62560PA0020071	Rating Area 1	No Preference	19	342.01
62560PA0020071	Rating Area 1	No Preference	20	352.55
62560PA0020071	Rating Area 1	No Preference	21	363.45
62560PA0020071	Rating Area 1	No Preference	22	363.45
62560PA0020071	Rating Area 1	No Preference	23	363.45
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62560PA0020071	Rating Area 1	No Preference	26	372.17
62560PA0020071	Rating Area 1	No Preference	27	380.90
62560PA0020071	Rating Area 1	No Preference	28	395.07
62560PA0020071	Rating Area 1	No Preference	29	406.70
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62560PA0020071	Rating Area 1	No Preference	32	429.96
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62560PA0020071	Rating Area 1	No Preference	46	545.18
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62560PA0020071	Rating Area 1	No Preference	48	594.24
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62560PA0020071	Rating Area 1	No Preference	51	677.83
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62560PA0020071	Rating Area 1	No Preference	53	741.44
62560PA0020071	Rating Area 1	No Preference	54	775.97
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62560PA0020071	Rating Area 1	No Preference	57	885.73
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62560PA0020071	Rating Area 1	No Preference	59	946.06
62560PA0020071	Rating Area 1	No Preference	60	986.40
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62560PA0020072	Rating Area 4	No Preference	54	820.40
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62560PA0020072	Rating Area 4	No Preference	62	1103.98
62560PA0020072	Rating Area 4	No Preference	63	1134.34
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62560PA0020072	Rating Area 5	No Preference	25	385.80
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62560PA0020082	Rating Area 4	No Preference	19	203.11
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62560PA0020082	Rating Area 4	No Preference	34	262.03
62560PA0020082	Rating Area 4	No Preference	35	263.76
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62560PA0020082	Rating Area 5	No Preference	60	585.79
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62560PA0020082	Rating Area 5	No Preference	63	637.16
62560PA0020082	Rating Area 5	No Preference	64 and over	647.52

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*	62560			
Federal TIN*	46-2824537			
Rate Effective Date*	7/1/2020			
Rate Expiration Date*	9/30/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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62560PA0020071	Rating Area 1	No Preference	17	324.51
62560PA0020071	Rating Area 1	No Preference	18	334.78
62560PA0020071	Rating Area 1	No Preference	19	345.05
62560PA0020071	Rating Area 1	No Preference	20	355.68
62560PA0020071	Rating Area 1	No Preference	21	366.68
62560PA0020071	Rating Area 1	No Preference	22	366.68
62560PA0020071	Rating Area 1	No Preference	23	366.68
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62560PA0020071	Rating Area 1	No Preference	32	433.78
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62560PA0020071	Rating Area 1	No Preference	34	445.15
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62560PA0020071	Rating Area 1	No Preference	37	453.95
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62560PA0020072	Rating Area 4	No Preference	55	864.50
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62560PA0020072	Rating Area 4	No Preference	61	1089.35
62560PA0020072	Rating Area 4	No Preference	62	1113.78
62560PA0020072	Rating Area 4	No Preference	63	1144.40
62560PA0020072	Rating Area 4	No Preference	64 and over	1163.01
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62560PA0020077	Rating Area 2	No Preference	63	856.40
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62560PA0020077	Rating Area 4	No Preference	42	350.86
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62560PA0020078	Rating Area 4	No Preference	63	658.62
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62560PA0020082	Rating Area 4	No Preference	19	204.91
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62560PA0020082	Rating Area 4	No Preference	34	264.36
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62560PA0020082	Rating Area 4	No Preference	37	269.59
62560PA0020082	Rating Area 4	No Preference	38	271.33
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62560PA0020082	Rating Area 5	No Preference	56	508.03
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62560PA0020082	Rating Area 5	No Preference	58	554.85
62560PA0020082	Rating Area 5	No Preference	59	566.83
62560PA0020082	Rating Area 5	No Preference	60	591.00
62560PA0020082	Rating Area 5	No Preference	61	611.91
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62560PA0020082	Rating Area 5	No Preference	63	642.83
62560PA0020082	Rating Area 5	No Preference	64 and over	653.28

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*	62560			
Federal TIN*	46-2824537			
Rate Effective Date*	10/1/2020			
Rate Expiration Date*	12/31/2020			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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62560PA0020077	Rating Area 1	No Preference	63	742.90
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62560PA0020079	Rating Area 1	No Preference	57	413.24
62560PA0020079	Rating Area 1	No Preference	58	432.06
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62560PA0020079	Rating Area 1	No Preference	62	487.17
62560PA0020079	Rating Area 1	No Preference	63	500.57
62560PA0020079	Rating Area 1	No Preference	64 and over	508.71
62560PA0020079	Rating Area 2	No Preference	0-14	150.87
62560PA0020079	Rating Area 2	No Preference	15	164.28
62560PA0020079	Rating Area 2	No Preference	16	169.40
62560PA0020079	Rating Area 2	No Preference	17	174.53
62560PA0020079	Rating Area 2	No Preference	18	180.05
62560PA0020079	Rating Area 2	No Preference	19	185.57
62560PA0020079	Rating Area 2	No Preference	20	191.29
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62560PA0020079	Rating Area 2	No Preference	28	214.37
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62560PA0020079	Rating Area 2	No Preference	30	223.83
62560PA0020079	Rating Area 2	No Preference	31	228.57
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62560PA0020079	Rating Area 2	No Preference	33	236.26
62560PA0020079	Rating Area 2	No Preference	34	239.41
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62560PA0020079	Rating Area 2	No Preference	49	336.44
62560PA0020079	Rating Area 2	No Preference	50	352.22
62560PA0020079	Rating Area 2	No Preference	51	367.80
62560PA0020079	Rating Area 2	No Preference	52	384.95
62560PA0020079	Rating Area 2	No Preference	53	402.31
62560PA0020079	Rating Area 2	No Preference	54	421.04
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62560PA0020079	Rating Area 2	No Preference	63	582.16
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62560PA0020079	Rating Area 4	No Preference	37	222.85
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62560PA0020079	Rating Area 4	No Preference	51	335.72
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62560PA0020079	Rating Area 4	No Preference	54	384.32
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62560PA0020082	Rating Area 2	No Preference	54	513.87
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62560PA0020082	Rating Area 2	No Preference	63	710.52
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62560PA0020082	Rating Area 4	No Preference	19	206.73
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62560PA0020082	Rating Area 4	No Preference	26	224.96
62560PA0020082	Rating Area 4	No Preference	27	230.24
62560PA0020082	Rating Area 4	No Preference	28	238.80
62560PA0020082	Rating Area 4	No Preference	29	245.83
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62560PA0020082	Rating Area 4	No Preference	33	263.19
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62560PA0020082	Rating Area 4	No Preference	38	273.73
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62560PA0020082	Rating Area 4	No Preference	40	280.76
62560PA0020082	Rating Area 4	No Preference	41	286.04
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62560PA0020082	Rating Area 4	No Preference	48	359.19
62560PA0020082	Rating Area 4	No Preference	49	374.79
62560PA0020082	Rating Area 4	No Preference	50	392.37

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62560PA0020082	Rating Area 4	No Preference	53	448.17
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62560PA0020082	Rating Area 4	No Preference	55	489.91
62560PA0020082	Rating Area 4	No Preference	56	512.54
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62560PA0020082	Rating Area 4	No Preference	59	571.85
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62560PA0020082	Rating Area 4	No Preference	63	648.52
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62560PA0020082	Rating Area 5	No Preference	26	224.96
62560PA0020082	Rating Area 5	No Preference	27	230.24
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62560PA0020082	Rating Area 5	No Preference	36	270.22
62560PA0020082	Rating Area 5	No Preference	37	271.98
62560PA0020082	Rating Area 5	No Preference	38	273.73
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62560PA0020082	Rating Area 5	No Preference	47	343.38
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62560PA0020082	Rating Area 5	No Preference	49	374.79
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62560PA0020082	Rating Area 5	No Preference	51	409.72
62560PA0020082	Rating Area 5	No Preference	52	428.83
62560PA0020082	Rating Area 5	No Preference	53	448.17
62560PA0020082	Rating Area 5	No Preference	54	469.04
62560PA0020082	Rating Area 5	No Preference	55	489.91
62560PA0020082	Rating Area 5	No Preference	56	512.54
62560PA0020082	Rating Area 5	No Preference	57	535.38
62560PA0020082	Rating Area 5	No Preference	58	559.77
62560PA0020082	Rating Area 5	No Preference	59	571.85
62560PA0020082	Rating Area 5	No Preference	60	596.24
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62560PA0020082	Rating Area 5	No Preference	62	631.17
62560PA0020082	Rating Area 5	No Preference	63	648.52
62560PA0020082	Rating Area 5	No Preference	64 and over	659.07

