Actuarial Department
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GeisingerHealthPlan.com

Geisinger
Health Plan

May 16, 2019

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

Dear Ms. Gray:

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

1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2020
5. Average rate change: 8.4%
6. Range of rate change requested: 6.3% to 10.8%
7. Total additional annual revenue generated from the proposed rate change: $28,048,794
8. Product: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2019)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. Current number of covered lives and of policyholders as of 2/1/19: 37,388 covered lives and 27,282 policyholders
12. Number of plans offered in 2020: 24 gold plans, 37 silver plans, 16 bronze plans, and 13 catastrophic plans (for a total of 90 plans); Number of plans offered in 2016: 26 gold plans, 44 silver plans, 13 bronze plans, and 13 catastrophic plans (for a total of 96 plans)
13. Contract form #:M-152-176-F Rev. 1/20, M-152-178-F Rev. 1/20, M-152-192-F Rev. 1/20, M-152-362-F Dev. 1/20; SERFF #: GSHP-131915673; Binder ID #: GSHP-PA20-125092051
14. HIOS issuer ID: 22444; HIOS submission tracking#: 22444-1488619135297932293

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

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

Sincerely,

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

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

Geisinger Health Plan may refer collectively to Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted.

Attachment I

Rate Change Summary

Geisinger Health Plan – Individual Plans

Rate request filing ID # GSHP-131915673 - 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:	8.4%[1]
Revised requested average rate change:	6.9%[1]
Range of requested rate change:	4.9% - 9.3%
Effective date:	1/1/2020
Mapped Members:	37,388
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$493,460,297
Claims	$349,829,082
Administrative expenses	$25,989,032
Taxes & fees	$36,269,383
Company made (after taxes)	**$81,372,800**

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

Claims:	89.3%
Administrative:	4.9%
Taxes & fees:	3.8%
Profit:	2.0%

The company expects its annual medical costs to increase **8.0%**.

Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate increase of 6.9% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2020 through December 1, 2020. The actual range of proposed rate increases vary from a minimum of 4.9% to a maximum of 9.3%. The key drivers of this increase are changes in the expected morbidity of the population, risk adjustment and the paid to allowed ratio. The total projected 2020 administrative costs are slightly higher than those used for the current 2019 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2020 to maintain the desired metallic level.

[1] Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.

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Geisinger Health Plan

July 12, 2019

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

Dear Ms. Gray:

The following is in response to the Department's questions on July 5, 2019:

1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2020
5. Average rate change: 6.9%
6. Range of rate change requested: 4.9% to 9.3%
7. Total additional annual revenue generated from the proposed rate change: $23,206,306
8. Product: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2019)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. Current number of covered lives and of policyholders as of 2/1/19: 37,388 covered lives and 27,282 policyholders
12. Number of plans offered in 2020: 24 gold plans, 37 silver plans, 16 bronze plans, and 13 catastrophic plans (for a total of 90 plans); Number of plans offered in 2019: 26 gold plans, 44 silver plans, 13 bronze plans, and 13 catastrophic plans (for a total of 96 plans)
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14. HIOS issuer ID: 22444; HIOS submission tracking#: 22444-1488619135297932293
15. Summary of changes made in response to questions dated June 18, 2019:
    a. Revisions were made to the Actuarial Memorandum Exhibits
        i. In response to #17, Table 9 cell K78
        ii. In response to #29, Table 10 cell T6
        iii. In response to #44c, Table 5 cell C31 and C32, Table 6 cell C54 and D54 and Table 10 column S
    b. Revisions were made to the Actuarial Memorandum in response to the Department's questions #3, #20 and #44.
        i. These changes are highlighted in yellow
        ii. The overall increase and range of increases changed as a result to the changes above.
16. Summary of changes made in response to questions dated July 5, 2019:
    a. Revisions were made to the Actuarial Memorandum Exhibits
        i. In response to #9, Table 5 cell D17
        ii. In response to #12, Table 7 cell K52 and Table 10 column L
        iii. In response to #13, Table 7 cells K49, K50 and K51 an Table 10 cells T4, T5 and T6

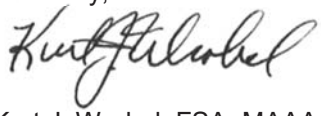
iv. As a result of the above changes the projected premium changed, therefore % of premium figures were also updated, Table 5 cell C32, Table 6 cell C50 and C52 and Table 10 column R

b. Revisions were made to the Actuarial Memorandum in response to the Department's questions #2 and #3 as well as the items noted above.

i. These changes are highlighted in yellow

For a detailed explanation of our rate development, please refer to the "**actuarial memorandum and attestation**" uploaded in SERFF under the "**supporting documentation**" tab.
Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,



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

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

Actuarial Memorandum – Individual GHP

1.Basic Information and Data

General Information

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

Company Legal Name: Geisinger Health Plan State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923 Market: Individual

Effective Date: 1/1/2020

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: 22444-1488619135297932293

Contract Form Number: M-152-176-F Rev. 1/20, M-152-178-F Rev. 1/20, M-152-192-F Rev. 1/20, M-152-362-F Dev 1/20

SERFF Number: GSHP-131915673

Binder ID Number: GSHP-PA20-125092051

Rate History and Proposed Variations in Rate Changes

Rate History

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

Year	SERFF ID	Average Increase	Minimum Increase	Maximum Increase
2015	GSHP-129625382	20.1%	0.0%	37.2%
2016	GSHP-130072597	20.0%	16.1%	22.5%
2017	GSHP-130558318	42.1%	30.4%	76.0%
2018	GSHP-131024095	31.3%	0.2%	34.5%
2019	GSHP-131501956	-0.4%	-13.9%	7.1%

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

Proposed Rate Increase

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 24 gold plans, 37 silver plans, 16 bronze plans, as well as 13 catastrophic plans, for a total of 90 plans offered in 2020. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange.

As of February 2019, 37,388 covered lives and 27,282 policyholders will be impacted by this filing. The proposed overall rate increase is 6.9**%** but is not uniform by plan. The increases range from 4.9% to 9.3%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing factors.

Average Rate Change

The average rate change from Table 10, cell AC15 is 6.9% and is entered as the "percent rate change requested" in the SERFF Rate Review Detail Screen. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is 6.9%.

Membership Count

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

Benefit Changes

To maintain current metal tier levels, several existing plans experienced cost sharing adjustments that were necessitated by the 2020 AV calculator. The first item we looked to update was the Maximum Out of Pocket. After that, we looked at the additional cost sharing elements to maintain metallic level. The 'Benefit Change' tab in the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx" summarizes the changes made by HIOS ID.

Reason for Rate Increase

The components of this rate increase are:

- Normalization: 1% (Aggregate Calibration Factor on Table 10, 1.975 for 2020 and 1.998 from 2019
- Morbidity: -10%, from row 78 on Table 8
- Risk Adjustment: 9%, (63.24 – 28.65)/ 377.30 The PMPMs from Table 9, cells J76 and K76, over the PMPM from 2019 in Table 8, cell C70
- Paid to Allowed: 8%, row 70 on Table 9, .864 for 2020 and .806 for 2019
- Taxes: 1%, row 86 on Table 9, .95% for 2020 and 0% for 2019
- Risk Pool experience: -1%, row 72 on Table 8

Experience Period Claims and Premium

Paid Through Date

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

Premiums (net of MLR Rebate) in Experience Period

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

Allowed and Incurred Claims Incurred During the Experience Period
The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not paid. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

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

Geisinger outsources several benefits and therefore has capitation expenses. The capitated expenses cover chiropractic services, nurse line, mental health services and quality fund/ PQS. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. The historical capitation amounts are on the "Capitation" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx".

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

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

The calendar 2018 loss ratio, as displayed on Table 2 is 70.89%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation allows issuers to combine 3 years of experience when determining if a rebate is necessary.

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

Credibility of Data
The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us an even more credible manual rate than if we determined them separately by product. Combining the GHP and GQO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products. To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25.
The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b.
The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data
The population represented in the Experience Period is expected to continue into the Projection Period. The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.
Morbidity Adjustments
We have applied a Morbidity adjustment of 1.06 to reflect the removal of the Individual Mandate.

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

Changes in Demographics
We are applying a 0.8% adjustment factor to account for the favorable demographic shift between CY2018 and February 2019. This adjustment factor is developed on the "Manual_Age_Factor" tab of file "PID_Response_Exhibits_GHP_Indiv_071219.xlsx". The Change in Demographics factor on Table 5 is 1.008 and is 1.875/1.861.

Change in Other
The capitation amount paid for our private reinsurance, as well as the recoveries from that program are reflected in the "Other" factor. Only slight changes are expected. This is developed on the "Reinsurance" tab in the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx".

CSR Defunding Adjustment
Due to the lack of CSR funding expected in 2020, the PID instructed carriers to use a factor 1.20. This factor is displayed in column P on Table 10.

<u>Trend Identification</u>
Experience data was trended using an annual trend of 8.0%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category to weight to develop the total composite trend. Trend factors are projected for unit cost and utilization components:

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

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

The Composite URR Trend in Table 5, Cell C12 is 1.167 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is 691.71 / 592.82 = 1.167 and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Historical Experience

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

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

Non-ACA HMO	2015	2016	2017	2018
Premium	$617,438	$19,085		
Incurred Claims	$814,856	$9,212		
Member Months	1499	53		

We have no non-ACA Individual HMO business remaining.

2. Rate Development & Change

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

Single Risk Pool

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

Index Rate

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

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. Cell D15 in Table 5 are 1.06 as instructed by the PID to account for the removal of the individual mandate. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant PPO business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

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

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.864 and is displayed on Table 5. It is determined for the Projection Period based on the combination of our GHP and GQO member weighted average Pricing AV for each plan times the CSR Adjustment factor for each plan and the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K15, except that it combines both our GHP and GQO plans. This same factor is used in both our GHP and GQO filings to help maintain appropriate relativities between the plans. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

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

The risk adjustment model applied to the 2020 contract year will be an updated version of what was used for 2018. Specifically, the coefficients will be changing. We have used a 3rd party consultant's tool to analyze the impact on our population. The result is an expected increase in transfer payment and is applied to the actual payment transfer from 2018. The expected payment transfer for 2020 is shown on Table 5 as -63.24.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is .030*785.83*39798/42714=$21.97. As of February 2019, GHP and GQO combined had 42,714 members. 39,798 of these members were sold On-Exchange.

The allowable market-wide modifiers (risk adjustment of -$63.24 and Exchange User Fees of $21.97) are added to this paid basis PMPM. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, $838.30 as shown on Table 5 in cell C42.

Retention Items

Administration Expense
Administration expenses are based on activity-based allocation by product for calendar year 2020. This methodology applies for all variable costs and all fixed costs. For the 2020 plan year, we are combining the GHP and GQO estimates to create one overall PMPM estimate. Again, this helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative exhibits are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense, but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2020 is 4.93% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions
No commissions are paid on the Indiv ACA business. Table 6 has 0 for Agent/Broker Fees and Commissions.

Quality Improvement Initiatives
The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 0.82% and is calculated using the PMPM of $6.46 that is displayed on the 'Quality_Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx".

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

Taxes, Fees, and Subsidies
For 2020, the federal government will again collect the Health Insurer Provider Fee. For this product, we include 0.93% in cell C57. Federal Income tax could also be collected, but since only a small portion of plans have the tax applied to them (the POS plans), the calculated amount is 0.00%. This is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx'.

Projected Loss Ratio
The anticipated loss ratio is 93.6**%** in aggregate as shown below using the Federally-prescribed MLR methodology:
MLR Numerator = Projected Claims + Quality Initiatives + Risk Adjustment = 638.70 + 6.46 + - 63.24 = 708.40
MLR Denominator = Projected Premiums – Taxes and Fees = 785.83 – 21.97 – 7.47 = 756.40
Federal MLR = 708.40 / 756.40 = 93.7%

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

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

Normalization Factors
Age Factor
The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2019 and 2020 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

Geographic Factor
The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The normalization factor is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

Tobacco Factor
A standard **10%** load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" This load assumption was validated using the study "*Impact of height, weight, and smoking on medical claims costs*", a research report done by Milliman to update their Medical Underwriting Guidelines in April 2009. We utilized the February 2019 ACA compliant population to determine the percentage of members that admit to the use of tobacco and pay the increased premium for their entire contract in 2019. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_calibration' tab of the file "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".
Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 18+).

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

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

Components of Rate Change
Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the expected morbidity of the population, risk adjustment and the paid to allowed ratio. Table 9 supports the calculations in Table 8.

Row A does not approximately equal Row H because Table 8 does not capture all the changes between 2019 and 2020. For 2020, we are combining GHP and GQO plans for many elements. Some of these were considered separately (GHP vs GQO) for 2019, such as the pricing AVs.

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

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

Column P of Table 10 has the CSR Defunding Adjustment of 1.20 applied to the on-Exchange silver plans, as instructed by the PID.

Each plan is identified as either modified, new, or existing. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GHP_Indiv_050619.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the "AV_UniquePlanDesignJust_GHP_Indiv_051419.pdf " document for further details. Columns L and N were normalized using projected (CY2020) membership. The supporting exhibit for column L ["Benefit Richness (induced demand)"] is shown on the 'Induced_Util_Exhibit' tab of the file "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

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

5. Plan Factors

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

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

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

Network Factors

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

Service Area Composition

GHP will maintain the same counties of operation from 2019. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly-situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the "Service Areas" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx".

Composite Rating

Composite rating is not used.

Plan Type

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

Changes to URRT

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

Reliance

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

Additional Exhibits

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

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

Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
    a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The essential health benefits are determined in accordance with 45 CFR Part 156 and that the percentage of total premium that represents
the essential health benefits is calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
6. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10
and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV_UniquePlanDesignJust_GHP_Indiv_051419.pdf " document for further details.
7. All factor, benefit and other changes from the prior (2019) approved filing have been disclosed in the actuarial memorandum.
8. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
9. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

7/12/2019

_____ _____

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

Devised 5/16/19
Revised 7/12/19

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Geisinger Health Plan		
Product(s):	HMO, POS		
Market Segment:	Individual		
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	45.0	45.0	45.0
Total	672,928	37,388	448,656
<18	39,010	2,181	26,175
18-24	39,795	2,205	26,611
25-29	51,787	2,849	33,349
30-34	49,082	2,696	31,679
35-39	49,032	2,704	32,204
40-44	48,632	2,732	32,330
45-49	62,304	3,477	40,618
50-54	77,347	4,247	51,227
55-59	100,540	5,601	67,760
60-63	111,956	6,123	75,922
64+	43,443	2,573	30,881

*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
$ 527,110,429.83	$ 331,141,948.04	$ 342,370,788.72	672,928	$ 49,095,518.52	$ 391,466,307.24	$ -	$ (6,326,314.81)	$ 13,784,607.89	$ -	$ (33,650,133.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										$ 592.82
Loss Ratio										70.89%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.21%	0.04%	5.65%	9.08%	21.25%
Outpatient Hospital	0.89%	2.68%	6.00%	9.81%	37.71%
Professional	2.71%	0.77%	1.32%	4.87%	19.25%
Other Medical	0.00%	0.00%	0.00%	0.00%	1.80%
Capitation				5.00%	3.46%
Prescription Drugs	9.01%	0.62%	-1.85%	7.66%	16.53%
Total Annual Trend				8.03%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.167	

** Express Cost, Utilization, Induced Utilization and Weights percentages*

*** Should = URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$7,355,553.64	1.0000	$ 7,355,553.64	17,188	$ 427.95		($122,707.70)	$9,403,692.80	$ 547.11
Feb-15		$7,241,622.73	1.0000	$ 7,241,622.73	17,464	$ 414.66		($139,618.63)	$9,188,776.10	$ 526.16
Mar-15		$8,248,173.68	1.0000	$ 8,248,173.68	18,761	$ 439.64		($155,635.00)	$10,492,110.94	$ 559.25
Apr-15		$8,142,992.18	1.0000	$ 8,142,992.18	18,558	$ 438.79		($155,457.06)	$10,183,299.18	$ 548.73
May-15		$7,476,429.81	1.0000	$ 7,476,429.81	18,480	$ 404.57		($142,869.59)	$9,459,150.69	$ 511.86
Jun-15		$8,684,446.46	1.0000	$ 8,684,446.46	18,216	$ 476.75		($152,856.75)	$10,664,160.74	$ 585.43
Jul-15		$7,431,243.24	1.0000	$ 7,431,243.24	17,953	$ 413.93		($168,262.99)	$9,280,096.34	$ 516.91
Aug-15		$7,691,582.04	1.0000	$ 7,691,582.04	17,919	$ 429.24		($165,326.76)	$9,482,447.78	$ 529.18
Sep-15		$8,002,274.02	1.0000	$ 8,002,274.02	17,766	$ 450.43		($161,031.54)	$9,865,996.54	$ 555.33
Oct-15		$8,514,240.31	1.0000	$ 8,514,240.31	17,500	$ 486.53		($163,197.81)	$10,323,741.78	$ 589.93
Nov-15		$8,412,539.25	1.0000	$ 8,412,539.25	17,275	$ 486.98		($174,359.30)	$10,123,234.87	$ 586.00
Dec-15	$76,315,898.94	$7,286,704.63	1.0000	$ 7,286,704.63	17,042	$ 427.57	$22,935,580.60	($181,267.52)	$8,956,674.83	$ 525.56
Jan-16		$6,508,389.23	1.0000	$ 6,508,389.23	22,540	$ 288.75		($150,470.27)	$9,654,039.96	$ 428.30
Feb-16		$7,869,720.58	1.0000	$ 7,869,720.58	23,343	$ 337.14		($186,551.96)	$11,078,760.70	$ 474.61
Mar-16		$9,309,092.24	1.0000	$ 9,309,092.24	24,063	$ 386.87		($196,337.98)	$12,711,181.14	$ 528.25
Apr-16		$9,836,424.14	1.0000	$ 9,836,424.14	25,271	$ 389.24		($212,182.85)	$13,041,513.52	$ 516.08
May-16		$10,018,802.98	1.0000	$ 10,018,802.98	25,016	$ 400.49		($209,971.33)	$13,276,220.17	$ 530.71
Jun-16		$9,412,195.89	1.0000	$ 9,412,195.89	24,649	$ 381.85		($209,099.84)	$12,470,037.85	$ 505.90
Jul-16		$9,144,214.53	1.0000	$ 9,144,214.53	24,443	$ 374.10		($241,702.81)	$12,043,161.46	$ 492.70
Aug-16		$9,642,342.32	1.0000	$ 9,642,342.32	24,104	$ 400.04		($256,872.91)	$12,600,600.85	$ 522.77
Sep-16		$9,852,742.20	1.0000	$ 9,852,742.20	23,816	$ 413.70		($235,477.03)	$12,720,340.26	$ 534.11
Oct-16		$10,257,000.46	1.0000	$ 10,257,000.46	23,447	$ 437.45		($300,973.14)	$12,967,361.87	$ 553.04
Nov-16		$10,156,141.09	1.0000	$ 10,156,141.09	23,089	$ 439.87		($302,961.26)	$12,859,089.54	$ 556.93
Dec-16	$120,263,410.80	$12,585,842.71	1.0000	$ 12,585,842.71	22,581	$ 557.36	$36,157,015.52	($345,476.27)	$15,327,616.56	$ 678.78
Jan-17		$17,163,555.65	1.0000	$ 17,163,555.65	44,272	$ 387.68		($381,270.29)	$23,154,199.01	$ 523.00
Feb-17		$18,180,482.23	1.0000	$ 18,180,482.23	45,842	$ 396.59		($407,009.23)	$23,877,632.09	$ 520.87
Mar-17		$20,258,432.07	1.0000	$ 20,258,432.07	46,521	$ 435.47		($448,930.15)	$26,009,273.33	$ 559.09
Apr-17		$20,042,322.57	1.0000	$ 20,042,322.57	45,792	$ 437.68		($350,461.89)	$25,520,438.49	$ 557.31
May-17		$21,674,719.84	1.0000	$ 21,674,719.84	44,764	$ 484.20		($403,440.40)	$26,993,988.26	$ 603.03
Jun-17		$20,650,953.25	1.0000	$ 20,650,953.25	43,893	$ 470.48		($384,019.92)	$25,712,229.34	$ 585.79
Jul-17		$22,710,371.66	0.9997	$ 22,717,773.66	42,949	$ 528.95		($349,054.00)	$27,369,655.87	$ 637.26
Aug-17		$21,404,083.86	0.9996	$ 21,412,777.41	42,226	$ 507.10		($383,152.79)	$26,067,985.11	$ 617.34
Sep-17		$19,931,300.90	0.9995	$ 19,941,494.00	41,500	$ 480.52		($363,710.26)	$24,339,248.77	$ 586.49
Oct-17		$22,038,524.99	0.9991	$ 22,059,194.06	40,412	$ 545.86		($390,256.85)	$26,555,806.30	$ 657.13
Nov-17		$21,948,635.82	0.9981	$ 21,981,356.66	39,354	$ 558.55		($383,213.49)	$26,180,532.80	$ 665.26
Dec-17	$328,430,329.80	$21,216,512.10	0.9980	$ 21,258,583.12	38,259	$ 555.65	$59,559,044.97	($355,058.96)	$25,119,740.13	$ 656.57
Jan-18		$25,383,696.61	0.9871	$ 25,714,186.17	59,647	$ 431.11		($404,382.62)	$31,211,877.35	$ 523.28
Feb-18		$27,034,276.67	0.9972	$ 27,111,001.54	58,547	$ 463.06		($382,188.12)	$32,043,019.62	$ 547.30
Mar-18		$29,655,639.25	0.9944	$ 29,821,383.02	57,766	$ 516.24		($447,656.29)	$34,606,852.45	$ 599.09
Apr-18		$29,480,163.47	0.9875	$ 29,852,231.46	57,401	$ 520.06		($434,534.03)	$34,168,983.56	$ 595.27
May-18		$29,030,164.54	0.9879	$ 29,384,484.65	56,628	$ 518.90		($465,955.31)	$33,797,976.44	$ 596.84
Jun-18		$27,478,585.46	0.9834	$ 27,943,781.39	56,241	$ 496.86		($452,260.38)	$31,791,790.57	$ 565.28
Jul-18		$28,438,398.93	0.9814	$ 28,978,848.70	55,662	$ 520.62		($633,983.53)	$32,623,713.68	$ 586.10
Aug-18		$28,556,413.36	0.9849	$ 28,995,649.05	55,148	$ 525.78		($666,617.88)	$32,791,102.27	$ 594.60
Sep-18		$26,253,359.03	0.9537	$ 27,541,745.05	54,857	$ 502.11		($547,576.06)	$30,891,556.15	$ 563.18
Oct-18		$32,173,229.01	0.9547	$ 33,700,473.69	54,337	$ 620.21		($666,165.11)	$37,438,533.83	$ 689.01
Nov-18		$28,629,240.81	0.9349	$ 30,624,074.89	53,661	$ 570.70		($630,220.95)	$34,160,180.50	$ 636.59
Dec-18	$527,110,429.83	$26,487,073.97	0.8782	$ 30,161,222.18	53,038	$ 568.67	$49,095,518.52	($594,774.54)	$33,399,013.89	$ 629.72

** Express Completion Factor as a percentage*

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

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
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
$ 529,237,553.05	$ 332,675,532.70	$ 343,904,618.41	676,186	$ 49,622,294.07	$ 393,526,912.48	$ -	$ (6,357,519.36)	$ 13,842,754.65	$ -	$ (33,458,096.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 593.05**
Loss Ratio										**70.88%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	3.21%	0.04%	5.65%	9.08%	21.19%
Outpatient Hospital	0.89%	2.68%	6.00%	9.81%	37.67%
Professional	2.71%	0.77%	1.32%	4.87%	19.29%
Other Medical	0.00%	0.00%	0.00%	0.00%	1.81%
Capitation				5.00%	3.45%
Prescription Drugs	9.01%	0.62%	-1.85%	7.66%	16.59%
Total Annual Trend				8.03%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.167	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$22,194,731.72	1.0000	$ 22,194,731.72	61,822	$ 359.01		($441,598.18)	$25,869,275.26	$ 418.45
Feb-15		$19,828,896.40	1.0000	$ 19,828,896.40	62,616	$ 316.67		($419,602.96)	$23,263,515.05	$ 371.53
Mar-15		$23,283,534.64	1.0000	$ 23,283,534.64	61,960	$ 375.78		($445,548.28)	$26,915,994.92	$ 434.41
Apr-15		$22,195,004.46	1.0000	$ 22,195,004.46	61,318	$ 361.97		($450,011.44)	$25,597,609.73	$ 417.46
May-15		$21,778,374.81	1.0000	$ 21,778,374.81	60,671	$ 358.96		($457,824.23)	$24,926,598.77	$ 410.85
Jun-15		$20,811,308.46	1.0000	$ 20,811,308.46	59,625	$ 349.04		($471,798.03)	$23,977,792.69	$ 402.14
Jul-15		$21,855,685.99	1.0000	$ 21,855,685.99	58,871	$ 371.25		($481,720.32)	$24,981,248.20	$ 424.34
Aug-15		$19,248,696.00	1.0000	$ 19,248,696.00	58,986	$ 326.33		($488,395.42)	$22,232,701.88	$ 376.91
Sep-15		$20,880,035.73	1.0000	$ 20,880,035.73	59,932	$ 348.40		($474,315.90)	$23,970,352.08	$ 399.96
Oct-15		$22,919,535.83	1.0000	$ 22,919,535.83	60,621	$ 378.08		($511,625.33)	$26,198,361.96	$ 432.17
Nov-15		$20,830,444.07	1.0000	$ 20,830,444.07	60,208	$ 345.97		($483,753.61)	$23,844,001.18	$ 396.03
Dec-15	$297,321,129.91	$21,980,385.48	1.0000	$ 21,980,385.48	60,022	$ 366.21	$39,096,421.15	($505,052.38)	$25,125,603.02	$ 418.61
Jan-16		$20,943,767.43	1.0000	$ 20,943,767.43	60,868	$ 344.09		($494,504.69)	$24,704,877.99	$ 405.88
Feb-16		$22,318,997.92	1.0000	$ 22,318,997.92	60,622	$ 368.17		($513,443.10)	$26,140,128.25	$ 431.20
Mar-16		$25,667,756.27	1.0000	$ 25,667,756.27	60,681	$ 422.99		($560,380.28)	$29,784,369.23	$ 490.84
Apr-16		$23,660,286.00	1.0000	$ 23,660,286.00	61,476	$ 384.87		($502,049.23)	$27,301,138.55	$ 444.09
May-16		$23,082,834.44	1.0000	$ 23,082,834.44	61,450	$ 375.64		($515,282.98)	$26,670,331.23	$ 434.02
Jun-16		$26,749,371.56	1.0000	$ 26,749,371.56	61,911	$ 432.06		($520,508.52)	$30,258,229.24	$ 488.74
Jul-16		$22,445,741.47	1.0000	$ 22,445,741.47	62,287	$ 360.36		($520,535.09)	$25,776,383.24	$ 413.83
Aug-16		$23,748,619.55	1.0000	$ 23,748,619.55	62,944	$ 377.30		($605,976.61)	$27,444,155.93	$ 436.01
Sep-16		$23,617,459.69	1.0000	$ 23,617,459.69	62,876	$ 375.62		($572,584.91)	$27,102,216.82	$ 431.04
Oct-16		$23,557,505.26	1.0000	$ 23,557,505.26	64,247	$ 366.67		($632,029.98)	$27,526,924.03	$ 428.45
Nov-16		$25,799,405.78	1.0000	$ 25,799,405.78	64,230	$ 401.67		($661,165.84)	$29,459,296.31	$ 458.65
Dec-16	$319,193,255.27	$24,121,086.46	1.0000	$ 24,121,090.01	63,303	$ 381.04	$44,200,031.98	($681,548.55)	$27,744,816.54	$ 438.29
Jan-17		$23,723,437.61	1.0000	$ 23,723,437.61	64,446	$ 368.11		($657,468.69)	$28,456,587.66	$ 441.56
Feb-17		$23,988,003.26	1.0000	$ 23,988,003.26	63,810	$ 375.93		($615,649.14)	$28,303,933.85	$ 443.57
Mar-17		$25,497,081.88	1.0000	$ 25,497,081.88	63,069	$ 404.27		($642,440.74)	$29,900,678.28	$ 474.09
Apr-17		$24,703,632.65	1.0000	$ 24,703,632.65	62,940	$ 392.49		($477,354.69)	$28,859,721.21	$ 458.53
May-17		$28,435,027.09	1.0000	$ 28,435,027.09	62,644	$ 453.91		($529,727.43)	$32,756,915.82	$ 522.91
Jun-17		$26,950,873.93	1.0000	$ 26,950,873.93	62,597	$ 430.55		($507,845.99)	$30,981,805.90	$ 494.94
Jul-17		$24,905,950.61	0.9996	$ 24,915,390.43	62,126	$ 401.05		($513,055.01)	$28,738,307.83	$ 462.58
Aug-17		$26,817,586.61	0.9996	$ 26,829,509.89	61,607	$ 435.49		($570,394.14)	$31,090,438.40	$ 504.66
Sep-17		$24,305,716.19	0.9811	$ 24,774,134.00	59,461	$ 416.65		($499,596.59)	$28,508,455.28	$ 479.45
Oct-17		$25,626,130.63	0.9995	$ 25,637,793.40	58,799	$ 436.02		($510,703.63)	$29,728,315.40	$ 505.59
Nov-17		$25,561,545.62	0.9953	$ 25,683,248.27	58,801	$ 436.78		($490,674.66)	$29,474,065.64	$ 501.25
Dec-17	$337,525,701.50	$24,729,491.05	0.9990	$ 24,753,640.70	58,725	$ 421.52	$49,165,402.96	($446,064.22)	$28,257,950.82	$ 481.19
Jan-18		$25,600,999.62	0.9890	$ 25,885,179.33	55,844	$ 463.53		($461,088.62)	$30,517,131.64	$ 546.47
Feb-18		$21,627,056.43	0.9984	$ 21,662,291.93	55,080	$ 393.29		($410,863.75)	$25,565,900.89	$ 464.16
Mar-18		$23,634,893.78	0.9863	$ 23,963,361.49	54,239	$ 441.81		($444,287.62)	$27,993,919.30	$ 516.12
Apr-18		$22,765,578.64	0.9985	$ 22,799,685.02	53,656	$ 424.92		($437,939.47)	$26,539,107.75	$ 494.62
May-18		$25,930,366.66	0.9977	$ 25,990,464.63	53,303	$ 487.60		($454,826.55)	$29,808,795.18	$ 559.23
Jun-18		$21,715,444.84	0.9881	$ 21,977,535.09	53,191	$ 413.18		($438,349.98)	$25,437,409.96	$ 478.23
Jul-18		$23,585,896.34	0.9965	$ 23,668,463.27	52,709	$ 449.04		($572,683.06)	$27,179,632.90	$ 515.65
Aug-18		$24,323,034.96	0.9794	$ 24,834,895.32	51,759	$ 479.82		($610,869.72)	$28,548,958.08	$ 551.57
Sep-18		$21,592,641.39	0.9785	$ 22,065,991.85	51,434	$ 429.02		($492,571.00)	$25,764,783.72	$ 500.93
Oct-18		$24,329,706.59	0.9582	$ 25,390,706.58	51,250	$ 495.43		($573,675.98)	$29,539,589.99	$ 576.38
Nov-18		$22,496,874.76	0.9677	$ 23,248,032.53	50,772	$ 457.89		($562,351.36)	$26,683,443.70	$ 525.55
Dec-18	$307,615,453.44	$21,862,282.49	0.9212	$ 23,732,447.53	50,303	$ 471.79	$45,554,370.04	($486,692.09)	$27,194,751.50	$ 540.62

** Express Completion Factor as a percentage*

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

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Geisinger Health Plan**
Product(s):	**HMO, POS**
Market Segment:	**Individual**
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	$ 592.82	$ 593.05	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.167	1.167	
Unadjusted Projected Allowed EHB Claims PMPM	$ 691.81	$ 692.05	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.060	<- See URRT Instructions
Change in Other	1.000	1.008	
Change in Demographics	1.000	1.008	<- See URRT Instructions
Change in Network	1.000	1.000	
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	$ 691.81	$ 739.63	
Credibidility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 739.63**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 739.63	<- 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]	$ -		
Projected Paid to Allowed Ratio	0.864		
Projected Paid EHB Claims PMPM	$ 638.70		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	($63.24)		
Projected Paid Exchange User Fees PMPM	$ 21.97		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 723.90		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 838.30	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Paid Total Claims PMPM	$ 723.90		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 838.30		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 593.05	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 529,237,553.05**	
Blended Loss Ratio	**70.88%**	

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					-
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 739.63	$ 739.63	$ 739.63	$ 739.63	$ 739.63
Months of Trend	-	3	6	9	
Annual Trend	8.03%	8.03%	8.03%	8.03%	
Single Risk Pool Projected Allowed Claims	$ 739.63	$ 754.04	$ 768.74	$ 783.72	$ -
Quarterly Trend Factor	100.0%	101.9%	103.9%	106.0%	0.0%
2020 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	4.93%	$38.75
General and Claims	4.11%	$32.29
Agent/Broker Fees and Commissions	0.00%	$0.00
Quality Improvement Initiatives	0.82%	$6.46
Taxes and Fees	0.95%	$7.47
RA User Fee	0.02%	$0.18
PA Premium Tax (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.93%	$7.31
Profit/Contingency (after tax)	2.00%	$15.72
Total Retention	7.88%	$61.93
Projected Required Revenue PMPM	$ 785.83	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.850	1.866
Average Geographic Factor	1.090	1.051
Average Tobacco Factor	1.009	1.007
Average Benefit Richness (induced demand)	0.826	0.805
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$858.78	$ 838.30
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 510.99	$ 527.30

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 377.30	$ 403.49	$26.19	6.9%
B. Base period allowed claims before normalization	$597.54	$ 593.05	-$4.49	-1.2%
C. Normalization factor component of change	$ (241.99)	$ (220.01)	$21.98	5.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 355.55	$ 373.04	$ 17.49	4.6%
D2. URRT Trend	$ 60.69	$ 62.27	$ 1.58	0.4%
D3. URRT Morbidity	$ 62.44	$ 26.12	$ (36.32)	-9.6%
D4. URRT Other	$ (7.00)	$ 3.81	$ 10.81	2.9%
D5. Normalized URRT RA/RI on an allowed basis	$ 21.16	$ 46.07	$ 24.91	6.6%
D6. Normalized Exchange User Fee on an allowed basis	$ 18.15	$ 16.00	$ (2.15)	-0.6%
D7. Subtotal - Sum(D1:D6)	$ 510.99	$ 527.30	$ 16.32	4.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	-71.54676805	$ (67.71)	$ 3.83	1.0%
E3. Benefit Richness	$ (77.30)	$ (89.62)	$ (12.32)	-3.3%
E4. Catastrophic Eligibility	$ (0.37)	$ (0.38)	$ (0.02)	0.0%
E5. Subtotal - Sum(E1:E4)	$ (149.21)	$ (157.71)	$ (8.50)	-2.3%
F. Change in Retention Components				
F1. Administrative Expenses	$ 19.51	$ 19.90	$ 0.39	0.1%
F2. Taxes and Fees	$ 0.02	$ 3.83	$ 3.82	1.0%
F3. Profit and/or Contingency	$ 7.55	$ 8.07	$ 0.52	0.1%
F4. Subtotal - Sum(F1:F3)	$ 27.07	$ 31.80	$ 4.73	1.3%
G. Change in Miscellaneous Items	$0.00	$0.00	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 388.84	$ 401.39	$ 12.54	3.3%

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

	2019	2020	
Paid-to-Allowed	0.806	0.864	
URRT Trend (Total Applied Trend Factor)	1.171	1.167	<- URRT W1, S2
URRT Morbidity	1.150	1.060	<- URRT W1, S2
URRT "Other"	0.985	1.008	<- URRT W1, S2
Risk Adjustment	$28.65	$ 63.24	<- URRT W1, S3
Exchange User Fee	$24.58	$ 21.97	<- URRT W1, S3
Capitation	$20.30	$22.57	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.860	0.872	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	0.824	0.805	
Catastrophic Eligibility	0.999	0.999	
Administrative Expenses	5.17%	4.93%	
Taxes and Fees	0.00%	0.95%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 838.30

Calibration	
Age Calibration Factor	1.866
Geographic Calibration Factor	1.051
Tobacco Calibration Factor	1.007
Aggregate Calibration Factor	1.975

										45 CFR Part 156.8 (d) (2) Allowable Factors									
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals							0.729			0.872	1.000	1.000	1.000	0.999	1.063	$ 734.06	4.9%	1.0%	2.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010035	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 2	22444PA0010036	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010036	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 3	22444PA0010037	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010037	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 4	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010038	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 5	22444PA0010039	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010039	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 6	22444PA0010040	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010040	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 7	22444PA0010041	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010041	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 8	22444PA0010042	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010042	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 9	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010045	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 10	22444PA0010046	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010046	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 11	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010047	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 12	22444PA0010048	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010048	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 13	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010063	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 14	22444PA0010064	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010064	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 15	22444PA0010065	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010065	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 16	22444PA0010066	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010066	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 17	22444PA0010067	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010067	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 18	22444PA0010068	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010068	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 19	22444PA0010070	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010070	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 20	22444PA0010071	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010071	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 21	22444PA0010072	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010072	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 22	22444PA0010073	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010073	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 23	22444PA0010074	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010074	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 24	22444PA0010075	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010075	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 25	22444PA0010076	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010076	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 26	22444PA0010077	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010077	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 27	22444PA0010078	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010078	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 28	22444PA0010079	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010079	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 29	22444PA0010080	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010080	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 30	22444PA0010081	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010081	Gold	0.8185	Approach (1)	On/Off	0.912	1.088	1.000	1.000	1.000	1.000	$831.62	4.9%	1.0%	2.0%
Plan 31	22444PA0010082	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010082	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 32	22444PA0010083	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010083	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 33	22444PA0010084	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010084	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 34	22444PA0010085	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010085	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 35	22444PA0010086	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010086	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 36	22444PA0010087	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010087	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 37	22444PA0010088	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010088	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 38	22444PA0010089	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010089	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	1.000	1.000	1.000	$791.17	4.9%	1.0%	2.0%
Plan 39	22444PA0010090	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010090	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 40	22444PA0010091	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010091	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 41	22444PA0010092	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010092	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 42	22444PA0010093	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010093	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 43	22444PA0010094	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010094	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 44	22444PA0010095	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010095	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 45	22444PA0010096	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010096	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 46	22444PA0010097	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010097	Silver	0.7184	Approach (1)	Off	0.806	1.011	1.000	1.000	1.000	1.000	$683.01	4.9%	1.0%	2.0%
Plan 47	22444PA0010098	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010098	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 48	22444PA0010099	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010099	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 49	22444PA0010100	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010100	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 50	22444PA0010101	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010101	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 51	22444PA0010102	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010102	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 52	22444PA0010103	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010103	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 53	22444PA0010104	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010104	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 54	22444PA0010105	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010105	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	1.000	1.000	1.200	$819.01	4.9%	1.0%	2.0%
Plan 55	22444PA0010134	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010134	Silver	0.7164	Approach (1)	On/Off	0.781	1.011	1.000	1.000	1.000	1.200	$794.54	4.9%	1.0%	2.0%
Plan 56	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010053	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 57	22444PA0010054	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010054	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 58	22444PA0010055	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010055	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 59	22444PA0010056	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010056	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 60	22444PA0010069	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010069	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 61	22444PA0010106	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010106	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 62	22444PA0010107	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010107	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 63	22444PA0010108	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010108	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 64	22444PA0010109	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010109	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 65	22444PA0010110	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010110	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 66	22444PA0010111	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010111	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%

PA Rate Template Part III

Table 10. Plan Rates

Total Covered Lives @ 02-01-2019
37,388

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 838.30

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2019 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2020 Continued/ Discontined Plans Indicator
Totals			**37,388**	**27,282**	**$ 377.30**	**$ 403.49**	**6.9%**		-	19	18,575	-	230	7,608	4,879	-	6,077	**37,388**	
Transitional Plans	TRANSITIONAL	N/A	-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
Plan 1	22444PA0010035	HMO	1,423	958	$414.71	$ 434.89	4.9%	3.8%	-	-	1,419	-	-	4	-	-	-	1,423	1
Plan 2	22444PA0010036	HMO	488	367	$414.71	$ 434.89	4.9%	1.3%	-	-	22	-	-	466	-	-	-	488	1
Plan 3	22444PA0010037	HMO	546	393	$414.71	$ 434.89	4.9%	1.5%	-	-	-	-	-	-	546	-	-	546	1
Plan 4	22444PA0010038	HMO	2,205	1,696	$425.34	$ 450.19	5.8%	5.9%	-	-	2,204	-	-	1	-	-	-	2,205	1
Plan 5	22444PA0010039	HMO	486	363	$425.34	$ 450.19	5.8%	1.3%	-	-	-	-	-	-	11	-	475	486	1
Plan 6	22444PA0010040	HMO	885	687	$425.34	$ 450.19	5.8%	2.4%	-	-	-	-	-	885	-	-	-	885	1
Plan 7	22444PA0010041	HMO	769	600	$425.34	$ 450.19	5.8%	2.1%	-	-	-	-	-	-	764	-	5	769	1
Plan 8	22444PA0010042	HMO	240	179	$414.71	$ 434.89	4.9%	0.6%	-	-	-	-	-	-	1	-	239	240	1
Plan 9	22444PA0010045	HMO	3,968	2,755	$418.26	$ 457.12	9.3%	10.6%	-	-	3,957	-	-	11	-	-	-	3,968	1
Plan 10	22444PA0010046	HMO	1,522	1,085	$418.26	$ 457.12	9.3%	4.1%	-	-	2	-	-	37	3	-	1,480	1,522	1
Plan 11	22444PA0010047	HMO	2,830	2,089	$406.33	$ 436.74	7.5%	7.6%	-	-	2,827	-	-	3	-	-	-	2,830	1
Plan 12	22444PA0010048	HMO	837	614	$406.33	$ 436.74	7.5%	2.2%	-	-	-	-	-	1	3	-	833	837	1
Plan 13	22444PA0010063	HMO	176	100	$354.76	$ 375.44	5.8%	0.5%	-	-	176	-	-	-	-	-	-	176	1
Plan 14	22444PA0010064	HMO	17	11	$354.76	$ 375.44	5.8%	0.0%	-	-	-	-	-	1	-	-	16	17	1
Plan 15	22444PA0010065	HMO	29	18	$354.76	$ 375.44	5.8%	0.1%	-	-	-	-	-	29	-	-	-	29	1
Plan 16	22444PA0010066	HMO	18	12	$354.76	$ 375.44	5.8%	0.0%	-	-	-	-	-	-	18	-	-	18	1
Plan 17	22444PA0010067	HMO	600	425	$414.71	$ 434.89	4.9%	1.6%	-	-	-	-	-	-	3	-	597	600	1
Plan 18	22444PA0010068	HMO	474	336	$425.34	$ 450.19	5.8%	1.3%	-	-	-	-	-	-	3	-	471	474	1
Plan 19	22444PA0010070	HMO	4	4	$354.76	$ 375.44	5.8%	0.0%	-	-	-	-	-	-	-	-	4	4	1
Plan 20	22444PA0010071	HMO	40	33	$406.33	$ 436.74	7.5%	0.1%	-	-	-	-	-	40	-	-	-	40	1
Plan 21	22444PA0010072	HMO	485	362	$406.33	$ 436.74	7.5%	1.3%	-	-	3	-	-	481	-	-	1	485	1
Plan 22	22444PA0010073	HMO	813	597	$406.33	$ 436.74	7.5%	2.2%	-	-	813	-	-	-	-	-	-	813	1
Plan 23	22444PA0010074	HMO	315	233	$406.33	$ 436.74	7.5%	0.8%	-	-	2	-	-	313	-	-	-	315	1
Plan 24	22444PA0010075	HMO	103	69	$406.33	$ 436.74	7.5%	0.3%	-	-	103	-	-	-	-	-	-	103	1
Plan 25	22444PA0010076	HMO	94	68	$418.26	$ 457.12	9.3%	0.3%	-	-	93	-	1	-	-	-	-	94	1
Plan 26	22444PA0010077	HMO	140	96	$418.26	$ 457.12	9.3%	0.4%	-	-	1	-	-	139	-	-	-	140	1
Plan 27	22444PA0010078	HMO	1,137	822	$418.26	$ 457.12	9.3%	3.0%	-	-	6	-	-	1,128	-	-	3	1,137	1
Plan 28	22444PA0010079	HMO	1,168	740	$418.26	$ 457.12	9.3%	3.1%	-	-	1,167	-	-	1	-	-	-	1,168	1
Plan 29	22444PA0010080	HMO	441	318	$418.26	$ 457.12	9.3%	1.2%	-	-	-	-	-	441	-	-	-	441	1
Plan 30	22444PA0010081	HMO	273	185	$418.26	$ 457.12	9.3%	0.7%	-	-	272	-	-	1	-	-	-	273	1
Plan 31	22444PA0010082	HMO	54	40	$414.71	$ 434.89	4.9%	0.1%	-	-	-	-	54	-	-	-	-	54	1
Plan 32	22444PA0010083	HMO	5	3	$414.71	$ 434.89	4.9%	0.0%	-	5	-	-	-	-	-	-	-	5	1
Plan 33	22444PA0010084	HMO	33	22	$414.71	$ 434.89	4.9%	0.1%	-	-	33	-	-	-	-	-	-	33	1
Plan 34	22444PA0010085	HMO	51	33	$414.71	$ 434.89	4.9%	0.1%	-	-	-	-	-	51	-	-	-	51	1
Plan 35	22444PA0010086	HMO	138	102	$414.71	$ 434.89	4.9%	0.4%	-	-	138	-	-	-	-	-	-	138	1
Plan 36	22444PA0010087	HMO	277	213	$414.71	$ 434.89	4.9%	0.7%	-	-	1	-	-	276	-	-	-	277	1
Plan 37	22444PA0010088	HMO	192	136	$414.71	$ 434.89	4.9%	0.5%	-	-	192	-	-	-	-	-	-	192	1
Plan 38	22444PA0010089	HMO	396	286	$414.71	$ 434.89	4.9%	1.1%	-	-	-	-	-	-	393	-	3	396	1
Plan 39	22444PA0010090	HMO	12	10	$354.76	$ 375.44	5.8%	0.0%	-	-	-	-	12	-	-	-	-	12	1
Plan 40	22444PA0010091	HMO	1	1	$354.76	$ 375.44	5.8%	0.0%	-	1	-	-	-	-	-	-	-	1	1
Plan 41	22444PA0010092	HMO	1	1	$354.76	$ 375.44	5.8%	0.0%	-	-	1	-	-	-	-	-	-	1	1
Plan 42	22444PA0010093	HMO	10	9	$354.76	$ 375.44	5.8%	0.0%	-	-	-	-	-	10	-	-	-	10	1
Plan 43	22444PA0010094	HMO	31	25	$354.76	$ 375.44	5.8%	0.1%	-	-	31	-	-	-	-	-	-	31	1
Plan 44	22444PA0010095	HMO	55	39	$354.76	$ 375.44	5.8%	0.1%	-	-	-	-	-	55	-	-	-	55	1
Plan 45	22444PA0010096	HMO	23	14	$354.76	$ 375.44	5.8%	0.1%	-	-	23	-	-	-	-	-	-	23	1
Plan 46	22444PA0010097	HMO	12	8	$354.76	$ 375.44	5.8%	0.0%	-	-	-	-	-	-	12	-	-	12	1
Plan 47	22444PA0010098	HMO	43	38	$425.34	$ 450.19	5.8%	0.1%	-	-	-	-	43	-	-	-	-	43	1
Plan 48	22444PA0010099	HMO	3	3	$425.34	$ 450.19	5.8%	0.0%	-	3	-	-	-	-	-	-	-	3	1
Plan 49	22444PA0010100	HMO	58	43	$425.34	$ 450.19	5.8%	0.2%	-	-	58	-	-	-	-	-	-	58	1
Plan 50	22444PA0010101	HMO	19	16	$425.34	$ 450.19	5.8%	0.1%	-	-	-	-	-	19	-	-	-	19	1
Plan 51	22444PA0010102	HMO	154	122	$425.34	$ 450.19	5.8%	0.4%	-	-	154	-	-	-	-	-	-	154	1
Plan 52	22444PA0010103	HMO	362	283	$425.34	$ 450.19	5.8%	1.0%	-	-	10	-	-	350	-	-	2	362	1
Plan 53	22444PA0010104	HMO	468	346	$425.34	$ 450.19	5.8%	1.3%	-	-	468	-	-	-	-	-	-	468	1
Plan 54	22444PA0010105	HMO	451	352	$425.34	$ 450.19	5.8%	1.2%	-	-	-	-	-	4	444	-	3	451	1
Plan 55	22444PA0010134	HMO	47	32	$406.33	$ 436.74	7.5%	0.1%	-	-	47	-	-	-	-	-	-	47	1
Plan 56	22444PA0010053	HMO	2,961	2,162	$296.62	$ 314.73	6.1%	7.9%	-	-	2,955	-	-	4	1	-	1	2,961	1
Plan 57	22444PA0010054	HMO	1,459	1,066	$296.62	$ 314.73	6.1%	3.9%	-	-	-	-	-	4	27	-	1,428	1,459	1
Plan 58	22444PA0010055	HMO	1,492	1,124	$296.62	$ 314.73	6.1%	4.0%	-	-	1	-	-	1,488	2	-	1	1,492	1
Plan 59	22444PA0010056	HMO	1,416	1,054	$296.62	$ 314.73	6.1%	3.8%	-	-	-	-	-	3	1,412	-	1	1,416	1
Plan 60	22444PA0010069	HMO	463	329	$296.62	$ 314.73	6.1%	1.2%	-	-	-	-	-	2	1	-	460	463	1
Plan 61	22444PA0010106	HMO	114	88	$296.62	$ 314.73	6.1%	0.3%	-	-	-	-	112	1	1	-	-	114	1
Plan 62	22444PA0010107	HMO	8	7	$296.62	$ 314.73	6.1%	0.0%	-	8	-	-	-	-	-	-	-	8	1
Plan 63	22444PA0010108	HMO	129	101	$296.62	$ 314.73	6.1%	0.3%	-	2	126	-	-	1	-	-	-	129	1
Plan 64	22444PA0010109	HMO	163	118	$296.62	$ 314.73	6.1%	0.4%	-	-	-	-	2	161	-	-	-	163	1
Plan 65	22444PA0010110	HMO	273	204	$296.62	$ 314.73	6.1%	0.7%	-	-	269	-	-	4	-	-	-	273	1
Plan 66	22444PA0010111	HMO	1,115	806	$296.62	$ 314.73	6.1%	3.0%	-	-	6	-	-	1,109	-	-	-	1,115	1

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 838.30

Calibration	
Age Calibration Factor	1.866
Geographic Calibration Factor	1.051
Tobacco Calibration Factor	1.007
Aggregate Calibration Factor	1.975

										45 CFR Part 156.8 (d) (2) Allowable Factors									
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals							**0.729**			**0.872**	**1.000**	**1.000**	**1.000**	**0.999**	**1.063**	**$ 734.06**	**4.9%**	**1.0%**	**2.0%**
Plan 67	22444PA0010112	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010112	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 68	22444PA0010113	HMO	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010113	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	1.000	1.000	1.000	$572.58	4.9%	1.0%	2.0%
Plan 69	22444PA0040080	POS	Geisinger Marketplace Value	M	22444PA0040080	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 70	22444PA0040081	POS	Geisinger Marketplace Value	M	22444PA0040081	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 71	22444PA0040082	POS	Geisinger Marketplace Value	M	22444PA0040082	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 72	22444PA0040083	POS	Geisinger Marketplace Value	M	22444PA0040083	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 73	22444PA0040084	POS	Geisinger Marketplace Value	M	22444PA0040084	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 74	22444PA0040085	POS	Geisinger Marketplace Value	M	22444PA0040085	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 75	22444PA0040086	POS	Geisinger Marketplace Value	M	22444PA0040086	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 76	22444PA0040087	POS	Geisinger Marketplace Value	M	22444PA0040087	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 77	22444PA0040088	POS	Geisinger Marketplace Value	M	22444PA0040088	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 78	22444PA0040089	POS	Geisinger Marketplace Value	M	22444PA0040089	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 79	22444PA0040090	POS	Geisinger Marketplace Value	M	22444PA0040090	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 80	22444PA0040091	POS	Geisinger Marketplace Value	M	22444PA0040091	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 81	22444PA0040092	POS	Geisinger Marketplace Value	M	22444PA0040092	Catastrophic	0.57	Approach (1)	On/Off	0.728	0.909	1.000	1.000	0.880	1.000	$487.76	4.9%	1.0%	2.0%
Plan 82	22444PA0010135	HMO	Geisinger Marketplace Premier HMO 20/40/3000	N	22444PA0010135	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	0.940	1.000	1.000	$743.70	4.9%	1.0%	2.0%
Plan 83	22444PA0010136	HMO	Geisinger Marketplace Premier HMO 30/60/4650	N	22444PA0010136	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	0.940	1.000	1.200	$769.87	4.9%	1.0%	2.0%
Plan 84	22444PA0010137	HMO	Geisinger Marketplace Premier HMO 30/60/7100	N	22444PA0010137	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	0.940	1.000	1.000	$538.22	4.9%	1.0%	2.0%
Plan 85	22444PA0010138	HMO	Geisinger Marketplace Premier HMO 20/40/3000	N	22444PA0010138	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	0.940	1.000	1.000	$743.70	4.9%	1.0%	2.0%
Plan 86	22444PA0010139	HMO	Geisinger Marketplace Premier HMO 30/60/4650	N	22444PA0010139	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	0.940	1.000	1.200	$769.87	4.9%	1.0%	2.0%
Plan 87	22444PA0010140	HMO	Geisinger Marketplace Premier HMO 30/60/7100	N	22444PA0010140	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	0.940	1.000	1.000	$538.22	4.9%	1.0%	2.0%
Plan 88	22444PA0010141	HMO	Geisinger Marketplace Premier HMO 20/40/3000	N	22444PA0010141	Gold	0.8059	Approach (1)	On/Off	0.867	1.088	1.000	0.940	1.000	1.000	$743.70	4.9%	1.0%	2.0%
Plan 89	22444PA0010142	HMO	Geisinger Marketplace Premier HMO 30/60/4650	N	22444PA0010142	Silver	0.7178	Approach (1)	On/Off	0.805	1.011	1.000	0.940	1.000	1.200	$769.87	4.9%	1.0%	2.0%
Plan 90	22444PA0010143	HMO	Geisinger Marketplace Premier HMO 30/60/7100	N	22444PA0010143	Bronze	0.65	Approach (1)	On/Off	0.767	0.891	1.000	0.940	1.000	1.000	$538.22	4.9%	1.0%	2.0%

PA Rate Template Part III

Table 10. Plan Rates

Total Covered Lives @ 02-01-2019
37,388

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 838.30

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2019 Number of Covered Lives by Rating Area										2020 Continued/ Discontined Plans Indicator
									1	2	3	4	5	6	7	8	9	Total	
Totals			**37,388**	**27,282**	**$ 377.30**	**$ 403.49**	**6.9%**		-	19	18,575	-	230	7,608	4,879	-	6,077	**37,388**	
Plan 67	22444PA0010112	HMO	866	621	$296.62	$ 314.73	6.1%	2.3%	-	-	856	-	-	10	-	-	-	866	1
Plan 68	22444PA0010113	HMO	1,185	906	$296.62	$ 314.73	6.1%	3.2%	-	-	-	-	-	-	1,178	-	7	1,185	1
Plan 69	22444PA0040080	POS	95	91	$249.44	$ 268.11	7.5%	0.3%	-	-	95	-	-	-	-	-	-	95	1
Plan 70	22444PA0040081	POS	41	39	$249.44	$ 268.11	7.5%	0.1%	-	-	-	-	-	-	-	-	41	41	1
Plan 71	22444PA0040082	POS	32	30	$249.44	$ 268.11	7.5%	0.1%	-	-	-	-	-	32	-	-	-	32	1
Plan 72	22444PA0040083	POS	31	30	$249.44	$ 268.11	7.5%	0.1%	-	-	-	-	-	1	30	-	-	31	1
Plan 73	22444PA0040084	POS	5	5	$249.44	$ 268.11	7.5%	0.0%	-	-	-	-	-	-	-	-	5	5	1
Plan 74	22444PA0040085	POS	6	5	$249.44	$ 268.11	7.5%	0.0%	-	-	-	-	6	-	-	-	-	6	1
Plan 75	22444PA0040086	POS	-	-	$249.44	$ 268.11	7.5%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 76	22444PA0040087	POS	-	-	$249.44	$ 268.11	7.5%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 77	22444PA0040088	POS	15	15	$249.44	$ 268.11	7.5%	0.0%	-	-	-	-	-	15	-	-	-	15	1
Plan 78	22444PA0040089	POS	13	13	$249.44	$ 268.11	7.5%	0.0%	-	-	13	-	-	-	-	-	-	13	1
Plan 79	22444PA0040090	POS	29	25	$249.44	$ 268.11	7.5%	0.1%	-	-	3	-	-	26	-	-	-	29	1
Plan 80	22444PA0040091	POS	28	26	$249.44	$ 268.11	7.5%	0.1%	-	-	28	-	-	-	-	-	-	28	1
Plan 81	22444PA0040092	POS	27	25	$249.44	$ 268.11	7.5%	0.1%	-	-	-	-	-	-	26	-	1	27	1
Plan 82	22444PA0010135	HMO	-	-		$ 408.79	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 83	22444PA0010136	HMO	-	-		$ 423.18	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 84	22444PA0010137	HMO	-	-		$ 295.85	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 85	22444PA0010138	HMO	-	-		$ 408.79	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 86	22444PA0010139	HMO	-	-		$ 423.18	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 87	22444PA0010140	HMO	-	-		$ 295.85	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 88	22444PA0010141	HMO	-	-		$ 408.79	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 89	22444PA0010142	HMO	-	-		$ 423.18	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 90	22444PA0010143	HMO	-	-		$ 295.85	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1

PA Rate Template Part IV A - Individual

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

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2020

							2019 21-year-old, Non-Tobacco Premium PMPM										2020 21-yea			
Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ 330.37	$ 358.69	$ -	$ 337.76	$ 448.24	$ 432.17	$ -	$ 412.49	$ 395.10	$ -	$ 349.05	$ 384.70	$ -
Plan 1	22444PA0010035	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010035	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 384.76	$ -	$ 409.23	$ 403.14	$ -
Plan 2	22444PA0010036	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010036	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 496.11	$ -	$ 409.23	$ 403.14	$ -
Plan 3	22444PA0010037	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010037	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 509.68	$ -	$ 409.23	$ 403.14	$ -
Plan 4	22444PA0010038	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010038	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 394.34	$ -	$ 423.63	$ 417.33	$ -
Plan 5	22444PA0010039	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010039	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 465.79	$ -	$ 423.63	$ 417.33	$ -
Plan 6	22444PA0010040	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010040	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 514.24	$ -	$ 423.63	$ 417.33	$ -
Plan 7	22444PA0010041	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010041	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 522.36	$ -	$ 423.63	$ 417.33	$ -
Plan 8	22444PA0010042	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010042	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 453.10	$ -	$ 409.23	$ 403.14	$ -
Plan 9	22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010045	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 388.05	$ -	$ 430.15	$ 423.75	$ -
Plan 10	22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010046	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 457.95	$ -	$ 430.15	$ 423.75	$ -
Plan 11	22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010047	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 376.79	$ -	$ 410.97	$ 404.86	$ -
Plan 12	22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010048	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 443.97	$ -	$ 410.97	$ 404.86	$ -
Plan 13	22444PA0010063	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010063	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 328.86	$ -	$ 353.28	$ 348.03	$ -
Plan 14	22444PA0010064	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010064	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 389.84	$ -	$ 353.28	$ 348.03	$ -
Plan 15	22444PA0010065	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010065	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 428.90	$ -	$ 353.28	$ 348.03	$ -
Plan 16	22444PA0010066	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010066	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 436.00	$ -	$ 353.28	$ 348.03	$ -
Plan 17	22444PA0010067	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010067	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 453.15	$ -	$ 409.23	$ 403.14	$ -
Plan 18	22444PA0010068	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010068	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 464.84	$ -	$ 423.63	$ 417.33	$ -
Plan 19	22444PA0010070	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010070	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 387.40	$ -	$ 353.28	$ 348.03	$ -
Plan 20	22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010071	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 491.25	$ -	$ 410.97	$ 404.86	$ -
Plan 21	22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010072	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 490.45	$ -	$ 410.97	$ 404.86	$ -
Plan 22	22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010073	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 376.67	$ -	$ 410.97	$ 404.86	$ -
Plan 23	22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010074	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 490.53	$ -	$ 410.97	$ 404.86	$ -
Plan 24	22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010075	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 376.67	$ -	$ 410.97	$ 404.86	$ -
Plan 25	22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010076	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 387.89	$ -	$ 430.15	$ 423.75	$ -
Plan 26	22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010077	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 504.83	$ -	$ 430.15	$ 423.75	$ -
Plan 27	22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010078	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 504.92	$ -	$ 430.15	$ 423.75	$ -
Plan 28	22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010079	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 387.83	$ -	$ 430.15	$ 423.75	$ -
Plan 29	22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010080	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 505.68	$ -	$ 430.15	$ 423.75	$ -
Plan 30	22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010081	Gold	On/Off	$ -	$ 393.58	$ 387.73	$ -	$ 402.78	$ 505.68	$ 514.04	$ -	$ 456.74	$ 388.16	$ -	$ 430.15	$ 423.75	$ -
Plan 31	22444PA0010082	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010082	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 399.37	$ -	$ 409.23	$ 403.14	$ -
Plan 32	22444PA0010083	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010083	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 390.24	$ -	$ 409.23	$ 403.14	$ -
Plan 33	22444PA0010084	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010084	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 384.44	$ -	$ 409.23	$ 403.14	$ -
Plan 34	22444PA0010085	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010085	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 501.38	$ -	$ 409.23	$ 403.14	$ -
Plan 35	22444PA0010086	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010086	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 384.44	$ -	$ 409.23	$ 403.14	$ -
Plan 36	22444PA0010087	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010087	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 500.96	$ -	$ 409.23	$ 403.14	$ -
Plan 37	22444PA0010088	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010088	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 384.44	$ -	$ 409.23	$ 403.14	$ -
Plan 38	22444PA0010089	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010089	Gold	On/Off	$ -	$ 390.24	$ 384.44	$ -	$ 399.37	$ 501.38	$ 509.68	$ -	$ 452.86	$ 509.25	$ -	$ 409.23	$ 403.14	$ -
Plan 39	22444PA0010090	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010090	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 341.63	$ -	$ 353.28	$ 348.03	$ -
Plan 40	22444PA0010091	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010091	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 333.83	$ -	$ 353.28	$ 348.03	$ -
Plan 41	22444PA0010092	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010092	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 328.86	$ -	$ 353.28	$ 348.03	$ -
Plan 42	22444PA0010093	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010093	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 428.90	$ -	$ 353.28	$ 348.03	$ -
Plan 43	22444PA0010094	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010094	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 328.86	$ -	$ 353.28	$ 348.03	$ -
Plan 44	22444PA0010095	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010095	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 428.90	$ -	$ 353.28	$ 348.03	$ -
Plan 45	22444PA0010096	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010096	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 328.86	$ -	$ 353.28	$ 348.03	$ -
Plan 46	22444PA0010097	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010097	Silver	Off	$ -	$ 333.83	$ 328.86	$ -	$ 341.63	$ 428.90	$ 436.00	$ -	$ 387.40	$ 436.00	$ -	$ 353.28	$ 348.03	$ -
Plan 47	22444PA0010098	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010098	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 409.60	$ -	$ 423.63	$ 417.33	$ -
Plan 48	22444PA0010099	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010099	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 400.24	$ -	$ 423.63	$ 417.33	$ -
Plan 49	22444PA0010100	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010100	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 394.29	$ -	$ 423.63	$ 417.33	$ -
Plan 50	22444PA0010101	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010101	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 514.24	$ -	$ 423.63	$ 417.33	$ -
Plan 51	22444PA0010102	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010102	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 394.29	$ -	$ 423.63	$ 417.33	$ -
Plan 52	22444PA0010103	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010103	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 510.65	$ -	$ 423.63	$ 417.33	$ -
Plan 53	22444PA0010104	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010104	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 394.29	$ -	$ 423.63	$ 417.33	$ -
Plan 54	22444PA0010105	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010105	Silver	On/Off	$ -	$ 400.24	$ 394.29	$ -	$ 409.60	$ 514.24	$ 522.74	$ -	$ 464.47	$ 522.28	$ -	$ 423.63	$ 417.33	$ -
Plan 55	22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010134	Silver	On/Off	$ -	$ 382.36	$ 376.67	$ -	$ 391.30	$ 491.25	$ 499.38	$ -	$ 443.71	$ 376.67	$ -	$ 410.97	$ 404.86	$ -
Plan 56	22444PA0010053	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010053	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 275.13	$ -	$ 296.16	$ 291.76	$ -
Plan 57	22444PA0010054	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010054	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 324.76	$ -	$ 296.16	$ 291.76	$ -

PA Rate Template Part IV A

Table 11. Plan Premium Developr

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

		ar-old, Non-Tobacco Premium PMPM						Change in 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		$ 357.12	$ 479.23	$ 457.05	$ -	$ 441.13	$ 422.36	0.0%	5.7%	7.2%	0.0%	5.8%	6.8%	5.8%	0.0%	6.9%	6.9%
Plan 1	22444PA0010035	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 403.48		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 2	22444PA0010036	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 520.25		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 3	22444PA0010037	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 534.48		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 4	22444PA0010038	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 417.39		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 5	22444PA0010039	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 493.01		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 6	22444PA0010040	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 544.28		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 7	22444PA0010041	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 552.89		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 8	22444PA0010042	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 475.14		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 9	22444PA0010045	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 424.11		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 10	22444PA0010046	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 500.50		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 11	22444PA0010047	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 404.99		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 12	22444PA0010048	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 477.19		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 13	22444PA0010063	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 348.03		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 14	22444PA0010064	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 412.56		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 15	22444PA0010065	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 453.90		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 16	22444PA0010066	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 461.41		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 17	22444PA0010067	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 475.19		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 18	22444PA0010068	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 492.00		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 19	22444PA0010070	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 409.98		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 20	22444PA0010071	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 528.02		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 21	22444PA0010072	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 527.15		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 22	22444PA0010073	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 404.86		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 23	22444PA0010074	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 527.24		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 24	22444PA0010075	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 404.86		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 25	22444PA0010076	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 423.93		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 26	22444PA0010077	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 551.74		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 27	22444PA0010078	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 551.84		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 28	22444PA0010079	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 423.86		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 29	22444PA0010080	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 552.66		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 30	22444PA0010081	$ 440.21	$ 552.66	$ 561.80	$ -	$ 499.18	$ 424.22		9.3%	9.3%		9.3%	9.3%	9.3%		9.3%	9.3%
Plan 31	22444PA0010082	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 418.80		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 32	22444PA0010083	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 409.23		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 33	22444PA0010084	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 403.14		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 34	22444PA0010085	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 525.78		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 35	22444PA0010086	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 403.14		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 36	22444PA0010087	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 525.34		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 37	22444PA0010088	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 403.14		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 38	22444PA0010089	$ 418.80	$ 525.78	$ 534.48	$ -	$ 474.90	$ 534.02		4.9%	4.9%		4.9%	4.9%	4.9%		4.9%	4.9%
Plan 39	22444PA0010090	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 361.54		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 40	22444PA0010091	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 353.28		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 41	22444PA0010092	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 348.03		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 42	22444PA0010093	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 453.90		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 43	22444PA0010094	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 348.03		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 44	22444PA0010095	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 453.90		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 45	22444PA0010096	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 348.03		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 46	22444PA0010097	$ 361.54	$ 453.90	$ 461.41	$ -	$ 409.98	$ 461.41		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 47	22444PA0010098	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 433.54		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 48	22444PA0010099	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 423.63		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 49	22444PA0010100	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 417.33		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 50	22444PA0010101	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 544.28		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 51	22444PA0010102	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 417.33		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 52	22444PA0010103	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 540.48		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 53	22444PA0010104	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 417.33		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 54	22444PA0010105	$ 433.54	$ 544.28	$ 553.29	$ -	$ 491.61	$ 552.80		5.8%	5.8%		5.8%	5.8%	5.8%		5.8%	5.8%
Plan 55	22444PA0010134	$ 420.58	$ 528.02	$ 536.75	$ -	$ 476.92	$ 404.86		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 56	22444PA0010053	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 291.93		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 57	22444PA0010054	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 344.59		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%

PA Rate Template Part IV A - Individual

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

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2020

							2019 21-year-old, Non-Tobacco Premium PMPM										2020 21-yea			
Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ 330.37	$ 358.69	$ -	$ 337.76	$ 448.24	$ 432.17	$ -	$ 412.49	$ 395.10	$ -	$ 349.05	$ 384.70	$ -
Plan 58	22444PA0010055	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010055	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 358.54	$ -	$ 296.16	$ 291.76	$ -
Plan 59	22444PA0010056	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010056	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 364.50	$ -	$ 296.16	$ 291.76	$ -
Plan 60	22444PA0010069	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010069	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 324.15	$ -	$ 296.16	$ 291.76	$ -
Plan 61	22444PA0010106	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010106	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 286.98	$ -	$ 296.16	$ 291.76	$ -
Plan 62	22444PA0010107	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010107	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 279.12	$ -	$ 296.16	$ 291.76	$ -
Plan 63	22444PA0010108	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010108	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 275.68	$ -	$ 296.16	$ 291.76	$ -
Plan 64	22444PA0010109	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010109	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 357.72	$ -	$ 296.16	$ 291.76	$ -
Plan 65	22444PA0010110	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010110	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 276.19	$ -	$ 296.16	$ 291.76	$ -
Plan 66	22444PA0010111	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010111	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 358.16	$ -	$ 296.16	$ 291.76	$ -
Plan 67	22444PA0010112	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010112	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 275.93	$ -	$ 296.16	$ 291.76	$ -
Plan 68	22444PA0010113	Geisinger Marketplace HMO 30/60/6600	M	22444PA0010113	Bronze	On/Off	$ -	$ 279.12	$ 274.97	$ -	$ 285.65	$ 358.61	$ 364.55	$ -	$ 323.91	$ 364.31	$ -	$ 296.16	$ 291.76	$ -
Plan 69	22444PA0040080	Geisinger Marketplace Value	M	22444PA0040080	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 231.23	$ -	$ 252.29	$ 248.54	$ -
Plan 70	22444PA0040081	Geisinger Marketplace Value	M	22444PA0040081	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 272.39	$ -	$ 252.29	$ 248.54	$ -
Plan 71	22444PA0040082	Geisinger Marketplace Value	M	22444PA0040082	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 301.57	$ -	$ 252.29	$ 248.54	$ -
Plan 72	22444PA0040083	Geisinger Marketplace Value	M	22444PA0040083	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 306.40	$ -	$ 252.29	$ 248.54	$ -
Plan 73	22444PA0040084	Geisinger Marketplace Value	M	22444PA0040084	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 272.39	$ -	$ 252.29	$ 248.54	$ -
Plan 74	22444PA0040085	Geisinger Marketplace Value	M	22444PA0040085	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 240.21	$ -	$ 252.29	$ 248.54	$ -
Plan 75	22444PA0040086	Geisinger Marketplace Value	M	22444PA0040086	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ -	$ -	$ 252.29	$ 248.54	$ -
Plan 76	22444PA0040087	Geisinger Marketplace Value	M	22444PA0040087	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ -	$ -	$ 252.29	$ 248.54	$ -
Plan 77	22444PA0040088	Geisinger Marketplace Value	M	22444PA0040088	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 301.57	$ -	$ 252.29	$ 248.54	$ -
Plan 78	22444PA0040089	Geisinger Marketplace Value	M	22444PA0040089	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 231.23	$ -	$ 252.29	$ 248.54	$ -
Plan 79	22444PA0040090	Geisinger Marketplace Value	M	22444PA0040090	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 294.30	$ -	$ 252.29	$ 248.54	$ -
Plan 80	22444PA0040091	Geisinger Marketplace Value	M	22444PA0040091	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 231.23	$ -	$ 252.29	$ 248.54	$ -
Plan 81	22444PA0040092	Geisinger Marketplace Value	M	22444PA0040092	Catastrophic	On/Off	$ -	$ 234.72	$ 231.23	$ -	$ 240.21	$ 301.57	$ 306.56	$ -	$ 272.39	$ 305.30	$ -	$ 252.29	$ 248.54	$ -
Plan 82	22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000	N	22444PA0010135	Gold	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 384.67	$ 378.95	$ -
Plan 83	22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650	N	22444PA0010136	Silver	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 398.21	$ 392.29	$ -
Plan 84	22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100	N	22444PA0010137	Bronze	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 278.39	$ 274.25	$ -
Plan 85	22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000	N	22444PA0010138	Gold	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 384.67	$ 378.95	$ -
Plan 86	22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650	N	22444PA0010139	Silver	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 398.21	$ 392.29	$ -
Plan 87	22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100	N	22444PA0010140	Bronze	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 278.39	$ 274.25	$ -
Plan 88	22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000	N	22444PA0010141	Gold	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 384.67	$ 378.95	$ -
Plan 89	22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	N	22444PA0010142	Silver	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 398.21	$ 392.29	$ -
Plan 90	22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100	N	22444PA0010143	Bronze	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 278.39	$ 274.25	$ -

