State: Pennsylvania **Filing Company:** Geisinger Health Plan
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: HMO/POS
Project Name/Number: GHP SG/

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public_Filing_PDF_GHP_SmGrp_071219.pdf
Item Status:	
Status Date:	

Actuarial Department
100 N. Academy Ave.
Danville, PA 17822-5002

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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: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2020
5. Average rate change: 15.8%
6. Range of rate change requested: 13.9% to 20.2%
7. Total additional annual revenue generated from the proposed rate change: $1,298,157
8. Product: HMO and POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2019)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/19: 1,325 covered lives and 890 policyholders
12. Number of plans offered in 2020: 6 platinum plans, 13 gold plans, 5 silver plans and 1 bronze plans (for a total of 25 plans); Number of plans offered in 2019: 3 platinum plans, 4 gold plans, 2 silver plans and 1 bronze plans (for a total of 10 plans)
13. Contract form #: M-152-167-F Rev. 1/20, M-152-123-F Rev. 1/20, M-152-365-F Dev. 1/20; SERFF #: GSHP-131915715; Binder ID #: GSHP-PA20-125092079
14. HIOS issuer ID: 95923; HIOS submission tracking#: 22444-1488942398695937029

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 – Small Group Plans

Rate request filing ID # GSHP-131915715 - 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:	15.8%[1]
Revised requested average rate change:	14.5[1]
Range of requested rate change:	12.6% - 18.9%
Effective date:	1/1/2020
Mapped Members:	1,325
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$6,674,375
Claims	$7,099,745
Administrative expenses	$672,050
Taxes & fees	$342,507
Company made (after taxes)	**-$1,439,927**

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

Claims:	88.8%
Administrative:	8.2%
Taxes & fees:	1.0%
Profit:	2.0%

The company expects its annual medical costs to increase **7.85%**.

Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate increase of 14.5% for Small Group HMO/POS members renewing effective January 1, 2020 through December 1, 2020. The actual range of proposed rate increases vary from a minimum of 12.6% to a maximum of 18.9%. The key drivers of this increase are the change in base period claims and change in Network. 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.

Actuarial Department
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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:

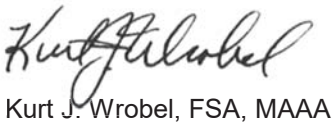
1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2020
5. Average rate change: 14.5%
6. Range of rate change requested: 12.6% to 18.9%
7. Total additional annual revenue generated from the proposed rate change: $1,215,999
8. Product: HMO and POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2019)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/19: 1,325 covered lives and 890 policyholders
12. Number of plans offered in 2020: 6 platinum plans, 13 gold plans, 5 silver plans and 1 bronze plans (for a total of 25 plans); Number of plans offered in 2019: 3 platinum plans, 4 gold plans, 2 silver plans and 1 bronze plans (for a total of 10 plans)
13. Contract form #: M-152-167-F Rev. 1/20, M-152-123-F Rev. 1/20, M-152-365-F Dev. 1/20; SERFF #: GSHP-131915715; Binder ID #: GSHP-PA20-125092079
14. HIOS issuer ID: 95923; HIOS submission tracking#: 22444-1488942398695937029
15. Summary of changes made in response to questions dates June 18, 2019:
    a. Revisions were made the Actuarial Memorandum Exhibits
        i. In response to #24, Table 9 cell K78
        ii. In response to #48, Table 5 cell C31, 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 #21d, #29 and #48.
        i. These changes are highlighted in yellow
16. Summary of changes made in response to questions dated July 5, 2019:
    a. Revisions were made the Actuarial Memorandum Exhibits
        i. In response to #11, Table 5 cell D17
        ii. In response to #13, Table 7 cell K52 and Table 10 column L
        iii. In response to #18, Table 7 cells K49 and K50, Table 10 cells T4 and T5
        iv. As a result of the above changes the projected premium changed, therefore the admin as a % of premium was also updated, Table 6 cell C50, C51 and C52 and Table 10 column R

b. Revisions were made to the Actuarial Memorandum in response to the Department's question #3 as well as the items noted above.
    i. These changes are highlighted in yellow
    ii. The overall increase and range of increases changed as a result to the changes above.

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 – Small Group 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: Small Group

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: 22444-1488942398695937029

Contract Form Number: M-152-123-F Rev. 1/20, M-152-167-F Rev. 1/20, M-152-365-F Dev. 1/20

SERFF Number: GSHP-131915715

Binder ID Number: GSHP-PA20-125092079

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-129625142	27.3%	24.1%	30.0%
2016	GSHP-130072560	7.2%	-10.4%	8.6%
2017	GSHP-130558378	6.0%	-11.7%	10.4%
2018	GSHP-131024097	6.9%	1.7%	7.8%
2019	GSHP-131502009	-4.7%	-6.2%	8.7%

For 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 6 platinum plan, 13 gold plans, 5 silver plans, and 1 bronze plans, for a total of 25 plans offered in 2020.

As of February 2019, 1,325 covered lives and 890 policyholders will be impacted by this filing. The proposed overall rate increase is 14.5**%** but is not uniform by plan. The increases range from 12.6% to 18.9%. 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 14.5% 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 16.0%.

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_SmGrp_051519.xlsx" summarizes the changes made by HIOS ID.

Reason for Rate Increase

The components of this rate increase are:

- 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;
- Medical Inflation;
- Utilization trend;
- Changes in administrative expenses;
- Changes in ACA fees;
- Changes in Risk Adjustment;

Each of these components is discussed in detail later in this document and are displayed in Table 8 of the exhibits.

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. As discussed below, the data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1 (except for the incurred claims and the allowed claims). 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 small group 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 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_SmGrp_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 106.37%. 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, so it is very important that our premium rates are consistent. 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.

Morbidity Adjustments
We view the small group ACA as fairly stable and therefore expect the morbidity of the base period is expected to continue into the projection period.

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

Changes in Demographics
We are applying a 1.0% adjustment factor to account for the unfavorable demographic shift between CY2018 and February 2019. This adjustment factor is developed on the "Manual_Age_Factor" tab of file "PID_Response_Exhibits_GHP_SG_071219.xlsx". The Change in Demographics factor on Table 5 is 1.010 and is 1.549/1.533.

Change in Network
To account for the Geisinger Global Risk Arrangement, which began in July 2018, a network adjustment factor is used. The claims experience in Table 2, does not reflects payment transfers as a result of the Geisinger Global Risk Arrangement. An adjustment on Table 5 is necessary to account for a full year of the global risk arrangement. The factor is .93.

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_SmGrp_051519.xlsx".

<u>Trend Identification</u>
Experience data was trended using an annual trend of 7.7%. 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 1.160 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is 551.63 / 475.62 = 1.16 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) Small Group GHP block is:

Non-ACA HMO	2015	2016	2017	2018
Premium	$25,307,176	$23,280,111	$22,295,947	$22,029,416
Incurred Claims	$19,955,432	$19,614,002	$19,101,676	$18,470,877
Member Months	50,357	42,628	38,644	34,612

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. 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 GQO 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 0.894 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 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 Small Group 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 for 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 -40.92.

All of our small group plans are sold Off Exchange, so there is no Exchange user Fees to include. The allowable market-wide modifiers (risk adjustment of -$40.92 and Exchange User Fees of $0.00) 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, $616.52 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_SmGrp_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 8.22% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions
Commissions for Small Group ACA business are paid based on the schedules in the files "Broker Commissions Fiscal Year 2019.pdf". The amount they receive is based on their entire employer group book of business with Geisinger (not just their small group ACA book). Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051519.xlsx".

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 1.85% and is calculated using the PMPM of $11.49 that is displayed on the 'Quality_Improvement' tab of the file 'PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_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 will also be collected. It is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SmGrp_051519.xlsx".

Projected Loss Ratio
The anticipated loss ratio is 91.5**%** in aggregate as shown below using the Federally-prescribed MLR methodology:
MLR Numerator = Projected Claims + Quality Initiatives + Risk Adjustment = 509.96 + 11.49 + -40.92 = 562.37
MLR Denominator = Projected Premiums – Taxes and Fees = 620.44 – 0 – 6.18 = 614.27
Federal MLR = 562.37/ 614.27 = 91.6%

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 Small Group 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 Small Group 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_SG_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_SG_071219.xlsx".

Tobacco Factor
We are not applying a tobacco load in 2020.

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 shown on Table 7.

Network Factors
For 2020, Geisinger is introducing a new network into this market. This network is called the "Geisinger 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 the increase are the change in base period claims and change in Network as part of the change in the "URRT Other" category. Table 9 supports the calculations in Table 8.

Row A approximately equals Row H.

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.

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_SmGrp_051319.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_SmGrp_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_SG_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

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 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 All-Access HMO" network.

Service Area Composition
GHP will maintain the same counties of operation from 2019. 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_SmGrp_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 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.
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_SmGrp_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.

Sarah M MacDerment

7/12/2019

_____ _____

Sarah MacDerment
FSA, MAAA
Attesting Actuary

Date

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:	Small Group		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date	1/1/2018	to	12/31/2018
Date of Most Recent Membership	2/1/2019		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	38.0	39.0	39.0
Total	16,868	1,325	15,900
<18	2,796	182	2,542
18-24	1,161	96	1,341
25-29	1,462	117	1,343
30-34	1,517	118	1,328
35-39	1,320	97	1,330
40-44	1,545	113	1,293
45-49	1,785	132	1,546
50-54	1,844	156	1,747
55-59	1,709	163	1,738
60-63	1,165	102	1,198
64+	564	49	494

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 7,534,650.72	$ 6,883,823.45	$ 6,989,126.44	16,868	$ 923,070.09	$ 7,912,196.53	$ -	$ (141,787.61)	$ 252,405.80	$ -	$ (860,276.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 475.62**
Loss Ratio										**106.37%**

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%	16.00%
Outpatient Hospital	0.89%	2.68%	6.00%	9.81%	31.15%
Professional	2.71%	0.77%	1.32%	4.87%	24.58%
Other Medical	0.00%	0.00%	0.00%	0.00%	1.43%
Capitation				5.00%	3.15%
Prescription Drugs	9.01%	0.62%	-1.85%	7.66%	23.70%
Total Annual Trend				7.70%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.160	

** 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		$4,533,689.78	1.0000	$ 4,533,689.78	12,665	$ 357.97		($69,150.80)	$5,017,154.62	$ 396.14
Feb-15		$4,118,128.87	1.0000	$ 4,118,128.87	12,590	$ 327.10		($62,881.62)	$4,573,119.69	$ 363.23
Mar-15		$4,217,128.13	1.0000	$ 4,217,128.13	12,346	$ 341.58		($67,952.41)	$4,718,146.38	$ 382.16
Apr-15		$4,977,666.05	1.0000	$ 4,977,666.05	12,247	$ 406.44		($70,903.09)	$5,472,045.09	$ 446.81
May-15		$4,303,896.80	1.0000	$ 4,303,896.80	11,955	$ 360.01		($68,523.36)	$4,752,073.13	$ 397.50
Jun-15		$4,378,371.13	1.0000	$ 4,378,371.13	11,802	$ 370.99		($75,782.76)	$4,815,238.50	$ 408.00
Jul-15		$4,669,015.91	1.0000	$ 4,669,015.91	11,508	$ 405.72		($71,898.30)	$5,128,894.87	$ 445.68
Aug-15		$3,860,179.52	1.0000	$ 3,860,179.52	11,296	$ 341.73		($67,391.36)	$4,251,568.23	$ 376.38
Sep-15		$3,707,111.62	1.0000	$ 3,707,111.62	11,034	$ 335.97		($65,060.99)	$4,101,640.35	$ 371.73
Oct-15		$3,915,159.67	1.0000	$ 3,915,159.67	10,756	$ 364.00		($69,054.42)	$4,319,696.28	$ 401.61
Nov-15		$4,630,561.49	1.0000	$ 4,630,561.49	10,619	$ 436.06		($69,389.36)	$5,002,932.52	$ 471.13
Dec-15	$57,303,031.64	$3,955,535.47	1.0000	$ 3,955,535.47	9,321	$ 424.37	$5,234,511.63	($59,378.83)	$4,348,446.41	$ 466.52
Jan-16		$4,002,564.40	1.0000	$ 4,002,564.40	9,486	$ 421.94		($70,284.80)	$4,395,713.55	$ 463.39
Feb-16		$3,893,861.41	1.0000	$ 3,893,861.41	9,355	$ 416.23		($71,104.32)	$4,298,290.63	$ 459.46
Mar-16		$4,297,234.20	1.0000	$ 4,297,234.20	9,421	$ 456.13		($76,435.42)	$4,714,748.40	$ 500.46
Apr-16		$3,468,439.91	1.0000	$ 3,468,439.91	9,474	$ 366.10		($81,308.06)	$3,860,325.13	$ 407.47
May-16		$3,599,154.49	1.0000	$ 3,599,154.49	9,326	$ 385.93		($76,159.38)	$3,974,740.43	$ 426.20
Jun-16		$3,486,575.10	1.0000	$ 3,486,575.10	9,410	$ 370.52		($72,668.08)	$3,849,058.20	$ 409.04
Jul-16		$3,298,800.81	1.0000	$ 3,298,800.81	9,482	$ 347.90		($82,481.49)	$3,642,073.67	$ 384.10
Aug-16		$3,850,916.24	1.0000	$ 3,850,916.24	9,542	$ 403.58		($78,641.11)	$4,265,024.32	$ 446.97
Sep-16		$3,856,454.75	1.0000	$ 3,856,454.75	9,481	$ 406.76		($84,017.51)	$4,233,759.27	$ 446.55
Oct-16		$3,572,681.83	1.0000	$ 3,572,681.83	9,537	$ 374.61		($93,898.94)	$3,950,271.47	$ 414.20
Nov-16		$3,597,953.46	1.0000	$ 3,597,953.46	9,562	$ 376.28		($87,713.10)	$3,990,157.95	$ 417.29
Dec-16	$58,176,678.48	$3,564,538.00	1.0000	$ 3,564,538.00	9,765	$ 365.03	$4,661,841.16	($126,256.59)	$3,976,852.74	$ 407.26
Jan-17		$4,658,154.31	1.0000	$ 4,658,154.31	8,824	$ 527.90		($98,643.19)	$5,069,987.78	$ 574.57
Feb-17		$3,241,159.08	1.0000	$ 3,241,159.08	8,295	$ 390.74		($94,567.14)	$3,609,750.95	$ 435.17
Mar-17		$3,649,332.78	1.0000	$ 3,649,332.78	7,923	$ 460.60		($92,769.79)	$4,039,209.82	$ 509.81
Apr-17		$3,375,063.30	1.0000	$ 3,375,063.30	7,356	$ 458.82		($52,320.07)	$3,699,476.88	$ 502.92
May-17		$2,565,005.64	1.0000	$ 2,565,005.64	6,677	$ 384.16		($47,064.45)	$2,850,991.63	$ 426.99
Jun-17		$2,535,443.75	1.0000	$ 2,535,443.75	6,106	$ 415.24		($40,821.00)	$2,772,152.76	$ 454.00
Jul-17		$1,981,362.59	1.0000	$ 1,981,400.29	5,585	$ 354.77		($35,781.63)	$2,212,601.87	$ 396.17
Aug-17		$2,234,783.92	1.0000	$ 2,234,836.08	5,336	$ 418.82		($37,795.05)	$2,455,512.17	$ 460.18
Sep-17		$2,046,318.76	1.0000	$ 2,046,353.87	4,816	$ 424.91		($32,785.53)	$2,252,955.56	$ 467.81
Oct-17		$1,846,696.42	1.0000	$ 1,846,697.03	4,344	$ 425.11		($30,870.33)	$2,045,738.28	$ 470.93
Nov-17		$1,559,901.70	0.9999	$ 1,560,033.37	3,914	$ 398.58		($30,377.12)	$1,711,380.92	$ 437.25
Dec-17	$35,581,346.77	$530,841.54	1.0000	$ 530,850.01	1,710	$ 310.44	$3,108,024.22	($10,158.87)	$612,595.08	$ 358.24
Jan-18		$775,368.27	0.9999	$ 775,434.27	1,589	$ 488.00		($11,953.80)	$854,119.79	$ 537.52
Feb-18		$630,578.71	0.9999	$ 630,624.87	1,553	$ 406.07		($11,496.11)	$712,726.73	$ 458.94
Mar-18		$611,523.03	0.9999	$ 611,561.02	1,527	$ 400.50		($10,638.98)	$689,672.06	$ 451.65
Apr-18		$804,070.11	0.9999	$ 804,170.71	1,499	$ 536.47		($10,677.93)	$887,509.06	$ 592.07
May-18		$466,111.71	0.9980	$ 467,038.02	1,474	$ 316.85		($10,297.71)	$548,247.95	$ 371.95
Jun-18		$464,041.24	0.9988	$ 464,620.52	1,431	$ 324.68		($11,081.91)	$552,077.14	$ 385.80
Jul-18		$593,798.70	0.9922	$ 598,495.43	1,425	$ 420.00		($12,649.10)	$673,229.92	$ 472.44
Aug-18		$717,406.41	0.9942	$ 721,600.10	1,419	$ 508.53		($14,369.03)	$785,838.93	$ 553.80
Sep-18		$469,486.99	0.9797	$ 479,336.22	1,253	$ 381.94		($10,964.42)	$539,101.33	$ 429.56
Oct-18		$559,811.56	0.9706	$ 576,790.49	1,268	$ 454.88		($13,268.40)	$655,985.62	$ 517.34
Nov-18		$506,960.08	0.9447	$ 536,627.65	1,250	$ 429.30		($12,370.75)	$598,598.26	$ 478.88
Dec-18	$7,534,650.72	$395,284.83	0.9120	$ 433,445.33	1,178	$ 367.95	$923,070.09	($12,019.47)	$525,707.93	$ 446.27

** 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:	Small Group
Rate Effective Date:	1/1/2020

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 99,607,881.48	$ 83,977,044.73	$ 85,613,531.00	189,767	$ 10,076,991.08	$ 95,690,522.08	$ -	$ (1,606,279.67)	$ 2,758,161.37	$ -	$ (4,743,477.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 510.32**
Loss Ratio										**91.46%**

**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%	16.29%
Outpatient Hospital	0.89%	2.68%	6.00%	9.81%	36.80%
Professional	2.71%	0.77%	1.32%	4.87%	21.95%
Other Medical	0.00%	0.00%	0.00%	0.00%	2.17%
Capitation				5.00%	2.85%
Prescription Drugs	9.01%	0.62%	-1.85%	7.66%	19.94%
Total Annual Trend				7.85%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.163	

** 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:	**Small Group**
Rate Effective Date:	**1/1/2020**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 475.62	$ 510.32	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.160	1.163	
Unadjusted Projected Allowed EHB Claims PMPM	$ 551.68	$ 593.60	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.940	
Change in Demographics	1.000	1.010	<- See URRT Instructions
Change in Network	1.000	0.930	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.001	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 551.68	$ 558.23	
Credibidility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 558.23**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 558.23	<- 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]	$ 570.73		
Projected Paid to Allowed Ratio	0.894		
Projected Paid EHB Claims PMPM	$ 509.96		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	($40.92)		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 550.88		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 616.52	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Paid Total Claims PMPM	$ 550.88		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 616.52		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 510.32	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 99,607,881.48**	
Blended Loss Ratio	**91.46%**	

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	94,452	36,756	28,212	49,608	209,028
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 558.23	$ 558.23	$ 558.23	$ 558.23	$ 558.23
Months of Trend	-	3	6	9	
Annual Trend	7.85%	7.85%	7.85%	7.85%	
Single Risk Pool Projected Allowed Claims	$ 558.23	$ 568.88	$ 579.73	$ 590.78	$ 570.73
Quarterly Trend Factor	100.0%	101.9%	103.9%	105.8%	102.2%
2020 Trend Factors by Quarter	0.9781	0.9968	1.0158	1.0351	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	8.22%	$50.98
General and Claims	4.24%	$26.29
Agent/Broker Fees and Commissions	2.13%	$13.20
Quality Improvement Initiatives	1.85%	$11.49
Taxes and Fees	1.00%	$6.18
RA User Fee	0.03%	$0.18
PA Premium Tax (if applicable)	0.00%	$0.00
Federal Income Tax	0.04%	$0.25
Health Insurance Providers Fee (Prorated for Small Groups only)	0.93%	$5.77
Profit/Contingency (after tax)	2.00%	$12.41
Total Retention	11.21%	$69.57
Projected Required Revenue PMPM	$ 620.44	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.530	1.604
Average Geographic Factor	0.925	0.902
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.900	0.895
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$543.38	$ 616.52
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 426.61	$ 476.12

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 365.01	$ 417.87	$52.86	14.5%
B. Base period allowed claims before normalization	$471.33	$ 510.32	$38.99	10.7%
C. Normalization factor component of change	$ (101.29)	$ (116.22)	-$14.93	-4.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 370.04	$ 394.10	$ 24.06	6.6%
D2. URRT Trend	$ 64.33	$ 64.31	$ (0.02)	0.0%
D3. URRT Morbidity	$ -	$ -	$ -	0.0%
D4. URRT Other	$ (46.29)	$ (27.32)	$ 18.97	5.2%
D5. Normalized URRT RA/RI on an allowed basis	$ 25.60	$ 35.37	$ 9.76	2.7%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 413.69	$ 466.47	$ 52.78	14.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	-58.44785439	$ (60.96)	$ (2.51)	-0.7%
E3. Benefit Richness	$ (35.52)	$ (42.58)	$ (7.05)	-1.9%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (93.97)	$ (103.53)	$ (9.56)	-2.6%
F. Change in Retention Components				
F1. Administrative Expenses	$ 31.79	$ 34.34	$ 2.54	0.7%
F2. Taxes and Fees	$ 1.57	$ 4.16	$ 2.59	0.7%
F3. Profit and/or Contingency	$ 7.30	$ 8.36	$ 1.06	0.3%
F4. Subtotal - Sum(F1:F3)	$ 40.67	$ 46.85	$ 6.19	1.7%
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)	$ 360.38	$ 409.79	$ 49.40	13.5%

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

	2019	2020	
Paid-to-Allowed	0.868	0.894	
URRT Trend (Total Applied Trend Factor)	1.174	1.163	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	0.893	0.940	<- URRT W1, S2
Risk Adjustment	$28.31	$ 40.92	<- URRT W1, S3
Exchange User Fee	$0.00	$ -	<- URRT W1, S3
Capitation	$18.72	$16.02	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.859	0.869	<- 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	0.900	0.895	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.71%	8.22%	
Taxes and Fees	0.43%	1.00%	
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:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 616.52

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowabl					
										Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment
Totals							**0.837**			**0.869**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
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
Plan 1	22444PA0060062	HMO	Geisinger Marketplace HMO 20/40/2500	M	22444PA0060062	Gold	0.8196	Approach (1)	Off	0.831	1.009	1.000	1.000	1.000	1.000
Plan 2	22444PA0060063	HMO	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063	Silver	0.7186	Approach (1)	Off	0.743	0.994	1.000	1.000	1.000	1.000
Plan 3	22444PA0060114	HMO	Geisinger Marketplace HMO 10/20/0	M	22444PA0060114	Platinum	0.9199	Approach (1)	Off	0.967	1.009	1.000	1.000	1.000	1.000
Plan 4	22444PA0060115	HMO	Geisinger Marketplace HMO 20/40/250	E	22444PA0060115	Platinum	0.9097	Approach (1)	Off	0.928	1.009	1.000	1.000	1.000	1.000
Plan 5	22444PA0060116	HMO	Geisinger Marketplace HMO 20/40/500	M	22444PA0060116	Gold	0.8173	Approach (1)	Off	0.903	1.009	1.000	1.000	1.000	1.000
Plan 6	22444PA0060117	HMO	Geisinger Marketplace HMO 20/40/1000	M	22444PA0060117	Gold	0.8162	Approach (1)	Off	0.873	1.009	1.000	1.000	1.000	1.000
Plan 7	22444PA0060118	HMO	Geisinger Marketplace HMO 20/40/1500	E	22444PA0060118	Gold	0.8133	Approach (1)	Off	0.856	1.009	1.000	1.000	1.000	1.000
Plan 8	22444PA0060119	HMO	Geisinger Marketplace HMO 35/70/4000	M	22444PA0060119	Silver	0.7198	Approach (1)	Off	0.773	0.994	1.000	1.000	1.000	1.000
Plan 9	22444PA0060120	HMO	Geisinger Marketplace HMO 15/30/400	E	22444PA0060120	Platinum	0.9143	Approach (1)	Off	0.947	1.009	1.000	1.000	1.000	1.000
Plan 10	22444PA0080066	POS	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066	Bronze	0.6313	Approach (1)	Off	0.709	0.904	1.000	1.000	1.000	1.000
Plan 11	22444PA0060121	HMO	Geisinger Premier HMO 10/20/0	N	22444PA0060121	Platinum	0.9199	Approach (1)	Off	0.967	1.009	1.000	0.940	1.000	1.000
Plan 12	22444PA0060122	HMO	Geisinger Premier HMO 20/40/1000	N	22444PA0060122	Gold	0.8162	Approach (1)	Off	0.873	1.009	1.000	0.940	1.000	1.000
Plan 13	22444PA0060123	HMO	Geisinger Premier HMO 35/70/4300	N	22444PA0060123	Silver	0.7198	Approach (1)	Off	0.773	0.994	1.000	0.940	1.000	1.000
Plan 14	22444PA0060124	HMO	Geisinger Premier HMO 25/50/2750	N	22444PA0060124	Gold	0.8182	Approach (1)	Off	0.826	1.009	1.000	0.940	1.000	1.000
Plan 15	22444PA0060125	HMO	Geisinger Premier HMO 25/50/2000	N	22444PA0060125	Gold	0.7981	Approach (1)	Off	0.841	1.009	1.000	0.940	1.000	1.000
Plan 16	22444PA0060126	HMO	Geisinger Premier HMO 10/20/0	N	22444PA0060126	Platinum	0.9199	Approach (1)	Off	0.967	1.009	1.000	0.940	1.000	1.000
Plan 17	22444PA0060127	HMO	Geisinger Premier HMO 20/40/1000	N	22444PA0060127	Gold	0.8162	Approach (1)	Off	0.873	1.009	1.000	0.940	1.000	1.000
Plan 18	22444PA0060128	HMO	Geisinger Premier HMO 35/70/4300	N	22444PA0060128	Silver	0.7198	Approach (1)	Off	0.773	0.994	1.000	0.940	1.000	1.000
Plan 19	22444PA0060129	HMO	Geisinger Premier HMO 25/50/2750	N	22444PA0060129	Gold	0.8182	Approach (1)	Off	0.826	1.009	1.000	0.940	1.000	1.000
Plan 20	22444PA0060130	HMO	Geisinger Premier HMO 25/50/2000	N	22444PA0060130	Gold	0.7981	Approach (1)	Off	0.841	1.009	1.000	0.940	1.000	1.000
Plan 21	22444PA0060131	HMO	Geisinger Premier HMO 10/20/0	N	22444PA0060131	Platinum	0.9199	Approach (1)	Off	0.967	1.009	1.000	0.940	1.000	1.000
Plan 22	22444PA0060132	HMO	Geisinger Premier HMO 20/40/1000	N	22444PA0060132	Gold	0.8162	Approach (1)	Off	0.873	1.009	1.000	0.940	1.000	1.000
Plan 23	22444PA0060133	HMO	Geisinger Premier HMO 35/70/4300	N	22444PA0060133	Silver	0.7198	Approach (1)	Off	0.773	0.994	1.000	0.940	1.000	1.000
Plan 24	22444PA0060134	HMO	Geisinger Premier HMO 25/50/2750	N	22444PA0060134	Gold	0.8182	Approach (1)	Off	0.826	1.009	1.000	0.940	1.000	1.000
Plan 25	22444PA0060135	HMO	Geisinger Premier HMO 25/50/2000	N	22444PA0060135	Gold	0.7981	Approach (1)	Off	0.841	1.009	1.000	0.940	1.000	1.000

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 616.52

Calibration	
Age Calibration Factor	1.604
Geographic Calibration Factor	0.902
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.447

Total Covered Lives @ 02-01-2019
1,325

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	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	1	2	3
			e Factors												02-
Totals			**$ 536.84**	**8.2%**	**1.0%**	**2.0%**	**1,325**	**2,605**	**$ 365.01**	**$ 417.87**	**14.5%**		-	-	1,761
Transitional Plans	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	-	1,715	N/A	N/A	N/A	N/A	-	-	1,026
Plan 1	22444PA0060062	HMO	$517.11	8.2%	1.0%	2.0%	252	176	$352.70	$ 402.39	14.1%	19.0%	-	-	112
Plan 2	22444PA0060063	HMO	$455.36	8.2%	1.0%	2.0%	203	136	$298.63	$ 354.34	18.7%	15.3%	-	-	108
Plan 3	22444PA0060114	HMO	$601.91	8.2%	1.0%	2.0%	12	8	$415.87	$ 468.38	12.6%	0.9%	-	-	7
Plan 4	22444PA0060115	HMO	$577.75	8.2%	1.0%	2.0%	31	16	$397.81	$ 449.58	13.0%	2.3%	-	-	31
Plan 5	22444PA0060116	HMO	$561.70	8.2%	1.0%	2.0%	16	12	$387.82	$ 437.08	12.7%	1.2%	-	-	12
Plan 6	22444PA0060117	HMO	$543.24	8.2%	1.0%	2.0%	53	39	$374.32	$ 422.72	12.9%	4.0%	-	-	53
Plan 7	22444PA0060118	HMO	$532.55	8.2%	1.0%	2.0%	60	35	$365.52	$ 414.40	13.4%	4.5%	-	-	59
Plan 8	22444PA0060119	HMO	$473.90	8.2%	1.0%	2.0%	2	2	$319.06	$ 368.76	15.6%	0.2%	-	-	2
Plan 9	22444PA0060120	HMO	$589.06	8.2%	1.0%	2.0%	607	409	$403.67	$ 458.38	13.6%	45.8%	-	-	332
Plan 10	22444PA0080066	POS	$395.42	8.2%	1.5%	2.0%	89	57	$260.34	$ 309.55	18.9%	6.7%	-	-	19
Plan 11	22444PA0060121	HMO	$565.80	8.2%	1.0%	2.0%	-	-		$ 440.28	0.0%	0.0%	-	-	-
Plan 12	22444PA0060122	HMO	$510.64	8.2%	1.0%	2.0%	-	-		$ 397.36	0.0%	0.0%	-	-	-
Plan 13	22444PA0060123	HMO	$445.46	8.2%	1.0%	2.0%	-	-		$ 346.64	0.0%	0.0%	-	-	-
Plan 14	22444PA0060124	HMO	$483.29	8.2%	1.0%	2.0%	-	-		$ 376.08	0.0%	0.0%	-	-	-
Plan 15	22444PA0060125	HMO	$491.85	8.2%	1.0%	2.0%	-	-		$ 382.74	0.0%	0.0%	-	-	-
Plan 16	22444PA0060126	HMO	$565.80	8.2%	1.0%	2.0%	-	-		$ 440.28	0.0%	0.0%	-	-	-
Plan 17	22444PA0060127	HMO	$510.64	8.2%	1.0%	2.0%	-	-		$ 397.36	0.0%	0.0%	-	-	-
Plan 18	22444PA0060128	HMO	$445.46	8.2%	1.0%	2.0%	-	-		$ 346.64	0.0%	0.0%	-	-	-
Plan 19	22444PA0060129	HMO	$483.29	8.2%	1.0%	2.0%	-	-		$ 376.08	0.0%	0.0%	-	-	-
Plan 20	22444PA0060130	HMO	$491.85	8.2%	1.0%	2.0%	-	-		$ 382.74	0.0%	0.0%	-	-	-
Plan 21	22444PA0060131	HMO	$565.80	8.2%	1.0%	2.0%	-	-		$ 440.28	0.0%	0.0%	-	-	-
Plan 22	22444PA0060132	HMO	$510.64	8.2%	1.0%	2.0%	-	-		$ 397.36	0.0%	0.0%	-	-	-
Plan 23	22444PA0060133	HMO	$445.46	8.2%	1.0%	2.0%	-	-		$ 346.64	0.0%	0.0%	-	-	-
Plan 24	22444PA0060134	HMO	$483.29	8.2%	1.0%	2.0%	-	-		$ 376.08	0.0%	0.0%	-	-	-
Plan 25	22444PA0060135	HMO	$491.85	8.2%	1.0%	2.0%	-	-		$ 382.74	0.0%	0.0%	-	-	-