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
$ 9,520,200.64	$ 170,395.29	$ 5,864.48	$ 258,576.07	$ 10,545,697.11	**90.9%**

Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods

2018 Total Received Risk Adjustment Estimate	2018 Member Months	Estimated 2018/2020 Received Risk Adjustment PMPM for Table 10	Projected Paid to Allowed Ratio	2020 Projected Received Risk Adjustment PMPM for URRT
$ 7,076,288.00	1,098,350	**$ 6.44**	0.779	**$ 8.27**

Exhibit 3: Derivation of Quarterly Trend

Original (Monthly) Method					Table 5A (Quarterly) Method		
Renewal Month	Mar 2019 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2021	Additional Claims Trend Applied	Weighted Claims Trend Applied	Allowed Quarterly Trend	Weighted Claims Trend Applied	Annual Trend to use in Table 5A
Jan	22.9%	0	0.00%	1.54%	0.00%	1.54%	**3.60%**
Feb	3.2%	1	0.25%		0.00%		
Mar	4.1%	2	0.50%		0.00%		
Apr	4.7%	3	0.75%		**0.89%**	<--Quarterly Trend	
May	2.6%	4	1.00%		0.89%		
Jun	2.4%	5	1.25%		0.89%		
Jul	10.7%	6	1.50%		1.79%		
Aug	3.8%	7	1.75%		1.79%		
Sep	3.4%	8	2.00%		1.79%		
Oct	5.0%	9	2.25%		2.69%		
Nov	1.9%	10	2.50%		2.69%		
Dec	35.3%	11	2.75%		2.69%		

Annual Trend	3.00%

Exhibit 4: Induced Utilization Derivation

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	Average Tobacco Factor (7)	AV & Cost Sharing Factor (8)	(8)/(6*7)
62560PA0020071	Platinum	2,676	$ 1,596,564	$ 1,414,029	0.886	1.000	1.150	**1.298**
62560PA0020072	Platinum	60	$ 35,797	$ 31,575	0.882	1.000	1.145	**1.298**
62560PA0020073	Gold	9,000	$ 4,047,026	$ 3,204,959	0.792	1.000	0.775	**0.979**
62560PA0020074	Gold	7,380	$ 3,318,561	$ 2,646,753	0.798	1.000	0.780	**0.979**
62560PA0020076	Gold	384	$ 172,673	$ 137,354	0.795	1.000	0.778	**0.979**
62560PA0020077	Gold	840	$ 377,722	$ 301,949	0.799	1.000	0.782	**0.979**
62560PA0020078	Silver	5,004	$ 2,122,561	$ 1,515,547	0.714	1.000	0.659	**0.923**
62560PA0020079	Bronze	1,092	$ 475,852	$ 264,487	0.556	1.000	0.527	**0.948**
62560PA0020082	Silver	12	$ 5,090	$ 3,547	0.697	1.000	0.643	**0.923**

Exhibit 5: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.91%
15	0.833	1.09%
16	0.859	1.05%
17	0.885	1.19%
18	0.913	1.19%
19	0.941	1.29%
20	0.970	1.40%
21	1.000	1.40%
22	1.000	1.41%
23	1.000	1.48%
24	1.000	1.48%
25	1.004	1.62%
26	1.024	1.63%
27	1.048	1.70%
28	1.087	1.69%
29	1.119	1.71%
30	1.135	1.71%
31	1.159	1.72%
32	1.183	1.65%
33	1.198	1.74%
34	1.214	1.74%
35	1.222	1.58%
36	1.23	1.67%
37	1.238	1.65%
38	1.246	1.64%
39	1.262	1.64%
40	1.278	1.55%
41	1.302	1.59%
42	1.325	1.49%
43	1.357	1.53%
44	1.397	1.57%
45	1.444	1.56%
46	1.5	1.71%
47	1.563	1.85%
48	1.635	1.87%
49	1.706	1.94%
50	1.786	1.90%
51	1.865	1.87%
52	1.952	1.97%
53	2.04	2.00%
54	2.135	2.11%
55	2.23	2.04%
56	2.333	2.06%
57	2.437	2.25%
58	2.548	2.17%
59	2.603	2.06%
60	2.714	2.07%
61	2.81	1.96%
62	2.873	1.85%
63	2.952	1.57%
64 and over	3	3.46%

Initial Age Factor:	1.529
3-child cap Adjustment:	0.993
Final Age Factor used:	**1.518**

Exhibit 6: Derivation of Geographical Calibration Factor

Rating Areas	Projected Enrollment	Proposed Factor
1	3,300	0.937
2	120	1.090
3	0	
4	19,524	0.995
5	3,504	0.995
6	0	
7	0	
9	0	

Calibration Factor
0.988

Exhibit 7: Historical Changes in Q1 Consumer Adjusted Premium Rate for Age 21, Non-tobacco User

Geographic Area 1					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 188.67	N/A	$ 217.68	15.4%	$ 209.75	-3.6%	$ -	N/A	$ -	N/A
62560PA0020065	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 285.67	N/A	$ 331.47	16.0%	$ 339.18	2.3%	$ -	N/A	$ -	N/A
62560PA0020066	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 221.18	N/A	$ 251.88	13.9%	$ 251.21	-0.3%	$ -	N/A	$ -	N/A
62560PA0020067	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 332.61	2.6%	$ -	N/A	$ -	N/A
62560PA0020068	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 248.65	0.6%	$ -	N/A	$ -	N/A
62560PA0020069	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 248.40	0.1%	$ -	N/A	$ -	N/A
62560PA0020070	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 189.44	2.5%	$ -	N/A	$ -	N/A
62560PA0020071	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 336.31	N/A	$ 301.70	-10.3%	$ 360.25	19.4%
62560PA0020072	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 332.17	N/A	$ 297.95	-10.3%	$ 358.78	20.4%
62560PA0020073	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 250.53	N/A	$ 221.67	-11.5%	$ 242.78	9.5%
62560PA0020074	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $35/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.42	N/A	$ 223.23	-9.8%	$ 244.51	9.5%
62560PA0020075	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.05	N/A	$ -	N/A	$ -	N/A
62560PA0020076	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.80	N/A	$ 222.82	-10.1%	$ 243.86	9.4%
62560PA0020077	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 257.90	N/A	$ 223.96	-13.2%	$ 245.07	9.4%
62560PA0020078	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.57	N/A	$ 186.28	-11.1%	$ 206.48	10.8%
62560PA0020079	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $7,500 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 189.44	N/A	$ 160.21	-15.4%	$ 165.13	3.1%
62560PA0020080	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.89	N/A	$ -	N/A	$ -	N/A
62560PA0020081	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 258.47	N/A	$ -	N/A	$ -	N/A
62560PA0020082	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $5,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ 201.53	N/A

Geographic Area 2					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 177.32	N/A	$ 217.68	22.8%	$ 209.75	-3.6%	$ -	N/A	$ -	N/A
62560PA0020065	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 279.07	N/A	$ 331.47	18.8%	$ 339.18	2.3%	$ -	N/A	$ -	N/A
62560PA0020066	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 207.87	N/A	$ 251.88	21.2%	$ 251.21	-0.3%	$ -	N/A	$ -	N/A
62560PA0020067	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 332.61	2.6%	$ -	N/A	$ -	N/A
62560PA0020068	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 248.65	0.6%	$ -	N/A	$ -	N/A
62560PA0020069	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 248.40	0.1%	$ -	N/A	$ -	N/A
62560PA0020070	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 189.44	2.5%	$ -	N/A	$ -	N/A
62560PA0020071	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 336.31	N/A	$ 314.27	-6.6%	$ 418.98	33.3%
62560PA0020072	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 332.17	N/A	$ 310.37	-6.6%	$ 417.27	34.4%
62560PA0020073	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 250.53	N/A	$ 230.91	-7.8%	$ 282.36	22.3%
62560PA0020074	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $35/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.42	N/A	$ 232.53	-6.0%	$ 284.37	22.3%
62560PA0020075	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.05	N/A	$ -	N/A	$ -	N/A
62560PA0020076	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.80	N/A	$ 232.10	-6.3%	$ 283.62	22.2%
62560PA0020077	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 257.90	N/A	$ 233.29	-9.5%	$ 285.02	22.2%
62560PA0020078	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.57	N/A	$ 194.04	-7.4%	$ 240.15	23.8%
62560PA0020079	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $7,500 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 189.44	N/A	$ 166.88	-11.9%	$ 192.04	15.1%
62560PA0020080	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.89	N/A	$ -	N/A	$ -	N/A
62560PA0020081	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 258.47	N/A	$ -	N/A	$ -	N/A
62560PA0020082	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $5,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ 234.38	N/A