PA Rate Template Part IV A

Table 11. Plan Premium Developr

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

		ar-old, Non-Tobacco Premium PMPM						Change in 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		$ 357.12	$ 479.23	$ 457.05	$ -	$ 441.13	$ 422.36	0.0%	5.7%	7.2%	0.0%	5.8%	6.8%	5.8%	0.0%	6.9%	6.9%
Plan 58	22444PA0010055	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 380.44		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 59	22444PA0010056	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 386.76		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 60	22444PA0010069	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 343.94		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 61	22444PA0010106	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 304.50		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 62	22444PA0010107	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 296.16		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 63	22444PA0010108	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 292.51		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 64	22444PA0010109	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 379.56		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 65	22444PA0010110	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 293.06		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 66	22444PA0010111	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 380.04		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 67	22444PA0010112	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 292.78		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 68	22444PA0010113	$ 303.09	$ 380.51	$ 386.81	$ -	$ 343.69	$ 386.55		6.1%	6.1%		6.1%	6.1%	6.1%		6.1%	6.1%
Plan 69	22444PA0040080	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 248.54		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 70	22444PA0040081	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 292.78		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 71	22444PA0040082	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 324.15		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 72	22444PA0040083	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 329.34		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 73	22444PA0040084	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 292.78		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 74	22444PA0040085	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 258.19		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 75	22444PA0040086	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ -		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	
Plan 76	22444PA0040087	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ -		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	
Plan 77	22444PA0040088	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 324.15		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 78	22444PA0040089	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 248.54		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 79	22444PA0040090	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 316.32		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 80	22444PA0040091	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 248.54		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 81	22444PA0040092	$ 258.19	$ 324.15	$ 329.51	$ -	$ 292.78	$ 328.15		7.5%	7.5%		7.5%	7.5%	7.5%		7.5%	7.5%
Plan 82	22444PA0010135	$ 393.67	$ 494.23	$ 502.41	$ -	$ 446.40	$ -										
Plan 83	22444PA0010136	$ 407.52	$ 511.63	$ 520.09	$ -	$ 462.11	$ -										
Plan 84	22444PA0010137	$ 284.90	$ 357.68	$ 363.60	$ -	$ 323.07	$ -										
Plan 85	22444PA0010138	$ 393.67	$ 494.23	$ 502.41	$ -	$ 446.40	$ -										
Plan 86	22444PA0010139	$ 407.52	$ 511.63	$ 520.09	$ -	$ 462.11	$ -										
Plan 87	22444PA0010140	$ 284.90	$ 357.68	$ 363.60	$ -	$ 323.07	$ -										
Plan 88	22444PA0010141	$ 393.67	$ 494.23	$ 502.41	$ -	$ 446.40	$ -										
Plan 89	22444PA0010142	$ 407.52	$ 511.63	$ 520.09	$ -	$ 462.11	$ -										
Plan 90	22444PA0010143	$ 284.90	$ 357.68	$ 363.60	$ -	$ 323.07	$ -										

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Geisinger Health Plan**
Product(s):	**HMO, POS**
Market Segment:	**Individual**
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	1.100
15	0.833			41	1.302	1.100
16	0.859			42	1.325	1.100
17	0.885			43	1.357	1.100
18	0.913	1.100		44	1.397	1.100
19	0.941	1.100		45	1.444	1.100
20	0.970	1.100		46	1.500	1.100
21	1.000	1.100		47	1.563	1.100
22	1.000	1.100		48	1.635	1.100
23	1.000	1.100		49	1.706	1.100
24	1.000	1.100		50	1.786	1.100
25	1.004	1.100		51	1.865	1.100
26	1.024	1.100		52	1.952	1.100
27	1.048	1.100		53	2.040	1.100
28	1.087	1.100		54	2.135	1.100
29	1.119	1.100		55	2.230	1.100
30	1.135	1.100		56	2.333	1.100
31	1.159	1.100		57	2.437	1.100
32	1.183	1.100		58	2.548	1.100
33	1.198	1.100		59	2.603	1.100
34	1.214	1.100		60	2.714	1.100
35	1.222	1.100		61	2.810	1.100
36	1.230	1.100		62	2.873	1.100
37	1.238	1.100		63	2.952	1.100
38	1.246	1.100		64+	3.000	1.100
39	1.262	1.100				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Elk, Potter	0.941	0.941
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.927	0.927
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.963	0.963
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	1.209	1.209
Rating Area 7	Adams, York, Lancaster, Berks	1.229	1.229
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	1.092	1.092

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Geisinger Marketplace All-Access HMO	2,3,5,6,7,8,9	1.000	1	8/15/2013
Geisinger Marketplace Premier HMO	3,6,7,9	1.000	0.940	10/31/2018

Geisinger Health Plan
Individual Filing for 2020
Projected Reinsurance Calculation

	PMPM
Reinsurance Premium July 2018 - June 2019	$1.50
Assumed Reinsurance Premium July 2019 - June 2020	$2.10
Assumed Reinsurance Premium July 2020 - June 2021	$2.94
Estimated Reinsurance Premium Jan 2020 - Dec 2020	$2.52

Estimated Reinsurance Recoveries	$2.37

Net Reinsurance	$0.15
Other Factor - Other	**1.00025**

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$593.05

Geisinger Health Plan
Individual Filing for 2020
Projected Tax Estimates

Federal Income Tax

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	0.9%
Estimated Federal Income Tax:	**0.00%**

Health Insurance Provider Fee

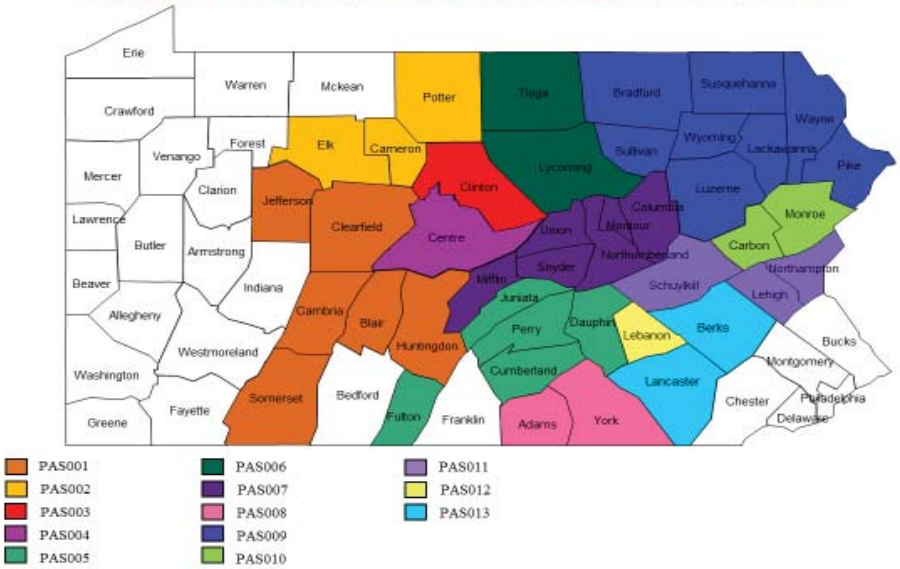
	2020	2021
Applicable amount	$16,400,000,000	$17,500,000,000
Expected National Premium in Data Year	$816,272,140,887	$873,411,190,749
Expected GHP Total Premium in Data Year	$1,447,426,413	$1,548,746,262
Applicable % expected for GHP	0.177%	0.177%
Expected GHP Fee Amount	$29,080,734	$31,031,271
Expected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

Geisinger Health Plan
Individual Filing for 2020
Quality Improvement Initiatives Estimates

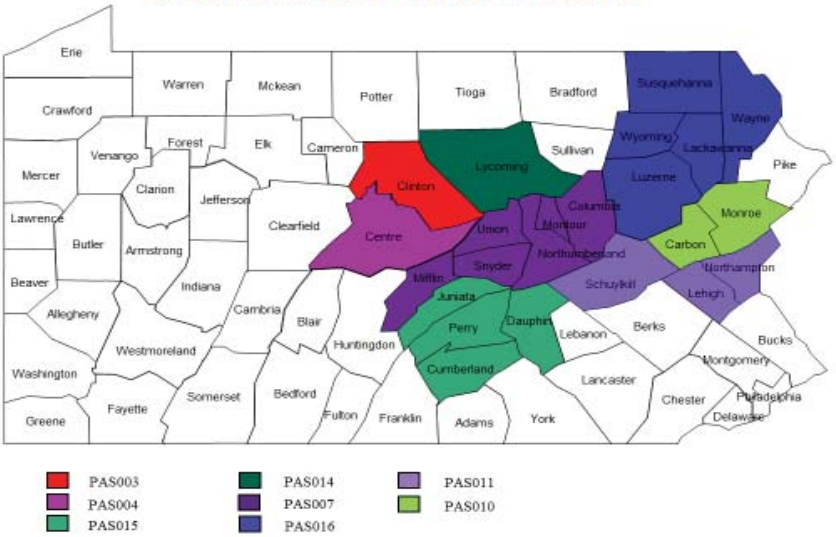
ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Geisinger Health Plan and Geisinger Quality Options, Inc.
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

		Business Subject to MLR Comprehensive Health Coverage Individual
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	4,367,354
	Member Months for GHP and GQO combined	676,186
	Estimated PMPM:	$6.46

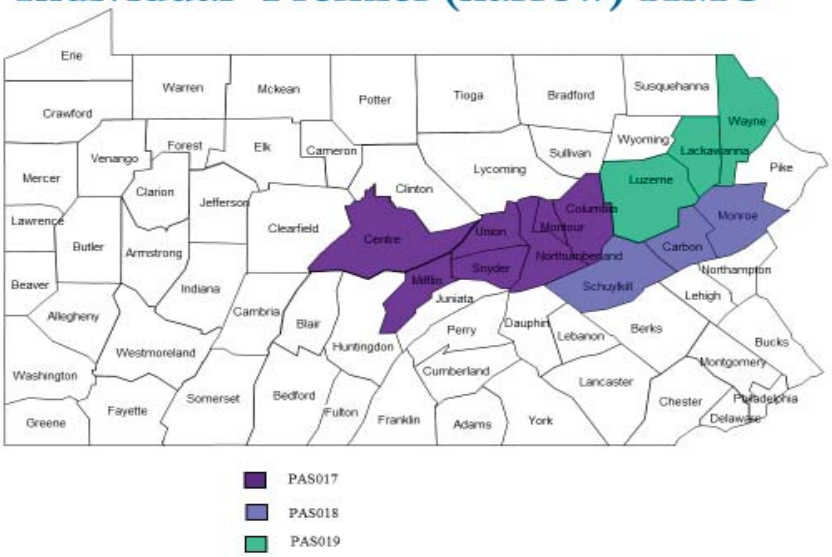
2020 Marketplace Service Areas
Individual All-Access HMO & PPO



2020 Marketplace Service Areas
Individual Extra HMO



2020 Marketplace Service Area
Individual- Premier (narrow) HMO



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

Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>	22444PA0010035		22444PA0010036		22444PA0010037		22444PA0010038		22444PA0010039		22444PA0010040		22444PA0010041		22444PA0010042		22444PA0010045		22444PA0010046	
HIOS Plan ID (Off Exchange)=>	22444PA0010035		22444PA0010036		22444PA0010037		22444PA0010038		22444PA0010039		22444PA0010040		22444PA0010041		22444PA0010042		22444PA0010045		22444PA0010046	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace Extra HMO 10/50/500		Geisinger Marketplace Extra HMO 10/50/500	
Form # =>	M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 7		Rating Area 3		Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 3		Rating Area 9	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Gold		Gold		Gold	
Deductible =>	Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $3,000 / Rx: $0		Med: $500 / Rx: $500		Med: $500 / Rx: $500	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$20 / $40		$50 / $50		$50 / $50	
OOP Maximum =>	$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$5,000		$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$308.40	$308.40	$402.22	$402.22	$408.87	$408.87	$319.26	$319.26	$376.08	$376.08	$416.38	$416.38	$423.26	$423.26	$363.30	$363.30	$324.17	$324.17	$381.87	$381.87
15	$335.82	$335.82	$437.97	$437.97	$445.22	$445.22	$347.63	$347.63	$409.51	$409.51	$453.39	$453.39	$460.89	$460.89	$395.59	$395.59	$352.98	$352.98	$415.81	$415.81
16	$346.30	$346.30	$451.64	$451.64	$459.11	$459.11	$358.48	$358.48	$422.29	$422.29	$467.54	$467.54	$475.27	$475.27	$407.94	$407.94	$364.00	$364.00	$428.79	$428.79
17	$356.78	$356.78	$465.31	$465.31	$473.01	$473.01	$369.34	$369.34	$435.07	$435.07	$481.69	$481.69	$489.66	$489.66	$420.28	$420.28	$375.02	$375.02	$441.77	$441.77
18	$368.07	$404.75	$480.04	$527.88	$487.98	$536.61	$381.02	$419.00	$448.84	$493.58	$496.93	$546.46	$505.15	$555.50	$433.58	$476.80	$386.88	$425.45	$455.75	$501.17
19	$379.35	$417.25	$494.76	$544.18	$502.94	$553.18	$392.71	$431.93	$462.60	$508.82	$512.17	$563.33	$520.64	$572.65	$446.88	$491.52	$398.75	$438.58	$469.72	$516.65
20	$391.05	$430.15	$510.01	$561.01	$518.44	$570.29	$404.81	$445.29	$476.86	$524.55	$527.95	$580.75	$536.69	$590.36	$460.65	$506.71	$411.04	$452.14	$484.20	$532.62
21	$403.15	$443.46	$525.78	$578.36	$534.48	$587.93	$417.33	$459.07	$491.61	$540.78	$544.29	$598.72	$553.29	$608.62	$474.90	$522.39	$423.76	$466.13	$499.18	$549.10
22	$403.15	$443.46	$525.78	$578.36	$534.48	$587.93	$417.33	$459.07	$491.61	$540.78	$544.29	$598.72	$553.29	$608.62	$474.90	$522.39	$423.76	$466.13	$499.18	$549.10
23	$403.15	$443.46	$525.78	$578.36	$534.48	$587.93	$417.33	$459.07	$491.61	$540.78	$544.29	$598.72	$553.29	$608.62	$474.90	$522.39	$423.76	$466.13	$499.18	$549.10
24	$403.15	$443.46	$525.78	$578.36	$534.48	$587.93	$417.33	$459.07	$491.61	$540.78	$544.29	$598.72	$553.29	$608.62	$474.90	$522.39	$423.76	$466.13	$499.18	$549.10
25	$404.75	$445.07	$527.88	$580.46	$536.61	$590.06	$419.00	$460.73	$493.58	$542.74	$546.46	$600.89	$555.50	$610.83	$476.80	$524.29	$425.45	$467.82	$501.17	$551.09
26	$412.82	$453.94	$538.40	$592.03	$547.30	$601.82	$427.34	$469.91	$503.41	$553.55	$557.34	$612.86	$566.56	$623.00	$486.29	$534.73	$433.92	$477.14	$511.16	$562.07
27	$422.49	$464.82	$551.02	$606.22	$560.13	$616.25	$437.36	$481.18	$515.21	$566.83	$570.41	$627.56	$579.84	$637.94	$497.69	$547.56	$444.09	$488.59	$523.14	$575.55
28	$438.21	$482.16	$571.52	$628.83	$580.98	$639.23	$453.64	$499.12	$534.38	$587.97	$591.63	$650.96	$601.42	$661.73	$516.21	$567.98	$460.62	$506.81	$542.60	$597.01
29	$451.11	$496.27	$588.35	$647.23	$598.08	$657.94	$466.99	$513.73	$550.11	$605.17	$609.05	$670.01	$619.13	$681.10	$531.41	$584.60	$474.18	$521.64	$558.58	$614.49
30	$457.56	$503.52	$596.76	$656.70	$606.63	$667.56	$473.67	$521.24	$557.98	$614.02	$617.76	$679.81	$627.98	$691.05	$539.01	$593.15	$480.96	$529.27	$566.56	$623.47
31	$467.24	$514.00	$609.38	$670.37	$619.46	$681.46	$483.68	$532.09	$569.78	$626.80	$630.82	$693.96	$641.26	$705.44	$550.41	$605.49	$491.13	$540.28	$578.55	$636.45
32	$476.91	$524.49	$622.00	$684.04	$632.29	$695.35	$493.70	$542.94	$581.57	$639.58	$643.89	$708.11	$654.54	$719.83	$561.80	$617.84	$501.30	$551.30	$590.53	$649.43
33	$482.96	$531.34	$629.88	$692.98	$640.30	$704.44	$499.96	$550.04	$588.95	$647.94	$652.05	$717.36	$662.84	$729.23	$568.93	$625.91	$507.65	$558.50	$598.01	$657.91
34	$489.41	$538.19	$638.29	$701.91	$648.85	$713.53	$506.64	$557.13	$596.81	$656.30	$660.76	$726.62	$671.69	$738.64	$576.52	$633.99	$514.43	$565.71	$606.00	$666.40
35	$492.64	$541.82	$642.50	$706.65	$653.13	$718.34	$509.97	$560.89	$600.75	$660.72	$665.11	$731.52	$676.12	$743.62	$580.32	$638.26	$517.82	$569.52	$609.99	$670.89
36	$495.86	$545.45	$646.71	$711.38	$657.41	$723.15	$513.31	$564.64	$604.68	$665.15	$669.47	$736.41	$680.54	$748.60	$584.12	$642.54	$521.21	$573.34	$613.99	$675.39
37	$499.09	$549.08	$650.91	$716.11	$661.68	$727.96	$516.65	$568.40	$608.61	$669.57	$673.82	$741.31	$684.97	$753.58	$587.92	$646.81	$524.60	$577.15	$617.98	$679.88
38	$502.31	$552.71	$655.12	$720.84	$665.96	$732.77	$519.99	$572.16	$612.55	$674.00	$678.18	$746.21	$689.39	$758.56	$591.72	$651.08	$527.99	$580.96	$621.97	$684.37
39	$508.76	$559.56	$663.53	$729.78	$674.51	$741.85	$526.67	$579.25	$620.41	$682.35	$686.88	$755.46	$698.25	$767.96	$599.32	$659.16	$534.77	$588.17	$629.96	$692.86
40	$515.21	$566.82	$671.94	$739.24	$683.06	$751.47	$533.35	$586.76	$628.28	$691.20	$695.59	$765.26	$707.10	$777.92	$606.92	$667.70	$541.55	$595.79	$637.95	$701.84
41	$524.89	$577.30	$684.56	$752.91	$695.89	$765.37	$543.36	$597.61	$640.08	$703.99	$708.66	$779.41	$720.38	$792.31	$618.32	$680.05	$551.72	$606.81	$649.93	$714.82
42	$534.16	$587.78	$696.66	$766.58	$708.18	$779.27	$552.96	$608.46	$651.38	$716.77	$721.17	$793.56	$733.10	$806.69	$629.24	$692.40	$561.47	$617.83	$661.41	$727.80
43	$547.06	$601.89	$713.48	$784.99	$725.28	$797.97	$566.31	$623.07	$667.11	$733.97	$738.59	$812.61	$750.81	$826.06	$644.43	$709.02	$575.03	$632.66	$677.38	$745.27
44	$563.19	$619.63	$734.51	$808.12	$746.66	$821.49	$583.01	$641.43	$686.78	$755.60	$760.36	$836.56	$772.94	$850.40	$663.43	$729.92	$591.98	$651.31	$697.35	$767.23
45	$582.13	$640.19	$759.22	$834.94	$771.78	$848.75	$602.62	$662.72	$709.88	$780.68	$785.94	$864.32	$798.94	$878.62	$685.75	$754.14	$611.90	$672.92	$720.81	$792.69
46	$604.71	$665.18	$788.67	$867.53	$801.71	$881.89	$625.99	$688.59	$737.41	$811.16	$816.42	$898.07	$829.93	$912.92	$712.34	$783.58	$635.63	$699.19	$748.76	$823.64
47	$630.11	$693.00	$821.79	$903.81	$835.39	$918.76	$652.28	$717.39	$768.39	$845.08	$850.71	$935.62	$864.79	$951.10	$742.26	$816.35	$662.32	$728.43	$780.21	$858.08
48	$659.13	$725.25	$859.65	$945.88	$873.87	$961.52	$682.33	$750.77	$803.78	$884.41	$889.90	$979.16	$904.62	$995.36	$776.46	$854.34	$692.83	$762.33	$816.15	$898.02
49	$687.76	$756.69	$896.98	$986.89	$911.82	$1,003.21	$711.96	$783.32	$838.69	$922.75	$928.55	$1,021.62	$943.91	$1,038.52	$810.17	$891.38	$722.92	$795.38	$851.59	$936.95
50	$720.01	$792.17	$939.04	$1,033.15	$954.57	$1,050.25	$745.35	$820.05	$878.01	$966.01	$972.09	$1,069.51	$988.17	$1,087.21	$848.17	$933.17	$756.82	$832.67	$891.53	$980.88
51	$751.86	$827.24	$980.58	$1,078.90	$996.80	$1,096.75	$778.32	$856.36	$916.85	$1,008.78	$1,015.09	$1,116.87	$1,031.88	$1,135.34	$885.68	$974.49	$790.30	$869.54	$930.96	$1,024.31
52	$786.93	$865.54	$1,026.32	$1,128.85	$1,043.30	$1,147.52	$814.62	$896.00	$959.62	$1,055.49	$1,062.44	$1,168.57	$1,080.01	$1,187.90	$927.00	$1,019.60	$827.16	$909.79	$974.39	$1,071.73
53	$822.41	$904.65	$1,072.59	$1,179.85	$1,090.33	$1,199.36	$851.35	$936.48	$1,002.88	$1,103.17	$1,110.34	$1,221.37	$1,128.70	$1,241.57	$968.79	$1,065.67	$864.45	$950.90	$1,018.32	$1,120.15
54	$860.70	$946.57	$1,122.54	$1,234.53	$1,141.11	$1,254.95	$891.00	$979.89	$1,049.59	$1,154.30	$1,162.04	$1,277.97	$1,181.27	$1,299.12	$1,013.90	$1,115.06	$904.71	$994.97	$1,065.74	$1,172.07
55	$899.00	$988.90	$1,172.49	$1,289.73	$1,191.88	$1,311.07	$930.64	$1,023.71	$1,096.29	$1,205.92	$1,213.75	$1,335.12	$1,233.83	$1,357.21	$1,059.02	$1,164.92	$944.97	$1,039.46	$1,113.16	$1,224.48
56	$940.53	$1,034.46	$1,226.64	$1,349.15	$1,246.93	$1,371.47	$973.63	$1,070.86	$1,146.93	$1,261.47	$1,269.81	$1,396.63	$1,290.82	$1,419.73	$1,107.93	$1,218.58	$988.61	$1,087.35	$1,164.58	$1,280.89
57	$982.45	$1,080.82	$1,281.32	$1,409.61	$1,302.52	$1,432.93	$1,017.03	$1,118.86	$1,198.05	$1,318.01	$1,326.42	$1,459.22	$1,348.36	$1,483.36	$1,157.32	$1,273.20	$1,032.68	$1,136.08	$1,216.49	$1,338.29
58	$1,027.20	$1,130.00	$1,339.68	$1,473.76	$1,361.85	$1,498.14	$1,063.35	$1,169.77	$1,252.62	$1,377.98	$1,386.83	$1,525.62	$1,409.77	$1,550.86	$1,210.04	$1,331.14	$1,079.72	$1,187.77	$1,271.90	$1,399.19
59	$1,049.37	$1,154.19	$1,368.60	$1,505.30	$1,391.24	$1,530.21	$1,086.30	$1,194.81	$1,279.66	$1,407.48	$1,416.77	$1,558.28	$1,440.20	$1,584.06	$1,236.16	$1,359.63	$1,103.02	$1,213.20	$1,299.36	$1,429.14
60	$1,094.12	$1,203.37	$1,426.96	$1,569.45	$1,450.57	$1,595.41	$1,132.63	$1,245.72	$1,334.23	$1,467.45	$1,477.18	$1,624.68	$1,501.62	$1,651.56	$1,288.87	$1,417.57	$1,150.06	$1,264.90	$1,354.76	$1,490.04
61	$1,132.82	$1,246.11	$1,477.44	$1,625.18	$1,501.88	$1,652.07	$1,172.69	$1,289.96	$1,381.42	$1,519.57	$1,529.43	$1,682.38	$1,554.73	$1,710.21	$1,334.46	$1,467.91	$1,190.74	$1,309.81	$1,402.68	$1,542.95
62	$1,158.22	$1,273.92	$1,510.56	$1,661.46	$1,535.55	$1,688.94	$1,198.98	$1,318.76	$1,412.39	$1,553.49	$1,563.72	$1,719.93	$1,589.59	$1,748.38	$1,364.38	$1,500.67	$1,217.44	$1,339.05	$1,434.13	$1,577.40
63	$1,190.07	$1,309.00	$1,552.10	$1,707.20	$1,577.77	$1,735.44	$1,231.95	$1,355.06	$1,451.23	$1,596.26	$1,606.72	$1,767.28	$1,633.30	$1,796.52	$1,401.89	$1,541.99	$1,250.91	$1,375.92	$1,473.57	$1,620.82
64+	$1,209.42	$1,330.36	$1,577.34	$1,735.07	$1,603.43	$1,763.77	$1,251.98	$1,377.18	$1,474.83	$1,622.31	$1,632.85	$1,796.13	$1,659.86	$1,825.84	$1,424.69	$1,567.16	$1,271.25	$1,398.38	$1,497.53	$1,647.28

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

HIOS Plan ID (On Exchange)=>	22444PA0010047		22444PA0010048		22444PA0010053		22444PA0010054		22444PA0010055		22444PA0010056									
HIOS Plan ID (Off Exchange)=>	22444PA0010047		22444PA0010048		22444PA0010053		22444PA0010054		22444PA0010055		22444PA0010056		22444PA0010063		22444PA0010064		22444PA0010065		22444PA0010066	
Plan Marketing Name =>	Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600	
Form # =>	M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20	
Rating Area =>	Rating Area 3		Rating Area 9		Rating Area 3		Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 3		Rating Area 9		Rating Area 6		Rating Area 7	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Silver		Silver		Bronze		Bronze		Bronze		Bronze		Silver		Silver		Silver		Silver	
Deductible =>	Med: $4,500 / Rx: $500		Med: $4,500 / Rx: $500		Combined: $7,100		Combined: $7,100		Combined: $7,100		Combined: $7,100		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500	
Coinsurance =>	30%		30%		0%		0%		0%		0%		20%		20%		20%		20%	
Copays =>	$50 / $50		$50 / $50		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$7,350		$7,350		$8,150		$8,150		$8,150		$8,150		$7,350		$7,350		$7,350		$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$309.72	$309.72	$364.84	$364.84	$223.19	$223.19	$262.92	$262.92	$291.09	$291.09	$295.91	$295.91	$266.24	$266.24	$313.63	$313.63	$347.23	$347.23	$352.98	$352.98
15	$337.25	$337.25	$397.27	$397.27	$243.03	$243.03	$286.29	$286.29	$316.97	$316.97	$322.21	$322.21	$289.91	$289.91	$341.51	$341.51	$378.10	$378.10	$384.35	$384.35
16	$347.77	$347.77	$409.67	$409.67	$250.62	$250.62	$295.23	$295.23	$326.86	$326.86	$332.27	$332.27	$298.96	$298.96	$352.17	$352.17	$389.90	$389.90	$396.35	$396.35
17	$358.30	$358.30	$422.07	$422.07	$258.21	$258.21	$304.16	$304.16	$336.75	$336.75	$342.32	$342.32	$308.00	$308.00	$362.83	$362.83	$401.70	$401.70	$408.35	$408.35
18	$369.63	$406.48	$435.43	$478.83	$266.37	$292.92	$313.79	$345.06	$347.41	$382.03	$353.15	$388.35	$317.75	$349.42	$374.31	$411.61	$414.41	$455.72	$421.27	$463.26
19	$380.97	$419.03	$448.78	$493.61	$274.54	$301.97	$323.41	$355.72	$358.06	$393.83	$363.99	$400.35	$327.49	$360.21	$385.79	$424.32	$427.12	$469.79	$434.19	$477.56
20	$392.71	$431.98	$462.61	$508.87	$283.00	$311.31	$333.38	$366.72	$369.10	$406.01	$375.20	$412.72	$337.59	$371.35	$397.68	$437.44	$440.28	$484.31	$447.57	$492.32
21	$404.86	$445.35	$476.92	$524.62	$291.76	$320.94	$343.69	$378.06	$380.52	$418.57	$386.81	$425.49	$348.03	$382.84	$409.98	$450.98	$453.91	$499.30	$461.41	$507.56
22	$404.86	$445.35	$476.92	$524.62	$291.76	$320.94	$343.69	$378.06	$380.52	$418.57	$386.81	$425.49	$348.03	$382.84	$409.98	$450.98	$453.91	$499.30	$461.41	$507.56
23	$404.86	$445.35	$476.92	$524.62	$291.76	$320.94	$343.69	$378.06	$380.52	$418.57	$386.81	$425.49	$348.03	$382.84	$409.98	$450.98	$453.91	$499.30	$461.41	$507.56
24	$404.86	$445.35	$476.92	$524.62	$291.76	$320.94	$343.69	$378.06	$380.52	$418.57	$386.81	$425.49	$348.03	$382.84	$409.98	$450.98	$453.91	$499.30	$461.41	$507.56
25	$406.48	$446.96	$478.83	$526.52	$292.92	$322.10	$345.06	$379.43	$382.03	$420.09	$388.35	$427.03	$349.42	$384.22	$411.61	$452.61	$455.72	$501.11	$463.26	$509.40
26	$414.57	$455.87	$488.37	$537.01	$298.76	$328.52	$351.94	$386.99	$389.64	$428.46	$396.09	$435.54	$356.38	$391.88	$419.81	$461.63	$464.79	$511.09	$472.48	$519.55
27	$424.29	$466.80	$499.81	$549.89	$305.76	$336.40	$360.19	$396.27	$398.78	$438.73	$405.37	$445.99	$364.73	$401.28	$429.65	$472.70	$475.69	$523.35	$483.56	$532.01
28	$440.08	$484.21	$518.41	$570.40	$317.14	$348.94	$373.59	$411.05	$413.62	$455.09	$420.46	$462.62	$378.31	$416.24	$445.64	$490.33	$493.39	$542.87	$501.55	$551.85
29	$453.04	$498.38	$533.67	$587.09	$326.48	$359.15	$384.59	$423.08	$425.79	$468.41	$432.84	$476.16	$389.44	$428.42	$458.76	$504.68	$507.92	$558.75	$516.32	$568.00
30	$459.51	$505.67	$541.30	$595.67	$331.14	$364.41	$390.09	$429.27	$431.88	$475.26	$439.03	$483.12	$395.01	$434.69	$465.32	$512.06	$515.18	$566.92	$523.70	$576.30
31	$469.23	$516.19	$552.75	$608.07	$338.15	$371.99	$398.33	$438.20	$441.01	$485.15	$448.31	$493.18	$403.36	$443.74	$475.16	$522.72	$526.07	$578.72	$534.77	$588.30
32	$478.95	$526.72	$564.20	$620.47	$345.15	$379.58	$406.58	$447.14	$450.15	$495.05	$457.59	$503.24	$411.72	$452.78	$485.00	$533.38	$536.96	$590.53	$545.85	$600.29
33	$485.02	$533.60	$571.35	$628.58	$349.53	$384.54	$411.74	$452.98	$455.85	$501.52	$463.39	$509.81	$416.94	$458.70	$491.15	$540.35	$543.77	$598.24	$552.77	$608.14
34	$491.50	$540.48	$578.98	$636.69	$354.19	$389.50	$417.24	$458.82	$461.94	$507.98	$469.58	$516.39	$422.51	$464.62	$497.71	$547.32	$551.04	$605.96	$560.15	$615.98
35	$494.74	$544.13	$582.80	$640.98	$356.53	$392.12	$419.99	$461.92	$464.99	$511.41	$472.68	$519.87	$425.29	$467.75	$500.99	$551.01	$554.67	$610.04	$563.84	$620.13
36	$497.97	$547.77	$586.61	$645.27	$358.86	$394.75	$422.74	$465.01	$468.03	$514.83	$475.77	$523.35	$428.07	$470.88	$504.27	$554.70	$558.30	$614.13	$567.53	$624.29
37	$501.21	$551.42	$590.43	$649.56	$361.20	$397.37	$425.49	$468.10	$471.07	$518.26	$478.87	$526.83	$430.86	$474.01	$507.55	$558.39	$561.93	$618.21	$571.23	$628.44
38	$504.45	$555.06	$594.24	$653.86	$363.53	$400.00	$428.24	$471.20	$474.12	$521.68	$481.96	$530.31	$433.64	$477.15	$510.83	$562.08	$565.56	$622.30	$574.92	$632.59
39	$510.93	$561.94	$601.87	$661.96	$368.20	$404.96	$433.73	$477.04	$480.21	$528.15	$488.15	$536.89	$439.21	$483.06	$517.39	$569.05	$572.82	$630.01	$582.30	$640.44
40	$517.41	$569.23	$609.50	$670.55	$372.87	$410.21	$439.23	$483.23	$486.29	$535.00	$494.34	$543.85	$444.78	$489.33	$523.95	$576.42	$580.09	$638.18	$589.68	$648.74
41	$527.12	$579.76	$620.95	$682.95	$379.87	$417.80	$447.48	$492.16	$495.43	$544.89	$503.62	$553.91	$453.13	$498.38	$533.79	$587.08	$590.98	$649.99	$600.76	$660.74
42	$536.44	$590.28	$631.92	$695.35	$386.58	$425.38	$455.39	$501.10	$504.18	$554.79	$512.52	$563.96	$461.14	$507.43	$543.22	$597.74	$601.42	$661.79	$611.37	$672.74
43	$549.39	$604.45	$647.18	$712.04	$395.91	$435.59	$466.39	$513.13	$516.36	$568.10	$524.90	$577.50	$472.27	$519.61	$556.34	$612.09	$615.94	$677.67	$626.13	$688.88
44	$565.59	$622.27	$666.26	$733.02	$407.59	$448.43	$480.13	$528.25	$531.58	$584.85	$540.37	$594.52	$486.20	$534.92	$572.74	$630.13	$634.10	$697.65	$644.59	$709.19
45	$584.61	$642.91	$688.67	$757.35	$421.30	$463.31	$496.29	$545.78	$549.46	$604.25	$558.55	$614.25	$502.55	$552.67	$592.00	$651.04	$655.43	$720.79	$666.28	$732.72
46	$607.29	$668.01	$715.38	$786.92	$437.64	$481.40	$515.53	$567.09	$570.77	$627.85	$580.21	$638.23	$522.04	$574.25	$614.96	$676.46	$680.85	$748.94	$692.11	$761.33
47	$632.79	$695.95	$745.42	$819.82	$456.02	$501.53	$537.19	$590.80	$594.74	$654.10	$604.58	$664.92	$543.97	$598.26	$640.79	$704.75	$709.45	$780.26	$721.18	$793.16
48	$661.94	$728.34	$779.76	$857.98	$477.02	$524.87	$561.93	$618.30	$622.14	$684.54	$632.43	$695.87	$569.03	$626.10	$670.31	$737.55	$742.13	$816.57	$754.40	$830.08
49	$690.69	$759.92	$813.62	$895.18	$497.74	$547.63	$586.33	$645.10	$649.15	$714.22	$659.89	$726.04	$593.74	$653.25	$699.42	$769.52	$774.35	$851.97	$787.16	$866.07
50	$723.07	$795.54	$851.78	$937.15	$521.08	$573.30	$613.83	$675.35	$679.59	$747.71	$690.84	$760.08	$621.58	$683.88	$732.22	$805.60	$810.67	$891.92	$824.08	$906.67
51	$755.06	$830.77	$889.45	$978.64	$544.13	$598.69	$640.98	$705.25	$709.66	$780.81	$721.39	$793.73	$649.07	$714.15	$764.60	$841.27	$846.53	$931.40	$860.53	$946.81
52	$790.28	$869.23	$930.95	$1,023.95	$569.51	$626.40	$670.88	$737.90	$742.76	$816.96	$755.05	$830.47	$679.35	$747.22	$800.27	$880.22	$886.01	$974.53	$900.67	$990.65
53	$825.91	$908.50	$972.91	$1,070.21	$595.19	$654.70	$701.12	$771.24	$776.24	$853.87	$789.09	$867.99	$709.98	$780.98	$836.35	$919.98	$925.96	$1,018.55	$941.28	$1,035.40
54	$864.37	$950.60	$1,018.22	$1,119.81	$622.90	$685.05	$733.77	$806.98	$812.39	$893.44	$825.83	$908.22	$743.04	$817.17	$875.30	$962.62	$969.08	$1,065.76	$985.11	$1,083.39
55	$902.83	$993.11	$1,063.53	$1,169.88	$650.62	$715.68	$766.43	$843.07	$848.54	$933.40	$862.58	$948.84	$776.10	$853.71	$914.24	$1,005.67	$1,012.20	$1,113.42	$1,028.94	$1,131.84
56	$944.53	$1,038.86	$1,112.65	$1,223.77	$680.67	$748.65	$801.83	$881.90	$887.73	$976.39	$902.42	$992.55	$811.95	$893.04	$956.47	$1,052.00	$1,058.95	$1,164.71	$1,076.47	$1,183.98
57	$986.64	$1,085.42	$1,162.25	$1,278.62	$711.01	$782.20	$837.57	$921.43	$927.31	$1,020.15	$942.65	$1,037.03	$848.14	$933.06	$999.11	$1,099.14	$1,106.16	$1,216.91	$1,124.46	$1,237.04
58	$1,031.58	$1,134.81	$1,215.19	$1,336.80	$743.40	$817.80	$875.72	$963.36	$969.55	$1,066.58	$985.58	$1,084.22	$886.78	$975.52	$1,044.62	$1,149.16	$1,156.54	$1,272.28	$1,175.67	$1,293.33
59	$1,053.84	$1,159.11	$1,241.42	$1,365.42	$759.44	$835.30	$894.62	$983.98	$990.47	$1,089.41	$1,006.86	$1,107.43	$905.92	$996.40	$1,067.16	$1,173.76	$1,181.50	$1,299.52	$1,201.05	$1,321.02
60	$1,098.78	$1,208.50	$1,294.36	$1,423.60	$791.83	$870.90	$932.77	$1,025.91	$1,032.71	$1,135.83	$1,049.79	$1,154.62	$944.55	$1,038.86	$1,112.67	$1,223.78	$1,231.89	$1,354.89	$1,252.27	$1,377.31
61	$1,137.65	$1,251.41	$1,340.14	$1,474.16	$819.84	$901.82	$965.76	$1,062.34	$1,069.24	$1,176.16	$1,086.93	$1,195.62	$977.96	$1,075.76	$1,152.03	$1,267.23	$1,275.46	$1,403.01	$1,296.56	$1,426.22
62	$1,163.15	$1,279.35	$1,370.19	$1,507.06	$838.22	$921.95	$987.42	$1,086.06	$1,093.21	$1,202.42	$1,111.30	$1,222.31	$999.89	$1,099.77	$1,177.86	$1,295.52	$1,304.06	$1,434.33	$1,325.63	$1,458.05
63	$1,195.14	$1,314.57	$1,407.86	$1,548.56	$861.27	$947.34	$1,014.57	$1,115.96	$1,123.27	$1,235.52	$1,141.85	$1,255.96	$1,027.38	$1,130.05	$1,210.25	$1,331.19	$1,339.92	$1,473.82	$1,362.08	$1,498.20
64+	$1,214.57	$1,336.03	$1,430.76	$1,573.83	$875.27	$962.80	$1,031.07	$1,134.17	$1,141.54	$1,255.69	$1,160.42	$1,276.46	$1,044.08	$1,148.49	$1,229.93	$1,352.92	$1,361.70	$1,497.87	$1,384.23	$1,522.65

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

HIOS Plan ID (On Exchange)=>	22444PA0010067		22444PA0010068		22444PA0010069				22444PA0010071		22444PA0010072		22444PA0010073		22444PA0010074		22444PA0010075		22444PA0010076	
HIOS Plan ID (Off Exchange)=>	22444PA0010067		22444PA0010068		22444PA0010069		22444PA0010070		22444PA0010071		22444PA0010072		22444PA0010073		22444PA0010074		22444PA0010075		22444PA0010076	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Extra HMO 10/50/500	
Form # =>	M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 3	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Gold		Silver		Bronze		Silver		Silver		Silver		Silver		Silver		Silver		Gold	
Deductible =>	Med: $3,000 / Rx: $0		Med: $4,650 / Rx: $500		Combined: $7,100		Med: $4,600 / Rx: $500		Med: $4,500 / Rx: $500		Med: $4,500 / Rx: $500		Med: $4,500 / Rx: $500		Med: $4,500 / Rx: $500		Med: $4,500 / Rx: $500		Med: $500 / Rx: $500	
Coinsurance =>	20%		20%		0%		20%		30%		30%		30%		30%		30%		20%	
Copays =>	$20 / $40		$30 / $60		$30 / $60		$30 / $60		$50 / $50		$50 / $50		$50 / $50		$50 / $50		$50 / $50		$50 / $50	
OOP Maximum =>	$7,350		$7,350		$8,150		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$363.30	$363.30	$376.08	$376.08	$262.92	$262.92	$313.63	$313.63	$403.93	$403.93	$403.93	$403.93	$309.72	$309.72	$403.93	$403.93	$309.72	$309.72	$324.17	$324.17
15	$395.59	$395.59	$409.51	$409.51	$286.29	$286.29	$341.51	$341.51	$439.84	$439.84	$439.84	$439.84	$337.25	$337.25	$439.84	$439.84	$337.25	$337.25	$352.98	$352.98
16	$407.94	$407.94	$422.29	$422.29	$295.23	$295.23	$352.17	$352.17	$453.57	$453.57	$453.57	$453.57	$347.77	$347.77	$453.57	$453.57	$347.77	$347.77	$364.00	$364.00
17	$420.28	$420.28	$435.07	$435.07	$304.16	$304.16	$362.83	$362.83	$467.30	$467.30	$467.30	$467.30	$358.30	$358.30	$467.30	$467.30	$358.30	$358.30	$375.02	$375.02
18	$433.58	$476.80	$448.84	$493.58	$313.79	$345.06	$374.31	$411.61	$482.08	$530.13	$482.08	$530.13	$369.63	$406.48	$482.08	$530.13	$369.63	$406.48	$386.88	$425.45
19	$446.88	$491.52	$462.60	$508.82	$323.41	$355.72	$385.79	$424.32	$496.86	$546.50	$496.86	$546.50	$380.97	$419.03	$496.86	$546.50	$380.97	$419.03	$398.75	$438.58
20	$460.65	$506.71	$476.86	$524.55	$333.38	$366.72	$397.68	$437.44	$512.18	$563.39	$512.18	$563.39	$392.71	$431.98	$512.18	$563.39	$392.71	$431.98	$411.04	$452.14
21	$474.90	$522.39	$491.61	$540.78	$343.69	$378.06	$409.98	$450.98	$528.02	$580.82	$528.02	$580.82	$404.86	$445.35	$528.02	$580.82	$404.86	$445.35	$423.76	$466.13
22	$474.90	$522.39	$491.61	$540.78	$343.69	$378.06	$409.98	$450.98	$528.02	$580.82	$528.02	$580.82	$404.86	$445.35	$528.02	$580.82	$404.86	$445.35	$423.76	$466.13
23	$474.90	$522.39	$491.61	$540.78	$343.69	$378.06	$409.98	$450.98	$528.02	$580.82	$528.02	$580.82	$404.86	$445.35	$528.02	$580.82	$404.86	$445.35	$423.76	$466.13
24	$474.90	$522.39	$491.61	$540.78	$343.69	$378.06	$409.98	$450.98	$528.02	$580.82	$528.02	$580.82	$404.86	$445.35	$528.02	$580.82	$404.86	$445.35	$423.76	$466.13
25	$476.80	$524.29	$493.58	$542.74	$345.06	$379.43	$411.61	$452.61	$530.13	$582.93	$530.13	$582.93	$406.48	$446.96	$530.13	$582.93	$406.48	$446.96	$425.45	$467.82
26	$486.29	$534.73	$503.41	$553.55	$351.94	$386.99	$419.81	$461.63	$540.69	$594.55	$540.69	$594.55	$414.57	$455.87	$540.69	$594.55	$414.57	$455.87	$433.92	$477.14
27	$497.69	$547.56	$515.21	$566.83	$360.19	$396.27	$429.65	$472.70	$553.36	$608.80	$553.36	$608.80	$424.29	$466.80	$553.36	$608.80	$424.29	$466.80	$444.09	$488.59
28	$516.21	$567.98	$534.38	$587.97	$373.59	$411.05	$445.64	$490.33	$573.95	$631.51	$573.95	$631.51	$440.08	$484.21	$573.95	$631.51	$440.08	$484.21	$460.62	$506.81
29	$531.41	$584.60	$550.11	$605.17	$384.59	$423.08	$458.76	$504.68	$590.85	$649.99	$590.85	$649.99	$453.04	$498.38	$590.85	$649.99	$453.04	$498.38	$474.18	$521.64
30	$539.01	$593.15	$557.98	$614.02	$390.09	$429.27	$465.32	$512.06	$599.30	$659.49	$599.30	$659.49	$459.51	$505.67	$599.30	$659.49	$459.51	$505.67	$480.96	$529.27
31	$550.41	$605.49	$569.78	$626.80	$398.33	$438.20	$475.16	$522.72	$611.97	$673.22	$611.97	$673.22	$469.23	$516.19	$611.97	$673.22	$469.23	$516.19	$491.13	$540.28
32	$561.80	$617.84	$581.57	$639.58	$406.58	$447.14	$485.00	$533.38	$624.64	$686.95	$624.64	$686.95	$478.95	$526.72	$624.64	$686.95	$478.95	$526.72	$501.30	$551.30
33	$568.93	$625.91	$588.95	$647.94	$411.74	$452.98	$491.15	$540.35	$632.56	$695.93	$632.56	$695.93	$485.02	$533.60	$632.56	$695.93	$485.02	$533.60	$507.65	$558.50
34	$576.52	$633.99	$596.81	$656.30	$417.24	$458.82	$497.71	$547.32	$641.01	$704.90	$641.01	$704.90	$491.50	$540.48	$641.01	$704.90	$491.50	$540.48	$514.43	$565.71
35	$580.32	$638.26	$600.75	$660.72	$419.99	$461.92	$500.99	$551.01	$645.24	$709.66	$645.24	$709.66	$494.74	$544.13	$645.24	$709.66	$494.74	$544.13	$517.82	$569.52
36	$584.12	$642.54	$604.68	$665.15	$422.74	$465.01	$504.27	$554.70	$649.46	$714.41	$649.46	$714.41	$497.97	$547.77	$649.46	$714.41	$497.97	$547.77	$521.21	$573.34
37	$587.92	$646.81	$608.61	$669.57	$425.49	$468.10	$507.55	$558.39	$653.69	$719.16	$653.69	$719.16	$501.21	$551.42	$653.69	$719.16	$501.21	$551.42	$524.60	$577.15
38	$591.72	$651.08	$612.55	$674.00	$428.24	$471.20	$510.83	$562.08	$657.91	$723.91	$657.91	$723.91	$504.45	$555.06	$657.91	$723.91	$504.45	$555.06	$527.99	$580.96
39	$599.32	$659.16	$620.41	$682.35	$433.73	$477.04	$517.39	$569.05	$666.36	$732.89	$666.36	$732.89	$510.93	$561.94	$666.36	$732.89	$510.93	$561.94	$534.77	$588.17
40	$606.92	$667.70	$628.28	$691.20	$439.23	$483.23	$523.95	$576.42	$674.81	$742.39	$674.81	$742.39	$517.41	$569.23	$674.81	$742.39	$517.41	$569.23	$541.55	$595.79
41	$618.32	$680.05	$640.08	$703.99	$447.48	$492.16	$533.79	$587.08	$687.48	$756.12	$687.48	$756.12	$527.12	$579.76	$687.48	$756.12	$527.12	$579.76	$551.72	$606.81
42	$629.24	$692.40	$651.38	$716.77	$455.39	$501.10	$543.22	$597.74	$699.62	$769.85	$699.62	$769.85	$536.44	$590.28	$699.62	$769.85	$536.44	$590.28	$561.47	$617.83
43	$644.43	$709.02	$667.11	$733.97	$466.39	$513.13	$556.34	$612.09	$716.52	$788.33	$716.52	$788.33	$549.39	$604.45	$716.52	$788.33	$549.39	$604.45	$575.03	$632.66
44	$663.43	$729.92	$686.78	$755.60	$480.13	$528.25	$572.74	$630.13	$737.64	$811.56	$737.64	$811.56	$565.59	$622.27	$737.64	$811.56	$565.59	$622.27	$591.98	$651.31
45	$685.75	$754.14	$709.88	$780.68	$496.29	$545.78	$592.00	$651.04	$762.46	$838.49	$762.46	$838.49	$584.61	$642.91	$762.46	$838.49	$584.61	$642.91	$611.90	$672.92
46	$712.34	$783.58	$737.41	$811.16	$515.53	$567.09	$614.96	$676.46	$792.03	$871.23	$792.03	$871.23	$607.29	$668.01	$792.03	$871.23	$607.29	$668.01	$635.63	$699.19
47	$742.26	$816.35	$768.39	$845.08	$537.19	$590.80	$640.79	$704.75	$825.29	$907.66	$825.29	$907.66	$632.79	$695.95	$825.29	$907.66	$632.79	$695.95	$662.32	$728.43
48	$776.46	$854.34	$803.78	$884.41	$561.93	$618.30	$670.31	$737.55	$863.31	$949.90	$863.31	$949.90	$661.94	$728.34	$863.31	$949.90	$661.94	$728.34	$692.83	$762.33
49	$810.17	$891.38	$838.69	$922.75	$586.33	$645.10	$699.42	$769.52	$900.80	$991.09	$900.80	$991.09	$690.69	$759.92	$900.80	$991.09	$690.69	$759.92	$722.92	$795.38
50	$848.17	$933.17	$878.01	$966.01	$613.83	$675.35	$732.22	$805.60	$943.04	$1,037.55	$943.04	$1,037.55	$723.07	$795.54	$943.04	$1,037.55	$723.07	$795.54	$756.82	$832.67
51	$885.68	$974.49	$916.85	$1,008.78	$640.98	$705.25	$764.60	$841.27	$984.75	$1,083.49	$984.75	$1,083.49	$755.06	$830.77	$984.75	$1,083.49	$755.06	$830.77	$790.30	$869.54
52	$927.00	$1,019.60	$959.62	$1,055.49	$670.88	$737.90	$800.27	$880.22	$1,030.69	$1,133.65	$1,030.69	$1,133.65	$790.28	$869.23	$1,030.69	$1,133.65	$790.28	$869.23	$827.16	$909.79
53	$968.79	$1,065.67	$1,002.88	$1,103.17	$701.12	$771.24	$836.35	$919.98	$1,077.16	$1,184.87	$1,077.16	$1,184.87	$825.91	$908.50	$1,077.16	$1,184.87	$825.91	$908.50	$864.45	$950.90
54	$1,013.90	$1,115.06	$1,049.59	$1,154.30	$733.77	$806.98	$875.30	$962.62	$1,127.32	$1,239.78	$1,127.32	$1,239.78	$864.37	$950.60	$1,127.32	$1,239.78	$864.37	$950.60	$904.71	$994.97
55	$1,059.02	$1,164.92	$1,096.29	$1,205.92	$766.43	$843.07	$914.24	$1,005.67	$1,177.48	$1,295.23	$1,177.48	$1,295.23	$902.83	$993.11	$1,177.48	$1,295.23	$902.83	$993.11	$944.97	$1,039.46
56	$1,107.93	$1,218.58	$1,146.93	$1,261.47	$801.83	$881.90	$956.47	$1,052.00	$1,231.86	$1,354.89	$1,231.86	$1,354.89	$944.53	$1,038.86	$1,231.86	$1,354.89	$944.53	$1,038.86	$988.61	$1,087.35
57	$1,157.32	$1,273.20	$1,198.05	$1,318.01	$837.57	$921.43	$999.11	$1,099.14	$1,286.78	$1,415.61	$1,286.78	$1,415.61	$986.64	$1,085.42	$1,286.78	$1,415.61	$986.64	$1,085.42	$1,032.68	$1,136.08
58	$1,210.04	$1,331.14	$1,252.62	$1,377.98	$875.72	$963.36	$1,044.62	$1,149.16	$1,345.39	$1,480.03	$1,345.39	$1,480.03	$1,031.58	$1,134.81	$1,345.39	$1,480.03	$1,031.58	$1,134.81	$1,079.72	$1,187.77
59	$1,236.16	$1,359.63	$1,279.66	$1,407.48	$894.62	$983.98	$1,067.16	$1,173.76	$1,374.43	$1,511.71	$1,374.43	$1,511.71	$1,053.84	$1,159.11	$1,374.43	$1,511.71	$1,053.84	$1,159.11	$1,103.02	$1,213.20
60	$1,288.87	$1,417.57	$1,334.23	$1,467.45	$932.77	$1,025.91	$1,112.67	$1,223.78	$1,433.04	$1,576.13	$1,433.04	$1,576.13	$1,098.78	$1,208.50	$1,433.04	$1,576.13	$1,098.78	$1,208.50	$1,150.06	$1,264.90
61	$1,334.46	$1,467.91	$1,381.42	$1,519.57	$965.76	$1,062.34	$1,152.03	$1,267.23	$1,483.73	$1,632.10	$1,483.73	$1,632.10	$1,137.65	$1,251.41	$1,483.73	$1,632.10	$1,137.65	$1,251.41	$1,190.74	$1,309.81
62	$1,364.38	$1,500.67	$1,412.39	$1,553.49	$987.42	$1,086.06	$1,177.86	$1,295.52	$1,516.99	$1,668.54	$1,516.99	$1,668.54	$1,163.15	$1,279.35	$1,516.99	$1,668.54	$1,163.15	$1,279.35	$1,217.44	$1,339.05
63	$1,401.89	$1,541.99	$1,451.23	$1,596.26	$1,014.57	$1,115.96	$1,210.25	$1,331.19	$1,558.71	$1,714.47	$1,558.71	$1,714.47	$1,195.14	$1,314.57	$1,558.71	$1,714.47	$1,195.14	$1,314.57	$1,250.91	$1,375.92
64+	$1,424.69	$1,567.16	$1,474.83	$1,622.31	$1,031.07	$1,134.17	$1,229.93	$1,352.92	$1,584.05	$1,742.46	$1,584.05	$1,742.46	$1,214.57	$1,336.03	$1,584.05	$1,742.46	$1,214.57	$1,336.03	$1,271.25	$1,398.38

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

HIOS Plan ID (On Exchange)=>	22444PA0010077		22444PA0010078		22444PA0010079		22444PA0010080		22444PA0010081		22444PA0010082		22444PA0010083		22444PA0010084		22444PA0010085		22444PA0010086	
HIOS Plan ID (Off Exchange)=>	22444PA0010077		22444PA0010078		22444PA0010079		22444PA0010080		22444PA0010081		22444PA0010082		22444PA0010083		22444PA0010084		22444PA0010085		22444PA0010086	
Plan Marketing Name =>	Geisinger Marketplace Extra HMO 10/50/500		Geisinger Marketplace Extra HMO 10/50/500		Geisinger Marketplace Extra HMO 10/50/500		Geisinger Marketplace Extra HMO 10/50/500		Geisinger Marketplace Extra HMO 10/50/500		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000	
Form # =>	M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: $500 / Rx: $500		Med: $500 / Rx: $500		Med: $500 / Rx: $500		Med: $500 / Rx: $500		Med: $500 / Rx: $500		Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$50 / $50		$50 / $50		$50 / $50		$50 / $50		$50 / $50		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$5,000		$5,000		$5,000		$5,000		$5,000		$7,350		$7,350		$7,350		$7,350		$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$422.78	$422.78	$422.78	$422.78	$324.17	$324.17	$422.78	$422.78	$324.17	$324.17	$320.38	$320.38	$313.06	$313.06	$308.40	$308.40	$402.22	$402.22	$308.40	$308.40
15	$460.37	$460.37	$460.37	$460.37	$352.98	$352.98	$460.37	$460.37	$352.98	$352.98	$348.86	$348.86	$340.89	$340.89	$335.82	$335.82	$437.97	$437.97	$335.82	$335.82
16	$474.73	$474.73	$474.73	$474.73	$364.00	$364.00	$474.73	$474.73	$364.00	$364.00	$359.75	$359.75	$351.53	$351.53	$346.30	$346.30	$451.64	$451.64	$346.30	$346.30
17	$489.10	$489.10	$489.10	$489.10	$375.02	$375.02	$489.10	$489.10	$375.02	$375.02	$370.63	$370.63	$362.17	$362.17	$356.78	$356.78	$465.31	$465.31	$356.78	$356.78
18	$504.58	$554.87	$504.58	$554.87	$386.88	$425.45	$504.58	$554.87	$386.88	$425.45	$382.36	$420.47	$373.63	$410.87	$368.07	$404.75	$480.04	$527.88	$368.07	$404.75
19	$520.05	$572.00	$520.05	$572.00	$398.75	$438.58	$520.05	$572.00	$398.75	$438.58	$394.09	$433.45	$385.08	$423.55	$379.35	$417.25	$494.76	$544.18	$379.35	$417.25
20	$536.08	$589.69	$536.08	$589.69	$411.04	$452.14	$536.08	$589.69	$411.04	$452.14	$406.23	$446.86	$396.95	$436.65	$391.05	$430.15	$510.01	$561.01	$391.05	$430.15
21	$552.66	$607.93	$552.66	$607.93	$423.76	$466.13	$552.66	$607.93	$423.76	$466.13	$418.80	$460.68	$409.23	$450.16	$403.15	$443.46	$525.78	$578.36	$403.15	$443.46
22	$552.66	$607.93	$552.66	$607.93	$423.76	$466.13	$552.66	$607.93	$423.76	$466.13	$418.80	$460.68	$409.23	$450.16	$403.15	$443.46	$525.78	$578.36	$403.15	$443.46
23	$552.66	$607.93	$552.66	$607.93	$423.76	$466.13	$552.66	$607.93	$423.76	$466.13	$418.80	$460.68	$409.23	$450.16	$403.15	$443.46	$525.78	$578.36	$403.15	$443.46
24	$552.66	$607.93	$552.66	$607.93	$423.76	$466.13	$552.66	$607.93	$423.76	$466.13	$418.80	$460.68	$409.23	$450.16	$403.15	$443.46	$525.78	$578.36	$403.15	$443.46
25	$554.87	$610.14	$554.87	$610.14	$425.45	$467.82	$554.87	$610.14	$425.45	$467.82	$420.47	$462.35	$410.87	$451.79	$404.75	$445.07	$527.88	$580.46	$404.75	$445.07
26	$565.92	$622.29	$565.92	$622.29	$433.92	$477.14	$565.92	$622.29	$433.92	$477.14	$428.85	$471.56	$419.05	$460.79	$412.82	$453.94	$538.40	$592.03	$412.82	$453.94
27	$579.19	$637.22	$579.19	$637.22	$444.09	$488.59	$579.19	$637.22	$444.09	$488.59	$438.90	$482.87	$428.87	$471.84	$422.49	$464.82	$551.02	$606.22	$422.49	$464.82
28	$600.74	$660.98	$600.74	$660.98	$460.62	$506.81	$600.74	$660.98	$460.62	$506.81	$455.23	$500.88	$444.83	$489.44	$438.21	$482.16	$571.52	$628.83	$438.21	$482.16
29	$618.43	$680.32	$618.43	$680.32	$474.18	$521.64	$618.43	$680.32	$474.18	$521.64	$468.63	$515.54	$457.93	$503.76	$451.11	$496.27	$588.35	$647.23	$451.11	$496.27
30	$627.27	$690.27	$627.27	$690.27	$480.96	$529.27	$627.27	$690.27	$480.96	$529.27	$475.33	$523.08	$464.47	$511.13	$457.56	$503.52	$596.76	$656.70	$457.56	$503.52
31	$640.53	$704.64	$640.53	$704.64	$491.13	$540.28	$640.53	$704.64	$491.13	$540.28	$485.38	$533.97	$474.30	$521.77	$467.24	$514.00	$609.38	$670.37	$467.24	$514.00
32	$653.80	$719.01	$653.80	$719.01	$501.30	$551.30	$653.80	$719.01	$501.30	$551.30	$495.44	$544.85	$484.12	$532.41	$476.91	$524.49	$622.00	$684.04	$476.91	$524.49
33	$662.09	$728.40	$662.09	$728.40	$507.65	$558.50	$662.09	$728.40	$507.65	$558.50	$501.72	$551.97	$490.26	$539.36	$482.96	$531.34	$629.88	$692.98	$482.96	$531.34
34	$670.93	$737.80	$670.93	$737.80	$514.43	$565.71	$670.93	$737.80	$514.43	$565.71	$508.42	$559.09	$496.80	$546.32	$489.41	$538.19	$638.29	$701.91	$489.41	$538.19
35	$675.35	$742.77	$675.35	$742.77	$517.82	$569.52	$675.35	$742.77	$517.82	$569.52	$511.77	$562.86	$500.08	$550.00	$492.64	$541.82	$642.50	$706.65	$492.64	$541.82
36	$679.77	$747.75	$679.77	$747.75	$521.21	$573.34	$679.77	$747.75	$521.21	$573.34	$515.12	$566.63	$503.35	$553.69	$495.86	$545.45	$646.71	$711.38	$495.86	$545.45
37	$684.19	$752.72	$684.19	$752.72	$524.60	$577.15	$684.19	$752.72	$524.60	$577.15	$518.47	$570.40	$506.63	$557.37	$499.09	$549.08	$650.91	$716.11	$499.09	$549.08
38	$688.61	$757.70	$688.61	$757.70	$527.99	$580.96	$688.61	$757.70	$527.99	$580.96	$521.82	$574.17	$509.90	$561.05	$502.31	$552.71	$655.12	$720.84	$502.31	$552.71
39	$697.46	$767.09	$697.46	$767.09	$534.77	$588.17	$697.46	$767.09	$534.77	$588.17	$528.52	$581.29	$516.45	$568.01	$508.76	$559.56	$663.53	$729.78	$508.76	$559.56
40	$706.30	$777.04	$706.30	$777.04	$541.55	$595.79	$706.30	$777.04	$541.55	$595.79	$535.22	$588.83	$522.99	$575.38	$515.21	$566.82	$671.94	$739.24	$515.21	$566.82
41	$719.56	$791.41	$719.56	$791.41	$551.72	$606.81	$719.56	$791.41	$551.72	$606.81	$545.27	$599.72	$532.82	$586.02	$524.89	$577.30	$684.56	$752.91	$524.89	$577.30
42	$732.27	$805.78	$732.27	$805.78	$561.47	$617.83	$732.27	$805.78	$561.47	$617.83	$554.90	$610.60	$542.23	$596.66	$534.16	$587.78	$696.66	$766.58	$534.16	$587.78
43	$749.96	$825.12	$749.96	$825.12	$575.03	$632.66	$749.96	$825.12	$575.03	$632.66	$568.31	$625.26	$555.32	$610.98	$547.06	$601.89	$713.48	$784.99	$547.06	$601.89
44	$772.07	$849.44	$772.07	$849.44	$591.98	$651.31	$772.07	$849.44	$591.98	$651.31	$585.06	$643.69	$571.69	$628.98	$563.19	$619.63	$734.51	$808.12	$563.19	$619.63
45	$798.04	$877.62	$798.04	$877.62	$611.90	$672.92	$798.04	$877.62	$611.90	$672.92	$604.74	$665.05	$590.93	$649.86	$582.13	$640.19	$759.22	$834.94	$582.13	$640.19
46	$828.99	$911.89	$828.99	$911.89	$635.63	$699.19	$828.99	$911.89	$635.63	$699.19	$628.19	$691.01	$613.84	$675.23	$604.71	$665.18	$788.67	$867.53	$604.71	$665.18
47	$863.81	$950.02	$863.81	$950.02	$662.32	$728.43	$863.81	$950.02	$662.32	$728.43	$654.58	$719.91	$639.62	$703.46	$630.11	$693.00	$821.79	$903.81	$630.11	$693.00
48	$903.60	$994.23	$903.60	$994.23	$692.83	$762.33	$903.60	$994.23	$692.83	$762.33	$684.73	$753.41	$669.09	$736.20	$659.13	$725.25	$859.65	$945.88	$659.13	$725.25
49	$942.84	$1,037.34	$942.84	$1,037.34	$722.92	$795.38	$942.84	$1,037.34	$722.92	$795.38	$714.47	$786.08	$698.14	$768.12	$687.76	$756.69	$896.98	$986.89	$687.76	$756.69
50	$987.05	$1,085.98	$987.05	$1,085.98	$756.82	$832.67	$987.05	$1,085.98	$756.82	$832.67	$747.97	$822.93	$730.88	$804.13	$720.01	$792.17	$939.04	$1,033.15	$720.01	$792.17
51	$1,030.71	$1,134.06	$1,030.71	$1,134.06	$790.30	$869.54	$1,030.71	$1,134.06	$790.30	$869.54	$781.05	$859.37	$763.21	$839.74	$751.86	$827.24	$980.58	$1,078.90	$751.86	$827.24
52	$1,078.79	$1,186.56	$1,078.79	$1,186.56	$827.16	$909.79	$1,078.79	$1,186.56	$827.16	$909.79	$817.49	$899.16	$798.81	$878.61	$786.93	$865.54	$1,026.32	$1,128.85	$786.93	$865.54
53	$1,127.42	$1,240.17	$1,127.42	$1,240.17	$864.45	$950.90	$1,127.42	$1,240.17	$864.45	$950.90	$854.34	$939.78	$834.83	$918.31	$822.41	$904.65	$1,072.59	$1,179.85	$822.41	$904.65
54	$1,179.93	$1,297.64	$1,179.93	$1,297.64	$904.71	$994.97	$1,179.93	$1,297.64	$904.71	$994.97	$894.13	$983.33	$873.70	$960.87	$860.70	$946.57	$1,122.54	$1,234.53	$860.70	$946.57
55	$1,232.43	$1,355.67	$1,232.43	$1,355.67	$944.97	$1,039.46	$1,232.43	$1,355.67	$944.97	$1,039.46	$933.92	$1,027.31	$912.58	$1,003.84	$899.00	$988.90	$1,172.49	$1,289.73	$899.00	$988.90
56	$1,289.35	$1,418.12	$1,289.35	$1,418.12	$988.61	$1,087.35	$1,289.35	$1,418.12	$988.61	$1,087.35	$977.05	$1,074.63	$954.73	$1,050.08	$940.53	$1,034.46	$1,226.64	$1,349.15	$940.53	$1,034.46
57	$1,346.83	$1,481.68	$1,346.83	$1,481.68	$1,032.68	$1,136.08	$1,346.83	$1,481.68	$1,032.68	$1,136.08	$1,020.61	$1,122.79	$997.29	$1,097.14	$982.45	$1,080.82	$1,281.32	$1,409.61	$982.45	$1,080.82
58	$1,408.18	$1,549.10	$1,408.18	$1,549.10	$1,079.72	$1,187.77	$1,408.18	$1,549.10	$1,079.72	$1,187.77	$1,067.09	$1,173.89	$1,042.71	$1,147.07	$1,027.20	$1,130.00	$1,339.68	$1,473.76	$1,027.20	$1,130.00
59	$1,438.57	$1,582.26	$1,438.57	$1,582.26	$1,103.02	$1,213.20	$1,438.57	$1,582.26	$1,103.02	$1,213.20	$1,090.13	$1,199.01	$1,065.22	$1,171.62	$1,049.37	$1,154.19	$1,368.60	$1,505.30	$1,049.37	$1,154.19
60	$1,499.92	$1,649.69	$1,499.92	$1,649.69	$1,150.06	$1,264.90	$1,499.92	$1,649.69	$1,150.06	$1,264.90	$1,136.61	$1,250.11	$1,110.65	$1,221.55	$1,094.12	$1,203.37	$1,426.96	$1,569.45	$1,094.12	$1,203.37
61	$1,552.97	$1,708.27	$1,552.97	$1,708.27	$1,190.74	$1,309.81	$1,552.97	$1,708.27	$1,190.74	$1,309.81	$1,176.82	$1,294.50	$1,149.93	$1,264.93	$1,132.82	$1,246.11	$1,477.44	$1,625.18	$1,132.82	$1,246.11
62	$1,587.79	$1,746.40	$1,587.79	$1,746.40	$1,217.44	$1,339.05	$1,587.79	$1,746.40	$1,217.44	$1,339.05	$1,203.20	$1,323.40	$1,175.71	$1,293.16	$1,158.22	$1,273.92	$1,510.56	$1,661.46	$1,158.22	$1,273.92
63	$1,631.45	$1,794.48	$1,631.45	$1,794.48	$1,250.91	$1,375.92	$1,631.45	$1,794.48	$1,250.91	$1,375.92	$1,236.29	$1,359.83	$1,208.04	$1,328.77	$1,190.07	$1,309.00	$1,552.10	$1,707.20	$1,190.07	$1,309.00
64+	$1,657.98	$1,823.78	$1,657.98	$1,823.78	$1,271.25	$1,398.38	$1,657.98	$1,823.78	$1,271.25	$1,398.38	$1,256.39	$1,382.03	$1,227.69	$1,350.45	$1,209.42	$1,330.36	$1,577.34	$1,735.07	$1,209.42	$1,330.36