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 616.52

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	01-2019 Number of Covered Lives by Rating Area							2020 Continued/ Discontined Plans Indicator
			4	5	6	7	8	9	Total	
Totals			-	66	1,968	70	-	95	**3,960**	
Transitional Plans	TRANSITIONAL	N/A	-	35	1,476	49	-	49	2,635	0
Plan 1	22444PA0060062	HMO	-	-	121	12	-	7	252	1
Plan 2	22444PA0060063	HMO	-	-	72	6	-	17	203	1
Plan 3	22444PA0060114	HMO	-	-	5	-	-	-	12	1
Plan 4	22444PA0060115	HMO	-	-	-	-	-	-	31	1
Plan 5	22444PA0060116	HMO	-	-	4	-	-	-	16	1
Plan 6	22444PA0060117	HMO	-	-	-	-	-	-	53	1
Plan 7	22444PA0060118	HMO	-	-	1	-	-	-	60	1
Plan 8	22444PA0060119	HMO	-	-	-	-	-	-	2	1
Plan 9	22444PA0060120	HMO	-	31	233	3	-	8	607	1
Plan 10	22444PA0080066	POS	-	-	56	-	-	14	89	1
Plan 11	22444PA0060121	HMO	-	-	-	-	-	-	-	1
Plan 12	22444PA0060122	HMO	-	-	-	-	-	-	-	1
Plan 13	22444PA0060123	HMO	-	-	-	-	-	-	-	1
Plan 14	22444PA0060124	HMO	-	-	-	-	-	-	-	1
Plan 15	22444PA0060125	HMO	-	-	-	-	-	-	-	1
Plan 16	22444PA0060126	HMO	-	-	-	-	-	-	-	1
Plan 17	22444PA0060127	HMO	-	-	-	-	-	-	-	1
Plan 18	22444PA0060128	HMO	-	-	-	-	-	-	-	1
Plan 19	22444PA0060129	HMO	-	-	-	-	-	-	-	1
Plan 20	22444PA0060130	HMO	-	-	-	-	-	-	-	1
Plan 21	22444PA0060131	HMO	-	-	-	-	-	-	-	1
Plan 22	22444PA0060132	HMO	-	-	-	-	-	-	-	1
Plan 23	22444PA0060133	HMO	-	-	-	-	-	-	-	1
Plan 24	22444PA0060134	HMO	-	-	-	-	-	-	-	1
Plan 25	22444PA0060135	HMO	-	-	-	-	-	-	-	1

PA Rate Template Part IV B - Small Group Annual

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

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

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM										
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1
Totals	These cells auto-fill using the data entered in Table 10.						$ -	$ -	$ 305.52	$ -	$ 355.51	$ 333.53	$ 387.45	$ -	$ 299.43	$ 318.18	$ -
Plan 1	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	M	22444PA0060062	Gold	Off	$0.00	$303.79	$290.48	$0.00	$310.62	$327.35	$396.64	$0.00	$336.90	$ 314.53	$ -
Plan 2	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063	Silver	Off	$0.00	$257.22	$245.95	$0.00	$263.00	$277.16	$335.83	$0.00	$285.25	$ 262.97	$ -
Plan 3	22444PA0060114	Geisinger Marketplace HMO 10/20/0	M	22444PA0060114	Platinum	Off	$0.00	$358.20	$342.50	$0.00	$366.25	$385.97	$467.67	$0.00	$397.24	$ 360.61	$ -
Plan 4	22444PA0060115	Geisinger Marketplace HMO 20/40/250	E	22444PA0060115	Platinum	Off	$0.00	$342.65	$327.64	$0.00	$350.35	$369.22	$447.37	$0.00	$380.00	$ 327.64	$ -
Plan 5	22444PA0060116	Geisinger Marketplace HMO 20/40/500	M	22444PA0060116	Gold	Off	$0.00	$334.05	$319.41	$0.00	$341.55	$359.94	$436.14	$0.00	$370.45	$ 329.54	$ -
Plan 6	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	M	22444PA0060117	Gold	Off	$0.00	$322.41	$308.28	$0.00	$329.66	$347.41	$420.95	$0.00	$357.55	$ 308.28	$ -
Plan 7	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	E	22444PA0060118	Gold	Off	$0.00	$314.84	$301.04	$0.00	$321.91	$339.25	$411.06	$0.00	$349.15	$ 301.68	$ -
Plan 8	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	M	22444PA0060119	Silver	Off	$0.00	$274.82	$262.77	$0.00	$280.99	$296.12	$358.80	$0.00	$304.77	$ 262.77	$ -
Plan 9	22444PA0060120	Geisinger Marketplace HMO 15/30/400	E	22444PA0060120	Platinum	Off	$0.00	$347.69	$332.46	$0.00	$355.51	$374.65	$453.96	$0.00	$385.59	$ 351.13	$ -
Plan 10	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066	Bronze	Off	$0.00	$224.24	$214.41	$0.00	$229.28	$241.63	$292.77	$0.00	$248.68	$ 236.93	$ -
Plan 11	22444PA0060121	Geisinger Premier HMO 10/20/0	N	22444PA0060121	Platinum	Off										$ -	$ -
Plan 12	22444PA0060122	Geisinger Premier HMO 20/40/1000	N	22444PA0060122	Gold	Off										$ -	$ -
Plan 13	22444PA0060123	Geisinger Premier HMO 35/70/4300	N	22444PA0060123	Silver	Off										$ -	$ -
Plan 14	22444PA0060124	Geisinger Premier HMO 25/50/2750	N	22444PA0060124	Gold	Off										$ -	$ -
Plan 15	22444PA0060125	Geisinger Premier HMO 25/50/2000	N	22444PA0060125	Gold	Off										$ -	$ -
Plan 16	22444PA0060126	Geisinger Premier HMO 10/20/0	N	22444PA0060126	Platinum	Off										$ -	$ -
Plan 17	22444PA0060127	Geisinger Premier HMO 20/40/1000	N	22444PA0060127	Gold	Off										$ -	$ -
Plan 18	22444PA0060128	Geisinger Premier HMO 35/70/4300	N	22444PA0060128	Silver	Off										$ -	$ -
Plan 19	22444PA0060129	Geisinger Premier HMO 25/50/2750	N	22444PA0060129	Gold	Off										$ -	$ -
Plan 20	22444PA0060130	Geisinger Premier HMO 25/50/2000	N	22444PA0060130	Gold	Off										$ -	$ -
Plan 21	22444PA0060131	Geisinger Premier HMO 10/20/0	N	22444PA0060131	Platinum	Off										$ -	$ -
Plan 22	22444PA0060132	Geisinger Premier HMO 20/40/1000	N	22444PA0060132	Gold	Off										$ -	$ -
Plan 23	22444PA0060133	Geisinger Premier HMO 35/70/4300	N	22444PA0060133	Silver	Off										$ -	$ -
Plan 24	22444PA0060134	Geisinger Premier HMO 25/50/2750	N	22444PA0060134	Gold	Off										$ -	$ -
Plan 25	22444PA0060135	Geisinger Premier HMO 25/50/2000	N	22444PA0060135	Gold	Off										$ -	$ -

PA Rate Template Part IV B

Table 11. Plan Premium Developm

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

		Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM										
Plan Number	HIOS Plan ID (Standard Component)	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1
Totals		$ -	$ 352.71	$ -	$ 407.99	$ 386.72	$ 450.82	$ -	$ 353.44	$ 368.21	0.0%	0.0%	15.6%	0.0%	14.8%	16.2%	16.5%	0.0%	18.4%	16.0%	$ -
Plan 1	22444PA0060062	$ 350.28	$ 334.93	$ -	$ 358.15	$ 377.44	$ 457.34	$ -	$ 388.46	$ 362.66		15.3%	15.3%		15.3%	15.3%	15.3%		15.3%	15.3%	$ -
Plan 2	22444PA0060063	$ 308.45	$ 294.94	$ -	$ 315.39	$ 332.37	$ 402.72	$ -	$ 342.07	$ 315.35		19.9%	19.9%		19.9%	19.9%	19.9%		19.9%	19.9%	$ -
Plan 3	22444PA0060114	$ 407.73	$ 389.86	$ -	$ 416.89	$ 439.34	$ 532.33	$ -	$ 452.16	$ 410.47		13.8%	13.8%		13.8%	13.8%	13.8%		13.8%	13.8%	$ -
Plan 4	22444PA0060115	$ 391.36	$ 374.21	$ -	$ 400.16	$ 421.70	$ 510.97	$ -	$ 434.01	$ 374.21		14.2%	14.2%		14.2%	14.2%	14.2%		14.2%	14.2%	$ -
Plan 5	22444PA0060116	$ 380.48	$ 363.81	$ -	$ 389.03	$ 409.98	$ 496.77	$ -	$ 421.95	$ 375.35		13.9%	13.9%		13.9%	13.9%	13.9%		13.9%	13.9%	$ -
Plan 6	22444PA0060117	$ 367.98	$ 351.86	$ -	$ 376.25	$ 396.51	$ 480.44	$ -	$ 408.09	$ 351.86		14.1%	14.1%		14.1%	14.1%	14.1%		14.1%	14.1%	$ -
Plan 7	22444PA0060118	$ 360.74	$ 344.93	$ -	$ 368.84	$ 388.71	$ 470.99	$ -	$ 400.05	$ 345.66		14.6%	14.6%		14.6%	14.6%	14.6%		14.6%	14.6%	$ -
Plan 8	22444PA0060119	$ 321.01	$ 306.94	$ -	$ 328.22	$ 345.90	$ 419.12	$ -	$ 356.00	$ 306.94		16.8%	16.8%		16.8%	16.8%	16.8%		16.8%	16.8%	$ -
Plan 9	22444PA0060120	$ 399.02	$ 381.54	$ -	$ 407.99	$ 429.96	$ 520.97	$ -	$ 442.51	$ 402.97		14.8%	14.8%		14.8%	14.8%	14.8%		14.8%	14.8%	$ -
Plan 10	22444PA0080066	$ 269.46	$ 257.65	$ -	$ 275.52	$ 290.35	$ 351.81	$ -	$ 298.83	$ 284.70		20.2%	20.2%		20.2%	20.2%	20.2%		20.2%	20.2%	$ -
Plan 11	22444PA0060121	$ 383.26	$ 366.47	$ -	$ 391.88	$ 412.98	$ 500.39	$ -	$ 425.03	$ -											$ -
Plan 12	22444PA0060122	$ 345.90	$ 330.74	$ -	$ 353.67	$ 372.72	$ 451.62	$ -	$ 383.60	$ -											$ -
Plan 13	22444PA0060123	$ 301.75	$ 288.53	$ -	$ 308.53	$ 325.14	$ 393.97	$ -	$ 334.64	$ -											$ -
Plan 14	22444PA0060124	$ 327.38	$ 313.03	$ -	$ 334.73	$ 352.76	$ 427.43	$ -	$ 363.06	$ -											$ -
Plan 15	22444PA0060125	$ 333.17	$ 318.57	$ -	$ 340.66	$ 359.00	$ 435.00	$ -	$ 369.49	$ -											$ -
Plan 16	22444PA0060126	$ 383.26	$ 366.47	$ -	$ 391.88	$ 412.98	$ 500.39	$ -	$ 425.03	$ -											$ -
Plan 17	22444PA0060127	$ 345.90	$ 330.74	$ -	$ 353.67	$ 372.72	$ 451.62	$ -	$ 383.60	$ -											$ -
Plan 18	22444PA0060128	$ 301.75	$ 288.53	$ -	$ 308.53	$ 325.14	$ 393.97	$ -	$ 334.64	$ -											$ -
Plan 19	22444PA0060129	$ 327.38	$ 313.03	$ -	$ 334.73	$ 352.76	$ 427.43	$ -	$ 363.06	$ -											$ -
Plan 20	22444PA0060130	$ 333.17	$ 318.57	$ -	$ 340.66	$ 359.00	$ 435.00	$ -	$ 369.49	$ -											$ -
Plan 21	22444PA0060131	$ 383.26	$ 366.47	$ -	$ 391.88	$ 412.98	$ 500.39	$ -	$ 425.03	$ -											$ -
Plan 22	22444PA0060132	$ 345.90	$ 330.74	$ -	$ 353.67	$ 372.72	$ 451.62	$ -	$ 383.60	$ -											$ -
Plan 23	22444PA0060133	$ 301.75	$ 288.53	$ -	$ 308.53	$ 325.14	$ 393.97	$ -	$ 334.64	$ -											$ -
Plan 24	22444PA0060134	$ 327.38	$ 313.03	$ -	$ 334.73	$ 352.76	$ 427.43	$ -	$ 363.06	$ -											$ -
Plan 25	22444PA0060135	$ 333.17	$ 318.57	$ -	$ 340.66	$ 359.00	$ 435.00	$ -	$ 369.49	$ -											$ -

PA Rate Template Part IV B

Table 11. Plan Premium Developm

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

		Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM									Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM										
Plan Number	HIOS Plan ID (Standard Component)	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1
Totals		$ -	$ 359.43	$ -	$ 415.77	$ 394.10	$ 459.42	$ -	$ 360.18	$ 375.23	$ -	$ -	$ 366.29	$ -	$ 423.70	$ 401.61	$ 468.19	$ -	$ 367.05	$ 382.39	$ -
Plan 1	22444PA0060062	$ 356.96	$ 341.32	$ -	$ 364.99	$ 384.64	$ 466.06	$ -	$ 395.87	$ 369.58	$ -	$ 363.77	$ 347.83	$ -	$ 371.95	$ 391.98	$ 474.95	$ -	$ 403.42	$ 376.63	$ -
Plan 2	22444PA0060063	$ 314.34	$ 300.56	$ -	$ 321.40	$ 338.71	$ 410.40	$ -	$ 348.60	$ 321.36	$ -	$ 320.33	$ 306.30	$ -	$ 327.53	$ 345.17	$ 418.23	$ -	$ 355.25	$ 327.49	$ -
Plan 3	22444PA0060114	$ 415.50	$ 397.30	$ -	$ 424.84	$ 447.72	$ 542.49	$ -	$ 460.79	$ 418.30	$ -	$ 423.43	$ 404.87	$ -	$ 432.94	$ 456.26	$ 552.84	$ -	$ 469.58	$ 426.28	$ -
Plan 4	22444PA0060115	$ 398.83	$ 381.35	$ -	$ 407.79	$ 429.75	$ 520.71	$ -	$ 442.29	$ 381.35	$ -	$ 406.43	$ 388.62	$ -	$ 415.57	$ 437.94	$ 530.65	$ -	$ 450.73	$ 388.62	$ -
Plan 5	22444PA0060116	$ 387.74	$ 370.75	$ -	$ 396.46	$ 417.80	$ 506.24	$ -	$ 430.00	$ 382.51	$ -	$ 395.14	$ 377.82	$ -	$ 404.02	$ 425.77	$ 515.90	$ -	$ 438.20	$ 389.81	$ -
Plan 6	22444PA0060117	$ 375.00	$ 358.57	$ -	$ 383.43	$ 404.07	$ 489.61	$ -	$ 415.87	$ 358.57	$ -	$ 382.15	$ 365.41	$ -	$ 390.74	$ 411.78	$ 498.95	$ -	$ 423.80	$ 365.41	$ -
Plan 7	22444PA0060118	$ 367.62	$ 351.51	$ -	$ 375.88	$ 396.12	$ 479.97	$ -	$ 407.69	$ 352.25	$ -	$ 374.63	$ 358.22	$ -	$ 383.05	$ 403.68	$ 489.13	$ -	$ 415.46	$ 358.97	$ -
Plan 8	22444PA0060119	$ 327.13	$ 312.80	$ -	$ 334.49	$ 352.50	$ 427.11	$ -	$ 362.79	$ 312.80	$ -	$ 333.37	$ 318.77	$ -	$ 340.87	$ 359.22	$ 435.26	$ -	$ 369.71	$ 318.77	$ -
Plan 9	22444PA0060120	$ 406.63	$ 388.81	$ -	$ 415.77	$ 438.16	$ 530.91	$ -	$ 450.95	$ 410.65	$ -	$ 414.39	$ 396.23	$ -	$ 423.70	$ 446.52	$ 541.03	$ -	$ 459.55	$ 418.49	$ -
Plan 10	22444PA0080066	$ 274.60	$ 262.57	$ -	$ 280.77	$ 295.89	$ 358.52	$ -	$ 304.53	$ 290.14	$ -	$ 279.84	$ 267.58	$ -	$ 286.13	$ 301.53	$ 365.36	$ -	$ 310.34	$ 295.67	$ -
Plan 11	22444PA0060121	$ 390.57	$ 373.46	$ -	$ 399.35	$ 420.85	$ 509.94	$ -	$ 433.14	$ -	$ -	$ 398.02	$ 380.58	$ -	$ 406.97	$ 428.88	$ 519.67	$ -	$ 441.40	$ -	$ -
Plan 12	22444PA0060122	$ 352.50	$ 337.05	$ -	$ 360.42	$ 379.83	$ 460.23	$ -	$ 390.92	$ -	$ -	$ 359.22	$ 343.48	$ -	$ 367.30	$ 387.07	$ 469.01	$ -	$ 398.38	$ -	$ -
Plan 13	22444PA0060123	$ 307.51	$ 294.03	$ -	$ 314.42	$ 331.35	$ 401.49	$ -	$ 341.02	$ -	$ -	$ 313.37	$ 299.64	$ -	$ 320.41	$ 337.67	$ 409.14	$ -	$ 347.53	$ -	$ -
Plan 14	22444PA0060124	$ 333.62	$ 319.00	$ -	$ 341.12	$ 359.49	$ 435.58	$ -	$ 369.98	$ -	$ -	$ 339.98	$ 325.09	$ -	$ 347.62	$ 366.34	$ 443.89	$ -	$ 377.04	$ -	$ -
Plan 15	22444PA0060125	$ 339.53	$ 324.65	$ -	$ 347.16	$ 365.85	$ 443.29	$ -	$ 376.53	$ -	$ -	$ 346.01	$ 330.84	$ -	$ 353.78	$ 372.83	$ 451.75	$ -	$ 383.72	$ -	$ -
Plan 16	22444PA0060126	$ 390.57	$ 373.46	$ -	$ 399.35	$ 420.85	$ 509.94	$ -	$ 433.14	$ -	$ -	$ 398.02	$ 380.58	$ -	$ 406.97	$ 428.88	$ 519.67	$ -	$ 441.40	$ -	$ -
Plan 17	22444PA0060127	$ 352.50	$ 337.05	$ -	$ 360.42	$ 379.83	$ 460.23	$ -	$ 390.92	$ -	$ -	$ 359.22	$ 343.48	$ -	$ 367.30	$ 387.07	$ 469.01	$ -	$ 398.38	$ -	$ -
Plan 18	22444PA0060128	$ 307.51	$ 294.03	$ -	$ 314.42	$ 331.35	$ 401.49	$ -	$ 341.02	$ -	$ -	$ 313.37	$ 299.64	$ -	$ 320.41	$ 337.67	$ 409.14	$ -	$ 347.53	$ -	$ -
Plan 19	22444PA0060129	$ 333.62	$ 319.00	$ -	$ 341.12	$ 359.49	$ 435.58	$ -	$ 369.98	$ -	$ -	$ 339.98	$ 325.09	$ -	$ 347.62	$ 366.34	$ 443.89	$ -	$ 377.04	$ -	$ -
Plan 20	22444PA0060130	$ 339.53	$ 324.65	$ -	$ 347.16	$ 365.85	$ 443.29	$ -	$ 376.53	$ -	$ -	$ 346.01	$ 330.84	$ -	$ 353.78	$ 372.83	$ 451.75	$ -	$ 383.72	$ -	$ -
Plan 21	22444PA0060131	$ 390.57	$ 373.46	$ -	$ 399.35	$ 420.85	$ 509.94	$ -	$ 433.14	$ -	$ -	$ 398.02	$ 380.58	$ -	$ 406.97	$ 428.88	$ 519.67	$ -	$ 441.40	$ -	$ -
Plan 22	22444PA0060132	$ 352.50	$ 337.05	$ -	$ 360.42	$ 379.83	$ 460.23	$ -	$ 390.92	$ -	$ -	$ 359.22	$ 343.48	$ -	$ 367.30	$ 387.07	$ 469.01	$ -	$ 398.38	$ -	$ -
Plan 23	22444PA0060133	$ 307.51	$ 294.03	$ -	$ 314.42	$ 331.35	$ 401.49	$ -	$ 341.02	$ -	$ -	$ 313.37	$ 299.64	$ -	$ 320.41	$ 337.67	$ 409.14	$ -	$ 347.53	$ -	$ -
Plan 24	22444PA0060134	$ 333.62	$ 319.00	$ -	$ 341.12	$ 359.49	$ 435.58	$ -	$ 369.98	$ -	$ -	$ 339.98	$ 325.09	$ -	$ 347.62	$ 366.34	$ 443.89	$ -	$ 377.04	$ -	$ -
Plan 25	22444PA0060135	$ 339.53	$ 324.65	$ -	$ 347.16	$ 365.85	$ 443.29	$ -	$ 376.53	$ -	$ -	$ 346.01	$ 330.84	$ -	$ 353.78	$ 372.83	$ 451.75	$ -	$ 383.72	$ -	$ -

PA Rate Template Part IV B

Table 11. Plan Premium Developm

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

		Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM								
Plan Number	HIOS Plan ID (Standard Component)	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		$ -	$ 373.28	$ -	$ 431.78	$ 409.27	$ 477.12	$ -	$ 374.05	$ 389.69
Plan 1	22444PA0060062	$ 370.71	$ 354.47	$ -	$ 379.04	$ 399.45	$ 484.01	$ -	$ 411.12	$ 383.81
Plan 2	22444PA0060063	$ 326.44	$ 312.14	$ -	$ 333.78	$ 351.75	$ 426.21	$ -	$ 362.02	$ 333.74
Plan 3	22444PA0060114	$ 431.51	$ 412.60	$ -	$ 441.20	$ 464.96	$ 563.38	$ -	$ 478.54	$ 434.42
Plan 4	22444PA0060115	$ 414.19	$ 396.04	$ -	$ 423.49	$ 446.30	$ 540.77	$ -	$ 459.33	$ 396.04
Plan 5	22444PA0060116	$ 402.68	$ 385.03	$ -	$ 411.72	$ 433.89	$ 525.74	$ -	$ 446.56	$ 397.25
Plan 6	22444PA0060117	$ 389.44	$ 372.38	$ -	$ 398.19	$ 419.64	$ 508.46	$ -	$ 431.89	$ 372.38
Plan 7	22444PA0060118	$ 381.78	$ 365.05	$ -	$ 390.36	$ 411.38	$ 498.46	$ -	$ 423.39	$ 365.82
Plan 8	22444PA0060119	$ 339.73	$ 324.85	$ -	$ 347.37	$ 366.07	$ 443.56	$ -	$ 376.76	$ 324.85
Plan 9	22444PA0060120	$ 422.29	$ 403.79	$ -	$ 431.78	$ 455.03	$ 551.35	$ -	$ 468.32	$ 426.47
Plan 10	22444PA0080066	$ 285.18	$ 272.68	$ -	$ 291.59	$ 307.29	$ 372.33	$ -	$ 316.26	$ 301.31
Plan 11	22444PA0060121	$ 405.62	$ 387.84	$ -	$ 414.73	$ 437.06	$ 529.58	$ -	$ 449.82	$ -
Plan 12	22444PA0060122	$ 366.08	$ 350.03	$ -	$ 374.30	$ 394.46	$ 477.96	$ -	$ 405.97	$ -
Plan 13	22444PA0060123	$ 319.35	$ 305.36	$ -	$ 326.53	$ 344.11	$ 416.95	$ -	$ 354.16	$ -
Plan 14	22444PA0060124	$ 346.47	$ 331.29	$ -	$ 354.26	$ 373.33	$ 452.36	$ -	$ 384.23	$ -
Plan 15	22444PA0060125	$ 352.61	$ 337.15	$ -	$ 360.53	$ 379.94	$ 460.37	$ -	$ 391.04	$ -
Plan 16	22444PA0060126	$ 405.62	$ 387.84	$ -	$ 414.73	$ 437.06	$ 529.58	$ -	$ 449.82	$ -
Plan 17	22444PA0060127	$ 366.08	$ 350.03	$ -	$ 374.30	$ 394.46	$ 477.96	$ -	$ 405.97	$ -
Plan 18	22444PA0060128	$ 319.35	$ 305.36	$ -	$ 326.53	$ 344.11	$ 416.95	$ -	$ 354.16	$ -
Plan 19	22444PA0060129	$ 346.47	$ 331.29	$ -	$ 354.26	$ 373.33	$ 452.36	$ -	$ 384.23	$ -
Plan 20	22444PA0060130	$ 352.61	$ 337.15	$ -	$ 360.53	$ 379.94	$ 460.37	$ -	$ 391.04	$ -
Plan 21	22444PA0060131	$ 405.62	$ 387.84	$ -	$ 414.73	$ 437.06	$ 529.58	$ -	$ 449.82	$ -
Plan 22	22444PA0060132	$ 366.08	$ 350.03	$ -	$ 374.30	$ 394.46	$ 477.96	$ -	$ 405.97	$ -
Plan 23	22444PA0060133	$ 319.35	$ 305.36	$ -	$ 326.53	$ 344.11	$ 416.95	$ -	$ 354.16	$ -
Plan 24	22444PA0060134	$ 346.47	$ 331.29	$ -	$ 354.26	$ 373.33	$ 452.36	$ -	$ 384.23	$ -
Plan 25	22444PA0060135	$ 352.61	$ 337.15	$ -	$ 360.53	$ 379.94	$ 460.37	$ -	$ 391.04	$ -

PA Rate Quarterly Template Part V
Consumer Factors

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

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Elk, Potter	0.890	0.890
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.851	0.851
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.910	0.910
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.959	0.959
Rating Area 7	Adams, York, Lancaster, Berks	1.162	1.162
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.987	0.987

Table 14. Network Factors

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

Geisinger Health Plan
Small Group Filing for 2020
Projected Reinsurance Calculation

	PMPM
Reinsurance Premium July 2018 - June 2019	$2.14
Assumed Reinsurance Premium July 2019 - June 2020	$2.46
Assumed Reinsurance Premium July 2020 - June 2021	$2.83
Estimated Reinsurance Premium Jan 2020 - Dec 2020	$2.65

Estimated Reinsurance Recoveries	$2.04

Net Reinsurance	$0.60
Other Factor - Other	**1.00118**

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$510.32

Geisinger Health Plan
Small Group 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:	6.7%
Estimated Federal Income Tax:	**0.04%**

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%

Quarter	Average Fee for Quarter	Member Months	Weights
Q1	0.93%	6,756	42.36%
Q2	0.93%	3,636	22.80%
Q3	0.93%	1,788	11.21%
Q4	0.93%	3,768	23.63%
Total:	0.93%	15,948	100.00%

Month for estimate	Estimated ACA Insurer Fee
Jan-19	0.00%
Feb-19	0.00%
Mar-19	0.00%
Apr-19	0.00%
May-19	0.00%
Jun-19	0.00%
Jul-19	0.00%
Aug-19	0.00%
Sep-19	0.00%
Oct-19	0.00%
Nov-19	0.00%
Dec-19	0.00%
Jan-20	0.93%
Feb-20	0.93%
Mar-20	0.93%
Apr-20	0.93%
May-20	0.93%
Jun-20	0.93%
Jul-20	0.93%
Aug-20	0.93%
Sep-20	0.93%

Contract Effective Date	Estimated ACA Insurer Fee
Jan-19	0.00%
Feb-19	0.08%
Mar-19	0.15%
Apr-19	0.23%
May-19	0.31%
Jun-19	0.39%
Jul-19	0.46%
Aug-19	0.54%
Sep-19	0.62%
Oct-19	0.70%
Nov-19	0.77%
Dec-19	0.85%
Jan-20	0.93%
Feb-20	0.93%
Mar-20	0.93%
Apr-20	0.93%
May-20	0.93%
Jun-20	0.93%
Jul-20	0.93%
Aug-20	0.93%
Sep-20	0.93%

Geisinger Health Plan
Small Group Filing for 2020
Projected Tax Estimates

Oct-20	0.93%
Nov-20	0.93%
Dec-20	0.93%
Jan-21	0.93%
Feb-21	0.93%
Mar-21	0.93%
Apr-21	0.93%
May-21	0.93%
Jun-21	0.93%
Jul-21	0.93%
Aug-21	0.93%
Sep-21	0.93%
Oct-21	0.93%
Nov-21	0.93%
Dec-21	0.93%