Geographic Area 4					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 189.14	N/A	$ 217.68	15.1%	$ 209.75	-3.6%	$ -	N/A	$ -	N/A
62560PA0020065	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 286.39	N/A	$ 331.47	15.7%	$ 339.18	2.3%	$ -	N/A	$ -	N/A
62560PA0020066	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 221.74	N/A	$ 251.88	13.6%	$ 251.21	-0.3%	$ -	N/A	$ -	N/A
62560PA0020067	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 332.61	2.6%	$ -	N/A	$ -	N/A
62560PA0020068	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 248.65	0.6%	$ -	N/A	$ -	N/A
62560PA0020069	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 248.40	0.1%	$ -	N/A	$ -	N/A
62560PA0020070	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 189.44	2.5%	$ -	N/A	$ -	N/A
62560PA0020071	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 336.31	N/A	$ 314.27	-6.6%	$ 382.43	21.7%
62560PA0020072	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 332.17	N/A	$ 310.37	-6.6%	$ 380.87	22.7%
62560PA0020073	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 250.53	N/A	$ 230.91	-7.8%	$ 257.73	11.6%
62560PA0020074	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $35/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.42	N/A	$ 232.53	-6.0%	$ 259.56	11.6%
62560PA0020075	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.05	N/A	$ -	N/A	$ -	N/A
62560PA0020076	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.80	N/A	$ 232.10	-6.3%	$ 258.88	11.5%
62560PA0020077	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 257.90	N/A	$ 233.29	-9.5%	$ 260.16	11.5%
62560PA0020078	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.57	N/A	$ 194.04	-7.4%	$ 219.20	13.0%
62560PA0020079	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $7,500 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 189.44	N/A	$ 166.88	-11.9%	$ 175.29	5.0%
62560PA0020080	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.89	N/A	$ -	N/A	$ -	N/A
62560PA0020081	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 258.47	N/A	$ -	N/A	$ -	N/A
62560PA0020082	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $5,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ 213.94	N/A

Geographic Area 5					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ 180.30	N/A	$ 217.68	20.7%	$ 209.75	-3.6%	$ -	N/A	$ -	N/A
62560PA0020065	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	Y	$ -	$ -	N/A	$ 283.79	N/A	$ 331.47	16.8%	$ 339.18	2.3%	$ -	N/A	$ -	N/A
62560PA0020066	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ 211.38	N/A	$ 251.88	19.2%	$ 251.21	-0.3%	$ -	N/A	$ -	N/A
62560PA0020067	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 324.24	N/A	$ 332.61	2.6%	$ -	N/A	$ -	N/A
62560PA0020068	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 247.15	N/A	$ 248.65	0.6%	$ -	N/A	$ -	N/A
62560PA0020069	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $25/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 248.04	N/A	$ 248.40	0.1%	$ -	N/A	$ -	N/A
62560PA0020070	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $6,850 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ 184.85	N/A	$ 189.44	2.5%	$ -	N/A	$ -	N/A
62560PA0020071	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $10/$25 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 336.31	N/A	$ 314.27	-6.6%	$ 382.43	21.7%
62560PA0020072	Platinum	SG HMO	UPMC Small Business Advantage Platinum HMO $500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 332.17	N/A	$ 310.37	-6.6%	$ 380.87	22.7%
62560PA0020073	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 250.53	N/A	$ 230.91	-7.8%	$ 257.73	11.6%
62560PA0020074	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,500 $35/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.42	N/A	$ 232.53	-6.0%	$ 259.56	11.6%
62560PA0020075	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.05	N/A	$ -	N/A	$ -	N/A
62560PA0020076	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,000 $30/$50 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 247.80	N/A	$ 232.10	-6.3%	$ 258.88	11.5%
62560PA0020077	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 257.90	N/A	$ 233.29	-9.5%	$ 260.16	11.5%
62560PA0020078	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $3,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 209.57	N/A	$ 194.04	-7.4%	$ 219.20	13.0%
62560PA0020079	Bronze	SG HMO	UPMC Small Business Advantage Bronze HMO $7,500 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 189.44	N/A	$ 166.88	-11.9%	$ 175.29	5.0%
62560PA0020080	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $1,750 $30/$50 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 246.89	N/A	$ -	N/A	$ -	N/A
62560PA0020081	Gold	SG HMO	UPMC Small Business Advantage Gold HMO $2,500 $20/$40 - Standard Network	Y	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ 258.47	N/A	$ -	N/A	$ -	N/A
62560PA0020082	Silver	SG HMO	UPMC Small Business Advantage Silver HMO $5,000 $30/$60 - Standard Network	N	$ -	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ -	N/A	$ 213.94	N/A

Exhibit 8: Derivation of Annual Trend

Entire ACA-compliant Small Group Block

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$66,942,000	4,731	921,112	$14,149.65	61.6
2018	$80,829,326	5,638	1,098,351	$14,336.52	61.6

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$127,373,028	292,565	921,112	$435.37	3,811.5
2018	$147,321,533	343,099	1,098,351	$429.38	3,748.5

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$82,440,154	968,541	921,112	$85.12	12,617.9
2018	$98,387,348	1,139,954	1,098,351	$86.31	12,454.5

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$44,604,579	22,902	921,112	$1,947.63	298.4
2018	$59,712,623	25,762	1,098,351	$2,317.86	281.5

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$90,317,017	825,934	921,112	$109.35	10,760.0
2018	$109,198,931	960,878	1,098,351	$113.64	10,498.0

Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$930,323	0	0	#DIV/0!	#DIV/0!
2018	$669,994	0	0	#DIV/0!	#DIV/0!

Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2017	$716,658	0	0	#DIV/0!	#DIV/0!
2018	$795,811	0	0	#DIV/0!	#DIV/0!

Trend Output

Trend Adjustment Factor 1.02

Service Category	2018 Allowed Amt	Weight	Cost	Utilization	Overall	Adj Cost	Util	Overall
Inpatient Hospital	$80,829,326	16.3%	1.32%	-0.06%	1.26%	2.20%	0.81%	3.02%
Outpatient Hospital	$147,321,533	29.6%	-1.37%	-1.65%	-3.00%	-0.52%	-0.80%	-1.32%
Professional	$98,387,348	19.8%	1.40%	-1.29%	0.09%	2.28%	-0.44%	1.83%
Other Medical	$60,508,434	12.2%	19.01%	-5.66%	12.27%	20.04%	-4.85%	14.22%
Captiation	$669,994	0.1%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Prescription Drugs	$109,198,931	22.0%	3.93%	-2.43%	1.40%	4.83%	-1.59%	3.16%

Historical Annual Trend **1.23%**

Annual Trend Applied **2.99%**

Check **2.99%**

2020 Business Rules Template v9.0

All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.

Enter the Issuer Rule on the first row (no Product ID or Plan ID).

For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.

For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule

HIOS Issuer ID*	62560
TIN*	46-2824537

Product ID	Plan ID (Standard Component)	How are rates for contracts covering two or more enrollees calculated?	What are the maximum number of under age (under 21) dependents used to quote a two parent family?	What are the maximum number of under age (under 21) dependents used to quote a single parent family?	Is there a maximum age for a dependent?	What are the maximum number of children used to quote a children-only contract?	Are domestic partners treated the same as secondary subscribers?	Are same-sex partners treated the same as secondary subscribers?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		A different rate (specifically for parties of two or more)for each enrollee is added together	3 or more	3 or more	25	1	Yes	Yes	Age on effective date	Not Applicable	Spouse, No; Adopted Child, No; Foster Child, No; Ward, No; Stepson or Stepdaughter, No; Self, Yes; Child, No; Life Partner, No

Dear Mr. Lovely:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. The updated URR instructions require the quantitative impacts of the rate increase drivers. Please provide an estimate of the amount of the average rate increase contributed by the rate increase factors, since the drivers listed in the part III memo do not match Table 8 of the PAAM.

The quantitative impacts of the rate increase drivers listed in the Part III Memo are:

- **Increasing cost and utilization trends: 3.0%**
- **Return of the Health Insurer Provider's Fee in 2020: 2.7%**
- **Decrease in anticipated Risk Adjustment receivable relative to prior year: 2.8%**

These aren't the only factors that exist, which is why they don't exactly line up with the total.