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

HIOS Plan ID (On Exchange)=>	22444PA0010087		22444PA0010088		22444PA0010089															
HIOS Plan ID (Off Exchange)=>	22444PA0010087		22444PA0010088		22444PA0010089		22444PA0010090		22444PA0010091		22444PA0010092		22444PA0010093		22444PA0010094		22444PA0010095		22444PA0010096	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 20/40/3000		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4600	
Form # =>	M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 7		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500		Med: $4,600 / Rx: $500	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$402.22	$402.22	$308.40	$308.40	$408.87	$408.87	$276.58	$276.58	$270.26	$270.26	$266.24	$266.24	$347.23	$347.23	$266.24	$266.24	$347.23	$347.23	$266.24	$266.24
15	$437.97	$437.97	$335.82	$335.82	$445.22	$445.22	$301.17	$301.17	$294.29	$294.29	$289.91	$289.91	$378.10	$378.10	$289.91	$289.91	$378.10	$378.10	$289.91	$289.91
16	$451.64	$451.64	$346.30	$346.30	$459.11	$459.11	$310.57	$310.57	$303.47	$303.47	$298.96	$298.96	$389.90	$389.90	$298.96	$298.96	$389.90	$389.90	$298.96	$298.96
17	$465.31	$465.31	$356.78	$356.78	$473.01	$473.01	$319.97	$319.97	$312.66	$312.66	$308.00	$308.00	$401.70	$401.70	$308.00	$308.00	$401.70	$401.70	$308.00	$308.00
18	$480.04	$527.88	$368.07	$404.75	$487.98	$536.61	$330.09	$362.99	$322.55	$354.70	$317.75	$349.42	$414.41	$455.72	$317.75	$349.42	$414.41	$455.72	$317.75	$349.42
19	$494.76	$544.18	$379.35	$417.25	$502.94	$553.18	$340.21	$374.20	$332.44	$365.65	$327.49	$360.21	$427.12	$469.79	$327.49	$360.21	$427.12	$469.79	$327.49	$360.21
20	$510.01	$561.01	$391.05	$430.15	$518.44	$570.29	$350.70	$385.77	$342.69	$376.95	$337.59	$371.35	$440.28	$484.31	$337.59	$371.35	$440.28	$484.31	$337.59	$371.35
21	$525.78	$578.36	$403.15	$443.46	$534.48	$587.93	$361.55	$397.70	$353.29	$388.62	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84
22	$525.78	$578.36	$403.15	$443.46	$534.48	$587.93	$361.55	$397.70	$353.29	$388.62	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84
23	$525.78	$578.36	$403.15	$443.46	$534.48	$587.93	$361.55	$397.70	$353.29	$388.62	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84
24	$525.78	$578.36	$403.15	$443.46	$534.48	$587.93	$361.55	$397.70	$353.29	$388.62	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84	$453.91	$499.30	$348.03	$382.84
25	$527.88	$580.46	$404.75	$445.07	$536.61	$590.06	$362.99	$399.14	$354.70	$390.03	$349.42	$384.22	$455.72	$501.11	$349.42	$384.22	$455.72	$501.11	$349.42	$384.22
26	$538.40	$592.03	$412.82	$453.94	$547.30	$601.82	$370.22	$407.10	$361.76	$397.80	$356.38	$391.88	$464.79	$511.09	$356.38	$391.88	$464.79	$511.09	$356.38	$391.88
27	$551.02	$606.22	$422.49	$464.82	$560.13	$616.25	$378.90	$416.86	$370.24	$407.34	$364.73	$401.28	$475.69	$523.35	$364.73	$401.28	$475.69	$523.35	$364.73	$401.28
28	$571.52	$628.83	$438.21	$482.16	$580.98	$639.23	$393.00	$432.41	$384.02	$422.53	$378.31	$416.24	$493.39	$542.87	$378.31	$416.24	$493.39	$542.87	$378.31	$416.24
29	$588.35	$647.23	$451.11	$496.27	$598.08	$657.94	$404.57	$445.06	$395.33	$434.89	$389.44	$428.42	$507.92	$558.75	$389.44	$428.42	$507.92	$558.75	$389.44	$428.42
30	$596.76	$656.70	$457.56	$503.52	$606.63	$667.56	$410.35	$451.57	$400.98	$441.25	$395.01	$434.69	$515.18	$566.92	$395.01	$434.69	$515.18	$566.92	$395.01	$434.69
31	$609.38	$670.37	$467.24	$514.00	$619.46	$681.46	$419.03	$460.97	$409.46	$450.44	$403.36	$443.74	$526.07	$578.72	$403.36	$443.74	$526.07	$578.72	$403.36	$443.74
32	$622.00	$684.04	$476.91	$524.49	$632.29	$695.35	$427.71	$470.37	$417.94	$459.62	$411.72	$452.78	$536.96	$590.53	$411.72	$452.78	$536.96	$590.53	$411.72	$452.78
33	$629.88	$692.98	$482.96	$531.34	$640.30	$704.44	$433.13	$476.51	$423.23	$465.63	$416.94	$458.70	$543.77	$598.24	$416.94	$458.70	$543.77	$598.24	$416.94	$458.70
34	$638.29	$701.91	$489.41	$538.19	$648.85	$713.53	$438.91	$482.66	$428.89	$471.63	$422.51	$464.62	$551.04	$605.96	$422.51	$464.62	$551.04	$605.96	$422.51	$464.62
35	$642.50	$706.65	$492.64	$541.82	$653.13	$718.34	$441.81	$485.92	$431.71	$474.81	$425.29	$467.75	$554.67	$610.04	$425.29	$467.75	$554.67	$610.04	$425.29	$467.75
36	$646.71	$711.38	$495.86	$545.45	$657.41	$723.15	$444.70	$489.17	$434.54	$477.99	$428.07	$470.88	$558.30	$614.13	$428.07	$470.88	$558.30	$614.13	$428.07	$470.88
37	$650.91	$716.11	$499.09	$549.08	$661.68	$727.96	$447.59	$492.42	$437.37	$481.17	$430.86	$474.01	$561.93	$618.21	$430.86	$474.01	$561.93	$618.21	$430.86	$474.01
38	$655.12	$720.84	$502.31	$552.71	$665.96	$732.77	$450.48	$495.68	$440.19	$484.35	$433.64	$477.15	$565.56	$622.30	$433.64	$477.15	$565.56	$622.30	$433.64	$477.15
39	$663.53	$729.78	$508.76	$559.56	$674.51	$741.85	$456.27	$501.82	$445.84	$490.36	$439.21	$483.06	$572.82	$630.01	$439.21	$483.06	$572.82	$630.01	$439.21	$483.06
40	$671.94	$739.24	$515.21	$566.82	$683.06	$751.47	$462.05	$508.33	$451.50	$496.72	$444.78	$489.33	$580.09	$638.18	$444.78	$489.33	$580.09	$638.18	$444.78	$489.33
41	$684.56	$752.91	$524.89	$577.30	$695.89	$765.37	$470.73	$517.73	$459.98	$505.90	$453.13	$498.38	$590.98	$649.99	$453.13	$498.38	$590.98	$649.99	$453.13	$498.38
42	$696.66	$766.58	$534.16	$587.78	$708.18	$779.27	$479.05	$527.13	$468.10	$515.09	$461.14	$507.43	$601.42	$661.79	$461.14	$507.43	$601.42	$661.79	$461.14	$507.43
43	$713.48	$784.99	$547.06	$601.89	$725.28	$797.97	$490.62	$539.79	$479.41	$527.45	$472.27	$519.61	$615.94	$677.67	$472.27	$519.61	$615.94	$677.67	$472.27	$519.61
44	$734.51	$808.12	$563.19	$619.63	$746.66	$821.49	$505.08	$555.69	$493.54	$543.00	$486.20	$534.92	$634.10	$697.65	$486.20	$534.92	$634.10	$697.65	$486.20	$534.92
45	$759.22	$834.94	$582.13	$640.19	$771.78	$848.75	$522.07	$574.13	$510.14	$561.02	$502.55	$552.67	$655.43	$720.79	$502.55	$552.67	$655.43	$720.79	$502.55	$552.67
46	$788.67	$867.53	$604.71	$665.18	$801.71	$881.89	$542.32	$596.55	$529.93	$582.92	$522.04	$574.25	$680.85	$748.94	$522.04	$574.25	$680.85	$748.94	$522.04	$574.25
47	$821.79	$903.81	$630.11	$693.00	$835.39	$918.76	$565.09	$621.49	$552.18	$607.30	$543.97	$598.26	$709.45	$780.26	$543.97	$598.26	$709.45	$780.26	$543.97	$598.26
48	$859.65	$945.88	$659.13	$725.25	$873.87	$961.52	$591.12	$650.42	$577.62	$635.56	$569.03	$626.10	$742.13	$816.57	$569.03	$626.10	$742.13	$816.57	$569.03	$626.10
49	$896.98	$986.89	$687.76	$756.69	$911.82	$1,003.21	$616.79	$678.62	$602.70	$663.11	$593.74	$653.25	$774.35	$851.97	$593.74	$653.25	$774.35	$851.97	$593.74	$653.25
50	$939.04	$1,033.15	$720.01	$792.17	$954.57	$1,050.25	$645.72	$710.43	$630.97	$694.20	$621.58	$683.88	$810.67	$891.92	$621.58	$683.88	$810.67	$891.92	$621.58	$683.88
51	$980.58	$1,078.90	$751.86	$827.24	$996.80	$1,096.75	$674.28	$741.89	$658.88	$724.94	$649.07	$714.15	$846.53	$931.40	$649.07	$714.15	$846.53	$931.40	$649.07	$714.15
52	$1,026.32	$1,128.85	$786.93	$865.54	$1,043.30	$1,147.52	$705.73	$776.23	$689.61	$758.50	$679.35	$747.22	$886.01	$974.53	$679.35	$747.22	$886.01	$974.53	$679.35	$747.22
53	$1,072.59	$1,179.85	$822.41	$904.65	$1,090.33	$1,199.36	$737.55	$811.30	$720.70	$792.77	$709.98	$780.98	$925.96	$1,018.55	$709.98	$780.98	$925.96	$1,018.55	$709.98	$780.98
54	$1,122.54	$1,234.53	$860.70	$946.57	$1,141.11	$1,254.95	$771.90	$848.91	$754.26	$829.51	$743.04	$817.17	$969.08	$1,065.76	$743.04	$817.17	$969.08	$1,065.76	$743.04	$817.17
55	$1,172.49	$1,289.73	$899.00	$988.90	$1,191.88	$1,311.07	$806.24	$886.87	$787.82	$866.61	$776.10	$853.71	$1,012.20	$1,113.42	$776.10	$853.71	$1,012.20	$1,113.42	$776.10	$853.71
56	$1,226.64	$1,349.15	$940.53	$1,034.46	$1,246.93	$1,371.47	$843.48	$927.72	$824.21	$906.53	$811.95	$893.04	$1,058.95	$1,164.71	$811.95	$893.04	$1,058.95	$1,164.71	$811.95	$893.04
57	$1,281.32	$1,409.61	$982.45	$1,080.82	$1,302.52	$1,432.93	$881.08	$969.30	$860.95	$947.16	$848.14	$933.06	$1,106.16	$1,216.91	$848.14	$933.06	$1,106.16	$1,216.91	$848.14	$933.06
58	$1,339.68	$1,473.76	$1,027.20	$1,130.00	$1,361.85	$1,498.14	$921.21	$1,013.41	$900.17	$990.26	$886.78	$975.52	$1,156.54	$1,272.28	$886.78	$975.52	$1,156.54	$1,272.28	$886.78	$975.52
59	$1,368.60	$1,505.30	$1,049.37	$1,154.19	$1,391.24	$1,530.21	$941.10	$1,035.10	$919.60	$1,011.45	$905.92	$996.40	$1,181.50	$1,299.52	$905.92	$996.40	$1,181.50	$1,299.52	$905.92	$996.40
60	$1,426.96	$1,569.45	$1,094.12	$1,203.37	$1,450.57	$1,595.41	$981.23	$1,079.21	$958.81	$1,054.55	$944.55	$1,038.86	$1,231.89	$1,354.89	$944.55	$1,038.86	$1,231.89	$1,354.89	$944.55	$1,038.86
61	$1,477.44	$1,625.18	$1,132.82	$1,246.11	$1,501.88	$1,652.07	$1,015.94	$1,117.53	$992.73	$1,092.00	$977.96	$1,075.76	$1,275.46	$1,403.01	$977.96	$1,075.76	$1,275.46	$1,403.01	$977.96	$1,075.76
62	$1,510.56	$1,661.46	$1,158.22	$1,273.92	$1,535.55	$1,688.94	$1,038.72	$1,142.48	$1,014.99	$1,116.38	$999.89	$1,099.77	$1,304.06	$1,434.33	$999.89	$1,099.77	$1,304.06	$1,434.33	$999.89	$1,099.77
63	$1,552.10	$1,707.20	$1,190.07	$1,309.00	$1,577.77	$1,735.44	$1,067.28	$1,173.93	$1,042.90	$1,147.11	$1,027.38	$1,130.05	$1,339.92	$1,473.82	$1,027.38	$1,130.05	$1,339.92	$1,473.82	$1,027.38	$1,130.05
64+	$1,577.34	$1,735.07	$1,209.42	$1,330.36	$1,603.43	$1,763.77	$1,084.63	$1,193.09	$1,059.85	$1,165.84	$1,044.08	$1,148.49	$1,361.70	$1,497.87	$1,044.08	$1,148.49	$1,361.70	$1,497.87	$1,044.08	$1,148.49

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

HIOS Plan ID (On Exchange)=>			22444PA0010098		22444PA0010099		22444PA0010100		22444PA0010101		22444PA0010102		22444PA0010103		22444PA0010104		22444PA0010105		22444PA0010106	
HIOS Plan ID (Off Exchange)=>	22444PA0010097		22444PA0010098		22444PA0010099		22444PA0010100		22444PA0010101		22444PA0010102		22444PA0010103		22444PA0010104		22444PA0010105		22444PA0010106	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/4600		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/4650		Geisinger Marketplace All-Access HMO 30/60/7100	
Form # =>	M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 7		Rating Area 5	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Bronze	
Deductible =>	Med: $4,600 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Combined: $7,100	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%		20%		0%	
Copays =>	$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$7,350		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$352.98	$352.98	$331.65	$331.65	$324.08	$324.08	$319.26	$319.26	$416.38	$416.38	$319.26	$319.26	$416.38	$416.38	$319.26	$319.26	$423.26	$423.26	$231.86	$231.86
15	$384.35	$384.35	$361.13	$361.13	$352.88	$352.88	$347.63	$347.63	$453.39	$453.39	$347.63	$347.63	$453.39	$453.39	$347.63	$347.63	$460.89	$460.89	$252.47	$252.47
16	$396.35	$396.35	$372.41	$372.41	$363.90	$363.90	$358.48	$358.48	$467.54	$467.54	$358.48	$358.48	$467.54	$467.54	$358.48	$358.48	$475.27	$475.27	$260.35	$260.35
17	$408.35	$408.35	$383.68	$383.68	$374.91	$374.91	$369.34	$369.34	$481.69	$481.69	$369.34	$369.34	$481.69	$481.69	$369.34	$369.34	$489.66	$489.66	$268.23	$268.23
18	$421.27	$463.26	$395.82	$435.27	$386.77	$425.33	$381.02	$419.00	$496.93	$546.46	$381.02	$419.00	$496.93	$546.46	$381.02	$419.00	$505.15	$555.50	$276.72	$304.30
19	$434.19	$477.56	$407.96	$448.71	$398.64	$438.46	$392.71	$431.93	$512.17	$563.33	$392.71	$431.93	$512.17	$563.33	$392.71	$431.93	$520.64	$572.65	$285.21	$313.70
20	$447.57	$492.32	$420.53	$462.58	$410.92	$452.01	$404.81	$445.29	$527.95	$580.75	$404.81	$445.29	$527.95	$580.75	$404.81	$445.29	$536.69	$590.36	$294.00	$323.39
21	$461.41	$507.56	$433.54	$476.89	$423.64	$466.00	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$553.29	$608.62	$303.09	$333.40
22	$461.41	$507.56	$433.54	$476.89	$423.64	$466.00	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$553.29	$608.62	$303.09	$333.40
23	$461.41	$507.56	$433.54	$476.89	$423.64	$466.00	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$553.29	$608.62	$303.09	$333.40
24	$461.41	$507.56	$433.54	$476.89	$423.64	$466.00	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$544.29	$598.72	$417.33	$459.07	$553.29	$608.62	$303.09	$333.40
25	$463.26	$509.40	$435.27	$478.62	$425.33	$467.69	$419.00	$460.73	$546.46	$600.89	$419.00	$460.73	$546.46	$600.89	$419.00	$460.73	$555.50	$610.83	$304.30	$334.61
26	$472.48	$519.55	$443.94	$488.16	$433.80	$477.01	$427.34	$469.91	$557.34	$612.86	$427.34	$469.91	$557.34	$612.86	$427.34	$469.91	$566.56	$623.00	$310.36	$341.28
27	$483.56	$532.01	$454.34	$499.87	$443.96	$488.45	$437.36	$481.18	$570.41	$627.56	$437.36	$481.18	$570.41	$627.56	$437.36	$481.18	$579.84	$637.94	$317.64	$349.46
28	$501.55	$551.85	$471.25	$518.51	$460.49	$506.66	$453.64	$499.12	$591.63	$650.96	$453.64	$499.12	$591.63	$650.96	$453.64	$499.12	$601.42	$661.73	$329.46	$362.49
29	$516.32	$568.00	$485.13	$533.68	$474.04	$521.49	$466.99	$513.73	$609.05	$670.01	$466.99	$513.73	$609.05	$670.01	$466.99	$513.73	$619.13	$681.10	$339.16	$373.10
30	$523.70	$576.30	$492.06	$541.49	$480.82	$529.11	$473.67	$521.24	$617.76	$679.81	$473.67	$521.24	$617.76	$679.81	$473.67	$521.24	$627.98	$691.05	$344.00	$378.56
31	$534.77	$588.30	$502.47	$552.76	$490.99	$540.13	$483.68	$532.09	$630.82	$693.96	$483.68	$532.09	$630.82	$693.96	$483.68	$532.09	$641.26	$705.44	$351.28	$386.44
32	$545.85	$600.29	$512.87	$564.03	$501.16	$551.14	$493.70	$542.94	$643.89	$708.11	$493.70	$542.94	$643.89	$708.11	$493.70	$542.94	$654.54	$719.83	$358.55	$394.32
33	$552.77	$608.14	$519.37	$571.40	$507.51	$558.35	$499.96	$550.04	$652.05	$717.36	$499.96	$550.04	$652.05	$717.36	$499.96	$550.04	$662.84	$729.23	$363.10	$399.47
34	$560.15	$615.98	$526.31	$578.77	$514.29	$565.55	$506.64	$557.13	$660.76	$726.62	$506.64	$557.13	$660.76	$726.62	$506.64	$557.13	$671.69	$738.64	$367.95	$404.62
35	$563.84	$620.13	$529.78	$582.67	$517.68	$569.36	$509.97	$560.89	$665.11	$731.52	$509.97	$560.89	$665.11	$731.52	$509.97	$560.89	$676.12	$743.62	$370.37	$407.35
36	$567.53	$624.29	$533.25	$586.57	$521.07	$573.17	$513.31	$564.64	$669.47	$736.41	$513.31	$564.64	$669.47	$736.41	$513.31	$564.64	$680.54	$748.60	$372.80	$410.08
37	$571.23	$628.44	$536.72	$590.47	$524.45	$576.98	$516.65	$568.40	$673.82	$741.31	$516.65	$568.40	$673.82	$741.31	$516.65	$568.40	$684.97	$753.58	$375.22	$412.81
38	$574.92	$632.59	$540.18	$594.38	$527.84	$580.80	$519.99	$572.16	$678.18	$746.21	$519.99	$572.16	$678.18	$746.21	$519.99	$572.16	$689.39	$758.56	$377.65	$415.53
39	$582.30	$640.44	$547.12	$601.75	$534.62	$588.00	$526.67	$579.25	$686.88	$755.46	$526.67	$579.25	$686.88	$755.46	$526.67	$579.25	$698.25	$767.96	$382.50	$420.69
40	$589.68	$648.74	$554.06	$609.55	$541.40	$595.62	$533.35	$586.76	$695.59	$765.26	$533.35	$586.76	$695.59	$765.26	$533.35	$586.76	$707.10	$777.92	$387.35	$426.14
41	$600.76	$660.74	$564.46	$620.82	$551.57	$606.64	$543.36	$597.61	$708.66	$779.41	$543.36	$597.61	$708.66	$779.41	$543.36	$597.61	$720.38	$792.31	$394.62	$434.02
42	$611.37	$672.74	$574.43	$632.09	$561.31	$617.65	$552.96	$608.46	$721.17	$793.56	$552.96	$608.46	$721.17	$793.56	$552.96	$608.46	$733.10	$806.69	$401.59	$441.90
43	$626.13	$688.88	$588.31	$647.27	$574.87	$632.48	$566.31	$623.07	$738.59	$812.61	$566.31	$623.07	$738.59	$812.61	$566.31	$623.07	$750.81	$826.06	$411.29	$452.51
44	$644.59	$709.19	$605.65	$666.34	$591.81	$651.12	$583.01	$641.43	$760.36	$836.56	$583.01	$641.43	$760.36	$836.56	$583.01	$641.43	$772.94	$850.40	$423.41	$465.85
45	$666.28	$732.72	$626.02	$688.45	$611.72	$672.73	$602.62	$662.72	$785.94	$864.32	$602.62	$662.72	$785.94	$864.32	$602.62	$662.72	$798.94	$878.62	$437.66	$481.30
46	$692.11	$761.33	$650.30	$715.33	$635.45	$698.99	$625.99	$688.59	$816.42	$898.07	$625.99	$688.59	$816.42	$898.07	$625.99	$688.59	$829.93	$912.92	$454.63	$500.10
47	$721.18	$793.16	$677.62	$745.25	$662.13	$728.22	$652.28	$717.39	$850.71	$935.62	$652.28	$717.39	$850.71	$935.62	$652.28	$717.39	$864.79	$951.10	$473.73	$521.01
48	$754.40	$830.08	$708.83	$779.93	$692.64	$762.11	$682.33	$750.77	$889.90	$979.16	$682.33	$750.77	$889.90	$979.16	$682.33	$750.77	$904.62	$995.36	$495.55	$545.26
49	$787.16	$866.07	$739.61	$813.74	$722.71	$795.15	$711.96	$783.32	$928.55	$1,021.62	$711.96	$783.32	$928.55	$1,021.62	$711.96	$783.32	$943.91	$1,038.52	$517.07	$568.90
50	$824.08	$906.67	$774.29	$851.90	$756.60	$832.43	$745.35	$820.05	$972.09	$1,069.51	$745.35	$820.05	$972.09	$1,069.51	$745.35	$820.05	$988.17	$1,087.21	$541.31	$595.57
51	$860.53	$946.81	$808.54	$889.61	$790.07	$869.29	$778.32	$856.36	$1,015.09	$1,116.87	$778.32	$856.36	$1,015.09	$1,116.87	$778.32	$856.36	$1,031.88	$1,135.34	$565.26	$621.94
52	$900.67	$990.65	$846.26	$930.80	$826.93	$909.54	$814.62	$896.00	$1,062.44	$1,168.57	$814.62	$896.00	$1,062.44	$1,168.57	$814.62	$896.00	$1,080.01	$1,187.90	$591.63	$650.73
53	$941.28	$1,035.40	$884.41	$972.85	$864.21	$950.63	$851.35	$936.48	$1,110.34	$1,221.37	$851.35	$936.48	$1,110.34	$1,221.37	$851.35	$936.48	$1,128.70	$1,241.57	$618.30	$680.13
54	$985.11	$1,083.39	$925.60	$1,017.94	$904.45	$994.68	$891.00	$979.89	$1,162.04	$1,277.97	$891.00	$979.89	$1,162.04	$1,277.97	$891.00	$979.89	$1,181.27	$1,299.12	$647.09	$711.65
55	$1,028.94	$1,131.84	$966.78	$1,063.46	$944.70	$1,039.17	$930.64	$1,023.71	$1,213.75	$1,335.12	$930.64	$1,023.71	$1,213.75	$1,335.12	$930.64	$1,023.71	$1,233.83	$1,357.21	$675.89	$743.47
56	$1,076.47	$1,183.98	$1,011.44	$1,112.45	$988.33	$1,087.04	$973.63	$1,070.86	$1,269.81	$1,396.63	$973.63	$1,070.86	$1,269.81	$1,396.63	$973.63	$1,070.86	$1,290.82	$1,419.73	$707.10	$777.72
57	$1,124.46	$1,237.04	$1,056.52	$1,162.31	$1,032.39	$1,135.75	$1,017.03	$1,118.86	$1,326.42	$1,459.22	$1,017.03	$1,118.86	$1,326.42	$1,459.22	$1,017.03	$1,118.86	$1,348.36	$1,483.36	$738.63	$812.58
58	$1,175.67	$1,293.33	$1,104.65	$1,215.20	$1,079.41	$1,187.44	$1,063.35	$1,169.77	$1,386.83	$1,525.62	$1,063.35	$1,169.77	$1,386.83	$1,525.62	$1,063.35	$1,169.77	$1,409.77	$1,550.86	$772.27	$849.56
59	$1,201.05	$1,321.02	$1,128.49	$1,241.21	$1,102.71	$1,212.85	$1,086.30	$1,194.81	$1,416.77	$1,558.28	$1,086.30	$1,194.81	$1,416.77	$1,558.28	$1,086.30	$1,194.81	$1,440.20	$1,584.06	$788.94	$867.74
60	$1,252.27	$1,377.31	$1,176.61	$1,294.10	$1,149.73	$1,264.54	$1,132.63	$1,245.72	$1,477.18	$1,624.68	$1,132.63	$1,245.72	$1,477.18	$1,624.68	$1,132.63	$1,245.72	$1,501.62	$1,651.56	$822.58	$904.72
61	$1,296.56	$1,426.22	$1,218.23	$1,340.06	$1,190.40	$1,309.44	$1,172.69	$1,289.96	$1,529.43	$1,682.38	$1,172.69	$1,289.96	$1,529.43	$1,682.38	$1,172.69	$1,289.96	$1,554.73	$1,710.21	$851.68	$936.84
62	$1,325.63	$1,458.05	$1,245.55	$1,369.97	$1,217.09	$1,338.67	$1,198.98	$1,318.76	$1,563.72	$1,719.93	$1,198.98	$1,318.76	$1,563.72	$1,719.93	$1,198.98	$1,318.76	$1,589.59	$1,748.38	$870.77	$957.76
63	$1,362.08	$1,498.20	$1,279.80	$1,407.69	$1,250.56	$1,375.53	$1,231.95	$1,355.06	$1,606.72	$1,767.28	$1,231.95	$1,355.06	$1,606.72	$1,767.28	$1,231.95	$1,355.06	$1,633.30	$1,796.52	$894.72	$984.13
64+	$1,384.23	$1,522.65	$1,300.60	$1,430.67	$1,270.89	$1,397.98	$1,251.98	$1,377.18	$1,632.85	$1,796.13	$1,251.98	$1,377.18	$1,632.85	$1,796.13	$1,251.98	$1,377.18	$1,659.86	$1,825.84	$909.26	$1,000.19

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

HIOS Plan ID (On Exchange)=>	22444PA0010107		22444PA0010108		22444PA0010109		22444PA0010110		22444PA0010111		22444PA0010112		22444PA0010113		22444PA0010134		22444PA0010135		22444PA0010136	
HIOS Plan ID (Off Exchange)=>	22444PA0010107		22444PA0010108		22444PA0010109		22444PA0010110		22444PA0010111		22444PA0010112		22444PA0010113		22444PA0010134		22444PA0010135		22444PA0010136	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace All-Access HMO 30/60/7100		Geisinger Marketplace Extra HMO 10/50/4500		Geisinger Marketplace Premier HMO 20/40/3000		Geisinger Marketplace Premier HMO 30/60/4650	
Form # =>	M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-176-F Rev. 1/20		M-152-178-F Rev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 7		Rating Area 3		Rating Area 6		Rating Area 6	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Silver		Gold		Silver	
Deductible =>	Combined: $7,100		Combined: $7,100		Combined: $7,100		Combined: $7,100		Combined: $7,100		Combined: $7,100		Combined: $7,100		Med: $4,500 / Rx: $500		Med: $3,000 / Rx: $0		Med: $4,650 / Rx: $500	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		30%		20%		20%	
Copays =>	$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$50 / $50		$20 / $40		$30 / $60	
OOP Maximum =>	$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$7,350		$7,350		$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$226.57	$226.57	$223.19	$223.19	$291.09	$291.09	$223.19	$223.19	$291.09	$291.09	$223.19	$223.19	$295.91	$295.91	$309.72	$309.72	$378.09	$378.09	$391.39	$391.39
15	$246.70	$246.70	$243.03	$243.03	$316.97	$316.97	$243.03	$243.03	$316.97	$316.97	$243.03	$243.03	$322.21	$322.21	$337.25	$337.25	$411.70	$411.70	$426.18	$426.18
16	$254.40	$254.40	$250.62	$250.62	$326.86	$326.86	$250.62	$250.62	$326.86	$326.86	$250.62	$250.62	$332.27	$332.27	$347.77	$347.77	$424.55	$424.55	$439.49	$439.49
17	$262.10	$262.10	$258.21	$258.21	$336.75	$336.75	$258.21	$258.21	$336.75	$336.75	$258.21	$258.21	$342.32	$342.32	$358.30	$358.30	$437.40	$437.40	$452.79	$452.79
18	$270.40	$297.35	$266.37	$292.92	$347.41	$382.03	$266.37	$292.92	$347.41	$382.03	$266.37	$292.92	$353.15	$388.35	$369.63	$406.48	$451.23	$496.21	$467.11	$513.67
19	$278.69	$306.53	$274.54	$301.97	$358.06	$393.83	$274.54	$301.97	$358.06	$393.83	$274.54	$301.97	$363.99	$400.35	$380.97	$419.03	$465.07	$511.53	$481.44	$529.53
20	$287.28	$316.01	$283.00	$311.31	$369.10	$406.01	$283.00	$311.31	$369.10	$406.01	$283.00	$311.31	$375.20	$412.72	$392.71	$431.98	$479.40	$527.35	$496.28	$545.90
21	$296.17	$325.79	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$386.81	$425.49	$404.86	$445.35	$494.24	$543.66	$511.63	$562.79
22	$296.17	$325.79	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$386.81	$425.49	$404.86	$445.35	$494.24	$543.66	$511.63	$562.79
23	$296.17	$325.79	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$386.81	$425.49	$404.86	$445.35	$494.24	$543.66	$511.63	$562.79
24	$296.17	$325.79	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$380.52	$418.57	$291.76	$320.94	$386.81	$425.49	$404.86	$445.35	$494.24	$543.66	$511.63	$562.79
25	$297.35	$326.96	$292.92	$322.10	$382.03	$420.09	$292.92	$322.10	$382.03	$420.09	$292.92	$322.10	$388.35	$427.03	$406.48	$446.96	$496.21	$545.63	$513.67	$564.83
26	$303.27	$333.48	$298.76	$328.52	$389.64	$428.46	$298.76	$328.52	$389.64	$428.46	$298.76	$328.52	$396.09	$435.54	$414.57	$455.87	$506.09	$556.51	$523.90	$576.09
27	$310.38	$341.48	$305.76	$336.40	$398.78	$438.73	$305.76	$336.40	$398.78	$438.73	$305.76	$336.40	$405.37	$445.99	$424.29	$466.80	$517.96	$569.85	$536.18	$589.90
28	$321.93	$354.21	$317.14	$348.94	$413.62	$455.09	$317.14	$348.94	$413.62	$455.09	$317.14	$348.94	$420.46	$462.62	$440.08	$484.21	$537.23	$591.10	$556.14	$611.90
29	$331.41	$364.58	$326.48	$359.15	$425.79	$468.41	$326.48	$359.15	$425.79	$468.41	$326.48	$359.15	$432.84	$476.16	$453.04	$498.38	$553.05	$608.40	$572.51	$629.81
30	$336.15	$369.91	$331.14	$364.41	$431.88	$475.26	$331.14	$364.41	$431.88	$475.26	$331.14	$364.41	$439.03	$483.12	$459.51	$505.67	$560.95	$617.30	$580.70	$639.02
31	$343.25	$377.61	$338.15	$371.99	$441.01	$485.15	$338.15	$371.99	$441.01	$485.15	$338.15	$371.99	$448.31	$493.18	$469.23	$516.19	$572.81	$630.15	$592.97	$652.32
32	$350.36	$385.31	$345.15	$379.58	$450.15	$495.05	$345.15	$379.58	$450.15	$495.05	$345.15	$379.58	$457.59	$503.24	$478.95	$526.72	$584.68	$643.00	$605.25	$665.63
33	$354.80	$390.34	$349.53	$384.54	$455.85	$501.52	$349.53	$384.54	$455.85	$501.52	$349.53	$384.54	$463.39	$509.81	$485.02	$533.60	$592.09	$651.40	$612.93	$674.32
34	$359.54	$395.38	$354.19	$389.50	$461.94	$507.98	$354.19	$389.50	$461.94	$507.98	$354.19	$389.50	$469.58	$516.39	$491.50	$540.48	$600.00	$659.80	$621.11	$683.02
35	$361.91	$398.04	$356.53	$392.12	$464.99	$511.41	$356.53	$392.12	$464.99	$511.41	$356.53	$392.12	$472.68	$519.87	$494.74	$544.13	$603.95	$664.25	$625.21	$687.63
36	$364.28	$400.71	$358.86	$394.75	$468.03	$514.83	$358.86	$394.75	$468.03	$514.83	$358.86	$394.75	$475.77	$523.35	$497.97	$547.77	$607.91	$668.70	$629.30	$692.23
37	$366.65	$403.38	$361.20	$397.37	$471.07	$518.26	$361.20	$397.37	$471.07	$518.26	$361.20	$397.37	$478.87	$526.83	$501.21	$551.42	$611.86	$673.14	$633.39	$696.83
38	$369.02	$406.04	$363.53	$400.00	$474.12	$521.68	$363.53	$400.00	$474.12	$521.68	$363.53	$400.00	$481.96	$530.31	$504.45	$555.06	$615.81	$677.59	$637.49	$701.44
39	$373.76	$411.08	$368.20	$404.96	$480.21	$528.15	$368.20	$404.96	$480.21	$528.15	$368.20	$404.96	$488.15	$536.89	$510.93	$561.94	$623.72	$685.99	$645.67	$710.14
40	$378.50	$416.41	$372.87	$410.21	$486.29	$535.00	$372.87	$410.21	$486.29	$535.00	$372.87	$410.21	$494.34	$543.85	$517.41	$569.23	$631.63	$694.89	$653.86	$719.35
41	$385.61	$424.11	$379.87	$417.80	$495.43	$544.89	$379.87	$417.80	$495.43	$544.89	$379.87	$417.80	$503.62	$553.91	$527.12	$579.76	$643.49	$707.74	$666.14	$732.65
42	$392.42	$431.81	$386.58	$425.38	$504.18	$554.79	$386.58	$425.38	$504.18	$554.79	$386.58	$425.38	$512.52	$563.96	$536.44	$590.28	$654.86	$720.59	$677.90	$745.95
43	$401.89	$442.17	$395.91	$435.59	$516.36	$568.10	$395.91	$435.59	$516.36	$568.10	$395.91	$435.59	$524.90	$577.50	$549.39	$604.45	$670.67	$737.89	$694.28	$763.86
44	$413.74	$455.20	$407.59	$448.43	$531.58	$584.85	$407.59	$448.43	$531.58	$584.85	$407.59	$448.43	$540.37	$594.52	$565.59	$622.27	$690.44	$759.63	$714.74	$786.37
45	$427.66	$470.31	$421.30	$463.31	$549.46	$604.25	$421.30	$463.31	$549.46	$604.25	$421.30	$463.31	$558.55	$614.25	$584.61	$642.91	$713.67	$784.84	$738.79	$812.46
46	$444.25	$488.67	$437.64	$481.40	$570.77	$627.85	$437.64	$481.40	$570.77	$627.85	$437.64	$481.40	$580.21	$638.23	$607.29	$668.01	$741.35	$815.48	$767.44	$844.18
47	$462.90	$509.11	$456.02	$501.53	$594.74	$654.10	$456.02	$501.53	$594.74	$654.10	$456.02	$501.53	$604.58	$664.92	$632.79	$695.95	$772.48	$849.58	$799.67	$879.48
48	$484.23	$532.80	$477.02	$524.87	$622.14	$684.54	$477.02	$524.87	$622.14	$684.54	$477.02	$524.87	$632.43	$695.87	$661.94	$728.34	$808.07	$889.12	$836.51	$920.41
49	$505.26	$555.90	$497.74	$547.63	$649.15	$714.22	$497.74	$547.63	$649.15	$714.22	$497.74	$547.63	$659.89	$726.04	$690.69	$759.92	$843.16	$927.67	$872.83	$960.32
50	$528.95	$581.96	$521.08	$573.30	$679.59	$747.71	$521.08	$573.30	$679.59	$747.71	$521.08	$573.30	$690.84	$760.08	$723.07	$795.54	$882.70	$971.17	$913.76	$1,005.34
51	$552.35	$607.73	$544.13	$598.69	$709.66	$780.81	$544.13	$598.69	$709.66	$780.81	$544.13	$598.69	$721.39	$793.73	$755.06	$830.77	$921.74	$1,014.16	$954.18	$1,049.86
52	$578.11	$635.86	$569.51	$626.40	$742.76	$816.96	$569.51	$626.40	$742.76	$816.96	$569.51	$626.40	$755.05	$830.47	$790.28	$869.23	$964.74	$1,061.12	$998.69	$1,098.46
53	$604.17	$664.59	$595.19	$654.70	$776.24	$853.87	$595.19	$654.70	$776.24	$853.87	$595.19	$654.70	$789.09	$867.99	$825.91	$908.50	$1,008.23	$1,109.06	$1,043.72	$1,148.09
54	$632.31	$695.39	$622.90	$685.05	$812.39	$893.44	$622.90	$685.05	$812.39	$893.44	$622.90	$685.05	$825.83	$908.22	$864.37	$950.60	$1,055.19	$1,160.46	$1,092.32	$1,201.30
55	$660.45	$726.49	$650.62	$715.68	$848.54	$933.40	$650.62	$715.68	$848.54	$933.40	$650.62	$715.68	$862.58	$948.84	$902.83	$993.11	$1,102.14	$1,212.35	$1,140.93	$1,255.02
56	$690.95	$759.96	$680.67	$748.65	$887.73	$976.39	$680.67	$748.65	$887.73	$976.39	$680.67	$748.65	$902.42	$992.55	$944.53	$1,038.86	$1,153.04	$1,268.20	$1,193.62	$1,312.83
57	$721.75	$794.02	$711.01	$782.20	$927.31	$1,020.15	$711.01	$782.20	$927.31	$1,020.15	$711.01	$782.20	$942.65	$1,037.03	$986.64	$1,085.42	$1,204.44	$1,325.04	$1,246.83	$1,371.67
58	$754.63	$830.15	$743.40	$817.80	$969.55	$1,066.58	$743.40	$817.80	$969.55	$1,066.58	$743.40	$817.80	$985.58	$1,084.22	$1,031.58	$1,134.81	$1,259.30	$1,385.33	$1,303.62	$1,434.09
59	$770.91	$847.92	$759.44	$835.30	$990.47	$1,089.41	$759.44	$835.30	$990.47	$1,089.41	$759.44	$835.30	$1,006.86	$1,107.43	$1,053.84	$1,159.11	$1,286.49	$1,414.99	$1,331.76	$1,464.78
60	$803.79	$884.05	$791.83	$870.90	$1,032.71	$1,135.83	$791.83	$870.90	$1,032.71	$1,135.83	$791.83	$870.90	$1,049.79	$1,154.62	$1,098.78	$1,208.50	$1,341.35	$1,475.28	$1,388.55	$1,527.20
61	$832.22	$915.44	$819.84	$901.82	$1,069.24	$1,176.16	$819.84	$901.82	$1,069.24	$1,176.16	$819.84	$901.82	$1,086.93	$1,195.62	$1,137.65	$1,251.41	$1,388.79	$1,527.67	$1,437.67	$1,581.44
62	$850.88	$935.88	$838.22	$921.95	$1,093.21	$1,202.42	$838.22	$921.95	$1,093.21	$1,202.42	$838.22	$921.95	$1,111.30	$1,222.31	$1,163.15	$1,279.35	$1,419.93	$1,561.77	$1,469.90	$1,616.74
63	$874.28	$961.64	$861.27	$947.34	$1,123.27	$1,235.52	$861.27	$947.34	$1,123.27	$1,235.52	$861.27	$947.34	$1,141.85	$1,255.96	$1,195.14	$1,314.57	$1,458.97	$1,604.77	$1,510.32	$1,661.25
64+	$888.49	$977.34	$875.27	$962.80	$1,141.54	$1,255.69	$875.27	$962.80	$1,141.54	$1,255.69	$875.27	$962.80	$1,160.42	$1,276.46	$1,214.57	$1,336.03	$1,482.70	$1,630.97	$1,534.88	$1,688.37

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

HIOS Plan ID (On Exchange)=>	22444PA0010137		22444PA0010138		22444PA0010138		22444PA0010139		22444PA0010139		22444PA0010140		22444PA0010140		22444PA0010141		22444PA0010142		22444PA0010143	
HIOS Plan ID (Off Exchange)=>	22444PA0010137		22444PA0010138		22444PA0010138		22444PA0010139		22444PA0010139		22444PA0010140		22444PA0010140		22444PA0010141		22444PA0010142		22444PA0010143	
Plan Marketing Name =>	Geisinger Marketplace Premier HMO 30/60/7100		Geisinger Marketplace Premier HMO 20/40/3000		Geisinger Marketplace Premier HMO 20/40/3000		Geisinger Marketplace Premier HMO 30/60/4650		Geisinger Marketplace Premier HMO 30/60/4650		Geisinger Marketplace Premier HMO 30/60/7100		Geisinger Marketplace Premier HMO 30/60/7100		Geisinger Marketplace Premier HMO 20/40/3000		Geisinger Marketplace Premier HMO 30/60/4650		Geisinger Marketplace Premier HMO 30/60/7100	
Form # =>	M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20		M-152-362-F Dev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 6		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO		Geisinger Marketplace Premier HMO	
Metal =>	Bronze		Gold		Gold		Silver		Silver		Bronze		Bronze		Gold		Silver		Bronze	
Deductible =>	Combined: $7,100		Med: $3,000 / Rx: $0		Med: $3,000 / Rx: $0		Med: $4,650 / Rx: $500		Med: $4,650 / Rx: $500		Combined: $7,100		Combined: $7,100		Med: $3,000 / Rx: $0		Med: $4,650 / Rx: $500		Combined: $7,100	
Coinsurance =>	0%		20%		20%		20%		20%		0%		0%		20%		20%		0%	
Copays =>	$30 / $60		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60		$20 / $40		$30 / $60		$30 / $60	
OOP Maximum =>	$8,150		$7,350		$7,350		$7,350		$7,350		$8,150		$8,150		$7,350		$7,350		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$273.63	$273.63	$289.90	$289.90	$378.09	$378.09	$300.10	$300.10	$391.39	$391.39	$209.80	$209.80	$273.63	$273.63	$289.90	$289.90	$300.10	$300.10	$209.80	$209.80
15	$297.95	$297.95	$315.67	$315.67	$411.70	$411.70	$326.78	$326.78	$426.18	$426.18	$228.45	$228.45	$297.95	$297.95	$315.67	$315.67	$326.78	$326.78	$228.45	$228.45
16	$307.25	$307.25	$325.52	$325.52	$424.55	$424.55	$336.98	$336.98	$439.49	$439.49	$235.58	$235.58	$307.25	$307.25	$325.52	$325.52	$336.98	$336.98	$235.58	$235.58
17	$316.55	$316.55	$335.37	$335.37	$437.40	$437.40	$347.18	$347.18	$452.79	$452.79	$242.71	$242.71	$316.55	$316.55	$335.37	$335.37	$347.18	$347.18	$242.71	$242.71
18	$326.56	$359.11	$345.98	$380.47	$451.23	$496.21	$358.16	$393.86	$467.11	$513.67	$250.39	$275.35	$326.56	$359.11	$345.98	$380.47	$358.16	$393.86	$250.39	$275.35
19	$336.58	$370.20	$356.59	$392.22	$465.07	$511.53	$369.14	$406.02	$481.44	$529.53	$258.07	$283.85	$336.58	$370.20	$356.59	$392.22	$369.14	$406.02	$258.07	$283.85
20	$346.95	$381.65	$367.58	$404.34	$479.40	$527.35	$380.52	$418.57	$496.28	$545.90	$266.02	$292.63	$346.95	$381.65	$367.58	$404.34	$380.52	$418.57	$266.02	$292.63
21	$357.69	$393.45	$378.96	$416.85	$494.24	$543.66	$392.29	$431.52	$511.63	$562.79	$274.26	$301.68	$357.69	$393.45	$378.96	$416.85	$392.29	$431.52	$274.26	$301.68
22	$357.69	$393.45	$378.96	$416.85	$494.24	$543.66	$392.29	$431.52	$511.63	$562.79	$274.26	$301.68	$357.69	$393.45	$378.96	$416.85	$392.29	$431.52	$274.26	$301.68
23	$357.69	$393.45	$378.96	$416.85	$494.24	$543.66	$392.29	$431.52	$511.63	$562.79	$274.26	$301.68	$357.69	$393.45	$378.96	$416.85	$392.29	$431.52	$274.26	$301.68
24	$357.69	$393.45	$378.96	$416.85	$494.24	$543.66	$392.29	$431.52	$511.63	$562.79	$274.26	$301.68	$357.69	$393.45	$378.96	$416.85	$392.29	$431.52	$274.26	$301.68
25	$359.11	$394.88	$380.47	$418.36	$496.21	$545.63	$393.86	$433.09	$513.67	$564.83	$275.35	$302.77	$359.11	$394.88	$380.47	$418.36	$393.86	$433.09	$275.35	$302.77
26	$366.27	$402.75	$388.05	$426.70	$506.09	$556.51	$401.70	$441.72	$523.90	$576.09	$280.83	$308.81	$366.27	$402.75	$388.05	$426.70	$401.70	$441.72	$280.83	$308.81
27	$374.85	$412.41	$397.14	$436.93	$517.96	$569.85	$411.12	$452.31	$536.18	$589.90	$287.42	$316.21	$374.85	$412.41	$397.14	$436.93	$411.12	$452.31	$287.42	$316.21
28	$388.80	$427.79	$411.92	$453.23	$537.23	$591.10	$426.42	$469.18	$556.14	$611.90	$298.11	$328.01	$388.80	$427.79	$411.92	$453.23	$426.42	$469.18	$298.11	$328.01
29	$400.25	$440.31	$424.05	$466.49	$553.05	$608.40	$438.97	$482.91	$572.51	$629.81	$306.89	$337.60	$400.25	$440.31	$424.05	$466.49	$438.97	$482.91	$306.89	$337.60
30	$405.97	$446.74	$430.11	$473.31	$560.95	$617.30	$445.25	$489.97	$580.70	$639.02	$311.28	$342.54	$405.97	$446.74	$430.11	$473.31	$445.25	$489.97	$311.28	$342.54
31	$414.55	$456.04	$439.21	$483.16	$572.81	$630.15	$454.66	$500.17	$592.97	$652.32	$317.86	$349.67	$414.55	$456.04	$439.21	$483.16	$454.66	$500.17	$317.86	$349.67
32	$423.14	$465.34	$448.30	$493.02	$584.68	$643.00	$464.08	$510.37	$605.25	$665.63	$324.44	$356.80	$423.14	$465.34	$448.30	$493.02	$464.08	$510.37	$324.44	$356.80
33	$428.50	$471.42	$453.98	$499.46	$592.09	$651.40	$469.96	$517.04	$612.93	$674.32	$328.55	$361.46	$428.50	$471.42	$453.98	$499.46	$469.96	$517.04	$328.55	$361.46
34	$434.23	$477.50	$460.05	$505.90	$600.00	$659.80	$476.24	$523.71	$621.11	$683.02	$332.94	$366.13	$434.23	$477.50	$460.05	$505.90	$476.24	$523.71	$332.94	$366.13
35	$437.09	$480.72	$463.08	$509.31	$603.95	$664.25	$479.38	$527.24	$625.21	$687.63	$335.14	$368.59	$437.09	$480.72	$463.08	$509.31	$479.38	$527.24	$335.14	$368.59
36	$439.95	$483.94	$466.11	$512.72	$607.91	$668.70	$482.52	$530.77	$629.30	$692.23	$337.33	$371.06	$439.95	$483.94	$466.11	$512.72	$482.52	$530.77	$337.33	$371.06
37	$442.81	$487.16	$469.14	$516.13	$611.86	$673.14	$485.65	$534.30	$633.39	$696.83	$339.52	$373.53	$442.81	$487.16	$469.14	$516.13	$485.65	$534.30	$339.52	$373.53
38	$445.67	$490.38	$472.17	$519.54	$615.81	$677.59	$488.79	$537.83	$637.49	$701.44	$341.72	$376.00	$445.67	$490.38	$472.17	$519.54	$488.79	$537.83	$341.72	$376.00
39	$451.39	$496.46	$478.24	$525.99	$623.72	$685.99	$495.07	$544.50	$645.67	$710.14	$346.11	$380.66	$451.39	$496.46	$478.24	$525.99	$495.07	$544.50	$346.11	$380.66
40	$457.12	$502.90	$484.30	$532.81	$631.63	$694.89	$501.35	$551.56	$653.86	$719.35	$350.49	$385.60	$457.12	$502.90	$484.30	$532.81	$501.35	$551.56	$350.49	$385.60
41	$465.70	$512.20	$493.40	$542.66	$643.49	$707.74	$510.76	$561.76	$666.14	$732.65	$357.08	$392.73	$465.70	$512.20	$493.40	$542.66	$510.76	$561.76	$357.08	$392.73
42	$473.93	$521.50	$502.11	$552.51	$654.86	$720.59	$519.78	$571.96	$677.90	$745.95	$363.38	$399.86	$473.93	$521.50	$502.11	$552.51	$519.78	$571.96	$363.38	$399.86
43	$485.37	$534.02	$514.24	$565.78	$670.67	$737.89	$532.34	$585.69	$694.28	$763.86	$372.16	$409.46	$485.37	$534.02	$514.24	$565.78	$532.34	$585.69	$372.16	$409.46
44	$499.68	$549.76	$529.40	$582.45	$690.44	$759.63	$548.03	$602.95	$714.74	$786.37	$383.13	$421.53	$499.68	$549.76	$529.40	$582.45	$548.03	$602.95	$383.13	$421.53
45	$516.49	$568.00	$547.21	$601.78	$713.67	$784.84	$566.47	$622.95	$738.79	$812.46	$396.02	$435.51	$516.49	$568.00	$547.21	$601.78	$566.47	$622.95	$396.02	$435.51
46	$536.52	$590.17	$568.43	$625.27	$741.35	$815.48	$588.43	$647.28	$767.44	$844.18	$411.38	$452.52	$536.52	$590.17	$568.43	$625.27	$588.43	$647.28	$411.38	$452.52
47	$559.06	$614.85	$592.30	$651.42	$772.48	$849.58	$613.15	$674.34	$799.67	$879.48	$428.66	$471.44	$559.06	$614.85	$592.30	$651.42	$613.15	$674.34	$428.66	$471.44
48	$584.81	$643.47	$619.59	$681.73	$808.07	$889.12	$641.39	$705.73	$836.51	$920.41	$448.40	$493.38	$584.81	$643.47	$619.59	$681.73	$641.39	$705.73	$448.40	$493.38
49	$610.20	$671.37	$646.49	$711.29	$843.16	$927.67	$669.24	$736.33	$872.83	$960.32	$467.87	$514.77	$610.20	$671.37	$646.49	$711.29	$669.24	$736.33	$467.87	$514.77
50	$638.82	$702.84	$676.81	$744.64	$882.70	$971.17	$700.63	$770.85	$913.76	$1,005.34	$489.81	$538.91	$638.82	$702.84	$676.81	$744.64	$700.63	$770.85	$489.81	$538.91
51	$667.08	$733.96	$706.75	$777.61	$921.74	$1,014.16	$731.62	$804.98	$954.18	$1,049.86	$511.48	$562.77	$667.08	$733.96	$706.75	$777.61	$731.62	$804.98	$511.48	$562.77
52	$698.19	$767.94	$739.71	$813.61	$964.74	$1,061.12	$765.75	$842.24	$998.69	$1,098.46	$535.34	$588.82	$698.19	$767.94	$739.71	$813.61	$765.75	$842.24	$535.34	$588.82
53	$729.67	$802.64	$773.06	$850.37	$1,008.23	$1,109.06	$800.27	$880.30	$1,043.72	$1,148.09	$559.47	$615.42	$729.67	$802.64	$773.06	$850.37	$800.27	$880.30	$559.47	$615.42
54	$763.65	$839.84	$809.06	$889.78	$1,055.19	$1,160.46	$837.54	$921.09	$1,092.32	$1,201.30	$585.53	$643.94	$763.65	$839.84	$809.06	$889.78	$837.54	$921.09	$585.53	$643.94
55	$797.63	$877.39	$845.06	$929.57	$1,102.14	$1,212.35	$874.80	$962.28	$1,140.93	$1,255.02	$611.58	$672.74	$797.63	$877.39	$845.06	$929.57	$874.80	$962.28	$611.58	$672.74
56	$834.47	$917.81	$884.10	$972.39	$1,153.04	$1,268.20	$915.21	$1,006.61	$1,193.62	$1,312.83	$639.83	$703.73	$834.47	$917.81	$884.10	$972.39	$915.21	$1,006.61	$639.83	$703.73
57	$871.67	$958.94	$923.51	$1,015.97	$1,204.44	$1,325.04	$956.01	$1,051.73	$1,246.83	$1,371.67	$668.35	$735.27	$871.67	$958.94	$923.51	$1,015.97	$956.01	$1,051.73	$668.35	$735.27
58	$911.37	$1,002.58	$965.57	$1,062.20	$1,259.30	$1,385.33	$999.55	$1,099.59	$1,303.62	$1,434.09	$698.79	$768.73	$911.37	$1,002.58	$965.57	$1,062.20	$999.55	$1,099.59	$698.79	$768.73
59	$931.04	$1,024.04	$986.41	$1,084.94	$1,286.49	$1,414.99	$1,021.13	$1,123.12	$1,331.76	$1,464.78	$713.88	$785.18	$931.04	$1,024.04	$986.41	$1,084.94	$1,021.13	$1,123.12	$713.88	$785.18
60	$970.75	$1,067.68	$1,028.48	$1,131.17	$1,341.35	$1,475.28	$1,064.67	$1,170.98	$1,388.55	$1,527.20	$744.32	$818.64	$970.75	$1,067.68	$1,028.48	$1,131.17	$1,064.67	$1,170.98	$744.32	$818.64
61	$1,005.08	$1,105.59	$1,064.86	$1,171.34	$1,388.79	$1,527.67	$1,102.33	$1,212.56	$1,437.67	$1,581.44	$770.65	$847.71	$1,005.08	$1,105.59	$1,064.86	$1,171.34	$1,102.33	$1,212.56	$770.65	$847.71
62	$1,027.62	$1,130.27	$1,088.73	$1,197.49	$1,419.93	$1,561.77	$1,127.05	$1,239.63	$1,469.90	$1,616.74	$787.93	$866.64	$1,027.62	$1,130.27	$1,088.73	$1,197.49	$1,127.05	$1,239.63	$787.93	$866.64
63	$1,055.88	$1,161.39	$1,118.67	$1,230.46	$1,458.97	$1,604.77	$1,158.04	$1,273.76	$1,510.32	$1,661.25	$809.59	$890.50	$1,055.88	$1,161.39	$1,118.67	$1,230.46	$1,158.04	$1,273.76	$809.59	$890.50
64+	$1,073.04	$1,180.35	$1,136.86	$1,250.54	$1,482.70	$1,630.97	$1,176.87	$1,294.55	$1,534.88	$1,688.37	$822.76	$905.03	$1,073.04	$1,180.35	$1,136.86	$1,250.54	$1,176.87	$1,294.55	$822.76	$905.03

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

HIOS Plan ID (On Exchange)=>	22444PA0040080		22444PA0040081		22444PA0040082		22444PA0040083		22444PA0040084		22444PA0040085		22444PA0040086		22444PA0040087		22444PA0040088		22444PA0040089	
HIOS Plan ID (Off Exchange)=>	22444PA0040080		22444PA0040081		22444PA0040082		22444PA0040083		22444PA0040084		22444PA0040085		22444PA0040086		22444PA0040087		22444PA0040088		22444PA0040089	
Plan Marketing Name =>	Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value	
Form # =>	M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20	
Rating Area =>	Rating Area 3		Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 3	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic	
Deductible =>	Combined: $8,150		Combined: $8,150		Combined: $8,150		Combined: $8,150		Combined: $8,150		Combined: $8,150		Combined: $8,150		Combined: $8,150		Combined: $8,150		Combined: $8,150	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$190.13	$190.13	$223.97	$223.97	$247.97	$247.97	$252.07	$252.07	$223.97	$223.97	$197.52	$197.52	$193.00	$193.00	$190.13	$190.13	$247.97	$247.97	$190.13	$190.13
15	$207.03	$207.03	$243.88	$243.88	$270.01	$270.01	$274.48	$274.48	$243.88	$243.88	$215.07	$215.07	$210.16	$210.16	$207.03	$207.03	$270.01	$270.01	$207.03	$207.03
16	$213.49	$213.49	$251.50	$251.50	$278.44	$278.44	$283.05	$283.05	$251.50	$251.50	$221.79	$221.79	$216.72	$216.72	$213.49	$213.49	$278.44	$278.44	$213.49	$213.49
17	$219.96	$219.96	$259.11	$259.11	$286.87	$286.87	$291.61	$291.61	$259.11	$259.11	$228.50	$228.50	$223.28	$223.28	$219.96	$219.96	$286.87	$286.87	$219.96	$219.96
18	$226.92	$249.53	$267.31	$293.95	$295.95	$325.44	$300.84	$330.83	$267.31	$293.95	$235.73	$259.22	$230.34	$253.30	$226.92	$249.53	$295.95	$325.44	$226.92	$249.53
19	$233.88	$257.24	$275.50	$303.02	$305.02	$335.49	$310.07	$341.04	$275.50	$303.02	$242.96	$267.23	$237.41	$261.12	$233.88	$257.24	$305.02	$335.49	$233.88	$257.24
20	$241.08	$265.19	$283.99	$312.39	$314.42	$345.86	$319.62	$351.59	$283.99	$312.39	$250.45	$275.49	$244.72	$269.20	$241.08	$265.19	$314.42	$345.86	$241.08	$265.19
21	$248.54	$273.40	$292.78	$322.06	$324.15	$356.57	$329.51	$362.46	$292.78	$322.06	$258.20	$284.01	$252.30	$277.53	$248.54	$273.40	$324.15	$356.57	$248.54	$273.40
22	$248.54	$273.40	$292.78	$322.06	$324.15	$356.57	$329.51	$362.46	$292.78	$322.06	$258.20	$284.01	$252.30	$277.53	$248.54	$273.40	$324.15	$356.57	$248.54	$273.40
23	$248.54	$273.40	$292.78	$322.06	$324.15	$356.57	$329.51	$362.46	$292.78	$322.06	$258.20	$284.01	$252.30	$277.53	$248.54	$273.40	$324.15	$356.57	$248.54	$273.40
24	$248.54	$273.40	$292.78	$322.06	$324.15	$356.57	$329.51	$362.46	$292.78	$322.06	$258.20	$284.01	$252.30	$277.53	$248.54	$273.40	$324.15	$356.57	$248.54	$273.40
25	$249.53	$274.39	$293.95	$323.23	$325.44	$357.86	$330.83	$363.78	$293.95	$323.23	$259.22	$285.04	$253.30	$278.53	$249.53	$274.39	$325.44	$357.86	$249.53	$274.39
26	$254.50	$279.85	$299.80	$329.67	$331.93	$364.99	$337.42	$371.03	$299.80	$329.67	$264.39	$290.72	$258.35	$284.08	$254.50	$279.85	$331.93	$364.99	$254.50	$279.85
27	$260.47	$286.57	$306.83	$337.57	$339.71	$373.74	$345.32	$379.92	$306.83	$337.57	$270.58	$297.69	$264.40	$290.89	$260.47	$286.57	$339.71	$373.74	$260.47	$286.57
28	$270.16	$297.25	$318.25	$350.16	$352.35	$387.68	$358.18	$394.09	$318.25	$350.16	$280.65	$308.80	$274.24	$301.74	$270.16	$297.25	$352.35	$387.68	$270.16	$297.25
29	$278.12	$305.95	$327.62	$360.41	$362.72	$399.02	$368.72	$405.62	$327.62	$360.41	$288.92	$317.83	$282.32	$310.57	$278.12	$305.95	$362.72	$399.02	$278.12	$305.95
30	$282.09	$310.43	$332.30	$365.68	$367.91	$404.86	$373.99	$411.56	$332.30	$365.68	$293.05	$322.48	$286.35	$315.11	$282.09	$310.43	$367.91	$404.86	$282.09	$310.43
31	$288.06	$316.89	$339.33	$373.29	$375.69	$413.29	$381.90	$420.12	$339.33	$373.29	$299.24	$329.19	$292.41	$321.67	$288.06	$316.89	$375.69	$413.29	$288.06	$316.89
32	$294.02	$323.35	$346.36	$380.90	$383.46	$421.71	$389.81	$428.69	$346.36	$380.90	$305.44	$335.91	$298.46	$328.23	$294.02	$323.35	$383.46	$421.71	$294.02	$323.35
33	$297.75	$327.57	$350.75	$385.88	$388.33	$427.22	$394.75	$434.29	$350.75	$385.88	$309.31	$340.30	$302.25	$332.52	$297.75	$327.57	$388.33	$427.22	$297.75	$327.57
34	$301.73	$331.80	$355.43	$390.86	$393.51	$432.74	$400.02	$439.89	$355.43	$390.86	$313.44	$344.68	$306.28	$336.81	$301.73	$331.80	$393.51	$432.74	$301.73	$331.80
35	$303.71	$334.04	$357.77	$393.49	$396.11	$435.65	$402.66	$442.86	$357.77	$393.49	$315.51	$347.01	$308.30	$339.08	$303.71	$334.04	$396.11	$435.65	$303.71	$334.04
36	$305.70	$336.27	$360.12	$396.13	$398.70	$438.57	$405.30	$445.82	$360.12	$396.13	$317.57	$349.33	$310.32	$341.35	$305.70	$336.27	$398.70	$438.57	$305.70	$336.27
37	$307.69	$338.51	$362.46	$398.76	$401.29	$441.49	$407.93	$448.79	$362.46	$398.76	$319.64	$351.66	$312.34	$343.62	$307.69	$338.51	$401.29	$441.49	$307.69	$338.51
38	$309.68	$340.75	$364.80	$401.40	$403.89	$444.40	$410.57	$451.76	$364.80	$401.40	$321.71	$353.98	$314.36	$345.89	$309.68	$340.75	$403.89	$444.40	$309.68	$340.75
39	$313.66	$344.97	$369.48	$406.37	$409.07	$449.91	$415.84	$457.36	$369.48	$406.37	$325.84	$358.37	$318.39	$350.18	$313.66	$344.97	$409.07	$449.91	$313.66	$344.97
40	$317.63	$349.45	$374.17	$411.64	$414.26	$455.75	$421.11	$463.29	$374.17	$411.64	$329.97	$363.02	$322.43	$354.72	$317.63	$349.45	$414.26	$455.75	$317.63	$349.45
41	$323.60	$355.91	$381.20	$419.26	$422.04	$464.18	$429.02	$471.86	$381.20	$419.26	$336.16	$369.73	$328.48	$361.28	$323.60	$355.91	$422.04	$464.18	$323.60	$355.91
42	$329.31	$362.37	$387.93	$426.87	$429.49	$472.61	$436.60	$480.42	$387.93	$426.87	$342.10	$376.44	$334.29	$367.84	$329.31	$362.37	$429.49	$472.61	$329.31	$362.37
43	$337.27	$371.07	$397.30	$437.12	$439.87	$483.95	$447.14	$491.96	$397.30	$437.12	$350.37	$385.48	$342.36	$376.67	$337.27	$371.07	$439.87	$483.95	$337.27	$371.07
44	$347.21	$382.00	$409.01	$450.00	$452.83	$498.21	$460.32	$506.45	$409.01	$450.00	$360.69	$396.84	$352.45	$387.77	$347.21	$382.00	$452.83	$498.21	$347.21	$382.00
45	$358.89	$394.68	$422.77	$464.93	$468.07	$514.74	$475.81	$523.26	$422.77	$464.93	$372.83	$410.01	$364.31	$400.64	$358.89	$394.68	$468.07	$514.74	$358.89	$394.68
46	$372.81	$410.09	$439.17	$483.08	$486.22	$534.84	$494.26	$543.69	$439.17	$483.08	$387.29	$426.01	$378.44	$416.28	$372.81	$410.09	$486.22	$534.84	$372.81	$410.09
47	$388.47	$427.24	$457.61	$503.28	$506.64	$557.21	$515.02	$566.42	$457.61	$503.28	$403.55	$443.83	$394.33	$433.69	$388.47	$427.24	$506.64	$557.21	$388.47	$427.24
48	$406.36	$447.12	$478.69	$526.71	$529.98	$583.14	$538.75	$592.79	$478.69	$526.71	$422.14	$464.49	$412.50	$453.87	$406.36	$447.12	$529.98	$583.14	$406.36	$447.12
49	$424.01	$466.51	$499.48	$549.54	$552.99	$608.42	$562.14	$618.49	$499.48	$549.54	$440.47	$484.62	$430.41	$473.55	$424.01	$466.51	$552.99	$608.42	$424.01	$466.51
50	$443.89	$488.38	$522.90	$575.31	$578.93	$636.95	$588.50	$647.48	$522.90	$575.31	$461.13	$507.35	$450.59	$495.75	$443.89	$488.38	$578.93	$636.95	$443.89	$488.38
51	$463.53	$510.00	$546.03	$600.78	$604.53	$665.15	$614.53	$676.15	$546.03	$600.78	$481.53	$529.81	$470.53	$517.70	$463.53	$510.00	$604.53	$665.15	$463.53	$510.00
52	$485.15	$533.61	$571.50	$628.59	$632.73	$695.94	$643.20	$707.45	$571.50	$628.59	$503.99	$554.34	$492.47	$541.67	$485.15	$533.61	$632.73	$695.94	$485.15	$533.61
53	$507.02	$557.72	$597.27	$656.99	$661.26	$727.38	$672.20	$739.42	$597.27	$656.99	$526.71	$579.38	$514.68	$566.14	$507.02	$557.72	$661.26	$727.38	$507.02	$557.72
54	$530.63	$583.57	$625.08	$687.44	$692.05	$761.10	$703.50	$773.69	$625.08	$687.44	$551.24	$606.23	$538.64	$592.38	$530.63	$583.57	$692.05	$761.10	$530.63	$583.57
55	$554.24	$609.67	$652.89	$718.18	$722.85	$795.13	$734.80	$808.28	$652.89	$718.18	$575.77	$633.34	$562.61	$618.87	$554.24	$609.67	$722.85	$795.13	$554.24	$609.67
56	$579.84	$637.75	$683.05	$751.27	$756.23	$831.76	$768.74	$845.52	$683.05	$751.27	$602.36	$662.52	$588.60	$647.38	$579.84	$637.75	$756.23	$831.76	$579.84	$637.75
57	$605.69	$666.33	$713.50	$784.94	$789.94	$869.04	$803.01	$883.41	$713.50	$784.94	$629.21	$692.21	$614.84	$676.40	$605.69	$666.33	$789.94	$869.04	$605.69	$666.33
58	$633.28	$696.65	$746.00	$820.65	$825.92	$908.58	$839.59	$923.61	$746.00	$820.65	$657.87	$723.71	$642.84	$707.18	$633.28	$696.65	$825.92	$908.58	$633.28	$696.65
59	$646.95	$711.57	$762.10	$838.22	$843.75	$928.03	$857.71	$943.38	$762.10	$838.22	$672.07	$739.20	$656.72	$722.31	$646.95	$711.57	$843.75	$928.03	$646.95	$711.57
60	$674.53	$741.89	$794.60	$873.94	$879.73	$967.58	$894.29	$983.58	$794.60	$873.94	$700.73	$770.70	$684.72	$753.09	$674.53	$741.89	$879.73	$967.58	$674.53	$741.89
61	$698.39	$768.23	$822.70	$904.97	$910.85	$1,001.94	$925.92	$1,018.51	$822.70	$904.97	$725.52	$798.07	$708.94	$779.84	$698.39	$768.23	$910.85	$1,001.94	$698.39	$768.23
62	$714.05	$785.38	$841.15	$925.18	$931.27	$1,024.30	$946.68	$1,041.25	$841.15	$925.18	$741.78	$815.88	$724.84	$797.24	$714.05	$785.38	$931.27	$1,024.30	$714.05	$785.38
63	$733.69	$807.01	$864.28	$950.65	$956.88	$1,052.50	$972.71	$1,069.91	$864.28	$950.65	$762.18	$838.35	$744.77	$819.19	$733.69	$807.01	$956.88	$1,052.50	$733.69	$807.01
64+	$745.62	$820.18	$878.33	$966.16	$972.44	$1,069.68	$988.53	$1,087.38	$878.33	$966.16	$774.57	$852.03	$756.88	$832.57	$745.62	$820.18	$972.44	$1,069.68	$745.62	$820.18

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

HIOS Plan ID (On Exchange)=>	22444PA0040090		22444PA0040091		22444PA0040092	
HIOS Plan ID (Off Exchange)=>	22444PA0040090		22444PA0040091		22444PA0040092	
Plan Marketing Name =>	Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value	
Form # =>	M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20		M-152-192-F Rev. 1/20	
Rating Area =>	Rating Area 6		Rating Area 3		Rating Area 7	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Catastrophic		Catastrophic		Catastrophic	
Deductible =>	Combined: $8,150		Combined: $8,150		Combined: $8,150	
Coinsurance =>	0%		0%		0%	
Copays =>	0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$247.97	$247.97	$190.13	$190.13	$252.07	$252.07
15	$270.01	$270.01	$207.03	$207.03	$274.48	$274.48
16	$278.44	$278.44	$213.49	$213.49	$283.05	$283.05
17	$286.87	$286.87	$219.96	$219.96	$291.61	$291.61
18	$295.95	$325.44	$226.92	$249.53	$300.84	$330.83
19	$305.02	$335.49	$233.88	$257.24	$310.07	$341.04
20	$314.42	$345.86	$241.08	$265.19	$319.62	$351.59
21	$324.15	$356.57	$248.54	$273.40	$329.51	$362.46
22	$324.15	$356.57	$248.54	$273.40	$329.51	$362.46
23	$324.15	$356.57	$248.54	$273.40	$329.51	$362.46
24	$324.15	$356.57	$248.54	$273.40	$329.51	$362.46
25	$325.44	$357.86	$249.53	$274.39	$330.83	$363.78
26	$331.93	$364.99	$254.50	$279.85	$337.42	$371.03
27	$339.71	$373.74	$260.47	$286.57	$345.32	$379.92
28	$352.35	$387.68	$270.16	$297.25	$358.18	$394.09
29	$362.72	$399.02	$278.12	$305.95	$368.72	$405.62
30	$367.91	$404.86	$282.09	$310.43	$373.99	$411.56
31	$375.69	$413.29	$288.06	$316.89	$381.90	$420.12
32	$383.46	$421.71	$294.02	$323.35	$389.81	$428.69
33	$388.33	$427.22	$297.75	$327.57	$394.75	$434.29
34	$393.51	$432.74	$301.73	$331.80	$400.02	$439.89
35	$396.11	$435.65	$303.71	$334.04	$402.66	$442.86
36	$398.70	$438.57	$305.70	$336.27	$405.30	$445.82
37	$401.29	$441.49	$307.69	$338.51	$407.93	$448.79
38	$403.89	$444.40	$309.68	$340.75	$410.57	$451.76
39	$409.07	$449.91	$313.66	$344.97	$415.84	$457.36
40	$414.26	$455.75	$317.63	$349.45	$421.11	$463.29
41	$422.04	$464.18	$323.60	$355.91	$429.02	$471.86
42	$429.49	$472.61	$329.31	$362.37	$436.60	$480.42
43	$439.87	$483.95	$337.27	$371.07	$447.14	$491.96
44	$452.83	$498.21	$347.21	$382.00	$460.32	$506.45
45	$468.07	$514.74	$358.89	$394.68	$475.81	$523.26
46	$486.22	$534.84	$372.81	$410.09	$494.26	$543.69
47	$506.64	$557.21	$388.47	$427.24	$515.02	$566.42
48	$529.98	$583.14	$406.36	$447.12	$538.75	$592.79
49	$552.99	$608.42	$424.01	$466.51	$562.14	$618.49
50	$578.93	$636.95	$443.89	$488.38	$588.50	$647.48
51	$604.53	$665.15	$463.53	$510.00	$614.53	$676.15
52	$632.73	$695.94	$485.15	$533.61	$643.20	$707.45
53	$661.26	$727.38	$507.02	$557.72	$672.20	$739.42
54	$692.05	$761.10	$530.63	$583.57	$703.50	$773.69
55	$722.85	$795.13	$554.24	$609.67	$734.80	$808.28
56	$756.23	$831.76	$579.84	$637.75	$768.74	$845.52
57	$789.94	$869.04	$605.69	$666.33	$803.01	$883.41
58	$825.92	$908.58	$633.28	$696.65	$839.59	$923.61
59	$843.75	$928.03	$646.95	$711.57	$857.71	$943.38
60	$879.73	$967.58	$674.53	$741.89	$894.29	$983.58
61	$910.85	$1,001.94	$698.39	$768.23	$925.92	$1,018.51
62	$931.27	$1,024.30	$714.05	$785.38	$946.68	$1,041.25
63	$956.88	$1,052.50	$733.69	$807.01	$972.71	$1,069.91
64+	$972.44	$1,069.68	$745.62	$820.18	$988.53	$1,087.38

Geisinger Health Plan
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lackawanna, Luzerne, Susquehanna, Wayne, Wyoming
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Juniata, Perry
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lackawanna, Luzerne, Susquehanna, Wayne, Wyoming
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Juniata, Perry
22444PA0010053	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010054	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010055	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010056	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010069	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010083	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0010084	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010085	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010086	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010087	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010088	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010089	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010106	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010107	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter

Geisinger Health Plan
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010108	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010109	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010110	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010111	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010112	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010113	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill
22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100	HMO	Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0040081	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0040082	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0040083	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0040084	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0040086	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0040087	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0040088	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0040089	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0040090	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0040091	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0040092	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 2			RATING AREA 3		
	02-01-2019 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	3	2	14	275	647	333
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off												$403.15		
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off												$417.33		
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off														
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off														
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off														
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off														
22444PA0010053	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off												$291.76		
22444PA0010054	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010055	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010056	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off												$348.03		
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010069	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off														
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off														
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off													$404.86	
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off														
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off														
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off														$423.76
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off														
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off														
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off													$423.76	
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off														
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500	HMO	Gold	On/Off														
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010083	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off									$409.23	$409.23	$409.23			
22444PA0010084	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														$403.15
22444PA0010085	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010086	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010087	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010088	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off													$403.15	
22444PA0010089	Geisinger Marketplace All-Access HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off									$353.29	$353.29	$353.29			
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														$348.03
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off													$348.03	

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

												RATING AREA 4						
	02-01-2019 Number of Covered Lives	3,857	5,424	906	2,894	890	116	934	135	1,397	767	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000	$403.15	$403.15			$403.15	$403.15	$403.15		$403.15	$403.15							
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650	$417.33	$417.33			$417.33	$417.33	$417.33		$417.33	$417.33							
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500	$423.76	$423.76					$423.76		$423.76	$423.76							
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500																	
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	$404.86	$404.86					$404.86		$404.86	$404.86							
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500																	
22444PA0010053	Geisinger Marketplace All-Access HMO 30/60/7100	$291.76	$291.76			$291.76	$291.76	$291.76		$291.76	$291.76							
22444PA0010054	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010055	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010056	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600	$348.03	$348.03			$348.03	$348.03	$348.03		$348.03	$348.03							
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010069	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500																	
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500																	
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500				$404.86													
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500																	
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500			$404.86														
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500																	
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500																	
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500																	
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500				$423.76													
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500																	
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500			$423.76														
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010083	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010084	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010085	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010086	Geisinger Marketplace All-Access HMO 20/40/3000			$403.15					$403.15									
22444PA0010087	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010088	Geisinger Marketplace All-Access HMO 20/40/3000				$403.15													
22444PA0010089	Geisinger Marketplace All-Access HMO 20/40/3000																	
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600			$348.03					$348.03									
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600				$348.03													