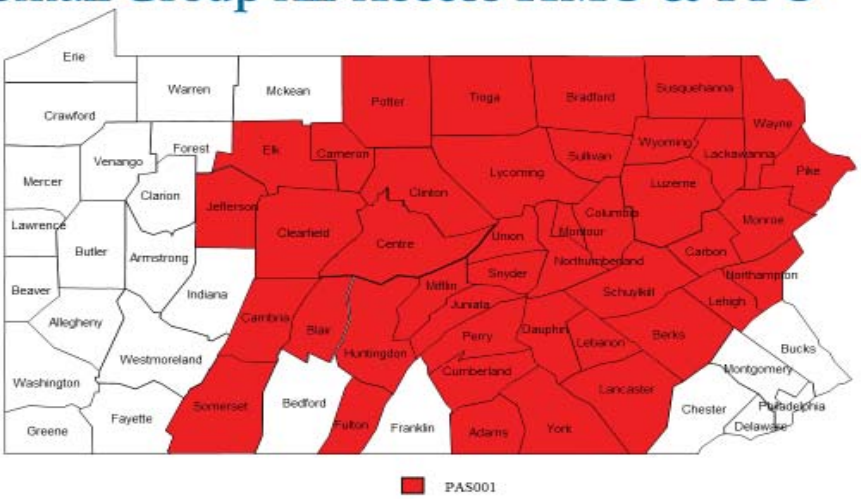
Oct-20	0.93%
Nov-20	0.93%
Dec-20	0.93%
Jan-21	0.93%

Geisinger Health Plan
Small Group Filing for 2020
Quality Improvement Initiatives Estimates

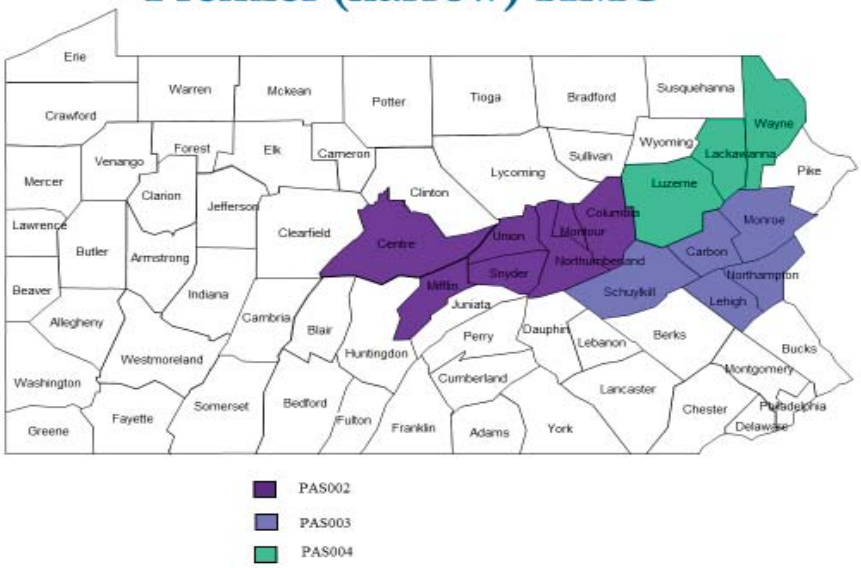
ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Geisinger Health Plan and Geisinger Quality Options, Inc.
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

		Business Subject to MLR Comprehensive Health Coverage Small Group Employer
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	2,180,540
	Member Months for GHP and GQO combined	189,767
	Estimated PMPM:	$11.49

2020 Service Area
Small Group All-Access HMO & PPO



2020 Small Group Service Area
Premier (narrow) HMO



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

Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060063		22444PA0060063		22444PA0060063		22444PA0060063	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$8,150		$8,150		$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	$267.97	$267.97	$256.22	$256.22	$273.99	$273.99	$288.74	$288.74	$349.86	$349.86	$297.17	$297.17	$235.97	$235.97	$225.63	$225.63	$241.27	$241.27	$254.26	$254.26
15	$291.79	$291.79	$279.00	$279.00	$298.34	$298.34	$314.41	$314.41	$380.96	$380.96	$323.59	$323.59	$256.94	$256.94	$245.68	$245.68	$262.72	$262.72	$276.86	$276.86
16	$300.89	$300.89	$287.71	$287.71	$307.65	$307.65	$324.22	$324.22	$392.85	$392.85	$333.69	$333.69	$264.96	$264.96	$253.35	$253.35	$270.92	$270.92	$285.50	$285.50
17	$310.00	$310.00	$296.42	$296.42	$316.97	$316.97	$334.03	$334.03	$404.74	$404.74	$343.79	$343.79	$272.98	$272.98	$261.02	$261.02	$279.12	$279.12	$294.15	$294.15
18	$319.81	$319.81	$305.79	$305.79	$326.99	$326.99	$344.60	$344.60	$417.55	$417.55	$354.66	$354.66	$281.62	$281.62	$269.28	$269.28	$287.95	$287.95	$303.45	$303.45
19	$329.62	$329.62	$315.17	$315.17	$337.02	$337.02	$355.17	$355.17	$430.35	$430.35	$365.54	$365.54	$290.25	$290.25	$277.54	$277.54	$296.78	$296.78	$312.76	$312.76
20	$339.77	$339.77	$324.89	$324.89	$347.41	$347.41	$366.12	$366.12	$443.62	$443.62	$376.81	$376.81	$299.20	$299.20	$286.09	$286.09	$305.92	$305.92	$322.40	$322.40
21	$350.29	$350.29	$334.94	$334.94	$358.16	$358.16	$377.44	$377.44	$457.34	$457.34	$388.46	$388.46	$308.46	$308.46	$294.94	$294.94	$315.39	$315.39	$332.37	$332.37
22	$350.29	$350.29	$334.94	$334.94	$358.16	$358.16	$377.44	$377.44	$457.34	$457.34	$388.46	$388.46	$308.46	$308.46	$294.94	$294.94	$315.39	$315.39	$332.37	$332.37
23	$350.29	$350.29	$334.94	$334.94	$358.16	$358.16	$377.44	$377.44	$457.34	$457.34	$388.46	$388.46	$308.46	$308.46	$294.94	$294.94	$315.39	$315.39	$332.37	$332.37
24	$350.29	$350.29	$334.94	$334.94	$358.16	$358.16	$377.44	$377.44	$457.34	$457.34	$388.46	$388.46	$308.46	$308.46	$294.94	$294.94	$315.39	$315.39	$332.37	$332.37
25	$351.68	$351.68	$336.27	$336.27	$359.59	$359.59	$378.95	$378.95	$459.16	$459.16	$390.01	$390.01	$309.69	$309.69	$296.12	$296.12	$316.65	$316.65	$333.70	$333.70
26	$358.69	$358.69	$342.97	$342.97	$366.75	$366.75	$386.50	$386.50	$468.31	$468.31	$397.78	$397.78	$315.86	$315.86	$302.02	$302.02	$322.95	$322.95	$340.34	$340.34
27	$367.10	$367.10	$351.01	$351.01	$375.35	$375.35	$395.56	$395.56	$479.29	$479.29	$407.11	$407.11	$323.26	$323.26	$309.09	$309.09	$330.52	$330.52	$348.32	$348.32
28	$380.76	$380.76	$364.07	$364.07	$389.31	$389.31	$410.28	$410.28	$497.12	$497.12	$422.26	$422.26	$335.29	$335.29	$320.60	$320.60	$342.82	$342.82	$361.28	$361.28
29	$391.97	$391.97	$374.79	$374.79	$400.77	$400.77	$422.35	$422.35	$511.76	$511.76	$434.69	$434.69	$345.16	$345.16	$330.03	$330.03	$352.92	$352.92	$371.92	$371.92
30	$397.57	$397.57	$380.15	$380.15	$406.50	$406.50	$428.39	$428.39	$519.08	$519.08	$440.90	$440.90	$350.09	$350.09	$334.75	$334.75	$357.96	$357.96	$377.24	$377.24
31	$405.98	$405.98	$388.19	$388.19	$415.10	$415.10	$437.45	$437.45	$530.05	$530.05	$450.22	$450.22	$357.50	$357.50	$341.83	$341.83	$365.53	$365.53	$385.21	$385.21
32	$414.38	$414.38	$396.23	$396.23	$423.70	$423.70	$446.51	$446.51	$541.03	$541.03	$459.55	$459.55	$364.90	$364.90	$348.91	$348.91	$373.10	$373.10	$393.19	$393.19
33	$419.64	$419.64	$401.25	$401.25	$429.07	$429.07	$452.17	$452.17	$547.89	$547.89	$465.37	$465.37	$369.53	$369.53	$353.33	$353.33	$377.83	$377.83	$398.18	$398.18
34	$425.24	$425.24	$406.61	$406.61	$434.80	$434.80	$458.21	$458.21	$555.21	$555.21	$471.59	$471.59	$374.46	$374.46	$358.05	$358.05	$382.88	$382.88	$403.49	$403.49
35	$428.05	$428.05	$409.29	$409.29	$437.66	$437.66	$461.23	$461.23	$558.86	$558.86	$474.70	$474.70	$376.93	$376.93	$360.41	$360.41	$385.40	$385.40	$406.15	$406.15
36	$430.85	$430.85	$411.97	$411.97	$440.53	$440.53	$464.25	$464.25	$562.52	$562.52	$477.81	$477.81	$379.40	$379.40	$362.77	$362.77	$387.92	$387.92	$408.81	$408.81
37	$433.65	$433.65	$414.65	$414.65	$443.39	$443.39	$467.27	$467.27	$566.18	$566.18	$480.91	$480.91	$381.87	$381.87	$365.13	$365.13	$390.45	$390.45	$411.47	$411.47
38	$436.45	$436.45	$417.33	$417.33	$446.26	$446.26	$470.29	$470.29	$569.84	$569.84	$484.02	$484.02	$384.33	$384.33	$367.49	$367.49	$392.97	$392.97	$414.13	$414.13
39	$442.06	$442.06	$422.69	$422.69	$451.99	$451.99	$476.33	$476.33	$577.16	$577.16	$490.24	$490.24	$389.27	$389.27	$372.21	$372.21	$398.02	$398.02	$419.45	$419.45
40	$447.66	$447.66	$428.04	$428.04	$457.72	$457.72	$482.37	$482.37	$584.47	$584.47	$496.45	$496.45	$394.20	$394.20	$376.93	$376.93	$403.06	$403.06	$424.77	$424.77
41	$456.07	$456.07	$436.08	$436.08	$466.32	$466.32	$491.43	$491.43	$595.45	$595.45	$505.77	$505.77	$401.61	$401.61	$384.01	$384.01	$410.63	$410.63	$432.74	$432.74
42	$464.12	$464.12	$443.79	$443.79	$474.55	$474.55	$500.11	$500.11	$605.97	$605.97	$514.71	$514.71	$408.70	$408.70	$390.79	$390.79	$417.89	$417.89	$440.39	$440.39
43	$475.33	$475.33	$454.50	$454.50	$486.02	$486.02	$512.19	$512.19	$620.60	$620.60	$527.14	$527.14	$418.57	$418.57	$400.23	$400.23	$427.98	$427.98	$451.02	$451.02
44	$489.34	$489.34	$467.90	$467.90	$500.34	$500.34	$527.28	$527.28	$638.90	$638.90	$542.68	$542.68	$430.91	$430.91	$412.03	$412.03	$440.59	$440.59	$464.32	$464.32
45	$505.81	$505.81	$483.64	$483.64	$517.17	$517.17	$545.02	$545.02	$660.39	$660.39	$560.94	$560.94	$445.41	$445.41	$425.89	$425.89	$455.42	$455.42	$479.94	$479.94
46	$525.42	$525.42	$502.40	$502.40	$537.23	$537.23	$566.16	$566.16	$686.00	$686.00	$582.69	$582.69	$462.68	$462.68	$442.41	$442.41	$473.08	$473.08	$498.55	$498.55
47	$547.49	$547.49	$523.50	$523.50	$559.79	$559.79	$589.94	$589.94	$714.82	$714.82	$607.16	$607.16	$482.11	$482.11	$460.99	$460.99	$492.95	$492.95	$519.49	$519.49
48	$572.71	$572.71	$547.62	$547.62	$585.58	$585.58	$617.11	$617.11	$747.74	$747.74	$635.13	$635.13	$504.32	$504.32	$482.22	$482.22	$515.65	$515.65	$543.42	$543.42
49	$597.58	$597.58	$571.40	$571.40	$611.01	$611.01	$643.91	$643.91	$780.21	$780.21	$662.71	$662.71	$526.22	$526.22	$503.16	$503.16	$538.05	$538.05	$567.02	$567.02
50	$625.60	$625.60	$598.19	$598.19	$639.66	$639.66	$674.11	$674.11	$816.80	$816.80	$693.79	$693.79	$550.90	$550.90	$526.76	$526.76	$563.28	$563.28	$593.61	$593.61
51	$653.28	$653.28	$624.65	$624.65	$667.96	$667.96	$703.92	$703.92	$852.93	$852.93	$724.48	$724.48	$575.27	$575.27	$550.06	$550.06	$588.19	$588.19	$619.87	$619.87
52	$683.75	$683.75	$653.79	$653.79	$699.12	$699.12	$736.76	$736.76	$892.72	$892.72	$758.27	$758.27	$602.10	$602.10	$575.72	$575.72	$615.63	$615.63	$648.78	$648.78
53	$714.58	$714.58	$683.26	$683.26	$730.63	$730.63	$769.98	$769.98	$932.96	$932.96	$792.46	$792.46	$629.25	$629.25	$601.67	$601.67	$643.39	$643.39	$678.03	$678.03
54	$747.85	$747.85	$715.08	$715.08	$764.66	$764.66	$805.83	$805.83	$976.41	$976.41	$829.36	$829.36	$658.55	$658.55	$629.69	$629.69	$673.35	$673.35	$709.60	$709.60
55	$781.13	$781.13	$746.90	$746.90	$798.68	$798.68	$841.69	$841.69	$1,019.86	$1,019.86	$866.26	$866.26	$687.85	$687.85	$657.71	$657.71	$703.31	$703.31	$741.18	$741.18
56	$817.21	$817.21	$781.40	$781.40	$835.57	$835.57	$880.57	$880.57	$1,066.96	$1,066.96	$906.28	$906.28	$719.62	$719.62	$688.09	$688.09	$735.79	$735.79	$775.41	$775.41
57	$853.64	$853.64	$816.23	$816.23	$872.82	$872.82	$919.82	$919.82	$1,114.53	$1,114.53	$946.68	$946.68	$751.70	$751.70	$718.76	$718.76	$768.59	$768.59	$809.98	$809.98
58	$892.52	$892.52	$853.41	$853.41	$912.58	$912.58	$961.72	$961.72	$1,165.29	$1,165.29	$989.79	$989.79	$785.94	$785.94	$751.50	$751.50	$803.60	$803.60	$846.87	$846.87
59	$911.79	$911.79	$871.83	$871.83	$932.28	$932.28	$982.47	$982.47	$1,190.44	$1,190.44	$1,011.16	$1,011.16	$802.90	$802.90	$767.72	$767.72	$820.95	$820.95	$865.15	$865.15
60	$950.67	$950.67	$909.01	$909.01	$972.03	$972.03	$1,024.37	$1,024.37	$1,241.21	$1,241.21	$1,054.28	$1,054.28	$837.14	$837.14	$800.46	$800.46	$855.96	$855.96	$902.04	$902.04
61	$984.29	$984.29	$941.16	$941.16	$1,006.41	$1,006.41	$1,060.60	$1,060.60	$1,285.11	$1,285.11	$1,091.57	$1,091.57	$866.75	$866.75	$828.77	$828.77	$886.23	$886.23	$933.95	$933.95
62	$1,006.36	$1,006.36	$962.26	$962.26	$1,028.98	$1,028.98	$1,084.38	$1,084.38	$1,313.92	$1,313.92	$1,116.04	$1,116.04	$886.19	$886.19	$847.35	$847.35	$906.10	$906.10	$954.89	$954.89
63	$1,034.03	$1,034.03	$988.72	$988.72	$1,057.27	$1,057.27	$1,114.20	$1,114.20	$1,350.05	$1,350.05	$1,146.73	$1,146.73	$910.55	$910.55	$870.65	$870.65	$931.02	$931.02	$981.15	$981.15
64+	$1,050.85	$1,050.85	$1,004.80	$1,004.80	$1,074.46	$1,074.46	$1,132.32	$1,132.32	$1,372.01	$1,372.01	$1,165.38	$1,165.38	$925.36	$925.36	$884.81	$884.81	$946.16	$946.16	$997.10	$997.10

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
Plan Marketing Name =>	Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $250 / Rx: $0		Med: $250 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$30 / $60		$30 / $60		$10 / $20		$10 / $20		$10 / $20		$10 / $20		$10 / $20		$10 / $20		$20 / $40		$20 / $40	
OOP Maximum =>	$7,350		$7,350		$2,900		$2,900		$2,900		$2,900		$2,900		$2,900		$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	$308.08	$308.08	$261.68	$261.68	$311.91	$311.91	$298.24	$298.24	$318.92	$318.92	$336.09	$336.09	$407.24	$407.24	$345.91	$345.91	$299.39	$299.39	$286.27	$286.27
15	$335.47	$335.47	$284.95	$284.95	$339.64	$339.64	$324.75	$324.75	$347.27	$347.27	$365.97	$365.97	$443.43	$443.43	$376.65	$376.65	$326.00	$326.00	$311.72	$311.72
16	$345.94	$345.94	$293.84	$293.84	$350.24	$350.24	$334.89	$334.89	$358.11	$358.11	$377.39	$377.39	$457.28	$457.28	$388.41	$388.41	$336.18	$336.18	$321.45	$321.45
17	$356.41	$356.41	$302.73	$302.73	$360.84	$360.84	$345.03	$345.03	$368.95	$368.95	$388.81	$388.81	$471.12	$471.12	$400.16	$400.16	$346.35	$346.35	$331.18	$331.18
18	$367.69	$367.69	$312.31	$312.31	$372.25	$372.25	$355.94	$355.94	$380.62	$380.62	$401.11	$401.11	$486.02	$486.02	$412.83	$412.83	$357.31	$357.31	$341.65	$341.65
19	$378.96	$378.96	$321.89	$321.89	$383.67	$383.67	$366.86	$366.86	$392.29	$392.29	$413.42	$413.42	$500.93	$500.93	$425.49	$425.49	$368.27	$368.27	$352.13	$352.13
20	$390.64	$390.64	$331.81	$331.81	$395.49	$395.49	$378.16	$378.16	$404.38	$404.38	$426.16	$426.16	$516.36	$516.36	$438.60	$438.60	$379.62	$379.62	$362.98	$362.98
21	$402.73	$402.73	$342.08	$342.08	$407.73	$407.73	$389.86	$389.86	$416.89	$416.89	$439.34	$439.34	$532.34	$532.34	$452.17	$452.17	$391.37	$391.37	$374.22	$374.22
22	$402.73	$402.73	$342.08	$342.08	$407.73	$407.73	$389.86	$389.86	$416.89	$416.89	$439.34	$439.34	$532.34	$532.34	$452.17	$452.17	$391.37	$391.37	$374.22	$374.22
23	$402.73	$402.73	$342.08	$342.08	$407.73	$407.73	$389.86	$389.86	$416.89	$416.89	$439.34	$439.34	$532.34	$532.34	$452.17	$452.17	$391.37	$391.37	$374.22	$374.22
24	$402.73	$402.73	$342.08	$342.08	$407.73	$407.73	$389.86	$389.86	$416.89	$416.89	$439.34	$439.34	$532.34	$532.34	$452.17	$452.17	$391.37	$391.37	$374.22	$374.22
25	$404.33	$404.33	$343.44	$343.44	$409.36	$409.36	$391.42	$391.42	$418.56	$418.56	$441.09	$441.09	$534.46	$534.46	$453.97	$453.97	$392.93	$392.93	$375.71	$375.71
26	$412.39	$412.39	$350.28	$350.28	$417.51	$417.51	$399.22	$399.22	$426.89	$426.89	$449.88	$449.88	$545.11	$545.11	$463.02	$463.02	$400.75	$400.75	$383.19	$383.19
27	$422.05	$422.05	$358.49	$358.49	$427.30	$427.30	$408.57	$408.57	$436.90	$436.90	$460.42	$460.42	$557.89	$557.89	$473.87	$473.87	$410.15	$410.15	$392.17	$392.17
28	$437.76	$437.76	$371.83	$371.83	$443.20	$443.20	$423.78	$423.78	$453.16	$453.16	$477.56	$477.56	$578.65	$578.65	$491.50	$491.50	$425.41	$425.41	$406.77	$406.77
29	$450.65	$450.65	$382.78	$382.78	$456.25	$456.25	$436.25	$436.25	$466.50	$466.50	$491.62	$491.62	$595.68	$595.68	$505.97	$505.97	$437.93	$437.93	$418.74	$418.74
30	$457.09	$457.09	$388.25	$388.25	$462.77	$462.77	$442.49	$442.49	$473.17	$473.17	$498.65	$498.65	$604.20	$604.20	$513.21	$513.21	$444.19	$444.19	$424.73	$424.73
31	$466.76	$466.76	$396.46	$396.46	$472.55	$472.55	$451.85	$451.85	$483.17	$483.17	$509.19	$509.19	$616.98	$616.98	$524.06	$524.06	$453.59	$453.59	$433.71	$433.71
32	$476.42	$476.42	$404.67	$404.67	$482.34	$482.34	$461.20	$461.20	$493.18	$493.18	$519.73	$519.73	$629.75	$629.75	$534.91	$534.91	$462.98	$462.98	$442.69	$442.69
33	$482.46	$482.46	$409.80	$409.80	$488.46	$488.46	$467.05	$467.05	$499.43	$499.43	$526.32	$526.32	$637.74	$637.74	$541.69	$541.69	$468.85	$468.85	$448.30	$448.30
34	$488.91	$488.91	$415.27	$415.27	$494.98	$494.98	$473.29	$473.29	$506.10	$506.10	$533.35	$533.35	$646.25	$646.25	$548.93	$548.93	$475.11	$475.11	$454.29	$454.29
35	$492.13	$492.13	$418.01	$418.01	$498.24	$498.24	$476.41	$476.41	$509.44	$509.44	$536.87	$536.87	$650.51	$650.51	$552.54	$552.54	$478.24	$478.24	$457.29	$457.29
36	$495.35	$495.35	$420.75	$420.75	$501.50	$501.50	$479.53	$479.53	$512.77	$512.77	$540.38	$540.38	$654.77	$654.77	$556.16	$556.16	$481.37	$481.37	$460.28	$460.28
37	$498.57	$498.57	$423.48	$423.48	$504.76	$504.76	$482.65	$482.65	$516.11	$516.11	$543.90	$543.90	$659.03	$659.03	$559.78	$559.78	$484.50	$484.50	$463.27	$463.27
38	$501.79	$501.79	$426.22	$426.22	$508.03	$508.03	$485.76	$485.76	$519.44	$519.44	$547.41	$547.41	$663.29	$663.29	$563.40	$563.40	$487.64	$487.64	$466.27	$466.27
39	$508.24	$508.24	$431.69	$431.69	$514.55	$514.55	$492.00	$492.00	$526.11	$526.11	$554.44	$554.44	$671.81	$671.81	$570.63	$570.63	$493.90	$493.90	$472.25	$472.25
40	$514.68	$514.68	$437.17	$437.17	$521.07	$521.07	$498.24	$498.24	$532.78	$532.78	$561.47	$561.47	$680.32	$680.32	$577.86	$577.86	$500.16	$500.16	$478.24	$478.24
41	$524.34	$524.34	$445.38	$445.38	$530.86	$530.86	$507.60	$507.60	$542.79	$542.79	$572.02	$572.02	$693.10	$693.10	$588.72	$588.72	$509.55	$509.55	$487.22	$487.22
42	$533.61	$533.61	$453.24	$453.24	$540.24	$540.24	$516.56	$516.56	$552.38	$552.38	$582.12	$582.12	$705.34	$705.34	$599.12	$599.12	$518.55	$518.55	$495.83	$495.83
43	$546.49	$546.49	$464.19	$464.19	$553.28	$553.28	$529.04	$529.04	$565.72	$565.72	$596.18	$596.18	$722.38	$722.38	$613.59	$613.59	$531.08	$531.08	$507.80	$507.80
44	$562.60	$562.60	$477.87	$477.87	$569.59	$569.59	$544.63	$544.63	$582.39	$582.39	$613.75	$613.75	$743.67	$743.67	$631.67	$631.67	$546.73	$546.73	$522.77	$522.77
45	$581.53	$581.53	$493.95	$493.95	$588.76	$588.76	$562.96	$562.96	$601.99	$601.99	$634.40	$634.40	$768.69	$768.69	$652.92	$652.92	$565.12	$565.12	$540.36	$540.36
46	$604.08	$604.08	$513.11	$513.11	$611.59	$611.59	$584.79	$584.79	$625.33	$625.33	$659.00	$659.00	$798.50	$798.50	$678.25	$678.25	$587.04	$587.04	$561.32	$561.32
47	$629.46	$629.46	$534.66	$534.66	$637.28	$637.28	$609.35	$609.35	$651.60	$651.60	$686.68	$686.68	$832.04	$832.04	$706.73	$706.73	$611.70	$611.70	$584.89	$584.89
48	$658.45	$658.45	$559.29	$559.29	$666.63	$666.63	$637.42	$637.42	$681.61	$681.61	$718.31	$718.31	$870.37	$870.37	$739.29	$739.29	$639.87	$639.87	$611.84	$611.84
49	$687.04	$687.04	$583.57	$583.57	$695.58	$695.58	$665.10	$665.10	$711.21	$711.21	$749.51	$749.51	$908.16	$908.16	$771.39	$771.39	$667.66	$667.66	$638.40	$638.40
50	$719.26	$719.26	$610.94	$610.94	$728.20	$728.20	$696.29	$696.29	$744.56	$744.56	$784.65	$784.65	$950.75	$950.75	$807.56	$807.56	$698.97	$698.97	$668.34	$668.34
51	$751.08	$751.08	$637.96	$637.96	$760.41	$760.41	$727.09	$727.09	$777.50	$777.50	$819.36	$819.36	$992.80	$992.80	$843.28	$843.28	$729.89	$729.89	$697.90	$697.90
52	$786.11	$786.11	$667.72	$667.72	$795.88	$795.88	$761.01	$761.01	$813.77	$813.77	$857.58	$857.58	$1,039.12	$1,039.12	$882.62	$882.62	$763.94	$763.94	$730.46	$730.46
53	$821.55	$821.55	$697.83	$697.83	$831.76	$831.76	$795.31	$795.31	$850.45	$850.45	$896.25	$896.25	$1,085.96	$1,085.96	$922.41	$922.41	$798.38	$798.38	$763.39	$763.39
54	$859.81	$859.81	$730.32	$730.32	$870.49	$870.49	$832.35	$832.35	$890.06	$890.06	$937.98	$937.98	$1,136.53	$1,136.53	$965.37	$965.37	$835.55	$835.55	$798.94	$798.94
55	$898.07	$898.07	$762.82	$762.82	$909.23	$909.23	$869.39	$869.39	$929.66	$929.66	$979.72	$979.72	$1,187.11	$1,187.11	$1,008.32	$1,008.32	$872.73	$872.73	$834.49	$834.49
56	$939.55	$939.55	$798.05	$798.05	$951.22	$951.22	$909.54	$909.54	$972.60	$972.60	$1,024.97	$1,024.97	$1,241.94	$1,241.94	$1,054.90	$1,054.90	$913.04	$913.04	$873.03	$873.03
57	$981.43	$981.43	$833.63	$833.63	$993.63	$993.63	$950.09	$950.09	$1,015.96	$1,015.96	$1,070.66	$1,070.66	$1,297.30	$1,297.30	$1,101.92	$1,101.92	$953.75	$953.75	$911.95	$911.95
58	$1,026.14	$1,026.14	$871.60	$871.60	$1,038.89	$1,038.89	$993.36	$993.36	$1,062.23	$1,062.23	$1,119.43	$1,119.43	$1,356.39	$1,356.39	$1,152.11	$1,152.11	$997.19	$997.19	$953.49	$953.49
59	$1,048.29	$1,048.29	$890.41	$890.41	$1,061.31	$1,061.31	$1,014.80	$1,014.80	$1,085.16	$1,085.16	$1,143.59	$1,143.59	$1,385.67	$1,385.67	$1,176.98	$1,176.98	$1,018.71	$1,018.71	$974.07	$974.07
60	$1,092.99	$1,092.99	$928.38	$928.38	$1,106.57	$1,106.57	$1,058.08	$1,058.08	$1,131.43	$1,131.43	$1,192.36	$1,192.36	$1,444.76	$1,444.76	$1,227.17	$1,227.17	$1,062.15	$1,062.15	$1,015.61	$1,015.61
61	$1,131.65	$1,131.65	$961.22	$961.22	$1,145.71	$1,145.71	$1,095.50	$1,095.50	$1,171.46	$1,171.46	$1,234.53	$1,234.53	$1,495.86	$1,495.86	$1,270.58	$1,270.58	$1,099.72	$1,099.72	$1,051.53	$1,051.53
62	$1,157.02	$1,157.02	$982.77	$982.77	$1,171.40	$1,171.40	$1,120.07	$1,120.07	$1,197.72	$1,197.72	$1,262.21	$1,262.21	$1,529.40	$1,529.40	$1,299.07	$1,299.07	$1,124.38	$1,124.38	$1,075.11	$1,075.11
63	$1,188.84	$1,188.84	$1,009.80	$1,009.80	$1,203.61	$1,203.61	$1,150.86	$1,150.86	$1,230.65	$1,230.65	$1,296.92	$1,296.92	$1,571.45	$1,571.45	$1,334.79	$1,334.79	$1,155.30	$1,155.30	$1,104.67	$1,104.67
64+	$1,208.17	$1,208.17	$1,026.21	$1,026.21	$1,223.18	$1,223.18	$1,169.58	$1,169.58	$1,250.66	$1,250.66	$1,318.01	$1,318.01	$1,597.00	$1,597.00	$1,356.49	$1,356.49	$1,174.08	$1,174.08	$1,122.63	$1,122.63