2. Please provide the quarterly rate impact.

Please see exhibit 2 of the response exhibits Excel file for the calculation of this rate change.

3. Please explain how variations in rate increases by plan were developed and how morbidity was removed per the URR instructions.

All pricing AVs were determined using the same pricing tool, which uses claims data and a base population from UPMC's fully insured commercial block of business. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product. As mentioned in the Rate History and Proposed Variations in Rate Changes section of the PA actuarial memorandum, rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis.

4. What are the measurement units used for the "Other Medical" category?

Services are the measurement unit for the Other Medical category.

5. Since the trends were not developed from Exhibit 8, please provide support for the trends used in the PA Exhibits and the URRT. We also note that the URRT trends do not match exactly the ones in the PA Exhibits please explain.
a. Please explain why the trends provided in Exhibit 8 of the Supporting Exhibits file do not match the PAAM or the URRT.
b. Please explain why a trend of 3% was chosen in Exhibit 8.
c. Please explain why the trends for the Other Medical category are significantly different than the other benefit categories and provide support for the 52% Other Medical cost trend.
d. Please explain the low trends for prescription drug.

a. There was an error with the calculations in exhibit 8, which has been corrected as part of this correspondence. Please note that the trends displayed in exhibit 8 now match those shown in

the PA Exhibits and the URRT. Also, this correction has not affected the magnitude of the applied annual trend.

b. The raw historical data implies an annual trend of 1.3% as shown in exhibit 8. We do not believe that this value accurately represents future trends that will be observed in this market, leading to the decision to increase the trend applied in rate development. This was done by introducing an adjustment factor that uniformly increases the historical trends for each benefit category so that an overall annual trend of 3.0% is applied in rate development.

c. Please note that the value for other medical cost trend has changed from 52% to 20% as a result of the correction mentioned in the response to part a. As shown in rows 27-31 of exhibit 8, historical data shows a large increase in unit cost for the other medical benefit category. It is worth noting that this large increase is somewhat offset by a notable decrease in utilization PTPM implied by historical data for this same category. Since the adjustment factor was uniformly applied to the trends for all benefit categories, the adjustment factor brings the overall other medical trend up from the value implied by historical data to the applied value of 20% for cost trend.

d. The low trend observed for prescription drug can be attributed to utilization of brand drugs shifting over to generic drugs, leading to lower unit costs for pharmacy and ultimately a lower than expected unit cost trend. It can also be attributed to an increase in pharmacy rebates in recent years.

6. Please explain why the adjustment method for trend was changed from Plan Year 2019 to Plan Year 2020. Please recalculate and provide the adjustment factors needed to produce the original requested trends using a consistent method for both Plan Years so that a comparison may be made.

We feel that the adjustment method used in the current filing makes more sense than the approach used in the prior filing. The old approach adjusts the trends for each benefit category by applying a scalar multiplier. The new approach adjusts the trends in a more additive manner. Despite the fact that this change in adjustment methods results in different annual trends for each benefit category and noticeably different adjustment factors, the overall annual trend factor applied in rate development remains the same. The goal of this adjustment process is bring the trend implied by historical data to a level more reflective of anticipated future trends in the market, regardless of the adjustment method implemented. Please see exhibit 6 of the response exhibits Excel file for the derivation of the prior filing's applied trend using the approach employed in the current filing.

7. Did trend assumptions consider changes in provider contracting? If not, why? If so, what impact did they have on trend assumptions?

Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend.

8. Were trends adjustment for unexpected large claims? If so, what was the impact?

No unexpectedly large claims were observed in terms of frequency and severity. Therefore, no adjustment was made.

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

We considered the impact of UPMC's expected large claims versus the nation's large claims and assumed a neutral impact.

10. Please explain why it is appropriate to assume the same relative risk between UPMC Health Coverage

and UPMC Health Options for the purpose of risk adjustment considering the product offerings and the populations are much different. Please describe your credibility methodology?

Accounting for differences in risk between these legal entities would require an assumption to account for a less favorable projected risk adjustment transfer for this filing. If this assumption is made, it follows that an additional assumption accounting for lower induced utilization would also be required. These two adjustments would have an offsetting effect and were ultimately excluded from rate development. Regarding credibility, we prefer to use the same starting point base claims for all legal entities in the market.

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

Yes, we prefer to use the same starting point base claims for all legal entities in the market. We adjust for differences in products and networks accordingly.

12. The URR instructions indicate the URRT index rate should reflect 1Q2020 and not the average index rate indicated in the PAAM. Please correct.

This has been corrected as part of this correspondence.

13. We see Exhibit 4 calculates the induced demand factors, however, the AV and cost sharing is hard coded. Please provide substantial narrative and quantitative support for the platinum level induced demand factors. The relativity of platinum to bronze is almost 37%, compared to the HHS risk adjustment induced demand factors which provide a relativity of 15%.

As our small group ACA membership grows, the percentage of groups in gold plans continues to increase while the percentage in platinum has decreased. When a small portion of the total block lies in the richest plans, it stands to reason that the amount of claims experienced due to induced demand would be higher than compared to a more evenly spread enrollment. The CMS numbers may work for some markets, though they have not changed since inception and are the same across small group and individual.

14. Please explain why the silver plans have a lower induced demand factor than the bronze plan.

The induced demand factors were kept in relative proportion from last year's approved filing. We strived to maintain stability in the market as much as possible by trying to minimize fluctuations for the overall rate increase as well as the consumer-adjusted premiums for individual members.

15. The updated URR instructions indicate that the risk adjustment on the URRT should no longer be net of the risk adjustment user fee and should instead be included with taxes and fee. Please update materials so the risk adjustment fee is not included with risk adjustment transfers as a market-wide adjustment.

This update has been made as part of this correspondence.

16. Considering unique plan designs were included, please provide or point us to the unique plan design certification.

There are no unique plan designs for this legal entity.

17. Please explain why the completion factors in Table 4 and Table 4b of the PAAM do not match the completion factors presented in both the federal and PA memorandums.

This was an error, and the completion factors in the memoranda were not correct. This error has been corrected in the memoranda so that the factors match those in Table 4b.

18. <REDACTED>

19. Please provide an actuarial certification that includes the list and title of all applicable of ASOPs the actuary is certifying work conformity.

Many ASOPs apply to our work. Per URRT instructions, we place particular emphasis on the following ASOPS:

- **ASOP No. 5, Incurred Health and Disability Claims**
- **ASOP No. 8, Regulatory Filings for Health Plan Entities**
- **ASOP No. 12, Risk Classification**
- **ASOP No. 23, Data Quality**
- **ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages**
- **ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans**
- **ASOP No. 41, Actuarial Communications**
- **ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act**

20. Pediatric Dental is administered and paid by Dominion Dental. Please identify the fees paid to Dominion Dental on a PMPM basis. Is this fee paid on a capitation basis or on a fee for service basis? By how much PMPM is this fee projected to increase from 2019 to 2020?

The fees paid to Dominion Dental are $14.01 PMPM for catastrophic pediatric PPO plans and $15.93 PMPM for all other deductible levels of pediatric PPO plans. These fees are paid on a capitation basis and are not projected to change from 2019 to 2020.

21. Did the certifying actuary rely on any information or assumptions provided by another individual? If so, please provide an actuarial certification that includes reliance statements.

We did not rely on any external consultants. Data and other information was sourced internally, and there were no circumstances which warranted specific mention of reliance.

22. The Actuarial certification in the Federal Actuarial Memorandum appears to be based on last year's URRT and instructions. For example, it refers to "The percent of total premium that represents EHB included in Worksheet 2, Sections III and IV," which is not part of the current URRT. Please revise the certification consistent with this year's URR instructions.

The line referenced above was carryover from actuarial memoranda used in prior filings. This line has been removed from the memoranda as part of this update.

23. Please identify any rating factors for medical management along with any change in factors from Plan Year 2019.

No rating factors for medical management have been implemented.

24. For Table 7 of the PAAM, per the 2020 ACA Compliant Health Insurance Rate Filing Guidance, "An Excel exhibit must be provided to show the development of the normalization factors, experience period and the projected period distributions. Additionally, the narrative must discuss any differences between the

experience period and projected period distributions." Please provide an Excel exhibit for the experience period for average factors for age and geographic area. Please enhance your narrative in the PA Actuarial Memorandum to discuss differences between the experience period and projected period distributions.