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

					RATING AREA 5							RATING AREA 6				
	02-01-2019 Number of Covered Lives	0	0	0	6	34	85	28	58	9	10	440	953	1,344	442	257
HIOS Plan ID	Plan Marketing Name	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000													$525.78		
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650													$544.29		
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500															
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500															
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500															
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500															
22444PA0010053	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010054	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010055	Geisinger Marketplace All-Access HMO 30/60/7100													$380.52		
22444PA0010056	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600													$453.91		
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010069	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500											$528.02				
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500												$528.02		$528.02	$528.02
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500															
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500													$528.02		
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500															
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500															
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500											$552.66				
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500												$552.66		$552.66	$552.66
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500															
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500													$552.66		
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500															
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000					$418.80	$418.80	$418.80	$418.80	$418.80	$418.80					
22444PA0010083	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010084	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010085	Geisinger Marketplace All-Access HMO 20/40/3000											$525.78				
22444PA0010086	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010087	Geisinger Marketplace All-Access HMO 20/40/3000												$525.78		$525.78	$525.78
22444PA0010088	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010089	Geisinger Marketplace All-Access HMO 20/40/3000															
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600					$361.55	$361.55	$361.55	$361.55	$361.55	$361.55					
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600											$453.91				
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600												$453.91		$453.91	$453.91
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600															

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

							RATING AREA 7				RATING AREA 8				
	02-01-2019 Number of Covered Lives	1,286	934	1,048	434	470	457	477	1,922	2,023	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000	$525.78		$525.78											
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000							$534.48	$534.48						
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650	$544.29		$544.29											
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650						$553.29			$553.29					
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500														
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500														
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500														
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500														
22444PA0010053	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010054	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010055	Geisinger Marketplace All-Access HMO 30/60/7100	$380.52		$380.52											
22444PA0010056	Geisinger Marketplace All-Access HMO 30/60/7100							$386.81	$386.81						
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600	$453.91		$453.91											
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600							$461.41	$461.41						
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010069	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500														
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500		$528.02		$528.02	$528.02									
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500														
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500	$528.02		$528.02											
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500														
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500														
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500														
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500		$552.66		$552.66	$552.66									
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500														
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500	$552.66		$552.66											
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500														
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010083	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010084	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010085	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010086	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010087	Geisinger Marketplace All-Access HMO 20/40/3000		$525.78		$525.78	$525.78									
22444PA0010088	Geisinger Marketplace All-Access HMO 20/40/3000														
22444PA0010089	Geisinger Marketplace All-Access HMO 20/40/3000						$534.48			$534.48					
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600														
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600		$453.91		$453.91	$453.91									
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600														

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

		RATING AREA 9						
	02-01-2019 Number of Covered Lives	2,030	1,488	4	73	503	1,537	442
HIOS Plan ID	Plan Marketing Name	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010035	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010036	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010037	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650	$491.61	$491.61		$491.61	$491.61		$491.61
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010042	Geisinger Marketplace All-Access HMO 20/40/3000	$474.90	$474.90		$474.90	$474.90		$474.90
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/500							
22444PA0010046	Geisinger Marketplace Extra HMO 10/50/500	$499.18	$499.18			$499.18		$499.18
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500							
22444PA0010048	Geisinger Marketplace Extra HMO 10/50/4500	$476.92	$476.92			$476.92		$476.92
22444PA0010053	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010054	Geisinger Marketplace All-Access HMO 30/60/7100	$343.69	$343.69		$343.69	$343.69		$343.69
22444PA0010055	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010056	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600	$409.98	$409.98		$409.98	$409.98		$409.98
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010067	Geisinger Marketplace All-Access HMO 20/40/3000						$474.90	
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650						$491.61	
22444PA0010069	Geisinger Marketplace All-Access HMO 30/60/7100						$343.69	
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600						$409.98	
22444PA0010071	Geisinger Marketplace Extra HMO 10/50/4500							
22444PA0010072	Geisinger Marketplace Extra HMO 10/50/4500							
22444PA0010073	Geisinger Marketplace Extra HMO 10/50/4500							
22444PA0010074	Geisinger Marketplace Extra HMO 10/50/4500							
22444PA0010075	Geisinger Marketplace Extra HMO 10/50/4500							
22444PA0010076	Geisinger Marketplace Extra HMO 10/50/500							
22444PA0010077	Geisinger Marketplace Extra HMO 10/50/500							
22444PA0010078	Geisinger Marketplace Extra HMO 10/50/500							
22444PA0010079	Geisinger Marketplace Extra HMO 10/50/500							
22444PA0010080	Geisinger Marketplace Extra HMO 10/50/500							
22444PA0010081	Geisinger Marketplace Extra HMO 10/50/500							
22444PA0010082	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010083	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010084	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010085	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010086	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010087	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010088	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010089	Geisinger Marketplace All-Access HMO 20/40/3000							
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600							

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 2			RATING AREA 3		
	02-01-2019 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	3	2	14	275	647	333
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off														
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off									$423.64	$423.64	$423.64			
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														$417.33
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off													$417.33	
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010106	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010107	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off									$296.17	$296.17	$296.17			
22444PA0010108	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														$291.76
22444PA0010109	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010110	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010111	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010112	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off													$291.76	
22444PA0010113	Geisinger Marketplace All-Access HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off														$404.86
22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off													$378.96	
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off													$392.29	
22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100	HMO	Bronze	On/Off													$274.26	
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000	HMO	Gold	On/Off														
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off														
22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100	HMO	Bronze	On/Off														
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off												$248.54		
22444PA0040081	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040082	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040083	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040084	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040086	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off									$252.30	$252.30	$252.30			
22444PA0040087	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														$248.54
22444PA0040088	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040089	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040090	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														
22444PA0040091	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off													$248.54	
22444PA0040092	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off														

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

												RATING AREA 4						
	02-01-2019 Number of Covered Lives	3,857	5,424	906	2,894	890	116	934	135	1,397	767	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600																	
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650			$417.33					$417.33									
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650				$417.33													
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650																	
22444PA0010106	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010107	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010108	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010109	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010110	Geisinger Marketplace All-Access HMO 30/60/7100			$291.76					$291.76									
22444PA0010111	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010112	Geisinger Marketplace All-Access HMO 30/60/7100				$291.76													
22444PA0010113	Geisinger Marketplace All-Access HMO 30/60/7100																	
22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500																	
22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000																	
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650																	
22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100																	
22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000				$378.96													
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650				$392.29													
22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100				$274.26													
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000	$378.96	$378.96							$378.96								
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	$392.29	$392.29							$392.29								
22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100	$274.26	$274.26							$274.26								
22444PA0040080	Geisinger Marketplace All-Access Value	$248.54	$248.54			$248.54	$248.54	$248.54		$248.54	$248.54							
22444PA0040081	Geisinger Marketplace All-Access Value																	
22444PA0040082	Geisinger Marketplace All-Access Value																	
22444PA0040083	Geisinger Marketplace All-Access Value																	
22444PA0040084	Geisinger Marketplace All-Access Value																	
22444PA0040085	Geisinger Marketplace All-Access Value																	
22444PA0040086	Geisinger Marketplace All-Access Value																	
22444PA0040087	Geisinger Marketplace All-Access Value																	
22444PA0040088	Geisinger Marketplace All-Access Value																	
22444PA0040089	Geisinger Marketplace All-Access Value			$248.54					$248.54									
22444PA0040090	Geisinger Marketplace All-Access Value																	
22444PA0040091	Geisinger Marketplace All-Access Value				$248.54													
22444PA0040092	Geisinger Marketplace All-Access Value																	

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

					RATING AREA 5							RATING AREA 6				
	02-01-2019 Number of Covered Lives	0	0	0	6	34	85	28	58	9	10	440	953	1,344	442	257
HIOS Plan ID	Plan Marketing Name	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600															
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650					$433.54	$433.54	$433.54	$433.54	$433.54	$433.54					
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650											$544.29				
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650												$544.29		$544.29	$544.29
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650															
22444PA0010106	Geisinger Marketplace All-Access HMO 30/60/7100					$303.09	$303.09	$303.09	$303.09	$303.09	$303.09					
22444PA0010107	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010108	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010109	Geisinger Marketplace All-Access HMO 30/60/7100											$380.52				
22444PA0010110	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010111	Geisinger Marketplace All-Access HMO 30/60/7100												$380.52		$380.52	$380.52
22444PA0010112	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010113	Geisinger Marketplace All-Access HMO 30/60/7100															
22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500															
22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000											$494.24	$494.24		$494.24	$494.24
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650											$511.63	$511.63		$511.63	$511.63
22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100											$357.69	$357.69		$357.69	$357.69
22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000															
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650															
22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100															
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000															
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650															
22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100															
22444PA0040080	Geisinger Marketplace All-Access Value															
22444PA0040081	Geisinger Marketplace All-Access Value															
22444PA0040082	Geisinger Marketplace All-Access Value													$324.15		
22444PA0040083	Geisinger Marketplace All-Access Value															
22444PA0040084	Geisinger Marketplace All-Access Value															
22444PA0040085	Geisinger Marketplace All-Access Value					$258.20	$258.20	$258.20	$258.20	$258.20	$258.20					
22444PA0040086	Geisinger Marketplace All-Access Value															
22444PA0040087	Geisinger Marketplace All-Access Value															
22444PA0040088	Geisinger Marketplace All-Access Value											$324.15				
22444PA0040089	Geisinger Marketplace All-Access Value															
22444PA0040090	Geisinger Marketplace All-Access Value												$324.15		$324.15	$324.15
22444PA0040091	Geisinger Marketplace All-Access Value															
22444PA0040092	Geisinger Marketplace All-Access Value															

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

							RATING AREA 7				RATING AREA 8				
	02-01-2019 Number of Covered Lives	1,286	934	1,048	434	470	457	477	1,922	2,023	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600						$461.41			$461.41					
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650		$544.29		$544.29	$544.29									
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650														
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650							$553.29	$553.29						
22444PA0010106	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010107	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010108	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010109	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010110	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010111	Geisinger Marketplace All-Access HMO 30/60/7100		$380.52		$380.52	$380.52									
22444PA0010112	Geisinger Marketplace All-Access HMO 30/60/7100														
22444PA0010113	Geisinger Marketplace All-Access HMO 30/60/7100						$386.81			$386.81					
22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500														
22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000		$494.24		$494.24	$494.24									
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650		$511.63		$511.63	$511.63									
22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100		$357.69		$357.69	$357.69									
22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000			$494.24											
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650			$511.63											
22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100			$357.69											
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000														
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650														
22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100														
22444PA0040080	Geisinger Marketplace All-Access Value														
22444PA0040081	Geisinger Marketplace All-Access Value														
22444PA0040082	Geisinger Marketplace All-Access Value	$324.15		$324.15											
22444PA0040083	Geisinger Marketplace All-Access Value							$329.51	$329.51						
22444PA0040084	Geisinger Marketplace All-Access Value														
22444PA0040085	Geisinger Marketplace All-Access Value														
22444PA0040086	Geisinger Marketplace All-Access Value														
22444PA0040087	Geisinger Marketplace All-Access Value														
22444PA0040088	Geisinger Marketplace All-Access Value														
22444PA0040089	Geisinger Marketplace All-Access Value														
22444PA0040090	Geisinger Marketplace All-Access Value		$324.15		$324.15	$324.15									
22444PA0040091	Geisinger Marketplace All-Access Value														
22444PA0040092	Geisinger Marketplace All-Access Value						$329.51			$329.51					

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUN

		RATING AREA 9						
	02-01-2019 Number of Covered Lives	2,030	1,488	4	73	503	1,537	442
HIOS Plan ID	Plan Marketing Name	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600							
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650							
22444PA0010106	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010107	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010108	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010109	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010110	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010111	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010112	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010113	Geisinger Marketplace All-Access HMO 30/60/7100							
22444PA0010134	Geisinger Marketplace Extra HMO 10/50/4500							
22444PA0010135	Geisinger Marketplace Premier HMO 20/40/3000							
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650							
22444PA0010137	Geisinger Marketplace Premier HMO 30/60/7100							
22444PA0010138	Geisinger Marketplace Premier HMO 20/40/3000							
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650							
22444PA0010140	Geisinger Marketplace Premier HMO 30/60/7100							
22444PA0010141	Geisinger Marketplace Premier HMO 20/40/3000							
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650							
22444PA0010143	Geisinger Marketplace Premier HMO 30/60/7100							
22444PA0040080	Geisinger Marketplace All-Access Value							
22444PA0040081	Geisinger Marketplace All-Access Value	$292.78	$292.78		$292.78	$292.78		$292.78
22444PA0040082	Geisinger Marketplace All-Access Value							
22444PA0040083	Geisinger Marketplace All-Access Value							
22444PA0040084	Geisinger Marketplace All-Access Value						$292.78	
22444PA0040085	Geisinger Marketplace All-Access Value							
22444PA0040086	Geisinger Marketplace All-Access Value							
22444PA0040087	Geisinger Marketplace All-Access Value							
22444PA0040088	Geisinger Marketplace All-Access Value							
22444PA0040089	Geisinger Marketplace All-Access Value							
22444PA0040090	Geisinger Marketplace All-Access Value							
22444PA0040091	Geisinger Marketplace All-Access Value							
22444PA0040092	Geisinger Marketplace All-Access Value							

Unified Rate Review v5.0

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To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	Geisinger Health Plan	State:	PA
HIOS Issuer ID:	22444	Market:	Individual
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	$398,924,600.32	$592.82
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$349,829,081.80	$519.86
Risk Adjustment	-$33,650,133.00	-$50.01
Experience Period Premium	$527,110,429.83	$783.31
Experience Period Member Months	672,928	

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	$126.00	1.032	1.057	1.032	1.057	$149.93
Outpatient Hospital	$223.53	1.009	1.088	1.009	1.088	$269.39
Professional	$114.11	1.027	1.021	1.027	1.021	$125.46
Other Medical	$10.70	1.000	1.000	1.000	1.000	$10.70
Capitation	$20.48	1.050	1.000	1.050	1.000	$22.58
Prescription Drug	$98.00	1.090	0.988	1.090	0.988	$113.66
Total	$592.82					**$691.71**

Morbidity Adjustment	1.060
Demographic Shift	1.008
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2020**	**$739.08**

Manual EHB Allowed Claims PMPM	$739.63
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2020**	**$739.63**	$331,839,437.28
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	-$73.23	-$32,855,078.88
Exchange User Fees	3.03%	$11,395,528.35
Market Adjusted Index Rate	**$838.26**	**$376,090,044.51**

Projected Member Months	**448,656**

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Product-Plan Data Collection

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

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**						
1.1	Product Name						
1.2	Product ID						
1.3	Plan Name		Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650
1.4	Plan ID (Standard Component ID)		22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039
1.5	Metal		Gold	Gold	Gold	Silver	Silver
1.6	AV Metal Value		0.806	0.806	0.806	0.718	0.718
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		Yes	Yes	Yes	Yes	Yes
1.10	Effective Date of Proposed Rates		1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11	Cumulative Rate Change % (over 12 mos prior)		4.87%	4.87%	4.87%	5.84%	5.84%
1.12	Product Rate Increase %						
1.13	Submission Level Rate Increase %						

Worksheet 1 Totals		**Section II: Experience Period and Current Plan Level Information**						
	2.1	Plan ID (Standard Component ID)	Total	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039
$398,924,600	2.2	Allowed Claims	$398,924,600	$27,029,633	$2,046,521	$29,805,527	$53,380,029	$10,853,027
$0	2.3	Reinsurance	$0	$0	$0	$0	$0	$0
	2.4	Member Cost Sharing	$49,095,519	$2,652,559	$250,783	$3,333,456	$5,174,873	$837,193
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0
$349,829,082	2.6	Incurred Claims	$349,829,082	$24,377,074	$1,795,738	$26,472,071	$48,205,156	$10,015,834
-$33,650,133	2.7	Risk Adjustment Transfer Amount	-$33,650,133	-$1,450,461	-$205,473	-$2,203,794	-$3,859,928	-$733,781
$527,110,430	2.8	Premium	$527,110,430	$24,180,214	$3,425,377	$36,738,819	$68,515,288	$13,024,917
672,928	2.9	Experience Period Member Months	672,928	29,006	4,109	44,071	77,190	14,674
	2.10	Current Enrollment	37,388	1,423	488	546	2,205	486
	2.11	Current Premium PMPM	$745.13	$819.01	$819.01	$819.01	$840.01	$840.01
	2.12	Loss Ratio	70.89%	107.25%	55.77%	76.65%	74.56%	81.49%
		Per Member Per Month						
	2.13	Allowed Claims	$592.82	$931.86	$498.06	$676.31	$691.54	$739.61
	2.14	Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.15	Member Cost Sharing	$72.96	$91.45	$61.03	$75.64	$67.04	$57.05
	2.16	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17	Incurred Claims	$519.86	$840.41	$437.03	$600.67	$624.50	$682.56
	2.18	Risk Adjustment Transfer Amount	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01
	2.19	Premium	$783.31	$833.63	$833.63	$833.63	$887.62	$887.62

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039
3.2 Market Adjusted Index Rate						
3.3 AV and Cost Sharing Design of Plan		0.9438	0.9438	0.9438	0.9770	0.9770
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs						
3.6 Administrative Expense		4.93%	4.93%	4.93%	4.93%	4.93%
3.7 Taxes and Fees		0.95%	0.95%	0.95%	0.95%	0.95%
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**		$858.82	$858.82	$858.82	$889.04	$889.04
3.11 Age Calibration Factor	0.5359					
3.12 Geographic Calibration Factor	0.9515					
3.13 Tobacco Calibration Factor	0.9930					
3.14 **Calibrated Plan Adjusted Index Rate**		$434.86	$434.86	$434.86	$450.15	$450.15

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039
4.2 Allowed Claims	$376,108,971	$14,314,835	$4,909,093	$5,492,551	$22,181,456	$4,888,974
4.3 Reinsurance	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$51,325,536	$1,953,467	$669,917	$749,538	$3,026,982	$667,172
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$324,783,435	$12,361,368	$4,239,176	$4,743,013	$19,154,474	$4,221,802
4.7 Risk Adjustment Transfer Amount	-$28,373,005	-$1,079,886	-$370,333	-$414,348	-$1,673,330	-$368,816
4.8 Premium	$357,488,503	$14,665,286	$5,029,276	$5,627,018	$23,523,873	$5,184,854
4.9 Projected Member Months	448,656	17,076	5,856	6,552	26,460	5,832
4.10 Loss Ratio	98.68%	90.99%	90.99%	90.99%	87.66%	87.66%
Per Member Per Month						
4.11 Allowed Claims	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13 Member Cost Sharing	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40
4.14 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15 Incurred Claims	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90
4.16 Risk Adjustment Transfer Amount	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
4.17 Premium	$796.80	$858.82	$858.82	$858.82	$889.04	$889.04

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To finalize, select the Finalize button or Ctrl + Shift + F.

State: **PA**
Market: **Individual**

Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace Select HMO 20/40/3000	Geisinger Marketplace Select HMO 30/60/4650	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace All-Access HMO 30/60/7100
22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010043	22444PA0010044	22444PA0010045	22444PA0010046	22444PA0010047	22444PA0010048	22444PA0010053
Silver	Silver	Gold	Gold	Silver	Gold	Gold	Silver	Silver	Bronze
0.718	0.718	0.806	0.793	0.691	0.819	0.819	0.716	0.716	0.650
Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes
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
5.84%	5.84%	4.87%	0.00%	0.00%	9.29%	9.29%	7.49%	7.49%	6.11%

22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010043	22444PA0010044	22444PA0010045	22444PA0010046	22444PA0010047	22444PA0010048	22444PA0010053
$7,037,551	$38,383,757	$3,213,049	$13,991,495	$29,225,235	$83,528,046	$23,235,557	$11,006,665	$4,087,937	$13,153,745
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$673,670	$3,337,943	$388,818	$1,839,704	$2,373,274	$10,641,884	$3,130,154	$880,943	$336,438	$3,490,683
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$6,363,881	$35,045,814	$2,824,231	$12,151,791	$26,851,961	$72,886,161	$20,105,403	$10,125,722	$3,751,499	$9,663,062
-$555,362	-$2,508,478	-$197,622	-$1,270,091	-$2,485,876	-$7,281,408	-$2,414,068	-$687,876	-$258,529	-$1,809,501
$9,857,893	$44,526,505	$3,294,498	$20,114,540	$41,919,085	$112,829,816	$37,407,440	$12,211,565	$4,589,546	$20,845,224
11,106	50,164	3,952	25,399	49,712	145,612	48,276	13,756	5,170	36,186
885	769	240	0	0	3,968	1,522	2,830	837	2,961
$840.01	$840.01	$819.01	$0.00	$0.00	$826.03	$826.03	$802.45	$802.45	$585.79
68.41%	83.41%	91.20%	64.48%	68.09%	69.05%	57.45%	87.87%	86.62%	50.76%

$633.67	$765.17	$813.02	$550.87	$587.89	$573.63	$481.31	$800.14	$790.70	$363.50
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$60.66	$66.54	$98.39	$72.43	$47.74	$73.08	$64.84	$64.04	$65.08	$96.47
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$573.01	$698.62	$714.63	$478.44	$540.15	$500.55	$416.47	$736.09	$725.63	$267.04
-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01
$887.62	$887.62	$833.63	$791.94	$843.24	$774.87	$774.87	$887.73	$887.73	$576.06

22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010043	22444PA0010044	22444PA0010045	22444PA0010046	22444PA0010047	22444PA0010048	22444PA0010053
0.9770	0.9770	0.9438	0.0000	0.0000	0.9920	0.9920	0.9478	0.9478	0.6830
1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	0.00%	0.00%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.00%	0.00%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	0.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$889.04	$889.04	$858.82	$0.00	$0.00	$902.68	$902.68	$862.46	$862.46	$621.51
$450.15	$450.15	$434.86	$0.00	$0.00	$457.06	$457.06	$436.70	$436.70	$314.69

22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010043	22444PA0010044	22444PA0010045	22444PA0010046	22444PA0010047	22444PA0010048	22444PA0010053
$8,902,761	$7,735,846	$2,414,308	$0	$0	$39,916,561	$15,310,738	$28,468,717	$8,419,900	$29,786,527
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,214,911	$1,055,669	$329,467	$0	$0	$5,447,195	$2,089,373	$3,884,970	$1,149,018	$4,064,805
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$7,687,850	$6,680,177	$2,084,841	$0	$0	$34,469,366	$13,221,365	$24,583,747	$7,270,882	$25,721,722
-$671,609	-$583,579	-$182,131	$0	$0	-$3,011,236	-$1,155,015	-$2,147,630	-$635,183	-$2,247,044
$9,441,555	$8,204,017	$2,473,414	$0	$0	$42,982,237	$16,486,634	$29,289,288	$8,662,592	$22,083,341
10,620	9,228	2,880	0	0	47,616	18,264	33,960	10,044	35,532
87.66%	87.66%	90.99%	#DIV/0!	#DIV/0!	86.24%	86.24%	90.58%	90.58%	129.67%
$838.30	$838.30	$838.30	#DIV/0!	#DIV/0!	$838.30	$838.30	$838.30	$838.30	$838.30
$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
$114.40	$114.40	$114.40	#DIV/0!	#DIV/0!	$114.40	$114.40	$114.40	$114.40	$114.40
$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
$723.90	$723.90	$723.90	#DIV/0!	#DIV/0!	$723.90	$723.90	$723.90	$723.90	$723.90
-$63.24	-$63.24	-$63.24	#DIV/0!	#DIV/0!	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
$889.04	$889.04	$858.82	#DIV/0!	#DIV/0!	$902.68	$902.68	$862.46	$862.46	$621.51

utton or Ctrl + Shift + P.

r Ctrl + Shift + L.

Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace Select HMO 30/60/6100	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 30/60/4650
22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010058	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068
Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Silver
0.650	0.650	0.650	0.649	0.718	0.718	0.718	0.718	0.806	0.718
Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	No	No	No	No	No	Yes	Yes
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
6.11%	6.11%	6.11%	0.00%	5.83%	5.83%	5.83%	5.83%	4.87%	5.84%

22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010058	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068
$4,789,644	$1,521,008	$13,193,317	$5,783,405	$1,945,383	$218,717	$272,013	$1,941,324	$8,605,570	$6,942,556
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,319,387	$361,910	$3,102,159	$1,816,548	$541,240	$51,425	$87,474	$102,852	$892,870	$590,829
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$3,470,257	$1,159,098	$10,091,158	$3,966,856	$1,404,143	$167,291	$184,539	$1,838,472	$7,712,700	$6,351,726
-$761,134	-$196,022	-$1,620,480	-$1,163,529	-$216,924	-$16,602	-$21,252	-$36,804	-$601,217	-$466,902
$8,768,174	$2,258,146	$18,667,726	$12,733,525	$2,869,997	$219,649	$281,178	$486,934	$11,024,969	$9,116,356
15,221	3,920	32,406	23,268	4,338	332	425	736	12,023	9,337
1,459	1,492	1,416	0	176	17	29	18	600	474
$585.79	$585.79	$585.79	$0.00	$700.61	$700.61	$700.61	$700.61	$819.01	$840.01
43.34%	56.21%	59.20%	34.29%	52.93%	82.39%	71.00%	408.43%	73.99%	73.43%

$314.67	$388.01	$407.13	$248.56	$448.45	$658.78	$640.03	$2,637.67	$715.76	$743.55
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$86.68	$92.32	$95.73	$78.07	$124.77	$154.90	$205.82	$139.74	$74.26	$63.28
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$227.99	$295.69	$311.40	$170.49	$323.68	$503.89	$434.21	$2,497.92	$641.50	$680.27
-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01
$576.06	$576.06	$576.06	$547.25	$661.59	$661.59	$661.59	$661.59	$916.99	$976.37

22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010058	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068
0.6830	0.6830	0.6830	0.0000	0.8148	0.8148	0.8148	0.8148	0.9438	0.9770
1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	0.00%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.00%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$621.51	$621.51	$621.51	$0.00	$741.44	$741.44	$741.44	$741.44	$858.82	$889.04
$314.69	$314.69	$314.69	$0.00	$375.42	$375.42	$375.42	$375.42	$434.86	$450.15

22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010058	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068
$14,676,982	$15,008,949	$14,244,418	$0	$1,770,493	$171,013	$291,729	$181,073	$6,035,770	$4,768,259
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$2,002,888	$2,048,189	$1,943,858	$0	$241,609	$23,337	$39,811	$24,710	$823,669	$650,698
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$12,674,094	$12,960,760	$12,300,560	$0	$1,528,883	$147,676	$251,918	$156,363	$5,212,102	$4,117,560
-$1,107,206	-$1,132,249	-$1,074,574	$0	-$133,563	-$12,901	-$22,008	-$13,660	-$455,328	-$359,709
$10,881,322	$11,127,438	$10,560,625	$0	$1,565,919	$151,254	$258,021	$160,151	$6,183,536	$5,056,833
17,508	17,904	16,992	0	2,112	204	348	216	7,200	5,688
129.67%	129.67%	129.67%	#DIV/0!	106.74%	106.74%	106.74%	106.74%	90.99%	87.66%
$838.30	$838.30	$838.30	#DIV/0!	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30
$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$114.40	$114.40	$114.40	#DIV/0!	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40
$0.00	$0.00	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$723.90	$723.90	$723.90	#DIV/0!	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90
-$63.24	-$63.24	-$63.24	#DIV/0!	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
$621.51	$621.51	$621.51	#DIV/0!	$741.44	$741.44	$741.44	$741.44	$858.82	$889.04

Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500
22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078
Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold
0.650	0.718	0.716	0.716	0.716	0.716	0.716	0.819	0.819	0.819
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
6.11%	5.83%	7.49%	7.49%	7.49%	7.49%	7.49%	9.29%	9.29%	9.29%

22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078
$2,525,095	$2,896	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$559,267	$919	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,965,828	$1,977	$0	$0	$0	$0	$0	$0	$0	$0
-$381,642	-$650	$0	$0	$0	$0	$0	$0	$0	$0
$4,836,269	$9,461	$0	$0	$0	$0	$0	$0	$0	$0
7,632	13	0	0	0	0	0	0	0	0
463	4	40	485	813	315	103	94	140	1,137
$585.79	$700.61	$802.45	$802.45	$802.45	$802.45	$802.45	$826.03	$826.03	$826.03
44.13%	22.44%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

$330.86	$222.79	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$73.28	$70.70	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$257.58	$152.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-$50.01	-$50.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$633.68	$727.77	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078
0.6830	0.8148	0.9478	0.9478	0.9478	0.9478	0.9478	0.9920	0.9920	0.9920
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$621.51	$741.44	$862.46	$862.46	$862.46	$862.46	$862.46	$902.68	$902.68	$902.68
$314.69	$375.42	$436.70	$436.70	$436.70	$436.70	$436.70	$457.06	$457.06	$457.06

22444PA0010069	22444PA0010070	22444PA0010071	22444PA0010072	22444PA0010073	22444PA0010074	22444PA0010075	22444PA0010076	22444PA0010077	22444PA0010078
$4,657,603	$40,238	$402,385	$4,878,914	$8,178,469	$3,168,779	$1,036,141	$945,604	$1,408,346	$11,437,785
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$635,598	$5,491	$54,911	$665,799	$1,116,071	$432,426	$141,396	$129,041	$192,189	$1,560,852
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$4,022,005	$34,747	$347,473	$4,213,116	$7,062,398	$2,736,353	$894,744	$816,563	$1,216,157	$9,876,933
-$351,361	-$3,036	-$30,355	-$368,057	-$616,969	-$239,047	-$78,165	-$71,335	-$106,243	-$862,847
$3,453,086	$35,589	$413,983	$5,019,542	$8,414,202	$3,260,115	$1,066,006	$1,018,228	$1,516,510	$12,316,231
5,556	48	480	5,820	9,756	3,780	1,236	1,128	1,680	13,644
129.67%	106.74%	90.58%	90.58%	90.58%	90.58%	90.58%	86.24%	86.24%	86.24%
$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90
-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
$621.51	$741.44	$862.46	$862.46	$862.46	$862.46	$862.46	$902.68	$902.68	$902.68

Geisinger Health Plan HMO									
22444PA001									
Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace Extra HMO 10/50/500	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 20/40/3000
22444PA0010079	22444PA0010080	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
0.819	0.819	0.819	0.806	0.806	0.806	0.806	0.806	0.806	0.806
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
9.29%	9.29%	9.29%	4.87%	4.87%	4.87%	4.87%	4.87%	4.87%	4.87%
6.93%									

22444PA0010079	22444PA0010080	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	0
1,168	441	273	54	5	33	51	138	277	192
$826.03	$826.03	$826.03	$819.01	$819.01	$819.01	$819.01	$819.01	$819.01	$819.01
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

22444PA0010079	22444PA0010080	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
0.9920	0.9920	0.9920	0.9438	0.9438	0.9438	0.9438	0.9438	0.9438	0.9438
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$902.68	$902.68	$902.68	$858.82	$858.82	$858.82	$858.82	$858.82	$858.82	$858.82
$457.06	$457.06	$457.06	$434.86	$434.86	$434.86	$434.86	$434.86	$434.86	$434.86

22444PA0010079	22444PA0010080	22444PA0010081	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
$11,749,633	$4,436,291	$2,746,276	$543,219	$50,298	$331,967	$513,040	$1,388,227	$2,786,514	$1,931,447
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,603,408	$605,396	$374,769	$74,130	$6,864	$45,302	$70,012	$189,444	$380,260	$263,574
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$10,146,225	$3,830,895	$2,371,506	$469,089	$43,434	$286,666	$443,029	$1,198,783	$2,406,254	$1,667,873
-$886,372	-$334,666	-$207,174	-$40,980	-$3,794	-$25,043	-$38,703	-$104,725	-$210,210	-$145,705
$12,652,029	$4,777,008	$2,957,195	$556,518	$51,529	$340,094	$525,601	$1,422,213	$2,854,732	$1,978,732
14,016	5,292	3,276	648	60	396	612	1,656	3,324	2,304
86.24%	86.24%	86.24%	90.99%	90.99%	90.99%	90.99%	90.99%	90.99%	90.99%
$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90
-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
$902.68	$902.68	$902.68	$858.82	$858.82	$858.82	$858.82	$858.82	$858.82	$858.82

Geisinger Marketplace All-Access HMO 20/40/3000	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4650
22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098
Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
0.806	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	No	No	No	No	No	No	No	No	Yes
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
4.87%	5.83%	5.83%	5.83%	5.83%	5.83%	5.83%	5.83%	5.83%	5.84%

	6.94%								

22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	0
396	12	1	1	10	31	55	23	12	43
$819.01	$700.61	$700.61	$700.61	$700.61	$700.61	$700.61	$700.61	$700.61	$840.01
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22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098
	$838.26								
0.9438	0.8148	0.8148	0.8148	0.8148	0.8148	0.8148	0.8148	0.8148	0.9770
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$858.82	$741.44	$741.44	$741.44	$741.44	$741.44	$741.44	$741.44	$741.44	$889.04
	0.5359								
	0.9515								
	0.9930								
$434.86	$375.42	$375.42	$375.42	$375.42	$375.42	$375.42	$375.42	$375.42	$450.15

22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098
$3,983,608	$120,715	$10,060	$10,060	$100,596	$311,848	$553,279	$231,371	$120,715	$432,564
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$543,621	$16,473	$1,373	$1,373	$13,728	$42,556	$75,503	$31,574	$16,473	$59,030
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$3,439,987	$104,242	$8,687	$8,687	$86,868	$269,292	$477,776	$199,797	$104,242	$373,534
-$300,516	-$9,107	-$759	-$759	-$7,589	-$23,525	-$41,738	-$17,454	-$9,107	-$32,632
$4,081,134	$106,767	$8,897	$8,897	$88,973	$275,815	$489,350	$204,637	$106,767	$458,742
4,752	144	12	12	120	372	660	276	144	516
90.99%	106.74%	106.74%	106.74%	106.74%	106.74%	106.74%	106.74%	106.74%	87.66%
$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90
-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
$858.82	$741.44	$741.44	$741.44	$741.44	$741.44	$741.44	$741.44	$741.44	$889.04

Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100
22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108
Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze
0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.650	0.650	0.650
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
5.84%	5.84%	5.84%	5.84%	5.84%	5.84%	5.84%	6.11%	6.11%	6.11%

22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	0
3	58	19	154	362	468	451	114	8	129
$840.01	$840.01	$840.01	$840.01	$840.01	$840.01	$840.01	$585.79	$585.79	$585.79
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22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108
0.9770	0.9770	0.9770	0.9770	0.9770	0.9770	0.9770	0.6830	0.6830	0.6830
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$889.04	$889.04	$889.04	$889.04	$889.04	$889.04	$889.04	$621.51	$621.51	$621.51
$450.15	$450.15	$450.15	$450.15	$450.15	$450.15	$450.15	$314.69	$314.69	$314.69

22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108
$30,179	$583,458	$191,133	$1,549,181	$3,641,581	$4,707,901	$4,536,887	$1,146,796	$80,477	$1,297,691
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$4,118	$79,621	$26,083	$211,408	$496,947	$642,462	$619,124	$156,497	$10,982	$177,089
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$26,061	$503,837	$165,050	$1,337,773	$3,144,635	$4,065,439	$3,917,763	$990,299	$69,495	$1,120,602
-$2,277	-$44,015	-$14,419	-$116,868	-$274,715	-$355,156	-$342,255	-$86,512	-$6,071	-$97,896
$32,005	$618,769	$202,700	$1,642,937	$3,861,969	$4,992,822	$4,811,459	$850,220	$59,665	$962,091
36	696	228	1,848	4,344	5,616	5,412	1,368	96	1,548
87.66%	87.66%	87.66%	87.66%	87.66%	87.66%	87.66%	129.67%	129.67%	129.67%
$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	$838.30
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	$114.40
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	$723.90
-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
$889.04	$889.04	$889.04	$889.04	$889.04	$889.04	$889.04	$621.51	$621.51	$621.51

Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace All-Access HMO 30/60/7100	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Premier HMO 20/40/3000	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 30/60/7100	Geisinger Marketplace Premier HMO 20/40/3000
22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138
Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold	Silver	Bronze	Gold
0.650	0.650	0.650	0.650	0.650	0.716	0.806	0.718	0.650	0.806
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
6.11%	6.11%	6.11%	6.11%	6.11%	7.49%	0.00%	0.00%	0.00%	0.00%

22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	0
163	273	1,115	866	1,185	47	0	0	0	0
$585.79	$585.79	$585.79	$585.79	$585.79	$802.45	$0.00	$0.00	$0.00	$0.00
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#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138
0.6830	0.6830	0.6830	0.6830	0.6830	0.9478	0.9438	0.9770	0.6830	0.9438
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9400	0.9400	0.9400	0.9400
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
$621.51	$621.51	$621.51	$621.51	$621.51	$862.46	$807.29	$835.69	$584.22	$807.29
$314.69	$314.69	$314.69	$314.69	$314.69	$436.70	$408.77	$423.14	$295.81	$408.77

22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138
$1,639,718	$2,746,276	$11,216,473	$8,711,629	$11,920,646	$472,802	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$223,763	$374,769	$1,530,651	$1,188,828	$1,626,746	$64,521	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,415,954	$2,371,506	$9,685,822	$7,522,800	$10,293,901	$408,281	$0	$0	$0	$0
-$123,697	-$207,174	-$846,151	-$657,190	-$899,273	-$35,667	$0	$0	$0	$0
$1,215,665	$2,036,053	$8,315,747	$6,458,687	$8,837,811	$486,430	$0	$0	$0	$0
1,956	3,276	13,380	10,392	14,220	564	0	0	0	0
129.67%	129.67%	129.67%	129.67%	129.67%	90.58%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$838.30	$838.30	$838.30	$838.30	$838.30	$838.30	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$114.40	$114.40	$114.40	$114.40	$114.40	$114.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$723.90	$723.90	$723.90	$723.90	$723.90	$723.90	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$621.51	$621.51	$621.51	$621.51	$621.51	$862.46	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 30/60/7100	Geisinger Marketplace Premier HMO 20/40/3000	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 30/60/7100	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value
22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
Silver	Bronze	Gold	Silver	Bronze	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
0.718	0.650	0.806	0.718	0.650	0.570	0.570	0.570	0.570	0.570
New	New	New	New	New	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	POS	POS	POS	POS	POS
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
0.00%	0.00%	0.00%	0.00%	0.00%	7.49%	7.49%	7.49%	7.49%	7.49%

22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
$0	$0	$0	$0	$0	$363,018	$81,286	$29,683	$713,226	$18,684
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$133,188	$43,243	$15,421	$120,387	$14,024
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$229,831	$38,043	$14,262	$592,839	$4,659
$0	$0	$0	$0	$0	-$106,562	-$36,504	-$26,003	-$66,357	-$9,301
$0	$0	$0	$0	$0	$1,022,565	$350,292	$249,523	$636,764	$98,176
0	0	0	0	0	2,131	730	520	1,327	186
0	0	0	0	0	95	41	32	31	5
$0.00	$0.00	$0.00	$0.00	$0.00	$492.62	$492.62	$492.62	$492.62	$492.62
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	25.09%	12.12%	6.38%	103.93%	5.24%

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$170.35	$111.35	$57.08	$537.47	$100.45
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$62.50	$59.24	$29.66	$90.72	$75.40
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$107.85	$52.11	$27.43	$446.75	$25.05
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$50.01	-$50.01	-$50.01	-$50.01	-$50.01
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$479.85	$479.85	$479.85	$479.85	$527.83

22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
0.9770	0.6830	0.9438	0.9770	0.6830	0.6612	0.6612	0.6612	0.6612	0.6612
0.9400	0.9400	0.9400	0.9400	0.9400	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.0000	1.0000	1.0000	1.0000	1.0000	0.8800	0.8800	0.8800	0.8800	0.8800
$835.69	$584.22	$807.29	$835.69	$584.22	$529.47	$529.47	$529.47	$529.47	$529.47
$423.14	$295.81	$408.77	$423.14	$295.81	$268.09	$268.09	$268.09	$268.09	$268.09

22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084
$0	$0	$0	$0	$0	$955,664	$412,444	$321,908	$311,848	$50,298
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$130,414	$56,284	$43,929	$42,556	$6,864
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$825,249	$356,160	$277,979	$269,292	$43,434
$0	$0	$0	$0	$0	-$72,094	-$31,114	-$24,284	-$23,525	-$3,794
$0	$0	$0	$0	$0	$603,594	$260,498	$203,316	$196,962	$31,768
0	0	0	0	0	1,140	492	384	372	60
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	155.27%	155.27%	155.27%	155.27%	155.27%
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$838.30	$838.30	$838.30	$838.30	$838.30
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$114.40	$114.40	$114.40	$114.40	$114.40
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$723.90	$723.90	$723.90	$723.90	$723.90
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$529.47	$529.47	$529.47	$529.47	$529.47

Geisinger Health Plan POS							
22444PA004							
Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value
22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
0.570	0.570	0.570	0.570	0.570	0.570	0.570	0.570
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
POS	POS	POS	POS	POS	POS	POS	POS
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
7.49%	7.49%	7.49%	7.49%	7.49%	7.49%	7.49%	7.49%
	7.49%						

22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0
6	0	0	15	13	29	28	27
$492.62	$492.62	$492.62	$492.62	$492.62	$492.62	$492.62	$492.62
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
0.6612	0.6612	0.6612	0.6612	0.6612	0.6612	0.6612	0.6612
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%	4.93%
0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
$529.47	$529.47	$529.47	$529.47	$529.47	$529.47	$529.47	$529.47
$268.09	$268.09	$268.09	$268.09	$268.09	$268.09	$268.09	$268.09

22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
$60,358	$0	$0	$150,894	$130,775	$291,729	$281,669	$271,610
$0	$0	$0	$0	$0	$0	$0	$0
$8,237	$0	$0	$20,592	$17,846	$39,811	$38,438	$37,065
$0	$0	$0	$0	$0	$0	$0	$0
$52,121	$0	$0	$130,303	$112,929	$251,918	$243,231	$234,545
-$4,553	$0	$0	-$11,383	-$9,865	-$22,008	-$21,249	-$20,490
$38,122	$0	$0	$95,304	$82,597	$184,255	$177,901	$171,548
72	0	0	180	156	348	336	324
155.27%	#DIV/0!	#DIV/0!	155.27%	155.27%	155.27%	155.27%	155.27%
$838.30	#DIV/0!	#DIV/0!	$838.30	$838.30	$838.30	$838.30	$838.30
$0.00	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
$114.40	#DIV/0!	#DIV/0!	$114.40	$114.40	$114.40	$114.40	$114.40
$0.00	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00
$723.90	#DIV/0!	#DIV/0!	$723.90	$723.90	$723.90	$723.90	$723.90
-$63.24	#DIV/0!	#DIV/0!	-$63.24	-$63.24	-$63.24	-$63.24	-$63.24
$529.47	#DIV/0!	#DIV/0!	$529.47	$529.47	$529.47	$529.47	$529.47

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 2	0.9410
Rating Area 3	0.9270
Rating Area 5	0.9630
Rating Area 6	1.2090
Rating Area 7	1.2290
Rating Area 9	1.0920

RFJ Part II - Consumer Friendly Justification
Geisinger Health Plan
Individual

Geisinger Health Plan has proposed an overall base rate increase of 6.9% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2020 through December 1, 2020. The actual range of proposed rate increases vary from a minimum of 4.9% to a maximum of 9.3%. The key drivers of this increase are changes in the expected morbidity of the population, risk adjustment and the paid to allowed ratio. The total projected 2020 administrative costs are slightly higher than those used for the current 2019 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2020 to maintain the desired metallic level.

2020 Rates Table Template v9.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize bu*
	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 fo
	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*	22444
Federal TIN*	23-2311553
Rate Effective Date*	1/1/2020
Rate Expiration Date*	12/31/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco 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	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	308.40	308.40
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	335.82	335.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	346.30	346.30
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	356.78	356.78
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	368.07	404.75
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	379.35	417.25
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	391.05	430.15
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	403.15	443.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	403.15	443.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	403.15	443.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	403.15	443.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	404.75	445.07
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	412.82	453.94
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	422.49	464.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	438.21	482.16
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	451.11	496.27
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	457.56	503.52
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	467.24	514.00
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	476.91	524.49
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	482.96	531.34
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	489.41	538.19
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	492.64	541.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	495.86	545.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	499.09	549.08
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	502.31	552.71
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	508.76	559.56
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	515.21	566.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	524.89	577.30
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	534.16	587.78
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	547.06	601.89
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	563.19	619.63
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	582.13	640.19
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	604.71	665.18
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	630.11	693.00
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	659.13	725.25
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	687.76	756.69
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	720.01	792.17
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	751.86	827.24
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	786.93	865.54
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	822.41	904.65
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	860.70	946.57
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	899.00	988.90
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	940.53	1034.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	982.45	1080.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	1027.20	1130.00
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	1049.37	1154.19
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	1094.12	1203.37
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1132.82	1246.11
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1158.22	1273.92
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1190.07	1309.00
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1209.42	1330.36
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	402.22	402.22
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	437.97	437.97
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	16	451.64	451.64
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	17	465.31	465.31
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	18	480.04	527.88
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	19	494.76	544.18
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	20	510.01	561.01
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	525.78	578.36
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	525.78	578.36
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	525.78	578.36
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	525.78	578.36
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	527.88	580.46
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	538.40	592.03
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	551.02	606.22
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	571.52	628.83
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	588.35	647.23
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	596.76	656.70
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	609.38	670.37
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	622.00	684.04
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	629.88	692.98
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	638.29	701.91
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	642.50	706.65
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	646.71	711.38

22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	650.91	716.11
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	655.12	720.84
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	663.53	729.78
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	671.94	739.24
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	684.56	752.91
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	696.66	766.58
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	713.48	784.99
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	734.51	808.12
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	759.22	834.94
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	788.67	867.53
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	821.79	903.81
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	859.65	945.88
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	896.98	986.89
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	939.04	1033.15
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	980.58	1078.90
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	1026.32	1128.85
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	1072.59	1179.85
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	1122.54	1234.53
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1172.49	1289.73
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1226.64	1349.15
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1281.32	1409.61
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1339.68	1473.76
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1368.60	1505.30
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1426.96	1569.45
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1477.44	1625.18
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1510.56	1661.46
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1552.10	1707.20
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1577.34	1735.07
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	408.87	408.87
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	15	445.22	445.22
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	16	459.11	459.11
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	17	473.01	473.01
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	18	487.98	536.61
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	19	502.94	553.18
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	20	518.44	570.29
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	21	534.48	587.93
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	22	534.48	587.93
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	23	534.48	587.93
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	24	534.48	587.93
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	25	536.61	590.06
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	26	547.30	601.82
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	27	560.13	616.25
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	28	580.98	639.23
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	29	598.08	657.94
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	30	606.63	667.56
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	31	619.46	681.46
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	32	632.29	695.35
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	33	640.30	704.44
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	34	648.85	713.53
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	35	653.13	718.34
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	36	657.41	723.15
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	37	661.68	727.96
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	38	665.96	732.77
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	39	674.51	741.85
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	40	683.06	751.47
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	41	695.89	765.37
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	42	708.18	779.27
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	43	725.28	797.97
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	44	746.66	821.49
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	45	771.78	848.75
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	46	801.71	881.89
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	47	835.39	918.76
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	48	873.87	961.52
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	49	911.82	1003.21
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	50	954.57	1050.25
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	51	996.80	1096.75
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	52	1043.30	1147.52
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	53	1090.33	1199.36
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	54	1141.11	1254.95
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	55	1191.88	1311.07
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	56	1246.93	1371.47
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	57	1302.52	1432.93
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	58	1361.85	1498.14
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	59	1391.24	1530.21
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	60	1450.57	1595.41
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	61	1501.88	1652.07
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	62	1535.55	1688.94
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	63	1577.77	1735.44
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1603.43	1763.77
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.26	319.26
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	15	347.63	347.63
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	16	358.48	358.48
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.34	369.34
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.02	419.00
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	19	392.71	431.93
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	20	404.81	445.29
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	21	417.33	459.07
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	22	417.33	459.07
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	23	417.33	459.07
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	24	417.33	459.07
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.00	460.73
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	26	427.34	469.91
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	27	437.36	481.18
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	28	453.64	499.12

22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	29	466.99	513.73
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	30	473.67	521.24
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	31	483.68	532.09
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	32	493.70	542.94
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	33	499.96	550.04
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	34	506.64	557.13
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	35	509.97	560.89
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	36	513.31	564.64
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	37	516.65	568.40
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	38	519.99	572.16
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	39	526.67	579.25
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	40	533.35	586.76
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	41	543.36	597.61
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	42	552.96	608.46
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	43	566.31	623.07
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	44	583.01	641.43
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	45	602.62	662.72
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	46	625.99	688.59
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	47	652.28	717.39
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	48	682.33	750.77
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	49	711.96	783.32
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	50	745.35	820.05
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	51	778.32	856.36
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	52	814.62	896.00
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	53	851.35	936.48
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	54	891.00	979.89
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	55	930.64	1023.71
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	56	973.63	1070.86
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	57	1017.03	1118.86
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	58	1063.35	1169.77
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	59	1086.30	1194.81
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	60	1132.63	1245.72
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	61	1172.69	1289.96
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	62	1198.98	1318.76
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	63	1231.95	1355.06
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1251.98	1377.18
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	376.08	376.08
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	15	409.51	409.51
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	16	422.29	422.29
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	17	435.07	435.07
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	18	448.84	493.58
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	19	462.60	508.82
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	20	476.86	524.55
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	21	491.61	540.78
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	22	491.61	540.78
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	23	491.61	540.78
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	24	491.61	540.78
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	25	493.58	542.74
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	26	503.41	553.55
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	27	515.21	566.83
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	28	534.38	587.97
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	29	550.11	605.17
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	30	557.98	614.02
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	31	569.78	626.80
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	32	581.57	639.58
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	33	588.95	647.94
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	34	596.81	656.30
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	35	600.75	660.72
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	36	604.68	665.15
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	37	608.61	669.57
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	38	612.55	674.00
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	39	620.41	682.35
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	40	628.28	691.20
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	41	640.08	703.99
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	42	651.38	716.77
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	43	667.11	733.97
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	44	686.78	755.60
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	45	709.88	780.68
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	46	737.41	811.16
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	47	768.39	845.08
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	48	803.78	884.41
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	49	838.69	922.75
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	50	878.01	966.01
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	51	916.85	1008.78
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	52	959.62	1055.49
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	53	1002.88	1103.17
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	54	1049.59	1154.30
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	55	1096.29	1205.92
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	56	1146.93	1261.47
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	57	1198.05	1318.01
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	58	1252.62	1377.98
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	59	1279.66	1407.48
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	60	1334.23	1467.45
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	61	1381.42	1519.57
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	62	1412.39	1553.49
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	63	1451.23	1596.26
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1474.83	1622.31
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	416.38	416.38
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	15	453.39	453.39
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	16	467.54	467.54
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	17	481.69	481.69
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	18	496.93	546.46
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	19	512.17	563.33
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	20	527.95	580.75

22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	21	544.29	598.72
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	22	544.29	598.72
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	23	544.29	598.72
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	24	544.29	598.72
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	25	546.46	600.89
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	26	557.34	612.86
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	27	570.41	627.56
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	28	591.63	650.96
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	29	609.05	670.01
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	30	617.76	679.81
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	31	630.82	693.96
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	32	643.89	708.11
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	33	652.05	717.36
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	34	660.76	726.62
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	35	665.11	731.52
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	36	669.47	736.41
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	37	673.82	741.31
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	38	678.18	746.21
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	39	686.88	755.46
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	40	695.59	765.26
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	41	708.66	779.41
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	42	721.17	793.56
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	43	738.59	812.61
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	44	760.36	836.56
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	45	785.94	864.32
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	46	816.42	898.07
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	47	850.71	935.62
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	48	889.90	979.16
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	49	928.55	1021.62
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	50	972.09	1069.51
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	51	1015.09	1116.87
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	52	1062.44	1168.57
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	53	1110.34	1221.37
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	54	1162.04	1277.97
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	55	1213.75	1335.12
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	56	1269.81	1396.63
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	57	1326.42	1459.22
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	58	1386.83	1525.62
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	59	1416.77	1558.28
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	60	1477.18	1624.68
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	61	1529.43	1682.38
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	62	1563.72	1719.93
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	63	1606.72	1767.28
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1632.85	1796.13
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	423.26	423.26
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	15	460.89	460.89
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	16	475.27	475.27
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	17	489.66	489.66
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	18	505.15	555.50
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	19	520.64	572.65
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	20	536.69	590.36
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	21	553.29	608.62
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	22	553.29	608.62
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	23	553.29	608.62
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	24	553.29	608.62
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	25	555.50	610.83
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	26	566.56	623.00
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	27	579.84	637.94
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	28	601.42	661.73
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	29	619.13	681.10
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	30	627.98	691.05
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	31	641.26	705.44
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	32	654.54	719.83
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	33	662.84	729.23
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	34	671.69	738.64
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	35	676.12	743.62
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	36	680.54	748.60
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	37	684.97	753.58
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	38	689.39	758.56
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	39	698.25	767.96
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	40	707.10	777.92
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	41	720.38	792.31
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	42	733.10	806.69
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	43	750.81	826.06
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	44	772.94	850.40
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	45	798.94	878.62
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	46	829.93	912.92
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	47	864.79	951.10
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	48	904.62	995.36
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	49	943.91	1038.52
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	50	988.17	1087.21
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	51	1031.88	1135.34
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	52	1080.01	1187.90
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	53	1128.70	1241.57
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	54	1181.27	1299.12
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	55	1233.83	1357.21
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	56	1290.82	1419.73
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	57	1348.36	1483.36
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	58	1409.77	1550.86
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	59	1440.20	1584.06
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	60	1501.62	1651.56
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	61	1554.73	1710.21
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	62	1589.59	1748.38
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	63	1633.30	1796.52

22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1659.86	1825.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	363.30	363.30
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	15	395.59	395.59
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	16	407.94	407.94
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	17	420.28	420.28
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	18	433.58	476.80
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	19	446.88	491.52
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	20	460.65	506.71
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	21	474.90	522.39
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	22	474.90	522.39
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	23	474.90	522.39
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	24	474.90	522.39
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	25	476.80	524.29
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	26	486.29	534.73
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	27	497.69	547.56
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	28	516.21	567.98
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	29	531.41	584.60
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	30	539.01	593.15
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	31	550.41	605.49
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	32	561.80	617.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	33	568.93	625.91
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	34	576.52	633.99
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	35	580.32	638.26
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	36	584.12	642.54
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	37	587.92	646.81
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	38	591.72	651.08
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	39	599.32	659.16
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	40	606.92	667.70
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	41	618.32	680.05
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	42	629.24	692.40
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	43	644.43	709.02
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	44	663.43	729.92
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	45	685.75	754.14
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	46	712.34	783.58
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	47	742.26	816.35
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	48	776.46	854.34
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	49	810.17	891.38
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	50	848.17	933.17
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	51	885.68	974.49
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	52	927.00	1019.60
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	53	968.79	1065.67
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	54	1013.90	1115.06
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	55	1059.02	1164.92
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	56	1107.93	1218.58
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	57	1157.32	1273.20
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	58	1210.04	1331.14
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	59	1236.16	1359.63
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	60	1288.87	1417.57
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	61	1334.46	1467.91
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	62	1364.38	1500.67
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	63	1401.89	1541.99
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1424.69	1567.16
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	324.17	324.17
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.98	352.98
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	16	364.00	364.00
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	17	375.02	375.02
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.88	425.45
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.75	438.58
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	20	411.04	452.14
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.76	466.13
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.76	466.13
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.76	466.13
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.76	466.13
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.45	467.82
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.92	477.14
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	27	444.09	488.59
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.62	506.81
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	29	474.18	521.64
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.96	529.27
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	31	491.13	540.28
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	32	501.30	551.30
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.65	558.50
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	34	514.43	565.71
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.82	569.52
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	36	521.21	573.34
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.60	577.15
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.99	580.96
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.77	588.17
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.55	595.79
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.72	606.81
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	42	561.47	617.83
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	43	575.03	632.66
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.98	651.31
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.90	672.92
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.63	699.19
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	47	662.32	728.43
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.83	762.33
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.92	795.38
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.82	832.67
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	51	790.30	869.54
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	52	827.16	909.79
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	53	864.45	950.90
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	54	904.71	994.97
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.97	1039.46

22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	56	988.61	1087.35
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	57	1032.68	1136.08
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	58	1079.72	1187.77
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	59	1103.02	1213.20
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	60	1150.06	1264.90
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	61	1190.74	1309.81
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	62	1217.44	1339.05
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	63	1250.91	1375.92
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1271.25	1398.38
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	381.87	381.87
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	15	415.81	415.81
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	16	428.79	428.79
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	17	441.77	441.77
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	18	455.75	501.17
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	19	469.72	516.65
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	20	484.20	532.62
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	21	499.18	549.10
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	22	499.18	549.10
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	23	499.18	549.10
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	24	499.18	549.10
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	25	501.17	551.09
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	26	511.16	562.07
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	27	523.14	575.55
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	28	542.60	597.01
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	29	558.58	614.49
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	30	566.56	623.47
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	31	578.55	636.45
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	32	590.53	649.43
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	33	598.01	657.91
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	34	606.00	666.40
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	35	609.99	670.89
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	36	613.99	675.39
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	37	617.98	679.88
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	38	621.97	684.37
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	39	629.96	692.86
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	40	637.95	701.84
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	41	649.93	714.82
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	42	661.41	727.80
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	43	677.38	745.27
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	44	697.35	767.23
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	45	720.81	792.69
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	46	748.76	823.64
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	47	780.21	858.08
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	48	816.15	898.02
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	49	851.59	936.95
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	50	891.53	980.88
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	51	930.96	1024.31
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	52	974.39	1071.73
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	53	1018.32	1120.15
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	54	1065.74	1172.07
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	55	1113.16	1224.48
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	56	1164.58	1280.89
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	57	1216.49	1338.29
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	58	1271.90	1399.19
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	59	1299.36	1429.14
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	60	1354.76	1490.04
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	61	1402.68	1542.95
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	62	1434.13	1577.40
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	63	1473.57	1620.82
22444PA0010046	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1497.53	1647.28
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.72	309.72
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.25	337.25
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.77	347.77
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.30	358.30
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.63	406.48
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	19	380.97	419.03
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.71	431.98
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.86	445.35
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.86	445.35
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.86	445.35
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.86	445.35
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.48	446.96
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.57	455.87
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.29	466.80
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.08	484.21
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.04	498.38
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.51	505.67
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.23	516.19
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	32	478.95	526.72
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.02	533.60
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.50	540.48
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.74	544.13
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	36	497.97	547.77
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.21	551.42
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.45	555.06
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.93	561.94
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.41	569.23
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.12	579.76
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.44	590.28
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.39	604.45
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.59	622.27
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.61	642.91
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.29	668.01
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.79	695.95

22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	48	661.94	728.34
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.69	759.92
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.07	795.54
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.06	830.77
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.28	869.23
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	53	825.91	908.50
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.37	950.60
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.83	993.11
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.53	1038.86
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.64	1085.42
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.58	1134.81
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.84	1159.11
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.78	1208.50
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.65	1251.41
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.15	1279.35
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.14	1314.57
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.57	1336.03
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	364.84	364.84
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	15	397.27	397.27
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	16	409.67	409.67
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	17	422.07	422.07
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	18	435.43	478.83
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	19	448.78	493.61
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	20	462.61	508.87
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	21	476.92	524.62
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	22	476.92	524.62
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	23	476.92	524.62
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	24	476.92	524.62
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	25	478.83	526.52
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	26	488.37	537.01
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	27	499.81	549.89
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	28	518.41	570.40
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	29	533.67	587.09
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	30	541.30	595.67
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	31	552.75	608.07
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	32	564.20	620.47
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	33	571.35	628.58
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	34	578.98	636.69
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	35	582.80	640.98
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	36	586.61	645.27
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	37	590.43	649.56
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	38	594.24	653.86
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	39	601.87	661.96
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	40	609.50	670.55
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	41	620.95	682.95
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	42	631.92	695.35
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	43	647.18	712.04
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	44	666.26	733.02
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	45	688.67	757.35
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	46	715.38	786.92
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	47	745.42	819.82
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	48	779.76	857.98
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	49	813.62	895.18
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	50	851.78	937.15
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	51	889.45	978.64
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	52	930.95	1023.95
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	53	972.91	1070.21
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	54	1018.22	1119.81
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	55	1063.53	1169.88
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	56	1112.65	1223.77
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	57	1162.25	1278.62
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	58	1215.19	1336.80
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	59	1241.42	1365.42
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	60	1294.36	1423.60
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	61	1340.14	1474.16
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	62	1370.19	1507.06
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	63	1407.86	1548.56
22444PA0010048	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1430.76	1573.83
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	223.19	223.19
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	15	243.03	243.03
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	16	250.62	250.62
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	17	258.21	258.21
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	18	266.37	292.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	19	274.54	301.97
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	20	283.00	311.31
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	21	291.76	320.94
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	22	291.76	320.94
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	23	291.76	320.94
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	24	291.76	320.94
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	25	292.92	322.10
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	26	298.76	328.52
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	27	305.76	336.40
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	28	317.14	348.94
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	29	326.48	359.15
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	30	331.14	364.41
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	31	338.15	371.99
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	32	345.15	379.58
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	33	349.53	384.54
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	34	354.19	389.50
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	35	356.53	392.12
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	36	358.86	394.75
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	37	361.20	397.37
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	38	363.53	400.00
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	39	368.20	404.96

22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	40	372.87	410.21
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	41	379.87	417.80
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	42	386.58	425.38
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	43	395.91	435.59
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	44	407.59	448.43
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	45	421.30	463.31
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	46	437.64	481.40
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	47	456.02	501.53
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	48	477.02	524.87
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	49	497.74	547.63
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	50	521.08	573.30
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	51	544.13	598.69
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	52	569.51	626.40
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	53	595.19	654.70
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	54	622.90	685.05
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	55	650.62	715.68
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	56	680.67	748.65
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	57	711.01	782.20
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	58	743.40	817.80
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	59	759.44	835.30
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	60	791.83	870.90
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	61	819.84	901.82
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	62	838.22	921.95
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	63	861.27	947.34
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	875.27	962.80
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	262.92	262.92
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	15	286.29	286.29
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	16	295.23	295.23
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	17	304.16	304.16
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	18	313.79	345.06
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	19	323.41	355.72
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	20	333.38	366.72
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	21	343.69	378.06
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	22	343.69	378.06
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	23	343.69	378.06
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	24	343.69	378.06
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	25	345.06	379.43
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	26	351.94	386.99
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	27	360.19	396.27
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	28	373.59	411.05
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	29	384.59	423.08
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	30	390.09	429.27
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	31	398.33	438.20
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	32	406.58	447.14
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	33	411.74	452.98
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	34	417.24	458.82
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	35	419.99	461.92
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	36	422.74	465.01
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	37	425.49	468.10
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	38	428.24	471.20
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	39	433.73	477.04
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	40	439.23	483.23
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	41	447.48	492.16
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	42	455.39	501.10
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	43	466.39	513.13
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	44	480.13	528.25
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	45	496.29	545.78
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	46	515.53	567.09
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	47	537.19	590.80
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	48	561.93	618.30
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	49	586.33	645.10
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	50	613.83	675.35
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	51	640.98	705.25
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	52	670.88	737.90
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	53	701.12	771.24
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	54	733.77	806.98
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	55	766.43	843.07
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	56	801.83	881.90
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	57	837.57	921.43
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	58	875.72	963.36
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	59	894.62	983.98
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	60	932.77	1025.91
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	61	965.76	1062.34
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	62	987.42	1086.06
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	63	1014.57	1115.96
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1031.07	1134.17
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	291.09	291.09
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	15	316.97	316.97
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	16	326.86	326.86
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	17	336.75	336.75
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	18	347.41	382.03
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	19	358.06	393.83
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	20	369.10	406.01
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	21	380.52	418.57
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	22	380.52	418.57
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	23	380.52	418.57
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	24	380.52	418.57
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	25	382.03	420.09
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	26	389.64	428.46
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	27	398.78	438.73
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	28	413.62	455.09
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	29	425.79	468.41
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	30	431.88	475.26
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	31	441.01	485.15

22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	32	450.15	495.05
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	33	455.85	501.52
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	34	461.94	507.98
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	35	464.99	511.41
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	36	468.03	514.83
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	37	471.07	518.26
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	38	474.12	521.68
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	39	480.21	528.15
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	40	486.29	535.00
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	41	495.43	544.89
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	42	504.18	554.79
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	43	516.36	568.10
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	44	531.58	584.85
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	45	549.46	604.25
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	46	570.77	627.85
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	47	594.74	654.10
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	48	622.14	684.54
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	49	649.15	714.22
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	50	679.59	747.71
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	51	709.66	780.81
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	52	742.76	816.96
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	53	776.24	853.87
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	54	812.39	893.44
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	55	848.54	933.40
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	56	887.73	976.39
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	57	927.31	1020.15
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	58	969.55	1066.58
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	59	990.47	1089.41
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	60	1032.71	1135.83
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	61	1069.24	1176.16
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	62	1093.21	1202.42
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	63	1123.27	1235.52
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1141.54	1255.69
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	295.91	295.91
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	15	322.21	322.21
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	16	332.27	332.27
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	17	342.32	342.32
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	18	353.15	388.35
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	19	363.99	400.35
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	20	375.20	412.72
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	21	386.81	425.49
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	22	386.81	425.49
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	23	386.81	425.49
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	24	386.81	425.49
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	25	388.35	427.03
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	26	396.09	435.54
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	27	405.37	445.99
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	28	420.46	462.62
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	29	432.84	476.16
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	30	439.03	483.12
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	31	448.31	493.18
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	32	457.59	503.24
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	33	463.39	509.81
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	34	469.58	516.39
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	35	472.68	519.87
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	36	475.77	523.35
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	37	478.87	526.83
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	38	481.96	530.31
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	39	488.15	536.89
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	40	494.34	543.85
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	41	503.62	553.91
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	42	512.52	563.96
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	43	524.90	577.50
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	44	540.37	594.52
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	45	558.55	614.25
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	46	580.21	638.23
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	47	604.58	664.92
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	48	632.43	695.87
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	49	659.89	726.04
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	50	690.84	760.08
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	51	721.39	793.73
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	52	755.05	830.47
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	53	789.09	867.99
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	54	825.83	908.22
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	55	862.58	948.84
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	56	902.42	992.55
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	57	942.65	1037.03
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	58	985.58	1084.22
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	59	1006.86	1107.43
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	60	1049.79	1154.62
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	61	1086.93	1195.62
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	62	1111.30	1222.31
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	63	1141.85	1255.96
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1160.42	1276.46
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	266.24	266.24
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	15	289.91	289.91
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	16	298.96	298.96
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	17	308.00	308.00
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	18	317.75	349.42
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	19	327.49	360.21
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	20	337.59	371.35
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	21	348.03	382.84
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	22	348.03	382.84
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	23	348.03	382.84

22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	24	348.03	382.84
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	25	349.42	384.22
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	26	356.38	391.88
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	27	364.73	401.28
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	28	378.31	416.24
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	29	389.44	428.42
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	30	395.01	434.69
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	31	403.36	443.74
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	32	411.72	452.78
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	33	416.94	458.70
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	34	422.51	464.62
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	35	425.29	467.75
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	36	428.07	470.88
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	37	430.86	474.01
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	38	433.64	477.15
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	39	439.21	483.06
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	40	444.78	489.33
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	41	453.13	498.38
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	42	461.14	507.43
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	43	472.27	519.61
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	44	486.20	534.92
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	45	502.55	552.67
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	46	522.04	574.25
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	47	543.97	598.26
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	48	569.03	626.10
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	49	593.74	653.25
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	50	621.58	683.88
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	51	649.07	714.15
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	52	679.35	747.22
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	53	709.98	780.98
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	54	743.04	817.17
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	55	776.10	853.71
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	56	811.95	893.04
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	57	848.14	933.06
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	58	886.78	975.52
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	59	905.92	996.40
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	60	944.55	1038.86
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	61	977.96	1075.76
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	62	999.89	1099.77
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	63	1027.38	1130.05
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1044.08	1148.49
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	313.63	313.63
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	15	341.51	341.51
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	16	352.17	352.17
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	17	362.83	362.83
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	18	374.31	411.61
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	19	385.79	424.32
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	20	397.68	437.44
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	21	409.98	450.98
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	22	409.98	450.98
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	23	409.98	450.98
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	24	409.98	450.98
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	25	411.61	452.61
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	26	419.81	461.63
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	27	429.65	472.70
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	28	445.64	490.33
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	29	458.76	504.68
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	30	465.32	512.06
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	31	475.16	522.72
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	32	485.00	533.38
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	33	491.15	540.35
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	34	497.71	547.32
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	35	500.99	551.01
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	36	504.27	554.70
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	37	507.55	558.39
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	38	510.83	562.08
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	39	517.39	569.05
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	40	523.95	576.42
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	41	533.79	587.08
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	42	543.22	597.74
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	43	556.34	612.09
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	44	572.74	630.13
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	45	592.00	651.04
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	46	614.96	676.46
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	47	640.79	704.75
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	48	670.31	737.55
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	49	699.42	769.52
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	50	732.22	805.60
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	51	764.60	841.27
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	52	800.27	880.22
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	53	836.35	919.98
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	54	875.30	962.62
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	55	914.24	1005.67
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	56	956.47	1052.00
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	57	999.11	1099.14
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	58	1044.62	1149.16
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	59	1067.16	1173.76
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	60	1112.67	1223.78
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	61	1152.03	1267.23
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	62	1177.86	1295.52
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	63	1210.25	1331.19
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1229.93	1352.92
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	347.23	347.23
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	15	378.10	378.10

22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	16	389.90	389.90
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	17	401.70	401.70
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	18	414.41	455.72
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	19	427.12	469.79
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	20	440.28	484.31
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	21	453.91	499.30
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	22	453.91	499.30
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	23	453.91	499.30
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	24	453.91	499.30
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	25	455.72	501.11
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	26	464.79	511.09
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	27	475.69	523.35
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	28	493.39	542.87
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	29	507.92	558.75
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	30	515.18	566.92
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	31	526.07	578.72
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	32	536.96	590.53
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	33	543.77	598.24
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	34	551.04	605.96
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	35	554.67	610.04
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	36	558.30	614.13
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	37	561.93	618.21
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	38	565.56	622.30
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	39	572.82	630.01
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	40	580.09	638.18
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	41	590.98	649.99
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	42	601.42	661.79
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	43	615.94	677.67
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	44	634.10	697.65
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	45	655.43	720.79
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	46	680.85	748.94
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	47	709.45	780.26
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	48	742.13	816.57
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	49	774.35	851.97
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	50	810.67	891.92
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	51	846.53	931.40
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	52	886.01	974.53
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	53	925.96	1018.55
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	54	969.08	1065.76
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	55	1012.20	1113.42
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	56	1058.95	1164.71
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	57	1106.16	1216.91
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	58	1156.54	1272.28
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	59	1181.50	1299.52
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	60	1231.89	1354.89
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	61	1275.46	1403.01
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	62	1304.06	1434.33
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	63	1339.92	1473.82
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1361.70	1497.87
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	352.98	352.98
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	15	384.35	384.35
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	16	396.35	396.35
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	17	408.35	408.35
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	18	421.27	463.26
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	19	434.19	477.56
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	20	447.57	492.32
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	21	461.41	507.56
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	22	461.41	507.56
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	23	461.41	507.56
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	24	461.41	507.56
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	25	463.26	509.40
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	26	472.48	519.55
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	27	483.56	532.01
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	28	501.55	551.85
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	29	516.32	568.00
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	30	523.70	576.30
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	31	534.77	588.30
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	32	545.85	600.29
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	33	552.77	608.14
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	34	560.15	615.98
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	35	563.84	620.13
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	36	567.53	624.29
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	37	571.23	628.44
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	38	574.92	632.59
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	39	582.30	640.44
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	40	589.68	648.74
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	41	600.76	660.74
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	42	611.37	672.74
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	43	626.13	688.88
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	44	644.59	709.19
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	45	666.28	732.72
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	46	692.11	761.33
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	47	721.18	793.16
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	48	754.40	830.08
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	49	787.16	866.07
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	50	824.08	906.67
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	51	860.53	946.81
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	52	900.67	990.65
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	53	941.28	1035.40
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	54	985.11	1083.39
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	55	1028.94	1131.84
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	56	1076.47	1183.98
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	57	1124.46	1237.04
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	58	1175.67	1293.33