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: $250 / Rx: $0		Med: $250 / Rx: $0		Med: $250 / Rx: $0		Med: $250 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$7,350		$7,350		$7,350		$7,350		$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	$306.12	$306.12	$322.60	$322.60	$390.89	$390.89	$332.02	$332.02	$291.07	$291.07	$278.32	$278.32	$297.61	$297.61	$313.64	$313.64	$380.03	$380.03	$322.79	$322.79
15	$333.33	$333.33	$351.28	$351.28	$425.64	$425.64	$361.53	$361.53	$316.94	$316.94	$303.06	$303.06	$324.07	$324.07	$341.52	$341.52	$413.81	$413.81	$351.49	$351.49
16	$343.73	$343.73	$362.24	$362.24	$438.92	$438.92	$372.82	$372.82	$326.84	$326.84	$312.51	$312.51	$334.18	$334.18	$352.18	$352.18	$426.72	$426.72	$362.46	$362.46
17	$354.14	$354.14	$373.21	$373.21	$452.21	$452.21	$384.10	$384.10	$336.73	$336.73	$321.97	$321.97	$344.30	$344.30	$362.83	$362.83	$439.64	$439.64	$373.43	$373.43
18	$365.34	$365.34	$385.01	$385.01	$466.51	$466.51	$396.26	$396.26	$347.38	$347.38	$332.16	$332.16	$355.19	$355.19	$374.31	$374.31	$453.55	$453.55	$385.24	$385.24
19	$376.55	$376.55	$396.82	$396.82	$480.82	$480.82	$408.41	$408.41	$358.04	$358.04	$342.35	$342.35	$366.08	$366.08	$385.79	$385.79	$467.46	$467.46	$397.06	$397.06
20	$388.15	$388.15	$409.05	$409.05	$495.64	$495.64	$420.99	$420.99	$369.07	$369.07	$352.90	$352.90	$377.36	$377.36	$397.68	$397.68	$481.86	$481.86	$409.29	$409.29
21	$400.16	$400.16	$421.71	$421.71	$510.97	$510.97	$434.02	$434.02	$380.49	$380.49	$363.82	$363.82	$389.04	$389.04	$409.99	$409.99	$496.77	$496.77	$421.96	$421.96
22	$400.16	$400.16	$421.71	$421.71	$510.97	$510.97	$434.02	$434.02	$380.49	$380.49	$363.82	$363.82	$389.04	$389.04	$409.99	$409.99	$496.77	$496.77	$421.96	$421.96
23	$400.16	$400.16	$421.71	$421.71	$510.97	$510.97	$434.02	$434.02	$380.49	$380.49	$363.82	$363.82	$389.04	$389.04	$409.99	$409.99	$496.77	$496.77	$421.96	$421.96
24	$400.16	$400.16	$421.71	$421.71	$510.97	$510.97	$434.02	$434.02	$380.49	$380.49	$363.82	$363.82	$389.04	$389.04	$409.99	$409.99	$496.77	$496.77	$421.96	$421.96
25	$401.76	$401.76	$423.39	$423.39	$513.01	$513.01	$435.75	$435.75	$382.01	$382.01	$365.27	$365.27	$390.59	$390.59	$411.62	$411.62	$498.75	$498.75	$423.64	$423.64
26	$409.76	$409.76	$431.82	$431.82	$523.23	$523.23	$444.43	$444.43	$389.62	$389.62	$372.54	$372.54	$398.37	$398.37	$419.82	$419.82	$508.69	$508.69	$432.08	$432.08
27	$419.36	$419.36	$441.94	$441.94	$535.49	$535.49	$454.85	$454.85	$398.75	$398.75	$381.27	$381.27	$407.71	$407.71	$429.66	$429.66	$520.61	$520.61	$442.21	$442.21
28	$434.97	$434.97	$458.39	$458.39	$555.42	$555.42	$471.77	$471.77	$413.59	$413.59	$395.46	$395.46	$422.88	$422.88	$445.65	$445.65	$539.99	$539.99	$458.66	$458.66
29	$447.77	$447.77	$471.88	$471.88	$571.77	$571.77	$485.66	$485.66	$425.76	$425.76	$407.11	$407.11	$435.33	$435.33	$458.77	$458.77	$555.88	$555.88	$472.17	$472.17
30	$454.18	$454.18	$478.63	$478.63	$579.95	$579.95	$492.61	$492.61	$431.85	$431.85	$412.93	$412.93	$441.55	$441.55	$465.33	$465.33	$563.83	$563.83	$478.92	$478.92
31	$463.78	$463.78	$488.75	$488.75	$592.21	$592.21	$503.02	$503.02	$440.98	$440.98	$421.66	$421.66	$450.89	$450.89	$475.17	$475.17	$575.75	$575.75	$489.04	$489.04
32	$473.38	$473.38	$498.87	$498.87	$604.47	$604.47	$513.44	$513.44	$450.11	$450.11	$430.39	$430.39	$460.23	$460.23	$485.01	$485.01	$587.68	$587.68	$499.17	$499.17
33	$479.39	$479.39	$505.20	$505.20	$612.14	$612.14	$519.95	$519.95	$455.82	$455.82	$435.85	$435.85	$466.06	$466.06	$491.16	$491.16	$595.13	$595.13	$505.50	$505.50
34	$485.79	$485.79	$511.95	$511.95	$620.31	$620.31	$526.89	$526.89	$461.91	$461.91	$441.67	$441.67	$472.29	$472.29	$497.72	$497.72	$603.08	$603.08	$512.25	$512.25
35	$488.99	$488.99	$515.32	$515.32	$624.40	$624.40	$530.37	$530.37	$464.95	$464.95	$444.58	$444.58	$475.40	$475.40	$501.00	$501.00	$607.05	$607.05	$515.63	$515.63
36	$492.19	$492.19	$518.69	$518.69	$628.49	$628.49	$533.84	$533.84	$468.00	$468.00	$447.49	$447.49	$478.51	$478.51	$504.28	$504.28	$611.02	$611.02	$519.00	$519.00
37	$495.39	$495.39	$522.07	$522.07	$632.58	$632.58	$537.31	$537.31	$471.04	$471.04	$450.40	$450.40	$481.63	$481.63	$507.56	$507.56	$615.00	$615.00	$522.38	$522.38
38	$498.59	$498.59	$525.44	$525.44	$636.67	$636.67	$540.78	$540.78	$474.08	$474.08	$453.31	$453.31	$484.74	$484.74	$510.84	$510.84	$618.97	$618.97	$525.75	$525.75
39	$505.00	$505.00	$532.19	$532.19	$644.84	$644.84	$547.73	$547.73	$480.17	$480.17	$459.13	$459.13	$490.96	$490.96	$517.40	$517.40	$626.92	$626.92	$532.51	$532.51
40	$511.40	$511.40	$538.94	$538.94	$653.02	$653.02	$554.67	$554.67	$486.26	$486.26	$464.95	$464.95	$497.19	$497.19	$523.96	$523.96	$634.87	$634.87	$539.26	$539.26
41	$521.00	$521.00	$549.06	$549.06	$665.28	$665.28	$565.09	$565.09	$495.39	$495.39	$473.68	$473.68	$506.52	$506.52	$533.80	$533.80	$646.79	$646.79	$549.38	$549.38
42	$530.21	$530.21	$558.76	$558.76	$677.03	$677.03	$575.07	$575.07	$504.14	$504.14	$482.05	$482.05	$515.47	$515.47	$543.23	$543.23	$658.22	$658.22	$559.09	$559.09
43	$543.01	$543.01	$572.25	$572.25	$693.38	$693.38	$588.96	$588.96	$516.32	$516.32	$493.69	$493.69	$527.92	$527.92	$556.35	$556.35	$674.11	$674.11	$572.59	$572.59
44	$559.02	$559.02	$589.12	$589.12	$713.82	$713.82	$606.32	$606.32	$531.54	$531.54	$508.25	$508.25	$543.48	$543.48	$572.75	$572.75	$693.98	$693.98	$589.47	$589.47
45	$577.82	$577.82	$608.94	$608.94	$737.84	$737.84	$626.72	$626.72	$549.42	$549.42	$525.34	$525.34	$561.77	$561.77	$592.02	$592.02	$717.33	$717.33	$609.30	$609.30
46	$600.23	$600.23	$632.55	$632.55	$766.45	$766.45	$651.02	$651.02	$570.73	$570.73	$545.72	$545.72	$583.55	$583.55	$614.97	$614.97	$745.15	$745.15	$632.93	$632.93
47	$625.44	$625.44	$659.12	$659.12	$798.64	$798.64	$678.36	$678.36	$594.70	$594.70	$568.64	$568.64	$608.06	$608.06	$640.80	$640.80	$776.45	$776.45	$659.51	$659.51
48	$654.25	$654.25	$689.48	$689.48	$835.43	$835.43	$709.61	$709.61	$622.09	$622.09	$594.83	$594.83	$636.07	$636.07	$670.32	$670.32	$812.22	$812.22	$689.89	$689.89
49	$682.66	$682.66	$719.42	$719.42	$871.71	$871.71	$740.43	$740.43	$649.11	$649.11	$620.66	$620.66	$663.69	$663.69	$699.43	$699.43	$847.49	$847.49	$719.85	$719.85
50	$714.68	$714.68	$753.16	$753.16	$912.59	$912.59	$775.15	$775.15	$679.55	$679.55	$649.77	$649.77	$694.82	$694.82	$732.23	$732.23	$887.23	$887.23	$753.61	$753.61
51	$746.29	$746.29	$786.47	$786.47	$952.95	$952.95	$809.44	$809.44	$709.60	$709.60	$678.51	$678.51	$725.55	$725.55	$764.62	$764.62	$926.47	$926.47	$786.94	$786.94
52	$781.10	$781.10	$823.16	$823.16	$997.41	$997.41	$847.20	$847.20	$742.71	$742.71	$710.16	$710.16	$759.40	$759.40	$800.29	$800.29	$969.69	$969.69	$823.65	$823.65
53	$816.32	$816.32	$860.27	$860.27	$1,042.37	$1,042.37	$885.39	$885.39	$776.19	$776.19	$742.18	$742.18	$793.63	$793.63	$836.37	$836.37	$1,013.41	$1,013.41	$860.78	$860.78
54	$854.33	$854.33	$900.33	$900.33	$1,090.92	$1,090.92	$926.62	$926.62	$812.34	$812.34	$776.74	$776.74	$830.59	$830.59	$875.31	$875.31	$1,060.60	$1,060.60	$900.87	$900.87
55	$892.35	$892.35	$940.40	$940.40	$1,139.46	$1,139.46	$967.85	$967.85	$848.48	$848.48	$811.30	$811.30	$867.55	$867.55	$914.26	$914.26	$1,107.79	$1,107.79	$940.96	$940.96
56	$933.56	$933.56	$983.83	$983.83	$1,192.09	$1,192.09	$1,012.56	$1,012.56	$887.67	$887.67	$848.77	$848.77	$907.62	$907.62	$956.49	$956.49	$1,158.96	$1,158.96	$984.42	$984.42
57	$975.18	$975.18	$1,027.69	$1,027.69	$1,245.23	$1,245.23	$1,057.69	$1,057.69	$927.24	$927.24	$886.61	$886.61	$948.08	$948.08	$999.13	$999.13	$1,210.62	$1,210.62	$1,028.30	$1,028.30
58	$1,019.60	$1,019.60	$1,074.50	$1,074.50	$1,301.94	$1,301.94	$1,105.87	$1,105.87	$969.48	$969.48	$926.99	$926.99	$991.26	$991.26	$1,044.64	$1,044.64	$1,265.76	$1,265.76	$1,075.14	$1,075.14
59	$1,041.60	$1,041.60	$1,097.69	$1,097.69	$1,330.05	$1,330.05	$1,129.74	$1,129.74	$990.40	$990.40	$947.00	$947.00	$1,012.66	$1,012.66	$1,067.19	$1,067.19	$1,293.09	$1,293.09	$1,098.34	$1,098.34
60	$1,086.02	$1,086.02	$1,144.50	$1,144.50	$1,386.77	$1,386.77	$1,177.92	$1,177.92	$1,032.64	$1,032.64	$987.39	$987.39	$1,055.84	$1,055.84	$1,112.69	$1,112.69	$1,348.23	$1,348.23	$1,145.18	$1,145.18
61	$1,124.44	$1,124.44	$1,184.98	$1,184.98	$1,435.82	$1,435.82	$1,219.58	$1,219.58	$1,069.16	$1,069.16	$1,022.31	$1,022.31	$1,093.19	$1,093.19	$1,152.05	$1,152.05	$1,395.92	$1,395.92	$1,185.69	$1,185.69
62	$1,149.65	$1,149.65	$1,211.55	$1,211.55	$1,468.01	$1,468.01	$1,246.92	$1,246.92	$1,093.13	$1,093.13	$1,045.23	$1,045.23	$1,117.70	$1,117.70	$1,177.88	$1,177.88	$1,427.21	$1,427.21	$1,212.27	$1,212.27
63	$1,181.26	$1,181.26	$1,244.86	$1,244.86	$1,508.38	$1,508.38	$1,281.21	$1,281.21	$1,123.19	$1,123.19	$1,073.97	$1,073.97	$1,148.43	$1,148.43	$1,210.27	$1,210.27	$1,466.46	$1,466.46	$1,245.61	$1,245.61
64+	$1,200.47	$1,200.47	$1,265.11	$1,265.11	$1,532.90	$1,532.90	$1,302.04	$1,302.04	$1,141.45	$1,141.45	$1,091.44	$1,091.44	$1,167.11	$1,167.11	$1,229.95	$1,229.95	$1,490.30	$1,490.30	$1,265.86	$1,265.86

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$8,150		$8,150		$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	$281.50	$281.50	$269.17	$269.17	$287.83	$287.83	$303.33	$303.33	$367.54	$367.54	$312.19	$312.19	$275.96	$275.96	$263.87	$263.87	$282.17	$282.17	$297.36	$297.36
15	$306.53	$306.53	$293.10	$293.10	$313.42	$313.42	$330.29	$330.29	$400.21	$400.21	$339.94	$339.94	$300.50	$300.50	$287.33	$287.33	$307.25	$307.25	$323.79	$323.79
16	$316.10	$316.10	$302.24	$302.24	$323.20	$323.20	$340.60	$340.60	$412.70	$412.70	$350.55	$350.55	$309.87	$309.87	$296.30	$296.30	$316.84	$316.84	$333.90	$333.90
17	$325.66	$325.66	$311.39	$311.39	$332.98	$332.98	$350.91	$350.91	$425.19	$425.19	$361.16	$361.16	$319.25	$319.25	$305.26	$305.26	$326.43	$326.43	$344.00	$344.00
18	$335.97	$335.97	$321.24	$321.24	$343.52	$343.52	$362.01	$362.01	$438.64	$438.64	$372.58	$372.58	$329.35	$329.35	$314.92	$314.92	$336.76	$336.76	$354.89	$354.89
19	$346.27	$346.27	$331.10	$331.10	$354.05	$354.05	$373.12	$373.12	$452.10	$452.10	$384.01	$384.01	$339.45	$339.45	$324.58	$324.58	$347.08	$347.08	$365.77	$365.77
20	$356.94	$356.94	$341.30	$341.30	$364.96	$364.96	$384.61	$384.61	$466.03	$466.03	$395.84	$395.84	$349.92	$349.92	$334.58	$334.58	$357.78	$357.78	$377.04	$377.04
21	$367.99	$367.99	$351.86	$351.86	$376.25	$376.25	$396.51	$396.51	$480.45	$480.45	$408.09	$408.09	$360.74	$360.74	$344.94	$344.94	$368.85	$368.85	$388.71	$388.71
22	$367.99	$367.99	$351.86	$351.86	$376.25	$376.25	$396.51	$396.51	$480.45	$480.45	$408.09	$408.09	$360.74	$360.74	$344.94	$344.94	$368.85	$368.85	$388.71	$388.71
23	$367.99	$367.99	$351.86	$351.86	$376.25	$376.25	$396.51	$396.51	$480.45	$480.45	$408.09	$408.09	$360.74	$360.74	$344.94	$344.94	$368.85	$368.85	$388.71	$388.71
24	$367.99	$367.99	$351.86	$351.86	$376.25	$376.25	$396.51	$396.51	$480.45	$480.45	$408.09	$408.09	$360.74	$360.74	$344.94	$344.94	$368.85	$368.85	$388.71	$388.71
25	$369.45	$369.45	$353.26	$353.26	$377.75	$377.75	$398.10	$398.10	$482.36	$482.36	$409.72	$409.72	$362.18	$362.18	$346.31	$346.31	$370.32	$370.32	$390.26	$390.26
26	$376.81	$376.81	$360.30	$360.30	$385.28	$385.28	$406.03	$406.03	$491.97	$491.97	$417.88	$417.88	$369.40	$369.40	$353.21	$353.21	$377.70	$377.70	$398.03	$398.03
27	$385.64	$385.64	$368.74	$368.74	$394.31	$394.31	$415.54	$415.54	$503.50	$503.50	$427.67	$427.67	$378.05	$378.05	$361.49	$361.49	$386.55	$386.55	$407.36	$407.36
28	$399.99	$399.99	$382.47	$382.47	$408.98	$408.98	$431.01	$431.01	$522.24	$522.24	$443.59	$443.59	$392.12	$392.12	$374.94	$374.94	$400.93	$400.93	$422.52	$422.52
29	$411.77	$411.77	$393.73	$393.73	$421.02	$421.02	$443.69	$443.69	$537.61	$537.61	$456.65	$456.65	$403.67	$403.67	$385.98	$385.98	$412.74	$412.74	$434.96	$434.96
30	$417.66	$417.66	$399.36	$399.36	$427.04	$427.04	$450.04	$450.04	$545.30	$545.30	$463.18	$463.18	$409.44	$409.44	$391.50	$391.50	$418.64	$418.64	$441.18	$441.18
31	$426.49	$426.49	$407.80	$407.80	$436.07	$436.07	$459.55	$459.55	$556.83	$556.83	$472.97	$472.97	$418.10	$418.10	$399.77	$399.77	$427.49	$427.49	$450.51	$450.51
32	$435.32	$435.32	$416.24	$416.24	$445.10	$445.10	$469.07	$469.07	$568.36	$568.36	$482.77	$482.77	$426.75	$426.75	$408.05	$408.05	$436.34	$436.34	$459.84	$459.84
33	$440.84	$440.84	$421.52	$421.52	$450.75	$450.75	$475.02	$475.02	$575.57	$575.57	$488.89	$488.89	$432.16	$432.16	$413.23	$413.23	$441.88	$441.88	$465.67	$465.67
34	$446.73	$446.73	$427.15	$427.15	$456.77	$456.77	$481.36	$481.36	$583.26	$583.26	$495.42	$495.42	$437.94	$437.94	$418.75	$418.75	$447.78	$447.78	$471.89	$471.89
35	$449.67	$449.67	$429.97	$429.97	$459.78	$459.78	$484.53	$484.53	$587.10	$587.10	$498.68	$498.68	$440.82	$440.82	$421.51	$421.51	$450.73	$450.73	$475.00	$475.00
36	$452.62	$452.62	$432.78	$432.78	$462.79	$462.79	$487.71	$487.71	$590.94	$590.94	$501.95	$501.95	$443.71	$443.71	$424.26	$424.26	$453.68	$453.68	$478.11	$478.11
37	$455.56	$455.56	$435.60	$435.60	$465.80	$465.80	$490.88	$490.88	$594.79	$594.79	$505.21	$505.21	$446.59	$446.59	$427.02	$427.02	$456.63	$456.63	$481.22	$481.22
38	$458.50	$458.50	$438.41	$438.41	$468.81	$468.81	$494.05	$494.05	$598.63	$598.63	$508.48	$508.48	$449.48	$449.48	$429.78	$429.78	$459.58	$459.58	$484.33	$484.33
39	$464.39	$464.39	$444.04	$444.04	$474.83	$474.83	$500.39	$500.39	$606.32	$606.32	$515.00	$515.00	$455.25	$455.25	$435.30	$435.30	$465.48	$465.48	$490.55	$490.55
40	$470.28	$470.28	$449.67	$449.67	$480.85	$480.85	$506.74	$506.74	$614.00	$614.00	$521.53	$521.53	$461.02	$461.02	$440.82	$440.82	$471.38	$471.38	$496.77	$496.77
41	$479.11	$479.11	$458.12	$458.12	$489.88	$489.88	$516.25	$516.25	$625.54	$625.54	$531.33	$531.33	$469.68	$469.68	$449.10	$449.10	$480.24	$480.24	$506.09	$506.09
42	$487.57	$487.57	$466.21	$466.21	$498.53	$498.53	$525.37	$525.37	$636.59	$636.59	$540.71	$540.71	$477.98	$477.98	$457.03	$457.03	$488.72	$488.72	$515.04	$515.04
43	$499.35	$499.35	$477.47	$477.47	$510.57	$510.57	$538.06	$538.06	$651.96	$651.96	$553.77	$553.77	$489.52	$489.52	$468.07	$468.07	$500.52	$500.52	$527.47	$527.47
44	$514.07	$514.07	$491.54	$491.54	$525.62	$525.62	$553.92	$553.92	$671.18	$671.18	$570.10	$570.10	$503.95	$503.95	$481.87	$481.87	$515.28	$515.28	$543.02	$543.02
45	$531.36	$531.36	$508.08	$508.08	$543.30	$543.30	$572.56	$572.56	$693.76	$693.76	$589.28	$589.28	$520.91	$520.91	$498.08	$498.08	$532.61	$532.61	$561.29	$561.29
46	$551.97	$551.97	$527.78	$527.78	$564.37	$564.37	$594.76	$594.76	$720.66	$720.66	$612.13	$612.13	$541.11	$541.11	$517.40	$517.40	$553.27	$553.27	$583.06	$583.06
47	$575.15	$575.15	$549.95	$549.95	$588.08	$588.08	$619.74	$619.74	$750.93	$750.93	$637.84	$637.84	$563.83	$563.83	$539.13	$539.13	$576.50	$576.50	$607.55	$607.55
48	$601.65	$601.65	$575.28	$575.28	$615.17	$615.17	$648.29	$648.29	$785.52	$785.52	$667.22	$667.22	$589.81	$589.81	$563.96	$563.96	$603.06	$603.06	$635.53	$635.53
49	$627.77	$627.77	$600.27	$600.27	$641.88	$641.88	$676.44	$676.44	$819.63	$819.63	$696.19	$696.19	$615.42	$615.42	$588.45	$588.45	$629.25	$629.25	$663.13	$663.13
50	$657.21	$657.21	$628.41	$628.41	$671.98	$671.98	$708.17	$708.17	$858.07	$858.07	$728.84	$728.84	$644.28	$644.28	$616.05	$616.05	$658.76	$658.76	$694.23	$694.23
51	$686.28	$686.28	$656.21	$656.21	$701.71	$701.71	$739.49	$739.49	$896.02	$896.02	$761.08	$761.08	$672.78	$672.78	$643.30	$643.30	$687.90	$687.90	$724.94	$724.94
52	$718.30	$718.30	$686.82	$686.82	$734.44	$734.44	$773.99	$773.99	$937.82	$937.82	$796.58	$796.58	$704.16	$704.16	$673.30	$673.30	$719.99	$719.99	$758.75	$758.75
53	$750.68	$750.68	$717.78	$717.78	$767.55	$767.55	$808.88	$808.88	$980.10	$980.10	$832.50	$832.50	$735.91	$735.91	$703.66	$703.66	$752.44	$752.44	$792.96	$792.96
54	$785.64	$785.64	$751.21	$751.21	$803.29	$803.29	$846.55	$846.55	$1,025.74	$1,025.74	$871.26	$871.26	$770.18	$770.18	$736.43	$736.43	$787.48	$787.48	$829.89	$829.89
55	$820.60	$820.60	$784.64	$784.64	$839.04	$839.04	$884.22	$884.22	$1,071.38	$1,071.38	$910.03	$910.03	$804.45	$804.45	$769.20	$769.20	$822.52	$822.52	$866.81	$866.81
56	$858.50	$858.50	$820.88	$820.88	$877.79	$877.79	$925.06	$925.06	$1,120.87	$1,120.87	$952.06	$952.06	$841.60	$841.60	$804.72	$804.72	$860.52	$860.52	$906.85	$906.85
57	$896.77	$896.77	$857.47	$857.47	$916.92	$916.92	$966.29	$966.29	$1,170.84	$1,170.84	$994.51	$994.51	$879.12	$879.12	$840.60	$840.60	$898.87	$898.87	$947.28	$947.28
58	$937.61	$937.61	$896.53	$896.53	$958.68	$958.68	$1,010.31	$1,010.31	$1,224.17	$1,224.17	$1,039.80	$1,039.80	$919.16	$919.16	$878.88	$878.88	$939.82	$939.82	$990.42	$990.42
59	$957.85	$957.85	$915.88	$915.88	$979.38	$979.38	$1,032.11	$1,032.11	$1,250.59	$1,250.59	$1,062.25	$1,062.25	$939.00	$939.00	$897.85	$897.85	$960.10	$960.10	$1,011.80	$1,011.80
60	$998.70	$998.70	$954.94	$954.94	$1,021.14	$1,021.14	$1,076.13	$1,076.13	$1,303.92	$1,303.92	$1,107.55	$1,107.55	$979.04	$979.04	$936.14	$936.14	$1,001.04	$1,001.04	$1,054.95	$1,054.95
61	$1,034.02	$1,034.02	$988.71	$988.71	$1,057.26	$1,057.26	$1,114.19	$1,114.19	$1,350.04	$1,350.04	$1,146.72	$1,146.72	$1,013.67	$1,013.67	$969.26	$969.26	$1,036.45	$1,036.45	$1,092.26	$1,092.26
62	$1,057.21	$1,057.21	$1,010.88	$1,010.88	$1,080.96	$1,080.96	$1,139.17	$1,139.17	$1,380.31	$1,380.31	$1,172.43	$1,172.43	$1,036.40	$1,036.40	$990.99	$990.99	$1,059.69	$1,059.69	$1,116.75	$1,116.75
63	$1,086.28	$1,086.28	$1,038.68	$1,038.68	$1,110.69	$1,110.69	$1,170.49	$1,170.49	$1,418.26	$1,418.26	$1,204.67	$1,204.67	$1,064.90	$1,064.90	$1,018.24	$1,018.24	$1,088.83	$1,088.83	$1,147.46	$1,147.46
64+	$1,103.94	$1,103.94	$1,055.57	$1,055.57	$1,128.75	$1,128.75	$1,189.53	$1,189.53	$1,441.33	$1,441.33	$1,224.26	$1,224.26	$1,082.22	$1,082.22	$1,034.79	$1,034.79	$1,106.53	$1,106.53	$1,166.12	$1,166.12