Please see the Normalized Market-Adjusted Projected Allowed Total Claims section of the PA actuarial memorandum for a discussion on the factors contained in Table 7. As mentioned in the memorandum, the 2019 factors were taken from the approved 2019 rate filing for this company and market per the guidance. The Normalized Market-Adjusted Projected Allowed Total Claims section provides a discussion on the derivation of the 2020 factors and also references the relevant supporting Excel exhibits.

25. The PA AM indicates that data representing UPMC's entire block of ACA-compliant individual business was the basis for the manual rate. Please identify each entity contributing to this aggregate data. Also, discuss what, if any, adjustments were made to the data to reflect product and regional differences for this entity and the manual data pool.

The manual rate for this filing was developed using experience period data for UPMC's entire block of groups enrolled in an ACA-compliant plan. This includes the legal entities UPMC Health Benefits, UPMC Health Coverage, and UPMC Health Options. Adjustments made to the manual rate to reflect regional differences for this entity relative to the manual data pool are discussed in the Index Rate section of the PA actuarial memorandum.

26. Regarding Trend:
a. Is the data in Table 4b raw unadjusted data or has it been normalized of otherwise adjusted? If the data has been adjusted, please provide an exhibit that quantitatively shows the unadjusted allowed monthly data for the 48 months. Also include the following monthly data:
i. The average age factor;
ii. The average geographic factor;
iii. The average tobacco factor;
iv. The average benefit factor; and
v. The normalized average pmpm (which should match the allowed pmpms in column L of table 4b.).
b. Exhibit 8 of the supporting exhibit applies a "Trend Adjustment Factor" of 1.02 to adjust the developed cost and utilization assumptions.
i. Please explain what this factor is adjusting for and how it was developed.
ii. For inpatient services, for calendar year 2017 and 2018, provide a list of facilities, the total inpatient days at each hospital, total paid to each facility and the average cost per day at each facility.
1. Discuss the negotiated contract changes effective in 2019 and the expected changes for 2020 at each facility.
iii. For outpatient services, for calendar year 2017 and 2018, provide a list of facilities, the total procedures at each facility, total paid to each facility and the average cost per outpatient procedure.
1. Discuss the negotiated contract changes effective in 2019 and the expected changes for 2020 at each facility.

a. The data in Table 4b is raw unadjusted data.

b. i. This factor is used to adjust the annual trend factor implied by the raw historical data (1.013) to the applied annual trend factor (1.03). As shown in exhibit 8, this factor is simply the ratio of the latter factor relative to the former factor.

ii & iii. We look at trend at a more aggregate level rather than building it up at a facility level so that level of detail was not used in developing trend.

27. Regarding Table 5:
a. The PA AM indicates that an adjustment (0.941) accounting for changes in network costs is applied to the projected index rate. Provide narrative and a worksheet that quantitatively shows the adjustment and the development, including all assumptions.
b. Using experience period data, please show the development of the Premium Network factor and the

Standard Network Factor.
c. Are the proposed network factors consistent with the experience factors? If not, please discuss why and show adjustments.

a. Please see exhibit 27 of the response exhibits Excel file for the calculation of this factor. Assumptions relevant to the development of this factor are discussed in the Index Rate section of the PA actuarial memorandum.

b. We estimated the difference in cost differentials by network taking into account the product offerings in each network. The MyCare Advantage network consists solely of tiered network plans, the Standard network consists solely of HMOs, and Premium houses PPOs and EPOs.

c. The proposed factors used existing factors as a starting point with adjustments made to account for changes in plan offerings as well as normalization.

28. Regarding Table 6:
a. Using the submitted commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.
b. Using the 2018 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.
c. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54.
d. Please explain the derivation of the Health Insurance Provider fee included in the Taxes tab of the additional exhibits worksheet. In particular, explain the development of the Expected Premium from Data Year and Premium in fee year.
e. Provide the actual paid HIT fees on a pmpm and percent of premium for calendar

a. The commission amounts from the financial statements were adjusted in correspondence with Finance department to more accurately reflect the projection period operational environment

b. The QI amounts from the financial statements were adjusted in correspondence with Finance department to more accurately reflect the projection period operational environment.

c. This change has been made as part of this correspondence.

d & e. From our internal financial records, 2018 HIT Tax / Revenue eligible = 40.6M/2.06B = 2% (and so 2% was used for 2020 pricing).

2016 Tax Paid = $23.9M on $1.37B eligible = 1.68%

29. Regarding morbidity
a. Table 1 indicates that UPMC does expect additional enrollment in this entity; however, there is no morbidity adjustment assumed for the expected new enrollment – the assumed factor is 1.00. Please explain.

The morbidity of the projection period population including new enrollment is anticipated to be similar to that of the experience period population.

30. Regarding Table 10:
a. The supporting Exhibit 5 shows the projected age band distribution. Please revise this exhibit to also show the current member distribution as of 2/1/19 and show the resulting average factor.

b. The PA AM indicates that no adjustment was made to the demographics for the 3-child max. Please explain why. Also, provide the current billable member distribution in Exhibit 5 and show the resulting average factor with the 3-child max.

a. The current and projected age band distributions are assumed to be identical. The heading in column C of this exhibit was revised to better reflect this.

b. Per the guidance, an adjustment accounting for the 3-child max is permitted but not required. Such an adjustment was considered but ultimately determined to have negligible impact on the age calibration factor and enrollment distribution and was not included in rate development. This approach is consistent with our approach in prior rate filings. Approximately 0.25% of the population in this market consists of non-billable members.

31. Regarding Adjustment Data Validation process (RADV):
a. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).
b. As you know CMS is performing a risk adjustment validation starting with 2017 risk adjustment data. We are considering allowing an estimate of the impact of risk adjustment modifications in rate filings as an adjustment to the projected risk adjustment. Before implementation, we are soliciting feedback from our issuers on the pros and cons of the inclusion of this adjustment. If allowed, all issuers would be required to submit an estimate. The estimate may be $0. Please provide any feedback that you would like us to consider.

a. We considered our position to be in line with other issuers and thus a neutral final impact.

b. Our internal estimates indicate that we will not receive a material adjustment as a result of RADV, and would not want to make adjustments to risk adjustment to account for this.

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

We can confirm that we have tested to ensure that the rates match.

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

Please see exhibit 33 of the response exhibits Excel file for this data.

34. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2018 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy. Regarding Table 13 - Geographic Rating Area Factor Support you have revised all of the geographic factors contained in this table but have not provided any supporting documentation or data. Consistent with Federal guidance, Pennsylvania requires the small group geographic rating factors and premiums be based on the primary location of the employer. Please submit factors that are developed on this basis.

Please see exhibit 34 of the response exhibits Excel file for this data. Due to our financial partners finalizing restatement in these numbers, the total administrative expense and taxes and fees section are not completed. We would like to apologize and provide an updated exhibit and notify the Department by EOD Thursday.

35. Please explain how updated geographic rating factors were determined and how the impact of morbidity was eliminated.

Geographic factors were updated to better reflect cost differences by area. Points of consideration included differences in fee schedules, anticipated shifts in utilization between providers, and less favorable contracting terms in areas with few facilities (including those without UPMC facilities).

36. Please provide your quantitative analysis of the development of the geographic area rating factors for this market. This data must minimally include county level claims data for calendar years 2016, 2017 and

2018, primary location of the employer. For each period, this data should show the following county level data: total ultimate incurred claims, estimated cost sharing, allowed claims, total number of days/visits/procedures, as appropriate, the number of member months, average age, average tobacco factor, average benefit factor and capitations. Separate tabs should be provided to show the development of the average age factor, average tobacco factor and average benefit factor by county. Within each county, show the estimated impact of favorable provider contracting. Ensure that all data and your in-depth analysis is submitted to support the current and proposed factors.

Proposed geographic pricing was developed consistent with prior pricing. We looked at each rating area as a whole rather than specific county-level data in determining the factors.

37. For calendar years 2016, 2017 and 2018, please provide the actual unit cost experience data by county by benefit category (inpatient, outpatient, physician surgery, physician radiology, etc.) to support the proposed changes. UPMC must provide data and discussion at the level of detail necessary for the department or its consultant, to independently calculate and verify all proposed adjustments.

Proposed geographic pricing was developed consistent with prior pricing. We looked at each rating area as a whole rather than specific category-level data in determining the factors.

38. Please fully demonstrate how new data and recent provider contracting has developed the proposed factors, whether changes are proposed for the geographic factors or not. Please provide the full details of the providers that were renegotiated and their total percent of claims in each county.

Provider contract negotiations happen at all different timeframes and not all are finalized for 2020 at this point. The factors we used represent our best estimate for when they are finalized.