22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	59	1201.05	1321.02
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	60	1252.27	1377.31
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	61	1296.56	1426.22
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	62	1325.63	1458.05
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	63	1362.08	1498.20
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1384.23	1522.65
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	363.30	363.30
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	15	395.59	395.59
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	16	407.94	407.94
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	17	420.28	420.28
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	18	433.58	476.80
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	19	446.88	491.52
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	20	460.65	506.71
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	21	474.90	522.39
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	22	474.90	522.39
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	23	474.90	522.39
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	24	474.90	522.39
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	25	476.80	524.29
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	26	486.29	534.73
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	27	497.69	547.56
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	28	516.21	567.98
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	29	531.41	584.60
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	30	539.01	593.15
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	31	550.41	605.49
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	32	561.80	617.84
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	33	568.93	625.91
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	34	576.52	633.99
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	35	580.32	638.26
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	36	584.12	642.54
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	37	587.92	646.81
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	38	591.72	651.08
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	39	599.32	659.16
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	40	606.92	667.70
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	41	618.32	680.05
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	42	629.24	692.40
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	43	644.43	709.02
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	44	663.43	729.92
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	45	685.75	754.14
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	46	712.34	783.58
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	47	742.26	816.35
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	48	776.46	854.34
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	49	810.17	891.38
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	50	848.17	933.17
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	51	885.68	974.49
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	52	927.00	1019.60
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	53	968.79	1065.67
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	54	1013.90	1115.06
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	55	1059.02	1164.92
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	56	1107.93	1218.58
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	57	1157.32	1273.20
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	58	1210.04	1331.14
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	59	1236.16	1359.63
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	60	1288.87	1417.57
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	61	1334.46	1467.91
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	62	1364.38	1500.67
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	63	1401.89	1541.99
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1424.69	1567.16
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	376.08	376.08
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	15	409.51	409.51
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	16	422.29	422.29
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	17	435.07	435.07
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	18	448.84	493.58
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	19	462.60	508.82
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	20	476.86	524.55
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	21	491.61	540.78
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	22	491.61	540.78
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	23	491.61	540.78
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	24	491.61	540.78
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	25	493.58	542.74
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	26	503.41	553.55
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	27	515.21	566.83
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	28	534.38	587.97
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	29	550.11	605.17
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	30	557.98	614.02
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	31	569.78	626.80
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	32	581.57	639.58
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	33	588.95	647.94
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	34	596.81	656.30
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	35	600.75	660.72
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	36	604.68	665.15
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	37	608.61	669.57
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	38	612.55	674.00
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	39	620.41	682.35
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	40	628.28	691.20
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	41	640.08	703.99
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	42	651.38	716.77
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	43	667.11	733.97
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	44	686.78	755.60
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	45	709.88	780.68
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	46	737.41	811.16
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	47	768.39	845.08
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	48	803.78	884.41
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	49	838.69	922.75
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	50	878.01	966.01

22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	51	916.85	1008.78
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	52	959.62	1055.49
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	53	1002.88	1103.17
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	54	1049.59	1154.30
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	55	1096.29	1205.92
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	56	1146.93	1261.47
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	57	1198.05	1318.01
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	58	1252.62	1377.98
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	59	1279.66	1407.48
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	60	1334.23	1467.45
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	61	1381.42	1519.57
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	62	1412.39	1553.49
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	63	1451.23	1596.26
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1474.83	1622.31
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	262.92	262.92
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	15	286.29	286.29
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	16	295.23	295.23
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	17	304.16	304.16
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	18	313.79	345.06
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	19	323.41	355.72
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	20	333.38	366.72
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	21	343.69	378.06
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	22	343.69	378.06
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	23	343.69	378.06
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	24	343.69	378.06
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	25	345.06	379.43
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	26	351.94	386.99
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	27	360.19	396.27
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	28	373.59	411.05
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	29	384.59	423.08
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	30	390.09	429.27
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	31	398.33	438.20
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	32	406.58	447.14
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	33	411.74	452.98
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	34	417.24	458.82
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	35	419.99	461.92
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	36	422.74	465.01
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	37	425.49	468.10
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	38	428.24	471.20
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	39	433.73	477.04
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	40	439.23	483.23
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	41	447.48	492.16
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	42	455.39	501.10
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	43	466.39	513.13
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	44	480.13	528.25
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	45	496.29	545.78
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	46	515.53	567.09
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	47	537.19	590.80
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	48	561.93	618.30
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	49	586.33	645.10
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	50	613.83	675.35
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	51	640.98	705.25
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	52	670.88	737.90
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	53	701.12	771.24
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	54	733.77	806.98
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	55	766.43	843.07
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	56	801.83	881.90
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	57	837.57	921.43
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	58	875.72	963.36
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	59	894.62	983.98
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	60	932.77	1025.91
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	61	965.76	1062.34
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	62	987.42	1086.06
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	63	1014.57	1115.96
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1031.07	1134.17
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	313.63	313.63
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	15	341.51	341.51
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	16	352.17	352.17
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	17	362.83	362.83
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	18	374.31	411.61
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	19	385.79	424.32
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	20	397.68	437.44
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	21	409.98	450.98
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	22	409.98	450.98
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	23	409.98	450.98
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	24	409.98	450.98
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	25	411.61	452.61
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	26	419.81	461.63
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	27	429.65	472.70
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	28	445.64	490.33
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	29	458.76	504.68
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	30	465.32	512.06
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	31	475.16	522.72
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	32	485.00	533.38
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	33	491.15	540.35
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	34	497.71	547.32
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	35	500.99	551.01
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	36	504.27	554.70
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	37	507.55	558.39
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	38	510.83	562.08
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	39	517.39	569.05
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	40	523.95	576.42
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	41	533.79	587.08
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	42	543.22	597.74

22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	43	556.34	612.09
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	44	572.74	630.13
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	45	592.00	651.04
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	46	614.96	676.46
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	47	640.79	704.75
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	48	670.31	737.55
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	49	699.42	769.52
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	50	732.22	805.60
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	51	764.60	841.27
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	52	800.27	880.22
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	53	836.35	919.98
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	54	875.30	962.62
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	55	914.24	1005.67
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	56	956.47	1052.00
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	57	999.11	1099.14
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	58	1044.62	1149.16
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	59	1067.16	1173.76
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	60	1112.67	1223.78
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	61	1152.03	1267.23
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	62	1177.86	1295.52
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	63	1210.25	1331.19
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1229.93	1352.92
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	403.93	403.93
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	15	439.84	439.84
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	16	453.57	453.57
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	17	467.30	467.30
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	18	482.08	530.13
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	19	496.86	546.50
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	20	512.18	563.39
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	21	528.02	580.82
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	22	528.02	580.82
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	23	528.02	580.82
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	24	528.02	580.82
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	25	530.13	582.93
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	26	540.69	594.55
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	27	553.36	608.80
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	28	573.95	631.51
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	29	590.85	649.99
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	30	599.30	659.49
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	31	611.97	673.22
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	32	624.64	686.95
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	33	632.56	695.93
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	34	641.01	704.90
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	35	645.24	709.66
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	36	649.46	714.41
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	37	653.69	719.16
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	38	657.91	723.91
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	39	666.36	732.89
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	40	674.81	742.39
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	41	687.48	756.12
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	42	699.62	769.85
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	43	716.52	788.33
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	44	737.64	811.56
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	45	762.46	838.49
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	46	792.03	871.23
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	47	825.29	907.66
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	48	863.31	949.90
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	49	900.80	991.09
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	50	943.04	1037.55
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	51	984.75	1083.49
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	52	1030.69	1133.65
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	53	1077.16	1184.87
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	54	1127.32	1239.78
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	55	1177.48	1295.23
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	56	1231.86	1354.89
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	57	1286.78	1415.61
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	58	1345.39	1480.03
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	59	1374.43	1511.71
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	60	1433.04	1576.13
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	61	1483.73	1632.10
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	62	1516.99	1668.54
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	63	1558.71	1714.47
22444PA0010071	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1584.05	1742.46
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	403.93	403.93
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	15	439.84	439.84
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	16	453.57	453.57
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	17	467.30	467.30
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	18	482.08	530.13
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	19	496.86	546.50
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	20	512.18	563.39
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	21	528.02	580.82
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	22	528.02	580.82
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	23	528.02	580.82
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	24	528.02	580.82
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	25	530.13	582.93
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	26	540.69	594.55
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	27	553.36	608.80
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	28	573.95	631.51
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	29	590.85	649.99
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	30	599.30	659.49
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	31	611.97	673.22
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	32	624.64	686.95
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	33	632.56	695.93
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	34	641.01	704.90

22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	35	645.24	709.66
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	36	649.46	714.41
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	37	653.69	719.16
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	38	657.91	723.91
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	39	666.36	732.89
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	40	674.81	742.39
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	41	687.48	756.12
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	42	699.62	769.85
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	43	716.52	788.33
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	44	737.64	811.56
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	45	762.46	838.49
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	46	792.03	871.23
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	47	825.29	907.66
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	48	863.31	949.90
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	49	900.80	991.09
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	50	943.04	1037.55
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	51	984.75	1083.49
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	52	1030.69	1133.65
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	53	1077.16	1184.87
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	54	1127.32	1239.78
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	55	1177.48	1295.23
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	56	1231.86	1354.89
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	57	1286.78	1415.61
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	58	1345.39	1480.03
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	59	1374.43	1511.71
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	60	1433.04	1576.13
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	61	1483.73	1632.10
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	62	1516.99	1668.54
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	63	1558.71	1714.47
22444PA0010072	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1584.05	1742.46
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.72	309.72
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.25	337.25
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.77	347.77
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.30	358.30
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.63	406.48
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	19	380.97	419.03
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.71	431.98
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.86	445.35
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.86	445.35
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.86	445.35
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.86	445.35
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.48	446.96
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.57	455.87
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.29	466.80
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.08	484.21
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.04	498.38
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.51	505.67
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.23	516.19
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	32	478.95	526.72
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.02	533.60
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.50	540.48
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.74	544.13
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	36	497.97	547.77
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.21	551.42
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.45	555.06
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.93	561.94
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.41	569.23
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.12	579.76
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.44	590.28
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.39	604.45
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.59	622.27
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.61	642.91
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.29	668.01
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.79	695.95
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	48	661.94	728.34
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.69	759.92
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.07	795.54
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.06	830.77
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.28	869.23
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	53	825.91	908.50
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.37	950.60
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.83	993.11
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.53	1038.86
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.64	1085.42
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.58	1134.81
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.84	1159.11
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.78	1208.50
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.65	1251.41
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.15	1279.35
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.14	1314.57
22444PA0010073	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.57	1336.03
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	403.93	403.93
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	15	439.84	439.84
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	16	453.57	453.57
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	17	467.30	467.30
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	18	482.08	530.13
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	19	496.86	546.50
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	20	512.18	563.39
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	21	528.02	580.82
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	22	528.02	580.82
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	23	528.02	580.82
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	24	528.02	580.82
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	25	530.13	582.93
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	26	540.69	594.55

22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	27	553.36	608.80
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	28	573.95	631.51
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	29	590.85	649.99
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	30	599.30	659.49
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	31	611.97	673.22
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	32	624.64	686.95
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	33	632.56	695.93
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	34	641.01	704.90
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	35	645.24	709.66
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	36	649.46	714.41
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	37	653.69	719.16
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	38	657.91	723.91
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	39	666.36	732.89
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	40	674.81	742.39
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	41	687.48	756.12
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	42	699.62	769.85
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	43	716.52	788.33
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	44	737.64	811.56
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	45	762.46	838.49
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	46	792.03	871.23
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	47	825.29	907.66
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	48	863.31	949.90
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	49	900.80	991.09
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	50	943.04	1037.55
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	51	984.75	1083.49
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	52	1030.69	1133.65
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	53	1077.16	1184.87
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	54	1127.32	1239.78
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	55	1177.48	1295.23
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	56	1231.86	1354.89
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	57	1286.78	1415.61
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	58	1345.39	1480.03
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	59	1374.43	1511.71
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	60	1433.04	1576.13
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	61	1483.73	1632.10
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	62	1516.99	1668.54
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	63	1558.71	1714.47
22444PA0010074	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1584.05	1742.46
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.72	309.72
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.25	337.25
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.77	347.77
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.30	358.30
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.63	406.48
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	19	380.97	419.03
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.71	431.98
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.86	445.35
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.86	445.35
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.86	445.35
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.86	445.35
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.48	446.96
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.57	455.87
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.29	466.80
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.08	484.21
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.04	498.38
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.51	505.67
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.23	516.19
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	32	478.95	526.72
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.02	533.60
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.50	540.48
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.74	544.13
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	36	497.97	547.77
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.21	551.42
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.45	555.06
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.93	561.94
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.41	569.23
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.12	579.76
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.44	590.28
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.39	604.45
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.59	622.27
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.61	642.91
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.29	668.01
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.79	695.95
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	48	661.94	728.34
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.69	759.92
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.07	795.54
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.06	830.77
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.28	869.23
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	53	825.91	908.50
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.37	950.60
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.83	993.11
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.53	1038.86
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.64	1085.42
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.58	1134.81
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.84	1159.11
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.78	1208.50
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.65	1251.41
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.15	1279.35
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.14	1314.57
22444PA0010075	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.57	1336.03
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	324.17	324.17
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.98	352.98
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	16	364.00	364.00
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	17	375.02	375.02
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.88	425.45

22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.75	438.58
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	20	411.04	452.14
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.76	466.13
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.76	466.13
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.76	466.13
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.76	466.13
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.45	467.82
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.92	477.14
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	27	444.09	488.59
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.62	506.81
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	29	474.18	521.64
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.96	529.27
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	31	491.13	540.28
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	32	501.30	551.30
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.65	558.50
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	34	514.43	565.71
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.82	569.52
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	36	521.21	573.34
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.60	577.15
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.99	580.96
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.77	588.17
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.55	595.79
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.72	606.81
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	42	561.47	617.83
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	43	575.03	632.66
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.98	651.31
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.90	672.92
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.63	699.19
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	47	662.32	728.43
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.83	762.33
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.92	795.38
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.82	832.67
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	51	790.30	869.54
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	52	827.16	909.79
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	53	864.45	950.90
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	54	904.71	994.97
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.97	1039.46
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	56	988.61	1087.35
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	57	1032.68	1136.08
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	58	1079.72	1187.77
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	59	1103.02	1213.20
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	60	1150.06	1264.90
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	61	1190.74	1309.81
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	62	1217.44	1339.05
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	63	1250.91	1375.92
22444PA0010076	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1271.25	1398.38
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	422.78	422.78
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	15	460.37	460.37
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	16	474.73	474.73
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	17	489.10	489.10
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	18	504.58	554.87
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	19	520.05	572.00
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	20	536.08	589.69
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	21	552.66	607.93
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	22	552.66	607.93
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	23	552.66	607.93
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	24	552.66	607.93
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	25	554.87	610.14
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	26	565.92	622.29
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	27	579.19	637.22
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	28	600.74	660.98
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	29	618.43	680.32
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	30	627.27	690.27
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	31	640.53	704.64
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	32	653.80	719.01
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	33	662.09	728.40
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	34	670.93	737.80
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	35	675.35	742.77
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	36	679.77	747.75
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	37	684.19	752.72
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	38	688.61	757.70
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	39	697.46	767.09
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	40	706.30	777.04
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	41	719.56	791.41
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	42	732.27	805.78
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	43	749.96	825.12
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	44	772.07	849.44
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	45	798.04	877.62
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	46	828.99	911.89
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	47	863.81	950.02
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	48	903.60	994.23
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	49	942.84	1037.34
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	50	987.05	1085.98
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	51	1030.71	1134.06
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	52	1078.79	1186.56
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	53	1127.42	1240.17
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	54	1179.93	1297.64
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	55	1232.43	1355.67
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	56	1289.35	1418.12
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	57	1346.83	1481.68
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	58	1408.18	1549.10
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	59	1438.57	1582.26
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	60	1499.92	1649.69
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	61	1552.97	1708.27

22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	62	1587.79	1746.40
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	63	1631.45	1794.48
22444PA0010077	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1657.98	1823.78
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	422.78	422.78
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	15	460.37	460.37
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	16	474.73	474.73
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	17	489.10	489.10
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	18	504.58	554.87
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	19	520.05	572.00
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	20	536.08	589.69
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	21	552.66	607.93
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	22	552.66	607.93
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	23	552.66	607.93
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	24	552.66	607.93
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	25	554.87	610.14
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	26	565.92	622.29
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	27	579.19	637.22
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	28	600.74	660.98
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	29	618.43	680.32
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	30	627.27	690.27
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	31	640.53	704.64
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	32	653.80	719.01
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	33	662.09	728.40
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	34	670.93	737.80
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	35	675.35	742.77
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	36	679.77	747.75
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	37	684.19	752.72
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	38	688.61	757.70
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	39	697.46	767.09
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	40	706.30	777.04
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	41	719.56	791.41
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	42	732.27	805.78
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	43	749.96	825.12
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	44	772.07	849.44
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	45	798.04	877.62
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	46	828.99	911.89
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	47	863.81	950.02
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	48	903.60	994.23
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	49	942.84	1037.34
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	50	987.05	1085.98
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	51	1030.71	1134.06
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	52	1078.79	1186.56
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	53	1127.42	1240.17
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	54	1179.93	1297.64
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	55	1232.43	1355.67
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	56	1289.35	1418.12
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	57	1346.83	1481.68
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	58	1408.18	1549.10
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	59	1438.57	1582.26
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	60	1499.92	1649.69
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	61	1552.97	1708.27
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	62	1587.79	1746.40
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	63	1631.45	1794.48
22444PA0010078	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1657.98	1823.78
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	324.17	324.17
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.98	352.98
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	16	364.00	364.00
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	17	375.02	375.02
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.88	425.45
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.75	438.58
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	20	411.04	452.14
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.76	466.13
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.76	466.13
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.76	466.13
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.76	466.13
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.45	467.82
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.92	477.14
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	27	444.09	488.59
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.62	506.81
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	29	474.18	521.64
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.96	529.27
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	31	491.13	540.28
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	32	501.30	551.30
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.65	558.50
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	34	514.43	565.71
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.82	569.52
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	36	521.21	573.34
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.60	577.15
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.99	580.96
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.77	588.17
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.55	595.79
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.72	606.81
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	42	561.47	617.83
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	43	575.03	632.66
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.98	651.31
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.90	672.92
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.63	699.19
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	47	662.32	728.43
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.83	762.33
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.92	795.38
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.82	832.67
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	51	790.30	869.54
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	52	827.16	909.79
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	53	864.45	950.90

22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	54	904.71	994.97
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.97	1039.46
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	56	988.61	1087.35
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	57	1032.68	1136.08
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	58	1079.72	1187.77
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	59	1103.02	1213.20
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	60	1150.06	1264.90
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	61	1190.74	1309.81
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	62	1217.44	1339.05
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	63	1250.91	1375.92
22444PA0010079	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1271.25	1398.38
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	422.78	422.78
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	15	460.37	460.37
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	16	474.73	474.73
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	17	489.10	489.10
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	18	504.58	554.87
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	19	520.05	572.00
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	20	536.08	589.69
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	21	552.66	607.93
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	22	552.66	607.93
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	23	552.66	607.93
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	24	552.66	607.93
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	25	554.87	610.14
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	26	565.92	622.29
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	27	579.19	637.22
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	28	600.74	660.98
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	29	618.43	680.32
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	30	627.27	690.27
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	31	640.53	704.64
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	32	653.80	719.01
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	33	662.09	728.40
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	34	670.93	737.80
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	35	675.35	742.77
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	36	679.77	747.75
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	37	684.19	752.72
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	38	688.61	757.70
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	39	697.46	767.09
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	40	706.30	777.04
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	41	719.56	791.41
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	42	732.27	805.78
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	43	749.96	825.12
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	44	772.07	849.44
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	45	798.04	877.62
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	46	828.99	911.89
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	47	863.81	950.02
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	48	903.60	994.23
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	49	942.84	1037.34
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	50	987.05	1085.98
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	51	1030.71	1134.06
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	52	1078.79	1186.56
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	53	1127.42	1240.17
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	54	1179.93	1297.64
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	55	1232.43	1355.67
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	56	1289.35	1418.12
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	57	1346.83	1481.68
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	58	1408.18	1549.10
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	59	1438.57	1582.26
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	60	1499.92	1649.69
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	61	1552.97	1708.27
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	62	1587.79	1746.40
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	63	1631.45	1794.48
22444PA0010080	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1657.98	1823.78
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	324.17	324.17
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.98	352.98
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	16	364.00	364.00
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	17	375.02	375.02
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.88	425.45
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.75	438.58
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	20	411.04	452.14
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.76	466.13
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.76	466.13
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.76	466.13
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.76	466.13
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.45	467.82
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.92	477.14
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	27	444.09	488.59
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.62	506.81
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	29	474.18	521.64
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.96	529.27
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	31	491.13	540.28
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	32	501.30	551.30
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.65	558.50
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	34	514.43	565.71
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.82	569.52
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	36	521.21	573.34
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.60	577.15
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.99	580.96
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.77	588.17
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.55	595.79
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.72	606.81
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	42	561.47	617.83
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	43	575.03	632.66
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.98	651.31
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.90	672.92

22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.63	699.19
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	47	662.32	728.43
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.83	762.33
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.92	795.38
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.82	832.67
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	51	790.30	869.54
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	52	827.16	909.79
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	53	864.45	950.90
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	54	904.71	994.97
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.97	1039.46
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	56	988.61	1087.35
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	57	1032.68	1136.08
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	58	1079.72	1187.77
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	59	1103.02	1213.20
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	60	1150.06	1264.90
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	61	1190.74	1309.81
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	62	1217.44	1339.05
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	63	1250.91	1375.92
22444PA0010081	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1271.25	1398.38
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	320.38	320.38
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	15	348.86	348.86
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	16	359.75	359.75
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	17	370.63	370.63
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	18	382.36	420.47
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	19	394.09	433.45
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	20	406.23	446.86
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	21	418.80	460.68
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	22	418.80	460.68
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	23	418.80	460.68
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	24	418.80	460.68
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	25	420.47	462.35
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	26	428.85	471.56
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	27	438.90	482.87
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	28	455.23	500.88
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	29	468.63	515.54
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	30	475.33	523.08
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	31	485.38	533.97
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	32	495.44	544.85
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	33	501.72	551.97
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	34	508.42	559.09
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	35	511.77	562.86
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	36	515.12	566.63
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	37	518.47	570.40
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	38	521.82	574.17
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	39	528.52	581.29
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	40	535.22	588.83
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	41	545.27	599.72
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	42	554.90	610.60
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	43	568.31	625.26
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	44	585.06	643.69
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	45	604.74	665.05
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	46	628.19	691.01
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	47	654.58	719.91
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	48	684.73	753.41
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	49	714.47	786.08
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	50	747.97	822.93
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	51	781.05	859.37
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	52	817.49	899.16
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	53	854.34	939.78
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	54	894.13	983.33
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	55	933.92	1027.31
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	56	977.05	1074.63
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	57	1020.61	1122.79
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	58	1067.09	1173.89
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	59	1090.13	1199.01
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	60	1136.61	1250.11
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	61	1176.82	1294.50
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	62	1203.20	1323.40
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	63	1236.29	1359.83
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1256.39	1382.03
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	313.06	313.06
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	15	340.89	340.89
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	16	351.53	351.53
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	17	362.17	362.17
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	18	373.63	410.87
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	19	385.08	423.55
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	20	396.95	436.65
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	21	409.23	450.16
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	22	409.23	450.16
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	23	409.23	450.16
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	24	409.23	450.16
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	25	410.87	451.79
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	26	419.05	460.79
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	27	428.87	471.84
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	28	444.83	489.44
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	29	457.93	503.76
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	30	464.47	511.13
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	31	474.30	521.77
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	32	484.12	532.41
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	33	490.26	539.36
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	34	496.80	546.32
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	35	500.08	550.00
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	36	503.35	553.69
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	37	506.63	557.37

22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	38	509.90	561.05
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	39	516.45	568.01
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	40	522.99	575.38
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	41	532.82	586.02
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	42	542.23	596.66
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	43	555.32	610.98
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	44	571.69	628.98
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	45	590.93	649.86
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	46	613.84	675.23
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	47	639.62	703.46
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	48	669.09	736.20
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	49	698.14	768.12
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	50	730.88	804.13
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	51	763.21	839.74
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	52	798.81	878.61
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	53	834.83	918.31
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	54	873.70	960.87
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	55	912.58	1003.84
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	56	954.73	1050.08
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	57	997.29	1097.14
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	58	1042.71	1147.07
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	59	1065.22	1171.62
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	60	1110.65	1221.55
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	61	1149.93	1264.93
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	62	1175.71	1293.16
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	63	1208.04	1328.77
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1227.69	1350.45
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	308.40	308.40
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	15	335.82	335.82
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	16	346.30	346.30
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	17	356.78	356.78
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	18	368.07	404.75
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	19	379.35	417.25
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	20	391.05	430.15
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	21	403.15	443.46
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	22	403.15	443.46
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	23	403.15	443.46
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	24	403.15	443.46
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	25	404.75	445.07
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	26	412.82	453.94
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	27	422.49	464.82
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	28	438.21	482.16
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	29	451.11	496.27
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	30	457.56	503.52
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	31	467.24	514.00
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	32	476.91	524.49
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	33	482.96	531.34
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	34	489.41	538.19
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	35	492.64	541.82
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	36	495.86	545.45
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	37	499.09	549.08
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	38	502.31	552.71
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	39	508.76	559.56
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	40	515.21	566.82
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	41	524.89	577.30
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	42	534.16	587.78
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	43	547.06	601.89
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	44	563.19	619.63
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	45	582.13	640.19
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	46	604.71	665.18
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	47	630.11	693.00
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	48	659.13	725.25
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	49	687.76	756.69
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	50	720.01	792.17
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	51	751.86	827.24
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	52	786.93	865.54
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	53	822.41	904.65
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	54	860.70	946.57
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	55	899.00	988.90
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	56	940.53	1034.46
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	57	982.45	1080.82
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	58	1027.20	1130.00
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	59	1049.37	1154.19
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	60	1094.12	1203.37
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	61	1132.82	1246.11
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	62	1158.22	1273.92
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	63	1190.07	1309.00
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1209.42	1330.36
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	402.22	402.22
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	15	437.97	437.97
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	16	451.64	451.64
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	17	465.31	465.31
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	18	480.04	527.88
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	19	494.76	544.18
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	20	510.01	561.01
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	21	525.78	578.36
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	22	525.78	578.36
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	23	525.78	578.36
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	24	525.78	578.36
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	25	527.88	580.46
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	26	538.40	592.03
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	27	551.02	606.22
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	28	571.52	628.83
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	29	588.35	647.23

22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	30	596.76	656.70
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	31	609.38	670.37
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	32	622.00	684.04
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	33	629.88	692.98
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	34	638.29	701.91
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	35	642.50	706.65
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	36	646.71	711.38
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	37	650.91	716.11
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	38	655.12	720.84
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	39	663.53	729.78
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	40	671.94	739.24
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	41	684.56	752.91
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	42	696.66	766.58
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	43	713.48	784.99
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	44	734.51	808.12
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	45	759.22	834.94
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	46	788.67	867.53
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	47	821.79	903.81
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	48	859.65	945.88
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	49	896.98	986.89
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	50	939.04	1033.15
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	51	980.58	1078.90
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	52	1026.32	1128.85
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	53	1072.59	1179.85
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	54	1122.54	1234.53
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	55	1172.49	1289.73
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	56	1226.64	1349.15
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	57	1281.32	1409.61
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	58	1339.68	1473.76
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	59	1368.60	1505.30
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	60	1426.96	1569.45
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	61	1477.44	1625.18
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	62	1510.56	1661.46
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	63	1552.10	1707.20
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1577.34	1735.07
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	308.40	308.40
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	15	335.82	335.82
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	16	346.30	346.30
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	17	356.78	356.78
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	18	368.07	404.75
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	19	379.35	417.25
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	20	391.05	430.15
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	21	403.15	443.46
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	22	403.15	443.46
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	23	403.15	443.46
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	24	403.15	443.46
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	25	404.75	445.07
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	26	412.82	453.94
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	27	422.49	464.82
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	28	438.21	482.16
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	29	451.11	496.27
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	30	457.56	503.52
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	31	467.24	514.00
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	32	476.91	524.49
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	33	482.96	531.34
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	34	489.41	538.19
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	35	492.64	541.82
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	36	495.86	545.45
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	37	499.09	549.08
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	38	502.31	552.71
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	39	508.76	559.56
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	40	515.21	566.82
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	41	524.89	577.30
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	42	534.16	587.78
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	43	547.06	601.89
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	44	563.19	619.63
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	45	582.13	640.19
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	46	604.71	665.18
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	47	630.11	693.00
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	48	659.13	725.25
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	49	687.76	756.69
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	50	720.01	792.17
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	51	751.86	827.24
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	52	786.93	865.54
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	53	822.41	904.65
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	54	860.70	946.57
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	55	899.00	988.90
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	56	940.53	1034.46
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	57	982.45	1080.82
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	58	1027.20	1130.00
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	59	1049.37	1154.19
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	60	1094.12	1203.37
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	61	1132.82	1246.11
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	62	1158.22	1273.92
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	63	1190.07	1309.00
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1209.42	1330.36
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	402.22	402.22
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	15	437.97	437.97
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	16	451.64	451.64
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	17	465.31	465.31
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	18	480.04	527.88
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	19	494.76	544.18
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	20	510.01	561.01
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	21	525.78	578.36

22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	22	525.78	578.36
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	23	525.78	578.36
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	24	525.78	578.36
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	25	527.88	580.46
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	26	538.40	592.03
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	27	551.02	606.22
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	28	571.52	628.83
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	29	588.35	647.23
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	30	596.76	656.70
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	31	609.38	670.37
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	32	622.00	684.04
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	33	629.88	692.98
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	34	638.29	701.91
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	35	642.50	706.65
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	36	646.71	711.38
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	37	650.91	716.11
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	38	655.12	720.84
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	39	663.53	729.78
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	40	671.94	739.24
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	41	684.56	752.91
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	42	696.66	766.58
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	43	713.48	784.99
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	44	734.51	808.12
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	45	759.22	834.94
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	46	788.67	867.53
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	47	821.79	903.81
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	48	859.65	945.88
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	49	896.98	986.89
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	50	939.04	1033.15
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	51	980.58	1078.90
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	52	1026.32	1128.85
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	53	1072.59	1179.85
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	54	1122.54	1234.53
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	55	1172.49	1289.73
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	56	1226.64	1349.15
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	57	1281.32	1409.61
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	58	1339.68	1473.76
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	59	1368.60	1505.30
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	60	1426.96	1569.45
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	61	1477.44	1625.18
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	62	1510.56	1661.46
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	63	1552.10	1707.20
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1577.34	1735.07
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	308.40	308.40
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	15	335.82	335.82
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	16	346.30	346.30
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	17	356.78	356.78
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	18	368.07	404.75
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	19	379.35	417.25
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	20	391.05	430.15
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	21	403.15	443.46
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	22	403.15	443.46
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	23	403.15	443.46
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	24	403.15	443.46
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	25	404.75	445.07
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	26	412.82	453.94
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	27	422.49	464.82
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	28	438.21	482.16
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	29	451.11	496.27
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	30	457.56	503.52
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	31	467.24	514.00
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	32	476.91	524.49
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	33	482.96	531.34
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	34	489.41	538.19
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	35	492.64	541.82
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	36	495.86	545.45
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	37	499.09	549.08
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	38	502.31	552.71
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	39	508.76	559.56
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	40	515.21	566.82
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	41	524.89	577.30
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	42	534.16	587.78
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	43	547.06	601.89
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	44	563.19	619.63
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	45	582.13	640.19
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	46	604.71	665.18
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	47	630.11	693.00
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	48	659.13	725.25
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	49	687.76	756.69
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	50	720.01	792.17
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	51	751.86	827.24
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	52	786.93	865.54
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	53	822.41	904.65
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	54	860.70	946.57
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	55	899.00	988.90
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	56	940.53	1034.46
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	57	982.45	1080.82
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	58	1027.20	1130.00
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	59	1049.37	1154.19
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	60	1094.12	1203.37
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	61	1132.82	1246.11
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	62	1158.22	1273.92
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	63	1190.07	1309.00
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1209.42	1330.36

22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	408.87	408.87
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	15	445.22	445.22
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	16	459.11	459.11
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	17	473.01	473.01
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	18	487.98	536.61
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	19	502.94	553.18
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	20	518.44	570.29
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	21	534.48	587.93
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	22	534.48	587.93
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	23	534.48	587.93
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	24	534.48	587.93
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	25	536.61	590.06
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	26	547.30	601.82
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	27	560.13	616.25
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	28	580.98	639.23
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	29	598.08	657.94
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	30	606.63	667.56
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	31	619.46	681.46
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	32	632.29	695.35
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	33	640.30	704.44
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	34	648.85	713.53
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	35	653.13	718.34
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	36	657.41	723.15
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	37	661.68	727.96
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	38	665.96	732.77
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	39	674.51	741.85
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	40	683.06	751.47
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	41	695.89	765.37
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	42	708.18	779.27
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	43	725.28	797.97
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	44	746.66	821.49
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	45	771.78	848.75
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	46	801.71	881.89
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	47	835.39	918.76
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	48	873.87	961.52
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	49	911.82	1003.21
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	50	954.57	1050.25
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	51	996.80	1096.75
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	52	1043.30	1147.52
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	53	1090.33	1199.36
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	54	1141.11	1254.95
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	55	1191.88	1311.07
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	56	1246.93	1371.47
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	57	1302.52	1432.93
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	58	1361.85	1498.14
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	59	1391.24	1530.21
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	60	1450.57	1595.41
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	61	1501.88	1652.07
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	62	1535.55	1688.94
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	63	1577.77	1735.44
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1603.43	1763.77
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	276.58	276.58
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	15	301.17	301.17
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	16	310.57	310.57
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	17	319.97	319.97
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	18	330.09	362.99
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	19	340.21	374.20
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	20	350.70	385.77
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	21	361.55	397.70
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	22	361.55	397.70
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	23	361.55	397.70
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	24	361.55	397.70
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	25	362.99	399.14
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	26	370.22	407.10
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	27	378.90	416.86
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	28	393.00	432.41
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	29	404.57	445.06
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	30	410.35	451.57
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	31	419.03	460.97
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	32	427.71	470.37
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	33	433.13	476.51
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	34	438.91	482.66
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	35	441.81	485.92
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	36	444.70	489.17
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	37	447.59	492.42
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	38	450.48	495.68
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	39	456.27	501.82
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	40	462.05	508.33
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	41	470.73	517.73
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	42	479.05	527.13
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	43	490.62	539.79
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	44	505.08	555.69
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	45	522.07	574.13
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	46	542.32	596.55
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	47	565.09	621.49
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	48	591.12	650.42
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	49	616.79	678.62
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	50	645.72	710.43
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	51	674.28	741.89
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	52	705.73	776.23
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	53	737.55	811.30
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	54	771.90	848.91
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	55	806.24	886.87
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	56	843.48	927.72

22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	57	881.08	969.30
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	58	921.21	1013.41
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	59	941.10	1035.10
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	60	981.23	1079.21
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	61	1015.94	1117.53
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	62	1038.72	1142.48
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	63	1067.28	1173.93
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1084.63	1193.09
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	270.26	270.26
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	15	294.29	294.29
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	16	303.47	303.47
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	17	312.66	312.66
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	18	322.55	354.70
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	19	332.44	365.65
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	20	342.69	376.95
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	21	353.29	388.62
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	22	353.29	388.62
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	23	353.29	388.62
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	24	353.29	388.62
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	25	354.70	390.03
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	26	361.76	397.80
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	27	370.24	407.34
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	28	384.02	422.53
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	29	395.33	434.89
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	30	400.98	441.25
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	31	409.46	450.44
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	32	417.94	459.62
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	33	423.23	465.63
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	34	428.89	471.63
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	35	431.71	474.81
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	36	434.54	477.99
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	37	437.37	481.17
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	38	440.19	484.35
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	39	445.84	490.36
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	40	451.50	496.72
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	41	459.98	505.90
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	42	468.10	515.09
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	43	479.41	527.45
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	44	493.54	543.00
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	45	510.14	561.02
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	46	529.93	582.92
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	47	552.18	607.30
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	48	577.62	635.56
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	49	602.70	663.11
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	50	630.97	694.20
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	51	658.88	724.94
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	52	689.61	758.50
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	53	720.70	792.77
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	54	754.26	829.51
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	55	787.82	866.61
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	56	824.21	906.53
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	57	860.95	947.16
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	58	900.17	990.26
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	59	919.60	1011.45
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	60	958.81	1054.55
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	61	992.73	1092.00
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	62	1014.99	1116.38
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	63	1042.90	1147.11
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1059.85	1165.84
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	266.24	266.24
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	15	289.91	289.91
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	16	298.96	298.96
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	17	308.00	308.00
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	18	317.75	349.42
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	19	327.49	360.21
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	20	337.59	371.35
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	21	348.03	382.84
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	22	348.03	382.84
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	23	348.03	382.84
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	24	348.03	382.84
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	25	349.42	384.22
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	26	356.38	391.88
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	27	364.73	401.28
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	28	378.31	416.24
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	29	389.44	428.42
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	30	395.01	434.69
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	31	403.36	443.74
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	32	411.72	452.78
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	33	416.94	458.70
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	34	422.51	464.62
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	35	425.29	467.75
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	36	428.07	470.88
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	37	430.86	474.01
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	38	433.64	477.15
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	39	439.21	483.06
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	40	444.78	489.33
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	41	453.13	498.38
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	42	461.14	507.43
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	43	472.27	519.61
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	44	486.20	534.92
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	45	502.55	552.67
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	46	522.04	574.25
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	47	543.97	598.26
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	48	569.03	626.10

22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	49	593.74	653.25
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	50	621.58	683.88
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	51	649.07	714.15
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	52	679.35	747.22
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	53	709.98	780.98
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	54	743.04	817.17
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	55	776.10	853.71
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	56	811.95	893.04
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	57	848.14	933.06
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	58	886.78	975.52
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	59	905.92	996.40
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	60	944.55	1038.86
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	61	977.96	1075.76
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	62	999.89	1099.77
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	63	1027.38	1130.05
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1044.08	1148.49
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	347.23	347.23
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	15	378.10	378.10
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	16	389.90	389.90
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	17	401.70	401.70
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	18	414.41	455.72
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	19	427.12	469.79
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	20	440.28	484.31
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	21	453.91	499.30
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	22	453.91	499.30
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	23	453.91	499.30
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	24	453.91	499.30
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	25	455.72	501.11
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	26	464.79	511.09
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	27	475.69	523.35
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	28	493.39	542.87
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	29	507.92	558.75
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	30	515.18	566.92
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	31	526.07	578.72
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	32	536.96	590.53
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	33	543.77	598.24
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	34	551.04	605.96
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	35	554.67	610.04
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	36	558.30	614.13
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	37	561.93	618.21
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	38	565.56	622.30
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	39	572.82	630.01
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	40	580.09	638.18
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	41	590.98	649.99
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	42	601.42	661.79
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	43	615.94	677.67
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	44	634.10	697.65
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	45	655.43	720.79
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	46	680.85	748.94
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	47	709.45	780.26
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	48	742.13	816.57
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	49	774.35	851.97
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	50	810.67	891.92
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	51	846.53	931.40
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	52	886.01	974.53
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	53	925.96	1018.55
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	54	969.08	1065.76
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	55	1012.20	1113.42
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	56	1058.95	1164.71
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	57	1106.16	1216.91
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	58	1156.54	1272.28
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	59	1181.50	1299.52
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	60	1231.89	1354.89
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	61	1275.46	1403.01
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	62	1304.06	1434.33
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	63	1339.92	1473.82
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1361.70	1497.87
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	266.24	266.24
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	15	289.91	289.91
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	16	298.96	298.96
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	17	308.00	308.00
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	18	317.75	349.42
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	19	327.49	360.21
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	20	337.59	371.35
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	21	348.03	382.84
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	22	348.03	382.84
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	23	348.03	382.84
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	24	348.03	382.84
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	25	349.42	384.22
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	26	356.38	391.88
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	27	364.73	401.28
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	28	378.31	416.24
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	29	389.44	428.42
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	30	395.01	434.69
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	31	403.36	443.74
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	32	411.72	452.78
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	33	416.94	458.70
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	34	422.51	464.62
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	35	425.29	467.75
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	36	428.07	470.88
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	37	430.86	474.01
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	38	433.64	477.15
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	39	439.21	483.06
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	40	444.78	489.33

22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	41	453.13	498.38
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	42	461.14	507.43
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	43	472.27	519.61
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	44	486.20	534.92
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	45	502.55	552.67
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	46	522.04	574.25
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	47	543.97	598.26
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	48	569.03	626.10
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	49	593.74	653.25
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	50	621.58	683.88
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	51	649.07	714.15
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	52	679.35	747.22
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	53	709.98	780.98
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	54	743.04	817.17
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	55	776.10	853.71
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	56	811.95	893.04
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	57	848.14	933.06
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	58	886.78	975.52
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	59	905.92	996.40
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	60	944.55	1038.86
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	61	977.96	1075.76
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	62	999.89	1099.77
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	63	1027.38	1130.05
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1044.08	1148.49
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	347.23	347.23
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	15	378.10	378.10
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	16	389.90	389.90
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	17	401.70	401.70
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	18	414.41	455.72
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	19	427.12	469.79
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	20	440.28	484.31
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	21	453.91	499.30
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	22	453.91	499.30
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	23	453.91	499.30
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	24	453.91	499.30
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	25	455.72	501.11
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	26	464.79	511.09
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	27	475.69	523.35
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	28	493.39	542.87
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	29	507.92	558.75
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	30	515.18	566.92
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	31	526.07	578.72
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	32	536.96	590.53
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	33	543.77	598.24
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	34	551.04	605.96
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	35	554.67	610.04
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	36	558.30	614.13
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	37	561.93	618.21
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	38	565.56	622.30
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	39	572.82	630.01
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	40	580.09	638.18
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	41	590.98	649.99
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	42	601.42	661.79
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	43	615.94	677.67
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	44	634.10	697.65
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	45	655.43	720.79
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	46	680.85	748.94
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	47	709.45	780.26
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	48	742.13	816.57
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	49	774.35	851.97
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	50	810.67	891.92
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	51	846.53	931.40
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	52	886.01	974.53
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	53	925.96	1018.55
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	54	969.08	1065.76
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	55	1012.20	1113.42
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	56	1058.95	1164.71
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	57	1106.16	1216.91
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	58	1156.54	1272.28
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	59	1181.50	1299.52
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	60	1231.89	1354.89
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	61	1275.46	1403.01
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	62	1304.06	1434.33
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	63	1339.92	1473.82
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1361.70	1497.87
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	266.24	266.24
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	15	289.91	289.91
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	16	298.96	298.96
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	17	308.00	308.00
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	18	317.75	349.42
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	19	327.49	360.21
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	20	337.59	371.35
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	21	348.03	382.84
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	22	348.03	382.84
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	23	348.03	382.84
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	24	348.03	382.84
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	25	349.42	384.22
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	26	356.38	391.88
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	27	364.73	401.28
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	28	378.31	416.24
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	29	389.44	428.42
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	30	395.01	434.69
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	31	403.36	443.74
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	32	411.72	452.78

22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	33	416.94	458.70
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	34	422.51	464.62
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	35	425.29	467.75
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	36	428.07	470.88
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	37	430.86	474.01
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	38	433.64	477.15
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	39	439.21	483.06
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	40	444.78	489.33
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	41	453.13	498.38
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	42	461.14	507.43
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	43	472.27	519.61
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	44	486.20	534.92
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	45	502.55	552.67
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	46	522.04	574.25
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	47	543.97	598.26
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	48	569.03	626.10
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	49	593.74	653.25
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	50	621.58	683.88
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	51	649.07	714.15
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	52	679.35	747.22
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	53	709.98	780.98
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	54	743.04	817.17
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	55	776.10	853.71
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	56	811.95	893.04
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	57	848.14	933.06
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	58	886.78	975.52
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	59	905.92	996.40
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	60	944.55	1038.86
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	61	977.96	1075.76
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	62	999.89	1099.77
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	63	1027.38	1130.05
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1044.08	1148.49
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	352.98	352.98
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	15	384.35	384.35
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	16	396.35	396.35
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	17	408.35	408.35
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	18	421.27	463.26
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	19	434.19	477.56
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	20	447.57	492.32
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	21	461.41	507.56
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	22	461.41	507.56
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	23	461.41	507.56
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	24	461.41	507.56
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	25	463.26	509.40
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	26	472.48	519.55
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	27	483.56	532.01
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	28	501.55	551.85
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	29	516.32	568.00
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	30	523.70	576.30
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	31	534.77	588.30
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	32	545.85	600.29
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	33	552.77	608.14
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	34	560.15	615.98
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	35	563.84	620.13
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	36	567.53	624.29
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	37	571.23	628.44
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	38	574.92	632.59
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	39	582.30	640.44
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	40	589.68	648.74
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	41	600.76	660.74
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	42	611.37	672.74
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	43	626.13	688.88
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	44	644.59	709.19
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	45	666.28	732.72
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	46	692.11	761.33
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	47	721.18	793.16
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	48	754.40	830.08
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	49	787.16	866.07
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	50	824.08	906.67
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	51	860.53	946.81
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	52	900.67	990.65
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	53	941.28	1035.40
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	54	985.11	1083.39
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	55	1028.94	1131.84
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	56	1076.47	1183.98
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	57	1124.46	1237.04
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	58	1175.67	1293.33
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	59	1201.05	1321.02
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	60	1252.27	1377.31
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	61	1296.56	1426.22
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	62	1325.63	1458.05
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	63	1362.08	1498.20
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1384.23	1522.65
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	331.65	331.65
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	15	361.13	361.13
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	16	372.41	372.41
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	17	383.68	383.68
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	18	395.82	435.27
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	19	407.96	448.71
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	20	420.53	462.58
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	21	433.54	476.89
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	22	433.54	476.89
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	23	433.54	476.89
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	24	433.54	476.89

22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	25	435.27	478.62
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	26	443.94	488.16
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	27	454.34	499.87
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	28	471.25	518.51
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	29	485.13	533.68
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	30	492.06	541.49
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	31	502.47	552.76
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	32	512.87	564.03
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	33	519.37	571.40
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	34	526.31	578.77
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	35	529.78	582.67
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	36	533.25	586.57
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	37	536.72	590.47
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	38	540.18	594.38
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	39	547.12	601.75
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	40	554.06	609.55
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	41	564.46	620.82
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	42	574.43	632.09
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	43	588.31	647.27
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	44	605.65	666.34
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	45	626.02	688.45
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	46	650.30	715.33
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	47	677.62	745.25
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	48	708.83	779.93
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	49	739.61	813.74
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	50	774.29	851.90
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	51	808.54	889.61
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	52	846.26	930.80
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	53	884.41	972.85
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	54	925.60	1017.94
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	55	966.78	1063.46
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	56	1011.44	1112.45
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	57	1056.52	1162.31
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	58	1104.65	1215.20
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	59	1128.49	1241.21
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	60	1176.61	1294.10
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	61	1218.23	1340.06
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	62	1245.55	1369.97
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	63	1279.80	1407.69
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1300.60	1430.67
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	324.08	324.08
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	15	352.88	352.88
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	16	363.90	363.90
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	17	374.91	374.91
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	18	386.77	425.33
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	19	398.64	438.46
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	20	410.92	452.01
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	21	423.64	466.00
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	22	423.64	466.00
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	23	423.64	466.00
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	24	423.64	466.00
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	25	425.33	467.69
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	26	433.80	477.01
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	27	443.96	488.45
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	28	460.49	506.66
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	29	474.04	521.49
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	30	480.82	529.11
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	31	490.99	540.13
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	32	501.16	551.14
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	33	507.51	558.35
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	34	514.29	565.55
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	35	517.68	569.36
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	36	521.07	573.17
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	37	524.45	576.98
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	38	527.84	580.80
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	39	534.62	588.00
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	40	541.40	595.62
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	41	551.57	606.64
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	42	561.31	617.65
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	43	574.87	632.48
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	44	591.81	651.12
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	45	611.72	672.73
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	46	635.45	698.99
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	47	662.13	728.22
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	48	692.64	762.11
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	49	722.71	795.15
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	50	756.60	832.43
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	51	790.07	869.29
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	52	826.93	909.54
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	53	864.21	950.63
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	54	904.45	994.68
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	55	944.70	1039.17
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	56	988.33	1087.04
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	57	1032.39	1135.75
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	58	1079.41	1187.44
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	59	1102.71	1212.85
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	60	1149.73	1264.54
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	61	1190.40	1309.44
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	62	1217.09	1338.67
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	63	1250.56	1375.53
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1270.89	1397.98
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.26	319.26
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	15	347.63	347.63
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	16	358.48	358.48

22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.34	369.34
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.02	419.00
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	19	392.71	431.93
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	20	404.81	445.29
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	21	417.33	459.07
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	22	417.33	459.07
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	23	417.33	459.07
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	24	417.33	459.07
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.00	460.73
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	26	427.34	469.91
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	27	437.36	481.18
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	28	453.64	499.12
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	29	466.99	513.73
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	30	473.67	521.24
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	31	483.68	532.09
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	32	493.70	542.94
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	33	499.96	550.04
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	34	506.64	557.13
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	35	509.97	560.89
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	36	513.31	564.64
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	37	516.65	568.40
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	38	519.99	572.16
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	39	526.67	579.25
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	40	533.35	586.76
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	41	543.36	597.61
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	42	552.96	608.46
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	43	566.31	623.07
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	44	583.01	641.43
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	45	602.62	662.72
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	46	625.99	688.59
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	47	652.28	717.39
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	48	682.33	750.77
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	49	711.96	783.32
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	50	745.35	820.05
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	51	778.32	856.36
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	52	814.62	896.00
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	53	851.35	936.48
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	54	891.00	979.89
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	55	930.64	1023.71
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	56	973.63	1070.86
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	57	1017.03	1118.86
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	58	1063.35	1169.77
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	59	1086.30	1194.81
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	60	1132.63	1245.72
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	61	1172.69	1289.96
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	62	1198.98	1318.76
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	63	1231.95	1355.06
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1251.98	1377.18
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	416.38	416.38
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	15	453.39	453.39
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	16	467.54	467.54
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	17	481.69	481.69
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	18	496.93	546.46
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	19	512.17	563.33
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	20	527.95	580.75
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	21	544.29	598.72
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	22	544.29	598.72
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	23	544.29	598.72
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	24	544.29	598.72
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	25	546.46	600.89
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	26	557.34	612.86
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	27	570.41	627.56
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	28	591.63	650.96
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	29	609.05	670.01
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	30	617.76	679.81
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	31	630.82	693.96
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	32	643.89	708.11
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	33	652.05	717.36
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	34	660.76	726.62
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	35	665.11	731.52
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	36	669.47	736.41
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	37	673.82	741.31
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	38	678.18	746.21
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	39	686.88	755.46
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	40	695.59	765.26
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	41	708.66	779.41
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	42	721.17	793.56
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	43	738.59	812.61
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	44	760.36	836.56
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	45	785.94	864.32
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	46	816.42	898.07
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	47	850.71	935.62
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	48	889.90	979.16
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	49	928.55	1021.62
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	50	972.09	1069.51
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	51	1015.09	1116.87
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	52	1062.44	1168.57
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	53	1110.34	1221.37
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	54	1162.04	1277.97
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	55	1213.75	1335.12
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	56	1269.81	1396.63
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	57	1326.42	1459.22
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	58	1386.83	1525.62
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	59	1416.77	1558.28

22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	60	1477.18	1624.68
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	61	1529.43	1682.38
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	62	1563.72	1719.93
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	63	1606.72	1767.28
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1632.85	1796.13
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.26	319.26
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	15	347.63	347.63
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	16	358.48	358.48
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.34	369.34
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.02	419.00
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	19	392.71	431.93
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	20	404.81	445.29
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	21	417.33	459.07
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	22	417.33	459.07
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	23	417.33	459.07
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	24	417.33	459.07
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.00	460.73
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	26	427.34	469.91
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	27	437.36	481.18
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	28	453.64	499.12
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	29	466.99	513.73
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	30	473.67	521.24
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	31	483.68	532.09
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	32	493.70	542.94
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	33	499.96	550.04
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	34	506.64	557.13
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	35	509.97	560.89
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	36	513.31	564.64
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	37	516.65	568.40
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	38	519.99	572.16
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	39	526.67	579.25
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	40	533.35	586.76
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	41	543.36	597.61
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	42	552.96	608.46
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	43	566.31	623.07
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	44	583.01	641.43
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	45	602.62	662.72
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	46	625.99	688.59
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	47	652.28	717.39
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	48	682.33	750.77
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	49	711.96	783.32
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	50	745.35	820.05
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	51	778.32	856.36
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	52	814.62	896.00
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	53	851.35	936.48
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	54	891.00	979.89
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	55	930.64	1023.71
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	56	973.63	1070.86
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	57	1017.03	1118.86
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	58	1063.35	1169.77
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	59	1086.30	1194.81
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	60	1132.63	1245.72
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	61	1172.69	1289.96
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	62	1198.98	1318.76
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	63	1231.95	1355.06
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1251.98	1377.18
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	416.38	416.38
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	15	453.39	453.39
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	16	467.54	467.54
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	17	481.69	481.69
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	18	496.93	546.46
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	19	512.17	563.33
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	20	527.95	580.75
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	21	544.29	598.72
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	22	544.29	598.72
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	23	544.29	598.72
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	24	544.29	598.72
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	25	546.46	600.89
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	26	557.34	612.86
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	27	570.41	627.56
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	28	591.63	650.96
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	29	609.05	670.01
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	30	617.76	679.81
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	31	630.82	693.96
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	32	643.89	708.11
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	33	652.05	717.36
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	34	660.76	726.62
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	35	665.11	731.52
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	36	669.47	736.41
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	37	673.82	741.31
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	38	678.18	746.21
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	39	686.88	755.46
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	40	695.59	765.26
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	41	708.66	779.41
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	42	721.17	793.56
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	43	738.59	812.61
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	44	760.36	836.56
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	45	785.94	864.32
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	46	816.42	898.07
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	47	850.71	935.62
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	48	889.90	979.16
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	49	928.55	1021.62
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	50	972.09	1069.51
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	51	1015.09	1116.87

22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	52	1062.44	1168.57
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	53	1110.34	1221.37
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	54	1162.04	1277.97
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	55	1213.75	1335.12
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	56	1269.81	1396.63
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	57	1326.42	1459.22
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	58	1386.83	1525.62
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	59	1416.77	1558.28
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	60	1477.18	1624.68
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	61	1529.43	1682.38
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	62	1563.72	1719.93
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	63	1606.72	1767.28
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1632.85	1796.13
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.26	319.26
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	15	347.63	347.63
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	16	358.48	358.48
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.34	369.34
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.02	419.00
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	19	392.71	431.93
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	20	404.81	445.29
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	21	417.33	459.07
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	22	417.33	459.07
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	23	417.33	459.07
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	24	417.33	459.07
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.00	460.73
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	26	427.34	469.91
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	27	437.36	481.18
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	28	453.64	499.12
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	29	466.99	513.73
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	30	473.67	521.24
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	31	483.68	532.09
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	32	493.70	542.94
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	33	499.96	550.04
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	34	506.64	557.13
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	35	509.97	560.89
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	36	513.31	564.64
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	37	516.65	568.40
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	38	519.99	572.16
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	39	526.67	579.25
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	40	533.35	586.76
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	41	543.36	597.61
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	42	552.96	608.46
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	43	566.31	623.07
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	44	583.01	641.43
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	45	602.62	662.72
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	46	625.99	688.59
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	47	652.28	717.39
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	48	682.33	750.77
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	49	711.96	783.32
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	50	745.35	820.05
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	51	778.32	856.36
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	52	814.62	896.00
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	53	851.35	936.48
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	54	891.00	979.89
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	55	930.64	1023.71
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	56	973.63	1070.86
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	57	1017.03	1118.86
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	58	1063.35	1169.77
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	59	1086.30	1194.81
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	60	1132.63	1245.72
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	61	1172.69	1289.96
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	62	1198.98	1318.76
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	63	1231.95	1355.06
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1251.98	1377.18
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	423.26	423.26
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	15	460.89	460.89
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	16	475.27	475.27
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	17	489.66	489.66
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	18	505.15	555.50
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	19	520.64	572.65
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	20	536.69	590.36
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	21	553.29	608.62
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	22	553.29	608.62
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	23	553.29	608.62
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	24	553.29	608.62
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	25	555.50	610.83
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	26	566.56	623.00
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	27	579.84	637.94
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	28	601.42	661.73
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	29	619.13	681.10
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	30	627.98	691.05
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	31	641.26	705.44
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	32	654.54	719.83
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	33	662.84	729.23
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	34	671.69	738.64
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	35	676.12	743.62
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	36	680.54	748.60
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	37	684.97	753.58
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	38	689.39	758.56
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	39	698.25	767.96
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	40	707.10	777.92
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	41	720.38	792.31
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	42	733.10	806.69
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	43	750.81	826.06

22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	44	772.94	850.40
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	45	798.94	878.62
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	46	829.93	912.92
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	47	864.79	951.10
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	48	904.62	995.36
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	49	943.91	1038.52
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	50	988.17	1087.21
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	51	1031.88	1135.34
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	52	1080.01	1187.90
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	53	1128.70	1241.57
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	54	1181.27	1299.12
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	55	1233.83	1357.21
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	56	1290.82	1419.73
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	57	1348.36	1483.36
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	58	1409.77	1550.86
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	59	1440.20	1584.06
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	60	1501.62	1651.56
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	61	1554.73	1710.21
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	62	1589.59	1748.38
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	63	1633.30	1796.52
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1659.86	1825.84
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	231.86	231.86
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	15	252.47	252.47
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	16	260.35	260.35
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	17	268.23	268.23
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	18	276.72	304.30
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	19	285.21	313.70
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	20	294.00	323.39
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	21	303.09	333.40
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	22	303.09	333.40
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	23	303.09	333.40
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	24	303.09	333.40
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	25	304.30	334.61
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	26	310.36	341.28
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	27	317.64	349.46
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	28	329.46	362.49
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	29	339.16	373.10
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	30	344.00	378.56
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	31	351.28	386.44
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	32	358.55	394.32
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	33	363.10	399.47
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	34	367.95	404.62
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	35	370.37	407.35
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	36	372.80	410.08
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	37	375.22	412.81
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	38	377.65	415.53
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	39	382.50	420.69
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	40	387.35	426.14
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	41	394.62	434.02
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	42	401.59	441.90
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	43	411.29	452.51
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	44	423.41	465.85
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	45	437.66	481.30
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	46	454.63	500.10
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	47	473.73	521.01
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	48	495.55	545.26
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	49	517.07	568.90
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	50	541.31	595.57
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	51	565.26	621.94
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	52	591.63	650.73
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	53	618.30	680.13
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	54	647.09	711.65
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	55	675.89	743.47
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	56	707.10	777.72
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	57	738.63	812.58
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	58	772.27	849.56
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	59	788.94	867.74
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	60	822.58	904.72
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	61	851.68	936.84
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	62	870.77	957.76
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	63	894.72	984.13
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	909.26	1000.19
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	226.57	226.57
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	15	246.70	246.70
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	16	254.40	254.40
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	17	262.10	262.10
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	18	270.40	297.35
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	19	278.69	306.53
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	20	287.28	316.01
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	21	296.17	325.79
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	22	296.17	325.79
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	23	296.17	325.79
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	24	296.17	325.79
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	25	297.35	326.96
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	26	303.27	333.48
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	27	310.38	341.48
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	28	321.93	354.21
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	29	331.41	364.58
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	30	336.15	369.91
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	31	343.25	377.61
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	32	350.36	385.31
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	33	354.80	390.34
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	34	359.54	395.38
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	35	361.91	398.04

22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	36	364.28	400.71
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	37	366.65	403.38
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	38	369.02	406.04
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	39	373.76	411.08
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	40	378.50	416.41
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	41	385.61	424.11
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	42	392.42	431.81
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	43	401.89	442.17
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	44	413.74	455.20
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	45	427.66	470.31
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	46	444.25	488.67
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	47	462.90	509.11
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	48	484.23	532.80
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	49	505.26	555.90
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	50	528.95	581.96
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	51	552.35	607.73
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	52	578.11	635.86
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	53	604.17	664.59
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	54	632.31	695.39
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	55	660.45	726.49
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	56	690.95	759.96
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	57	721.75	794.02
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	58	754.63	830.15
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	59	770.91	847.92
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	60	803.79	884.05
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	61	832.22	915.44
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	62	850.88	935.88
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	63	874.28	961.64
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	888.49	977.34
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	223.19	223.19
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	15	243.03	243.03
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	16	250.62	250.62
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	17	258.21	258.21
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	18	266.37	292.92
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	19	274.54	301.97
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	20	283.00	311.31
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	21	291.76	320.94
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	22	291.76	320.94
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	23	291.76	320.94
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	24	291.76	320.94
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	25	292.92	322.10
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	26	298.76	328.52
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	27	305.76	336.40
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	28	317.14	348.94
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	29	326.48	359.15
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	30	331.14	364.41
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	31	338.15	371.99
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	32	345.15	379.58
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	33	349.53	384.54
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	34	354.19	389.50
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	35	356.53	392.12
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	36	358.86	394.75
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	37	361.20	397.37
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	38	363.53	400.00
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	39	368.20	404.96
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	40	372.87	410.21
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	41	379.87	417.80
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	42	386.58	425.38
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	43	395.91	435.59
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	44	407.59	448.43
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	45	421.30	463.31
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	46	437.64	481.40
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	47	456.02	501.53
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	48	477.02	524.87
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	49	497.74	547.63
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	50	521.08	573.30
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	51	544.13	598.69
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	52	569.51	626.40
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	53	595.19	654.70
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	54	622.90	685.05
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	55	650.62	715.68
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	56	680.67	748.65
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	57	711.01	782.20
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	58	743.40	817.80
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	59	759.44	835.30
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	60	791.83	870.90
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	61	819.84	901.82
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	62	838.22	921.95
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	63	861.27	947.34
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	875.27	962.80
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	291.09	291.09
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	15	316.97	316.97
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	16	326.86	326.86
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	17	336.75	336.75
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	18	347.41	382.03
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	19	358.06	393.83
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	20	369.10	406.01
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	21	380.52	418.57
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	22	380.52	418.57
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	23	380.52	418.57
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	24	380.52	418.57
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	25	382.03	420.09
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	26	389.64	428.46
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	27	398.78	438.73

22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	28	413.62	455.09
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	29	425.79	468.41
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	30	431.88	475.26
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	31	441.01	485.15
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	32	450.15	495.05
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	33	455.85	501.52
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	34	461.94	507.98
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	35	464.99	511.41
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	36	468.03	514.83
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	37	471.07	518.26
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	38	474.12	521.68
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	39	480.21	528.15
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	40	486.29	535.00
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	41	495.43	544.89
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	42	504.18	554.79
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	43	516.36	568.10
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	44	531.58	584.85
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	45	549.46	604.25
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	46	570.77	627.85
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	47	594.74	654.10
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	48	622.14	684.54
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	49	649.15	714.22
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	50	679.59	747.71
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	51	709.66	780.81
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	52	742.76	816.96
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	53	776.24	853.87
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	54	812.39	893.44
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	55	848.54	933.40
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	56	887.73	976.39
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	57	927.31	1020.15
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	58	969.55	1066.58
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	59	990.47	1089.41
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	60	1032.71	1135.83
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	61	1069.24	1176.16
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	62	1093.21	1202.42
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	63	1123.27	1235.52
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1141.54	1255.69
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	223.19	223.19
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	15	243.03	243.03
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	16	250.62	250.62
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	17	258.21	258.21
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	18	266.37	292.92
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	19	274.54	301.97
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	20	283.00	311.31
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	21	291.76	320.94
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	22	291.76	320.94
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	23	291.76	320.94
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	24	291.76	320.94
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	25	292.92	322.10
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	26	298.76	328.52
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	27	305.76	336.40
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	28	317.14	348.94
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	29	326.48	359.15
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	30	331.14	364.41
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	31	338.15	371.99
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	32	345.15	379.58
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	33	349.53	384.54
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	34	354.19	389.50
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	35	356.53	392.12
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	36	358.86	394.75
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	37	361.20	397.37
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	38	363.53	400.00
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	39	368.20	404.96
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	40	372.87	410.21
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	41	379.87	417.80
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	42	386.58	425.38
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	43	395.91	435.59
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	44	407.59	448.43
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	45	421.30	463.31
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	46	437.64	481.40
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	47	456.02	501.53
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	48	477.02	524.87
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	49	497.74	547.63
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	50	521.08	573.30
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	51	544.13	598.69
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	52	569.51	626.40
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	53	595.19	654.70
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	54	622.90	685.05
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	55	650.62	715.68
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	56	680.67	748.65
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	57	711.01	782.20
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	58	743.40	817.80
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	59	759.44	835.30
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	60	791.83	870.90
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	61	819.84	901.82
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	62	838.22	921.95
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	63	861.27	947.34
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	875.27	962.80
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	291.09	291.09
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	15	316.97	316.97
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	16	326.86	326.86
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	17	336.75	336.75
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	18	347.41	382.03
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	19	358.06	393.83

22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	20	369.10	406.01
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	21	380.52	418.57
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	22	380.52	418.57
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	23	380.52	418.57
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	24	380.52	418.57
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	25	382.03	420.09
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	26	389.64	428.46
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	27	398.78	438.73
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	28	413.62	455.09
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	29	425.79	468.41
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	30	431.88	475.26
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	31	441.01	485.15
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	32	450.15	495.05
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	33	455.85	501.52
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	34	461.94	507.98
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	35	464.99	511.41
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	36	468.03	514.83
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	37	471.07	518.26
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	38	474.12	521.68
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	39	480.21	528.15
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	40	486.29	535.00
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	41	495.43	544.89
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	42	504.18	554.79
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	43	516.36	568.10
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	44	531.58	584.85
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	45	549.46	604.25
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	46	570.77	627.85
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	47	594.74	654.10
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	48	622.14	684.54
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	49	649.15	714.22
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	50	679.59	747.71
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	51	709.66	780.81
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	52	742.76	816.96
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	53	776.24	853.87
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	54	812.39	893.44
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	55	848.54	933.40
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	56	887.73	976.39
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	57	927.31	1020.15
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	58	969.55	1066.58
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	59	990.47	1089.41
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	60	1032.71	1135.83
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	61	1069.24	1176.16
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	62	1093.21	1202.42
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	63	1123.27	1235.52
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1141.54	1255.69
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	223.19	223.19
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	15	243.03	243.03
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	16	250.62	250.62
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	17	258.21	258.21
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	18	266.37	292.92
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	19	274.54	301.97
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	20	283.00	311.31
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	21	291.76	320.94
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	22	291.76	320.94
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	23	291.76	320.94
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	24	291.76	320.94
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	25	292.92	322.10
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	26	298.76	328.52
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	27	305.76	336.40
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	28	317.14	348.94
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	29	326.48	359.15
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	30	331.14	364.41
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	31	338.15	371.99
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	32	345.15	379.58
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	33	349.53	384.54
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	34	354.19	389.50
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	35	356.53	392.12
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	36	358.86	394.75
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	37	361.20	397.37
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	38	363.53	400.00
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	39	368.20	404.96
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	40	372.87	410.21
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	41	379.87	417.80
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	42	386.58	425.38
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	43	395.91	435.59
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	44	407.59	448.43
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	45	421.30	463.31
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	46	437.64	481.40
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	47	456.02	501.53
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	48	477.02	524.87
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	49	497.74	547.63
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	50	521.08	573.30
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	51	544.13	598.69
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	52	569.51	626.40
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	53	595.19	654.70
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	54	622.90	685.05
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	55	650.62	715.68
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	56	680.67	748.65
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	57	711.01	782.20
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	58	743.40	817.80
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	59	759.44	835.30
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	60	791.83	870.90
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	61	819.84	901.82
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	62	838.22	921.95

22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	63	861.27	947.34
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	875.27	962.80
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	295.91	295.91
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	15	322.21	322.21
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	16	332.27	332.27
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	17	342.32	342.32
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	18	353.15	388.35
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	19	363.99	400.35
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	20	375.20	412.72
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	21	386.81	425.49
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	22	386.81	425.49
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	23	386.81	425.49
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	24	386.81	425.49
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	25	388.35	427.03
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	26	396.09	435.54
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	27	405.37	445.99
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	28	420.46	462.62
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	29	432.84	476.16
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	30	439.03	483.12
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	31	448.31	493.18
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	32	457.59	503.24
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	33	463.39	509.81
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	34	469.58	516.39
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	35	472.68	519.87
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	36	475.77	523.35
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	37	478.87	526.83
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	38	481.96	530.31
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	39	488.15	536.89
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	40	494.34	543.85
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	41	503.62	553.91
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	42	512.52	563.96
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	43	524.90	577.50
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	44	540.37	594.52
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	45	558.55	614.25
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	46	580.21	638.23
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	47	604.58	664.92
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	48	632.43	695.87
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	49	659.89	726.04
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	50	690.84	760.08
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	51	721.39	793.73
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	52	755.05	830.47
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	53	789.09	867.99
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	54	825.83	908.22
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	55	862.58	948.84
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	56	902.42	992.55
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	57	942.65	1037.03
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	58	985.58	1084.22
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	59	1006.86	1107.43
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	60	1049.79	1154.62
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	61	1086.93	1195.62
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	62	1111.30	1222.31
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	63	1141.85	1255.96
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1160.42	1276.46
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.72	309.72
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.25	337.25
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.77	347.77
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.30	358.30
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.63	406.48
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	19	380.97	419.03
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.71	431.98
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.86	445.35
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.86	445.35
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.86	445.35
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.86	445.35
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.48	446.96
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.57	455.87
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.29	466.80
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.08	484.21
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.04	498.38
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.51	505.67
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.23	516.19
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	32	478.95	526.72
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.02	533.60
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.50	540.48
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.74	544.13
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	36	497.97	547.77
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.21	551.42
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.45	555.06
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.93	561.94
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.41	569.23
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.12	579.76
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.44	590.28
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.39	604.45
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.59	622.27
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.61	642.91
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.29	668.01
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.79	695.95
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	48	661.94	728.34
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.69	759.92
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.07	795.54
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.06	830.77
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.28	869.23
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	53	825.91	908.50
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.37	950.60

22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.83	993.11
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.53	1038.86
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.64	1085.42
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.58	1134.81
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.84	1159.11
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.78	1208.50
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.65	1251.41
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.15	1279.35
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.14	1314.57
22444PA0010134	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.57	1336.03
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	378.09	378.09
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	15	411.70	411.70
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	16	424.55	424.55
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	17	437.40	437.40
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	18	451.23	496.21
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	19	465.07	511.53
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	20	479.40	527.35
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	21	494.24	543.66
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	22	494.24	543.66
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	23	494.24	543.66
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	24	494.24	543.66
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	25	496.21	545.63
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	26	506.09	556.51
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	27	517.96	569.85
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	28	537.23	591.10
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	29	553.05	608.40
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	30	560.95	617.30
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	31	572.81	630.15
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	32	584.68	643.00
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	33	592.09	651.40
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	34	600.00	659.80
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	35	603.95	664.25
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	36	607.91	668.70
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	37	611.86	673.14
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	38	615.81	677.59
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	39	623.72	685.99
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	40	631.63	694.89
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	41	643.49	707.74
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	42	654.86	720.59
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	43	670.67	737.89
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	44	690.44	759.63
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	45	713.67	784.84
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	46	741.35	815.48
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	47	772.48	849.58
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	48	808.07	889.12
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	49	843.16	927.67
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	50	882.70	971.17
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	51	921.74	1014.16
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	52	964.74	1061.12
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	53	1008.23	1109.06
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	54	1055.19	1160.46
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	55	1102.14	1212.35
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	56	1153.04	1268.20
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	57	1204.44	1325.04
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	58	1259.30	1385.33
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	59	1286.49	1414.99
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	60	1341.35	1475.28
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	61	1388.79	1527.67
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	62	1419.93	1561.77
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	63	1458.97	1604.77
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1482.70	1630.97
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	391.39	391.39
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	15	426.18	426.18
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	16	439.49	439.49
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	17	452.79	452.79
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	18	467.11	513.67
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	19	481.44	529.53
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	20	496.28	545.90
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	21	511.63	562.79
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	22	511.63	562.79
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	23	511.63	562.79
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	24	511.63	562.79
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	25	513.67	564.83
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	26	523.90	576.09
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	27	536.18	589.90
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	28	556.14	611.90
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	29	572.51	629.81
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	30	580.70	639.02
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	31	592.97	652.32
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	32	605.25	665.63
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	33	612.93	674.32
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	34	621.11	683.02
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	35	625.21	687.63
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	36	629.30	692.23
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	37	633.39	696.83
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	38	637.49	701.44
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	39	645.67	710.14
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	40	653.86	719.35
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	41	666.14	732.65
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	42	677.90	745.95
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	43	694.28	763.86
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	44	714.74	786.37
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	45	738.79	812.46
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	46	767.44	844.18