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060120		22444PA0060120	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum	
Deductible =>	Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $400 / Rx: $0		Med: $400 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$35 / $70		$35 / $70		$35 / $70		$35 / $70		$35 / $70		$35 / $70		$15 / $30		$15 / $30	
OOP Maximum =>	$7,350		$7,350		$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$2,000		$2,000	
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	$360.30	$360.30	$306.04	$306.04	$245.57	$245.57	$234.81	$234.81	$251.09	$251.09	$264.61	$264.61	$320.63	$320.63	$272.34	$272.34	$305.25	$305.25	$291.87	$291.87
15	$392.33	$392.33	$333.25	$333.25	$267.40	$267.40	$255.68	$255.68	$273.41	$273.41	$288.13	$288.13	$349.13	$349.13	$296.55	$296.55	$332.38	$332.38	$317.82	$317.82
16	$404.58	$404.58	$343.65	$343.65	$275.75	$275.75	$263.67	$263.67	$281.95	$281.95	$297.13	$297.13	$360.02	$360.02	$305.80	$305.80	$342.76	$342.76	$327.74	$327.74
17	$416.82	$416.82	$354.05	$354.05	$284.10	$284.10	$271.65	$271.65	$290.48	$290.48	$306.12	$306.12	$370.92	$370.92	$315.06	$315.06	$353.13	$353.13	$337.66	$337.66
18	$430.01	$430.01	$365.25	$365.25	$293.08	$293.08	$280.24	$280.24	$299.67	$299.67	$315.81	$315.81	$382.66	$382.66	$325.03	$325.03	$364.31	$364.31	$348.34	$348.34
19	$443.20	$443.20	$376.45	$376.45	$302.07	$302.07	$288.83	$288.83	$308.86	$308.86	$325.49	$325.49	$394.39	$394.39	$334.99	$334.99	$375.48	$375.48	$359.03	$359.03
20	$456.86	$456.86	$388.05	$388.05	$311.38	$311.38	$297.74	$297.74	$318.38	$318.38	$335.52	$335.52	$406.54	$406.54	$345.32	$345.32	$387.05	$387.05	$370.09	$370.09
21	$470.99	$470.99	$400.06	$400.06	$321.02	$321.02	$306.95	$306.95	$328.23	$328.23	$345.90	$345.90	$419.12	$419.12	$356.00	$356.00	$399.03	$399.03	$381.54	$381.54
22	$470.99	$470.99	$400.06	$400.06	$321.02	$321.02	$306.95	$306.95	$328.23	$328.23	$345.90	$345.90	$419.12	$419.12	$356.00	$356.00	$399.03	$399.03	$381.54	$381.54
23	$470.99	$470.99	$400.06	$400.06	$321.02	$321.02	$306.95	$306.95	$328.23	$328.23	$345.90	$345.90	$419.12	$419.12	$356.00	$356.00	$399.03	$399.03	$381.54	$381.54
24	$470.99	$470.99	$400.06	$400.06	$321.02	$321.02	$306.95	$306.95	$328.23	$328.23	$345.90	$345.90	$419.12	$419.12	$356.00	$356.00	$399.03	$399.03	$381.54	$381.54
25	$472.87	$472.87	$401.66	$401.66	$322.30	$322.30	$308.17	$308.17	$329.54	$329.54	$347.28	$347.28	$420.79	$420.79	$357.42	$357.42	$400.62	$400.62	$383.06	$383.06
26	$482.29	$482.29	$409.66	$409.66	$328.72	$328.72	$314.31	$314.31	$336.10	$336.10	$354.20	$354.20	$429.18	$429.18	$364.54	$364.54	$408.60	$408.60	$390.69	$390.69
27	$493.59	$493.59	$419.26	$419.26	$336.42	$336.42	$321.68	$321.68	$343.98	$343.98	$362.50	$362.50	$439.24	$439.24	$373.09	$373.09	$418.17	$418.17	$399.85	$399.85
28	$511.96	$511.96	$434.86	$434.86	$348.94	$348.94	$333.65	$333.65	$356.78	$356.78	$375.99	$375.99	$455.58	$455.58	$386.97	$386.97	$433.74	$433.74	$414.73	$414.73
29	$527.03	$527.03	$447.66	$447.66	$359.21	$359.21	$343.47	$343.47	$367.28	$367.28	$387.06	$387.06	$468.99	$468.99	$398.36	$398.36	$446.50	$446.50	$426.94	$426.94
30	$534.57	$534.57	$454.06	$454.06	$364.35	$364.35	$348.38	$348.38	$372.54	$372.54	$392.60	$392.60	$475.70	$475.70	$404.06	$404.06	$452.89	$452.89	$433.04	$433.04
31	$545.87	$545.87	$463.66	$463.66	$372.05	$372.05	$355.75	$355.75	$380.41	$380.41	$400.90	$400.90	$485.76	$485.76	$412.60	$412.60	$462.47	$462.47	$442.20	$442.20
32	$557.18	$557.18	$473.26	$473.26	$379.76	$379.76	$363.12	$363.12	$388.29	$388.29	$409.20	$409.20	$495.82	$495.82	$421.15	$421.15	$472.04	$472.04	$451.36	$451.36
33	$564.24	$564.24	$479.27	$479.27	$384.57	$384.57	$367.72	$367.72	$393.21	$393.21	$414.39	$414.39	$502.10	$502.10	$426.49	$426.49	$478.03	$478.03	$457.08	$457.08
34	$571.78	$571.78	$485.67	$485.67	$389.71	$389.71	$372.63	$372.63	$398.47	$398.47	$419.92	$419.92	$508.81	$508.81	$432.18	$432.18	$484.41	$484.41	$463.18	$463.18
35	$575.55	$575.55	$488.87	$488.87	$392.28	$392.28	$375.09	$375.09	$401.09	$401.09	$422.69	$422.69	$512.16	$512.16	$435.03	$435.03	$487.60	$487.60	$466.24	$466.24
36	$579.31	$579.31	$492.07	$492.07	$394.84	$394.84	$377.54	$377.54	$403.72	$403.72	$425.46	$425.46	$515.52	$515.52	$437.88	$437.88	$490.80	$490.80	$469.29	$469.29
37	$583.08	$583.08	$495.27	$495.27	$397.41	$397.41	$380.00	$380.00	$406.34	$406.34	$428.22	$428.22	$518.87	$518.87	$440.73	$440.73	$493.99	$493.99	$472.34	$472.34
38	$586.85	$586.85	$498.47	$498.47	$399.98	$399.98	$382.45	$382.45	$408.97	$408.97	$430.99	$430.99	$522.22	$522.22	$443.57	$443.57	$497.18	$497.18	$475.39	$475.39
39	$594.38	$594.38	$504.87	$504.87	$405.12	$405.12	$387.36	$387.36	$414.22	$414.22	$436.52	$436.52	$528.93	$528.93	$449.27	$449.27	$503.56	$503.56	$481.50	$481.50
40	$601.92	$601.92	$511.27	$511.27	$410.25	$410.25	$392.28	$392.28	$419.47	$419.47	$442.06	$442.06	$535.63	$535.63	$454.97	$454.97	$509.95	$509.95	$487.60	$487.60
41	$613.22	$613.22	$520.87	$520.87	$417.96	$417.96	$399.64	$399.64	$427.35	$427.35	$450.36	$450.36	$545.69	$545.69	$463.51	$463.51	$519.53	$519.53	$496.76	$496.76
42	$624.06	$624.06	$530.07	$530.07	$425.34	$425.34	$406.70	$406.70	$434.90	$434.90	$458.32	$458.32	$555.33	$555.33	$471.70	$471.70	$528.70	$528.70	$505.53	$505.53
43	$639.13	$639.13	$542.87	$542.87	$435.61	$435.61	$416.52	$416.52	$445.40	$445.40	$469.38	$469.38	$568.74	$568.74	$483.09	$483.09	$541.47	$541.47	$517.74	$517.74
44	$657.97	$657.97	$558.88	$558.88	$448.45	$448.45	$428.80	$428.80	$458.53	$458.53	$483.22	$483.22	$585.51	$585.51	$497.33	$497.33	$557.43	$557.43	$533.01	$533.01
45	$680.10	$680.10	$577.68	$577.68	$463.54	$463.54	$443.23	$443.23	$473.96	$473.96	$499.48	$499.48	$605.21	$605.21	$514.06	$514.06	$576.19	$576.19	$550.94	$550.94
46	$706.48	$706.48	$600.08	$600.08	$481.52	$481.52	$460.42	$460.42	$492.34	$492.34	$518.85	$518.85	$628.68	$628.68	$534.00	$534.00	$598.53	$598.53	$572.30	$572.30
47	$736.15	$736.15	$625.29	$625.29	$501.74	$501.74	$479.75	$479.75	$513.02	$513.02	$540.64	$540.64	$655.08	$655.08	$556.42	$556.42	$623.67	$623.67	$596.34	$596.34
48	$770.06	$770.06	$654.09	$654.09	$524.85	$524.85	$501.85	$501.85	$536.65	$536.65	$565.54	$565.54	$685.26	$685.26	$582.06	$582.06	$652.40	$652.40	$623.81	$623.81
49	$803.50	$803.50	$682.49	$682.49	$547.65	$547.65	$523.65	$523.65	$559.95	$559.95	$590.10	$590.10	$715.02	$715.02	$607.33	$607.33	$680.73	$680.73	$650.90	$650.90
50	$841.18	$841.18	$714.50	$714.50	$573.33	$573.33	$548.20	$548.20	$586.21	$586.21	$617.78	$617.78	$748.55	$748.55	$635.81	$635.81	$712.65	$712.65	$681.42	$681.42
51	$878.39	$878.39	$746.10	$746.10	$598.69	$598.69	$572.45	$572.45	$612.14	$612.14	$645.10	$645.10	$781.66	$781.66	$663.94	$663.94	$744.17	$744.17	$711.56	$711.56
52	$919.37	$919.37	$780.91	$780.91	$626.61	$626.61	$599.16	$599.16	$640.70	$640.70	$675.19	$675.19	$818.12	$818.12	$694.91	$694.91	$778.89	$778.89	$744.76	$744.76
53	$960.81	$960.81	$816.11	$816.11	$654.86	$654.86	$626.17	$626.17	$669.58	$669.58	$705.63	$705.63	$855.00	$855.00	$726.24	$726.24	$814.00	$814.00	$778.33	$778.33
54	$1,005.56	$1,005.56	$854.12	$854.12	$685.36	$685.36	$655.33	$655.33	$700.76	$700.76	$738.49	$738.49	$894.82	$894.82	$760.06	$760.06	$851.91	$851.91	$814.58	$814.58
55	$1,050.30	$1,050.30	$892.12	$892.12	$715.86	$715.86	$684.49	$684.49	$731.94	$731.94	$771.35	$771.35	$934.63	$934.63	$793.88	$793.88	$889.82	$889.82	$850.82	$850.82
56	$1,098.81	$1,098.81	$933.33	$933.33	$748.92	$748.92	$716.10	$716.10	$765.75	$765.75	$806.98	$806.98	$977.80	$977.80	$830.54	$830.54	$930.92	$930.92	$890.12	$890.12
57	$1,147.79	$1,147.79	$974.93	$974.93	$782.30	$782.30	$748.02	$748.02	$799.88	$799.88	$842.96	$842.96	$1,021.39	$1,021.39	$867.57	$867.57	$972.41	$972.41	$929.80	$929.80
58	$1,200.07	$1,200.07	$1,019.34	$1,019.34	$817.94	$817.94	$782.09	$782.09	$836.32	$836.32	$881.35	$881.35	$1,067.91	$1,067.91	$907.08	$907.08	$1,016.71	$1,016.71	$972.15	$972.15
59	$1,225.98	$1,225.98	$1,041.34	$1,041.34	$835.59	$835.59	$798.98	$798.98	$854.37	$854.37	$900.37	$900.37	$1,090.96	$1,090.96	$926.66	$926.66	$1,038.65	$1,038.65	$993.14	$993.14
60	$1,278.26	$1,278.26	$1,085.75	$1,085.75	$871.23	$871.23	$833.05	$833.05	$890.80	$890.80	$938.77	$938.77	$1,137.49	$1,137.49	$966.18	$966.18	$1,082.94	$1,082.94	$1,035.49	$1,035.49
61	$1,323.47	$1,323.47	$1,124.15	$1,124.15	$902.04	$902.04	$862.51	$862.51	$922.31	$922.31	$971.98	$971.98	$1,177.72	$1,177.72	$1,000.35	$1,000.35	$1,121.25	$1,121.25	$1,072.12	$1,072.12
62	$1,353.14	$1,353.14	$1,149.36	$1,149.36	$922.27	$922.27	$881.85	$881.85	$942.99	$942.99	$993.77	$993.77	$1,204.13	$1,204.13	$1,022.78	$1,022.78	$1,146.39	$1,146.39	$1,096.15	$1,096.15
63	$1,390.35	$1,390.35	$1,180.96	$1,180.96	$947.63	$947.63	$906.10	$906.10	$968.92	$968.92	$1,021.09	$1,021.09	$1,237.24	$1,237.24	$1,050.91	$1,050.91	$1,177.91	$1,177.91	$1,126.29	$1,126.29
64+	$1,412.96	$1,412.96	$1,200.16	$1,200.16	$963.03	$963.03	$920.83	$920.83	$984.68	$984.68	$1,037.70	$1,037.70	$1,257.35	$1,257.35	$1,067.99	$1,067.99	$1,197.06	$1,197.06	$1,144.61	$1,144.61

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
Plan Marketing Name =>	Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum	
Deductible =>	Med: $400 / Rx: $0		Med: $400 / Rx: $0		Med: $400 / Rx: $0		Med: $400 / Rx: $0		Med: $0 / Rx: $0		Med: $1,000 / Rx: $0		Med: $4,300 / Rx: $500		Med: $2,750 / Rx: $0		Med: $2,000 / Rx: $0		Med: $0 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$15 / $30		$15 / $30		$15 / $30		$15 / $30		$10 / $20		$20 / $40		$35 / $70		$25 / $50		$25 / $50		$10 / $20	
OOP Maximum =>	$2,000		$2,000		$2,000		$2,000		$2,900		$8,150		$8,150		$7,350		$7,350		$2,900	
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	$312.11	$312.11	$328.92	$328.92	$398.54	$398.54	$338.52	$338.52	$315.93	$315.93	$285.13	$285.13	$248.74	$248.74	$269.86	$269.86	$274.64	$274.64	$280.35	$280.35
15	$339.85	$339.85	$358.15	$358.15	$433.97	$433.97	$368.61	$368.61	$344.01	$344.01	$310.48	$310.48	$270.85	$270.85	$293.85	$293.85	$299.05	$299.05	$305.27	$305.27
16	$350.46	$350.46	$369.33	$369.33	$447.51	$447.51	$380.12	$380.12	$354.75	$354.75	$320.17	$320.17	$279.30	$279.30	$303.02	$303.02	$308.38	$308.38	$314.80	$314.80
17	$361.07	$361.07	$380.51	$380.51	$461.06	$461.06	$391.62	$391.62	$365.48	$365.48	$329.86	$329.86	$287.75	$287.75	$312.19	$312.19	$317.72	$317.72	$324.32	$324.32
18	$372.49	$372.49	$392.55	$392.55	$475.64	$475.64	$404.01	$404.01	$377.05	$377.05	$340.29	$340.29	$296.86	$296.86	$322.07	$322.07	$327.77	$327.77	$334.59	$334.59
19	$383.92	$383.92	$404.59	$404.59	$490.23	$490.23	$416.40	$416.40	$388.61	$388.61	$350.73	$350.73	$305.96	$305.96	$331.94	$331.94	$337.82	$337.82	$344.85	$344.85
20	$395.75	$395.75	$417.06	$417.06	$505.34	$505.34	$429.23	$429.23	$400.59	$400.59	$361.54	$361.54	$315.39	$315.39	$342.17	$342.17	$348.23	$348.23	$355.47	$355.47
21	$407.99	$407.99	$429.96	$429.96	$520.97	$520.97	$442.51	$442.51	$412.98	$412.98	$372.72	$372.72	$325.15	$325.15	$352.76	$352.76	$359.01	$359.01	$366.47	$366.47
22	$407.99	$407.99	$429.96	$429.96	$520.97	$520.97	$442.51	$442.51	$412.98	$412.98	$372.72	$372.72	$325.15	$325.15	$352.76	$352.76	$359.01	$359.01	$366.47	$366.47
23	$407.99	$407.99	$429.96	$429.96	$520.97	$520.97	$442.51	$442.51	$412.98	$412.98	$372.72	$372.72	$325.15	$325.15	$352.76	$352.76	$359.01	$359.01	$366.47	$366.47
24	$407.99	$407.99	$429.96	$429.96	$520.97	$520.97	$442.51	$442.51	$412.98	$412.98	$372.72	$372.72	$325.15	$325.15	$352.76	$352.76	$359.01	$359.01	$366.47	$366.47
25	$409.62	$409.62	$431.68	$431.68	$523.05	$523.05	$444.28	$444.28	$414.63	$414.63	$374.21	$374.21	$326.44	$326.44	$354.17	$354.17	$360.44	$360.44	$367.93	$367.93
26	$417.78	$417.78	$440.28	$440.28	$533.47	$533.47	$453.13	$453.13	$422.89	$422.89	$381.66	$381.66	$332.95	$332.95	$361.22	$361.22	$367.62	$367.62	$375.26	$375.26
27	$427.57	$427.57	$450.59	$450.59	$545.98	$545.98	$463.75	$463.75	$432.80	$432.80	$390.61	$390.61	$340.75	$340.75	$369.69	$369.69	$376.24	$376.24	$384.06	$384.06
28	$443.48	$443.48	$467.36	$467.36	$566.29	$566.29	$481.01	$481.01	$448.91	$448.91	$405.15	$405.15	$353.43	$353.43	$383.45	$383.45	$390.24	$390.24	$398.35	$398.35
29	$456.54	$456.54	$481.12	$481.12	$582.96	$582.96	$495.17	$495.17	$462.12	$462.12	$417.07	$417.07	$363.84	$363.84	$394.73	$394.73	$401.72	$401.72	$410.08	$410.08
30	$463.07	$463.07	$488.00	$488.00	$591.30	$591.30	$502.25	$502.25	$468.73	$468.73	$423.04	$423.04	$369.04	$369.04	$400.38	$400.38	$407.47	$407.47	$415.94	$415.94
31	$472.86	$472.86	$498.32	$498.32	$603.80	$603.80	$512.87	$512.87	$478.64	$478.64	$431.98	$431.98	$376.84	$376.84	$408.84	$408.84	$416.09	$416.09	$424.74	$424.74
32	$482.65	$482.65	$508.64	$508.64	$616.31	$616.31	$523.49	$523.49	$488.55	$488.55	$440.93	$440.93	$384.65	$384.65	$417.31	$417.31	$424.70	$424.70	$433.53	$433.53
33	$488.77	$488.77	$515.09	$515.09	$624.12	$624.12	$530.13	$530.13	$494.75	$494.75	$446.52	$446.52	$389.52	$389.52	$422.60	$422.60	$430.09	$430.09	$439.03	$439.03
34	$495.30	$495.30	$521.97	$521.97	$632.46	$632.46	$537.21	$537.21	$501.35	$501.35	$452.48	$452.48	$394.73	$394.73	$428.25	$428.25	$435.83	$435.83	$444.89	$444.89
35	$498.56	$498.56	$525.41	$525.41	$636.62	$636.62	$540.75	$540.75	$504.66	$504.66	$455.46	$455.46	$397.33	$397.33	$431.07	$431.07	$438.70	$438.70	$447.82	$447.82
36	$501.82	$501.82	$528.85	$528.85	$640.79	$640.79	$544.29	$544.29	$507.96	$507.96	$458.44	$458.44	$399.93	$399.93	$433.89	$433.89	$441.57	$441.57	$450.76	$450.76
37	$505.09	$505.09	$532.29	$532.29	$644.96	$644.96	$547.83	$547.83	$511.26	$511.26	$461.43	$461.43	$402.53	$402.53	$436.71	$436.71	$444.45	$444.45	$453.69	$453.69
38	$508.35	$508.35	$535.73	$535.73	$649.13	$649.13	$551.37	$551.37	$514.57	$514.57	$464.41	$464.41	$405.13	$405.13	$439.53	$439.53	$447.32	$447.32	$456.62	$456.62
39	$514.88	$514.88	$542.60	$542.60	$657.46	$657.46	$558.45	$558.45	$521.18	$521.18	$470.37	$470.37	$410.33	$410.33	$445.18	$445.18	$453.06	$453.06	$462.48	$462.48
40	$521.41	$521.41	$549.48	$549.48	$665.80	$665.80	$565.53	$565.53	$527.78	$527.78	$476.34	$476.34	$415.53	$415.53	$450.82	$450.82	$458.81	$458.81	$468.35	$468.35
41	$531.20	$531.20	$559.80	$559.80	$678.30	$678.30	$576.15	$576.15	$537.69	$537.69	$485.28	$485.28	$423.34	$423.34	$459.29	$459.29	$467.42	$467.42	$477.14	$477.14
42	$540.58	$540.58	$569.69	$569.69	$690.28	$690.28	$586.33	$586.33	$547.19	$547.19	$493.85	$493.85	$430.82	$430.82	$467.40	$467.40	$475.68	$475.68	$485.57	$485.57
43	$553.64	$553.64	$583.45	$583.45	$706.95	$706.95	$600.49	$600.49	$560.41	$560.41	$505.78	$505.78	$441.22	$441.22	$478.69	$478.69	$487.17	$487.17	$497.30	$497.30
44	$569.96	$569.96	$600.65	$600.65	$727.79	$727.79	$618.19	$618.19	$576.93	$576.93	$520.69	$520.69	$454.23	$454.23	$492.80	$492.80	$501.53	$501.53	$511.96	$511.96
45	$589.13	$589.13	$620.86	$620.86	$752.28	$752.28	$638.98	$638.98	$596.34	$596.34	$538.21	$538.21	$469.51	$469.51	$509.38	$509.38	$518.40	$518.40	$529.18	$529.18
46	$611.98	$611.98	$644.93	$644.93	$781.45	$781.45	$663.76	$663.76	$619.46	$619.46	$559.08	$559.08	$487.72	$487.72	$529.13	$529.13	$538.51	$538.51	$549.70	$549.70
47	$637.68	$637.68	$672.02	$672.02	$814.27	$814.27	$691.64	$691.64	$645.48	$645.48	$582.56	$582.56	$508.20	$508.20	$551.36	$551.36	$561.12	$561.12	$572.79	$572.79
48	$667.06	$667.06	$702.98	$702.98	$851.78	$851.78	$723.50	$723.50	$675.22	$675.22	$609.40	$609.40	$531.61	$531.61	$576.76	$576.76	$586.97	$586.97	$599.17	$599.17
49	$696.03	$696.03	$733.51	$733.51	$888.77	$888.77	$754.92	$754.92	$704.54	$704.54	$635.86	$635.86	$554.70	$554.70	$601.80	$601.80	$612.46	$612.46	$625.19	$625.19
50	$728.67	$728.67	$767.90	$767.90	$930.45	$930.45	$790.32	$790.32	$737.58	$737.58	$665.68	$665.68	$580.71	$580.71	$630.02	$630.02	$641.18	$641.18	$654.51	$654.51
51	$760.90	$760.90	$801.87	$801.87	$971.61	$971.61	$825.28	$825.28	$770.20	$770.20	$695.12	$695.12	$606.39	$606.39	$657.89	$657.89	$669.54	$669.54	$683.46	$683.46
52	$796.39	$796.39	$839.27	$839.27	$1,016.93	$1,016.93	$863.78	$863.78	$806.13	$806.13	$727.55	$727.55	$634.68	$634.68	$688.58	$688.58	$700.77	$700.77	$715.35	$715.35
53	$832.29	$832.29	$877.11	$877.11	$1,062.78	$1,062.78	$902.72	$902.72	$842.47	$842.47	$760.35	$760.35	$663.29	$663.29	$719.62	$719.62	$732.37	$732.37	$747.59	$747.59
54	$871.05	$871.05	$917.96	$917.96	$1,112.27	$1,112.27	$944.76	$944.76	$881.70	$881.70	$795.76	$795.76	$694.18	$694.18	$753.14	$753.14	$766.47	$766.47	$782.41	$782.41
55	$909.81	$909.81	$958.80	$958.80	$1,161.76	$1,161.76	$986.80	$986.80	$920.94	$920.94	$831.16	$831.16	$725.07	$725.07	$786.65	$786.65	$800.58	$800.58	$817.22	$817.22
56	$951.84	$951.84	$1,003.09	$1,003.09	$1,215.42	$1,215.42	$1,032.37	$1,032.37	$963.47	$963.47	$869.55	$869.55	$758.56	$758.56	$822.98	$822.98	$837.56	$837.56	$854.97	$854.97
57	$994.27	$994.27	$1,047.80	$1,047.80	$1,269.60	$1,269.60	$1,078.40	$1,078.40	$1,006.42	$1,006.42	$908.32	$908.32	$792.38	$792.38	$859.67	$859.67	$874.89	$874.89	$893.08	$893.08
58	$1,039.55	$1,039.55	$1,095.53	$1,095.53	$1,327.43	$1,327.43	$1,127.51	$1,127.51	$1,052.26	$1,052.26	$949.69	$949.69	$828.47	$828.47	$898.82	$898.82	$914.74	$914.74	$933.76	$933.76
59	$1,061.99	$1,061.99	$1,119.18	$1,119.18	$1,356.08	$1,356.08	$1,151.85	$1,151.85	$1,074.98	$1,074.98	$970.19	$970.19	$846.35	$846.35	$918.23	$918.23	$934.49	$934.49	$953.92	$953.92
60	$1,107.28	$1,107.28	$1,166.90	$1,166.90	$1,413.91	$1,413.91	$1,200.97	$1,200.97	$1,120.82	$1,120.82	$1,011.56	$1,011.56	$882.44	$882.44	$957.38	$957.38	$974.34	$974.34	$994.59	$994.59
61	$1,146.45	$1,146.45	$1,208.18	$1,208.18	$1,463.92	$1,463.92	$1,243.45	$1,243.45	$1,160.46	$1,160.46	$1,047.34	$1,047.34	$913.66	$913.66	$991.25	$991.25	$1,008.80	$1,008.80	$1,029.77	$1,029.77
62	$1,172.15	$1,172.15	$1,235.26	$1,235.26	$1,496.74	$1,496.74	$1,271.33	$1,271.33	$1,186.48	$1,186.48	$1,070.82	$1,070.82	$934.14	$934.14	$1,013.47	$1,013.47	$1,031.42	$1,031.42	$1,052.86	$1,052.86
63	$1,204.38	$1,204.38	$1,269.23	$1,269.23	$1,537.90	$1,537.90	$1,306.29	$1,306.29	$1,219.11	$1,219.11	$1,100.27	$1,100.27	$959.83	$959.83	$1,041.34	$1,041.34	$1,059.78	$1,059.78	$1,081.81	$1,081.81
64+	$1,223.96	$1,223.96	$1,289.87	$1,289.87	$1,562.91	$1,562.91	$1,327.53	$1,327.53	$1,238.93	$1,238.93	$1,118.16	$1,118.16	$975.43	$975.43	$1,058.27	$1,058.27	$1,077.01	$1,077.01	$1,099.40	$1,099.40

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
Plan Marketing Name =>	Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-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 6		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Gold		Gold		Silver		Silver		Gold		Gold		Gold		Gold		Platinum	
Deductible =>	Med: $0 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $2,750 / Rx: $0		Med: $2,750 / Rx: $0		Med: $2,000 / Rx: $0		Med: $2,000 / Rx: $0		Med: $0 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$10 / $20		$20 / $40		$20 / $40		$35 / $70		$35 / $70		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$10 / $20	
OOP Maximum =>	$2,900		$8,150		$8,150		$8,150		$8,150		$7,350		$7,350		$7,350		$7,350		$2,900	
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	$315.93	$315.93	$253.02	$253.02	$285.13	$285.13	$220.72	$220.72	$248.74	$248.74	$239.47	$239.47	$269.86	$269.86	$243.71	$243.71	$274.64	$274.64	$280.35	$280.35
15	$344.01	$344.01	$275.51	$275.51	$310.48	$310.48	$240.34	$240.34	$270.85	$270.85	$260.75	$260.75	$293.85	$293.85	$265.37	$265.37	$299.05	$299.05	$305.27	$305.27
16	$354.75	$354.75	$284.11	$284.11	$320.17	$320.17	$247.84	$247.84	$279.30	$279.30	$268.89	$268.89	$303.02	$303.02	$273.65	$273.65	$308.38	$308.38	$314.80	$314.80
17	$365.48	$365.48	$292.71	$292.71	$329.86	$329.86	$255.35	$255.35	$287.75	$287.75	$277.03	$277.03	$312.19	$312.19	$281.94	$281.94	$317.72	$317.72	$324.32	$324.32
18	$377.05	$377.05	$301.97	$301.97	$340.29	$340.29	$263.43	$263.43	$296.86	$296.86	$285.80	$285.80	$322.07	$322.07	$290.86	$290.86	$327.77	$327.77	$334.59	$334.59
19	$388.61	$388.61	$311.23	$311.23	$350.73	$350.73	$271.50	$271.50	$305.96	$305.96	$294.56	$294.56	$331.94	$331.94	$299.78	$299.78	$337.82	$337.82	$344.85	$344.85
20	$400.59	$400.59	$320.82	$320.82	$361.54	$361.54	$279.87	$279.87	$315.39	$315.39	$303.64	$303.64	$342.17	$342.17	$309.02	$309.02	$348.23	$348.23	$355.47	$355.47
21	$412.98	$412.98	$330.75	$330.75	$372.72	$372.72	$288.53	$288.53	$325.15	$325.15	$313.04	$313.04	$352.76	$352.76	$318.58	$318.58	$359.01	$359.01	$366.47	$366.47
22	$412.98	$412.98	$330.75	$330.75	$372.72	$372.72	$288.53	$288.53	$325.15	$325.15	$313.04	$313.04	$352.76	$352.76	$318.58	$318.58	$359.01	$359.01	$366.47	$366.47
23	$412.98	$412.98	$330.75	$330.75	$372.72	$372.72	$288.53	$288.53	$325.15	$325.15	$313.04	$313.04	$352.76	$352.76	$318.58	$318.58	$359.01	$359.01	$366.47	$366.47
24	$412.98	$412.98	$330.75	$330.75	$372.72	$372.72	$288.53	$288.53	$325.15	$325.15	$313.04	$313.04	$352.76	$352.76	$318.58	$318.58	$359.01	$359.01	$366.47	$366.47
25	$414.63	$414.63	$332.07	$332.07	$374.21	$374.21	$289.68	$289.68	$326.44	$326.44	$314.28	$314.28	$354.17	$354.17	$319.85	$319.85	$360.44	$360.44	$367.93	$367.93
26	$422.89	$422.89	$338.68	$338.68	$381.66	$381.66	$295.45	$295.45	$332.95	$332.95	$320.54	$320.54	$361.22	$361.22	$326.22	$326.22	$367.62	$367.62	$375.26	$375.26
27	$432.80	$432.80	$346.62	$346.62	$390.61	$390.61	$302.38	$302.38	$340.75	$340.75	$328.06	$328.06	$369.69	$369.69	$333.87	$333.87	$376.24	$376.24	$384.06	$384.06
28	$448.91	$448.91	$359.52	$359.52	$405.15	$405.15	$313.63	$313.63	$353.43	$353.43	$340.26	$340.26	$383.45	$383.45	$346.29	$346.29	$390.24	$390.24	$398.35	$398.35
29	$462.12	$462.12	$370.10	$370.10	$417.07	$417.07	$322.86	$322.86	$363.84	$363.84	$350.28	$350.28	$394.73	$394.73	$356.48	$356.48	$401.72	$401.72	$410.08	$410.08
30	$468.73	$468.73	$375.40	$375.40	$423.04	$423.04	$327.48	$327.48	$369.04	$369.04	$355.29	$355.29	$400.38	$400.38	$361.58	$361.58	$407.47	$407.47	$415.94	$415.94
31	$478.64	$478.64	$383.33	$383.33	$431.98	$431.98	$334.40	$334.40	$376.84	$376.84	$362.80	$362.80	$408.84	$408.84	$369.23	$369.23	$416.09	$416.09	$424.74	$424.74
32	$488.55	$488.55	$391.27	$391.27	$440.93	$440.93	$341.33	$341.33	$384.65	$384.65	$370.31	$370.31	$417.31	$417.31	$376.87	$376.87	$424.70	$424.70	$433.53	$433.53
33	$494.75	$494.75	$396.23	$396.23	$446.52	$446.52	$345.66	$345.66	$389.52	$389.52	$375.01	$375.01	$422.60	$422.60	$381.65	$381.65	$430.09	$430.09	$439.03	$439.03
34	$501.35	$501.35	$401.52	$401.52	$452.48	$452.48	$350.27	$350.27	$394.73	$394.73	$380.02	$380.02	$428.25	$428.25	$386.75	$386.75	$435.83	$435.83	$444.89	$444.89
35	$504.66	$504.66	$404.17	$404.17	$455.46	$455.46	$352.58	$352.58	$397.33	$397.33	$382.52	$382.52	$431.07	$431.07	$389.30	$389.30	$438.70	$438.70	$447.82	$447.82
36	$507.96	$507.96	$406.82	$406.82	$458.44	$458.44	$354.89	$354.89	$399.93	$399.93	$385.03	$385.03	$433.89	$433.89	$391.85	$391.85	$441.57	$441.57	$450.76	$450.76
37	$511.26	$511.26	$409.46	$409.46	$461.43	$461.43	$357.20	$357.20	$402.53	$402.53	$387.53	$387.53	$436.71	$436.71	$394.39	$394.39	$444.45	$444.45	$453.69	$453.69
38	$514.57	$514.57	$412.11	$412.11	$464.41	$464.41	$359.51	$359.51	$405.13	$405.13	$390.04	$390.04	$439.53	$439.53	$396.94	$396.94	$447.32	$447.32	$456.62	$456.62
39	$521.18	$521.18	$417.40	$417.40	$470.37	$470.37	$364.12	$364.12	$410.33	$410.33	$395.04	$395.04	$445.18	$445.18	$402.04	$402.04	$453.06	$453.06	$462.48	$462.48
40	$527.78	$527.78	$422.69	$422.69	$476.34	$476.34	$368.74	$368.74	$415.53	$415.53	$400.05	$400.05	$450.82	$450.82	$407.14	$407.14	$458.81	$458.81	$468.35	$468.35
41	$537.69	$537.69	$430.63	$430.63	$485.28	$485.28	$375.66	$375.66	$423.34	$423.34	$407.57	$407.57	$459.29	$459.29	$414.78	$414.78	$467.42	$467.42	$477.14	$477.14
42	$547.19	$547.19	$438.24	$438.24	$493.85	$493.85	$382.30	$382.30	$430.82	$430.82	$414.76	$414.76	$467.40	$467.40	$422.11	$422.11	$475.68	$475.68	$485.57	$485.57
43	$560.41	$560.41	$448.82	$448.82	$505.78	$505.78	$391.53	$391.53	$441.22	$441.22	$424.78	$424.78	$478.69	$478.69	$432.30	$432.30	$487.17	$487.17	$497.30	$497.30
44	$576.93	$576.93	$462.05	$462.05	$520.69	$520.69	$403.07	$403.07	$454.23	$454.23	$437.30	$437.30	$492.80	$492.80	$445.05	$445.05	$501.53	$501.53	$511.96	$511.96
45	$596.34	$596.34	$477.60	$477.60	$538.21	$538.21	$416.63	$416.63	$469.51	$469.51	$452.02	$452.02	$509.38	$509.38	$460.02	$460.02	$518.40	$518.40	$529.18	$529.18
46	$619.46	$619.46	$496.12	$496.12	$559.08	$559.08	$432.79	$432.79	$487.72	$487.72	$469.55	$469.55	$529.13	$529.13	$477.86	$477.86	$538.51	$538.51	$549.70	$549.70
47	$645.48	$645.48	$516.95	$516.95	$582.56	$582.56	$450.97	$450.97	$508.20	$508.20	$489.27	$489.27	$551.36	$551.36	$497.93	$497.93	$561.12	$561.12	$572.79	$572.79
48	$675.22	$675.22	$540.77	$540.77	$609.40	$609.40	$471.74	$471.74	$531.61	$531.61	$511.80	$511.80	$576.76	$576.76	$520.87	$520.87	$586.97	$586.97	$599.17	$599.17
49	$704.54	$704.54	$564.25	$564.25	$635.86	$635.86	$492.23	$492.23	$554.70	$554.70	$534.03	$534.03	$601.80	$601.80	$543.49	$543.49	$612.46	$612.46	$625.19	$625.19
50	$737.58	$737.58	$590.71	$590.71	$665.68	$665.68	$515.31	$515.31	$580.71	$580.71	$559.07	$559.07	$630.02	$630.02	$568.97	$568.97	$641.18	$641.18	$654.51	$654.51
51	$770.20	$770.20	$616.84	$616.84	$695.12	$695.12	$538.10	$538.10	$606.39	$606.39	$583.80	$583.80	$657.89	$657.89	$594.14	$594.14	$669.54	$669.54	$683.46	$683.46
52	$806.13	$806.13	$645.61	$645.61	$727.55	$727.55	$563.21	$563.21	$634.68	$634.68	$611.03	$611.03	$688.58	$688.58	$621.86	$621.86	$700.77	$700.77	$715.35	$715.35
53	$842.47	$842.47	$674.72	$674.72	$760.35	$760.35	$588.60	$588.60	$663.29	$663.29	$638.58	$638.58	$719.62	$719.62	$649.89	$649.89	$732.37	$732.37	$747.59	$747.59
54	$881.70	$881.70	$706.14	$706.14	$795.76	$795.76	$616.01	$616.01	$694.18	$694.18	$668.32	$668.32	$753.14	$753.14	$680.15	$680.15	$766.47	$766.47	$782.41	$782.41
55	$920.94	$920.94	$737.56	$737.56	$831.16	$831.16	$643.42	$643.42	$725.07	$725.07	$698.06	$698.06	$786.65	$786.65	$710.42	$710.42	$800.58	$800.58	$817.22	$817.22
56	$963.47	$963.47	$771.63	$771.63	$869.55	$869.55	$673.13	$673.13	$758.56	$758.56	$730.30	$730.30	$822.98	$822.98	$743.23	$743.23	$837.56	$837.56	$854.97	$854.97
57	$1,006.42	$1,006.42	$806.02	$806.02	$908.32	$908.32	$703.14	$703.14	$792.38	$792.38	$762.85	$762.85	$859.67	$859.67	$776.36	$776.36	$874.89	$874.89	$893.08	$893.08
58	$1,052.26	$1,052.26	$842.74	$842.74	$949.69	$949.69	$735.17	$735.17	$828.47	$828.47	$797.60	$797.60	$898.82	$898.82	$811.73	$811.73	$914.74	$914.74	$933.76	$933.76
59	$1,074.98	$1,074.98	$860.93	$860.93	$970.19	$970.19	$751.04	$751.04	$846.35	$846.35	$814.82	$814.82	$918.23	$918.23	$829.25	$829.25	$934.49	$934.49	$953.92	$953.92
60	$1,120.82	$1,120.82	$897.64	$897.64	$1,011.56	$1,011.56	$783.06	$783.06	$882.44	$882.44	$849.56	$849.56	$957.38	$957.38	$864.61	$864.61	$974.34	$974.34	$994.59	$994.59
61	$1,160.46	$1,160.46	$929.39	$929.39	$1,047.34	$1,047.34	$810.76	$810.76	$913.66	$913.66	$879.61	$879.61	$991.25	$991.25	$895.19	$895.19	$1,008.80	$1,008.80	$1,029.77	$1,029.77
62	$1,186.48	$1,186.48	$950.23	$950.23	$1,070.82	$1,070.82	$828.94	$828.94	$934.14	$934.14	$899.34	$899.34	$1,013.47	$1,013.47	$915.26	$915.26	$1,031.42	$1,031.42	$1,052.86	$1,052.86
63	$1,219.11	$1,219.11	$976.36	$976.36	$1,100.27	$1,100.27	$851.73	$851.73	$959.83	$959.83	$924.06	$924.06	$1,041.34	$1,041.34	$940.43	$940.43	$1,059.78	$1,059.78	$1,081.81	$1,081.81
64+	$1,238.93	$1,238.93	$992.23	$992.23	$1,118.16	$1,118.16	$865.58	$865.58	$975.43	$975.43	$939.09	$939.09	$1,058.27	$1,058.27	$955.72	$955.72	$1,077.01	$1,077.01	$1,099.40	$1,099.40