39. Please describe and quantitatively demonstrate how the actual experience utilized in the Area Factor Analysis was normalized for differences in morbidity between the counties shown.

Differences in contracted rates were the main basis for geographic factors rather than experience period claims. This method inherently excludes morbidity.

40. Please revise Appendix 1 to include Pricing AV columns for 2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factor.

The 2019 and 2020 Pricing AVs for each plan are displayed in Appendix II, which has been uploaded in the Supporting Documentation section in SERFF. The Pricing AVs are generated by calculations performed within a sophisticated pricing model that cannot be easily demonstrated in an Excel exhibit. Please see the Plan Actuarial Value section of the PA actuarial memorandum for a discussion of this pricing model.

41. Section II of Worksheet 1 of the URRT column C ($365.89) should be consistent with column E ($366.48) of Section 1. Please review and revise as necessary.

Following URRT instructions, $365.89 includes non-EHBs while $366.48 does not.

2.1.2 Section 1 Experience Period Data: Allowed claims included non-EHBs

2.1.3.1 Benefit Category and Manual Rate: The Index Rate section should only include EHBs

42. The URRT shows the Manual EHB Allowed Claims PMPM to be $458.59. While, according to the URR Instruction, this amount should be based on the 1st quarter effective date, the Department calculates the Adjusted Projected Allowed EHB Claims to be $458.59, based on the 2020 calendar year four quarter average. Yet these 2 amounts are consistent. Should the URRT amount be $451.66 as shown in cell c26 of

Table 5? Please review and revise the URRT as necessary or explain.

This was an error and the URRT has been corrected to show the $451.66 value as part of this correspondence.

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.

Sincerely,

Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance

Exhibit 2: Calculation of 2019Q4 to 2020Q1 Rate Change

SCID	Table 10 Mapping	Mapped SCID	Feb 2019 Members	2019Q4 Calibrated PAIR	2020Q1 Calibrated PAIR	Rate Increase
62560PA0020071	M		223	$ 344.74	$ 381.69	**2.9%**
62560PA0020072	E		6	$ 340.46	$ 380.13	
62560PA0020073	M		750	$ 253.29	$ 257.23	
62560PA0020074	M		616	$ 255.08	$ 259.06	
62560PA0020076	M		32	$ 254.61	$ 258.38	
62560PA0020077	M		70	$ 255.90	$ 259.65	
62560PA0020078	M		417	$ 212.85	$ 218.77	
62560PA0020079	M		91	$ 183.06	$ 174.95	
62560PA0020082	N		0		$ 213.52	

Exhibit 6: Derivation of Trend from Prior Filing using New Method

Entire Fully Insured Block

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$211,116,104	15,964	3,135,102	$13,224.51	61.1
2017	$246,588,655	17,384	3,407,249	$14,184.81	61.2

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$396,902,538	991,599	3,135,102	$400.27	3,795.5
2017	$442,552,668	1,082,739	3,407,249	$408.73	3,813.3

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$277,217,890	3,324,528	3,135,102	$83.39	12,725.1
2017	$302,925,429	3,581,067	3,407,249	$84.59	12,612.2

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$119,707,002	72,156	3,135,102	$1,659.00	276.2
2017	$148,997,528	83,603	3,407,249	$1,782.20	294.4

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	$289,944,004	2,755,880	3,135,102	$105.21	10,548.5
2017	$341,169,952	2,989,831	3,407,249	$114.11	10,529.9

Trend Output

Trend Adjustment Factor: 0.98

Service Category	2017 Allowed Amt	Weight	Cost	Utilization	Overall	Adj Cost	Util	Overall
Inpatient Hospital	$246,588,655	15.7%	7.26%	0.20%	7.47%	6.04%	-0.95%	5.03%
Outpatient Hospital	$442,552,668	30.6%	2.12%	0.47%	2.60%	0.95%	-0.68%	0.27%
Professional	$302,925,429	20.0%	1.45%	-0.89%	0.55%	0.29%	-2.02%	-1.74%
Other Medical	$148,997,528	10.8%	7.43%	6.61%	14.53%	6.20%	5.39%	11.93%
Prescription Drugs	$341,169,952	22.9%	8.46%	-0.18%	8.27%	7.22%	-1.32%	5.81%

Historical Annual Trend: **5.63%**

Annual Trend Applied: **3.23%**

Check: **3.23%**

Exhibit 27: Derivation of Change in Network Factor

Legal Entity	Product Type Factor	Projected Enrollment	Average Geographic Factor	Change in Network Factor
Health Coverage	0.95	26,448	0.988	**0.941**
Health Options	1.01	1,141,752	1.000	1.012
Health Benefits	0.89	98,484	0.988	0.882

Normalization check: **1.00** **1.00**

Exhibit 33: Actual and Projected Claims Costs

Year	Projected Paid Claims PMPM	Actual Paid Claims PMPM
2015	$ 212.18	$ 361.00
2016	$ 356.66	$ 341.87
2017	$ 367.50	$ 333.93
2018	$ 339.14	$ 320.31

Exhibit 34: Historical Financial Data

Year	Total Member Months	Total Administrative Expenses	Total Incurred Claims	Total Paid Taxes and Fees	Total Premium	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
2014	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2015	22,743	$860,397	$7,531,213	$1,600,781	$10,563,564	$571,173	$3,032,351	$1,600
2016	47,474	$1,639,587	$15,008,420	$1,059,548	$18,370,608	$663,053	$3,362,188	$850
2017	46,041	$2,153,373	$13,088,293	$1,147,045	$17,378,280	$989,568	$4,289,987	$1,118
2018	22,451	$1,012,622	$8,132,905	$1,139,325	$9,912,258	-$372,594	$1,779,353	$951

Dear Mr. Lovely:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. From the June 25 Response to Question 5 regarding trend, you have not provided support for the 3.0% trend. Please provide quantitative justification for the 3.0% trend.

When choosing the appropriate trends for projection, we considered experience for both ACA and non-ACA groups. Non-ACA groups had higher calendar year trends than the ACA groups. It is relevant to consider that experience because of the continually changing mix of the Small Group ACA block of business (where incoming groups are from this bigger pool). Weighing the filed ACA experience trends together with other internal groups, we arrived at 3% as appropriate for projections for the ACA group. Exhibit 1 of the response exhibits contains experience for our Fully Insured Group block of business trends.

2. From the June 25 Response to Question 10 regarding risk adjustment, you have only briefly explained your position and you seem to be suggesting that both risk adjustment and induced demand factors will need recalculated. Please speak to both of these items separately.
a. What is a more appropriate risk adjustment transfer assumption? Provide a quantified justification.
b. Explain why you believe a different risk adjustment transfer assumption would require a different induced demand. We question why induced demand would change since the benefit and cost sharing would not change. Induced demand is only for the impact of cost sharing on utilization. Provide data that supports your position with a quantified justification.

In thinking through this further, it would be most appropriate to update the morbidity of the expected population rather than induced demand. Across our small group filings, even though the product offerings are different, the richness of the plans is fairly similar. So we anticipate that the population would also be fairly similar across all of the small group filings. Therefore, no adjustments to morbidity and risk adjustment have been made for this filing.

3. From the June 25 Response to Question 13 regarding platinum level induced demand factors, you have not provided quantitative support. Please provide the requested item.

As the Department is aware, the ACA Grandmother or Transitional policy has created separate risk pools in the small group market. It is anticipated that, each year, a number of groups will move from the medically underwritten (MUW) Transitional market to the community rated ACA market. Importantly, it has been our observation that groups typically make such a move between markets only when they are unable to maintain a MUW premium that is lower than that in a comparable ACA plan. As such, a group moving from the MUW to ACA market is expected to come from the highest-utilization segment of the MUW pool, supporting a higher than average projection of induced demand. Moreover, because in our primary service geography employer group plans typically include rich benefits, we expect that many of these higher-utilization groups will trend toward higher-AV products and in particular the Platinum products. This expectation is also broadly supported by the fact that the MLR in our Platinum product is near 100% even with the prior year's Bronze-Platinum induced demand spread of 30%. Given the perceived relationship between market behavior in the Platinum product and the existence of the

Transitional market, we do anticipate consideration for narrowing of the Bronze-Platinum spread when the Transitional and MUW markets are combined in 2021.

4. From the June 25 Responses to Question 14 regarding the silver plans having a lower induced demand factor than the bronze plans, your response indicates that this was allowed for Plan Year 2019. Please justify this relationship for Plan Year 2020.