22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	47	799.67	879.48
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	48	836.51	920.41
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	49	872.83	960.32
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	50	913.76	1005.34
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	51	954.18	1049.86
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	52	998.69	1098.46
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	53	1043.72	1148.09
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	54	1092.32	1201.30
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	55	1140.93	1255.02
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	56	1193.62	1312.83
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	57	1246.83	1371.67
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	58	1303.62	1434.09
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	59	1331.76	1464.78
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	60	1388.55	1527.20
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	61	1437.67	1581.44
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	62	1469.90	1616.74
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	63	1510.32	1661.25
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1534.88	1688.37
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	273.63	273.63
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	15	297.95	297.95
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	16	307.25	307.25
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	17	316.55	316.55
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	18	326.56	359.11
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	19	336.58	370.20
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	20	346.95	381.65
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	21	357.69	393.45
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	22	357.69	393.45
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	23	357.69	393.45
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	24	357.69	393.45
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	25	359.11	394.88
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	26	366.27	402.75
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	27	374.85	412.41
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	28	388.80	427.79
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	29	400.25	440.31
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	30	405.97	446.74
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	31	414.55	456.04
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	32	423.14	465.34
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	33	428.50	471.42
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	34	434.23	477.50
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	35	437.09	480.72
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	36	439.95	483.94
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	37	442.81	487.16
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	38	445.67	490.38
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	39	451.39	496.46
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	40	457.12	502.90
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	41	465.70	512.20
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	42	473.93	521.50
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	43	485.37	534.02
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	44	499.68	549.76
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	45	516.49	568.00
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	46	536.52	590.17
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	47	559.06	614.85
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	48	584.81	643.47
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	49	610.20	671.37
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	50	638.82	702.84
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	51	667.08	733.96
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	52	698.19	767.94
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	53	729.67	802.64
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	54	763.65	839.84
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	55	797.63	877.39
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	56	834.47	917.81
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	57	871.67	958.94
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	58	911.37	1002.58
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	59	931.04	1024.04
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	60	970.75	1067.68
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	61	1005.08	1105.59
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	62	1027.62	1130.27
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	63	1055.88	1161.39
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1073.04	1180.35
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	289.90	289.90
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	15	315.67	315.67
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	16	325.52	325.52
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	17	335.37	335.37
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	18	345.98	380.47
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	19	356.59	392.22
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	20	367.58	404.34
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	21	378.96	416.85
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	22	378.96	416.85
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	23	378.96	416.85
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	24	378.96	416.85
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	25	380.47	418.36
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	26	388.05	426.70
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	27	397.14	436.93
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	28	411.92	453.23
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	29	424.05	466.49
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	30	430.11	473.31
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	31	439.21	483.16
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	32	448.30	493.02
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	33	453.98	499.46
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	34	460.05	505.90
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	35	463.08	509.31
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	36	466.11	512.72
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	37	469.14	516.13
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	38	472.17	519.54

22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	39	478.24	525.99
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	40	484.30	532.81
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	41	493.40	542.66
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	42	502.11	552.51
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	43	514.24	565.78
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	44	529.40	582.45
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	45	547.21	601.78
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	46	568.43	625.27
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	47	592.30	651.42
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	48	619.59	681.73
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	49	646.49	711.29
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	50	676.81	744.64
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	51	706.75	777.61
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	52	739.71	813.61
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	53	773.06	850.37
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	54	809.06	889.78
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	55	845.06	929.57
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	56	884.10	972.39
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	57	923.51	1015.97
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	58	965.57	1062.20
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	59	986.41	1084.94
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	60	1028.48	1131.17
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	61	1064.86	1171.34
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	62	1088.73	1197.49
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	63	1118.67	1230.46
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1136.86	1250.54
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	378.09	378.09
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	15	411.70	411.70
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	16	424.55	424.55
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	17	437.40	437.40
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	18	451.23	496.21
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	19	465.07	511.53
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	20	479.40	527.35
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	21	494.24	543.66
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	22	494.24	543.66
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	23	494.24	543.66
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	24	494.24	543.66
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	25	496.21	545.63
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	26	506.09	556.51
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	27	517.96	569.85
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	28	537.23	591.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	29	553.05	608.40
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	30	560.95	617.30
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	31	572.81	630.15
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	32	584.68	643.00
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	33	592.09	651.40
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	34	600.00	659.80
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	35	603.95	664.25
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	36	607.91	668.70
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	37	611.86	673.14
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	38	615.81	677.59
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	39	623.72	685.99
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	40	631.63	694.89
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	41	643.49	707.74
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	42	654.86	720.59
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	43	670.67	737.89
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	44	690.44	759.63
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	45	713.67	784.84
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	46	741.35	815.48
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	47	772.48	849.58
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	48	808.07	889.12
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	49	843.16	927.67
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	50	882.70	971.17
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	51	921.74	1014.16
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	52	964.74	1061.12
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	53	1008.23	1109.06
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	54	1055.19	1160.46
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	55	1102.14	1212.35
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	56	1153.04	1268.20
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	57	1204.44	1325.04
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	58	1259.30	1385.33
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	59	1286.49	1414.99
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	60	1341.35	1475.28
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	61	1388.79	1527.67
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	62	1419.93	1561.77
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	63	1458.97	1604.77
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1482.70	1630.97
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	300.10	300.10
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	15	326.78	326.78
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	16	336.98	336.98
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	17	347.18	347.18
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	18	358.16	393.86
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	19	369.14	406.02
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	20	380.52	418.57
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	21	392.29	431.52
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	22	392.29	431.52
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	23	392.29	431.52
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	24	392.29	431.52
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	25	393.86	433.09
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	26	401.70	441.72
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	27	411.12	452.31
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	28	426.42	469.18
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	29	438.97	482.91
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	30	445.25	489.97

22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	31	454.66	500.17
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	32	464.08	510.37
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	33	469.96	517.04
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	34	476.24	523.71
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	35	479.38	527.24
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	36	482.52	530.77
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	37	485.65	534.30
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	38	488.79	537.83
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	39	495.07	544.50
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	40	501.35	551.56
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	41	510.76	561.76
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	42	519.78	571.96
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	43	532.34	585.69
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	44	548.03	602.95
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	45	566.47	622.95
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	46	588.43	647.28
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	47	613.15	674.34
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	48	641.39	705.73
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	49	669.24	736.33
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	50	700.63	770.85
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	51	731.62	804.98
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	52	765.75	842.24
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	53	800.27	880.30
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	54	837.54	921.09
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	55	874.80	962.28
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	56	915.21	1006.61
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	57	956.01	1051.73
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	58	999.55	1099.59
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	59	1021.13	1123.12
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	60	1064.67	1170.98
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	61	1102.33	1212.56
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	62	1127.05	1239.63
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	63	1158.04	1273.76
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1176.87	1294.55
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	391.39	391.39
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	15	426.18	426.18
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	16	439.49	439.49
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	17	452.79	452.79
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	18	467.11	513.67
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	19	481.44	529.53
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	20	496.28	545.90
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	21	511.63	562.79
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	22	511.63	562.79
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	23	511.63	562.79
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	24	511.63	562.79
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	25	513.67	564.83
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	26	523.90	576.09
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	27	536.18	589.90
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	28	556.14	611.90
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	29	572.51	629.81
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	30	580.70	639.02
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	31	592.97	652.32
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	32	605.25	665.63
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	33	612.93	674.32
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	34	621.11	683.02
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	35	625.21	687.63
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	36	629.30	692.23
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	37	633.39	696.83
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	38	637.49	701.44
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	39	645.67	710.14
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	40	653.86	719.35
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	41	666.14	732.65
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	42	677.90	745.95
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	43	694.28	763.86
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	44	714.74	786.37
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	45	738.79	812.46
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	46	767.44	844.18
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	47	799.67	879.48
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	48	836.51	920.41
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	49	872.83	960.32
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	50	913.76	1005.34
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	51	954.18	1049.86
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	52	998.69	1098.46
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	53	1043.72	1148.09
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	54	1092.32	1201.30
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	55	1140.93	1255.02
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	56	1193.62	1312.83
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	57	1246.83	1371.67
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	58	1303.62	1434.09
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	59	1331.76	1464.78
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	60	1388.55	1527.20
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	61	1437.67	1581.44
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	62	1469.90	1616.74
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	63	1510.32	1661.25
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1534.88	1688.37
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	209.80	209.80
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	15	228.45	228.45
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	16	235.58	235.58
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	17	242.71	242.71
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	18	250.39	275.35
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	19	258.07	283.85
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	20	266.02	292.63
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	21	274.26	301.68
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	22	274.26	301.68

22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	23	274.26	301.68
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	24	274.26	301.68
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	25	275.35	302.77
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	26	280.83	308.81
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	27	287.42	316.21
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	28	298.11	328.01
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	29	306.89	337.60
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	30	311.28	342.54
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	31	317.86	349.67
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	32	324.44	356.80
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	33	328.55	361.46
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	34	332.94	366.13
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	35	335.14	368.59
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	36	337.33	371.06
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	37	339.52	373.53
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	38	341.72	376.00
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	39	346.11	380.66
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	40	350.49	385.60
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	41	357.08	392.73
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	42	363.38	399.86
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	43	372.16	409.46
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	44	383.13	421.53
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	45	396.02	435.51
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	46	411.38	452.52
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	47	428.66	471.44
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	48	448.40	493.38
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	49	467.87	514.77
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	50	489.81	538.91
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	51	511.48	562.77
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	52	535.34	588.82
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	53	559.47	615.42
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	54	585.53	643.94
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	55	611.58	672.74
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	56	639.83	703.73
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	57	668.35	735.27
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	58	698.79	768.73
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	59	713.88	785.18
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	60	744.32	818.64
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	61	770.65	847.71
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	62	787.93	866.64
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	63	809.59	890.50
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	822.76	905.03
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	273.63	273.63
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	15	297.95	297.95
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	16	307.25	307.25
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	17	316.55	316.55
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	18	326.56	359.11
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	19	336.58	370.20
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	20	346.95	381.65
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	21	357.69	393.45
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	22	357.69	393.45
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	23	357.69	393.45
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	24	357.69	393.45
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	25	359.11	394.88
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	26	366.27	402.75
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	27	374.85	412.41
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	28	388.80	427.79
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	29	400.25	440.31
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	30	405.97	446.74
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	31	414.55	456.04
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	32	423.14	465.34
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	33	428.50	471.42
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	34	434.23	477.50
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	35	437.09	480.72
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	36	439.95	483.94
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	37	442.81	487.16
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	38	445.67	490.38
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	39	451.39	496.46
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	40	457.12	502.90
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	41	465.70	512.20
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	42	473.93	521.50
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	43	485.37	534.02
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	44	499.68	549.76
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	45	516.49	568.00
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	46	536.52	590.17
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	47	559.06	614.85
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	48	584.81	643.47
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	49	610.20	671.37
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	50	638.82	702.84
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	51	667.08	733.96
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	52	698.19	767.94
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	53	729.67	802.64
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	54	763.65	839.84
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	55	797.63	877.39
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	56	834.47	917.81
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	57	871.67	958.94
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	58	911.37	1002.58
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	59	931.04	1024.04
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	60	970.75	1067.68
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	61	1005.08	1105.59
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	62	1027.62	1130.27
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	63	1055.88	1161.39
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1073.04	1180.35
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	289.90	289.90

22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	15	315.67	315.67
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	16	325.52	325.52
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	17	335.37	335.37
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	18	345.98	380.47
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	19	356.59	392.22
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	20	367.58	404.34
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	21	378.96	416.85
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	22	378.96	416.85
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	23	378.96	416.85
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	24	378.96	416.85
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	25	380.47	418.36
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	26	388.05	426.70
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	27	397.14	436.93
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	28	411.92	453.23
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	29	424.05	466.49
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	30	430.11	473.31
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	31	439.21	483.16
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	32	448.30	493.02
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	33	453.98	499.46
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	34	460.05	505.90
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	35	463.08	509.31
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	36	466.11	512.72
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	37	469.14	516.13
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	38	472.17	519.54
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	39	478.24	525.99
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	40	484.30	532.81
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	41	493.40	542.66
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	42	502.11	552.51
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	43	514.24	565.78
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	44	529.40	582.45
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	45	547.21	601.78
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	46	568.43	625.27
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	47	592.30	651.42
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	48	619.59	681.73
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	49	646.49	711.29
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	50	676.81	744.64
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	51	706.75	777.61
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	52	739.71	813.61
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	53	773.06	850.37
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	54	809.06	889.78
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	55	845.06	929.57
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	56	884.10	972.39
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	57	923.51	1015.97
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	58	965.57	1062.20
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	59	986.41	1084.94
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	60	1028.48	1131.17
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	61	1064.86	1171.34
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	62	1088.73	1197.49
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	63	1118.67	1230.46
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1136.86	1250.54
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	300.10	300.10
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	15	326.78	326.78
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	16	336.98	336.98
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	17	347.18	347.18
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	18	358.16	393.86
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	19	369.14	406.02
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	20	380.52	418.57
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	21	392.29	431.52
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	22	392.29	431.52
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	23	392.29	431.52
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	24	392.29	431.52
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	25	393.86	433.09
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	26	401.70	441.72
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	27	411.12	452.31
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	28	426.42	469.18
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	29	438.97	482.91
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	30	445.25	489.97
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	31	454.66	500.17
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	32	464.08	510.37
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	33	469.96	517.04
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	34	476.24	523.71
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	35	479.38	527.24
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	36	482.52	530.77
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	37	485.65	534.30
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	38	488.79	537.83
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	39	495.07	544.50
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	40	501.35	551.56
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	41	510.76	561.76
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	42	519.78	571.96
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	43	532.34	585.69
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	44	548.03	602.95
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	45	566.47	622.95
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	46	588.43	647.28
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	47	613.15	674.34
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	48	641.39	705.73
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	49	669.24	736.33
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	50	700.63	770.85
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	51	731.62	804.98
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	52	765.75	842.24
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	53	800.27	880.30
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	54	837.54	921.09
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	55	874.80	962.28
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	56	915.21	1006.61
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	57	956.01	1051.73

22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	58	999.55	1099.59
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	59	1021.13	1123.12
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	60	1064.67	1170.98
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	61	1102.33	1212.56
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	62	1127.05	1239.63
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	63	1158.04	1273.76
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1176.87	1294.55
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	209.80	209.80
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	15	228.45	228.45
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	16	235.58	235.58
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	17	242.71	242.71
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	18	250.39	275.35
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	19	258.07	283.85
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	20	266.02	292.63
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	21	274.26	301.68
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	22	274.26	301.68
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	23	274.26	301.68
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	24	274.26	301.68
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	25	275.35	302.77
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	26	280.83	308.81
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	27	287.42	316.21
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	28	298.11	328.01
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	29	306.89	337.60
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	30	311.28	342.54
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	31	317.86	349.67
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	32	324.44	356.80
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	33	328.55	361.46
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	34	332.94	366.13
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	35	335.14	368.59
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	36	337.33	371.06
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	37	339.52	373.53
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	38	341.72	376.00
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	39	346.11	380.66
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	40	350.49	385.60
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	41	357.08	392.73
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	42	363.38	399.86
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	43	372.16	409.46
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	44	383.13	421.53
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	45	396.02	435.51
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	46	411.38	452.52
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	47	428.66	471.44
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	48	448.40	493.38
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	49	467.87	514.77
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	50	489.81	538.91
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	51	511.48	562.77
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	52	535.34	588.82
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	53	559.47	615.42
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	54	585.53	643.94
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	55	611.58	672.74
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	56	639.83	703.73
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	57	668.35	735.27
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	58	698.79	768.73
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	59	713.88	785.18
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	60	744.32	818.64
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	61	770.65	847.71
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	62	787.93	866.64
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	63	809.59	890.50
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	822.76	905.03
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.13	190.13
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.03	207.03
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.49	213.49
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	17	219.96	219.96
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	18	226.92	249.53
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.88	257.24
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.08	265.19
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.54	273.40
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.54	273.40
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.54	273.40
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.54	273.40
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.53	274.39
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.50	279.85
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.47	286.57
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.16	297.25
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.12	305.95
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.09	310.43
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.06	316.89
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.02	323.35
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	33	297.75	327.57
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	34	301.73	331.80
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	35	303.71	334.04
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	36	305.70	336.27
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	37	307.69	338.51
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	38	309.68	340.75
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	39	313.66	344.97
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	40	317.63	349.45
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	41	323.60	355.91
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.31	362.37
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.27	371.07
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.21	382.00
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	45	358.89	394.68
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	46	372.81	410.09
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	47	388.47	427.24
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.36	447.12
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.01	466.51

22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	50	443.89	488.38
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	51	463.53	510.00
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.15	533.61
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.02	557.72
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	54	530.63	583.57
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	55	554.24	609.67
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	56	579.84	637.75
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	57	605.69	666.33
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	58	633.28	696.65
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	59	646.95	711.57
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	60	674.53	741.89
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	61	698.39	768.23
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	62	714.05	785.38
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	63	733.69	807.01
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	745.62	820.18
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	223.97	223.97
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	15	243.88	243.88
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	16	251.50	251.50
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	17	259.11	259.11
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	18	267.31	293.95
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	19	275.50	303.02
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	20	283.99	312.39
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	21	292.78	322.06
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	22	292.78	322.06
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	23	292.78	322.06
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	24	292.78	322.06
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	25	293.95	323.23
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	26	299.80	329.67
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	27	306.83	337.57
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	28	318.25	350.16
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	29	327.62	360.41
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	30	332.30	365.68
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	31	339.33	373.29
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	32	346.36	380.90
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	33	350.75	385.88
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	34	355.43	390.86
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	35	357.77	393.49
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	36	360.12	396.13
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	37	362.46	398.76
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	38	364.80	401.40
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	39	369.48	406.37
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	40	374.17	411.64
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	41	381.20	419.26
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	42	387.93	426.87
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	43	397.30	437.12
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	44	409.01	450.00
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	45	422.77	464.93
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	46	439.17	483.08
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	47	457.61	503.28
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	48	478.69	526.71
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	49	499.48	549.54
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	50	522.90	575.31
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	51	546.03	600.78
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	52	571.50	628.59
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	53	597.27	656.99
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	54	625.08	687.44
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	55	652.89	718.18
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	56	683.05	751.27
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	57	713.50	784.94
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	58	746.00	820.65
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	59	762.10	838.22
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	60	794.60	873.94
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	61	822.70	904.97
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	62	841.15	925.18
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	63	864.28	950.65
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	878.33	966.16
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	247.97	247.97
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.01	270.01
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	16	278.44	278.44
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	17	286.87	286.87
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	18	295.95	325.44
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	19	305.02	335.49
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	20	314.42	345.86
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	21	324.15	356.57
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	22	324.15	356.57
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	23	324.15	356.57
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	24	324.15	356.57
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	25	325.44	357.86
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	26	331.93	364.99
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	27	339.71	373.74
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	28	352.35	387.68
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	29	362.72	399.02
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	30	367.91	404.86
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	31	375.69	413.29
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	32	383.46	421.71
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	33	388.33	427.22
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	34	393.51	432.74
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	35	396.11	435.65
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	36	398.70	438.57
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	37	401.29	441.49
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	38	403.89	444.40
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	39	409.07	449.91
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	40	414.26	455.75
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	41	422.04	464.18

22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	42	429.49	472.61
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	43	439.87	483.95
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	44	452.83	498.21
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	45	468.07	514.74
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	46	486.22	534.84
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	47	506.64	557.21
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	48	529.98	583.14
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	49	552.99	608.42
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	50	578.93	636.95
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	51	604.53	665.15
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	52	632.73	695.94
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	53	661.26	727.38
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	54	692.05	761.10
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	55	722.85	795.13
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	56	756.23	831.76
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	57	789.94	869.04
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	58	825.92	908.58
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	59	843.75	928.03
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	60	879.73	967.58
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	61	910.85	1001.94
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	62	931.27	1024.30
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	63	956.88	1052.50
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	972.44	1069.68
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	252.07	252.07
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	15	274.48	274.48
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	16	283.05	283.05
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	17	291.61	291.61
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	18	300.84	330.83
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	19	310.07	341.04
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	20	319.62	351.59
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	21	329.51	362.46
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	22	329.51	362.46
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	23	329.51	362.46
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	24	329.51	362.46
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	25	330.83	363.78
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	26	337.42	371.03
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	27	345.32	379.92
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	28	358.18	394.09
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	29	368.72	405.62
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	30	373.99	411.56
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	31	381.90	420.12
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	32	389.81	428.69
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	33	394.75	434.29
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	34	400.02	439.89
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	35	402.66	442.86
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	36	405.30	445.82
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	37	407.93	448.79
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	38	410.57	451.76
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	39	415.84	457.36
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	40	421.11	463.29
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	41	429.02	471.86
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	42	436.60	480.42
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	43	447.14	491.96
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	44	460.32	506.45
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	45	475.81	523.26
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	46	494.26	543.69
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	47	515.02	566.42
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	48	538.75	592.79
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	49	562.14	618.49
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	50	588.50	647.48
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	51	614.53	676.15
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	52	643.20	707.45
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	53	672.20	739.42
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	54	703.50	773.69
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	55	734.80	808.28
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	56	768.74	845.52
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	57	803.01	883.41
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	58	839.59	923.61
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	59	857.71	943.38
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	60	894.29	983.58
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	61	925.92	1018.51
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	62	946.68	1041.25
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	63	972.71	1069.91
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	988.53	1087.38
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	223.97	223.97
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	15	243.88	243.88
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	16	251.50	251.50
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	17	259.11	259.11
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	18	267.31	293.95
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	19	275.50	303.02
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	20	283.99	312.39
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	21	292.78	322.06
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	22	292.78	322.06
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	23	292.78	322.06
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	24	292.78	322.06
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	25	293.95	323.23
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	26	299.80	329.67
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	27	306.83	337.57
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	28	318.25	350.16
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	29	327.62	360.41
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	30	332.30	365.68
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	31	339.33	373.29
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	32	346.36	380.90
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	33	350.75	385.88

22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	34	355.43	390.86
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	35	357.77	393.49
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	36	360.12	396.13
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	37	362.46	398.76
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	38	364.80	401.40
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	39	369.48	406.37
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	40	374.17	411.64
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	41	381.20	419.26
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	42	387.93	426.87
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	43	397.30	437.12
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	44	409.01	450.00
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	45	422.77	464.93
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	46	439.17	483.08
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	47	457.61	503.28
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	48	478.69	526.71
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	49	499.48	549.54
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	50	522.90	575.31
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	51	546.03	600.78
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	52	571.50	628.59
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	53	597.27	656.99
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	54	625.08	687.44
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	55	652.89	718.18
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	56	683.05	751.27
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	57	713.50	784.94
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	58	746.00	820.65
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	59	762.10	838.22
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	60	794.60	873.94
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	61	822.70	904.97
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	62	841.15	925.18
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	63	864.28	950.65
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	878.33	966.16
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	197.52	197.52
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	15	215.07	215.07
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	16	221.79	221.79
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	17	228.50	228.50
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	18	235.73	259.22
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	19	242.96	267.23
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	20	250.45	275.49
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	21	258.20	284.01
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	22	258.20	284.01
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	23	258.20	284.01
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	24	258.20	284.01
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	25	259.22	285.04
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	26	264.39	290.72
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	27	270.58	297.69
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	28	280.65	308.80
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	29	288.92	317.83
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	30	293.05	322.48
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	31	299.24	329.19
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	32	305.44	335.91
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	33	309.31	340.30
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	34	313.44	344.68
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	35	315.51	347.01
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	36	317.57	349.33
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	37	319.64	351.66
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	38	321.71	353.98
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	39	325.84	358.37
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	40	329.97	363.02
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	41	336.16	369.73
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	42	342.10	376.44
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	43	350.37	385.48
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	44	360.69	396.84
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	45	372.83	410.01
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	46	387.29	426.01
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	47	403.55	443.83
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	48	422.14	464.49
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	49	440.47	484.62
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	50	461.13	507.35
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	51	481.53	529.81
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	52	503.99	554.34
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	53	526.71	579.38
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	54	551.24	606.23
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	55	575.77	633.34
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	56	602.36	662.52
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	57	629.21	692.21
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	58	657.87	723.71
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	59	672.07	739.20
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	60	700.73	770.70
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	61	725.52	798.07
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	62	741.78	815.88
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	63	762.18	838.35
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	774.57	852.03
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	193.00	193.00
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	15	210.16	210.16
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	16	216.72	216.72
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	17	223.28	223.28
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	18	230.34	253.30
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	19	237.41	261.12
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	20	244.72	269.20
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	21	252.30	277.53
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	22	252.30	277.53
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	23	252.30	277.53
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	24	252.30	277.53
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	25	253.30	278.53

22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	26	258.35	284.08
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	27	264.40	290.89
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	28	274.24	301.74
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	29	282.32	310.57
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	30	286.35	315.11
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	31	292.41	321.67
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	32	298.46	328.23
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	33	302.25	332.52
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	34	306.28	336.81
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	35	308.30	339.08
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	36	310.32	341.35
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	37	312.34	343.62
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	38	314.36	345.89
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	39	318.39	350.18
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	40	322.43	354.72
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	41	328.48	361.28
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	42	334.29	367.84
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	43	342.36	376.67
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	44	352.45	387.77
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	45	364.31	400.64
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	46	378.44	416.28
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	47	394.33	433.69
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	48	412.50	453.87
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	49	430.41	473.55
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	50	450.59	495.75
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	51	470.53	517.70
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	52	492.47	541.67
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	53	514.68	566.14
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	54	538.64	592.38
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	55	562.61	618.87
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	56	588.60	647.38
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	57	614.84	676.40
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	58	642.84	707.18
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	59	656.72	722.31
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	60	684.72	753.09
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	61	708.94	779.84
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	62	724.84	797.24
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	63	744.77	819.19
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	756.88	832.57
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.13	190.13
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.03	207.03
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.49	213.49
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	17	219.96	219.96
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	18	226.92	249.53
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.88	257.24
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.08	265.19
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.54	273.40
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.54	273.40
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.54	273.40
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.54	273.40
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.53	274.39
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.50	279.85
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.47	286.57
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.16	297.25
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.12	305.95
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.09	310.43
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.06	316.89
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.02	323.35
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	33	297.75	327.57
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	34	301.73	331.80
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	35	303.71	334.04
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	36	305.70	336.27
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	37	307.69	338.51
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	38	309.68	340.75
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	39	313.66	344.97
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	40	317.63	349.45
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	41	323.60	355.91
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.31	362.37
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.27	371.07
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.21	382.00
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	45	358.89	394.68
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	46	372.81	410.09
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	47	388.47	427.24
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.36	447.12
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.01	466.51
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	50	443.89	488.38
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	51	463.53	510.00
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.15	533.61
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.02	557.72
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	54	530.63	583.57
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	55	554.24	609.67
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	56	579.84	637.75
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	57	605.69	666.33
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	58	633.28	696.65
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	59	646.95	711.57
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	60	674.53	741.89
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	61	698.39	768.23
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	62	714.05	785.38
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	63	733.69	807.01
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	745.62	820.18
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	247.97	247.97
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.01	270.01
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	16	278.44	278.44
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	17	286.87	286.87

22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	18	295.95	325.44
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	19	305.02	335.49
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	20	314.42	345.86
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	21	324.15	356.57
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	22	324.15	356.57
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	23	324.15	356.57
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	24	324.15	356.57
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	25	325.44	357.86
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	26	331.93	364.99
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	27	339.71	373.74
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	28	352.35	387.68
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	29	362.72	399.02
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	30	367.91	404.86
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	31	375.69	413.29
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	32	383.46	421.71
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	33	388.33	427.22
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	34	393.51	432.74
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	35	396.11	435.65
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	36	398.70	438.57
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	37	401.29	441.49
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	38	403.89	444.40
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	39	409.07	449.91
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	40	414.26	455.75
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	41	422.04	464.18
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	42	429.49	472.61
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	43	439.87	483.95
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	44	452.83	498.21
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	45	468.07	514.74
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	46	486.22	534.84
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	47	506.64	557.21
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	48	529.98	583.14
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	49	552.99	608.42
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	50	578.93	636.95
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	51	604.53	665.15
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	52	632.73	695.94
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	53	661.26	727.38
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	54	692.05	761.10
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	55	722.85	795.13
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	56	756.23	831.76
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	57	789.94	869.04
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	58	825.92	908.58
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	59	843.75	928.03
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	60	879.73	967.58
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	61	910.85	1001.94
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	62	931.27	1024.30
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	63	956.88	1052.50
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	972.44	1069.68
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.13	190.13
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.03	207.03
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.49	213.49
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	17	219.96	219.96
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	18	226.92	249.53
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.88	257.24
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.08	265.19
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.54	273.40
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.54	273.40
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.54	273.40
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.54	273.40
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.53	274.39
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.50	279.85
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.47	286.57
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.16	297.25
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.12	305.95
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.09	310.43
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.06	316.89
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.02	323.35
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	33	297.75	327.57
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	34	301.73	331.80
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	35	303.71	334.04
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	36	305.70	336.27
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	37	307.69	338.51
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	38	309.68	340.75
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	39	313.66	344.97
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	40	317.63	349.45
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	41	323.60	355.91
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.31	362.37
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.27	371.07
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.21	382.00
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	45	358.89	394.68
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	46	372.81	410.09
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	47	388.47	427.24
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.36	447.12
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.01	466.51
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	50	443.89	488.38
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	51	463.53	510.00
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.15	533.61
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.02	557.72
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	54	530.63	583.57
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	55	554.24	609.67
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	56	579.84	637.75
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	57	605.69	666.33
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	58	633.28	696.65
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	59	646.95	711.57
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	60	674.53	741.89

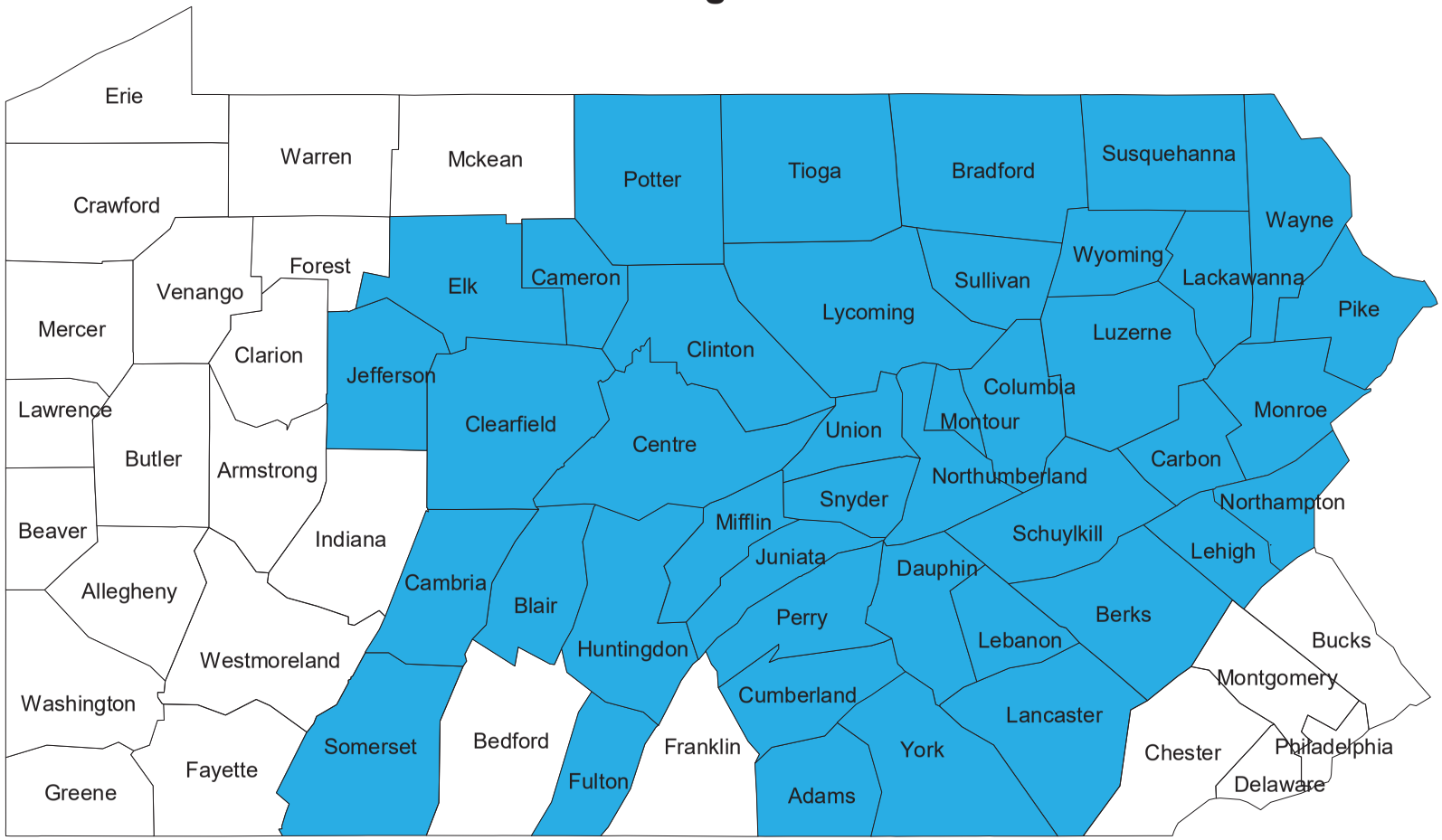
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	61	698.39	768.23
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	62	714.05	785.38
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	63	733.69	807.01
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	745.62	820.18
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	247.97	247.97
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	15	270.01	270.01
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	16	278.44	278.44
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	17	286.87	286.87
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	18	295.95	325.44
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	19	305.02	335.49
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	20	314.42	345.86
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	21	324.15	356.57
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	22	324.15	356.57
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	23	324.15	356.57
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	24	324.15	356.57
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	25	325.44	357.86
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	26	331.93	364.99
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	27	339.71	373.74
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	28	352.35	387.68
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	29	362.72	399.02
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	30	367.91	404.86
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	31	375.69	413.29
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	32	383.46	421.71
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	33	388.33	427.22
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	34	393.51	432.74
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	35	396.11	435.65
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	36	398.70	438.57
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	37	401.29	441.49
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	38	403.89	444.40
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	39	409.07	449.91
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	40	414.26	455.75
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	41	422.04	464.18
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	42	429.49	472.61
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	43	439.87	483.95
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	44	452.83	498.21
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	45	468.07	514.74
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	46	486.22	534.84
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	47	506.64	557.21
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	48	529.98	583.14
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	49	552.99	608.42
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	50	578.93	636.95
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	51	604.53	665.15
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	52	632.73	695.94
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	53	661.26	727.38
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	54	692.05	761.10
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	55	722.85	795.13
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	56	756.23	831.76
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	57	789.94	869.04
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	58	825.92	908.58
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	59	843.75	928.03
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	60	879.73	967.58
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	61	910.85	1001.94
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	62	931.27	1024.30
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	63	956.88	1052.50
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	972.44	1069.68
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	190.13	190.13
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	15	207.03	207.03
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	16	213.49	213.49
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	17	219.96	219.96
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	18	226.92	249.53
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	19	233.88	257.24
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	20	241.08	265.19
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	21	248.54	273.40
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	22	248.54	273.40
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	23	248.54	273.40
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	24	248.54	273.40
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	25	249.53	274.39
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	26	254.50	279.85
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	27	260.47	286.57
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	28	270.16	297.25
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	29	278.12	305.95
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	30	282.09	310.43
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	31	288.06	316.89
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	32	294.02	323.35
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	33	297.75	327.57
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	34	301.73	331.80
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	35	303.71	334.04
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	36	305.70	336.27
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	37	307.69	338.51
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	38	309.68	340.75
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	39	313.66	344.97
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	40	317.63	349.45
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	41	323.60	355.91
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	42	329.31	362.37
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	43	337.27	371.07
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	44	347.21	382.00
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	45	358.89	394.68
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	46	372.81	410.09
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	47	388.47	427.24
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	48	406.36	447.12
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	49	424.01	466.51
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	50	443.89	488.38
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	51	463.53	510.00
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	52	485.15	533.61

22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	53	507.02	557.72
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	54	530.63	583.57
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	55	554.24	609.67
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	56	579.84	637.75
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	57	605.69	666.33
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	58	633.28	696.65
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	59	646.95	711.57
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	60	674.53	741.89
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	61	698.39	768.23
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	62	714.05	785.38
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	63	733.69	807.01
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	745.62	820.18
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	252.07	252.07
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	15	274.48	274.48
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	16	283.05	283.05
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	17	291.61	291.61
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	18	300.84	330.83
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	19	310.07	341.04
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	20	319.62	351.59
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	21	329.51	362.46
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	22	329.51	362.46
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	23	329.51	362.46
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	24	329.51	362.46
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	25	330.83	363.78
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	26	337.42	371.03
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	27	345.32	379.92
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	28	358.18	394.09
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	29	368.72	405.62
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	30	373.99	411.56
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	31	381.90	420.12
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	32	389.81	428.69
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	33	394.75	434.29
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	34	400.02	439.89
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	35	402.66	442.86
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	36	405.30	445.82
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	37	407.93	448.79
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	38	410.57	451.76
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	39	415.84	457.36
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	40	421.11	463.29
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	41	429.02	471.86
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	42	436.60	480.42
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	43	447.14	491.96
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	44	460.32	506.45
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	45	475.81	523.26
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	46	494.26	543.69
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	47	515.02	566.42
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	48	538.75	592.79
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	49	562.14	618.49
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	50	588.50	647.48
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	51	614.53	676.15
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	52	643.20	707.45
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	53	672.20	739.42
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	54	703.50	773.69
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	55	734.80	808.28
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	56	768.74	845.52
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	57	803.01	883.41
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	58	839.59	923.61
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	59	857.71	943.38
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	60	894.29	983.58
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	61	925.92	1018.51
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	62	946.68	1041.25
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	63	972.71	1069.91
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	988.53	1087.38

2019 and 2020 Service Area

Issuer: Geisinger Health Plan (Issuer 22444)

Market: Individual On and Off-Exchange



Key

: 2019 and 2020 On and Off-Exchange Individual service area

Geisinger Health Plan

Individual Filing for 2020

Response to Questions

SERFF Tracking Number: GSHP-131915673

1. Please clarify the data source for Tables 2, 2b, 4 and 4b.

Tables 2, 2b, 4 and 4b are populated with data sourced from our data warehouse which compiles data from our claim payment, billing and vendor systems.

2. Please provide an exhibit similar to Table 4b populated with GHP/GQO Individual ACA-compliant data only.

Please see the worksheet named "Table 4c" of the file named "PID_Response_Exhibits_GHP_Indiv_062119.xlsx".

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

The quantitative impacts are either from Table 8 or Table 9 and are shown here to match the updated file named "2020_Indiv_GHP_PAAMExhibits_062119.xlsm". Upon further review, we've removed the "Change in Adjustment for CSR defunding" from the actuarial memorandum.

- Single Risk Pool experience (i.e. the "Base period allowed claims before normalization" on Table 8) which is more adverse than assumed in current rates; -1.2% from cell F72 on Table 8
- Medical Inflation and Utilization trend; 0.4% from cell F77 on Table 8
- Changes in administrative expenses; 0.1% from cell F90 on Table 8
- Changes in ACA fees; 1.0% from cell F91 on Table 8
- Changes in Risk Adjustment; 9.2% = (63.24 – 28.65)/ 377.30 The PMPMs from Table 9, cells J76 and K76, over the PMPM from 2019 in Table 8, cell C70
- ~~Changes in the Adjustment for CSR defunding~~
- Changes in Morbidity -9.6% from cell F78 on Table 8

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

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

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

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

6. Please explain why the completion factors on Table 4b are not used to calculate incurred claims on Table 4.

Table 4b is large group experience while Table 4 is Individual experience. The completion factors are different for these markets.

7. Please explain why the prescription drug rebates and capitation are included in the paid claims in Table 4 such that the completion factors are applied to the rebates and capitation. Please explain whether these amounts were also included in the derivation of the IBNP factors used.
Prescription drug rebates are not included in the incurred claims on Table 4. They are in a separate column titled Prescription Drug Rebates. Capitation is not included in development of IBNR and does not have completion factors applied.
8. Please explain why you believe the current and projected membership dropped from the experience period by one-third.
We believe the enrollment dropped due to the large competition in the market. There are many plans and carriers to choose from and we do not have the lowest rate in all cases. We also introduced many plans under GQO and expect some members selected a plan under GQO.
9. Why are the outpatient hospital cost trends so much lower than inpatient and professional, considering the utilization trends are so much higher?
Geisinger projects unit cost and utilization trends individually using historical experience, regression analysis, and actuarial judgement for each component separately. The unit cost trends for facility and professional services are projected based on expected changes in the underlying contracted rates. Utilization trend is not a component of unit cost trend.
10. Were trends adjusted for unexpected large claims? If so, please explain the process.
Trends are developed from historical experience after removing the reimbursement from our reinsurance. That is, trends are developed removing large claims. Large claims are included in the reinsurance estimates, which is further explained in #46.
11. If adjustments are made for large claim pooling, was the federal risk adjustment program considered?
There was no adjustment made for large claim pooling outside of our adjustment for reinsurance, which is further explained in #46.
12. Please provide detail on the development of each of the trend components (cost, utilization, and induced demand) by service category.
Please refer to the file named “Trend Documentation.pdf”
13. Please provide detail on the adjustments to the experience trend from Table 4b listed on page 4 of the Actuarial Memorandum under “Trend Identification”.
Table 4b is our large group market experience. As instructed on page 13 of the PID instructions, Table 4b was provided as this was the data used to develop our trends. This data is not adjusted to the experience trend.
14. Please describe the credibility methodology and confirm that it conforms to ASOP No. 25.
The total individual ACA experience is determined to be relevant and appropriate for the purpose of rate setting. As described on page 3 of the actuarial memorandum, ASOP #25 was considered and our methodology is consistent with it.
15. How was the 5% annual trend applied to the capitation amounts included on the URRT determined?
Please see the worksheet named “Capitation” of the file named “PID_Response_Exhibits_GHP_Indiv_062119.xlsx”. The 5% trend was selected using actuarial judgement and was influenced by the historical capitation trends for all our filings.

16. Regarding Trend:

a. Is the data in Tables 4 and 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.).

Table 4 and Table 4b have data that is not adjusted or normalized in any way.

17. Please explain why the capitation amount in Table 9 shows a value of $10.85 for 2020 and why the URRT Wkst 1 shows a projected amount of $22.58.

This was an error. Table 9 has been updated to reflect the combined GHP and GQO projected capitation of $22.57. There was no change to the rates due to this.

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

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

19. You have indicated that the risk adjustment model applied to the 2020 contract year will be an updated version of what was used for 2018 and that the coefficients will be changing. Please provide quantitative support for the impact of changes to the risk model on the risk adjustment. Additionally, please provide the completed risk adjustment formula with all assumptions used.

We have used the Department's estimated 2018 Risk Adjustment as the starting point for 2020. We combine our GHP and GQO experience to provide greater consistency. The Department's estimate is $49.48 PMPM. This is calculated as ($33,650,133 + $192,037) / (672,928 + 3,258) = $49.48 PMPM. Calendar year enrollment is from Table 2 for each market. Next, we used a 3rd party consultant's tool to analyze the impact of the coefficient changes. The result of the tool is an impact of a 27.8% increase. We applied this increase to the Department's estimate to arrive at $63.24 = 49.48*1.278.

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

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

21. The gold/bronze induced demand relativities is around 22%, which is significantly higher than the 8% ratio included in the HHS risk adjustment model. Please provide significant narrative and quantitative support for these induced demand factors, including discussion of how health status is excluded.

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

22. We see that the induced demand factors are normalized to a factor of 1.0000 for GHP and GQO product offerings together, however, we believe the single risk pool requirements require that the induced demand factors should be normalized for each company separately. Please provide updated materials which normalize the induced demand for GHP on its own.

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

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

23. The calibration factors seem to be based on the projected membership of both GQO and GHP. Please note per the single risk pool requirements the calibration factors for GHP and GQO should be calculated and applied separately.

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

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

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

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

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

All projected administrative expenses are appropriate.

25. What portion of the general administrative expenses are for marketing? We assume they are included in this category. If they are not, where are they reflected and how much are they?

As shown in the worksheet named "Administrative Expense" of the file named "PID_Response_Exhibits_GHP_Indiv_062119.xlsx", marketing expense accounts for 1% of administrative expenses.

26. Please provide breakdown of the general administrative expense item.
Please see the worksheet named “Administrative Expense” of the file named “PID_Response_Exhibits_GHP_Indiv_062119.xlsx”.
27. Please explain why you used an age calibration factor that excluded members with $0 premium, rather than including those members using a factor of 0. This was used both on the URRT Wkst 2 and on Table 10.
Our interpretation of the guidance was to remove the members with $0 premium from the calibration.
28. Please provide detail supporting the geographic factors buildup including discussion regarding how differences in morbidity were excluded.
The geographic factors used in the filing are consistent with the current approved factors. As is stated in the Actuarial Certification, the geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
29. The URRT uses a tobacco calibration factor that should be inversed from what is shown. Please correct this. Also, Table 10 (which uses the calibration factors as calculated rather than inverse) uses the inverse of the tobacco status factor and needs to be corrected.
This appears to be appropriate. We have updated these factors in the URRT and Table 10.
30. Please provide detail on the alternative method used for the AV calculation, the adjustments to the benefits used in the AV calculator (approach 1) and show calculations of the adjustments.
Please see the worksheet named “AV Calculator” in the file named “PID_Response_Exhibits_GHP_Indiv_062119.xlsx”.
31. Please comment on whether the care management efforts between the HMO, POS and PPO products vary. If so, wouldn’t the retention costs also vary?
Care management efforts do not vary by product.
32. Please provide more detailed discussion and calculations about why Table 8 row A is not equivalent to Table 8 row H for the values for 2020 (not the change).
Row A does not approximately equal Row H because Table 8 does not capture all the changes between 2019 and 2020. For 2020, we are combining GHP and GQO plans for many elements. Some of these were considered separately (GHP vs GQO) for 2019, such as the induced demand (benefit richness) and pricing AVs. For example, the pricing AVs. The 2019 value on Table 8 of -71.55 represents the pricing AV for GHP only, while the 2020 value of -67.65 represents a combination of GHP and GQO. We feel that it is more appropriate to use the combination of GHP and GQO.
33. Please provide discussion and mapping document discussing whether or not members from plans terminated in 2018 were mapped to new or existing plans in 2019.
Please see the worksheet named “2018 to 2019 Mapping” of the file named “PID_Response_Exhibits_GHP_Indiv_062119.xlsx”. This shows that all the discontinued 2018 plans were mapped to 2019 plans and is also shown on Table 10 of the 2019 filing.
34. Please explain how changes in incentive pool and bonus amounts and health policy reserves were reflected in the rate development.
There are no expected changes in incentive pools, bonus amounts or health policy reserves.
35. Please explain why the required revenue PMPM of $784.51on Table 6 does not equal the projected premium PMPM from URRT Wkst 2 $801.10.
Table 6 is based on the manual data which combines GHP and GQO experience. The calculations in the URRT Wkst 2 are entity specific.

36. The market-adjusted index rate calculated on the URRT WS1 ($834.98) does not match the market-adjusted index rate on the PAAM ($837). Please correct.

As noted in response to question 37 below, we have updated the exchange user fee to be a percent of the projected index rate. This change made the market-adjusted index rates match almost exactly between URRT WS1 and the PAAM. The small remaining difference is due to rounding discrepancies between the files.

37. We note that the exchange fee entered on the URRT should not be as a percent of premium, instead it should be as a percent of the projected index rate. Please correct.

We have updated the exchange user fee to be a percent of the projected index.

38. Please explain why the 2020 plan adjusted index rates do not match between the URRT and the PAAM Table 10 as calculated using the pure premium and dividing by 1 minus the retention components. Please correct.

The change noted in question 37 above has made the plan adjusted index rates match almost exactly. The small remaining difference is due to rounding discrepancies between the files.

39. Please explain why the 2020 calibrated plan adjusted index rates do not match between the URRT and Table 10. Please correct.

The change noted in question 37 above has made the calibrated plan adjusted index rates match almost exactly. The small remaining difference is due to rounding discrepancies between the files.

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

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

41. Regarding Adjustment Data Validation process (RADV):

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

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

b. As you know CMS is performing a risk adjustment validation starting with 2017 risk adjustment data. We are considering allowing an estimate of the impact of risk adjustment modifications in rate filings as an adjustment to the projected risk adjustment. Before implementation, we are soliciting feedback from our issuers on the pros and cons of the inclusion of this adjustment. If allowed, all issuers would be required to submit an estimate. The estimate may be $0. Please provide any feedback that you would like us to consider.

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

42. Please confirm that you have tested to ensure that the PID rate exhibits and the Federal rates template included in this filing and in the binder are all the same.

Confirmed

43. Please revise the capitation exhibit to also show the actual 2019 negotiated pmpms and the expected 2020 agreement by capitation arrangement.

Please see the worksheet named "Capitation" of the file named "PID_Response_Exhibits_GHP_Indiv_062119.xlsx".

44. Regarding Table 6:

a. Using the submitted commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.

Geisinger does not pay commissions in the individual ACA market. These cells accurately reflect zero.

b. Using the 2018 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.

Please see the worksheet named "Quality_Improvement" of the file named "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx". The % of premium was determined for all administrative expenses in Table 6 by calculating the total premium first, then dividing each component by the total premium. Here is the calculation: (722.5983 + 38.75 + 0.18) / (1 – 0.0093 – 0.02) = 784.5146, then 6.46 / 784.5146 = 0.00823. This reflects the updated version that includes the risk adjustment user fee in Table 6 and due to rounding the actual amounts in the rate exhibits may differ slightly.

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.

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

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.

Please see the worksheet named "Taxes" of the file named "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx". The expected national premium and expected Geisinger premium in the data year are based on historical totals trended to the data year period at an assumed 7% annual trend. Geisinger premium is total entity premium for all markets that are subject to this fee. The data year Geisinger premium is adjusted as required to calculate the net premium. The estimated fee is then determined as Geisinger premium divided by national premium, multiplied by the applicable amount. This excludes $37.5 million in premium and further reducing the premium by 50% due to the not-for-profit status for this entity.

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

Please see the worksheet named "HIT" of the file named "PID_Response_Exhibits_GHP_Indiv_062119.xlsx". This fee is determined for all insurance markets and Geisinger entities combined and does not reflect the % of premium or PMPM for any specific entity and/or market. Each of the ACA market rate filings assigns a % of premium charge appropriately using the methodology shown on the worksheet named "Taxes" in the file named "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx".

45. Regarding the Induced Utilization Exhibit

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

Confirmed

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

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

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

We believe the induced utilization factors are actuarially appropriate.

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

Please see the worksheet named "Induced_Util_Exhibit" of the file named "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx".

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

Please see the worksheet named "Induced_Util_Exhibit" of the file named "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051519.xlsx".

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

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

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

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

46. Regarding Reinsurance

a. We noticed that the expected loss ratio for the private reinsurance arrangement is 94%. Please describe the reinsurance arrangement.

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

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

Confirmed

vii. What was the associated reinsurance recovery pmpm for this period.
For Individual GHP for July 2018 – June 2019 the reinsurance recoveries to date are $33,341.
c. In projecting the reinsurance pmpm for rating period, Geisinger applies a 40% annual increase in the pmpm. Please support this assumption.
This was a general assumption based on the recent experience of high dollar claims. After we submitted the filing, we did receive our reinsurance renewal. The increase from the carrier was 64%.
d. What is the cell reference in the Department Exhibits where the net reinsurance is included?
Table 5 cell D20.
Regarding Table 14 - Network Factors - you have included a new network factor for the Premier HMO Network contained in this table but have not provided any supporting documentation or data.
47. Please provide your quantitative analysis and narrative of the development of the network factor relative to the All-Access Network. Provide data including network level claims for calendar year 2018, based on the enrollees utilizing that network. For this period, this data should show the following All-Access Network level data: total ultimate incurred claims, estimated cost sharing, allowed claims, total number of days/visits/procedures, as appropriate, 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 network. Ensure that all data and your in-depth analysis is submitted to support the proposed factor. The All-Access Network does not have a network factor because all the plans in the experience period are using that network. The All-Access Network is our historical network. It was renamed to distinguish it from our new narrow and tiered networks.
48. Please fully demonstrate how recent provider contracting has developed the proposed factors. Please provide the full details of the participating providers in the Premier Network and their total percent of claims in the All Access Network.
Provider contracts for the Premier Network are the same as the contracts for the All-Access Network. The Premier Network is a subset of our All-Access Network and the proposed factors represent the savings due to utilization reductions from our clinical enterprise due to the Global Risk Arrangement. 49. For calendar year 2018, please provide the actual unit cost experience data by network by benefit category (inpatient, outpatient, physician surgery, physician radiology, etc.) to support the proposed changes. GHP must provide data and discussion at the level of detail necessary for the department or its consultant, to independently calculate and verify all proposed factor.
Historical experience is not meaningful in a prospective risk arrangement like the Global Risk Arrangement.
50. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2020 relative to the 2019 design for all plans to be offered in 2020. Include Pricing AV columns for 2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.
Please see the worksheet named “Benefit Changes” of the file named “PID_Response_Exhibits_GHP_Indiv_062119.xlsx”. Please refer to question #45b for the development of the pricing AV factors.

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

Please see the worksheet named “Projected vs Actual” of the file named “PID_Response_Exhibits_GHP_Indiv_062119.xlsx”.

52. Please provide an exhibit showing the actual experience for calendar years 2014 – 2018 and the projections for 2019 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy. Also show how this reconciles with the Annual Financial Statements for those periods. financial gains and losses.

Please see the worksheet named “Financial Performance” of the file named “PID_Response_Exhibits_GHP_Indiv_062119.xlsx”. This requested information does not include the risk adjustment transfer payments and does not accurately reflect the experience of this market. Annual Financial Statements are reported on a paid basis and do not reconcile to this data as shown since it is on an incurred basis.

Geisinger Health Plan
Individual Filing for 2020
AV Calculator Adjustment to Pharmacy Cost Sharing

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

By Drug Plan ID

Tier Desc.	PAF001	PAF002	PAF003	PAF004	PAF005	PAF006	PAF007	PAF008	PAF009	PAF010	PAF011	PAF012
Zero	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	0%	$0.00
Generic Preferred	$0.00	$0.00	$10.00	$3.00	$3.00	$5.00	$3.00	$3.00	$3.00	$3.00	0%	$3.00
Generic NonPreferred	$0.00	$1.00	$20.00	$15.00	$5.00	$15.00	$15.00	$20.00	$20.00	$20.00	0%	$15.00

AV Calculator Tier	PAF001	PAF002	PAF003	PAF004	PAF005	PAF006	PAF007	PAF008	PAF009	PAF010	PAF011	PAF012
Generic	$0.00	$0.75	$16.30	$11.64	$4.14	$11.90	$11.64	$15.39	$15.39	$15.39	0%	$11.64

Geisinger Health Plan
Individual Filing for 2020
Administrative Expense Distribution

	CY20
Customer Services	21%
Medical Management	15%
Information Technology	12%
Finance/Actuarial/Underwriting	8%
Out-of-Ntwk Claims Repricer Fees	4%
Sales	4%
Product Dev & Mkt Research	3%
Marketing	1%
Government Programs Regulatory	1%
Provider Network Management	1%
Overhead	30%
Total	**100%**

Geisinger Health Plan
Individual Filing for 2020
Capitation History

	2015	2016	2017	2018	2019	2020
Chiropractic Coverage:	$0.19	$0.36	$0.33	$0.20	$0.33	$0.22
Nurseline:	$0.04	$0.04	$0.04	$0.04	$0.04	$0.04
Mental Health & Substance Abuse/Autism:	$1.43	$5.93	$10.47	$10.44	$7.36	$11.50
Quality Fund/PQS:	$7.46	$10.05	$9.47	$9.81	$6.28	$10.80
Total Capitation:	$9.11	$16.38	$20.30	$20.48	$14.01	$22.57
Trend:		80%	24%	1%	-32%	61%

Geisinger Health Plan
Individual Filing for 2020
Health Insurance Provider Fee

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

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

Geisinger Health Plan
Individual Filing for 2020
Projected versus Actual Comparison

	CY 2015			CY 2016			CY 2017			CY 2018		
	Total Claims	Members	PMPM	Total Claims	Members	PMPM	Total Claims	Members	PMPM	Total Claims	Members	PMPM
1) Projected Claims	$53,416,689	200,575	$266.32	$96,653,983	200,996	$480.88	$94,249,790	167,592	$562.38	$347,630,822	564,264	$616.08
2) Actual Claims	$92,605,211	214,122	$432.49	$111,744,831	286,362	$390.22	$242,742,066	515,784	$470.63	$343,502,767	672,928	$510.46
3) Ratio of Actual to Projected (#2/#1):			1.6240			0.8115			0.8369			0.8286

Geisinger Health Plan
Individual Filing for 2020
Financial Performance (PMPM's)

Rating Year	Member Months	Total Premium	Total Incurred Claims	Total Administrative Expenses	Total Paid Taxes and Fees	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPY
CY2019 Projected	448,656	$351,964,551	$285,986,919	$17,383,529	$3,343,663	$45,250,440	$65,977,632	$1,765
CY2018	672,928	$527,110,430	$343,502,767	$22,563,309	$21,522,895	$139,521,459	$183,607,663	$3,274
CY2017	515,784	$328,430,330	$242,742,066	$20,946,520	$8,934,018	$55,807,726	$85,688,263	$1,994
CY2016	286,362	$120,263,411	$111,744,831	$11,380,123	$5,412,279	-$8,273,822	$8,518,580	$357
CY2015	214,122	$76,315,899	$92,605,211	$9,603,372	$2,620,480	-$28,513,164	-$16,289,312	-$913
CY2014	176,430	$59,191,477	$86,025,989	$8,188,618	$2,221,990	-$37,245,120	-$26,834,512	-$1,825

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

Geisinger Health Plan
Individual Filing for 2020
2018 to 2019 Mapping

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)
Plan 1a	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	M	22444PA0010035
Plan 1b	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010082
Plan 1c	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010083
Plan 1d	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010084
Plan 1e	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010085
Plan 1f	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010086
Plan 1g	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010087
Plan 1h	22444PA0010035	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010088
Plan 2	22444PA0010036	HMO	Geisinger Marketplace HMO 20/40/3000	M	22444PA0010036
Plan 3a	22444PA0010037	HMO	Geisinger Marketplace HMO 20/40/3000	M	22444PA0010037
Plan 3b	22444PA0010037	HMO	Geisinger Marketplace HMO 20/40/3000	DM	22444PA0010089
Plan 4a	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	M	22444PA0010038
Plan 4b	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010098
Plan 4c	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010099
Plan 4d	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010100
Plan 4e	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010101
Plan 4f	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010102
Plan 4g	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010103
Plan 4h	22444PA0010038	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010104
Plan 5	22444PA0010039	HMO	Geisinger Marketplace HMO 30/60/4650	M	22444PA0010039
Plan 6	22444PA0010040	HMO	Geisinger Marketplace HMO 30/60/4650	M	22444PA0010040
Plan 7a	22444PA0010041	HMO	Geisinger Marketplace HMO 30/60/4650	M	22444PA0010041
Plan 7b	22444PA0010041	HMO	Geisinger Marketplace HMO 30/60/4650	DM	22444PA0010105
Plan 8	22444PA0010042	HMO	Geisinger Marketplace HMO 20/40/3000	M	22444PA0010042
Plan 9	22444PA0010043	HMO	Geisinger Marketplace Select HMO 20/40/3000	DM	22444PA0010036
Plan 10	22444PA0010044	HMO	Geisinger Marketplace Select HMO 30/60/4650	DM	22444PA0010040
Plan 11a	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	M	22444PA0010045
Plan 11b	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	DM	22444PA0010076
Plan 11c	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	DM	22444PA0010077
Plan 11d	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	DM	22444PA0010078
Plan 11e	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	DM	22444PA0010079
Plan 11f	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	DM	22444PA0010080
Plan 11g	22444PA0010045	HMO	Geisinger Marketplace Extra HMO 10/50/500	DM	22444PA0010081
Plan 12	22444PA0010046	HMO	Geisinger Marketplace Extra HMO 10/50/500	E	22444PA0010046
Plan 13a	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	M	22444PA0010047
Plan 13b	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	DM	22444PA0010134
Plan 13c	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	DM	22444PA0010071
Plan 13d	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	DM	22444PA0010072
Plan 13e	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	DM	22444PA0010073
Plan 13f	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	DM	22444PA0010074
Plan 13g	22444PA0010047	HMO	Geisinger Marketplace Extra HMO 10/50/4500	DM	22444PA0010075
Plan 14	22444PA0010048	HMO	Geisinger Marketplace Extra HMO 10/50/4500	E	22444PA0010048
Plan 15a	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	M	22444PA0010053
Plan 15b	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010106
Plan 15c	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010107
Plan 15d	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010108
Plan 15e	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010109
Plan 15f	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010110
Plan 15g	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010111
Plan 15h	22444PA0010053	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010112
Plan 16	22444PA0010054	HMO	Geisinger Marketplace HMO 30/60/6100	M	22444PA0010054
Plan 17	22444PA0010055	HMO	Geisinger Marketplace HMO 30/60/6100	M	22444PA0010055
Plan 18a	22444PA0010056	HMO	Geisinger Marketplace HMO 30/60/6100	M	22444PA0010056
Plan 18b	22444PA0010056	HMO	Geisinger Marketplace HMO 30/60/6100	DM	22444PA0010113
Plan 19	22444PA0010058	HMO	Geisinger Marketplace Select HMO 30/60/6100	DM	22444PA0010055
Plan 20a	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	M	22444PA0010063
Plan 20b	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010090
Plan 20c	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010091
Plan 20d	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010092
Plan 20e	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010093
Plan 20f	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010094
Plan 20g	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010095
Plan 20h	22444PA0010063	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010096
Plan 21	22444PA0010064	HMO	Geisinger Marketplace HMO 30/60/4600	M	22444PA0010064
Plan 22	22444PA0010065	HMO	Geisinger Marketplace HMO 30/60/4600	M	22444PA0010065
Plan 23a	22444PA0010066	HMO	Geisinger Marketplace HMO 30/60/4600	M	22444PA0010066
Plan 23b	22444PA0010066	HMO	Geisinger Marketplace HMO 30/60/4600	DM	22444PA0010097

Plan 24	22444PA0010067	HMO	Geisinger Marketplace HMO 20/40/3000	E	22444PA0010067
Plan 25	22444PA0010068	HMO	Geisinger Marketplace HMO 30/60/4650	E	22444PA0010068
Plan 26	22444PA0010069	HMO	Geisinger Marketplace HMO 30/60/6100	E	22444PA0010069
Plan 27	22444PA0010070	HMO	Geisinger Marketplace HMO 30/60/4600	E	22444PA0010070
Plan 28a	22444PA0040080	POS	Geisinger Marketplace Value	M	22444PA0040080
Plan 28b	22444PA0040080	POS	Geisinger Marketplace Value	DM	22444PA0040085
Plan 28c	22444PA0040080	POS	Geisinger Marketplace Value	DM	22444PA0040086
Plan 28d	22444PA0040080	POS	Geisinger Marketplace Value	DM	22444PA0040087
Plan 28e	22444PA0040080	POS	Geisinger Marketplace Value	DM	22444PA0040088
Plan 28f	22444PA0040080	POS	Geisinger Marketplace Value	DM	22444PA0040089
Plan 28g	22444PA0040080	POS	Geisinger Marketplace Value	DM	22444PA0040090
Plan 28h	22444PA0040080	POS	Geisinger Marketplace Value	DM	22444PA0040091
Plan 29	22444PA0040081	POS	Geisinger Marketplace Value	M	22444PA0040081
Plan 30	22444PA0040082	POS	Geisinger Marketplace Value	M	22444PA0040082
Plan 31a	22444PA0040083	POS	Geisinger Marketplace Value	M	22444PA0040083
Plan 31b	22444PA0040083	POS	Geisinger Marketplace Value	DM	22444PA0040092
Plan 32	22444PA0040084	POS	Geisinger Marketplace Value	E	22444PA0040084

TREND DOCUMENTATION

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

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

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

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

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

Geisinger Health Plan
Individual Filing for 2020
Response to Questions Round 2
SERFF Tracking Number: GSHP-131915673

1. Follow up to question 1 and 2: Table 4b (from revised worksheet "2020_Indiv_GHP_PAAMExhibits_062119.xlsx") looks to contain different claims than either Table 4 (same revised worksheet) or Table 4c which you provided in your response worksheet "PID_Response_Exhibits_GHP_Indiv_062119.xlsx". Table 4b, I believe you state, is the group experience, which you use for trends. Please validate. Since Table 2b and Table 4b do not match, please correct Table 4c to reflect the values in Table 2b. These should be the Table 4c values except please remove the capitation and prescription drug rebates from the values in Table 4c in the incurred claims and ultimate incurred claims columns. You can tell they are included in Table 4c by adding the ultimate incurred for each of the months in calendar 2018, then subtracting the total capitation and prescription drug rebates listed in Table 2b, which results in the ultimate incurred claims prior to capitation and prescription drug rebates shown in Table 2b.

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

We have removed capitation from all columns and we have also added prescription drug rebates to the incurred claims and ultimate incurred claims columns in the worksheet named "Table 4c" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

2. Follow up to question 3: Table 8 shows how each item affects the increase, but we are looking for a summary of the portion each item contributes to the rate increase. For example, the sum of the items should equal the average rate increase. The sum of the items you provided equals -0.1%, but the average increase is 6.9%. Please provide the proportion of each item and how it contributes to the increase of 6.9%.

The overall increase is 6.9%. The main items contributing to this increase and their approximate portion of the increase are:

- Change in Normalization: 1% (Aggregate Calibration Factor on Table 10, 1.975 for 2020 and 1.998 from 2019
- Change in Morbidity: -10%, from row 78 on Table 8
- Change in Risk Adjustment: 9%, (63.24 – 28.65)/ 377.30 The PMPMs from Table 9, cells J76 and K76, over the PMPM from 2019 in Table 8, cell C70
- Change in Paid to Allowed: 8%, row 70 on Table 9, .864 for 2020 and .806 for 2019
- Change in Taxes: 1%, row 86 on Table 9, .95% for 2020 and 0% for 2019
- Change in Risk Pool experience: -1%, row 72 on Table 8

3. Follow up to question 6: The completion factors shown in Table 4b, you state in your response, are based on large group experience. The PAAM Actuarial Memorandum on page 3 (file "ACT_Memo_2020_GHP_Indiv_062119.pdf") states that "The IBNR factors were based on legal-entity level claims completion tables which include individual and group commercial experience." See follow up to question 1 and 2, when you update the table to reflect Table 4c values equal to Table 2b values, please show the IBNR factors based on the experience used and described in the Actuarial Memorandum. We note that with the addition of Table 4c provided in your response, there are now 3 different sets of completion factors being shown.

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

4. Follow up to question 7: We disagree that Table 4 in the original and revised PAAM exhibits (and new table 4c) do not include capitation or prescription drug rebates in the paid claims column. Using values shown in Table 2 for paid and ultimate incurred to compare to the sum of the values shown in Table 4 for the incurred claims column (paid) and the ultimate incurred claims column over each month in CY2018, you can see that the difference in the values equal the capitation and the prescription drug rebate. Thus, the question remains to be answered. Please explain why the prescription drug rebates and capitation are included in the paid claims in Table 4 such that the completion factors are applied to the rebates and capitation. Please explain whether these amounts were also included in the derivation of the IBNP factors used.

We have removed capitation from all columns and added back in prescription drug rebates to incurred claims and ultimate incurred claims columns in the worksheet named "Table 4c" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx". As previously stated, capitation is not included in the derivation of completion and completion was not applied to capitation expense. Prescription drug rebates are not included in the derivation of completion and completion was not applied to prescription drug rebates. We have populated each version of Table 4 with the claims experience from our data systems. Completion is applied at the claim level within our data systems. We are not applying a completion factor at the level of detail shown in Table 4. We are simply providing the claims data and the completion factor at this level to accurately show ultimate incurred claims in the format provided.

5. Follow up to question 9: Please provide qualitative and quantitative support for the unit cost trends for inpatient, outpatient and professional. Explain occurrences driving the unit cost trend lower for outpatient hospital. Tables reflecting changes in contracted rates with distribution of expected usage by contract would be appropriate.

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

6. Follow up to question 10: Does the data provided in Table 4c include large claims? If so, provide the revised data to exclude these claims. If not, provide the data that includes the large claims.

Table 4c is not adjusted to remove large claims. Question 10 asked about trend development and adjusting for unexpected large claims. We stated that reinsurance reimbursements are removed from the data to develop trends, and that is our method of accounting for unexpected large claims. Table 4c is not used in trend development. To remove the reinsurance reimbursements from Table 4c please see the worksheet named "Table 4c net of reinsurance" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

7. Follow up to question 12: Please provide quantitative support including historical analysis with adjustments for forward looking changes used to develop the utilization and induced demand trends. Include items mentioned on page 4 of the Actuarial Memorandum for the medical management initiative savings.

Please see the worksheet named "Explanation" in the file named "PID_Response_Trend_Support_071219.xlsx".

8. Follow up to questions 13 and 16: Is it correct that the large group data provided in Table 4b used in developing the individual trend has not been adjusted in any manner? If this is correct, please explain why you believe this is appropriate.

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

9. Follow up to question 18: We agree that you should include all members, whether a premium is being paid or not, since the demographic factor is meant to project changes in claims costs for changes in demographics. Please make this change and update tables and documentation.

The demographic factor used on Table 5 has been updated to include all members. The worksheets named "Feb_Age_Factor" and "Manual_Age_Factor" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx" show the calculation of the demographic factor.

10. Follow up to question 19: Please provide the detail with each component of the risk adjustment transfer formula, as requested. Please provide narrative and quantitative support for the 27.8% adjustment to the risk score based on the impact of the coefficient change, providing information on the elements driving the change.

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

11. Follow up to question 21 and 45c: As previously requested, please provide justification, both qualitative and quantitative, for the induced demand factors shown in Table 10. Provide source of data, adjustments to remove health status by plan, and calculations for each plan. Stating that the factors do not reflect health status does not allow another actuary to determine the reasonableness of that statement. ASOP 41, section 3.2 states, "In the actuarial report, the actuary should state the actuarial findings, and identify the methods, procedures, assumptions, and data used by the actuary with sufficient clarity that another actuary qualified in the same practice area could make an objective appraisal of the reasonableness of the actuary's work as presented in the actuarial report."
Because Geisinger presents a small piece of the ACA market (less than 15% statewide) we believe the competitor's data is more credible than ours when trying to determine induced demand for the market. We look to the competitors to ensure the broader accuracy of the induced demand factors we apply. We have used the competitor's filings and we are assuming the competitors have made adjustments to remove health status from their analysis as required.
12. Follow up to question 22: We believe that the use of combined data from two separate companies to develop manual rates is not unreasonable. However, when developing each companies separate rates, the induced demand factors must be normalized separately for each companies' projected experience. Therefore, please provide updated materials which normalize the induced demand for GHP on its own.
We believe that the combined GHP and GQO experience is our best estimate of the projection period. We continue to see year over year changes in enrollment that make pricing in this market extremely difficult. By separately normalizing the entities rate development we will risk creating adverse selection. We do not agree that the single risk pool regulation requires us to do each entity individually as we are one single issuer.

However, as instructed by the rate reviewer, we have changed the induced demand factor normalization as shown in the file named "2020_Indiv_GHP_PAAMExhibits_071219.xlsx".
13. Follow up to question 23: There is a large disparity in the member month projections for GHP (448,656) and GQO (63,912). As noted in question 23, the single risk pool requires the calibration factors for GHP and GQO to be calculated and applied separately. Therefore, please update the calculations to reflect the projected member months separately for GHP and GQO.
We believe that the combined GHP and GQO experience is our best estimate of the projection period. We continue to see year over year changes in enrollment that make pricing in this market extremely difficult. By separately calibrating the allowable rating factors for the entities rate development we will risk creating adverse selection. We do not agree that the single risk pool regulation requires us to do each entity individually as we are one single issuer.

However, as instructed by the rate reviewer, we have changed the induced demand factor normalization as shown in the file named "2020_Indiv_GHP_PAAMExhibits_071219.xlsx". The worksheets named "Age_calibration", "Area_calibration", and "Tobacco_calibration" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx" have also been updated to reflect this change.

14. Follow up to question 30: We think we understand the math behind the alternative method used. However, for documentation purposes, please provide the narrative behind the alternative method used.

Geisinger Health Plan uses three separate tiers of generic drugs within the Pharmacy benefit. The three tiers are labeled Zero, Generic Preferred, and Generic Nonpreferred. We use total allowed amounts for each of the three tiers to get the percentage in each tier. We then use these percentages to weight the three copay levels together to get the final generic copay amount used in the AV Calculator for each plan.

15. Follow up to question 45b: As requested, please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for each plan.

Geisinger develops the paid to allowed factor shown in Column (6) of the Induced Utilization Exhibit and shown in the Pricing AV column of Table 10 from a rating model that determines a paid to allowed ratio based on the specific plan cost sharing. The rating model uses a claims probability distribution to determine values of deductible, coinsurance and out-of-pocket maximums. The rating model uses average utilization and cost to determine values for copays. Consistent with the small group market questions, we have provided an example of 3 plans in the worksheet named "Pricing AV" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

16. Follow up to question 45d: Please update the normalization of the induced utilization factor to reflect GHP membership only.