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066	
Plan Marketing Name =>	Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Silver		Gold		Gold		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Med: $1,000 / Rx: $0		Med: $4,300 / Rx: $500		Med: $2,750 / Rx: $0		Med: $2,000 / Rx: $0		Combined: $6,500		Combined: $6,500		Combined: $6,500		Combined: $6,500		Combined: $6,500		Combined: $6,500	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$35 / $70		$25 / $50		$25 / $50		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	$8,150		$8,150		$7,350		$7,350		$6,500		$6,500		$6,500		$6,500		$6,500		$6,500	
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	$253.02	$253.02	$220.72	$220.72	$239.47	$239.47	$243.71	$243.71	$206.14	$206.14	$197.10	$197.10	$210.77	$210.77	$222.12	$222.12	$269.14	$269.14	$228.60	$228.60
15	$275.51	$275.51	$240.34	$240.34	$260.75	$260.75	$265.37	$265.37	$224.46	$224.46	$214.62	$214.62	$229.50	$229.50	$241.86	$241.86	$293.06	$293.06	$248.92	$248.92
16	$284.11	$284.11	$247.84	$247.84	$268.89	$268.89	$273.65	$273.65	$231.47	$231.47	$221.32	$221.32	$236.67	$236.67	$249.41	$249.41	$302.21	$302.21	$256.69	$256.69
17	$292.71	$292.71	$255.35	$255.35	$277.03	$277.03	$281.94	$281.94	$238.47	$238.47	$228.02	$228.02	$243.83	$243.83	$256.96	$256.96	$311.35	$311.35	$264.46	$264.46
18	$301.97	$301.97	$263.43	$263.43	$285.80	$285.80	$290.86	$290.86	$246.02	$246.02	$235.24	$235.24	$251.55	$251.55	$265.09	$265.09	$321.21	$321.21	$272.83	$272.83
19	$311.23	$311.23	$271.50	$271.50	$294.56	$294.56	$299.78	$299.78	$253.56	$253.56	$242.45	$242.45	$259.26	$259.26	$273.22	$273.22	$331.06	$331.06	$281.20	$281.20
20	$320.82	$320.82	$279.87	$279.87	$303.64	$303.64	$309.02	$309.02	$261.38	$261.38	$249.92	$249.92	$267.25	$267.25	$281.64	$281.64	$341.26	$341.26	$289.86	$289.86
21	$330.75	$330.75	$288.53	$288.53	$313.04	$313.04	$318.58	$318.58	$269.47	$269.47	$257.66	$257.66	$275.52	$275.52	$290.36	$290.36	$351.82	$351.82	$298.83	$298.83
22	$330.75	$330.75	$288.53	$288.53	$313.04	$313.04	$318.58	$318.58	$269.47	$269.47	$257.66	$257.66	$275.52	$275.52	$290.36	$290.36	$351.82	$351.82	$298.83	$298.83
23	$330.75	$330.75	$288.53	$288.53	$313.04	$313.04	$318.58	$318.58	$269.47	$269.47	$257.66	$257.66	$275.52	$275.52	$290.36	$290.36	$351.82	$351.82	$298.83	$298.83
24	$330.75	$330.75	$288.53	$288.53	$313.04	$313.04	$318.58	$318.58	$269.47	$269.47	$257.66	$257.66	$275.52	$275.52	$290.36	$290.36	$351.82	$351.82	$298.83	$298.83
25	$332.07	$332.07	$289.68	$289.68	$314.28	$314.28	$319.85	$319.85	$270.54	$270.54	$258.68	$258.68	$276.62	$276.62	$291.51	$291.51	$353.22	$353.22	$300.02	$300.02
26	$338.68	$338.68	$295.45	$295.45	$320.54	$320.54	$326.22	$326.22	$275.93	$275.93	$263.84	$263.84	$282.13	$282.13	$297.32	$297.32	$360.26	$360.26	$306.00	$306.00
27	$346.62	$346.62	$302.38	$302.38	$328.06	$328.06	$333.87	$333.87	$282.39	$282.39	$270.02	$270.02	$288.74	$288.74	$304.29	$304.29	$368.70	$368.70	$313.17	$313.17
28	$359.52	$359.52	$313.63	$313.63	$340.26	$340.26	$346.29	$346.29	$292.90	$292.90	$280.07	$280.07	$299.49	$299.49	$315.61	$315.61	$382.42	$382.42	$324.83	$324.83
29	$370.10	$370.10	$322.86	$322.86	$350.28	$350.28	$356.48	$356.48	$301.53	$301.53	$288.31	$288.31	$308.30	$308.30	$324.90	$324.90	$393.68	$393.68	$334.39	$334.39
30	$375.40	$375.40	$327.48	$327.48	$355.29	$355.29	$361.58	$361.58	$305.84	$305.84	$292.44	$292.44	$312.71	$312.71	$329.55	$329.55	$399.31	$399.31	$339.17	$339.17
31	$383.33	$383.33	$334.40	$334.40	$362.80	$362.80	$369.23	$369.23	$312.31	$312.31	$298.62	$298.62	$319.32	$319.32	$336.52	$336.52	$407.75	$407.75	$346.34	$346.34
32	$391.27	$391.27	$341.33	$341.33	$370.31	$370.31	$376.87	$376.87	$318.77	$318.77	$304.80	$304.80	$325.94	$325.94	$343.49	$343.49	$416.19	$416.19	$353.51	$353.51
33	$396.23	$396.23	$345.66	$345.66	$375.01	$375.01	$381.65	$381.65	$322.81	$322.81	$308.67	$308.67	$330.07	$330.07	$347.84	$347.84	$421.47	$421.47	$358.00	$358.00
34	$401.52	$401.52	$350.27	$350.27	$380.02	$380.02	$386.75	$386.75	$327.13	$327.13	$312.79	$312.79	$334.48	$334.48	$352.49	$352.49	$427.10	$427.10	$362.78	$362.78
35	$404.17	$404.17	$352.58	$352.58	$382.52	$382.52	$389.30	$389.30	$329.28	$329.28	$314.85	$314.85	$336.68	$336.68	$354.81	$354.81	$429.92	$429.92	$365.17	$365.17
36	$406.82	$406.82	$354.89	$354.89	$385.03	$385.03	$391.85	$391.85	$331.44	$331.44	$316.91	$316.91	$338.88	$338.88	$357.13	$357.13	$432.73	$432.73	$367.56	$367.56
37	$409.46	$409.46	$357.20	$357.20	$387.53	$387.53	$394.39	$394.39	$333.59	$333.59	$318.97	$318.97	$341.09	$341.09	$359.46	$359.46	$435.54	$435.54	$369.95	$369.95
38	$412.11	$412.11	$359.51	$359.51	$390.04	$390.04	$396.94	$396.94	$335.75	$335.75	$321.04	$321.04	$343.29	$343.29	$361.78	$361.78	$438.36	$438.36	$372.34	$372.34
39	$417.40	$417.40	$364.12	$364.12	$395.04	$395.04	$402.04	$402.04	$340.06	$340.06	$325.16	$325.16	$347.70	$347.70	$366.42	$366.42	$443.99	$443.99	$377.12	$377.12
40	$422.69	$422.69	$368.74	$368.74	$400.05	$400.05	$407.14	$407.14	$344.37	$344.37	$329.28	$329.28	$352.11	$352.11	$371.07	$371.07	$449.62	$449.62	$381.90	$381.90
41	$430.63	$430.63	$375.66	$375.66	$407.57	$407.57	$414.78	$414.78	$350.84	$350.84	$335.46	$335.46	$358.72	$358.72	$378.04	$378.04	$458.06	$458.06	$389.08	$389.08
42	$438.24	$438.24	$382.30	$382.30	$414.76	$414.76	$422.11	$422.11	$357.04	$357.04	$341.39	$341.39	$365.06	$365.06	$384.72	$384.72	$466.15	$466.15	$395.95	$395.95
43	$448.82	$448.82	$391.53	$391.53	$424.78	$424.78	$432.30	$432.30	$365.66	$365.66	$349.64	$349.64	$373.88	$373.88	$394.01	$394.01	$477.41	$477.41	$405.51	$405.51
44	$462.05	$462.05	$403.07	$403.07	$437.30	$437.30	$445.05	$445.05	$376.44	$376.44	$359.94	$359.94	$384.90	$384.90	$405.62	$405.62	$491.48	$491.48	$417.46	$417.46
45	$477.60	$477.60	$416.63	$416.63	$452.02	$452.02	$460.02	$460.02	$389.10	$389.10	$372.05	$372.05	$397.85	$397.85	$419.27	$419.27	$508.02	$508.02	$431.51	$431.51
46	$496.12	$496.12	$432.79	$432.79	$469.55	$469.55	$477.86	$477.86	$404.19	$404.19	$386.48	$386.48	$413.27	$413.27	$435.53	$435.53	$527.72	$527.72	$448.24	$448.24
47	$516.95	$516.95	$450.97	$450.97	$489.27	$489.27	$497.93	$497.93	$421.17	$421.17	$402.71	$402.71	$430.63	$430.63	$453.82	$453.82	$549.88	$549.88	$467.07	$467.07
48	$540.77	$540.77	$471.74	$471.74	$511.80	$511.80	$520.87	$520.87	$440.57	$440.57	$421.26	$421.26	$450.47	$450.47	$474.72	$474.72	$575.21	$575.21	$488.59	$488.59
49	$564.25	$564.25	$492.23	$492.23	$534.03	$534.03	$543.49	$543.49	$459.70	$459.70	$439.56	$439.56	$470.03	$470.03	$495.34	$495.34	$600.19	$600.19	$509.80	$509.80
50	$590.71	$590.71	$515.31	$515.31	$559.07	$559.07	$568.97	$568.97	$481.26	$481.26	$460.17	$460.17	$492.07	$492.07	$518.57	$518.57	$628.34	$628.34	$533.71	$533.71
51	$616.84	$616.84	$538.10	$538.10	$583.80	$583.80	$594.14	$594.14	$502.54	$502.54	$480.52	$480.52	$513.84	$513.84	$541.51	$541.51	$656.13	$656.13	$557.32	$557.32
52	$645.61	$645.61	$563.21	$563.21	$611.03	$611.03	$621.86	$621.86	$525.99	$525.99	$502.94	$502.94	$537.81	$537.81	$566.77	$566.77	$686.74	$686.74	$583.31	$583.31
53	$674.72	$674.72	$588.60	$588.60	$638.58	$638.58	$649.89	$649.89	$549.70	$549.70	$525.61	$525.61	$562.05	$562.05	$592.32	$592.32	$717.70	$717.70	$609.61	$609.61
54	$706.14	$706.14	$616.01	$616.01	$668.32	$668.32	$680.15	$680.15	$575.30	$575.30	$550.09	$550.09	$588.23	$588.23	$619.90	$619.90	$751.12	$751.12	$638.00	$638.00
55	$737.56	$737.56	$643.42	$643.42	$698.06	$698.06	$710.42	$710.42	$600.90	$600.90	$574.57	$574.57	$614.40	$614.40	$647.48	$647.48	$784.54	$784.54	$666.39	$666.39
56	$771.63	$771.63	$673.13	$673.13	$730.30	$730.30	$743.23	$743.23	$628.65	$628.65	$601.10	$601.10	$642.78	$642.78	$677.39	$677.39	$820.78	$820.78	$697.17	$697.17
57	$806.02	$806.02	$703.14	$703.14	$762.85	$762.85	$776.36	$776.36	$656.68	$656.68	$627.90	$627.90	$671.43	$671.43	$707.59	$707.59	$857.37	$857.37	$728.25	$728.25
58	$842.74	$842.74	$735.17	$735.17	$797.60	$797.60	$811.73	$811.73	$686.59	$686.59	$656.50	$656.50	$702.02	$702.02	$739.82	$739.82	$896.42	$896.42	$761.42	$761.42
59	$860.93	$860.93	$751.04	$751.04	$814.82	$814.82	$829.25	$829.25	$701.41	$701.41	$670.67	$670.67	$717.17	$717.17	$755.79	$755.79	$915.77	$915.77	$777.85	$777.85
60	$897.64	$897.64	$783.06	$783.06	$849.56	$849.56	$864.61	$864.61	$731.32	$731.32	$699.27	$699.27	$747.75	$747.75	$788.01	$788.01	$954.82	$954.82	$811.02	$811.02
61	$929.39	$929.39	$810.76	$810.76	$879.61	$879.61	$895.19	$895.19	$757.18	$757.18	$724.00	$724.00	$774.20	$774.20	$815.89	$815.89	$988.59	$988.59	$839.71	$839.71
62	$950.23	$950.23	$828.94	$828.94	$899.34	$899.34	$915.26	$915.26	$774.16	$774.16	$740.24	$740.24	$791.56	$791.56	$834.18	$834.18	$1,010.76	$1,010.76	$858.54	$858.54
63	$976.36	$976.36	$851.73	$851.73	$924.06	$924.06	$940.43	$940.43	$795.45	$795.45	$760.59	$760.59	$813.32	$813.32	$857.12	$857.12	$1,038.55	$1,038.55	$882.14	$882.14
64+	$992.23	$992.23	$865.58	$865.58	$939.09	$939.09	$955.72	$955.72	$808.38	$808.38	$772.96	$772.96	$826.55	$826.55	$871.05	$871.05	$1,055.44	$1,055.44	$896.49	$896.49

Company Name: Geisinger Health Plan
Market: Small Group
Product: HMO, POS
Effective Date of Rates: April 1, 2020

Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060063		22444PA0060063		22444PA0060063		22444PA0060063	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$30 / $60		$30 / $60		$30 / $60		$30 / $60	
OOP Maximum =>	$8,150		$8,150		$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	$273.08	$273.08	$261.11	$261.11	$279.21	$279.21	$294.25	$294.25	$356.54	$356.54	$302.84	$302.84	$240.47	$240.47	$229.93	$229.93	$245.87	$245.87	$259.11	$259.11
15	$297.35	$297.35	$284.32	$284.32	$304.03	$304.03	$320.40	$320.40	$388.23	$388.23	$329.76	$329.76	$261.84	$261.84	$250.37	$250.37	$267.73	$267.73	$282.14	$282.14
16	$306.63	$306.63	$293.20	$293.20	$313.52	$313.52	$330.41	$330.41	$400.35	$400.35	$340.05	$340.05	$270.02	$270.02	$258.18	$258.18	$276.08	$276.08	$290.95	$290.95
17	$315.91	$315.91	$302.07	$302.07	$323.01	$323.01	$340.41	$340.41	$412.46	$412.46	$350.34	$350.34	$278.19	$278.19	$266.00	$266.00	$284.44	$284.44	$299.76	$299.76
18	$325.91	$325.91	$311.63	$311.63	$333.23	$333.23	$351.18	$351.18	$425.51	$425.51	$361.43	$361.43	$286.99	$286.99	$274.41	$274.41	$293.44	$293.44	$309.24	$309.24
19	$335.90	$335.90	$321.18	$321.18	$343.45	$343.45	$361.95	$361.95	$438.56	$438.56	$372.51	$372.51	$295.79	$295.79	$282.83	$282.83	$302.44	$302.44	$318.72	$318.72
20	$346.26	$346.26	$331.08	$331.08	$354.04	$354.04	$373.10	$373.10	$452.08	$452.08	$383.99	$383.99	$304.91	$304.91	$291.55	$291.55	$311.76	$311.76	$328.55	$328.55
21	$356.97	$356.97	$341.33	$341.33	$364.99	$364.99	$384.64	$384.64	$466.06	$466.06	$395.87	$395.87	$314.34	$314.34	$300.57	$300.57	$321.41	$321.41	$338.71	$338.71
22	$356.97	$356.97	$341.33	$341.33	$364.99	$364.99	$384.64	$384.64	$466.06	$466.06	$395.87	$395.87	$314.34	$314.34	$300.57	$300.57	$321.41	$321.41	$338.71	$338.71
23	$356.97	$356.97	$341.33	$341.33	$364.99	$364.99	$384.64	$384.64	$466.06	$466.06	$395.87	$395.87	$314.34	$314.34	$300.57	$300.57	$321.41	$321.41	$338.71	$338.71
24	$356.97	$356.97	$341.33	$341.33	$364.99	$364.99	$384.64	$384.64	$466.06	$466.06	$395.87	$395.87	$314.34	$314.34	$300.57	$300.57	$321.41	$321.41	$338.71	$338.71
25	$358.39	$358.39	$342.69	$342.69	$366.45	$366.45	$386.18	$386.18	$467.92	$467.92	$397.45	$397.45	$315.59	$315.59	$301.77	$301.77	$322.69	$322.69	$340.06	$340.06
26	$365.53	$365.53	$349.51	$349.51	$373.75	$373.75	$393.87	$393.87	$477.25	$477.25	$405.37	$405.37	$321.88	$321.88	$307.78	$307.78	$329.11	$329.11	$346.84	$346.84
27	$374.10	$374.10	$357.71	$357.71	$382.51	$382.51	$403.10	$403.10	$488.43	$488.43	$414.87	$414.87	$329.43	$329.43	$314.99	$314.99	$336.83	$336.83	$354.97	$354.97
28	$388.02	$388.02	$371.02	$371.02	$396.74	$396.74	$418.10	$418.10	$506.61	$506.61	$430.31	$430.31	$341.68	$341.68	$326.71	$326.71	$349.36	$349.36	$368.17	$368.17
29	$399.44	$399.44	$381.94	$381.94	$408.42	$408.42	$430.41	$430.41	$521.52	$521.52	$442.98	$442.98	$351.74	$351.74	$336.33	$336.33	$359.65	$359.65	$379.01	$379.01
30	$405.16	$405.16	$387.40	$387.40	$414.26	$414.26	$436.57	$436.57	$528.98	$528.98	$449.31	$449.31	$356.77	$356.77	$341.14	$341.14	$364.79	$364.79	$384.43	$384.43
31	$413.72	$413.72	$395.59	$395.59	$423.02	$423.02	$445.80	$445.80	$540.16	$540.16	$458.81	$458.81	$364.32	$364.32	$348.35	$348.35	$372.50	$372.50	$392.56	$392.56
32	$422.29	$422.29	$403.78	$403.78	$431.78	$431.78	$455.03	$455.03	$551.35	$551.35	$468.31	$468.31	$371.86	$371.86	$355.57	$355.57	$380.22	$380.22	$400.69	$400.69
33	$427.64	$427.64	$408.90	$408.90	$437.25	$437.25	$460.80	$460.80	$558.34	$558.34	$474.25	$474.25	$376.58	$376.58	$360.07	$360.07	$385.04	$385.04	$405.77	$405.77
34	$433.36	$433.36	$414.37	$414.37	$443.09	$443.09	$466.95	$466.95	$565.80	$565.80	$480.59	$480.59	$381.61	$381.61	$364.88	$364.88	$390.18	$390.18	$411.19	$411.19
35	$436.21	$436.21	$417.10	$417.10	$446.01	$446.01	$470.03	$470.03	$569.52	$569.52	$483.75	$483.75	$384.12	$384.12	$367.29	$367.29	$392.75	$392.75	$413.90	$413.90
36	$439.07	$439.07	$419.83	$419.83	$448.93	$448.93	$473.11	$473.11	$573.25	$573.25	$486.92	$486.92	$386.63	$386.63	$369.69	$369.69	$395.32	$395.32	$416.61	$416.61
37	$441.92	$441.92	$422.56	$422.56	$451.85	$451.85	$476.18	$476.18	$576.98	$576.98	$490.09	$490.09	$389.15	$389.15	$372.10	$372.10	$397.89	$397.89	$419.32	$419.32
38	$444.78	$444.78	$425.29	$425.29	$454.77	$454.77	$479.26	$479.26	$580.71	$580.71	$493.25	$493.25	$391.66	$391.66	$374.50	$374.50	$400.47	$400.47	$422.03	$422.03
39	$450.49	$450.49	$430.75	$430.75	$460.61	$460.61	$485.42	$485.42	$588.17	$588.17	$499.59	$499.59	$396.69	$396.69	$379.31	$379.31	$405.61	$405.61	$427.45	$427.45
40	$456.20	$456.20	$436.21	$436.21	$466.45	$466.45	$491.57	$491.57	$595.62	$595.62	$505.92	$505.92	$401.72	$401.72	$384.12	$384.12	$410.75	$410.75	$432.87	$432.87
41	$464.77	$464.77	$444.40	$444.40	$475.21	$475.21	$500.80	$500.80	$606.81	$606.81	$515.42	$515.42	$409.27	$409.27	$391.33	$391.33	$418.46	$418.46	$441.00	$441.00
42	$472.98	$472.98	$452.25	$452.25	$483.61	$483.61	$509.65	$509.65	$617.53	$617.53	$524.53	$524.53	$416.50	$416.50	$398.25	$398.25	$425.86	$425.86	$448.79	$448.79
43	$484.40	$484.40	$463.17	$463.17	$495.29	$495.29	$521.96	$521.96	$632.44	$632.44	$537.20	$537.20	$426.56	$426.56	$407.86	$407.86	$436.14	$436.14	$459.63	$459.63
44	$498.68	$498.68	$476.83	$476.83	$509.89	$509.89	$537.34	$537.34	$651.09	$651.09	$553.03	$553.03	$439.13	$439.13	$419.89	$419.89	$449.00	$449.00	$473.17	$473.17
45	$515.46	$515.46	$492.87	$492.87	$527.04	$527.04	$555.42	$555.42	$672.99	$672.99	$571.64	$571.64	$453.90	$453.90	$434.01	$434.01	$464.10	$464.10	$489.09	$489.09
46	$535.45	$535.45	$511.98	$511.98	$547.48	$547.48	$576.96	$576.96	$699.09	$699.09	$593.80	$593.80	$471.51	$471.51	$450.84	$450.84	$482.10	$482.10	$508.06	$508.06
47	$557.94	$557.94	$533.49	$533.49	$570.47	$570.47	$601.19	$601.19	$728.45	$728.45	$618.74	$618.74	$491.31	$491.31	$469.78	$469.78	$502.35	$502.35	$529.40	$529.40
48	$583.64	$583.64	$558.06	$558.06	$596.75	$596.75	$628.89	$628.89	$762.01	$762.01	$647.25	$647.25	$513.94	$513.94	$491.42	$491.42	$525.49	$525.49	$553.79	$553.79
49	$608.98	$608.98	$582.30	$582.30	$622.67	$622.67	$656.20	$656.20	$795.10	$795.10	$675.35	$675.35	$536.26	$536.26	$512.76	$512.76	$548.31	$548.31	$577.83	$577.83
50	$637.54	$637.54	$609.60	$609.60	$651.87	$651.87	$686.97	$686.97	$832.38	$832.38	$707.02	$707.02	$561.41	$561.41	$536.81	$536.81	$574.02	$574.02	$604.93	$604.93
51	$665.74	$665.74	$636.57	$636.57	$680.70	$680.70	$717.35	$717.35	$869.20	$869.20	$738.30	$738.30	$586.24	$586.24	$560.55	$560.55	$599.41	$599.41	$631.69	$631.69
52	$696.80	$696.80	$666.26	$666.26	$712.45	$712.45	$750.82	$750.82	$909.75	$909.75	$772.74	$772.74	$613.59	$613.59	$586.70	$586.70	$627.37	$627.37	$661.16	$661.16
53	$728.21	$728.21	$696.30	$696.30	$744.57	$744.57	$784.66	$784.66	$950.76	$950.76	$807.57	$807.57	$641.25	$641.25	$613.15	$613.15	$655.66	$655.66	$690.96	$690.96
54	$762.12	$762.12	$728.72	$728.72	$779.25	$779.25	$821.21	$821.21	$995.04	$995.04	$845.18	$845.18	$671.11	$671.11	$641.70	$641.70	$686.19	$686.19	$723.14	$723.14
55	$796.03	$796.03	$761.15	$761.15	$813.92	$813.92	$857.75	$857.75	$1,039.31	$1,039.31	$882.79	$882.79	$700.97	$700.97	$670.26	$670.26	$716.72	$716.72	$755.32	$755.32
56	$832.80	$832.80	$796.31	$796.31	$851.51	$851.51	$897.36	$897.36	$1,087.32	$1,087.32	$923.56	$923.56	$733.35	$733.35	$701.21	$701.21	$749.83	$749.83	$790.20	$790.20
57	$869.92	$869.92	$831.80	$831.80	$889.47	$889.47	$937.37	$937.37	$1,135.79	$1,135.79	$964.73	$964.73	$766.04	$766.04	$732.47	$732.47	$783.25	$783.25	$825.43	$825.43
58	$909.55	$909.55	$869.69	$869.69	$929.99	$929.99	$980.06	$980.06	$1,187.52	$1,187.52	$1,008.68	$1,008.68	$800.93	$800.93	$765.83	$765.83	$818.93	$818.93	$863.03	$863.03
59	$929.18	$929.18	$888.46	$888.46	$950.06	$950.06	$1,001.22	$1,001.22	$1,213.15	$1,213.15	$1,030.45	$1,030.45	$818.22	$818.22	$782.37	$782.37	$836.61	$836.61	$881.66	$881.66
60	$968.80	$968.80	$926.35	$926.35	$990.57	$990.57	$1,043.91	$1,043.91	$1,264.89	$1,264.89	$1,074.39	$1,074.39	$853.11	$853.11	$815.73	$815.73	$872.28	$872.28	$919.25	$919.25
61	$1,003.07	$1,003.07	$959.12	$959.12	$1,025.61	$1,025.61	$1,080.84	$1,080.84	$1,309.63	$1,309.63	$1,112.39	$1,112.39	$883.29	$883.29	$844.58	$844.58	$903.14	$903.14	$951.77	$951.77
62	$1,025.56	$1,025.56	$980.62	$980.62	$1,048.61	$1,048.61	$1,105.07	$1,105.07	$1,338.99	$1,338.99	$1,137.33	$1,137.33	$903.09	$903.09	$863.52	$863.52	$923.39	$923.39	$973.11	$973.11
63	$1,053.76	$1,053.76	$1,007.58	$1,007.58	$1,077.44	$1,077.44	$1,135.46	$1,135.46	$1,375.81	$1,375.81	$1,168.61	$1,168.61	$927.92	$927.92	$887.26	$887.26	$948.78	$948.78	$999.86	$999.86
64+	$1,070.89	$1,070.89	$1,023.97	$1,023.97	$1,094.96	$1,094.96	$1,153.92	$1,153.92	$1,398.18	$1,398.18	$1,187.61	$1,187.61	$943.01	$943.01	$901.69	$901.69	$964.20	$964.20	$1,016.12	$1,016.12