The induced demand factors for Silver and Bronze as submitted have remained static through our prior year filings. In the absence of any basis by which to anticipate different market behavior in induced demand for 2020, we have elected to maintain these values as originally adopted a number of years ago.

5. From the June 25 Responses to Question 20 regarding Pediatric Dental, your response indicates that Pediatric Dental is provided via a capitation. Please correct rate filing materials and templates to reflect the capitation.

Rate filing materials and templates have been updated to reflect the capitation.

6. From the June 25 Responses to Questions 19, 21 and 28 regarding ASOP 41 and Reliance, your responses to these questions demonstrate that you may be relying upon material information from the Finance department and that you are aware of the ASOP 41 requirements regarding Reliance. Please provide the required disclosures for this rate filing per ASOP 41.

The reliance statement has been uploaded in the Supporting Documentation section in SERFF.

7. From the June 25 Responses to Question 28: "Regarding Table 6: a) Using the submitted commission schedules, quantitatively show the development of the percent and PMPM amounts in cells C51 and D51. b) Using the 2018 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount." Provide quantitative justification for these amounts and fully explain the adjustments decided upon based upon Finance department correspondence.

The values for both the Quality Improvement Initiatives and Commissions are directly based on Finance Department estimates. A reliance statement to this effect has been submitted.

8. From the June 25 response to questions 36 and 37, you indicated that UPMC reviewed each rating area as a whole rather than specific county-level data in determining the geographic factors. Please provide the requested data by rating area. Please be aware that the proposed factors cannot be approved without detailed quantitative support.

The 2016-2018 data by rating area available in our data warehouse has been uploaded.

9. From the June 25 Responses to Questions 36, 37, 38, and 39: Please provide a comprehensive explanation of how changes in provider contracting impacted (or why it did not impact) trend, network factors, and geographic factors.

While early estimates from our Reimbursement team have included a guarded estimate of stability, we note that a number of our 2020 provider contracts are not final. As such, while we do not currently anticipate a material deviation from the trend in prior year contract rates, we cannot yet rule this out. In the absence of evidence to the contrary, we have initially incorporated provider contracting as a stable element of factor development.

10. From the June 25 Response to Question 40: "Please revise Appendix 1 to include Pricing AV columns for

2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factor." You indicate that the calculations are performed within a sophisticated model that cannot be easily demonstrated in an Excel exhibit. Start by providing the requested demonstration for the plans with the largest projected membership in 2020 for each metal level. Provide all requested information for these most popular Platinum, Gold, Silver and Bronze plans.

We have prepared the Excel file "Confidential AV Exhibit - HC SG" with the requested information, in our redacted/confidential section. Further explanation and details are in those attached files.

11. As requested, you have added the RA User Fees in Table 6. Please confirm that there was no offsetting adjustments made elsewhere, as this fee was not included in the initial submission.

The RA User Fee was included in the original submission, in the Risk Adjustment row, Table 5, "Projected Risk Adjustment PMPM" (so the PMPM was a net value, consistent with our interpretation at the time). Now: the $0.18 user fee PMPM is reflected in Table 6 as requested, and the table 5 PMPM is $0.18 higher because it no longer subtracts that fee. So, the revised submission includes the fee, accounted for as requested; but the original submission also included the fee, so there is no rate impact.

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

No adjustments were made for RADV as part of this filing.

13. In that the Department's review authority requires rates to be adequate, not excessive or unfairly discriminatory, please explain why you believe the rates to be adequate without an adjustment for the 3-child maximum.

As part of this update, an adjustment accounting for the 3-child maximum has been incorporated into the derivation of the age calibration factor as shown in exhibit 5 of the supporting exhibits.

14. 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.

No modifications were made to risk adjustment due to the projections being different than final results.

15. Concerning your network and geographic factors, please provide in Excel your base period member months, current membership, and projected member months for each network and geographic area. Also please provide your non-normalized network and geographic factors for 2018, 2019 and 2020.

Please see exhibit 15 of the response exhibits for the requested data. Please note that provider network factors are not applied for this legal entity in the Small Group market.

<Redacted>

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.
Sincerely,

Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance

Exhibit 1: Fully-insured Group Data for Trend Justification

Year	Category	Member Months	Allowed Amt	Paid Amt	Allowed PMPM	Combined Trend
2015	All Categories	3,144,583	$1,255,346,847	$1,087,586,943	$399.21	n/a
2016	All Categories	3,135,057	$1,294,959,540	$1,111,605,485	$413.06	3.47%
2017	All Categories	3,407,383	$1,482,490,426	$1,276,154,278	$435.08	5.33%
2018	All Categories	3,559,319	$1,625,270,049	$1,389,131,786	$456.62	4.95%

Exhibit 15: Data by Geographical Area and Network

Rating Area	2018 Member Months	Feb 2019 Members	2020 Projected Member Months	2018 Non-calibrated Factor	2019 Non-calibrated Factor	2020 Non-calibrated Factor
Rating Area 1	145,658	14,703	176,424	1.0000	0.9600	0.9420
Rating Area 2	24,733	2,206	26,472	1.0000	1.0000	1.0956
Rating Area 3	365	558	6,696	1.2633	1.1229	1.1229
Rating Area 4	777,469	71,206	854,220	1.0000	1.0000	1.0000
Rating Area 5	135,192	12,325	147,900	1.0000	1.0000	1.0000
Rating Area 6	13,855	1,348	16,176	1.0000	1.3244	1.3878
Rating Area 7	1,632	1,804	21,648	1.3659	1.1674	1.1674
Rating Area 8	-	-	-	N/A	N/A	N/A
Rating Area 9	-	1,429	17,148	N/A	1.1525	1.1525

Network	2018 Member Months	Feb 2019 Members	2020 Projected Member Months
Standard Network	21,816	2,205	26,448

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 18, 2019. If you have any questions, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

1. From the June 25 Response to Question 13 regarding platinum level induced demand factors, you have not provided quantitative support.
In your latest reply you said, "As the Department is aware, the ACA Grandmother or Transitional policy has created separate risk pools in the small group market. It is anticipated that, each year, a number of groups will move from the medically underwritten (MUW) Transitional market to the community rated ACA market. Importantly, it has been our observation that groups typically make such a move between markets only when they are unable to maintain a MUW premium that is lower than that in a comparable ACA plan. As such, a group moving from the MUW to ACA market is expected to come from the highest-utilization segment of the MUW pool, supporting a higher than average projection of induced demand. Moreover, because in our primary service geography employer group plans typically include rich benefits, we expect that many of these higher-utilization groups will trend toward higher-AV products and in particular the Platinum products. This expectation is also broadly supported by the fact that the MLR in our Platinum product is near 100% even with the prior year's Bronze-Platinum induced demand spread of 30%. Given the perceived relationship between market behavior in the Platinum product and the existence of the Transitional market, we do anticipate consideration for narrowing of the Bronze-Platinum spread when the Transitional and MUW markets are combined in 2021."
The induced demand factor is only intended to reflect the economic situation that when the cost (cost sharing) is lower, the demand is higher. It should not reflect the population purchasing since that is a morbidity consideration, which is not allowed. Please provide Benefit Richness factors (induced demand) that do not include morbidity. We consider the risk adjustment induced demand factor for Platinum of 1.15 a "safe harbor". Any factor larger than 1.15, will need significant support.

Our spread between the Platinum Induced Demand (ID) factor and Bronze ID factor has been set at 1.234. Following analysis of final 2018 Risk Adjustment (RA) data just released on June 28, we have calculated the post-RA differential in Medical Expense Ratio (MER) between Bronze and Platinum as 9%. Assuming the RA program results in morbidity-adjusted MER values such that the remaining differential in performance is attributable solely to induced demand (and not morbidity), the calculated differential suggests that our previously submitted Platinum ID of 1.4 is a reasonable representation of the ID range between the Bronze and Platinum products given an existing factor of 1.3 that could justifiably increase by a multiplicative factor of 1.09.

With that said, we also recognize the inherent "noise" and potential flaws in the RA program calculations. On this basis, we believe it is reasonable to assume that some portion of the post-RA Bronze and Platinum MER differential is in fact attributable to errors or noise related to RA morbidity calculations; we estimate the range of this attribution to be between 30 and 50 percent. In recognition of the reviewer's instruction to establish an ID factor that completely excludes any morbidity considerations, we are adopting a conservative assumption, within the foregoing range, that true induced demand represents only 60 percent of the Bronze-Platinum MER differential (with the remaining 40 percent potentially attributable to RA error or other factors). Based on this assumption, we have reduced our previously submitted Platinum ID to Bronze ID spread from 1.4 to 1.234.