Please see the worksheet named "Induced_Util_Exhibit" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

17. Follow up to question 45e and 45f: As part of the information provided in response to the follow up to question 21 and 45e, please provide the pre-normalized values by plan which aggregate to the induced demand factor shown in Table 7 cell K52.

Please see column (10) on the worksheet named "Induced_Util_Exhibit" of the file named "PID_Response_Exhibits_GHP_Indiv_071219.xlsx".

18. Follow up to question 47 and 48: This question was related to the development of the new network factor of .94 for the Geisinger Marketplace Premier HMO plans. As requested, please provide your quantitative analysis and narrative of the development of the .94 factor relative to the All-Access Network factor of 1.0. Provide data including network level claims for CY2018, based on the enrollees utilizing that network. For this period, this data should show the following All-Access Network level data: total ultimate incurred claims, estimated cost sharing, allowed claims, total number of days/visits/procedures, as appropriate, the number of member months, average age, average tobacco factor, average benefit factor and capitations. Please include the assumptions used to develop the Geisinger Marketplace Premier HMO network average factor from the base information. Separate tabs should be provided to show the development of the average age factor, average tobacco factor and average benefit factor by network for the projection period. Please include the utilization savings assumed from your clinical enterprise Global Risk Arrangement.

As previously stated, provider contracts for the Premier Network are the same as the contracts for the All-Access Network. Please see the worksheet named “Premier Network Factor” of the file named “PID_Response_Exhibits_GHP_Indiv_071219.xlsx”.

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

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

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

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

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

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

19. Follow up to question 50: Thank you for the additional exhibit requested. What we are looking for is the benefit change factors used for plans that had benefit changes, such as the MOOP and deductible increasing. For those plans, we would like to see how the benefit changes affected the pricing AV values, so we can determine the reasonableness of the resulting pricing AVs as compared to what they would be without the benefit changes. Please provide the breakdown by plan to show the change in pricing AV without benefit changes and the pricing AV with the benefit changes and the effect of the benefit changes themselves.

Please see the worksheet named “Benefit Changes” of the file named “PID_Response_Exhibits_GHP_Indiv_071219.xlsx”.

20. Follow up to question 52: Financial statements should be on an incurred basis, as IBNP reserves adjust the paid basis to reflect the ultimate incurred. We understand the data requested does not include the risk adjustment transfers. What we are looking for is for you to reconcile these results to the financial statements. Please make those adjustments to show how the results reconcile.

We have reviewed the annual financial statements and found that the closest exhibit to reconcile this data is the Analysis of Operations by Lines of Business on page 7. For the years provided, the individual ACA market has made up 25% - 50% of the total GHP experience shown in this exhibit for the

commercial market line of business in column 2. The information we supplied in response to question 52 accounts for only 25% - 50% of the underwriting gain (loss) on line 24 of page 7. The remaining 75% - 50% of the underwriting gain (loss) is attributable to other GHP commercial lines of business. This includes ACA small group, non-ACA small group (transitional) and large group markets. Also, the annual financial statements report premium net of the ACA risk adjustment transfer payments.

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

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

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

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

23. If the risk adjustment results released on June 28, 2019 are inconsistent with your projected assumptions, you may modify the risk adjustment transfer amount in Table 5. Supporting documentation must be provided for all modification. If such a modification is made, revise all the documents and exhibits impacted and the PA Actuarial Memorandum to discuss this change. This change must be made with your responses due by July 12, 2019.

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

Geisinger Health Plan
Individual Filing for 2020
Calibration of Age Factors

	(2) Feb Members	(1) X (2) Factor X Members	(1) X (2) / (2) Calibation Factor:
Total members with premium:	37,318	69,646.62	**1.866**
Members in 0-20 age with no premium:	70		
Total:	37,388		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	1,667	1,275.26
15	16	0.833	142	118.29
16	17	0.859	144	123.70
17	18	0.885	158	139.83
18	19	0.913	154	140.60
19	20	0.941	257	241.84
20	21	0.970	358	347.26
21	22	1.000	357	357.00
22	23	1.000	394	394.00
23	24	1.000	363	363.00
24	25	1.000	322	322.00
25	26	1.004	347	348.39
26	27	1.024	549	562.18
27	28	1.048	665	696.92
28	29	1.087	649	705.46
29	30	1.119	639	715.04
30	31	1.135	531	602.69
31	32	1.159	551	638.61
32	33	1.183	535	632.91
33	34	1.198	535	640.93
34	35	1.214	544	660.42
35	36	1.222	530	647.66
36	37	1.230	556	683.88
37	38	1.238	508	628.90
38	39	1.246	521	649.17
39	40	1.262	589	743.32
40	41	1.278	558	713.12
41	42	1.302	544	708.29
42	43	1.325	500	662.50
43	44	1.357	541	734.14
44	45	1.397	589	822.83
45	46	1.444	640	924.16
46	47	1.500	639	958.50
47	48	1.563	730	1,140.99

48	49	1.635	769	1,257.32
49	50	1.706	699	1,192.49
50	51	1.786	775	1,384.15
51	52	1.865	773	1,441.65
52	53	1.952	809	1,579.17
53	54	2.040	902	1,840.08
54	55	2.135	988	2,109.38
55	56	2.230	1,051	2,343.73
56	57	2.333	1,104	2,575.63
57	58	2.437	1,137	2,770.87
58	59	2.548	1,169	2,978.61
59	60	2.603	1,140	2,967.42
60	61	2.714	1,307	3,547.20
61	62	2.810	1,402	3,939.62
62	63	2.873	1,539	4,421.55
63	64	2.952	1,875	5,535.00
64	200	3.000	2,573	7,719.00
Min	**Max**	**HHS defined age curve**	**Members**	**Factor X Members**
		(1)	**(2)**	**(1) X (2)**

Geisinger Health Plan
Individual Filing for 2020
Calibration of Area Factors

				(1) X (2)
	(1)	(2)	(1) X (2)	(2)
Region	**Area Factors**	**Feb Members**	**Factor X Members**	**Calibation Factor:**
2	0.941	19	17.88	
3	0.927	18,575	17,219.03	
5	0.963	230	221.49	
6	1.209	7,608	9,198.07	
7	1.229	4,879	5,996.29	
9	1.092	6,077	6,636.08	
		37,388	39,288.84	**1.051**

Geisinger Health Plan
Individual Filing for 2020
Calibration of Tobacco Factor

	(1)	(2)	(1) X (2)	(1) X (2) / (2)
	Tobacco Factors	**Feb Members**	**Factor X Members**	**Calibation Factor:**
Non-Tobacco Users:	1.000	34,867	34,867.00	
Tobacco Users:	1.100	2,521	2,773.10	
Total:		37,388	37,640.10	**1.007**

Geisinger Health Plan
Individual Filing for 2020
February Average Age Factor

	(2) Feb Members	(1) X (2) Factor X Members	(1) X (2) / (2) For Manual Relativity:
Total members with premium:	42,714	80,074.03	**1.875**

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	1,978	1,513.17
15	16	0.833	163	135.78
16	17	0.859	175	150.33
17	18	0.885	176	155.76
18	19	0.913	179	163.43
19	20	0.941	299	281.36
20	21	0.970	401	388.97
21	22	1.000	424	424.00
22	23	1.000	443	443.00
23	24	1.000	412	412.00
24	25	1.000	366	366.00
25	26	1.004	386	387.54
26	27	1.024	612	626.69
27	28	1.048	731	766.09
28	29	1.087	723	785.90
29	30	1.119	723	809.04
30	31	1.135	612	694.62
31	32	1.159	605	701.20
32	33	1.183	606	716.90
33	34	1.198	593	710.41
34	35	1.214	600	728.40
35	36	1.222	600	733.20
36	37	1.230	636	782.28
37	38	1.238	573	709.37
38	39	1.246	597	743.86
39	40	1.262	660	832.92
40	41	1.278	618	789.80
41	42	1.302	627	816.35
42	43	1.325	571	756.58
43	44	1.357	602	816.91
44	45	1.397	660	922.02
45	46	1.444	692	999.25
46	47	1.500	703	1,054.50
47	48	1.563	810	1,266.03

48	49	1.635	854	1,396.29
49	50	1.706	808	1,378.45
50	51	1.786	887	1,584.18
51	52	1.865	894	1,667.31
52	53	1.952	944	1,842.69
53	54	2.040	1,039	2,119.56
54	55	2.135	1,113	2,376.26
55	56	2.230	1,207	2,691.61
56	57	2.333	1,278	2,981.57
57	58	2.437	1,280	3,119.36
58	59	2.548	1,343	3,421.96
59	60	2.603	1,343	3,495.83
60	61	2.714	1,534	4,163.28
61	62	2.810	1,645	4,622.45
62	63	2.873	1,811	5,203.00
63	64	2.952	2,238	6,606.58
64	200	3.000	2,940	8,820.00
Min	**Max**	**HHS defined age curve**	**Members**	**Factor X Members**
		(1)	**(2)**	**(1) X (2)**

Geisinger Health Plan
Individual Filing for 2020
Average Age Factor in Manual Rate

	(2) 2018 Member Months	(1) X (2) Factor X Member Months
Total members:	676,186	1,258,485.92

(1) X (2) / (2)
Manual Enrollment Factor:
1.861
February Enrollment Factor:
1.875
Table 5 Factor:
1.008

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	31,439	24,050.84
15	16	0.833	2,584	2,152.47
16	17	0.859	2,649	2,275.49
17	18	0.885	2,838	2,511.63
18	19	0.913	3,104	2,833.95
19	20	0.941	4,518	4,251.44
20	21	0.970	5,982	5,802.54
21	22	1.000	7,249	7,249.00
22	23	1.000	6,874	6,874.00
23	24	1.000	6,429	6,429.00
24	25	1.000	5,920	5,920.00
25	26	1.004	6,098	6,122.39
26	27	1.024	10,789	11,047.94
27	28	1.048	11,719	12,281.51
28	29	1.087	12,307	13,377.71
29	30	1.119	11,031	12,343.69
30	31	1.135	10,350	11,747.25
31	32	1.159	9,591	11,115.97
32	33	1.183	9,891	11,701.05
33	34	1.198	10,400	12,459.20
34	35	1.214	9,075	11,017.05
35	36	1.222	10,120	12,366.64
36	37	1.230	9,799	12,052.77
37	38	1.238	9,340	11,562.92
38	39	1.246	10,166	12,666.84
39	40	1.262	9,805	12,373.91
40	41	1.278	9,656	12,340.37
41	42	1.302	9,506	12,376.81
42	43	1.325	9,115	12,077.38
43	44	1.357	10,139	13,758.62
44	45	1.397	10,510	14,682.47
45	46	1.444	10,658	15,390.15
46	47	1.500	11,940	17,910.00
47	48	1.563	12,766	19,953.26
48	49	1.635	13,421	21,943.34
49	50	1.706	13,733	23,428.50
50	51	1.786	13,460	24,039.56
51	52	1.865	13,924	25,968.26
52	53	1.952	15,729	30,703.01
53	54	2.040	16,406	33,468.24
54	55	2.135	18,146	38,741.71

55	56	2.230	18,999	42,367.77
56	57	2.333	19,163	44,707.28
57	58	2.437	20,929	51,003.97
58	59	2.548	20,469	52,155.01
59	60	2.603	21,461	55,862.98
60	61	2.714	24,209	65,703.23
61	62	2.810	25,343	71,213.83
62	63	2.873	27,732	79,674.04
63	64	2.952	35,126	103,691.95
64	200	3.000	43,579	130,737.00
Min	**Max**	**HHS defined age curve**	**Members**	**Factor X Members**
		(1)	**(2)**	**(1) X (2)**

Geisinger Health Plan
Individual Filing for 2020
Benefit Changes

2020 Plan Name	HIOS IDs	Plan Changes	2019 Pricing AV	2020 Pricing AV Before Plan Changes	2020 Pricing AV	Impact of Plan Changes
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010035	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010036	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010037	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010042	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010067	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010082	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010083	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010084	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010085	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010086	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010087	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010088	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 20/40/3000	22444PA0010089	No Changes	0.845		0.867	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010063	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010064	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010065	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010066	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010070	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010090	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010091	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010092	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010093	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010094	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010095	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010096	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4600	22444PA0010097	No Changes	0.777		0.806	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010038	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010039	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010040	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010041	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010068	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010098	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010099	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010100	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010101	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010102	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010103	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010104	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/4650	22444PA0010105	No Changes	0.777		0.805	
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010053	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010054	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010055	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010056	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010069	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010106	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010107	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010108	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010109	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010110	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010111	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010112	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access HMO 30/60/7100	22444PA0010113	MOOP increased 7900 to 8150, Deductible increased 6600 to 7100	0.738	0.780	0.767	-0.013
Geisinger Marketplace All-Access Value	22444PA0040080	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040081	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040082	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040083	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040084	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040085	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007

Geisinger Marketplace All-Access Value	22444PA0040086	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040087	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040088	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040089	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040090	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040091	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace All-Access Value	22444PA0040092	MOOP increased 7900 to 8150, Deductible increased 7900 to 8150	0.687	0.735	0.728	-0.007
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010047	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010048	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010071	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010072	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010073	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010074	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010075	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/4500	22444PA0010134	No Changes	0.742		0.781	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010045	No Changes	0.852		0.912	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010046	No Changes	0.852		0.912	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010076	No Changes	0.852		0.912	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010077	No Changes	0.852		0.912	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010078	No Changes	0.852		0.912	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010079	No Changes	0.852		0.912	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010080	No Changes	0.852		0.912	
Geisinger Marketplace Extra HMO 10/50/500	22444PA0010081	No Changes	0.852		0.912	
Geisinger Marketplace Premier HMO 20/40/3000	22444PA0010135	New Plan			0.867	
Geisinger Marketplace Premier HMO 20/40/3000	22444PA0010138	New Plan			0.867	
Geisinger Marketplace Premier HMO 20/40/3000	22444PA0010141	New Plan			0.867	
Geisinger Marketplace Premier HMO 30/60/4650	22444PA0010136	New Plan			0.805	
Geisinger Marketplace Premier HMO 30/60/4650	22444PA0010139	New Plan			0.805	
Geisinger Marketplace Premier HMO 30/60/4650	22444PA0010142	New Plan			0.805	
Geisinger Marketplace Premier HMO 30/60/7100	22444PA0010137	New Plan			0.767	
Geisinger Marketplace Premier HMO 30/60/7100	22444PA0010140	New Plan			0.767	
Geisinger Marketplace Premier HMO 30/60/7100	22444PA0010143	New Plan			0.767	

Table B: Induced Utilization Exhibit									
Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV & Cost Sharing Factor	(8)/(6*7)	Pre-Normalized Factors
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
22444PA0010035	Gold	1,423	$15,469,689	$13,416,087	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010036	Gold	488	$5,305,136	$4,600,879	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010037	Gold	546	$5,935,664	$5,147,705	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010038	Silver	2,205	$22,273,750	$21,520,452	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010039	Silver	486	$4,909,316	$4,743,283	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010040	Silver	885	$8,939,805	$8,637,460	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010041	Silver	769	$7,768,034	$7,505,319	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010042	Gold	240	$2,609,083	$2,262,727	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010045	Gold	3,968	$43,136,841	$39,323,113	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010046	Gold	1,522	$16,545,935	$15,083,109	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010047	Silver	2,830	$28,587,172	$26,794,985	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010048	Silver	837	$8,454,934	$7,924,877	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010053	Bronze	2,961	$26,350,871	$20,203,477	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010054	Bronze	1,459	$12,984,100	$9,955,040	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010055	Bronze	1,492	$13,277,778	$10,180,205	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010056	Bronze	1,416	$12,601,430	$9,661,642	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010063	Silver	176	$1,777,859	$1,432,492	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010064	Silver	17	$171,725	$138,366	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010065	Silver	29	$292,943	$236,036	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010066	Silver	18	$181,827	$146,505	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010067	Gold	600	$6,522,708	$5,656,818	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010068	Silver	474	$4,788,099	$4,626,165	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010069	Bronze	463	$4,120,383	$3,159,139	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010070	Silver	4	$40,406	$32,557	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010071	Silver	40	$404,059	$378,728	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010072	Silver	485	$4,899,215	$4,592,073	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010073	Silver	813	$8,212,498	$7,697,640	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010074	Silver	315	$3,181,964	$2,982,481	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010075	Silver	103	$1,040,452	$975,224	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010076	Gold	94	$1,021,891	$931,546	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010077	Gold	140	$1,521,965	$1,387,408	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010078	Gold	1,137	$12,360,531	$11,267,737	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010079	Gold	1,168	$12,697,538	$11,574,949	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010080	Gold	441	$4,794,190	$4,370,336	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010081	Gold	273	$2,967,832	$2,705,446	0.9116	1.007	0.9990	1.08824	0.876
22444PA0010082	Gold	54	$587,044	$509,114	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010083	Gold	5	$54,356	$47,140	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010084	Gold	33	$358,749	$311,125	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010085	Gold	51	$554,430	$480,830	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010086	Gold	138	$1,500,223	$1,301,068	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010087	Gold	277	$3,011,317	$2,611,564	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010088	Gold	192	$2,087,267	$1,810,182	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010089	Gold	396	$4,304,987	$3,733,500	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010090	Silver	12	$121,218	$97,670	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010091	Silver	1	$10,101	$8,139	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010092	Silver	1	$10,101	$8,139	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010093	Silver	10	$101,015	$81,392	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010094	Silver	31	$313,146	$252,314	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010095	Silver	55	$555,581	$447,654	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010096	Silver	23	$232,334	$187,201	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010097	Silver	12	$121,218	$97,670	0.8057	1.007	0.8205	1.01119	0.814
22444PA0010098	Silver	43	$434,363	$419,673	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010099	Silver	3	$30,304	$29,280	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010100	Silver	58	$585,886	$566,071	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010101	Silver	19	$191,928	$185,437	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010102	Silver	154	$1,555,627	$1,503,016	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010103	Silver	362	$3,656,734	$3,533,063	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010104	Silver	468	$4,727,490	$4,567,606	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010105	Silver	451	$4,555,765	$4,401,689	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010106	Bronze	114	$1,014,522	$777,844	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010107	Bronze	8	$71,195	$54,586	0.7667	1.007	0.6878	0.89085	0.717

22444PA0010108	Bronze	129	$1,148,012	$880,192	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010109	Bronze	163	$1,450,588	$1,112,181	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010110	Bronze	273	$2,429,513	$1,862,732	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010111	Bronze	1,115	$9,922,736	$7,607,861	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010112	Bronze	866	$7,706,807	$5,908,886	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010113	Bronze	1,185	$10,545,688	$8,085,485	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010134	Silver	47	$474,769	$445,005	0.9373	1.007	0.9544	1.01119	0.814
22444PA0010135	Gold	-	$0	$0	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010136	Silver	-	$0	$0	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010137	Bronze	-	$0	$0	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010138	Gold	-	$0	$0	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010139	Silver	-	$0	$0	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010140	Bronze	-	$0	$0	0.7667	1.007	0.6878	0.89085	0.717
22444PA0010141	Gold	-	$0	$0	0.8673	1.007	0.9504	1.08824	0.876
22444PA0010142	Silver	-	$0	$0	0.9662	1.007	0.9838	1.01119	0.814
22444PA0010143	Bronze	-	$0	$0	0.7667	1.007	0.6878	0.89085	0.717
22444PA0040080	Catastrophic	95	$758,806	$552,183	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040081	Catastrophic	41	$327,485	$238,311	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040082	Catastrophic	32	$255,598	$185,999	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040083	Catastrophic	31	$247,611	$180,186	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040084	Catastrophic	5	$39,937	$29,062	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040085	Catastrophic	6	$47,925	$34,875	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040086	Catastrophic	-	$0	$0	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040087	Catastrophic	-	$0	$0	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040088	Catastrophic	15	$119,812	$87,187	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040089	Catastrophic	13	$103,837	$75,562	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040090	Catastrophic	29	$231,636	$168,561	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040091	Catastrophic	28	$223,648	$162,749	0.7277	1.007	0.6658	0.90860	0.731
22444PA0040092	Catastrophic	27	$215,661	$156,936	0.7277	1.007	0.6658	0.90860	0.731
Total		**37,388**	**$373,144,589**	**$327,048,922**	**0.8716**	**1.0070**	**0.8825**	**1.0000**	**0.805**

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

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$ 8,448,716.83	1.0000	$ 8,448,716.83	20,137	$ 419.56		$ (152,171.17)	$ 9,802,958.67	$ 486.81
Feb-15		$ 8,050,264.89	1.0000	$ 8,050,264.89	20,331	$ 395.96		$ (171,549.80)	$ 9,219,147.65	$ 453.45
Mar-15		$ 9,232,379.00	1.0000	$ 9,232,379.00	21,654	$ 426.36		$ (181,676.37)	$ 10,638,143.73	$ 491.28
Apr-15		$ 9,405,496.32	1.0000	$ 9,405,496.32	21,413	$ 439.24		$ (181,975.93)	$ 10,607,803.70	$ 495.39
May-15		$ 8,552,946.79	1.0000	$ 8,552,946.79	21,317	$ 401.23		$ (174,831.74)	$ 9,695,804.65	$ 454.84
Jun-15		$ 9,473,263.10	1.0000	$ 9,473,263.10	21,021	$ 450.66		$ (184,684.72)	$ 10,599,580.25	$ 504.24
Jul-15		$ 8,658,779.45	1.0000	$ 8,658,779.45	20,763	$ 417.03		$ (196,042.27)	$ 9,645,631.35	$ 464.56
Aug-15		$ 8,929,001.99	1.0000	$ 8,929,001.99	20,692	$ 431.52		$ (196,298.81)	$ 9,856,562.63	$ 476.35
Sep-15		$ 9,190,591.79	1.0000	$ 9,190,591.79	20,509	$ 448.12		$ (187,008.80)	$ 10,193,299.14	$ 497.02
Oct-15		$ 9,628,432.53	1.0000	$ 9,628,432.53	20,187	$ 476.96		$ (195,272.95)	$ 10,581,012.01	$ 524.15
Nov-15		$ 9,608,535.83	1.0000	$ 9,608,535.83	19,968	$ 481.20		$ (206,612.63)	$ 10,472,685.28	$ 524.47
Dec-15	$ 89,183,529.07	$ 8,425,681.69	1.0000	$ 8,425,681.69	19,696	$ 427.79	$ 15,204,025.62	$ (207,035.47)	$ 9,260,326.11	$ 470.16
Jan-16		$ 9,020,772.00	1.0000	$ 9,020,772.00	28,252	$ 319.29		$ (196,232.70)	$ 11,216,822.98	$ 397.03
Feb-16		$ 11,621,140.83	1.0000	$ 11,621,140.83	29,408	$ 395.17		$ (239,294.69)	$ 13,828,906.96	$ 470.25
Mar-16		$ 13,079,502.53	1.0000	$ 13,079,502.53	30,310	$ 431.52		$ (259,465.29)	$ 15,414,129.47	$ 508.55
Apr-16		$ 13,042,340.59	1.0000	$ 13,042,340.59	31,563	$ 413.21		$ (276,013.09)	$ 15,015,487.70	$ 475.72
May-16		$ 13,407,642.01	1.0000	$ 13,407,642.01	31,281	$ 428.62		$ (281,279.76)	$ 15,449,416.77	$ 493.89
Jun-16		$ 12,894,174.58	1.0000	$ 12,894,174.58	30,879	$ 417.57		$ (280,544.70)	$ 14,735,618.29	$ 477.20
Jul-16		$ 13,029,539.44	1.0000	$ 13,029,539.44	30,641	$ 425.23		$ (308,939.48)	$ 14,650,062.66	$ 478.12
Aug-16		$ 13,198,306.31	1.0000	$ 13,198,306.31	30,218	$ 436.77		$ (342,887.89)	$ 14,873,052.12	$ 492.19
Sep-16		$ 13,701,827.50	1.0000	$ 13,701,827.50	29,883	$ 458.52		$ (304,981.48)	$ 15,298,605.17	$ 511.96
Oct-16		$ 13,870,796.31	1.0000	$ 13,870,796.31	29,441	$ 471.14		$ (372,653.67)	$ 15,266,766.60	$ 518.56
Nov-16		$ 14,054,327.35	1.0000	$ 14,054,327.35	29,015	$ 484.38		$ (401,375.40)	$ 15,434,256.66	$ 531.94
Dec-16	$ 152,605,652.56	$ 16,548,028.50	1.0000	$ 16,548,028.50	28,436	$ 581.94	$ 25,369,505.69	$ (453,923.45)	$ 17,937,186.66	$ 630.80
Jan-17		$ 16,776,622.56	1.0000	$ 16,776,622.56	44,660	$ 375.65		$ (386,723.43)	$ 20,353,258.16	$ 455.74
Feb-17		$ 17,732,173.78	1.0000	$ 17,732,173.78	46,194	$ 383.86		$ (410,824.25)	$ 20,896,777.57	$ 452.37
Mar-17		$ 19,917,219.40	1.0000	$ 19,917,219.40	46,818	$ 425.42		$ (451,813.24)	$ 23,040,254.81	$ 492.12
Apr-17		$ 19,430,415.49	1.0000	$ 19,430,415.49	46,083	$ 421.64		$ (353,209.64)	$ 22,406,773.14	$ 486.23
May-17		$ 21,181,003.85	1.0000	$ 21,181,003.85	45,049	$ 470.18		$ (406,188.15)	$ 24,009,185.01	$ 532.96
Jun-17		$ 20,167,234.20	1.0000	$ 20,167,234.20	44,159	$ 456.70		$ (386,069.04)	$ 22,793,013.41	$ 516.16
Jul-17		$ 22,370,694.34	0.9997	$ 22,378,096.34	43,208	$ 517.92		$ (351,783.60)	$ 24,665,744.33	$ 570.86
Aug-17		$ 21,003,652.15	0.9996	$ 21,012,345.70	42,485	$ 494.58		$ (385,857.21)	$ 23,311,552.17	$ 548.70
Sep-17		$ 19,555,257.64	0.9995	$ 19,565,455.86	41,754	$ 468.59		$ (365,656.15)	$ 21,636,528.20	$ 518.19
Oct-17		$ 21,717,319.60	0.9990	$ 21,737,994.79	40,667	$ 534.54		$ (392,993.50)	$ 23,958,616.72	$ 589.14
Nov-17		$ 21,643,555.04	0.9985	$ 21,676,280.90	39,606	$ 547.30		$ (386,264.19)	$ 23,641,002.38	$ 596.90
Dec-17	$ 330,586,303.68	$ 21,030,366.34	0.9980	$ 21,072,443.12	38,504	$ 547.28	$ 35,481,011.51	$ (357,470.49)	$ 22,780,738.74	$ 591.65
Jan-18		$ 24,703,076.73	0.9868	$ 25,033,573.55	59,931	$ 417.71		$ (406,148.43)	$ 30,197,383.65	$ 503.87
Feb-18		$ 26,376,817.48	0.9971	$ 26,453,554.69	58,822	$ 449.72		$ (383,880.03)	$ 31,069,239.64	$ 528.19
Mar-18		$ 29,036,473.30	0.9943	$ 29,202,224.14	58,042	$ 503.12		$ (449,831.32)	$ 33,611,607.46	$ 579.09
Apr-18		$ 28,880,489.79	0.9873	$ 29,252,559.11	57,675	$ 507.20		$ (436,620.86)	$ 33,176,444.23	$ 575.23
May-18		$ 28,418,083.30	0.9877	$ 28,772,404.37	56,899	$ 505.68		$ (467,870.19)	$ 32,746,109.39	$ 575.51
Jun-18		$ 26,866,927.69	0.9830	$ 27,332,123.80	56,512	$ 483.65		$ (454,270.63)	$ 30,753,618.25	$ 544.20
Jul-18		$ 28,020,637.80	0.9811	$ 28,561,089.83	55,935	$ 510.61		$ (636,305.74)	$ 31,609,349.12	$ 565.11
Aug-18		$ 28,184,349.20	0.9847	$ 28,623,585.00	55,417	$ 516.51		$ (671,068.43)	$ 31,774,340.78	$ 573.37
Sep-18		$ 25,813,704.83	0.9525	$ 27,102,101.10	55,127	$ 491.63		$ (550,703.55)	$ 29,931,132.09	$ 542.95
Oct-18		$ 31,845,888.26	0.9542	$ 33,373,134.14	54,604	$ 611.18		$ (668,811.25)	$ 36,471,727.07	$ 667.93
Nov-18		$ 28,308,092.25	0.9342	$ 30,303,029.37	53,929	$ 561.91		$ (633,440.81)	$ 33,253,561.93	$ 616.62
Dec-18	$ 529,237,553.05	$ 26,220,992.08	0.8771	$ 29,895,239.32	53,293	$ 560.96	$ 49,622,294.07	$ (598,568.11)	$ 32,574,879.52	$ 611.24

Geisinger Health Plan
Individual Filing for 2020
Table 4c. Historical Experience for GHP and GQO Combined
Removed reinsurance recoveries

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		$ 8,448,716.83	1.0000	$ 8,448,716.83	20,137	$ 419.56		$ (152,171.17)	$ 9,802,958.67	$ 486.81
Feb-15		$ 7,819,279.43	1.0000	$ 7,819,279.43	20,331	$ 384.60		$ (171,549.80)	$ 8,988,162.19	$ 442.09
Mar-15		$ 9,232,347.75	1.0000	$ 9,232,347.75	21,654	$ 426.36		$ (181,676.37)	$ 10,638,112.48	$ 491.28
Apr-15		$ 9,404,623.08	1.0000	$ 9,404,623.08	21,413	$ 439.20		$ (181,975.93)	$ 10,606,930.46	$ 495.35
May-15		$ 8,544,882.10	1.0000	$ 8,544,882.10	21,317	$ 400.85		$ (174,831.74)	$ 9,687,739.96	$ 454.46
Jun-15		$ 9,446,457.09	1.0000	$ 9,446,457.09	21,021	$ 449.38		$ (184,684.72)	$ 10,572,774.24	$ 502.96
Jul-15		$ 8,655,143.49	1.0000	$ 8,655,143.49	20,763	$ 416.85		$ (196,042.27)	$ 9,641,995.39	$ 464.38
Aug-15		$ 8,923,304.89	1.0000	$ 8,923,304.89	20,692	$ 431.24		$ (196,298.81)	$ 9,850,865.53	$ 476.07
Sep-15		$ 9,189,323.44	1.0000	$ 9,189,323.44	20,509	$ 448.06		$ (187,008.80)	$ 10,192,030.79	$ 496.95
Oct-15		$ 9,628,432.53	1.0000	$ 9,628,432.53	20,187	$ 476.96		$ (195,272.95)	$ 10,581,012.01	$ 524.15
Nov-15		$ 9,608,535.83	1.0000	$ 9,608,535.83	19,968	$ 481.20		$ (206,612.63)	$ 10,472,685.28	$ 524.47
Dec-15	$ 89,183,529.07	$ 8,425,681.69	1.0000	$ 8,425,681.69	19,696	$ 427.79	$ 15,204,025.62	$ (207,035.47)	$ 9,260,326.11	$ 470.16
Jan-16		$ 9,020,772.00	1.0000	$ 9,020,772.00	28,252	$ 319.29		$ (196,232.70)	$ 11,216,822.98	$ 397.03
Feb-16		$ 11,621,140.83	1.0000	$ 11,621,140.83	29,408	$ 395.17		$ (239,294.69)	$ 13,828,906.96	$ 470.25
Mar-16		$ 13,079,502.53	1.0000	$ 13,079,502.53	30,310	$ 431.52		$ (259,465.29)	$ 15,414,129.47	$ 508.55
Apr-16		$ 13,042,340.59	1.0000	$ 13,042,340.59	31,563	$ 413.21		$ (276,013.09)	$ 15,015,487.70	$ 475.72
May-16		$ 13,407,642.01	1.0000	$ 13,407,642.01	31,281	$ 428.62		$ (281,279.76)	$ 15,449,416.77	$ 493.89
Jun-16		$ 12,878,120.94	1.0000	$ 12,878,120.94	30,879	$ 417.05		$ (280,544.70)	$ 14,719,564.65	$ 476.68
Jul-16		$ 12,990,711.17	1.0000	$ 12,990,711.17	30,641	$ 423.97		$ (308,939.48)	$ 14,611,234.39	$ 476.86
Aug-16		$ 13,176,522.24	1.0000	$ 13,176,522.24	30,218	$ 436.05		$ (342,887.89)	$ 14,851,268.05	$ 491.47
Sep-16		$ 13,655,789.34	1.0000	$ 13,655,789.34	29,883	$ 456.98		$ (304,981.48)	$ 15,252,567.01	$ 510.41
Oct-16		$ 13,869,593.91	1.0000	$ 13,869,593.91	29,441	$ 471.10		$ (372,653.67)	$ 15,265,564.20	$ 518.52
Nov-16		$ 14,054,113.30	1.0000	$ 14,054,113.30	29,015	$ 484.37		$ (401,375.40)	$ 15,434,042.61	$ 531.93
Dec-16	$ 152,605,652.56	$ 16,546,823.62	1.0000	$ 16,546,823.62	28,436	$ 581.90	$ 25,369,505.69	$ (453,923.45)	$ 17,935,981.78	$ 630.75
Jan-17		$ 16,780,704.87	1.0000	$ 16,780,704.87	44,660	$ 375.74		$ (386,723.43)	$ 20,357,340.47	$ 455.83
Feb-17		$ 17,732,173.78	1.0000	$ 17,732,173.78	46,194	$ 383.86		$ (410,824.25)	$ 20,896,777.57	$ 452.37
Mar-17		$ 19,904,516.37	1.0000	$ 19,904,516.37	46,818	$ 425.15		$ (451,813.24)	$ 23,027,551.78	$ 491.85
Apr-17		$ 19,379,319.82	1.0000	$ 19,379,319.82	46,083	$ 420.53		$ (353,209.64)	$ 22,355,677.47	$ 485.12
May-17		$ 21,133,603.58	1.0000	$ 21,133,603.58	45,049	$ 469.12		$ (406,188.15)	$ 23,961,784.74	$ 531.90
Jun-17		$ 20,114,109.19	1.0000	$ 20,114,109.19	44,159	$ 455.49		$ (386,069.04)	$ 22,739,888.40	$ 514.95
Jul-17		$ 22,272,076.13	0.9997	$ 22,279,478.13	43,208	$ 515.63		$ (351,783.60)	$ 24,567,126.12	$ 568.58
Aug-17		$ 21,181,868.96	0.9996	$ 21,190,562.51	42,485	$ 498.78		$ (385,857.21)	$ 23,489,768.98	$ 552.90
Sep-17		$ 19,555,257.64	0.9995	$ 19,565,455.86	41,754	$ 468.59		$ (365,656.15)	$ 21,636,528.20	$ 518.19
Oct-17		$ 21,397,620.91	0.9990	$ 21,418,296.10	40,667	$ 526.68		$ (392,993.50)	$ 23,638,918.03	$ 581.28
Nov-17		$ 21,643,555.04	0.9985	$ 21,676,280.90	39,606	$ 547.30		$ (386,264.19)	$ 23,641,002.38	$ 596.90
Dec-17	$ 330,586,303.68	$ 21,030,366.34	0.9980	$ 21,072,443.12	38,504	$ 547.28	$ 35,481,011.51	$ (357,470.49)	$ 22,780,738.74	$ 591.65
Jan-18		$ 24,363,448.91	0.9866	$ 24,693,945.73	59,931	$ 412.04		$ (406,148.43)	$ 29,857,755.83	$ 498.20
Feb-18		$ 26,376,817.48	0.9971	$ 26,453,554.69	58,822	$ 449.72		$ (383,880.03)	$ 31,069,239.64	$ 528.19
Mar-18		$ 29,036,473.30	0.9943	$ 29,202,224.14	58,042	$ 503.12		$ (449,831.32)	$ 33,611,607.46	$ 579.09
Apr-18		$ 28,838,862.19	0.9873	$ 29,210,931.51	57,675	$ 506.47		$ (436,620.86)	$ 33,134,816.63	$ 574.51
May-18		$ 28,418,083.30	0.9877	$ 28,772,404.37	56,899	$ 505.68		$ (467,870.19)	$ 32,746,109.39	$ 575.51
Jun-18		$ 26,866,927.69	0.9830	$ 27,332,123.80	56,512	$ 483.65		$ (454,270.63)	$ 30,753,618.25	$ 544.20
Jul-18		$ 27,360,986.08	0.9806	$ 27,901,438.11	55,935	$ 498.82		$ (636,305.74)	$ 30,949,697.40	$ 553.32
Aug-18		$ 28,183,996.86	0.9847	$ 28,623,232.66	55,417	$ 516.51		$ (671,068.43)	$ 31,773,988.44	$ 573.36
Sep-18		$ 25,813,704.83	0.9525	$ 27,102,101.10	55,127	$ 491.63		$ (550,703.55)	$ 29,931,132.09	$ 542.95
Oct-18		$ 31,698,708.41	0.9540	$ 33,225,954.29	54,604	$ 608.49		$ (668,811.25)	$ 36,324,547.22	$ 665.24
Nov-18		$ 28,307,614.89	0.9342	$ 30,302,552.01	53,929	$ 561.90		$ (633,440.81)	$ 33,253,084.57	$ 616.61
Dec-18	$ 529,237,553.05	$ 26,220,992.08	0.8771	$ 29,895,239.32	53,293	$ 560.96	$ 49,622,294.07	$ (598,568.11)	$ 32,574,879.52	$ 611.24

Geisinger Health Plan
Individual Filing for 2020
Pricing AV Example

	Geisinger Marketplace	Geisinger Marketplace	Geisinger Marketplace
Plan Name:	HMO 20/40/3000	HMO 30/60/4650	HMO 30/60/7100
HIOS ID:	22444PA0010035	22444PA0010038	22444PA0010053
Metallic Level:	Gold	Silver	Bronze
Pricing AV Table 10:	0.867	0.805	0.767

Benefit Component	**Cost Sharing Value**	**Cost Sharing Value**	**Cost Sharing Value**
PCP	1%	1%	1%
SPC	1%	1%	1%
Skilled Nursing Facility	0%	0%	0%
Urgent Care	0%	0%	0%
PT/OT/ST	0%	0%	0%
ER	1%	1%	0%
IP (inc MH)	0%	4%	0%
OP Surgery	0%	2%	0%
MRI/CAT/PET	1%	1%	0%
Pharmacy	5%	6%	8%
Coinsurance	8%	8%	0%
Deductible	4%	10%	13%
MOOP	-7%	-15%	0%
Pricing AV	0.867	0.805	0.767

Geisinger Health Plan
Individual Filing for 2020
Premier Network Factor

Commercial Market Experience
Fiscal Year 2018
Facility and Professional

	Allowed Amount	Cost-Sharing Amount	Paid Amount
Premier	$218,690,179	$28,429,723	$190,260,456
non-Premier	$83,432,424	$10,846,215	$72,586,209
NonPar	$24,884,078	$2,239,567	$22,644,511
Total	$327,006,681	$41,515,505	$285,491,176
Step 1: Shifting Assumptions			
Premier	$264,820,252	$34,426,633	$230,393,619
non-Premier	$37,302,351	$4,849,306	$32,453,045
NonPar	$24,884,078	$2,239,567	$22,644,511
Total	$327,006,681	$41,515,506	$285,491,175
Step 2: Unit Cost Savings Assumptions			
Premier	$251,101,299	$34,126,760	$216,974,539
non-Premier	$37,302,351	$4,849,306	$32,453,045
NonPar	$24,884,078	$2,239,567	$22,644,511
Total	$313,287,728	$41,215,633	$272,072,095
Step 3: Cost-Sharing Assumptions			
Premier	$251,101,299	$34,126,760	$216,974,539
non-Premier	$37,302,351	$4,686,435	$32,615,916
NonPar	$24,884,078	$2,239,567	$22,644,511
Total	$313,287,728	$41,052,762	$272,234,966
Step 4: Percentage of non-Medical Expenses			
			23.50%
Best Estimate Premier Network Impact			-3.6%

Scenario Testing of Assumptions

Min Discount	Max Discount	Best Estimate	Proposed
-2.5%	-5.0%	-3.6%	-6.0%

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

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

Sheet Names	Visible	Approximate Size	Description
Explanation	Visible	8.31 kb	Explains the process to go from each worksheet below to the Summary, which matches Table 3 in Actuarial Memorandum Exhibits.
Summary	Visible	13.86 kb	Links to the other worksheets remain intact to demonstrate the trend calculations.
Trend Decision Tree	Visible	16.06 kb	Explains the selection process for trends. Regression trends were used, however, they were adjusted as explained below.
Comm_LG_Medical_Util	Visible	107.38 kb	Inpatient, outpatient and professional utilization review and forecast.
Comm_LG_Medical_PMPM	Visible	84.02 kb	Inpatient, outpatient and professional allowed PMPM review and forecast.
Comm_LG_Pharmacy_Util	Visible	90.03 kb	Pharmacy utilization review and forecast.
Comm_LG_Pharmacy_UC	Visible	90.08 kb	Pharmacy unit cost review and forecast.
Comm_LG_Pharmacy_PMPM	Visible	90.80 kb	Pharmacy allowed PMPM review and forecast.
Trend_Summary_FY2020	Visible	17.05 kb	This worksheet summarizes and combines the GHP and GQO large group market data.
GHP_LG_FY2020	Visible	106.45 kb	Updated for FY2020 Geisinger Health Plan review and forecast.
GQO_LG_FY2020	Visible	106.07 kb	Updated for FY2020 Geisinger Quality Options review and forecast.

Description of process:

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

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

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

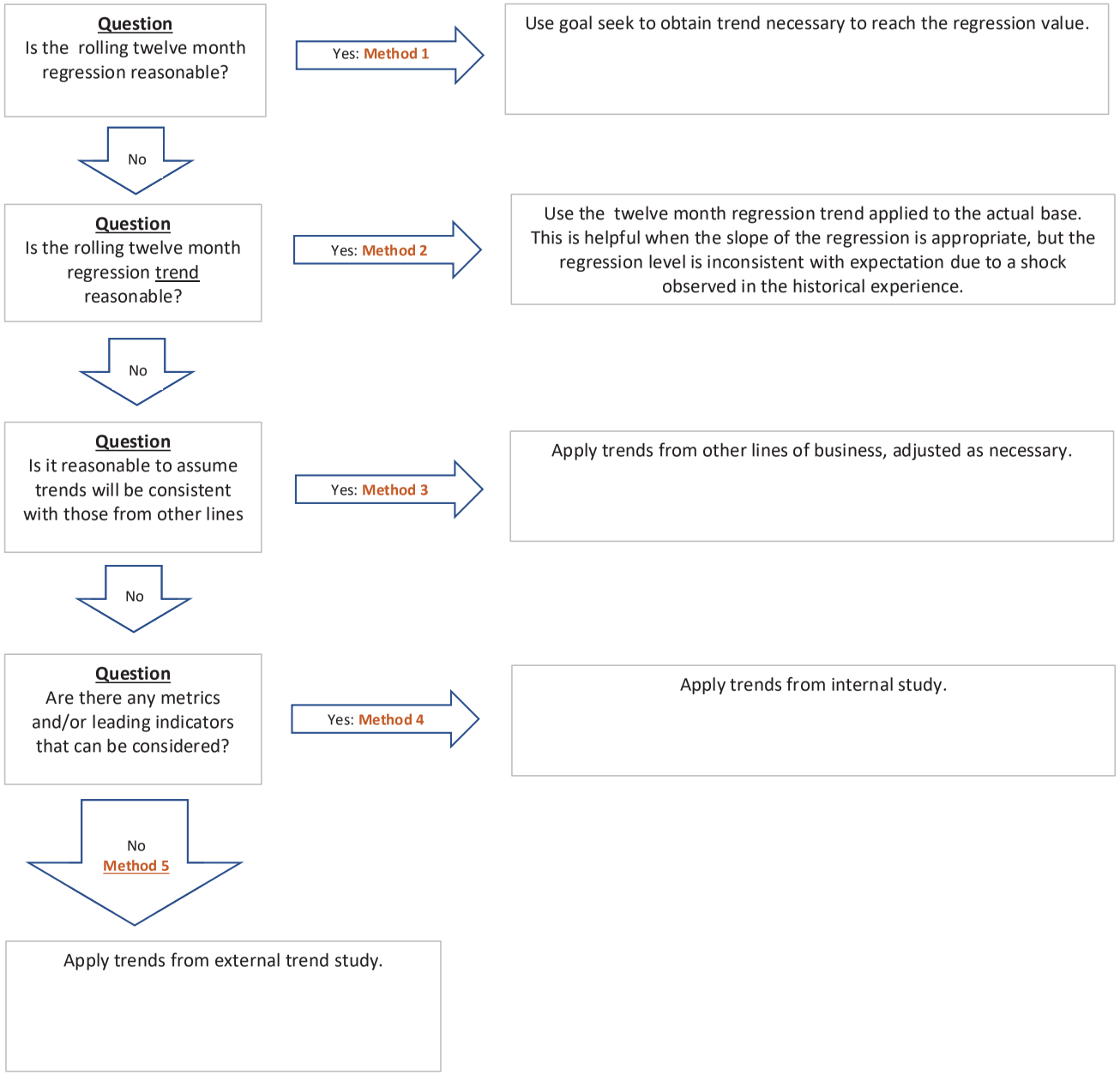
The exception here is the unit cost trends. Unit Cost trends for inpatient, outpatient and professional services are developed by reviewing contracted rate increases and historical total allowed costs by facility and provider. Due to Geisinger’s size, providing contract specific information would be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

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

Geisinger Insurance Operations

Actuarial Services

2019 Budget -> General Decision process for Setting Trends



To Do

Geisinger Insurance Operations

Actuarial Services

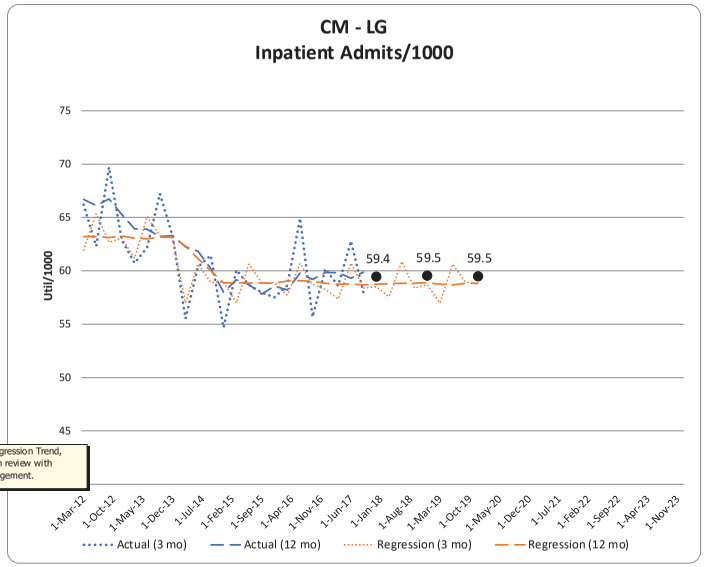
2019 Budget -> Product Level Trend Review

GHPs

CM - LG <--- Commercial Large Group excluding GHS and Lowes

Inpatient

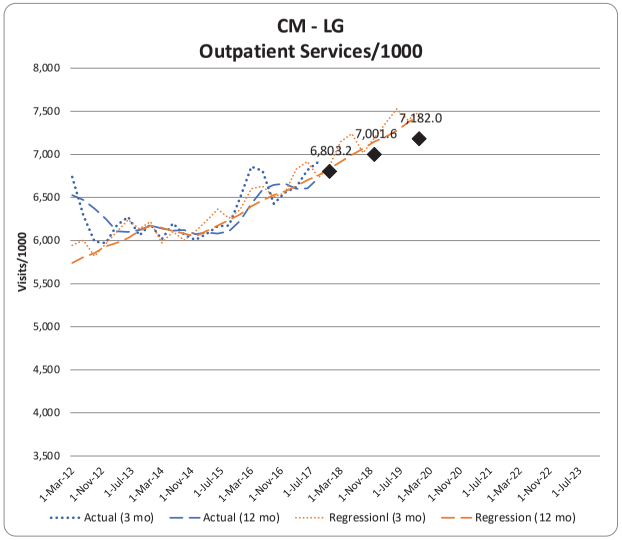
		Admits/1000								Trend									
		Actual				Regression				Actual				Regression					
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	83,137	63.1	66.2	67.4	66.7	63.8	62.0	62.3	63.2										
1-Jun-12	82,447	63.9	62.3	64.3	66.1	67.4	65.4	63.6	63.2										
1-Sep-12	82,641	67.7	69.7	66.0	66.7	58.4	62.7	64.0	63.1										
1-Dec-12	81,370	55.5	62.9	66.3	65.3	60.7	63.1	62.9	63.3										
1-Mar-13	80,242	58.6	60.7	61.8	63.9	61.9	61.2	62.1	63.1		-8.3%	-8.3%	-4.2%		-1.3%	-0.2%	-0.2%		
1-Jun-13	80,447	64.4	62.2	61.5	63.9	65.4	65.1	63.1	63.0		-0.2%	-4.4%	-3.4%		-0.4%	-0.8%	-0.3%		
1-Sep-13	76,966	59.6	67.2	64.7	63.2	59.5	63.3	64.2	63.2		-3.5%	-2.0%	-5.3%		1.0%	0.3%	0.1%		
1-Dec-13	76,026	59.2	63.2	65.2	63.3	61.9	63.1	63.2	63.2		0.5%	-1.6%	-3.0%		0.0%	0.5%	-0.1%		
1-Mar-14	68,231	58.6	55.5	59.6	62.2	57.7	57.0	60.2	62.3		-8.6%	-3.6%	-2.7%		-6.8%	-3.1%	-1.2%		
1-Jun-14	65,653	61.2	60.4	57.9	61.8	62.7	60.6	58.8	61.1		-2.9%	-5.8%	-3.3%		-6.9%	-6.9%	-3.0%		
1-Sep-14	63,381	63.4	61.4	60.9	60.2	57.1	58.9	59.8	60.0		-8.6%	-5.9%	-4.8%		-6.9%	-6.9%	-5.0%		
1-Dec-14	63,091	50.4	54.7	58.1	58.0	59.4	59.0	58.9	58.9		-13.5%	-11.0%	-8.4%		-6.5%	-6.7%	-6.8%		
1-Mar-15	61,961	68.2	60.1	57.4	59.2	59.4	57.0	58.0	58.9		8.2%	-3.8%	-5.0%		0.0%	-3.7%	-5.5%		
1-Jun-15	59,626	59.2	58.7	59.4	58.7	64.0	60.6	58.8	58.9		-2.8%	2.5%	-5.0%		0.0%	0.0%	-3.7%		
1-Sep-15	59,932	56.5	58.0	58.3	57.8	57.1	58.9	59.8	58.9		-5.6%	-4.2%	-4.0%		0.0%	0.0%	-1.9%		
1-Dec-15	60,022	60.4	57.5	57.8	58.6	59.4	58.9	58.9	58.8		5.2%	-0.6%	1.0%		-0.1%	-0.1%	0.0%		
1-Mar-16	60,685	65.8	58.6	58.1	58.2	60.6	57.7	58.3	59.0		-2.4%	1.3%	-1.6%		1.3%	0.6%	0.3%		
1-Jun-16	61,915	68.8	64.9	61.8	59.8	64.0	60.7	59.2	59.1		10.6%	4.1%	1.8%		0.1%	0.8%	0.4%		
1-Sep-16	62,879	57.8	55.7	60.3	59.2	56.6	58.7	59.7	59.0		-4.0%	3.3%	2.3%		-0.3%	-0.2%	0.3%		
1-Dec-16	63,306	57.4	60.2	58.0	59.8	57.7	58.3	58.5	58.9		4.6%	0.4%	2.2%		-1.1%	-0.7%	0.0%		
1-Mar-17	63,922	53.5	**58.6**	59.4	59.8	60.6	57.4	57.8	58.7		0.0%	2.3%	2.8%		-0.6%	-0.9%	-0.5%		
1-Jun-17	63,460	66.9	**62.8**	60.7	59.3	64.0	60.7	59.0	58.8		-3.3%	-1.8%	-0.8%		0.1%	-0.3%	-0.5%		
1-Sep-17	60,398	52.7	**57.9**	60.4	59.9	55.5	58.4	59.6	58.7		4.0%	0.2%	1.2%		-0.6%	-0.2%	-0.6%		
1-Dec-17	60,398					56.6	**58.5**	58.4	58.7						0.4%	-0.1%	-0.2%		
1-Mar-18	60,398					59.4	57.6	58.0	58.8						0.3%	0.4%	0.1%		
1-Jun-18	60,398					62.7	60.9	59.2	58.8						0.2%	0.3%	0.1%		
1-Sep-18	60,398					54.4	58.4	59.6	58.8						0.0%	0.1%	0.3%		
1-Dec-18	60,398					56.6	58.7	58.6	58.9						0.4%	0.2%	0.2%	0.13%	59.5
1-Mar-19	60,398					57.7	57.0	57.9	58.7						-1.0%	-0.3%	-0.1%		
1-Jun-19	60,398					60.9	60.6	58.8	58.7						-0.4%	-0.7%	-0.2%		
1-Sep-19	60,398					55.5	58.9	59.8	58.8						1.0%	0.3%	0.0%		
1-Dec-19	60,398					57.7	58.7	58.8	58.8						0.0%	0.5%	-0.1%	-0.07%	59.5
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
1-Mar-21																			
1-Jun-21																			
1-Sep-21																			
1-Dec-21																			
1-Mar-22																			
1-Jun-22																			
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		60.6	60.8	61.1	61.4	60.7	60.4	60.5	60.7		-1.6%	-2.0%	-2.1%		-1.2%	-1.1%	-1.2%		
Min		50.4	54.7	57.4	57.8	55.5	57.0	57.8	58.7		-13.5%	-11.0%	-8.4%		-6.9%	-6.9%	-6.8%	Values Within Observed Range	
Max		68.8	69.7	67.4	66.7	67.4	65.4	64.2	63.3		10.6%	4.1%	2.8%		1.3%	0.8%	0.4%	Trends Within Observed Range	



Method 2: Regression Trend, adjusted upon review with medical management.

Outpatient

		Services/1000								Trend									
		Actual				Regression				Actual				Regression					
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	83,137	6,776	6,740	6,593	6,526	6,307	5,945	5,802	5,740										
1-Jun-12	82,447	5,952	6,292	6,519	6,471	5,752	6,005	5,975	5,805										
1-Sep-12	82,641	5,676	5,990	6,141	6,372	5,587	5,820	5,912	5,856										
1-Dec-12	81,370	5,520	5,971	5,980	6,251	5,531	5,964	5,892	5,934										
1-Mar-13	80,242	6,292	6,178	6,073	6,107	6,346	6,102	6,033	5,972		-8.3%	-7.9%	-6.4%		2.6%	4.0%	4.1%		
1-Jun-13	80,447	5,781	6,273	6,226	6,102	5,788	6,242	6,172	6,031		-0.3%	-4.5%	-5.7%		4.0%	3.3%	3.9%		
1-Sep-13	76,966	5,977	6,060	6,169	6,120	5,964	6,137	6,191	6,111		1.2%	0.5%	-3.9%		5.5%	4.7%	4.4%		
1-Dec-13	76,026	5,701	6,188	6,124	6,176	5,905	6,218	6,177	6,175		3.6%	2.4%	-1.2%		4.3%	4.9%	4.1%		
1-Mar-14	68,231	6,442	6,015	6,107	6,139	6,210	5,973	6,103	6,149		-2.6%	0.6%	0.5%		-2.1%	1.2%	3.0%		
1-Jun-14	65,653	5,935	6,200	6,106	6,116	5,869	6,105	6,038	6,112		-1.2%	-1.9%	0.2%		-2.2%	-2.2%	1.4%		
1-Sep-14	63,381	5,994	6,071	6,136	6,121	6,047	6,004	6,055	6,080		0.2%	-0.5%	0.0%		-2.2%	-2.2%	-0.5%		
1-Dec-14	63,091	5,825	6,009	6,040	6,074	5,987	6,106	6,055	6,046		-2.9%	-1.4%	-1.7%		-1.8%	-2.0%	-2.1%		
1-Mar-15	61,961	6,580	6,079	6,043	6,091	6,708	6,230	6,168	6,111		1.1%	-1.0%	-0.8%		4.3%	1.1%	-0.6%		
1-Jun-15	59,626	6,167	6,166	6,122	6,080	6,265	6,364	6,297	6,173		-0.6%	0.3%	-0.6%		4.3%	4.3%	1.0%		
1-Sep-15	59,932	6,236	6,176	6,171	6,106	6,305	6,260	6,313	6,239		1.7%	0.6%	-0.3%		4.3%	4.3%	2.6%		
1-Dec-15	60,022	6,511	6,498	6,338	6,229	6,242	6,361	6,311	6,304		8.1%	4.9%	2.5%		4.2%	4.2%	4.3%		
1-Mar-16	60,685	7,638	6,857	6,678	6,426	7,162	6,603	6,482	6,398		12.8%	10.5%	5.5%		6.0%	5.1%	4.7%		
1-Jun-16	61,915	6,614	6,810	6,833	6,588	6,533	6,632	6,617	6,466		10.5%	11.6%	8.4%		4.2%	5.1%	4.7%		
1-Sep-16	62,879	6,291	6,428	6,617	6,647	6,497	6,507	6,569	6,526		4.1%	7.2%	8.9%		3.9%	4.1%	4.6%		
1-Dec-16	63,306	6,424	6,555	6,492	6,660	6,282	6,553	6,530	6,573		0.9%	2.4%	6.9%		3.0%	3.5%	4.3%		
1-Mar-17	63,922	6,941	**6,619**	6,587	6,602	7,467	6,829	6,692	6,631		-3.5%	-1.4%	2.7%		3.4%	3.2%	3.7%		
1-Jun-17	63,460	6,767	**6,817**	6,717	6,605	6,811	6,916	6,872	6,702		0.1%	-1.7%	0.3%		4.3%	3.9%	3.7%		
1-Sep-17	60,398	6,952	**6,913**	6,864	6,724	6,615	6,731	6,824	6,757		7.6%	3.7%	1.2%		3.4%	3.9%	3.5%		
1-Dec-17	60,398					6,396	**6,864**	6,796	6,835						4.8%	4.1%	4.0%		6,803.2
1-Mar-18	60,398					7,604	7,146	7,005	6,913						4.6%	4.7%	4.2%		
1-Jun-18	60,398					6,935	7,241	7,193	6,993						4.7%	4.7%	4.3%		
1-Sep-18	60,398					6,736	7,017	7,129	7,067						4.3%	4.5%	4.6%		
1-Dec-18	60,398					6,669	7,190	7,103	7,148						4.7%	4.5%	4.6%	2.92%	7,001.6
1-Mar-19	60,398					7,651	7,358	7,274	7,201						3.0%	3.8%	4.2%		
1-Jun-19	60,398					6,979	7,526	7,442	7,273						3.9%	3.5%	4.0%		
1-Sep-19	60,398					7,191	7,399	7,462	7,368						5.4%	4.7%	4.3%		
1-Dec-19	60,398					7,119	7,494	7,446	7,444						4.2%	4.8%	4.1%	2.58%	7,182.0
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
1-Mar-21																			
1-Jun-21																			
1-Sep-21																			
1-Dec-21																			
1-Mar-22																			
1-Jun-22																			
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		6,304	6,344	6,334	6,319	6,269	6,287	6,264	6,213		1.7%	1.3%	0.9%		3.2%	3.2%	3.2%		
Min		5,520	5,971	5,980	6,074	5,531	5,820	5,802	5,740		-8.3%	-7.9%	-6.4%		-2.2%	-2.2%	-2.1%	Review (Values Outside Observed Range)	
Max		7,638	6,913	6,864	6,724	7,467	6,916	6,872	6,757		12.8%	11.6%	8.9%		6.0%	5.1%	4.7%	Trends Within Observed Range	



Professional

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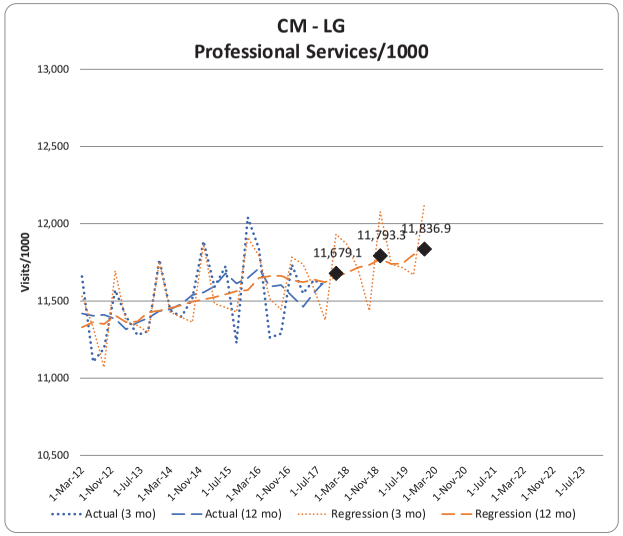
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		11,427	11,522	11,524	11,511	11,427	11,519	11,522	11,507		0.5%	0.4%	0.3%		0.5%	0.5%	0.5%		
Min		10,295	11,106	11,150	11,316	10,295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



Geisinger Insurance Operations

Actuarial Services

2019 Budget -> Product Level Trend Review

GHPs

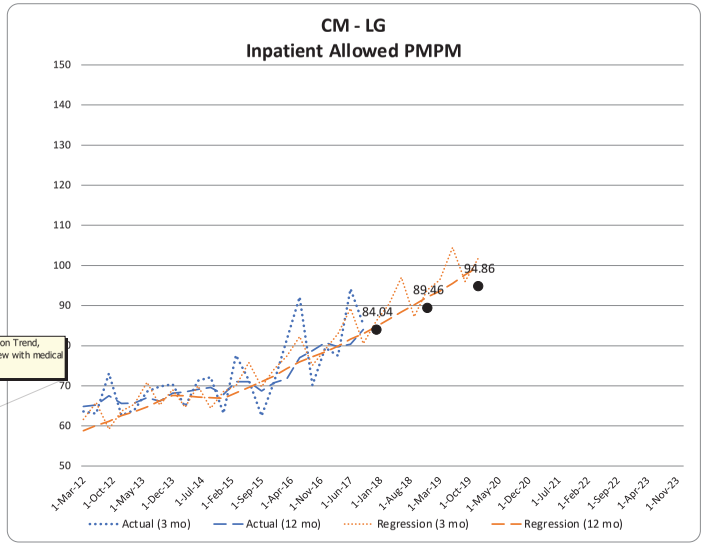
CM - LG <--- Commercial Large Group excluding GHS and Lowes

Inpatient

		Allowed PMPM								Trend									
		Actual				Regression				Actual				Regression					
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	83,137	54.36	63.61	67.04	64.85	62.73	61.58	59.81	58.80										
1-Jun-12	82,447	65.94	63.04	63.33	65.20	67.97	65.82	63.68	60.06										
1-Sep-12	82,641	76.08	73.10	68.09	67.55	57.07	59.19	62.49	61.13										
1-Dec-12	81,370	54.81	62.64	67.90	65.60	61.82	63.67	61.41	62.55										
1-Mar-13	80,242	56.93	63.91	63.27	65.70	64.97	65.40	64.53	63.50		0.5%	-5.6%	1.3%		6.2%	7.9%	8.0%		
1-Jun-13	80,447	69.62	68.54	66.22	67.07	70.39	70.88	68.14	64.74		8.7%	4.6%	2.9%		7.7%	7.0%	7.8%		
1-Sep-13	76,966	57.07	69.86	69.19	66.19	63.71	65.17	68.08	66.28		-4.4%	1.6%	-2.0%		10.1%	8.9%	8.4%		
1-Dec-13	76,026	68.67	70.40	70.13	68.14	69.01	69.00	67.08	67.62		12.4%	3.3%	3.9%		8.4%	9.2%	8.1%		
1-Mar-14	68,231	67.70	64.77	67.75	68.50	64.18	64.61	66.93	67.53		1.4%	7.1%	4.3%		-1.2%	3.7%	6.3%		
1-Jun-14	65,653	70.39	71.26	67.97	69.12	72.73	69.97	67.25	67.16		4.0%	2.6%	3.1%		-1.3%	-1.3%	3.7%		
1-Sep-14	63,381	74.83	72.18	71.71	69.63	65.83	64.39	67.23	67.07		3.3%	3.7%	5.2%		-1.2%	-1.3%	1.2%		
1-Dec-14	63,091	60.11	63.10	67.67	67.82	71.30	68.56	66.46	66.87		-10.4%	-3.5%	-0.5%		-0.6%	-0.9%	-1.1%		
1-Mar-15	61,961	84.42	77.62	70.30	71.02	72.72	70.00	69.27	68.23		19.8%	3.8%	3.7%		8.3%	3.5%	1.0%		
1-Jun-15	59,626	68.13	71.41	74.56	71.05	81.19	75.80	72.86	69.60		0.2%	9.7%	2.8%		8.3%	8.3%	3.6%		
1-Sep-15	59,932	61.62	62.48	67.00	68.68	71.31	69.78	72.83	71.01		-13.4%	-6.6%	-1.4%		8.4%	8.3%	5.9%		
1-Dec-15	60,022	74.30	71.17	66.87	70.76	77.24	74.18	72.00	72.44		12.8%	-1.2%	4.3%		8.2%	8.3%	8.3%		
1-Mar-16	60,685	90.26	81.58	76.40	71.72	81.19	77.43	75.81	74.33		5.1%	8.7%	1.0%		10.6%	9.4%	8.9%		
1-Jun-16	61,915	122.66	92.20	86.93	77.01	87.97	82.27	79.87	75.98		29.1%	16.6%	8.4%		8.5%	9.6%	9.2%		
1-Sep-16	62,879	77.72	70.16	81.08	78.77	76.12	75.06	78.63	77.24		12.3%	21.0%	14.7%		7.6%	8.0%	8.8%		
1-Dec-16	63,306	75.85	79.47	74.86	80.79	80.01	79.09	77.09	78.46		11.7%	12.0%	14.2%		6.6%	7.1%	8.3%		
1-Mar-17	63,922	73.85	77.45	78.46	79.75	87.96	83.01	81.06	79.86		-5.1%	2.7%	11.2%		7.2%	6.9%	7.5%		
1-Jun-17	63,460	85.10	94.17	85.74	80.34	95.30	89.30	86.13	81.64		2.1%	-1.4%	4.3%		8.5%	7.8%	7.4%		
1-Sep-17	60,398	88.34	85.23	89.76	**84.04**	80.02	80.51	84.96	82.99		21.5%	10.7%	6.7%		7.3%	8.1%	7.4%		
1-Dec-17	60,398					84.12	86.14	83.27	84.74						8.9%	8.0%	8.0%		84.04
1-Mar-18	60,398					92.47	90.35	88.24	86.56						8.9%	8.9%	8.4%		
1-Jun-18	60,398					100.19	97.03	93.69	88.43						8.7%	8.8%	8.3%		
1-Sep-18	60,398					84.13	87.24	92.14	90.19						8.4%	8.5%	8.7%		
1-Dec-18	60,398					91.13	93.84	90.54	92.12						8.9%	8.7%	8.7%	6.45%	89.46
1-Mar-19	60,398					95.77	96.41	95.12	93.63						6.7%	7.8%	8.2%		
1-Jun-19	60,398					103.76	104.48	100.45	95.49						7.7%	7.2%	8.0%		
1-Sep-19	60,398					93.91	96.02	100.25	97.69						10.1%	8.8%	8.3%		
1-Dec-19	60,398					101.72	101.69	98.86	99.65						8.4%	9.2%	8.2%	6.03%	94.86
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
1-Mar-21																			
1-Jun-21																			
1-Sep-21																			
1-Dec-21																			
1-Mar-22																			
1-Jun-22																			
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		73.0	72.6	72.3	71.3	73.2	71.5	71.0	69.8		5.9%	4.7%	4.6%		6.7%	6.7%	6.7%		
Min		54.4	62.5	63.3	64.8	57.1	59.2	59.8	58.8		-13.4%	-6.6%	-2.0%		-1.3%	-1.3%	-1.1%		
Max		122.7	94.2	89.8	84.0	95.3	89.3	86.1	83.0		29.1%	21.0%	14.7%		10.6%	9.6%	9.2%		

Review (Values Outside Observed Range)

Trends Within Observed Range



Method 2: Regression Trend, adjusted upon review with medical management.

Geisinger Insurance Operations

Actuarial Services

2019 Budget -> Product Level Trend Review

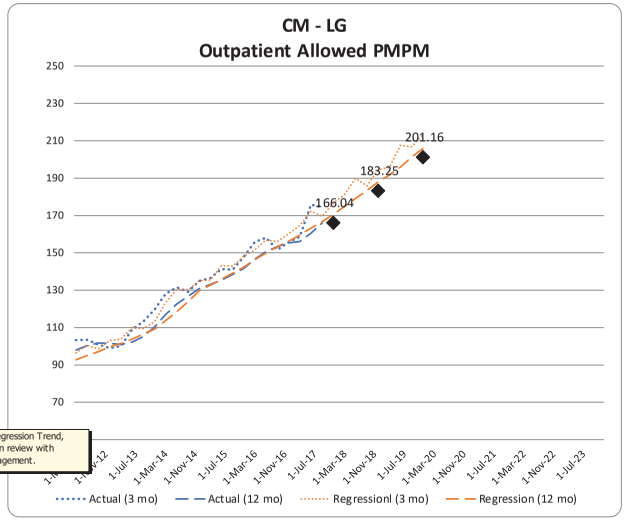
GHPs

CM - LG

Outpatient

<--- Commercial Large Group excluding GHS and Lowes

		Allowed PMPM								Trend									
		Actual				Regression				Actual				Regression					
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	83,137	108.55	103.23	101.37	97.96	101.07	96.43	94.68	92.77										
1-Jun-12	82,447	98.77	103.42	103.32	100.42	94.55	100.61	98.50	95.07										
1-Sep-12	82,641	97.90	100.90	102.15	101.75	94.14	98.51	99.56	97.07										
1-Dec-12	81,370	89.97	99.03	99.97	101.65	97.60	103.14	100.81	99.65										
1-Mar-13	80,242	101.54	100.05	99.53	100.85	106.14	103.75	103.44	101.48		-3.1%	-1.8%	3.0%		7.6%	9.3%	9.4%		
1-Jun-13	80,447	99.69	108.94	104.49	102.21	99.29	109.96	106.85	103.80		5.3%	1.1%	1.8%		9.3%	8.5%	9.2%		
1-Sep-13	76,966	109.28	113.18	111.02	105.20	106.28	109.53	109.75	106.55		12.2%	8.7%	3.4%		11.2%	10.2%	9.8%		
1-Dec-13	76,026	117.46	119.57	116.36	110.30	110.19	113.11	111.31	109.04		20.7%	16.4%	8.5%		9.7%	10.4%	9.4%		
1-Mar-14	68,231	125.74	128.17	123.62	117.06	126.24	123.43	117.96	113.68		28.1%	24.2%	16.1%		19.0%	14.0%	12.0%		
1-Jun-14	65,653	118.95	131.63	129.88	122.66	123.33	130.60	126.96	118.61		20.8%	24.3%	20.0%		18.8%	18.8%	14.3%		
1-Sep-14	63,381	128.95	129.18	130.43	126.84	132.01	130.24	130.42	123.86		14.1%	17.5%	20.6%		18.9%	18.8%	16.2%		
1-Dec-14	63,091	131.46	134.94	132.04	130.93	136.87	135.20	132.71	129.75		12.9%	13.5%	18.7%		19.5%	19.2%	19.0%		
1-Mar-15	61,961	143.47	136.47	135.70	133.01	144.59	135.42	135.31	132.82		6.5%	9.8%	13.6%		9.7%	14.7%	16.8%		
1-Jun-15	59,626	133.12	141.37	138.89	135.41	139.23	143.15	139.24	135.91		7.4%	6.9%	10.4%		9.6%	9.7%	14.6%		
1-Sep-15	59,932	143.16	141.00	141.19	138.38	144.78	142.86	143.01	139.07		9.2%	8.3%	9.1%		9.7%	9.7%	12.3%		
1-Dec-15	60,022	151.31	147.77	144.42	141.62	150.11	148.15	145.53	142.34		9.5%	9.4%	8.2%		9.6%	9.7%	9.7%		
1-Mar-16	60,685	178.28	155.92	151.86	146.55	163.27	151.54	149.85	146.45		14.3%	11.9%	10.2%		11.9%	10.7%	10.3%		
1-Jun-16	61,915	157.40	158.05	156.99	150.78	152.73	156.97	154.28	149.95		11.8%	13.0%	11.4%		9.7%	10.8%	10.3%		
1-Sep-16	62,879	147.22	151.58	154.79	153.34	156.54	156.11	156.54	153.24		7.5%	9.6%	10.8%		9.3%	9.5%	10.2%		
1-Dec-16	63,306	156.19	155.62	153.62	155.28	157.67	160.12	158.13	156.24		5.3%	6.4%	9.7%		8.1%	8.7%	9.8%		
1-Mar-17	63,922	173.43	158.68	157.16	155.99	179.06	164.57	162.36	159.50		1.8%	3.5%	6.4%		8.6%	8.4%	8.9%		
1-Jun-17	63,460	181.66	175.79	167.17	160.43	167.50	172.31	168.41	163.30		11.2%	6.5%	6.4%		9.8%	9.2%	8.9%		
1-Sep-17	60,398	178.55	174.46	175.13	**166.04**	166.78	169.55	170.95	166.60		15.1%	13.2%	8.3%		8.6%	9.2%	8.7%		
1-Dec-17	60,398					167.98	176.54	172.99	170.64						10.3%	9.4%	9.2%		
1-Mar-18	60,398					190.77	181.28	178.91	174.83						10.2%	10.2%	9.6%		
1-Jun-18	60,398					178.46	189.92	185.60	179.24						10.2%	10.2%	9.8%		
1-Sep-18	60,398					177.69	185.93	187.93	183.42						9.7%	9.9%	10.1%		
1-Dec-18	60,398					184.23	194.65	190.29	187.95						10.3%	10.0%	10.1%	10.37%	183.25
1-Mar-19	60,398					200.33	195.85	195.25	191.59						8.0%	9.1%	9.6%		
1-Jun-19	60,398					187.40	207.55	201.70	196.00						9.3%	8.7%	9.4%		
1-Sep-19	60,398					200.60	206.72	207.14	201.19						11.2%	10.2%	9.7%		
1-Dec-19	60,398					207.98	213.44	210.08	205.89						9.7%	10.4%	9.6%	9.77%	201.16
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
1-Mar-21																			
1-Jun-21																			
1-Sep-21																			
1-Dec-21																			
1-Mar-22																			
1-Jun-22																			
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		134	133	132	128	133	133	131	128		11.1%	10.6%	10.3%		11.2%	11.2%	11.2%		
Min		90	99	100	98	94	96	95	93		-3.1%	-1.8%	1.8%		7.6%	8.4%	8.7%		
Max		182	176	175	166	179	172	171	167		28.1%	24.3%	20.6%		19.5%	19.2%	19.0%		



Method 2: Regression Trend, adjusted upon review with medical management.