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060115		22444PA0060115	
Plan Marketing Name =>	Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 30/60/5800		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 10/20/0		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: $5,800 / Rx: $500		Med: $5,800 / Rx: $500		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $0 / Rx: $0		Med: $250 / Rx: $0		Med: $250 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$30 / $60		$30 / $60		$10 / $20		$10 / $20		$10 / $20		$10 / $20		$10 / $20		$10 / $20		$20 / $40		$20 / $40	
OOP Maximum =>	$7,350		$7,350		$2,900		$2,900		$2,900		$2,900		$2,900		$2,900		$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	$313.96	$313.96	$266.68	$266.68	$317.86	$317.86	$303.93	$303.93	$325.00	$325.00	$342.50	$342.50	$415.00	$415.00	$352.50	$352.50	$305.10	$305.10	$291.73	$291.73
15	$341.87	$341.87	$290.38	$290.38	$346.11	$346.11	$330.95	$330.95	$353.89	$353.89	$372.95	$372.95	$451.89	$451.89	$383.84	$383.84	$332.22	$332.22	$317.66	$317.66
16	$352.54	$352.54	$299.44	$299.44	$356.92	$356.92	$341.28	$341.28	$364.94	$364.94	$384.59	$384.59	$466.00	$466.00	$395.82	$395.82	$342.59	$342.59	$327.58	$327.58
17	$363.21	$363.21	$308.51	$308.51	$367.72	$367.72	$351.61	$351.61	$375.98	$375.98	$396.23	$396.23	$480.10	$480.10	$407.80	$407.80	$352.96	$352.96	$337.49	$337.49
18	$374.70	$374.70	$318.27	$318.27	$379.35	$379.35	$362.73	$362.73	$387.88	$387.88	$408.77	$408.77	$495.29	$495.29	$420.70	$420.70	$364.13	$364.13	$348.17	$348.17
19	$386.19	$386.19	$328.03	$328.03	$390.99	$390.99	$373.86	$373.86	$399.78	$399.78	$421.30	$421.30	$510.48	$510.48	$433.60	$433.60	$375.30	$375.30	$358.85	$358.85
20	$398.09	$398.09	$338.14	$338.14	$403.04	$403.04	$385.38	$385.38	$412.10	$412.10	$434.29	$434.29	$526.21	$526.21	$446.97	$446.97	$386.86	$386.86	$369.91	$369.91
21	$410.41	$410.41	$348.60	$348.60	$415.51	$415.51	$397.30	$397.30	$424.85	$424.85	$447.72	$447.72	$542.49	$542.49	$460.79	$460.79	$398.83	$398.83	$381.35	$381.35
22	$410.41	$410.41	$348.60	$348.60	$415.51	$415.51	$397.30	$397.30	$424.85	$424.85	$447.72	$447.72	$542.49	$542.49	$460.79	$460.79	$398.83	$398.83	$381.35	$381.35
23	$410.41	$410.41	$348.60	$348.60	$415.51	$415.51	$397.30	$397.30	$424.85	$424.85	$447.72	$447.72	$542.49	$542.49	$460.79	$460.79	$398.83	$398.83	$381.35	$381.35
24	$410.41	$410.41	$348.60	$348.60	$415.51	$415.51	$397.30	$397.30	$424.85	$424.85	$447.72	$447.72	$542.49	$542.49	$460.79	$460.79	$398.83	$398.83	$381.35	$381.35
25	$412.05	$412.05	$349.99	$349.99	$417.17	$417.17	$398.89	$398.89	$426.54	$426.54	$449.51	$449.51	$544.66	$544.66	$462.63	$462.63	$400.42	$400.42	$382.87	$382.87
26	$420.25	$420.25	$356.96	$356.96	$425.48	$425.48	$406.83	$406.83	$435.04	$435.04	$458.46	$458.46	$555.51	$555.51	$471.85	$471.85	$408.40	$408.40	$390.50	$390.50
27	$430.10	$430.10	$365.33	$365.33	$435.45	$435.45	$416.37	$416.37	$445.23	$445.23	$469.21	$469.21	$568.53	$568.53	$482.91	$482.91	$417.97	$417.97	$399.65	$399.65
28	$446.11	$446.11	$378.92	$378.92	$451.65	$451.65	$431.86	$431.86	$461.80	$461.80	$486.67	$486.67	$589.69	$589.69	$500.88	$500.88	$433.52	$433.52	$414.53	$414.53
29	$459.24	$459.24	$390.08	$390.08	$464.95	$464.95	$444.57	$444.57	$475.40	$475.40	$501.00	$501.00	$607.05	$607.05	$515.62	$515.62	$446.29	$446.29	$426.73	$426.73
30	$465.81	$465.81	$395.66	$395.66	$471.60	$471.60	$450.93	$450.93	$482.19	$482.19	$508.16	$508.16	$615.73	$615.73	$523.00	$523.00	$452.67	$452.67	$432.83	$432.83
31	$475.66	$475.66	$404.02	$404.02	$481.57	$481.57	$460.47	$460.47	$492.39	$492.39	$518.90	$518.90	$628.74	$628.74	$534.05	$534.05	$462.24	$462.24	$441.98	$441.98
32	$485.51	$485.51	$412.39	$412.39	$491.54	$491.54	$470.00	$470.00	$502.59	$502.59	$529.65	$529.65	$641.76	$641.76	$545.11	$545.11	$471.81	$471.81	$451.14	$451.14
33	$491.66	$491.66	$417.62	$417.62	$497.77	$497.77	$475.96	$475.96	$508.96	$508.96	$536.36	$536.36	$649.90	$649.90	$552.03	$552.03	$477.79	$477.79	$456.86	$456.86
34	$498.23	$498.23	$423.20	$423.20	$504.42	$504.42	$482.32	$482.32	$515.76	$515.76	$543.53	$543.53	$658.58	$658.58	$559.40	$559.40	$484.17	$484.17	$462.96	$462.96
35	$501.51	$501.51	$425.98	$425.98	$507.75	$507.75	$485.50	$485.50	$519.16	$519.16	$547.11	$547.11	$662.92	$662.92	$563.08	$563.08	$487.37	$487.37	$466.01	$466.01
36	$504.80	$504.80	$428.77	$428.77	$511.07	$511.07	$488.67	$488.67	$522.55	$522.55	$550.69	$550.69	$667.26	$667.26	$566.77	$566.77	$490.56	$490.56	$469.06	$469.06
37	$508.08	$508.08	$431.56	$431.56	$514.39	$514.39	$491.85	$491.85	$525.95	$525.95	$554.27	$554.27	$671.60	$671.60	$570.46	$570.46	$493.75	$493.75	$472.11	$472.11
38	$511.36	$511.36	$434.35	$434.35	$517.72	$517.72	$495.03	$495.03	$529.35	$529.35	$557.86	$557.86	$675.94	$675.94	$574.14	$574.14	$496.94	$496.94	$475.16	$475.16
39	$517.93	$517.93	$439.93	$439.93	$524.37	$524.37	$501.39	$501.39	$536.15	$536.15	$565.02	$565.02	$684.62	$684.62	$581.52	$581.52	$503.32	$503.32	$481.26	$481.26
40	$524.50	$524.50	$445.51	$445.51	$531.01	$531.01	$507.74	$507.74	$542.95	$542.95	$572.18	$572.18	$693.30	$693.30	$588.89	$588.89	$509.70	$509.70	$487.36	$487.36
41	$534.35	$534.35	$453.87	$453.87	$540.99	$540.99	$517.28	$517.28	$553.14	$553.14	$582.93	$582.93	$706.32	$706.32	$599.95	$599.95	$519.27	$519.27	$496.52	$496.52
42	$543.79	$543.79	$461.89	$461.89	$550.54	$550.54	$526.42	$526.42	$562.91	$562.91	$593.22	$593.22	$718.80	$718.80	$610.55	$610.55	$528.44	$528.44	$505.29	$505.29
43	$556.92	$556.92	$473.05	$473.05	$563.84	$563.84	$539.13	$539.13	$576.51	$576.51	$607.55	$607.55	$736.16	$736.16	$625.29	$625.29	$541.21	$541.21	$517.49	$517.49
44	$573.34	$573.34	$486.99	$486.99	$580.46	$580.46	$555.02	$555.02	$593.50	$593.50	$625.46	$625.46	$757.86	$757.86	$643.72	$643.72	$557.16	$557.16	$532.74	$532.74
45	$592.62	$592.62	$503.37	$503.37	$599.99	$599.99	$573.70	$573.70	$613.47	$613.47	$646.50	$646.50	$783.35	$783.35	$665.38	$665.38	$575.90	$575.90	$550.67	$550.67
46	$615.61	$615.61	$522.89	$522.89	$623.26	$623.26	$595.94	$595.94	$637.26	$637.26	$671.58	$671.58	$813.73	$813.73	$691.18	$691.18	$598.24	$598.24	$572.02	$572.02
47	$641.46	$641.46	$544.86	$544.86	$649.43	$649.43	$620.97	$620.97	$664.03	$664.03	$699.78	$699.78	$847.91	$847.91	$720.21	$720.21	$623.36	$623.36	$596.05	$596.05
48	$671.01	$671.01	$569.96	$569.96	$679.35	$679.35	$649.58	$649.58	$694.61	$694.61	$732.02	$732.02	$886.97	$886.97	$753.39	$753.39	$652.08	$652.08	$623.51	$623.51
49	$700.15	$700.15	$594.71	$594.71	$708.85	$708.85	$677.79	$677.79	$724.78	$724.78	$763.80	$763.80	$925.49	$925.49	$786.11	$786.11	$680.40	$680.40	$650.58	$650.58
50	$732.98	$732.98	$622.59	$622.59	$742.09	$742.09	$709.57	$709.57	$758.77	$758.77	$799.62	$799.62	$968.89	$968.89	$822.97	$822.97	$712.30	$712.30	$681.09	$681.09
51	$765.40	$765.40	$650.13	$650.13	$774.91	$774.91	$740.96	$740.96	$792.33	$792.33	$834.99	$834.99	$1,011.74	$1,011.74	$859.37	$859.37	$743.81	$743.81	$711.22	$711.22
52	$801.11	$801.11	$680.46	$680.46	$811.06	$811.06	$775.52	$775.52	$829.29	$829.29	$873.94	$873.94	$1,058.94	$1,058.94	$899.46	$899.46	$778.51	$778.51	$744.39	$744.39
53	$837.23	$837.23	$711.14	$711.14	$847.63	$847.63	$810.48	$810.48	$866.68	$866.68	$913.34	$913.34	$1,106.68	$1,106.68	$940.01	$940.01	$813.60	$813.60	$777.95	$777.95
54	$876.21	$876.21	$744.25	$744.25	$887.10	$887.10	$848.23	$848.23	$907.04	$907.04	$955.88	$955.88	$1,158.21	$1,158.21	$983.78	$983.78	$851.49	$851.49	$814.18	$814.18
55	$915.20	$915.20	$777.37	$777.37	$926.57	$926.57	$885.97	$885.97	$947.39	$947.39	$998.41	$998.41	$1,209.75	$1,209.75	$1,027.56	$1,027.56	$889.38	$889.38	$850.41	$850.41
56	$957.47	$957.47	$813.28	$813.28	$969.37	$969.37	$926.89	$926.89	$991.15	$991.15	$1,044.52	$1,044.52	$1,265.63	$1,265.63	$1,075.02	$1,075.02	$930.46	$930.46	$889.69	$889.69
57	$1,000.16	$1,000.16	$849.53	$849.53	$1,012.58	$1,012.58	$968.21	$968.21	$1,035.34	$1,035.34	$1,091.09	$1,091.09	$1,322.05	$1,322.05	$1,122.94	$1,122.94	$971.94	$971.94	$929.35	$929.35
58	$1,045.71	$1,045.71	$888.22	$888.22	$1,058.70	$1,058.70	$1,012.31	$1,012.31	$1,082.49	$1,082.49	$1,140.78	$1,140.78	$1,382.26	$1,382.26	$1,174.09	$1,174.09	$1,016.21	$1,016.21	$971.68	$971.68
59	$1,068.28	$1,068.28	$907.40	$907.40	$1,081.56	$1,081.56	$1,034.16	$1,034.16	$1,105.86	$1,105.86	$1,165.41	$1,165.41	$1,412.10	$1,412.10	$1,199.43	$1,199.43	$1,038.14	$1,038.14	$992.65	$992.65
60	$1,113.84	$1,113.84	$946.09	$946.09	$1,127.68	$1,127.68	$1,078.26	$1,078.26	$1,153.02	$1,153.02	$1,215.10	$1,215.10	$1,472.32	$1,472.32	$1,250.58	$1,250.58	$1,082.41	$1,082.41	$1,034.98	$1,034.98
61	$1,153.24	$1,153.24	$979.56	$979.56	$1,167.57	$1,167.57	$1,116.40	$1,116.40	$1,193.80	$1,193.80	$1,258.08	$1,258.08	$1,524.39	$1,524.39	$1,294.82	$1,294.82	$1,120.70	$1,120.70	$1,071.59	$1,071.59
62	$1,179.09	$1,179.09	$1,001.52	$1,001.52	$1,193.74	$1,193.74	$1,141.43	$1,141.43	$1,220.57	$1,220.57	$1,286.29	$1,286.29	$1,558.57	$1,558.57	$1,323.85	$1,323.85	$1,145.83	$1,145.83	$1,095.62	$1,095.62
63	$1,211.51	$1,211.51	$1,029.06	$1,029.06	$1,226.57	$1,226.57	$1,172.82	$1,172.82	$1,254.13	$1,254.13	$1,321.66	$1,321.66	$1,601.43	$1,601.43	$1,360.25	$1,360.25	$1,177.33	$1,177.33	$1,125.74	$1,125.74
64+	$1,231.21	$1,231.21	$1,045.79	$1,045.79	$1,246.51	$1,246.51	$1,191.89	$1,191.89	$1,274.52	$1,274.52	$1,343.15	$1,343.15	$1,627.47	$1,627.47	$1,382.37	$1,382.37	$1,196.48	$1,196.48	$1,144.05	$1,144.05

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/250		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500		Geisinger All-Access HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: $250 / Rx: $0		Med: $250 / Rx: $0		Med: $250 / Rx: $0		Med: $250 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0		Med: $500 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$7,350		$7,350		$7,350		$7,350		$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	$311.96	$311.96	$328.76	$328.76	$398.35	$398.35	$338.35	$338.35	$296.62	$296.62	$283.62	$283.62	$303.29	$303.29	$319.62	$319.62	$387.28	$387.28	$328.95	$328.95
15	$339.69	$339.69	$357.98	$357.98	$433.75	$433.75	$368.43	$368.43	$322.99	$322.99	$308.84	$308.84	$330.25	$330.25	$348.03	$348.03	$421.70	$421.70	$358.19	$358.19
16	$350.29	$350.29	$369.15	$369.15	$447.29	$447.29	$379.93	$379.93	$333.07	$333.07	$318.48	$318.48	$340.55	$340.55	$358.89	$358.89	$434.86	$434.86	$369.37	$369.37
17	$360.89	$360.89	$380.33	$380.33	$460.83	$460.83	$391.43	$391.43	$343.15	$343.15	$328.11	$328.11	$350.86	$350.86	$369.76	$369.76	$448.02	$448.02	$380.55	$380.55
18	$372.31	$372.31	$392.36	$392.36	$475.41	$475.41	$403.81	$403.81	$354.01	$354.01	$338.50	$338.50	$361.96	$361.96	$381.45	$381.45	$462.20	$462.20	$392.59	$392.59
19	$383.73	$383.73	$404.39	$404.39	$489.99	$489.99	$416.20	$416.20	$364.87	$364.87	$348.88	$348.88	$373.06	$373.06	$393.15	$393.15	$476.37	$476.37	$404.63	$404.63
20	$395.55	$395.55	$416.85	$416.85	$505.09	$505.09	$429.02	$429.02	$376.11	$376.11	$359.63	$359.63	$384.56	$384.56	$405.27	$405.27	$491.06	$491.06	$417.10	$417.10
21	$407.79	$407.79	$429.75	$429.75	$520.72	$520.72	$442.30	$442.30	$387.75	$387.75	$370.76	$370.76	$396.46	$396.46	$417.81	$417.81	$506.25	$506.25	$430.01	$430.01
22	$407.79	$407.79	$429.75	$429.75	$520.72	$520.72	$442.30	$442.30	$387.75	$387.75	$370.76	$370.76	$396.46	$396.46	$417.81	$417.81	$506.25	$506.25	$430.01	$430.01
23	$407.79	$407.79	$429.75	$429.75	$520.72	$520.72	$442.30	$442.30	$387.75	$387.75	$370.76	$370.76	$396.46	$396.46	$417.81	$417.81	$506.25	$506.25	$430.01	$430.01
24	$407.79	$407.79	$429.75	$429.75	$520.72	$520.72	$442.30	$442.30	$387.75	$387.75	$370.76	$370.76	$396.46	$396.46	$417.81	$417.81	$506.25	$506.25	$430.01	$430.01
25	$409.42	$409.42	$431.47	$431.47	$522.80	$522.80	$444.06	$444.06	$389.29	$389.29	$372.23	$372.23	$398.04	$398.04	$419.47	$419.47	$508.27	$508.27	$431.72	$431.72
26	$417.58	$417.58	$440.06	$440.06	$533.21	$533.21	$452.91	$452.91	$397.05	$397.05	$379.65	$379.65	$405.97	$405.97	$427.83	$427.83	$518.39	$518.39	$440.32	$440.32
27	$427.36	$427.36	$450.37	$450.37	$545.71	$545.71	$463.52	$463.52	$406.35	$406.35	$388.55	$388.55	$415.48	$415.48	$437.86	$437.86	$530.54	$530.54	$450.64	$450.64
28	$443.27	$443.27	$467.13	$467.13	$566.02	$566.02	$480.77	$480.77	$421.48	$421.48	$403.01	$403.01	$430.95	$430.95	$454.15	$454.15	$550.29	$550.29	$467.41	$467.41
29	$456.32	$456.32	$480.89	$480.89	$582.68	$582.68	$494.93	$494.93	$433.88	$433.88	$414.87	$414.87	$443.63	$443.63	$467.52	$467.52	$566.49	$566.49	$481.17	$481.17
30	$462.84	$462.84	$487.76	$487.76	$591.01	$591.01	$502.00	$502.00	$440.09	$440.09	$420.80	$420.80	$449.98	$449.98	$474.21	$474.21	$574.59	$574.59	$488.05	$488.05
31	$472.63	$472.63	$498.08	$498.08	$603.51	$603.51	$512.62	$512.62	$449.39	$449.39	$429.70	$429.70	$459.49	$459.49	$484.23	$484.23	$586.74	$586.74	$498.37	$498.37
32	$482.41	$482.41	$508.39	$508.39	$616.00	$616.00	$523.23	$523.23	$458.70	$458.70	$438.60	$438.60	$469.01	$469.01	$494.26	$494.26	$598.89	$598.89	$508.69	$508.69
33	$488.53	$488.53	$514.84	$514.84	$623.82	$623.82	$529.87	$529.87	$464.51	$464.51	$444.16	$444.16	$474.95	$474.95	$500.53	$500.53	$606.48	$606.48	$515.14	$515.14
34	$495.05	$495.05	$521.71	$521.71	$632.15	$632.15	$536.94	$536.94	$470.72	$470.72	$450.09	$450.09	$481.30	$481.30	$507.21	$507.21	$614.58	$614.58	$522.02	$522.02
35	$498.32	$498.32	$525.15	$525.15	$636.31	$636.31	$540.48	$540.48	$473.82	$473.82	$453.06	$453.06	$484.47	$484.47	$510.55	$510.55	$618.63	$618.63	$525.46	$525.46
36	$501.58	$501.58	$528.59	$528.59	$640.48	$640.48	$544.02	$544.02	$476.92	$476.92	$456.02	$456.02	$487.64	$487.64	$513.90	$513.90	$622.68	$622.68	$528.90	$528.90
37	$504.84	$504.84	$532.03	$532.03	$644.64	$644.64	$547.56	$547.56	$480.02	$480.02	$458.99	$458.99	$490.81	$490.81	$517.24	$517.24	$626.73	$626.73	$532.34	$532.34
38	$508.10	$508.10	$535.46	$535.46	$648.81	$648.81	$551.10	$551.10	$483.13	$483.13	$461.96	$461.96	$493.98	$493.98	$520.58	$520.58	$630.78	$630.78	$535.78	$535.78
39	$514.63	$514.63	$542.34	$542.34	$657.14	$657.14	$558.17	$558.17	$489.33	$489.33	$467.89	$467.89	$500.33	$500.33	$527.27	$527.27	$638.88	$638.88	$542.66	$542.66
40	$521.15	$521.15	$549.22	$549.22	$665.47	$665.47	$565.25	$565.25	$495.53	$495.53	$473.82	$473.82	$506.67	$506.67	$533.95	$533.95	$646.98	$646.98	$549.54	$549.54
41	$530.94	$530.94	$559.53	$559.53	$677.97	$677.97	$575.87	$575.87	$504.84	$504.84	$482.72	$482.72	$516.18	$516.18	$543.98	$543.98	$659.13	$659.13	$559.86	$559.86
42	$540.32	$540.32	$569.41	$569.41	$689.95	$689.95	$586.04	$586.04	$513.76	$513.76	$491.24	$491.24	$525.30	$525.30	$553.59	$553.59	$670.77	$670.77	$569.75	$569.75
43	$553.37	$553.37	$583.17	$583.17	$706.61	$706.61	$600.19	$600.19	$526.17	$526.17	$503.11	$503.11	$537.99	$537.99	$566.96	$566.96	$686.97	$686.97	$583.51	$583.51
44	$569.68	$569.68	$600.36	$600.36	$727.44	$727.44	$617.88	$617.88	$541.68	$541.68	$517.94	$517.94	$553.85	$553.85	$583.67	$583.67	$707.22	$707.22	$600.71	$600.71
45	$588.85	$588.85	$620.55	$620.55	$751.91	$751.91	$638.67	$638.67	$559.90	$559.90	$535.36	$535.36	$572.48	$572.48	$603.31	$603.31	$731.01	$731.01	$620.92	$620.92
46	$611.68	$611.68	$644.62	$644.62	$781.07	$781.07	$663.44	$663.44	$581.61	$581.61	$556.13	$556.13	$594.68	$594.68	$626.70	$626.70	$759.36	$759.36	$645.00	$645.00
47	$637.37	$637.37	$671.69	$671.69	$813.88	$813.88	$691.30	$691.30	$606.04	$606.04	$579.48	$579.48	$619.66	$619.66	$653.03	$653.03	$791.26	$791.26	$672.09	$672.09
48	$666.73	$666.73	$702.63	$702.63	$851.37	$851.37	$723.15	$723.15	$633.96	$633.96	$606.18	$606.18	$648.20	$648.20	$683.11	$683.11	$827.71	$827.71	$703.05	$703.05
49	$695.69	$695.69	$733.15	$733.15	$888.34	$888.34	$754.55	$754.55	$661.49	$661.49	$632.50	$632.50	$676.35	$676.35	$712.77	$712.77	$863.65	$863.65	$733.58	$733.58
50	$728.31	$728.31	$767.53	$767.53	$930.00	$930.00	$789.94	$789.94	$692.51	$692.51	$662.16	$662.16	$708.07	$708.07	$746.20	$746.20	$904.15	$904.15	$767.98	$767.98
51	$760.53	$760.53	$801.48	$801.48	$971.13	$971.13	$824.88	$824.88	$723.14	$723.14	$691.45	$691.45	$739.39	$739.39	$779.20	$779.20	$944.14	$944.14	$801.95	$801.95
52	$796.00	$796.00	$838.86	$838.86	$1,016.43	$1,016.43	$863.36	$863.36	$756.87	$756.87	$723.71	$723.71	$773.88	$773.88	$815.55	$815.55	$988.19	$988.19	$839.36	$839.36
53	$831.89	$831.89	$876.68	$876.68	$1,062.26	$1,062.26	$902.28	$902.28	$790.99	$790.99	$756.33	$756.33	$808.77	$808.77	$852.32	$852.32	$1,032.74	$1,032.74	$877.20	$877.20
54	$870.63	$870.63	$917.51	$917.51	$1,111.72	$1,111.72	$944.30	$944.30	$827.83	$827.83	$791.55	$791.55	$846.43	$846.43	$892.01	$892.01	$1,080.83	$1,080.83	$918.05	$918.05
55	$909.37	$909.37	$958.33	$958.33	$1,161.19	$1,161.19	$986.31	$986.31	$864.66	$864.66	$826.77	$826.77	$884.09	$884.09	$931.70	$931.70	$1,128.92	$1,128.92	$958.90	$958.90
56	$951.37	$951.37	$1,002.60	$1,002.60	$1,214.83	$1,214.83	$1,031.87	$1,031.87	$904.60	$904.60	$864.96	$864.96	$924.93	$924.93	$974.73	$974.73	$1,181.06	$1,181.06	$1,003.19	$1,003.19
57	$993.78	$993.78	$1,047.29	$1,047.29	$1,268.98	$1,268.98	$1,077.87	$1,077.87	$944.93	$944.93	$903.52	$903.52	$966.16	$966.16	$1,018.19	$1,018.19	$1,233.71	$1,233.71	$1,047.91	$1,047.91
58	$1,039.04	$1,039.04	$1,094.99	$1,094.99	$1,326.78	$1,326.78	$1,126.96	$1,126.96	$987.97	$987.97	$944.67	$944.67	$1,010.17	$1,010.17	$1,064.56	$1,064.56	$1,289.91	$1,289.91	$1,095.64	$1,095.64
59	$1,061.47	$1,061.47	$1,118.63	$1,118.63	$1,355.42	$1,355.42	$1,151.29	$1,151.29	$1,009.29	$1,009.29	$965.06	$965.06	$1,031.97	$1,031.97	$1,087.54	$1,087.54	$1,317.75	$1,317.75	$1,119.29	$1,119.29
60	$1,106.74	$1,106.74	$1,166.33	$1,166.33	$1,413.22	$1,413.22	$1,200.38	$1,200.38	$1,052.33	$1,052.33	$1,006.22	$1,006.22	$1,075.98	$1,075.98	$1,133.92	$1,133.92	$1,373.94	$1,373.94	$1,167.02	$1,167.02
61	$1,145.89	$1,145.89	$1,207.59	$1,207.59	$1,463.21	$1,463.21	$1,242.84	$1,242.84	$1,089.55	$1,089.55	$1,041.81	$1,041.81	$1,114.04	$1,114.04	$1,174.03	$1,174.03	$1,422.54	$1,422.54	$1,208.30	$1,208.30
62	$1,171.58	$1,171.58	$1,234.66	$1,234.66	$1,496.01	$1,496.01	$1,270.71	$1,270.71	$1,113.98	$1,113.98	$1,065.17	$1,065.17	$1,139.02	$1,139.02	$1,200.35	$1,200.35	$1,454.44	$1,454.44	$1,235.39	$1,235.39
63	$1,203.79	$1,203.79	$1,268.61	$1,268.61	$1,537.15	$1,537.15	$1,305.65	$1,305.65	$1,144.61	$1,144.61	$1,094.46	$1,094.46	$1,170.34	$1,170.34	$1,233.35	$1,233.35	$1,494.43	$1,494.43	$1,269.36	$1,269.36
64+	$1,223.36	$1,223.36	$1,289.24	$1,289.24	$1,562.14	$1,562.14	$1,326.88	$1,326.88	$1,163.23	$1,163.23	$1,112.25	$1,112.25	$1,189.37	$1,189.37	$1,253.41	$1,253.41	$1,518.73	$1,518.73	$1,290.00	$1,290.00