2. From the June 25 Responses to Question 14 regarding the silver plans having a lower induced demand factor than the bronze plans, your response indicates that this was allowed for Plan Year 2019. Please justify this relationship for Plan Year 2020. The prior year approval doesn't justify this.
Market behavior is only allowed to the extent that it is economically based not based on morbidity. We consider the risk adjustment induced demand factors a "safe harbor". Any factor larger than the risk

adjustment factors, will need significant support. It is irrelevant what was used in the past for your 2020 filings, which must stand on their own.

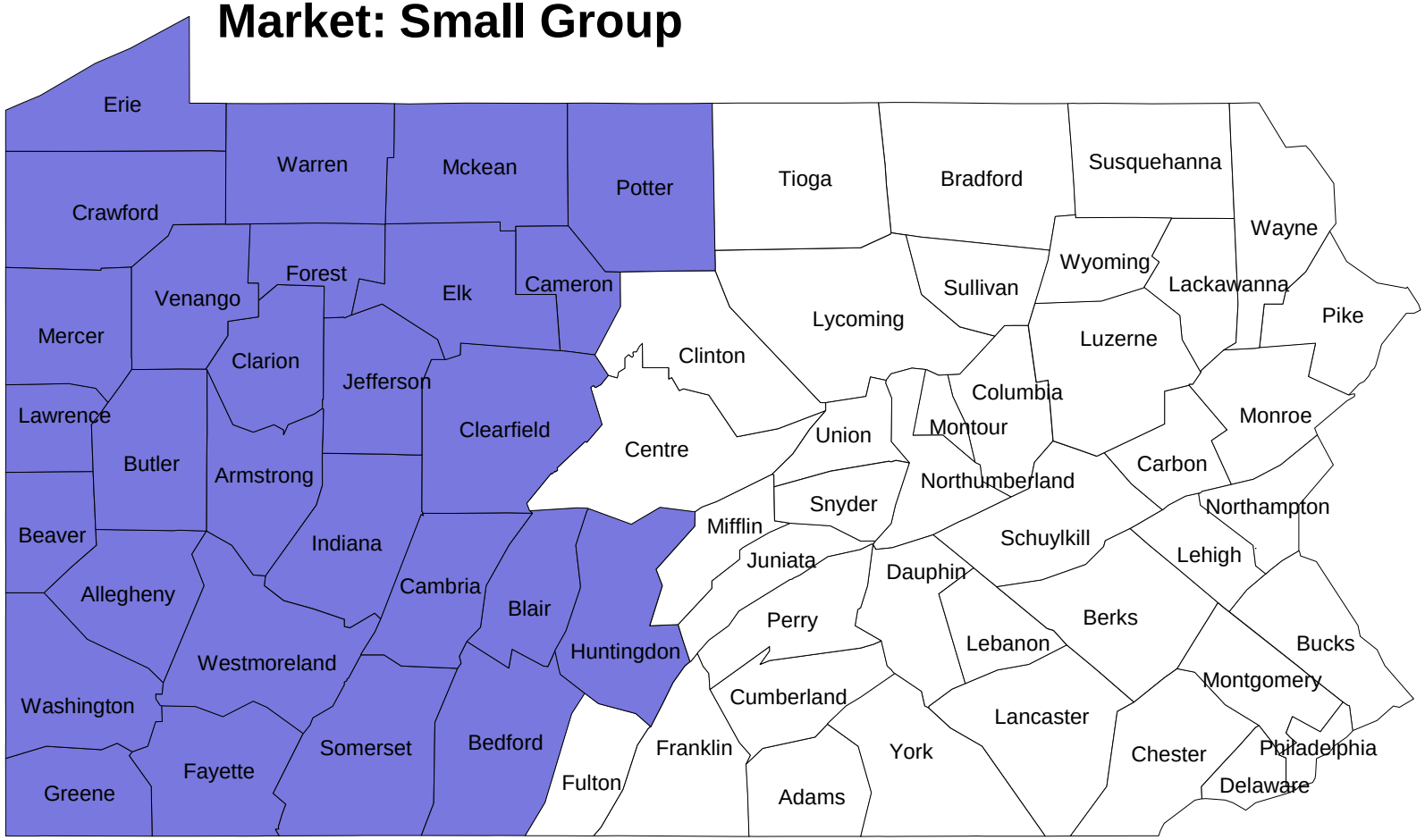
The factor for the bronze plans has been updated to match corresponding silver plans.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.
Sincerely,

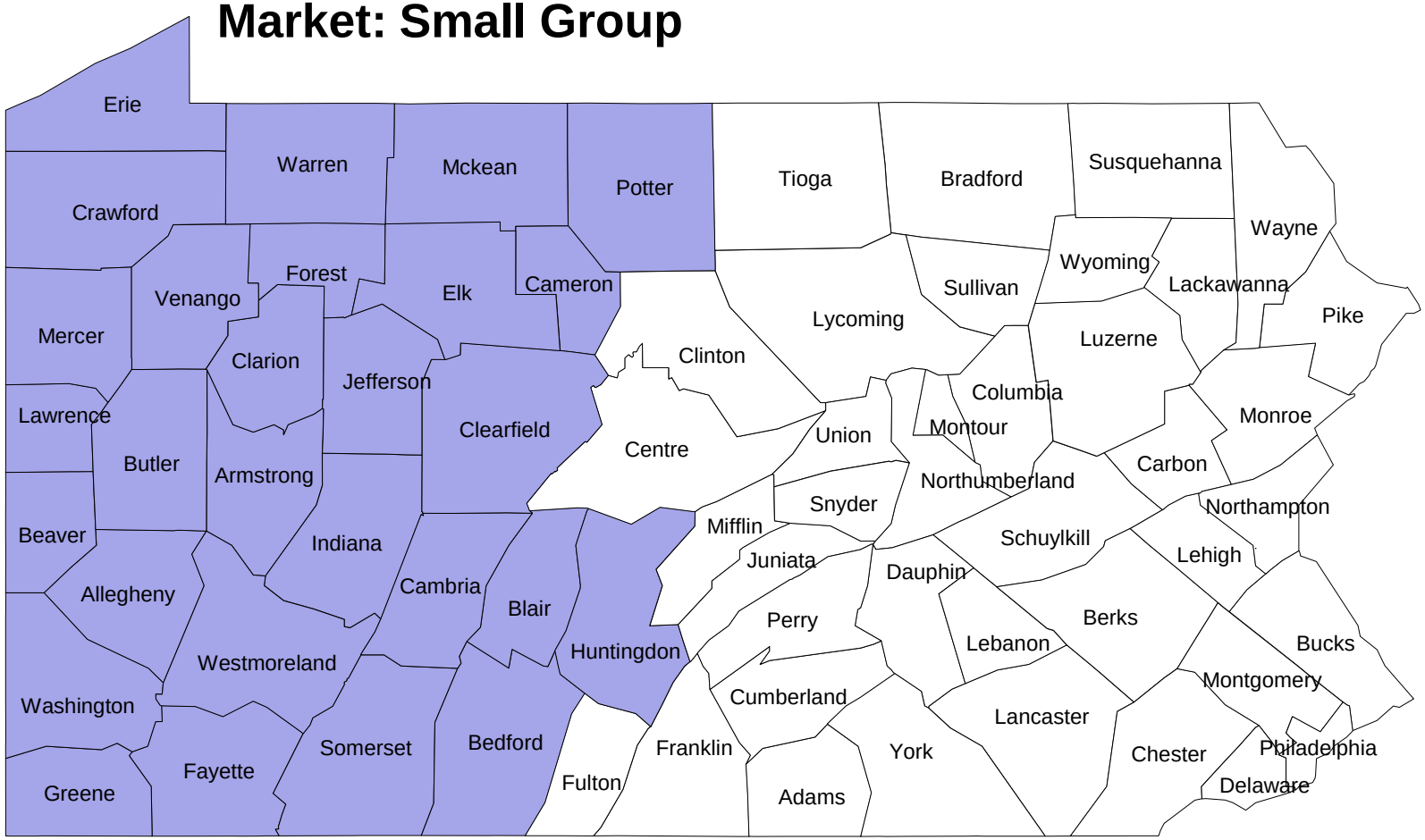
Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance

2019 Service Area
Issuer: UPMC Health Coverage
Market: Small Group



Key (modify as needed)
: On-exchange service area
: Off-exchange service area

2020 Service Area
Issuer: UPMC Health Coverage
Market: Small Group



Key (modify as needed)
: On-exchange service area
: Off-exchange service area