Review (Values Outside Observed Range)

Trends Within Observed Range

Geisinger Insurance Operations

Actuarial Services

2019 Budget -> Product Level Trend Review

GHPs

CM - LG

Professional

<--- Commercial Large Group excluding GHS and Lowes

		Allowed PMPM								Trend									
		Actual				Regression				Actual				Regression					
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	83,137	95.66	93.92	92.23	90.12	95.75	92.11	89.89	89.25										
1-Jun-12	82,447	87.20	89.58	91.77	90.41	90.75	92.94	92.52	90.22										
1-Sep-12	82,641	86.29	91.02	90.30	91.29	85.55	90.93	91.93	90.89										
1-Dec-12	81,370	85.14	92.29	91.65	91.72	84.53	92.42	91.67	92.10										
1-Mar-13	80,242	94.88	93.38	92.83	91.56	94.92	93.81	93.11	92.52		-0.6%	0.7%	1.6%		1.8%	3.6%	3.7%		
1-Jun-13	80,447	89.71	96.44	94.91	93.26	89.95	96.20	95.00	93.32		7.7%	3.4%	3.2%		3.5%	2.7%	3.4%		
1-Sep-13	76,966	90.81	97.02	96.73	94.75	91.80	95.96	96.08	94.58		6.6%	7.1%	3.8%		5.5%	4.5%	4.1%		
1-Dec-13	76,026	88.93	95.38	96.20	95.54	90.71	96.05	96.00	95.49		3.3%	5.0%	4.2%		3.9%	4.7%	3.7%		
1-Mar-14	68,231	100.93	100.11	97.60	97.15	100.93	99.78	97.80	96.91		7.2%	5.1%	6.1%		6.4%	5.0%	4.7%		
1-Jun-14	65,653	99.93	101.30	100.69	98.30	100.31	102.22	100.98	98.32		5.0%	6.1%	5.4%		6.3%	6.3%	5.4%		
1-Sep-14	63,381	103.36	102.40	101.84	99.61	102.37	101.99	102.11	99.84		5.5%	5.3%	5.1%		6.3%	6.3%	5.6%		
1-Dec-14	63,091	98.48	102.14	102.27	101.46	101.16	102.63	102.31	101.63		7.1%	6.3%	6.2%		6.9%	6.6%	6.4%		
1-Mar-15	61,961	114.45	105.44	103.78	102.79	110.03	103.72	103.17	102.63		5.3%	6.3%	5.8%		4.0%	5.5%	5.9%		
1-Jun-15	59,626	107.19	107.09	106.26	104.23	107.64	106.28	104.99	103.62		5.7%	5.5%	6.0%		4.0%	4.0%	5.4%		
1-Sep-15	59,932	102.22	103.81	105.47	104.60	106.42	106.04	106.16	104.63		1.4%	3.6%	5.0%		4.0%	4.0%	4.8%		
1-Dec-15	60,022	105.53	106.74	105.29	105.78	105.16	106.57	106.30	105.64		4.5%	3.0%	4.3%		3.8%	3.9%	4.0%		
1-Mar-16	60,685	122.42	111.51	109.13	107.31	118.09	110.18	108.38	107.28		5.8%	5.2%	4.4%		6.2%	5.1%	4.5%		
1-Jun-16	61,915	112.76	110.05	110.77	108.06	111.91	110.45	110.32	108.33		2.8%	4.3%	3.7%		3.9%	5.1%	4.6%		
1-Sep-16	62,879	110.42	109.58	109.81	109.48	108.90	109.76	110.10	109.25		5.6%	4.1%	4.7%		3.5%	3.7%	4.4%		
1-Dec-16	63,306	108.05	110.34	109.96	110.36	104.25	109.05	109.40	109.85		3.4%	4.4%	4.3%		2.3%	2.9%	4.0%		
1-Mar-17	63,922	113.88	110.41	110.38	110.10	122.76	113.36	111.21	110.67		-1.0%	1.1%	2.6%		2.9%	2.6%	3.2%		
1-Jun-17	63,460	116.69	115.28	112.83	111.40	116.34	114.87	114.11	111.77		4.8%	1.9%	3.1%		4.0%	3.4%	3.2%		
1-Sep-17	60,398	112.75	113.95	114.62	**112.47**	109.67	112.93	113.91	112.55		4.0%	4.4%	2.7%		2.9%	3.5%	3.0%		
1-Dec-17	60,398					104.99	114.08	113.49	113.81						4.6%	3.7%	3.6%		112.47
1-Mar-18	60,398					123.63	118.44	116.26	115.06						4.5%	4.5%	4.0%		
1-Jun-18	60,398					117.16	120.01	119.22	116.33						4.5%	4.5%	4.1%		
1-Sep-18	60,398					110.45	117.39	118.70	117.48						4.0%	4.2%	4.4%		
1-Dec-18	60,398					109.14	119.31	118.35	118.79						4.6%	4.3%	4.4%	4.52%	117.56
1-Mar-19	60,398					122.55	121.13	120.22	119.46						2.3%	3.4%	3.8%		
1-Jun-19	60,398					116.14	124.20	122.67	120.51						3.5%	2.9%	3.6%		
1-Sep-19	60,398					118.52	123.88	124.04	122.13						5.5%	4.5%	4.0%		
1-Dec-19	60,398					117.11	123.95	123.92	123.29						3.9%	4.7%	3.8%	3.96%	122.22
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
1-Mar-21																			
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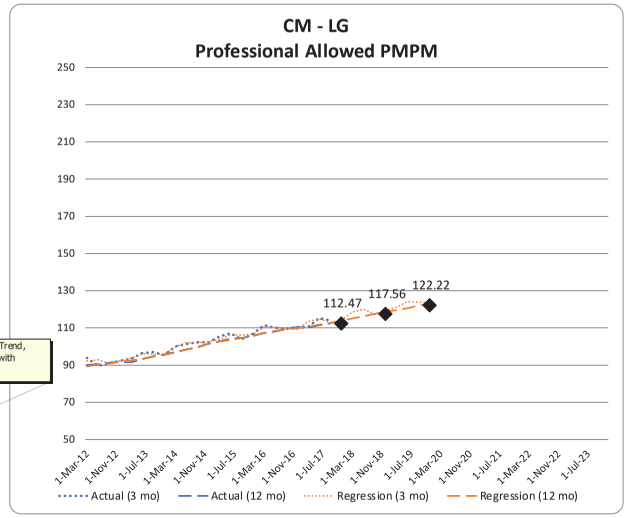
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		102	103	102	101	102	103	102	101		4.4%	4.4%	4.3%		4.3%	4.4%	4.3%		
Min		85	90	90	90	85	91	90	89		-1.0%	0.7%	1.6%		1.8%	2.6%	3.0%	Review (Values Outside Observed Range)	
Max		122	115	115	112	123	115	114	113		7.7%	7.1%	6.2%		6.9%	6.6%	6.4%	Trends Within Observed Range	



Method 2: Regression Trend, adjusted upon review with medical management.

Geisinger Insurance Operations

Actuarial Services

FY 2019 Budget Pharmacy Trend Review

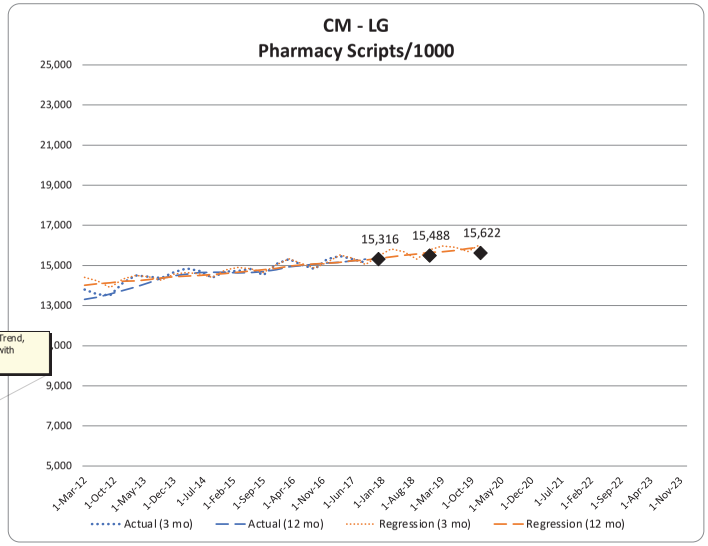
GHPs

CM - LG <-- Commercial Large Group excluding GHS and Lowes

Pharmacy

		Scripts/1000								Trend									
		Actual				Regression				Actual				Regression					
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	83,137	14,160	13,799	13,632	13,310	14,740	14,400	14,194	14,013										
1-Jun-12	82,447	13,149	13,556	13,679	13,425	13,899	14,227	14,314	14,083										
1-Sep-12	82,641	13,138	13,514	13,535	13,585	13,466	13,900	14,063	14,130										
1-Dec-12	81,370	14,072	14,136	13,824	13,751	14,242	14,321	14,109	14,212										
1-Mar-13	80,242	14,541	14,499	14,317	13,923	14,632	14,499	14,409	14,235		5.1%	5.0%	4.6%		0.7%	1.5%	1.6%		
1-Jun-13	80,447	13,782	14,433	14,466	14,142	13,797	14,441	14,470	14,288		6.5%	5.8%	5.3%		1.5%	1.1%	1.5%		
1-Sep-13	76,966	14,097	14,367	14,401	14,358	13,928	14,258	14,351	14,381		6.3%	6.4%	5.7%		2.6%	2.1%	1.8%		
1-Dec-13	76,026	14,823	14,658	14,512	14,488	14,731	14,573	14,414	14,443		3.7%	5.0%	5.4%		1.8%	2.2%	1.6%		
1-Mar-14	68,231	15,196	14,859	14,752	14,569	14,784	14,654	14,611	14,475		2.5%	3.0%	4.6%		1.1%	1.4%	1.7%		
1-Jun-14	65,653	14,349	14,722	14,791	14,642	14,288	14,585	14,620	14,510		2.0%	2.3%	3.5%		1.0%	1.0%	1.6%		
1-Sep-14	63,381	14,540	14,391	14,560	14,661	14,423	14,401	14,495	14,556		0.2%	1.1%	2.1%		1.0%	1.0%	1.2%		
1-Dec-14	63,091	15,183	14,694	14,542	14,670	15,255	14,769	14,584	14,603		0.3%	0.2%	1.3%		1.4%	1.2%	1.1%		
1-Mar-15	61,961	15,339	14,719	14,706	14,632	15,418	14,902	14,835	14,662		-0.9%	-0.3%	0.4%		1.7%	1.5%	1.3%		
1-Jun-15	59,626	14,878	14,816	14,767	14,652	14,778	14,838	14,871	14,725		0.6%	-0.2%	0.1%		1.7%	1.7%	1.5%		
1-Sep-15	59,932	14,401	14,517	14,668	14,687	14,675	14,653	14,747	14,792		0.9%	0.7%	0.2%		1.8%	1.7%	1.6%		
1-Dec-15	60,022	15,514	15,081	14,802	14,784	15,521	15,024	14,840	14,856		2.6%	1.8%	0.8%		1.7%	1.8%	1.7%		
1-Mar-16	60,685	15,988	15,324	15,203	14,937	15,948	15,328	15,177	14,963		4.1%	3.4%	2.1%		2.9%	2.3%	2.1%		
1-Jun-16	61,915	14,879	15,032	15,177	14,992	15,037	15,097	15,212	15,028		1.5%	2.8%	2.3%		1.7%	2.3%	2.1%		
1-Sep-16	62,879	14,737	14,815	14,923	15,061	14,810	14,874	14,985	15,079		2.1%	1.7%	2.5%		1.5%	1.6%	1.9%		
1-Dec-16	63,306	15,702	15,324	15,072	15,124	15,409	15,155	15,016	15,112		1.6%	1.8%	2.3%		0.9%	1.2%	1.7%		
1-Mar-17	63,922	15,927	15,470	15,397	15,164	16,226	15,518	15,338	15,165		1.0%	1.3%	1.5%		1.2%	1.1%	1.4%		
1-Jun-17	63,460	15,311	15,317	15,394	15,234	15,300	15,366	15,442	15,231		1.9%	1.4%	1.6%		1.8%	1.5%	1.4%		
1-Sep-17	60,398	14,878	15,147	15,233	15,316	14,823	15,053	15,211	15,275		2.2%	2.1%	1.7%		1.2%	1.5%	1.3%		
1-Dec-17	60,398					15,422	15,463	15,254	15,350						2.0%	1.6%	1.6%		15,316
1-Mar-18	60,398					16,241	15,834	15,649	15,425						2.0%	2.0%	1.7%		
1-Jun-18	60,398					15,314	15,676	15,755	15,502						2.0%	2.0%	1.8%		
1-Sep-18	60,398					14,836	15,315	15,496	15,572						1.7%	1.9%	1.9%		
1-Dec-18	60,398					15,692	15,778	15,547	15,651						2.0%	1.9%	2.0%	1.12%	15,488
1-Mar-19	60,398					16,122	15,977	15,878	15,687						0.9%	1.5%	1.7%		
1-Jun-19	60,398					15,202	15,911	15,944	15,745						1.5%	1.2%	1.6%		
1-Sep-19	60,398					15,346	15,707	15,809	15,843						2.6%	2.0%	1.7%		
1-Dec-19	60,398					16,231	16,057	15,882	15,913						1.8%	2.2%	1.7%	0.86%	15,622
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
1-Mar-21																			
1-Jun-21																			
1-Sep-21																			
1-Dec-21																			
1-Mar-22																			
1-Jun-22																			
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		14,721	14,660	14,624	14,526	14,788	14,732	14,709	14,644		2.3%	2.4%	2.5%		1.6%	1.6%	1.6%		
Min		13,138	13,514	13,535	13,310	13,466	13,900	14,063	14,013		-0.9%	-0.3%	0.1%		0.7%	1.0%	1.1%		
Max		15,988	15,470	15,397	15,316	16,226	15,518	15,442	15,275		6.5%	6.4%	5.7%		2.9%	2.3%	2.1%		

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



Review (Values Outside Observed Range)

Trends Within Observed Range

Geisinger Insurance Operations

Actuarial Services

FY 2019 Budget Pharmacy Trend Review

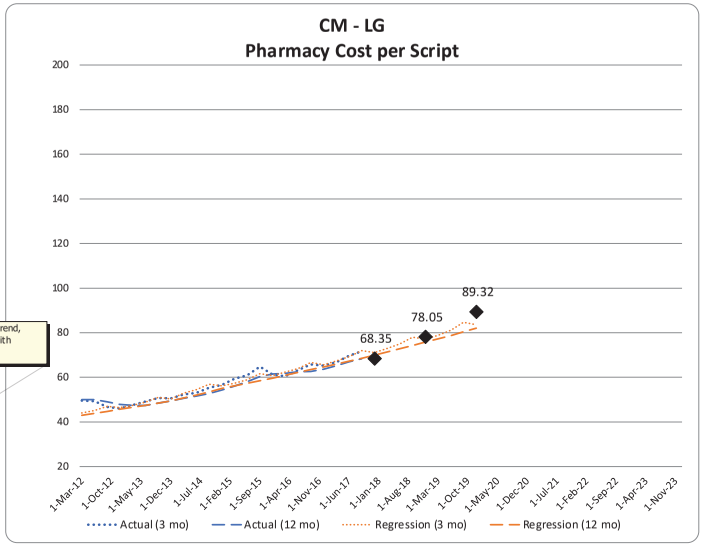
GHPs

CM - LG <--- Commercial Large Group excluding GHS and Lowes

Pharmacy

		Cost per Script								Trend									
		Actual				Regression				Actual				Regression					
Date	Scripts	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	94,887	51.02	49.54	49.87	50.04	44.63	44.03	43.41	42.97										
1-Jun-12	87,593	47.52	49.34	49.44	50.07	45.83	45.16	44.59	43.84										
1-Sep-12	87,670	44.65	46.68	48.01	48.96	46.58	46.97	46.07	44.72										
1-Dec-12	92,409	46.97	46.04	46.36	47.91	46.73	46.46	46.72	45.65										
1-Mar-13	94,639	47.04	47.64	46.83	47.42	47.92	47.51	46.98	46.52		-3.8%	-6.1%	-5.2%		7.9%	8.2%	8.3%		
1-Jun-13	89,955	48.86	49.23	48.43	47.39	49.20	48.85	48.18	47.44		-0.2%	-2.0%	-5.4%		8.2%	8.1%	8.2%		
1-Sep-13	87,247	50.87	50.71	49.96	48.37	50.72	51.01	49.91	48.43		8.6%	4.1%	-1.2%		8.6%	8.3%	8.3%		
1-Dec-13	90,697	51.12	50.55	50.63	49.51	50.88	50.31	50.66	49.39		9.8%	9.2%	3.3%		8.3%	8.4%	8.2%		
1-Mar-14	83,323	52.90	52.32	51.38	50.64	53.42	52.96	51.56	50.69		9.8%	9.7%	6.8%		11.5%	9.7%	9.0%		
1-Jun-14	75,619	53.91	53.06	52.69	51.59	55.32	54.46	53.70	52.07		7.8%	8.8%	8.9%		11.5%	11.5%	9.8%		
1-Sep-14	73,902	55.38	55.34	54.18	52.70	57.02	56.86	55.64	53.48		9.1%	8.5%	9.0%		11.5%	11.5%	10.4%		
1-Dec-14	76,835	57.80	56.56	55.95	54.27	57.20	56.14	56.50	55.06		11.9%	10.5%	9.6%		11.6%	11.5%	11.5%		
1-Mar-15	76,688	59.02	59.34	57.94	56.03	58.34	57.35	56.75	56.18		13.4%	12.8%	10.6%		8.3%	10.1%	10.8%		
1-Jun-15	71,535	62.26	60.86	60.09	57.99	60.24	58.97	58.15	57.32		14.7%	14.1%	12.4%		8.3%	8.3%	10.1%		
1-Sep-15	69,965	64.65	64.82	62.82	60.33	61.75	61.57	60.26	58.47		17.1%	15.9%	14.5%		8.3%	8.3%	9.3%		
1-Dec-15	75,568	61.27	61.24	63.01	61.53	61.94	60.79	61.18	59.65		8.3%	12.6%	13.4%		8.3%	8.3%	8.3%		
1-Mar-16	78,749	62.68	60.52	60.88	61.84	63.54	62.35	61.57	60.92		2.0%	5.1%	10.4%		8.7%	8.5%	8.4%		
1-Jun-16	74,777	64.44	63.17	61.86	62.43	65.24	63.88	63.12	62.16		3.8%	3.0%	7.7%		8.3%	8.5%	8.5%		
1-Sep-16	75,225	66.10	65.73	64.46	62.70	66.69	66.63	65.27	63.45		1.4%	2.6%	3.9%		8.2%	8.3%	8.5%		
1-Dec-16	80,757	65.75	65.29	65.51	63.72	66.52	65.66	66.14	64.66		6.6%	4.0%	3.6%		8.0%	8.1%	8.4%		
1-Mar-17	83,131	68.07	66.84	66.07	65.28	68.81	67.38	66.53	65.91		10.4%	8.5%	5.6%		8.1%	8.0%	8.2%		
1-Jun-17	79,332	71.51	69.70	68.26	66.89	70.65	69.17	68.27	67.21		10.3%	10.3%	7.2%		8.3%	8.2%	8.1%		
1-Sep-17	73,544	71.03	71.68	70.68	68.35	71.80	72.01	70.58	68.53		9.1%	9.6%	9.0%		8.1%	8.1%	8.0%		
1-Dec-17	73,544					71.63	71.16	71.60	69.89						8.4%	8.3%	8.1%		68.35
1-Mar-18	73,544					74.09	73.04	72.10	71.32						8.4%	8.4%	8.2%		
1-Jun-18	73,544					76.07	74.97	74.00	72.79						8.4%	8.4%	8.3%		
1-Sep-18	73,544					77.32	77.98	76.47	74.29						8.3%	8.4%	8.4%		
1-Dec-18	73,544					77.56	77.13	77.55	75.78						8.4%	8.3%	8.4%	14.19%	78.05
1-Mar-19	73,544					79.55	78.86	78.00	77.23						8.0%	8.2%	8.3%		
1-Jun-19	73,544					81.68	81.10	79.98	78.77						8.2%	8.1%	8.2%		
1-Sep-19	73,544					84.19	84.67	82.88	80.44						8.6%	8.4%	8.3%		
1-Dec-19	73,544					84.47	83.52	84.10	82.04						8.3%	8.4%	8.3%	14.44%	89.32
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
1-Mar-21																			
1-Jun-21																			
1-Sep-21																			
1-Dec-21																			
1-Mar-22																			
1-Jun-22																			
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		57.6	57.2	56.8	55.9	57.4	56.8	56.2	55.0		7.9%	7.4%	6.5%		8.8%	8.8%	8.8%		
Min		44.7	46.0	46.4	47.4	44.6	44.0	43.4	43.0		-3.8%	-6.1%	-5.4%		7.9%	8.0%	8.0%		
Max		71.5	71.7	70.7	68.4	71.8	72.0	70.6	68.5		17.1%	15.9%	14.5%		11.6%	11.5%	11.5%		

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



Review (Values Outside Observed Range)

Trends Within Observed Range

Geisinger Insurance Operations

Actuarial Services

FY 2019 Budget Pharmacy Trend Review

GHPs

CM - LG <--- Commercial Large Group excluding GHS and Lowes

Pharmacy

		Allowed PMPM								Trend									
		Actual				Regression				Actual				Regression					
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick
1-Mar-12	80,411	60.21	56.98	56.66	55.50	54.24	52.55	51.22	50.25										
1-Jun-12	79,938	52.07	55.77	56.38	56.02	53.08	53.73	53.13	51.52										
1-Sep-12	80,077	48.89	52.61	54.18	55.45	52.22	54.71	54.22	52.69										
1-Dec-12	78,804	55.08	54.22	53.41	54.90	55.07	55.43	55.07	54.09										
1-Mar-13	78,101	57.00	57.55	55.88	55.03	57.70	57.01	56.22	55.21		1.0%	-1.4%	-0.9%		8.5%	9.8%	9.9%		
1-Jun-13	78,325	56.12	59.22	58.38	55.88	56.47	58.95	57.98	56.51		6.2%	3.6%	-0.3%		9.7%	9.1%	9.7%		
1-Sep-13	74,271	59.75	60.72	59.95	57.89	58.84	60.91	59.91	58.04		15.4%	10.7%	4.4%		11.3%	10.5%	10.2%		
1-Dec-13	73,426	63.14	61.77	61.24	59.78	62.05	61.05	60.98	59.44		13.9%	14.7%	8.9%		10.1%	10.7%	9.9%		
1-Mar-14	65,799	66.99	64.81	63.20	61.50	65.03	64.27	62.56	61.18		12.6%	13.1%	11.8%		12.7%	11.3%	10.8%		
1-Jun-14	63,242	64.46	65.09	64.95	62.96	65.87	66.41	65.32	63.00		9.9%	11.2%	12.7%		12.7%	12.7%	11.5%		
1-Sep-14	60,992	67.11	66.37	65.72	64.39	68.63	68.61	67.49	64.89		9.3%	9.6%	11.2%		12.7%	12.7%	11.8%		
1-Dec-14	60,728	73.14	69.26	67.81	66.34	72.37	69.11	68.86	67.04		12.1%	10.7%	11.0%		13.2%	12.9%	12.8%		
1-Mar-15	59,996	75.44	72.73	70.98	68.30	74.11	70.76	69.93	68.69		12.2%	12.3%	11.1%		10.1%	11.8%	12.3%		
1-Jun-15	57,696	77.20	75.13	73.92	70.82	74.21	73.11	71.92	70.37		15.4%	13.8%	12.5%		10.1%	10.1%	11.7%		
1-Sep-15	58,299	77.58	78.41	76.76	73.81	75.57	75.56	74.32	72.08		18.1%	16.8%	14.6%		10.1%	10.1%	11.1%		
1-Dec-15	58,451	79.21	76.96	77.68	75.78	79.69	76.07	75.82	73.85		11.1%	14.6%	14.2%		10.1%	10.1%	10.2%		
1-Mar-16	59,107	83.51	77.35	77.16	76.96	83.52	79.14	77.61	75.98		6.4%	8.7%	12.7%		11.9%	11.0%	10.6%		
1-Jun-16	60,309	79.90	79.13	78.24	77.97	81.74	80.55	79.85	77.86		5.3%	5.9%	10.1%		10.2%	11.0%	10.6%		
1-Sep-16	61,253	81.17	81.19	80.17	78.68	82.29	82.97	81.77	79.72		3.6%	4.4%	6.6%		9.8%	10.0%	10.6%		
1-Dec-16	61,718	86.04	83.39	82.30	80.31	84.81	82.79	82.88	81.39		8.4%	6.0%	6.0%		8.8%	9.3%	10.2%		
1-Mar-17	62,633	90.35	86.10	84.76	82.50	91.97	86.50	84.66	83.24		11.3%	9.9%	7.2%		9.3%	9.1%	9.6%		
1-Jun-17	62,175	91.24	89.02	87.55	84.95	90.01	88.75	87.62	85.27		12.5%	11.9%	9.0%		10.2%	9.7%	9.5%		
1-Sep-17	59,318	88.07	90.51	89.76	87.23	88.56	90.67	89.70	87.16		11.5%	12.0%	10.9%		9.3%	9.7%	9.3%		
1-Dec-17	59,318					91.27	91.50	91.08	89.31						10.5%	9.9%	9.7%		87.23
1-Mar-18	59,318					98.97	95.61	93.56	91.58						10.5%	10.5%	10.0%		
1-Jun-18	59,318					96.86	98.06	96.83	93.93						10.5%	10.5%	10.2%		
1-Sep-18	59,318					95.30	99.83	98.95	96.25						10.1%	10.3%	10.4%		
1-Dec-18	59,318					100.50	101.15	100.49	98.66						10.6%	10.3%	10.5%	12.20%	97.87
1-Mar-19	59,318					105.30	104.05	102.60	100.77						8.8%	9.7%	10.0%		
1-Jun-19	59,318					103.05	107.58	105.82	103.16						9.7%	9.3%	9.8%		
1-Sep-19	59,318					107.37	111.13	109.36	105.98						11.3%	10.5%	10.1%		
1-Dec-19	59,318					113.23	111.41	111.27	108.54						10.1%	10.7%	10.0%	11.92%	109.54
1-Mar-20																			
1-Jun-20																			
1-Sep-20																			
1-Dec-20																			
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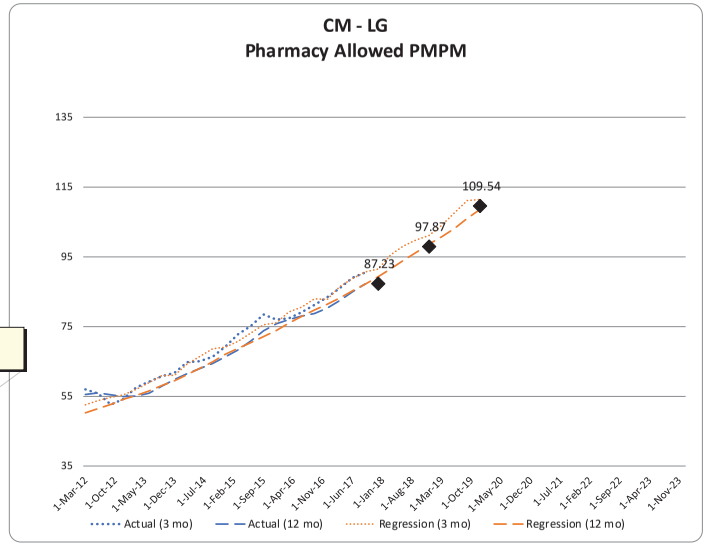
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		71.0	70.2	69.4	68.0	70.8	70.0	69.1	67.4		10.3%	9.9%	9.1%		10.5%	10.5%	10.5%		
Min		48.9	52.6	53.4	54.9	52.2	52.5	51.2	50.2		1.0%	-1.4%	-0.9%		8.5%	9.1%	9.3%		
Max		91.2	90.5	89.8	87.2	92.0	90.7	89.7	87.2		18.1%	16.8%	14.6%		13.2%	12.9%	12.8%		

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



Review (Values Outside Observed Range)

Trends Within Observed Range

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

Plan Type	Bid	2018 Plan Name	2018 Segment Name	Contract_PBP	Segment	Map to Current Product	2019INP Allowed Trends 2019	2019SNF Allowed Trends 2019	2019OUT Allowed Trends 2019	2019PRO Allowed Trends 2019	2020INP Allowed Trends 2020	2020SNF Allowed Trends 2020	2020OUT Allowed Trends 2020	2020PRO Allowed Trends 2020	2019PHA Allowed Trends 2019	2020PHA Allowed Trends 2020	OUT Allowed Trends	PRO Allowed Trends	INP Allowed Trends	SNF Allowed Trends	OUT Allowed Trends	PRO Allowed Trends	INP Allowed Trends	SNF Allowed Trends	OUT Allowed Trends	PRO Allowed Trends
PA GHP		GHP Large Group Commerc	Large Group				7.42%		9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%										
PA GHP		GHP Small Group Commerci	Small Group				7.42%		9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%										
PA GHP		GHP Individual Commercial	Individual				7.42%		9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%										
PA GQO		GQO Large Group Commerc	Large Group				9.56%		9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%										
PA GQO		GQO Small Group Commerc	Small Group				9.56%		9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%										
PA GQO		GQO Individual Commercial	Individual				9.56%		9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%										

			Total Trends:	CY19/CY18	CY20/CY19																					
HM	**Total**	**GHP Commercial**		7.31%	8.65%		7.42%		9.66%	3.59%	9.66%		10.67%	4.56%	6.82%	7.59%										
PP	**Total**	**GQO Commercial**		8.30%	8.69%		9.56%		9.13%	6.05%	10.36%		9.05%	6.76%	8.21%	8.64%										
	Total	**Commercial**		7.64%	8.66%		8.16%		9.49%	4.40%	9.91%		10.14%	5.30%	7.26%	7.93%										

Aon Health Care Trends
5.50% 6.00%

Row Lookup	Row	Offset
2019	44	0
2020	48	4
2021	52	8
2022	56	12
2023	60	16

Row Lookup	Offset
INP	0
SNF	58
OUT	116
PRO	174
PHA	232

Worksheet	Column
GHP_LG_FY2020	K
GHP_LG_FY2020	L
GHP_LG_FY2020	N
GQO_LG_FY2020	K
GQO_LG_FY2020	L
GQO_LG_FY2020	N

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

	Base Allowed Totals 2018					Base Allowed Totals 2019				2018	2019
Members	INP	SNF	OUT	PRO	INP	SNF	OUT	PRO	PHA	PHA
34,578	3,313,864	-	6,968,565	4,506,381	3,559,752	-	7,641,728	4,668,160	3,517,723	3,757,632
17,234	1,749,853	-	3,381,138	2,228,414	1,917,139	-	3,689,836	2,363,233	1,640,412	1,775,090
51,812	5,063,716	-	10,349,703	6,734,796	5,476,891	-	11,331,564	7,031,394	5,158,135	5,532,722

Geisinger Insurance Operations

Actuarial Services

2020 Budget -> Product Level Trend Review

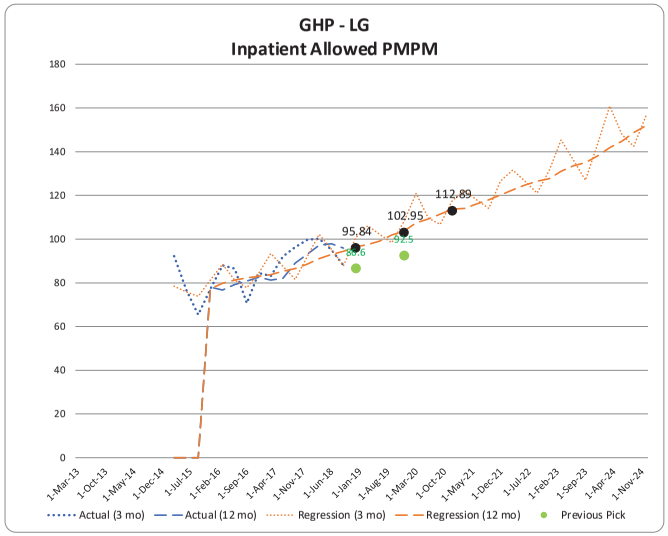
GHP

GHP - LG <--- GHP Large Group

Inpatient

		Allowed PMPM								Trend												
		Actual				Regression				Actual				Regression						Comparison Trends	
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick	Previous Pick	Last Bid Picks	Previous Trends
1-Mar-13	#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					
1-Jun-13	#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					
1-Sep-13	#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					
1-Dec-13	#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					
1-Mar-14	#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					
1-Jun-14	#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					
1-Sep-14	#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					
1-Dec-14	#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					
1-Mar-15	45,875	99.09	92.27	-	-	79.46	78.41	-	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-15	44,054	72.22	76.69	84.58	-	75.12	75.82	77.13	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-15	44,033	68.76	65.40	71.12	-	80.99	73.83	74.84	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-15	45,044	77.40	77.09	71.32	78.04	84.01	81.26	77.60	77.36		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-16	42,589	93.24	87.97	82.42	76.75	92.22	88.56	84.83	79.82		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-16	40,777	104.89	86.56	87.27	79.14	80.89	81.26	84.95	81.20		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-16	38,225	94.25	70.75	78.94	80.75	84.00	77.70	79.54	82.30		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-16	36,476	81.64	84.51	77.50	82.64	80.85	84.43	81.00	83.08		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-17	31,844	84.70	83.19	83.90	81.23	99.27	93.35	88.53	83.70		-5.4%	0.0%	0.0%		5.4%	0.0%	0.0%					
1-Jun-17	32,915	86.36	92.06	87.64	82.13	87.08	87.52	90.42	85.30		6.4%	0.4%	0.0%		7.7%	6.4%	0.0%					
1-Sep-17	34,729	95.16	96.35	94.27	88.98	83.91	81.54	84.43	86.53		36.2%	19.4%	0.0%		5.0%	6.2%	0.0%					
1-Dec-17	35,344	88.61	99.74	98.06	93.05	80.76	92.11	86.87	88.58		18.0%	26.5%	12.6%		9.1%	7.2%	6.6%					
1-Mar-18	36,095	92.69	100.18	99.97	97.22	99.17	102.17	97.25	91.06		20.4%	19.2%	19.7%		9.5%	9.8%	8.8%					
1-Jun-18	35,602	83.07	95.20	97.73	97.89	86.98	95.43	98.85	92.97		3.4%	11.5%	19.2%		9.1%	9.3%	9.0%					
1-Sep-18	34,578	77.59	88.05	91.64	**95.84**	83.82	87.82	91.64	94.47		-8.6%	-2.8%	7.7%		7.7%	8.5%	9.2%					
1-Dec-18	**34,578**					86.94	100.61	94.15	96.55						9.2%	8.4%	9.0%		95.84	86.6	#N/A	7.01%
1-Mar-19	**34,578**					95.42	106.13	103.37	97.44						3.9%	6.3%	7.0%					
1-Jun-19	**34,578**					83.70	102.22	104.18	99.14						7.1%	5.4%	6.6%					
1-Sep-19	**34,578**					97.25	98.42	100.32	101.85						12.1%	9.5%	7.8%					
1-Dec-19	**34,578**					100.87	108.05	103.24	103.71						7.4%	9.7%	7.4%	7.42%	102.95	92.5	#N/A	6.78%
1-Mar-20	**34,578**					114.95	120.99	114.52	107.42						14.0%	10.8%	10.3%					
1-Jun-20	**34,578**					108.67	109.63	115.31	109.27						7.3%	10.7%	10.2%					
1-Sep-20	**34,578**					117.16	106.75	108.19	111.35						8.5%	7.8%	9.3%					
1-Dec-20	**34,578**					121.52	117.54	112.14	113.73						8.8%	8.6%	9.7%	9.66%	112.89			
1-Mar-21	**34,578**					133.37	122.19	119.86	114.03						1.0%	4.7%	6.2%					
1-Jun-21	**34,578**					116.98	118.02	120.11	116.12						7.7%	4.2%	6.3%					
1-Sep-21	**34,578**					126.13	114.07	116.05	117.95						6.9%	7.3%	5.9%					
1-Dec-21	**34,578**					130.83	126.69	120.38	120.24						7.8%	7.4%	5.7%					
1-Mar-22	**34,578**					143.58	131.54	129.12	122.58						7.7%	7.7%	7.5%					
1-Jun-22	**34,578**					125.94	126.51	129.03	124.70						7.2%	7.4%	7.4%					
1-Sep-22	**34,578**					130.79	121.07	123.79	126.45						6.1%	6.7%	7.2%					
1-Dec-22	**34,578**					125.89	131.41	126.24	127.63						3.7%	4.9%	6.1%					
1-Mar-23	**34,578**					154.57	145.30	138.35	131.07						10.5%	7.2%	6.9%					
1-Jun-23	**34,578**					135.58	136.27	140.78	133.51						7.7%	9.1%	7.1%					
1-Sep-23	**34,578**					130.65	126.95	131.61	134.98						4.9%	6.3%	6.7%					
1-Dec-23	**34,578**					125.75	143.51	135.23	138.01						9.2%	7.1%	8.1%					
1-Mar-24	**34,578**					138.04	160.92	152.21	141.91						10.8%	10.0%	8.3%					
1-Jun-24	**34,578**					121.08	147.88	154.40	144.81						8.5%	9.7%	8.5%					
1-Sep-24	**34,578**					140.68	142.38	145.13	148.67						12.2%	10.3%	10.1%					
1-Dec-24	**34,578**					145.93	156.30	149.34	151.87						8.9%	10.4%	10.1%					
Avg		#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					
Min		#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				
Max		#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				

Method 2. Regression trend



Geisinger Insurance Operations

Actuarial Services

2020 Budget -> Product Level Trend Review

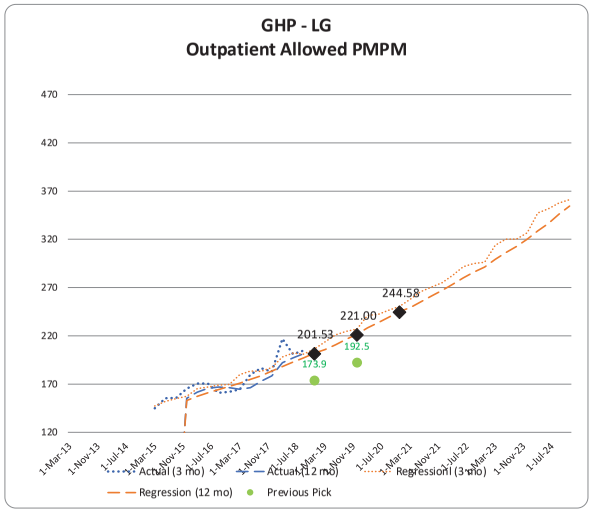
GHP

GHP - LG <--- GHP Large Group

Outpatient

		Allowed PMPM								Trend												
		Actual				Regression				Actual				Regression							Comparison Trends	
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick	Previous Pick	Last Bid Picks	Previous Trends
1-Mar-13	#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					
1-Jun-13	#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					
1-Sep-13	#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					
1-Dec-13	#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					
1-Mar-14	#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					
1-Jun-14	#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					
1-Sep-14	#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					
1-Dec-14	#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					
1-Mar-15	45,875	153.85	144.88	-	-	159.50	147.28	-	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-15	44,054	147.23	155.43	150.09	-	152.22	152.06	149.64	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-15	44,033	155.60	155.70	155.56	-	156.00	154.93	153.48	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-15	45,044	178.28	165.36	160.59	155.27	171.06	157.47	156.22	152.88		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-16	42,589	190.56	170.59	167.92	161.72	181.21	165.30	161.30	157.37		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-16	40,777	170.76	170.52	170.56	165.47	167.09	166.87	166.07	161.05		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-16	38,225	148.38	160.83	165.85	166.93	168.31	168.86	167.83	164.43		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-16	36,476	159.54	162.07	161.44	166.23	178.30	169.43	169.14	167.53		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-17	31,844	184.87	164.59	163.23	164.64	198.86	179.71	174.16	170.76		-3.5%	0.0%	0.0%		8.7%	0.0%	0.0%					
1-Jun-17	32,915	186.93	179.72	172.19	166.35	183.36	183.38	181.55	174.81		5.4%	1.0%	0.0%		9.9%	9.3%	0.0%					
1-Sep-17	34,729	184.78	186.44	183.19	173.00	178.44	183.18	183.28	178.62		15.9%	10.5%	0.0%		8.5%	9.2%	0.0%					
1-Dec-17	35,344	191.83	182.82	184.61	178.64	189.03	187.03	185.12	183.41		12.8%	14.4%	7.5%		10.4%	9.5%	9.5%					
1-Mar-18	36,095	231.24	216.96	200.25	192.01	210.82	198.21	192.74	188.17		31.8%	22.7%	16.6%		10.3%	10.7%	10.2%					
1-Jun-18	35,602	192.90	201.10	209.16	197.10	194.39	202.23	200.19	192.78		11.9%	21.5%	18.5%		10.3%	10.3%	10.3%					
1-Sep-18	34,578	192.67	204.58	202.83	201.53	189.18	201.24	201.74	197.20		9.7%	10.7%	16.5%		9.9%	10.1%	10.4%					
1-Dec-18	**34,578**					207.43	206.53	203.86	201.99						10.4%	10.1%	10.1%		201.53	173.9	#N/A	11.26%
1-Mar-19	**34,578**					219.69	213.64	210.08	205.86						7.8%	9.0%	9.4%					
1-Jun-19	**34,578**					202.57	220.94	217.29	210.54						9.3%	8.5%	9.2%					
1-Sep-19	**34,578**					214.88	224.62	222.78	216.43						11.6%	10.4%	9.8%					
1-Dec-19	**34,578**					235.62	226.84	225.73	221.51						9.8%	10.7%	9.7%	9.66%	221.00	192.5	#N/A	10.69%
1-Mar-20	**34,578**					253.94	241.21	234.02	228.40						12.9%	11.4%	11.0%					
1-Jun-20	**34,578**					242.37	242.09	241.65	233.69						9.6%	11.2%	11.0%					
1-Sep-20	**34,578**					248.39	246.66	244.38	239.20						9.8%	9.7%	10.5%					
1-Dec-20	**34,578**					272.36	250.65	248.66	245.15						10.5%	10.2%	10.7%	10.67%	244.58			
1-Mar-21	**34,578**					288.45	257.72	254.18	249.28						6.8%	8.6%	9.1%					
1-Jun-21	**34,578**					265.97	265.66	261.69	255.17						9.7%	8.3%	9.2%					
1-Sep-21	**34,578**					272.57	270.31	267.98	261.08						9.6%	9.7%	9.2%					
1-Dec-21	**34,578**					298.88	274.91	272.61	267.15						9.7%	9.6%	9.0%					
1-Mar-22	**34,578**					316.53	282.81	278.86	273.42						9.7%	9.7%	9.7%					
1-Jun-22	**34,578**					291.86	291.49	287.15	279.88						9.7%	9.7%	9.7%					
1-Sep-22	**34,578**					294.00	294.95	293.22	286.04						9.1%	9.4%	9.6%					
1-Dec-22	**34,578**					311.45	296.17	295.56	291.36						7.7%	8.4%	9.1%					
1-Mar-23	**34,578**					347.36	313.90	305.03	299.13						11.0%	9.4%	9.4%					
1-Jun-23	**34,578**					320.28	320.30	317.10	306.33						9.9%	10.4%	9.5%					
1-Sep-23	**34,578**					311.69	320.02	320.16	312.60						8.5%	9.2%	9.3%					
1-Dec-23	**34,578**					330.19	326.69	323.36	320.23						10.3%	9.4%	9.9%					
1-Mar-24	**34,578**					349.78	347.42	337.05	328.61						10.7%	10.5%	9.9%					
1-Jun-24	**34,578**					322.52	351.77	349.60	336.48						9.8%	10.3%	9.8%					
1-Sep-24	**34,578**					342.13	357.63	354.70	345.88						11.8%	10.8%	10.7%					
1-Dec-24	**34,578**					375.15	361.17	359.40	354.50						10.6%	11.2%	10.7%					
Avg		#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					
Min		#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				
Max		#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				

Method 2. Regression trend



Geisinger Insurance Operations

Actuarial Services

2020 Budget -> Product Level Trend Review

GHP

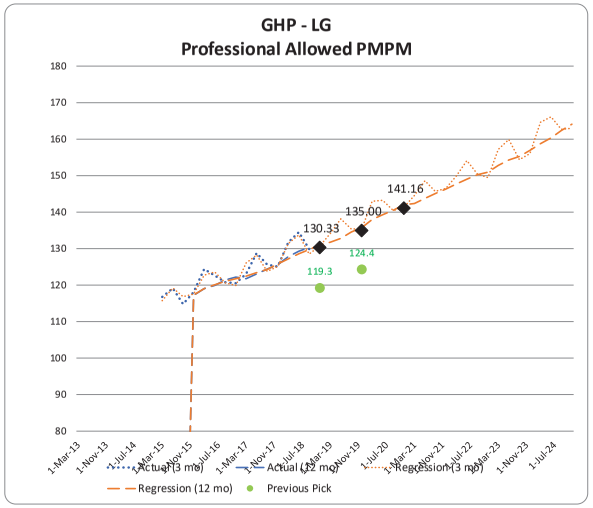
GHP - LG

Professional

<--- GHP Large Group

		Allowed PMPM								Trend											
		Actual				Regression				Actual				Regression						Comparison Trends	
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick	Previous Pick	Last Bid Picks	Previous Trends
1-Mar-13	#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					
1-Jun-13	#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					
1-Sep-13	#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					
1-Dec-13	#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					
1-Mar-14	#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					
1-Jun-14	#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					
1-Sep-14	#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					
1-Dec-14	#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					
1-Mar-15	45,875	126.37	116.73	-	-	122.25	115.74	-	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-15	44,054	118.78	119.15	117.92	-	119.82	119.19	117.44	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-15	44,033	114.38	114.81	117.01	-	118.55	116.82	118.02	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-15	45,044	117.60	118.08	116.47	117.21	120.46	117.58	117.21	117.33		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-16	42,589	136.52	124.39	121.17	119.08	131.08	122.77	120.12	119.07		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-16	40,777	126.16	122.60	123.51	119.92	124.32	123.57	123.16	120.12		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-16	38,225	125.03	120.76	121.71	121.43	121.00	120.65	122.16	121.10		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-16	36,476	117.13	120.56	120.66	122.16	118.98	119.89	120.28	121.80		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-17	31,844	126.92	123.11	121.74	121.72	135.99	126.06	122.73	122.43		-1.0%	0.0%	0.0%		2.7%	0.0%	0.0%					
1-Jun-17	32,915	130.93	128.74	125.94	123.07	128.97	128.27	127.17	123.43		5.0%	2.0%	0.0%		3.8%	3.3%	0.0%					
1-Sep-17	34,729	123.99	125.64	127.14	124.38	121.47	123.79	125.96	124.31		4.0%	4.5%	0.0%		2.6%	3.1%	0.0%					
1-Dec-17	35,344	121.80	125.13	125.39	125.65	119.45	125.10	124.45	125.76		3.8%	3.9%	2.9%		4.4%	3.5%	3.3%					
1-Mar-18	36,095	135.87	131.75	128.51	127.85	136.52	131.43	128.33	127.19		7.0%	5.6%	5.0%		4.3%	4.6%	3.9%					
1-Jun-18	35,602	126.79	134.51	133.11	129.31	129.48	133.75	132.57	128.58		4.5%	5.7%	5.1%		4.3%	4.3%	4.2%					
1-Sep-18	34,578	119.83	129.81	132.17	**130.33**	121.95	128.47	131.12	129.72		3.3%	4.0%	4.8%		3.8%	4.1%	4.4%					
1-Dec-18	**34,578**					123.92	130.66	129.56	131.09						4.4%	4.1%	4.2%		130.33	119.3	#N/A	4.85%
1-Mar-19	**34,578**					134.82	134.09	132.38	131.74						2.0%	3.2%	3.6%					
1-Jun-19	**34,578**					127.87	138.18	136.13	132.83						3.3%	2.7%	3.3%					
1-Sep-19	**34,578**					130.74	135.34	136.76	134.57						5.4%	4.3%	3.7%					
1-Dec-19	**34,578**					132.85	135.55	135.45	135.79						3.7%	4.6%	3.6%	3.59%	135.00	124.4	#N/A	4.23%
1-Mar-20	**34,578**					146.95	142.94	139.25	138.00						6.6%	5.2%	4.8%					
1-Jun-20	**34,578**					144.03	143.26	143.10	139.27						3.7%	5.1%	4.9%					
1-Sep-20	**34,578**					142.50	140.42	141.84	140.54						3.8%	3.7%	4.4%					
1-Dec-20	**34,578**					144.80	141.33	140.87	141.99						4.3%	4.0%	4.6%	4.56%	141.16			
1-Mar-21	**34,578**					157.55	144.51	142.92	142.38						1.1%	2.6%	3.2%					
1-Jun-21	**34,578**					149.42	148.63	146.57	143.72						3.8%	2.4%	3.2%					
1-Sep-21	**34,578**					147.84	145.68	147.15	145.04						3.8%	3.8%	3.2%					
1-Dec-21	**34,578**					150.23	146.49	146.09	146.33						3.7%	3.7%	3.1%					
1-Mar-22	**34,578**					163.45	149.93	148.21	147.68						3.8%	3.7%	3.7%					
1-Jun-22	**34,578**					155.02	154.09	152.01	149.05						3.7%	3.7%	3.7%					
1-Sep-22	**34,578**					150.88	150.45	152.27	150.24						3.3%	3.5%	3.6%					
1-Dec-22	**34,578**					148.36	149.48	149.96	150.99						2.0%	2.7%	3.2%					
1-Mar-23	**34,578**					169.57	157.21	153.34	152.81						4.9%	3.5%	3.5%					
1-Jun-23	**34,578**					160.82	159.93	158.57	154.27						3.8%	4.3%	3.5%					
1-Sep-23	**34,578**					151.47	154.39	157.16	155.25						2.6%	3.2%	3.3%					
1-Dec-23	**34,578**					148.94	156.05	155.22	156.89						4.4%	3.5%	3.9%					
1-Mar-24	**34,578**					162.07	164.64	160.34	158.75						4.7%	4.6%	3.9%					
1-Jun-24	**34,578**					153.71	166.10	165.37	160.29						3.9%	4.3%	3.9%					
1-Sep-24	**34,578**					157.16	162.69	164.39	162.37						5.4%	4.6%	4.6%					
1-Dec-24	**34,578**					159.70	162.94	162.81	164.09						4.4%	4.9%	4.6%					
Avg		#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					
Min		#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				
Max		#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				

Method 2. Regression trend



Geisinger Insurance Operations

Actuarial Services

2020 Budget -> Product Level Trend Review

GQO

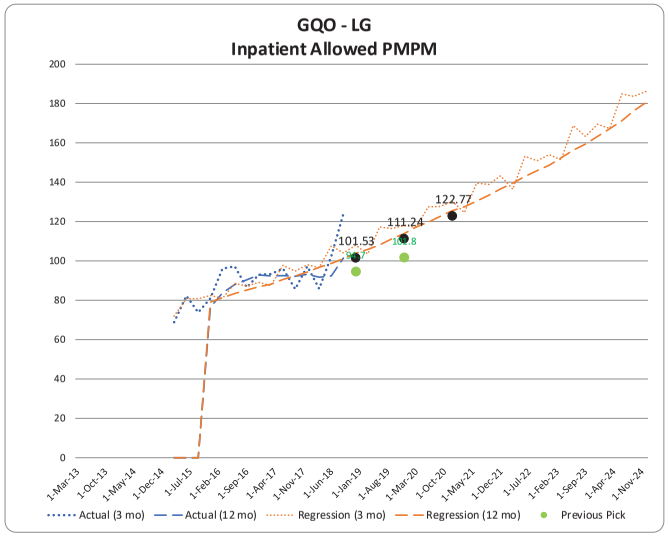
GQO - LG

<--- GQO Large Group

Inpatient

		Allowed PMPM								Trend											
		Actual				Regression				Actual				Regression						Comparison Trends	
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick	Previous Pick	Last Bid Picks	Previous Trends
1-Mar-13	#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					
1-Jun-13	#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					
1-Sep-13	#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					
1-Dec-13	#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					
1-Mar-14	#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					
1-Jun-14	#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					
1-Sep-14	#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					
1-Dec-14	#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					
1-Mar-15	16,063	71.83	68.85	-	-	78.61	72.00	-	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-15	15,492	77.80	82.30	75.48	-	77.39	80.83	76.35	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-15	15,878	73.60	73.84	78.08	-	76.19	80.85	80.84	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-15	14,895	87.08	80.95	77.38	76.42	84.18	82.51	81.68	78.98		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-16	18,158	124.15	96.10	89.06	83.74	89.50	80.98	81.69	81.28		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-16	21,203	108.17	97.28	96.72	87.97	84.78	88.65	85.01	83.50		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-16	24,660	70.67	86.57	91.43	90.41	81.87	87.22	87.87	85.19		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-16	26,843	83.14	93.10	90.01	92.88	87.04	89.19	88.26	86.87		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-17	32,079	76.40	93.32	93.22	92.46	98.03	87.58	88.30	88.12		-2.9%	0.0%	0.0%		8.2%	0.0%	0.0%					
1-Jun-17	30,536	90.60	96.10	94.68	92.63	92.86	97.78	92.57	90.67		-1.2%	-2.1%	0.0%		10.3%	8.9%	0.0%					
1-Sep-17	25,619	71.88	85.76	91.26	92.24	86.28	94.89	96.43	92.35		-0.9%	-0.2%	0.0%		8.8%	9.7%	0.0%					
1-Dec-17	24,279	95.49	97.32	91.23	93.13	91.73	98.15	96.43	94.30		4.5%	1.4%	0.3%		10.0%	9.3%	8.6%					
1-Mar-18	19,069	88.93	85.83	92.25	91.69	103.30	96.55	97.44	96.86		-8.0%	-1.0%	-0.8%		10.2%	10.4%	9.9%					
1-Jun-18	17,963	70.60	102.50	93.93	92.36	97.85	107.73	101.99	98.77		6.7%	-0.8%	-0.3%		10.2%	10.2%	8.9%					
1-Sep-18	17,234	117.80	124.14	112.99	**101.53**	90.92	104.06	105.95	101.25		44.8%	23.8%	10.1%		9.7%	9.9%	9.6%					
1-Dec-18	**17,234**					100.47	108.01	106.01	103.90						10.1%	9.9%	10.2%		101.53	94.7	#N/A	8.12%
1-Mar-19	**17,234**					106.79	103.64	105.85	105.90						7.4%	8.6%	9.3%					
1-Jun-19	**17,234**					101.15	117.25	110.45	108.20						8.8%	8.3%	9.6%					
1-Sep-19	**17,234**					103.50	116.41	116.83	111.31						11.9%	10.3%	9.9%					
1-Dec-19	**17,234**					114.36	118.04	117.22	113.84						9.3%	10.6%	9.6%	9.56%	111.24	101.8	#N/A	7.45%
1-Mar-20	**17,234**					123.95	117.18	117.61	117.22						13.1%	11.1%	10.7%					
1-Jun-20	**17,234**					122.03	127.47	122.32	119.77						8.7%	10.8%	10.7%					
1-Sep-20	**17,234**					120.14	127.64	127.55	122.58						9.7%	9.2%	10.1%					
1-Dec-20	**17,234**					132.75	130.26	128.95	125.63						10.4%	10.0%	10.4%	10.36%	122.77			
1-Mar-21	**17,234**					141.10	124.59	127.42	127.49						6.3%	8.3%	8.8%					
1-Jun-21	**17,234**					133.66	139.61	132.10	130.52						9.5%	8.0%	9.0%					
1-Sep-21	**17,234**					131.58	138.97	139.29	133.35						8.9%	9.2%	8.8%					
1-Dec-21	**17,234**					145.40	143.30	141.13	136.61						10.0%	9.5%	8.7%					
1-Mar-22	**17,234**					154.54	136.45	139.88	139.58						9.5%	9.8%	9.5%					
1-Jun-22	**17,234**					146.39	153.29	144.87	143.00						9.8%	9.7%	9.6%					
1-Sep-22	**17,234**					141.37	150.87	152.08	145.98						8.6%	9.2%	9.5%					
1-Dec-22	**17,234**					150.30	153.97	152.42	148.65						7.4%	8.0%	8.8%					
1-Mar-23	**17,234**					169.26	151.36	152.66	152.37						10.9%	9.1%	9.2%					
1-Jun-23	**17,234**					160.33	168.85	160.11	156.26						10.2%	10.5%	9.3%					
1-Sep-23	**17,234**					148.97	163.29	166.07	159.37						8.2%	9.2%	9.2%					
1-Dec-23	**17,234**					158.38	169.46	166.38	163.24						10.1%	9.2%	9.8%					
1-Mar-24	**17,234**					168.39	167.31	168.38	167.23						10.5%	10.3%	9.8%					
1-Jun-24	**17,234**					159.51	184.90	176.11	171.24						9.5%	10.0%	9.6%					
1-Sep-24	**17,234**					163.21	183.56	184.23	176.31						12.4%	10.9%	10.6%					
1-Dec-24	**17,234**					180.34	186.13	184.85	180.48						9.8%	11.1%	10.6%					
Avg		#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					
Min		#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				
Max		#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				

Method 2. Regression trend



Geisinger Insurance Operations

Actuarial Services

2020 Budget -> Product Level Trend Review

GQO

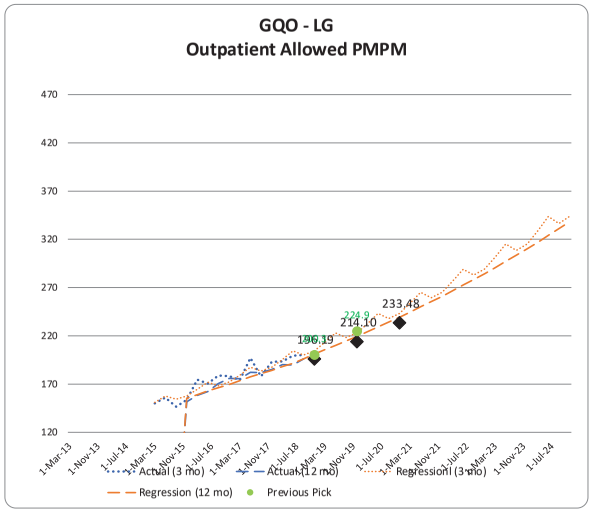
GQO - LG

Outpatient

<--- GQO Large Group

Date	Members	Allowed PMPM Actual 1 Mo.	Allowed PMPM Actual Rolling 3 Mo.	Allowed PMPM Actual Rolling 6 Mo.	Allowed PMPM Actual Rolling 12 Mo.	Allowed PMPM Regression 1 Mo.	Allowed PMPM Regression Rolling 3 Mo.	Allowed PMPM Regression Rolling 6 Mo.	Allowed PMPM Regression Rolling 12 Mo.	Trend Actual 1 Mo.	Trend Actual Rolling 3 Mo.	Trend Actual Rolling 6 Mo.	Trend Actual Rolling 12 Mo.	Trend Regression 1 Mo.	Trend Regression Rolling 3 Mo.	Trend Regression Rolling 6 Mo.	Trend Regression Rolling 12 Mo.	Trend	Pick	Previous Pick	Comparison Trends: Last Bid Picks	Comparison Trends: Previous Trends
1-Mar-13	#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					
1-Jun-13	#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					
1-Sep-13	#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					
1-Dec-13	#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					
1-Mar-14	#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					
1-Jun-14	#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					
1-Sep-14	#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					
1-Dec-14	#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					
1-Mar-15	16,063	159.72	150.08	-	-	166.35	150.91	-	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-15	15,492	148.01	155.94	152.97	-	152.18	157.73	154.27	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-15	15,878	154.72	146.56	151.26	-	155.54	154.41	156.08	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-15	14,895	149.19	153.77	150.15	151.58	158.93	157.76	156.08	155.16		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-16	18,158	209.30	174.54	164.89	158.29	181.42	164.75	161.50	158.87		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-16	21,203	158.65	170.72	172.53	162.40	165.97	171.79	168.45	162.86		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-16	24,660	169.29	178.71	175.08	170.67	169.62	168.41	169.95	166.29		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-16	26,843	180.09	178.32	178.50	175.94	173.32	172.09	170.35	169.54		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-17	32,079	188.63	174.09	175.98	175.60	197.81	179.31	176.09	173.48		-0.3%	0.0%	0.0%		8.8%	0.0%	0.0%					
1-Jun-17	30,536	198.75	196.95	185.27	182.30	180.96	187.59	183.36	177.64		15.4%	7.4%	0.0%		9.2%	8.9%	0.0%					
1-Sep-17	25,619	186.91	177.91	188.04	182.00	184.94	183.54	185.70	180.88		-0.5%	7.4%	0.0%		9.0%	9.3%	0.0%					
1-Dec-17	24,279	187.49	193.24	185.16	185.22	188.97	187.61	185.47	184.31		8.4%	3.7%	5.3%		9.0%	8.9%	8.7%					
1-Mar-18	19,069	204.18	193.30	193.26	190.28	215.67	195.45	191.07	188.00		11.0%	9.8%	8.4%		9.0%	8.5%	8.4%					
1-Jun-18	17,963	196.24	199.46	196.30	189.84	197.30	204.56	199.88	191.53		1.3%	6.0%	4.1%		9.0%	9.0%	7.8%					
1-Sep-18	17,234	196.77	200.16	199.80	196.19	201.65	200.16	202.43	196.15		12.5%	6.3%	7.8%		9.1%	9.0%	8.4%					
1-Dec-18	**17,234**					206.04	204.55	202.33	201.04						9.0%	9.1%	9.1%		196.19	200.3	#N/A	12.97%
1-Mar-19	**17,234**					235.15	213.37	208.92	205.57						9.2%	9.3%	9.3%					
1-Jun-19	**17,234**					215.12	222.94	218.15	210.12						9.0%	9.1%	9.7%					
1-Sep-19	**17,234**					219.86	218.25	220.60	214.73						9.0%	9.0%	9.5%					
1-Dec-19	**17,234**					224.65	223.04	220.65	219.40						9.0%	9.1%	9.1%	9.13%	214.10	224.9	#N/A	12.32%
1-Mar-20	**17,234**					256.45	232.66	227.85	224.22						9.0%	9.1%	9.1%					
1-Jun-20	**17,234**					234.60	243.13	237.90	229.27						9.1%	9.1%	9.1%					
1-Sep-20	**17,234**					239.77	238.02	240.58	234.21						9.1%	9.1%	9.1%					
1-Dec-20	**17,234**					245.00	243.25	240.63	239.26						9.1%	9.1%	9.1%	9.05%	233.48			
1-Mar-21	**17,234**					279.61	253.71	248.48	244.53						9.1%	9.1%	9.1%					
1-Jun-21	**17,234**					255.79	265.09	259.40	250.02						9.0%	9.0%	9.1%					
1-Sep-21	**17,234**					261.43	259.52	262.30	255.39						9.0%	9.0%	9.0%					
1-Dec-21	**17,234**					267.12	265.22	262.37	260.88						9.0%	9.0%	9.0%					
1-Mar-22	**17,234**					304.86	276.63	270.92	266.61						9.0%	9.0%	9.0%					
1-Jun-22	**17,234**					278.89	289.03	282.83	272.60						9.0%	9.0%	9.0%					
1-Sep-22	**17,234**					285.04	282.96	285.99	278.46						9.0%	9.0%	9.0%					
1-Dec-22	**17,234**					291.25	289.17	286.06	284.45						9.0%	9.0%	9.0%					
1-Mar-23	**17,234**					332.40	301.61	295.39	290.69						9.0%	9.0%	9.0%					
1-Jun-23	**17,234**					304.08	315.13	308.37	297.22						9.0%	9.0%	9.0%					
1-Sep-23	**17,234**					310.78	308.51	311.82	303.61						9.0%	9.0%	9.0%					
1-Dec-23	**17,234**					317.55	315.28	311.90	310.13						9.0%	9.0%	9.0%					
1-Mar-24	**17,234**					362.50	328.88	322.08	316.95						9.0%	9.0%	9.0%					
1-Jun-24	**17,234**					331.62	343.68	336.28	324.09						9.1%	9.1%	9.0%					
1-Sep-24	**17,234**					338.93	336.46	340.07	331.07						9.1%	9.1%	9.1%					
1-Dec-24	**17,234**					346.31	343.84	340.15	338.21						9.1%	9.1%	9.1%					
Avg		#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					
Min		#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				
Max		#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				

Method 2. Regression trend



Geisinger Insurance Operations

Actuarial Services

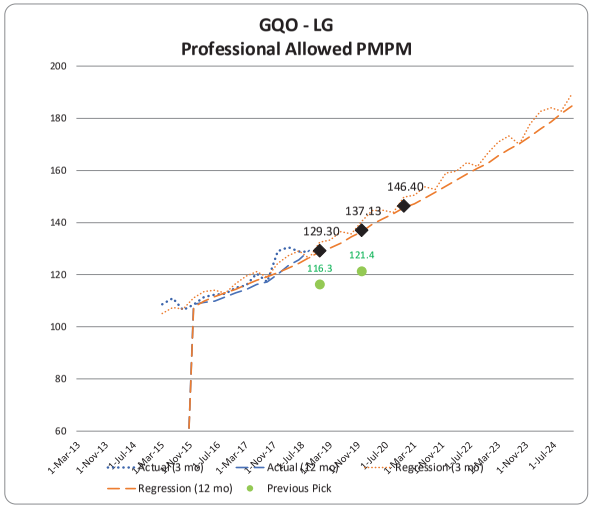
2020 Budget -> Product Level Trend Review

GQO

GQO - LG

Professional

<--- GQO Large Group

		Allowed PMPM								Trend												
		Actual				Regression				Actual				Regression							Comparison Trends	
Date	Members	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	1 Mo.	Rolling 3 Mo.	Rolling 6 Mo.	Rolling 12 Mo.	Trend	Pick	Previous Pick	Last Bid Picks	Previous Trends
1-Mar-13	#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					
1-Jun-13	#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					
1-Sep-13	#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					
1-Dec-13	#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					
1-Mar-14	#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					
1-Jun-14	#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					
1-Sep-14	#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					
1-Dec-14	#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					
1-Mar-15	16,063	118.96	108.69	-	-	110.16	105.12	-	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-15	15,492	111.42	110.94	109.80	-	106.15	107.45	106.27	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-15	15,878	103.82	106.46	108.71	-	105.10	106.77	107.11	-		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-15	14,895	107.15	108.55	107.50	108.66	112.14	111.14	108.94	107.59		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-16	18,158	122.67	111.43	110.10	109.42	119.90	113.60	112.46	109.87		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Jun-16	21,203	112.38	112.29	111.88	109.90	112.69	114.00	113.81	111.61		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Sep-16	24,660	108.75	112.68	112.50	111.46	110.18	112.96	113.43	113.01		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Dec-16	26,843	113.25	115.07	113.94	113.06	114.66	116.58	114.86	114.41		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%					
1-Mar-17	32,079	120.47	115.92	115.54	114.25	127.26	119.43	118.15	116.15		4.0%	0.0%	0.0%		5.1%	0.0%	0.0%					
1-Jun-17	30,536	119.85	120.38	118.11	116.27	119.60	121.13	120.26	117.89		7.2%	5.6%	0.0%		6.3%	5.7%	0.0%					
1-Sep-17	25,619	112.81	117.27	118.92	117.23	114.06	119.09	120.18	119.16		4.1%	5.7%	0.0%		5.4%	5.9%	0.0%					
1-Dec-17	24,279	118.77	129.07	122.85	120.24	118.70	124.31	121.56	120.84		12.2%	7.8%	6.4%		6.6%	5.8%	5.6%					
1-Mar-18	19,069	125.97	130.53	129.72	123.55	131.74	127.24	125.60	122.50		12.6%	12.3%	8.1%		6.5%	6.3%	5.5%					
1-Jun-18	17,963	120.24	128.84	129.71	125.73	123.81	129.16	128.17	124.34		7.0%	9.8%	8.1%		6.6%	6.6%	5.5%					
1-Sep-18	17,234	124.24	128.75	128.80	**129.30**	118.07	126.27	127.76	126.57		9.8%	8.3%	10.3%		6.0%	6.3%	6.2%					
1-Dec-18	**17,234**					125.98	132.51	129.35	128.73						6.6%	6.4%	6.5%		129.30	116.3	#N/A	4.86%
1-Mar-19	**17,234**					134.68	133.37	132.94	130.26						4.8%	5.8%	6.3%					
1-Jun-19	**17,234**					126.58	136.55	134.96	132.11						5.7%	5.3%	6.3%					
1-Sep-19	**17,234**					128.49	135.61	136.08	134.50						7.4%	6.5%	6.3%					
1-Dec-19	**17,234**					137.10	140.52	138.07	136.52						6.1%	6.7%	6.1%	6.05%	137.13	121.4	#N/A	4.34%
1-Mar-20	**17,234**					148.43	144.56	142.54	139.31						8.4%	7.2%	7.0%					
1-Jun-20	**17,234**					143.03	144.76	144.66	141.36						6.0%	7.2%	7.0%					
1-Sep-20	**17,234**					141.61	143.88	144.32	143.43						6.1%	6.1%	6.6%					
1-Dec-20	**17,234**					151.09	149.76	146.82	145.74						6.6%	6.3%	6.8%	6.76%	146.40			
1-Mar-21	**17,234**					161.52	150.47	150.12	147.22						4.1%	5.3%	5.7%					
1-Jun-21	**17,234**					151.81	153.64	152.05	149.44						6.1%	5.1%	5.7%					
1-Sep-21	**17,234**					150.30	152.72	153.18	151.65						6.1%	6.1%	5.7%					
1-Dec-21	**17,234**					160.37	159.02	155.87	153.96						6.2%	6.2%	5.6%					
1-Mar-22	**17,234**					171.44	159.70	159.36	156.27						6.1%	6.2%	6.2%					
1-Jun-22	**17,234**					161.12	163.07	161.38	158.63						6.1%	6.1%	6.2%					
1-Sep-22	**17,234**					157.54	161.53	162.30	160.83						5.8%	6.0%	6.1%					
1-Dec-22	**17,234**					163.95	166.69	164.11	162.75						4.8%	5.3%	5.7%					
1-Mar-23	**17,234**					181.96	170.86	168.77	165.54						7.0%	5.9%	5.9%					
1-Jun-23	**17,234**					171.01	173.20	172.03	168.07						6.2%	6.6%	6.0%					
1-Sep-23	**17,234**					163.09	170.06	171.63	170.20						5.3%	5.8%	5.8%					
1-Dec-23	**17,234**					169.71	177.68	173.87	172.95						6.6%	6.0%	6.3%					
1-Mar-24	**17,234**					181.46	182.69	180.19	175.91						6.9%	6.8%	6.3%					
1-Jun-24	**17,234**					170.54	183.98	183.34	178.60						6.2%	6.6%	6.3%					
1-Sep-24	**17,234**					173.12	182.72	183.35	181.77						7.4%	6.8%	6.8%					
1-Dec-24	**17,234**					184.72	189.34	186.03	184.68						6.6%	7.0%	6.8%					
Avg		#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					
Min		#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				
Max		#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				

Method 2. Regression trend