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060118		22444PA0060118		22444PA0060118		22444PA0060118	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1000		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$8,150		$8,150		$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	$286.87	$286.87	$274.30	$274.30	$293.32	$293.32	$309.12	$309.12	$374.55	$374.55	$318.14	$318.14	$281.23	$281.23	$268.91	$268.91	$287.55	$287.55	$303.03	$303.03
15	$312.37	$312.37	$298.69	$298.69	$319.39	$319.39	$336.59	$336.59	$407.84	$407.84	$346.42	$346.42	$306.23	$306.23	$292.81	$292.81	$313.11	$313.11	$329.97	$329.97
16	$322.12	$322.12	$308.01	$308.01	$329.36	$329.36	$347.10	$347.10	$420.57	$420.57	$357.23	$357.23	$315.78	$315.78	$301.95	$301.95	$322.88	$322.88	$340.27	$340.27
17	$331.87	$331.87	$317.33	$317.33	$339.33	$339.33	$357.60	$357.60	$433.30	$433.30	$368.05	$368.05	$325.34	$325.34	$311.09	$311.09	$332.65	$332.65	$350.57	$350.57
18	$342.37	$342.37	$327.37	$327.37	$350.07	$350.07	$368.92	$368.92	$447.01	$447.01	$379.69	$379.69	$335.64	$335.64	$320.93	$320.93	$343.18	$343.18	$361.66	$361.66
19	$352.87	$352.87	$337.41	$337.41	$360.80	$360.80	$380.23	$380.23	$460.72	$460.72	$391.33	$391.33	$345.93	$345.93	$330.77	$330.77	$353.70	$353.70	$372.75	$372.75
20	$363.75	$363.75	$347.81	$347.81	$371.92	$371.92	$391.95	$391.95	$474.92	$474.92	$403.39	$403.39	$356.59	$356.59	$340.96	$340.96	$364.60	$364.60	$384.24	$384.24
21	$375.00	$375.00	$358.57	$358.57	$383.43	$383.43	$404.08	$404.08	$489.61	$489.61	$415.88	$415.88	$367.62	$367.62	$351.51	$351.51	$375.89	$375.89	$396.12	$396.12
22	$375.00	$375.00	$358.57	$358.57	$383.43	$383.43	$404.08	$404.08	$489.61	$489.61	$415.88	$415.88	$367.62	$367.62	$351.51	$351.51	$375.89	$375.89	$396.12	$396.12
23	$375.00	$375.00	$358.57	$358.57	$383.43	$383.43	$404.08	$404.08	$489.61	$489.61	$415.88	$415.88	$367.62	$367.62	$351.51	$351.51	$375.89	$375.89	$396.12	$396.12
24	$375.00	$375.00	$358.57	$358.57	$383.43	$383.43	$404.08	$404.08	$489.61	$489.61	$415.88	$415.88	$367.62	$367.62	$351.51	$351.51	$375.89	$375.89	$396.12	$396.12
25	$376.50	$376.50	$360.00	$360.00	$384.96	$384.96	$405.69	$405.69	$491.56	$491.56	$417.53	$417.53	$369.09	$369.09	$352.92	$352.92	$377.38	$377.38	$397.70	$397.70
26	$384.00	$384.00	$367.17	$367.17	$392.63	$392.63	$413.77	$413.77	$501.36	$501.36	$425.85	$425.85	$376.44	$376.44	$359.95	$359.95	$384.90	$384.90	$405.63	$405.63
27	$393.00	$393.00	$375.78	$375.78	$401.83	$401.83	$423.47	$423.47	$513.11	$513.11	$435.83	$435.83	$385.26	$385.26	$368.38	$368.38	$393.92	$393.92	$415.13	$415.13
28	$407.62	$407.62	$389.76	$389.76	$416.78	$416.78	$439.23	$439.23	$532.20	$532.20	$452.05	$452.05	$399.60	$399.60	$382.09	$382.09	$408.58	$408.58	$430.58	$430.58
29	$419.62	$419.62	$401.24	$401.24	$429.05	$429.05	$452.16	$452.16	$547.87	$547.87	$465.36	$465.36	$411.37	$411.37	$393.34	$393.34	$420.61	$420.61	$443.26	$443.26
30	$425.62	$425.62	$406.97	$406.97	$435.19	$435.19	$458.62	$458.62	$555.70	$555.70	$472.01	$472.01	$417.25	$417.25	$398.96	$398.96	$426.62	$426.62	$449.60	$449.60
31	$434.62	$434.62	$415.58	$415.58	$444.39	$444.39	$468.32	$468.32	$567.45	$567.45	$481.99	$481.99	$426.07	$426.07	$407.40	$407.40	$435.64	$435.64	$459.10	$459.10
32	$443.62	$443.62	$424.18	$424.18	$453.59	$453.59	$478.02	$478.02	$579.20	$579.20	$491.97	$491.97	$434.89	$434.89	$415.84	$415.84	$444.67	$444.67	$468.61	$468.61
33	$449.25	$449.25	$429.56	$429.56	$459.35	$459.35	$484.08	$484.08	$586.55	$586.55	$498.21	$498.21	$440.41	$440.41	$421.11	$421.11	$450.30	$450.30	$474.55	$474.55
34	$455.25	$455.25	$435.30	$435.30	$465.48	$465.48	$490.54	$490.54	$594.38	$594.38	$504.87	$504.87	$446.29	$446.29	$426.73	$426.73	$456.32	$456.32	$480.89	$480.89
35	$458.25	$458.25	$438.17	$438.17	$468.55	$468.55	$493.78	$493.78	$598.30	$598.30	$508.19	$508.19	$449.23	$449.23	$429.54	$429.54	$459.33	$459.33	$484.06	$484.06
36	$461.25	$461.25	$441.04	$441.04	$471.61	$471.61	$497.01	$497.01	$602.22	$602.22	$511.52	$511.52	$452.17	$452.17	$432.36	$432.36	$462.33	$462.33	$487.23	$487.23
37	$464.25	$464.25	$443.91	$443.91	$474.68	$474.68	$500.24	$500.24	$606.13	$606.13	$514.85	$514.85	$455.11	$455.11	$435.17	$435.17	$465.34	$465.34	$490.40	$490.40
38	$467.25	$467.25	$446.77	$446.77	$477.75	$477.75	$503.47	$503.47	$610.05	$610.05	$518.17	$518.17	$458.05	$458.05	$437.98	$437.98	$468.35	$468.35	$493.57	$493.57
39	$473.25	$473.25	$452.51	$452.51	$483.88	$483.88	$509.94	$509.94	$617.88	$617.88	$524.83	$524.83	$463.94	$463.94	$443.61	$443.61	$474.36	$474.36	$499.90	$499.90
40	$479.25	$479.25	$458.25	$458.25	$490.02	$490.02	$516.40	$516.40	$625.72	$625.72	$531.48	$531.48	$469.82	$469.82	$449.23	$449.23	$480.37	$480.37	$506.24	$506.24
41	$488.25	$488.25	$466.85	$466.85	$499.22	$499.22	$526.10	$526.10	$637.47	$637.47	$541.46	$541.46	$478.64	$478.64	$457.67	$457.67	$489.40	$489.40	$515.75	$515.75
42	$496.87	$496.87	$475.10	$475.10	$508.04	$508.04	$535.40	$535.40	$648.73	$648.73	$551.03	$551.03	$487.10	$487.10	$465.75	$465.75	$498.04	$498.04	$524.86	$524.86
43	$508.87	$508.87	$486.58	$486.58	$520.31	$520.31	$548.33	$548.33	$664.40	$664.40	$564.34	$564.34	$498.86	$498.86	$477.00	$477.00	$510.07	$510.07	$537.53	$537.53
44	$523.87	$523.87	$500.92	$500.92	$535.65	$535.65	$564.49	$564.49	$683.98	$683.98	$580.97	$580.97	$513.56	$513.56	$491.06	$491.06	$525.10	$525.10	$553.38	$553.38
45	$541.50	$541.50	$517.77	$517.77	$553.67	$553.67	$583.48	$583.48	$706.99	$706.99	$600.52	$600.52	$530.84	$530.84	$507.58	$507.58	$542.77	$542.77	$572.00	$572.00
46	$562.50	$562.50	$537.85	$537.85	$575.14	$575.14	$606.11	$606.11	$734.41	$734.41	$623.81	$623.81	$551.43	$551.43	$527.26	$527.26	$563.82	$563.82	$594.18	$594.18
47	$586.12	$586.12	$560.44	$560.44	$599.30	$599.30	$631.57	$631.57	$765.25	$765.25	$650.01	$650.01	$574.59	$574.59	$549.41	$549.41	$587.50	$587.50	$619.14	$619.14
48	$613.12	$613.12	$586.26	$586.26	$626.90	$626.90	$660.66	$660.66	$800.51	$800.51	$679.95	$679.95	$601.06	$601.06	$574.72	$574.72	$614.56	$614.56	$647.66	$647.66
49	$639.75	$639.75	$611.72	$611.72	$654.13	$654.13	$689.35	$689.35	$835.27	$835.27	$709.48	$709.48	$627.16	$627.16	$599.68	$599.68	$641.25	$641.25	$675.78	$675.78
50	$669.75	$669.75	$640.40	$640.40	$684.80	$684.80	$721.67	$721.67	$874.44	$874.44	$742.74	$742.74	$656.57	$656.57	$627.80	$627.80	$671.32	$671.32	$707.47	$707.47
51	$699.37	$699.37	$668.73	$668.73	$715.09	$715.09	$753.60	$753.60	$913.12	$913.12	$775.60	$775.60	$685.61	$685.61	$655.57	$655.57	$701.02	$701.02	$738.76	$738.76
52	$732.00	$732.00	$699.92	$699.92	$748.45	$748.45	$788.75	$788.75	$955.71	$955.71	$811.78	$811.78	$717.59	$717.59	$686.15	$686.15	$733.72	$733.72	$773.23	$773.23
53	$765.00	$765.00	$731.48	$731.48	$782.19	$782.19	$824.31	$824.31	$998.80	$998.80	$848.38	$848.38	$749.94	$749.94	$717.08	$717.08	$766.80	$766.80	$808.08	$808.08
54	$800.62	$800.62	$765.54	$765.54	$818.62	$818.62	$862.70	$862.70	$1,045.31	$1,045.31	$887.88	$887.88	$784.87	$784.87	$750.47	$750.47	$802.50	$802.50	$845.72	$845.72
55	$836.25	$836.25	$799.60	$799.60	$855.04	$855.04	$901.08	$901.08	$1,091.82	$1,091.82	$927.39	$927.39	$819.79	$819.79	$783.87	$783.87	$838.21	$838.21	$883.35	$883.35
56	$874.87	$874.87	$836.54	$836.54	$894.53	$894.53	$942.70	$942.70	$1,142.25	$1,142.25	$970.23	$970.23	$857.66	$857.66	$820.07	$820.07	$876.93	$876.93	$924.15	$924.15
57	$913.87	$913.87	$873.83	$873.83	$934.41	$934.41	$984.73	$984.73	$1,193.17	$1,193.17	$1,013.48	$1,013.48	$895.89	$895.89	$856.63	$856.63	$916.02	$916.02	$965.34	$965.34
58	$955.50	$955.50	$913.63	$913.63	$976.97	$976.97	$1,029.58	$1,029.58	$1,247.52	$1,247.52	$1,059.64	$1,059.64	$936.69	$936.69	$895.65	$895.65	$957.74	$957.74	$1,009.31	$1,009.31
59	$976.12	$976.12	$933.35	$933.35	$998.06	$998.06	$1,051.80	$1,051.80	$1,274.45	$1,274.45	$1,082.51	$1,082.51	$956.91	$956.91	$914.98	$914.98	$978.42	$978.42	$1,031.10	$1,031.10
60	$1,017.75	$1,017.75	$973.15	$973.15	$1,040.62	$1,040.62	$1,096.65	$1,096.65	$1,328.79	$1,328.79	$1,128.67	$1,128.67	$997.72	$997.72	$954.00	$954.00	$1,020.14	$1,020.14	$1,075.07	$1,075.07
61	$1,053.75	$1,053.75	$1,007.57	$1,007.57	$1,077.43	$1,077.43	$1,135.44	$1,135.44	$1,375.79	$1,375.79	$1,168.60	$1,168.60	$1,033.01	$1,033.01	$987.74	$987.74	$1,056.22	$1,056.22	$1,113.10	$1,113.10
62	$1,077.37	$1,077.37	$1,030.16	$1,030.16	$1,101.58	$1,101.58	$1,160.90	$1,160.90	$1,406.64	$1,406.64	$1,194.80	$1,194.80	$1,056.17	$1,056.17	$1,009.89	$1,009.89	$1,079.90	$1,079.90	$1,138.05	$1,138.05
63	$1,107.00	$1,107.00	$1,058.49	$1,058.49	$1,131.88	$1,131.88	$1,192.82	$1,192.82	$1,445.32	$1,445.32	$1,227.65	$1,227.65	$1,085.21	$1,085.21	$1,037.66	$1,037.66	$1,109.60	$1,109.60	$1,169.35	$1,169.35
64+	$1,125.00	$1,125.00	$1,075.70	$1,075.70	$1,150.28	$1,150.28	$1,212.22	$1,212.22	$1,468.82	$1,468.82	$1,247.61	$1,247.61	$1,102.86	$1,102.86	$1,054.53	$1,054.53	$1,127.64	$1,127.64	$1,188.36	$1,188.36

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060118		22444PA0060118		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060120		22444PA0060120	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 20/40/1500		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 35/70/4300		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Platinum		Platinum	
Deductible =>	Med: $1,500 / Rx: $0		Med: $1,500 / Rx: $0		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $400 / Rx: $0		Med: $400 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$35 / $70		$35 / $70		$35 / $70		$35 / $70		$35 / $70		$35 / $70		$15 / $30		$15 / $30	
OOP Maximum =>	$7,350		$7,350		$8,150		$8,150		$8,150		$8,150		$8,150		$8,150		$2,000		$2,000	
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	$367.18	$367.18	$311.88	$311.88	$250.26	$250.26	$239.29	$239.29	$255.88	$255.88	$269.66	$269.66	$326.74	$326.74	$277.53	$277.53	$311.07	$311.07	$297.44	$297.44
15	$399.81	$399.81	$339.60	$339.60	$272.50	$272.50	$260.56	$260.56	$278.63	$278.63	$293.63	$293.63	$355.79	$355.79	$302.20	$302.20	$338.72	$338.72	$323.88	$323.88
16	$412.29	$412.29	$350.20	$350.20	$281.01	$281.01	$268.69	$268.69	$287.32	$287.32	$302.79	$302.79	$366.89	$366.89	$311.64	$311.64	$349.30	$349.30	$333.99	$333.99
17	$424.77	$424.77	$360.80	$360.80	$289.51	$289.51	$276.83	$276.83	$296.02	$296.02	$311.96	$311.96	$377.99	$377.99	$321.07	$321.07	$359.87	$359.87	$344.10	$344.10
18	$438.21	$438.21	$372.22	$372.22	$298.67	$298.67	$285.59	$285.59	$305.39	$305.39	$321.83	$321.83	$389.95	$389.95	$331.23	$331.23	$371.26	$371.26	$354.99	$354.99
19	$451.65	$451.65	$383.63	$383.63	$307.83	$307.83	$294.34	$294.34	$314.75	$314.75	$331.70	$331.70	$401.91	$401.91	$341.38	$341.38	$382.64	$382.64	$365.87	$365.87
20	$465.57	$465.57	$395.45	$395.45	$317.32	$317.32	$303.42	$303.42	$324.45	$324.45	$341.92	$341.92	$414.30	$414.30	$351.90	$351.90	$394.43	$394.43	$377.15	$377.15
21	$479.97	$479.97	$407.69	$407.69	$327.14	$327.14	$312.80	$312.80	$334.49	$334.49	$352.50	$352.50	$427.12	$427.12	$362.79	$362.79	$406.64	$406.64	$388.82	$388.82
22	$479.97	$479.97	$407.69	$407.69	$327.14	$327.14	$312.80	$312.80	$334.49	$334.49	$352.50	$352.50	$427.12	$427.12	$362.79	$362.79	$406.64	$406.64	$388.82	$388.82
23	$479.97	$479.97	$407.69	$407.69	$327.14	$327.14	$312.80	$312.80	$334.49	$334.49	$352.50	$352.50	$427.12	$427.12	$362.79	$362.79	$406.64	$406.64	$388.82	$388.82
24	$479.97	$479.97	$407.69	$407.69	$327.14	$327.14	$312.80	$312.80	$334.49	$334.49	$352.50	$352.50	$427.12	$427.12	$362.79	$362.79	$406.64	$406.64	$388.82	$388.82
25	$481.89	$481.89	$409.32	$409.32	$328.44	$328.44	$314.05	$314.05	$335.82	$335.82	$353.91	$353.91	$428.82	$428.82	$364.24	$364.24	$408.26	$408.26	$390.37	$390.37
26	$491.49	$491.49	$417.47	$417.47	$334.99	$334.99	$320.31	$320.31	$342.51	$342.51	$360.96	$360.96	$437.36	$437.36	$371.50	$371.50	$416.39	$416.39	$398.14	$398.14
27	$503.01	$503.01	$427.25	$427.25	$342.84	$342.84	$327.81	$327.81	$350.54	$350.54	$369.42	$369.42	$447.61	$447.61	$380.20	$380.20	$426.15	$426.15	$407.48	$407.48
28	$521.73	$521.73	$443.15	$443.15	$355.60	$355.60	$340.01	$340.01	$363.59	$363.59	$383.16	$383.16	$464.27	$464.27	$394.35	$394.35	$442.01	$442.01	$422.64	$422.64
29	$537.09	$537.09	$456.20	$456.20	$366.06	$366.06	$350.02	$350.02	$374.29	$374.29	$394.44	$394.44	$477.94	$477.94	$405.96	$405.96	$455.02	$455.02	$435.08	$435.08
30	$544.77	$544.77	$462.72	$462.72	$371.30	$371.30	$355.03	$355.03	$379.64	$379.64	$400.08	$400.08	$484.77	$484.77	$411.77	$411.77	$461.53	$461.53	$441.30	$441.30
31	$556.29	$556.29	$472.51	$472.51	$379.15	$379.15	$362.53	$362.53	$387.67	$387.67	$408.54	$408.54	$495.02	$495.02	$420.47	$420.47	$471.29	$471.29	$450.63	$450.63
32	$567.80	$567.80	$482.29	$482.29	$387.00	$387.00	$370.04	$370.04	$395.70	$395.70	$417.00	$417.00	$505.27	$505.27	$429.18	$429.18	$481.05	$481.05	$459.97	$459.97
33	$575.00	$575.00	$488.41	$488.41	$391.91	$391.91	$374.73	$374.73	$400.71	$400.71	$422.29	$422.29	$511.68	$511.68	$434.62	$434.62	$487.15	$487.15	$465.80	$465.80
34	$582.68	$582.68	$494.93	$494.93	$397.14	$397.14	$379.74	$379.74	$406.07	$406.07	$427.93	$427.93	$518.52	$518.52	$440.43	$440.43	$493.65	$493.65	$472.02	$472.02
35	$586.52	$586.52	$498.19	$498.19	$399.76	$399.76	$382.24	$382.24	$408.74	$408.74	$430.75	$430.75	$521.93	$521.93	$443.33	$443.33	$496.90	$496.90	$475.13	$475.13
36	$590.36	$590.36	$501.45	$501.45	$402.38	$402.38	$384.74	$384.74	$411.42	$411.42	$433.57	$433.57	$525.35	$525.35	$446.23	$446.23	$500.16	$500.16	$478.24	$478.24
37	$594.20	$594.20	$504.71	$504.71	$404.99	$404.99	$387.25	$387.25	$414.09	$414.09	$436.39	$436.39	$528.77	$528.77	$449.13	$449.13	$503.41	$503.41	$481.35	$481.35
38	$598.04	$598.04	$507.98	$507.98	$407.61	$407.61	$389.75	$389.75	$416.77	$416.77	$439.21	$439.21	$532.18	$532.18	$452.03	$452.03	$506.66	$506.66	$484.46	$484.46
39	$605.72	$605.72	$514.50	$514.50	$412.84	$412.84	$394.75	$394.75	$422.12	$422.12	$444.85	$444.85	$539.02	$539.02	$457.84	$457.84	$513.17	$513.17	$490.68	$490.68
40	$613.40	$613.40	$521.02	$521.02	$418.08	$418.08	$399.76	$399.76	$427.47	$427.47	$450.49	$450.49	$545.85	$545.85	$463.64	$463.64	$519.68	$519.68	$496.90	$496.90
41	$624.92	$624.92	$530.81	$530.81	$425.93	$425.93	$407.26	$407.26	$435.50	$435.50	$458.95	$458.95	$556.10	$556.10	$472.35	$472.35	$529.43	$529.43	$506.24	$506.24
42	$635.96	$635.96	$540.18	$540.18	$433.45	$433.45	$414.46	$414.46	$443.19	$443.19	$467.06	$467.06	$565.92	$565.92	$480.69	$480.69	$538.79	$538.79	$515.18	$515.18
43	$651.32	$651.32	$553.23	$553.23	$443.92	$443.92	$424.47	$424.47	$453.90	$453.90	$478.34	$478.34	$579.59	$579.59	$492.30	$492.30	$551.80	$551.80	$527.62	$527.62
44	$670.52	$670.52	$569.54	$569.54	$457.01	$457.01	$436.98	$436.98	$467.28	$467.28	$492.44	$492.44	$596.68	$596.68	$506.82	$506.82	$568.07	$568.07	$543.17	$543.17
45	$693.08	$693.08	$588.70	$588.70	$472.38	$472.38	$451.68	$451.68	$483.00	$483.00	$509.01	$509.01	$616.75	$616.75	$523.87	$523.87	$587.18	$587.18	$561.45	$561.45
46	$719.95	$719.95	$611.53	$611.53	$490.70	$490.70	$469.20	$469.20	$501.73	$501.73	$528.75	$528.75	$640.67	$640.67	$544.18	$544.18	$609.95	$609.95	$583.22	$583.22
47	$750.19	$750.19	$637.21	$637.21	$511.31	$511.31	$488.91	$488.91	$522.80	$522.80	$550.95	$550.95	$667.58	$667.58	$567.04	$567.04	$635.57	$635.57	$607.72	$607.72
48	$784.75	$784.75	$666.57	$666.57	$534.87	$534.87	$511.43	$511.43	$546.88	$546.88	$576.33	$576.33	$698.33	$698.33	$593.16	$593.16	$664.84	$664.84	$635.71	$635.71
49	$818.83	$818.83	$695.51	$695.51	$558.09	$558.09	$533.64	$533.64	$570.63	$570.63	$601.36	$601.36	$728.65	$728.65	$618.92	$618.92	$693.71	$693.71	$663.32	$663.32
50	$857.23	$857.23	$728.13	$728.13	$584.26	$584.26	$558.66	$558.66	$597.39	$597.39	$629.56	$629.56	$762.82	$762.82	$647.94	$647.94	$726.24	$726.24	$694.42	$694.42
51	$895.14	$895.14	$760.33	$760.33	$610.11	$610.11	$583.37	$583.37	$623.82	$623.82	$657.41	$657.41	$796.57	$796.57	$676.60	$676.60	$758.37	$758.37	$725.14	$725.14
52	$936.90	$936.90	$795.80	$795.80	$638.57	$638.57	$610.58	$610.58	$652.92	$652.92	$688.07	$688.07	$833.72	$833.72	$708.16	$708.16	$793.75	$793.75	$758.96	$758.96
53	$979.14	$979.14	$831.68	$831.68	$667.35	$667.35	$638.11	$638.11	$682.35	$682.35	$719.09	$719.09	$871.31	$871.31	$740.09	$740.09	$829.53	$829.53	$793.18	$793.18
54	$1,024.74	$1,024.74	$870.41	$870.41	$698.43	$698.43	$667.83	$667.83	$714.13	$714.13	$752.58	$752.58	$911.89	$911.89	$774.55	$774.55	$868.16	$868.16	$830.12	$830.12
55	$1,070.33	$1,070.33	$909.14	$909.14	$729.51	$729.51	$697.54	$697.54	$745.90	$745.90	$786.07	$786.07	$952.46	$952.46	$809.02	$809.02	$906.79	$906.79	$867.05	$867.05
56	$1,119.77	$1,119.77	$951.13	$951.13	$763.21	$763.21	$729.76	$729.76	$780.36	$780.36	$822.37	$822.37	$996.45	$996.45	$846.39	$846.39	$948.67	$948.67	$907.10	$907.10
57	$1,169.69	$1,169.69	$993.53	$993.53	$797.23	$797.23	$762.29	$762.29	$815.14	$815.14	$859.03	$859.03	$1,040.87	$1,040.87	$884.12	$884.12	$990.96	$990.96	$947.54	$947.54
58	$1,222.96	$1,222.96	$1,038.78	$1,038.78	$833.54	$833.54	$797.01	$797.01	$852.27	$852.27	$898.16	$898.16	$1,088.28	$1,088.28	$924.39	$924.39	$1,036.10	$1,036.10	$990.70	$990.70
59	$1,249.36	$1,249.36	$1,061.20	$1,061.20	$851.53	$851.53	$814.22	$814.22	$870.67	$870.67	$917.55	$917.55	$1,111.77	$1,111.77	$944.34	$944.34	$1,058.46	$1,058.46	$1,012.08	$1,012.08
60	$1,302.64	$1,302.64	$1,106.46	$1,106.46	$887.84	$887.84	$848.94	$848.94	$907.79	$907.79	$956.68	$956.68	$1,159.18	$1,159.18	$984.61	$984.61	$1,103.60	$1,103.60	$1,055.24	$1,055.24
61	$1,348.72	$1,348.72	$1,145.60	$1,145.60	$919.25	$919.25	$878.97	$878.97	$939.91	$939.91	$990.52	$990.52	$1,200.19	$1,200.19	$1,019.44	$1,019.44	$1,142.64	$1,142.64	$1,092.57	$1,092.57
62	$1,378.95	$1,378.95	$1,171.28	$1,171.28	$939.86	$939.86	$898.67	$898.67	$960.98	$960.98	$1,012.72	$1,012.72	$1,227.10	$1,227.10	$1,042.29	$1,042.29	$1,168.25	$1,168.25	$1,117.06	$1,117.06
63	$1,416.87	$1,416.87	$1,203.49	$1,203.49	$965.70	$965.70	$923.38	$923.38	$987.40	$987.40	$1,040.57	$1,040.57	$1,260.84	$1,260.84	$1,070.95	$1,070.95	$1,200.38	$1,200.38	$1,147.78	$1,147.78
64+	$1,439.91	$1,439.91	$1,223.06	$1,223.06	$981.40	$981.40	$938.40	$938.40	$1,003.46	$1,003.46	$1,057.49	$1,057.49	$1,281.34	$1,281.34	$1,088.37	$1,088.37	$1,219.90	$1,219.90	$1,166.44	$1,166.44

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060121		22444PA0060122		22444PA0060123		22444PA0060124		22444PA0060125		22444PA0060126	
Plan Marketing Name =>	Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger All-Access HMO 15/30/400		Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20	
Rating Area =>	Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 3	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Silver		Gold		Gold		Platinum	
Deductible =>	Med: $400 / Rx: $0		Med: $400 / Rx: $0		Med: $400 / Rx: $0		Med: $400 / Rx: $0		Med: $0 / Rx: $0		Med: $1,000 / Rx: $0		Med: $4,300 / Rx: $500		Med: $2,750 / Rx: $0		Med: $2,000 / Rx: $0		Med: $0 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$15 / $30		$15 / $30		$15 / $30		$15 / $30		$10 / $20		$20 / $40		$35 / $70		$25 / $50		$25 / $50		$10 / $20	
OOP Maximum =>	$2,000		$2,000		$2,000		$2,000		$2,900		$8,150		$8,150		$7,350		$7,350		$2,900	
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	$318.06	$318.06	$335.19	$335.19	$406.14	$406.14	$344.98	$344.98	$321.95	$321.95	$290.57	$290.57	$253.48	$253.48	$275.01	$275.01	$279.88	$279.88	$285.70	$285.70
15	$346.34	$346.34	$364.99	$364.99	$442.24	$442.24	$375.64	$375.64	$350.57	$350.57	$316.40	$316.40	$276.01	$276.01	$299.45	$299.45	$304.75	$304.75	$311.09	$311.09
16	$357.15	$357.15	$376.38	$376.38	$456.05	$456.05	$387.37	$387.37	$361.51	$361.51	$326.27	$326.27	$284.63	$284.63	$308.80	$308.80	$314.27	$314.27	$320.80	$320.80
17	$367.96	$367.96	$387.77	$387.77	$469.85	$469.85	$399.09	$399.09	$372.46	$372.46	$336.15	$336.15	$293.24	$293.24	$318.15	$318.15	$323.78	$323.78	$330.51	$330.51
18	$379.60	$379.60	$400.04	$400.04	$484.72	$484.72	$411.72	$411.72	$384.24	$384.24	$346.78	$346.78	$302.52	$302.52	$328.21	$328.21	$334.02	$334.02	$340.97	$340.97
19	$391.24	$391.24	$412.31	$412.31	$499.58	$499.58	$424.34	$424.34	$396.02	$396.02	$357.42	$357.42	$311.80	$311.80	$338.28	$338.28	$344.27	$344.27	$351.42	$351.42
20	$403.30	$403.30	$425.01	$425.01	$514.98	$514.98	$437.42	$437.42	$408.23	$408.23	$368.43	$368.43	$321.41	$321.41	$348.70	$348.70	$354.88	$354.88	$362.26	$362.26
21	$415.77	$415.77	$438.16	$438.16	$530.91	$530.91	$450.96	$450.96	$420.86	$420.86	$379.83	$379.83	$331.35	$331.35	$359.49	$359.49	$365.86	$365.86	$373.46	$373.46
22	$415.77	$415.77	$438.16	$438.16	$530.91	$530.91	$450.96	$450.96	$420.86	$420.86	$379.83	$379.83	$331.35	$331.35	$359.49	$359.49	$365.86	$365.86	$373.46	$373.46
23	$415.77	$415.77	$438.16	$438.16	$530.91	$530.91	$450.96	$450.96	$420.86	$420.86	$379.83	$379.83	$331.35	$331.35	$359.49	$359.49	$365.86	$365.86	$373.46	$373.46
24	$415.77	$415.77	$438.16	$438.16	$530.91	$530.91	$450.96	$450.96	$420.86	$420.86	$379.83	$379.83	$331.35	$331.35	$359.49	$359.49	$365.86	$365.86	$373.46	$373.46
25	$417.43	$417.43	$439.91	$439.91	$533.03	$533.03	$452.75	$452.75	$422.54	$422.54	$381.35	$381.35	$332.67	$332.67	$360.92	$360.92	$367.32	$367.32	$374.95	$374.95
26	$425.75	$425.75	$448.67	$448.67	$543.65	$543.65	$461.77	$461.77	$430.95	$430.95	$388.94	$388.94	$339.30	$339.30	$368.11	$368.11	$374.63	$374.63	$382.42	$382.42
27	$435.73	$435.73	$459.19	$459.19	$556.39	$556.39	$472.60	$472.60	$441.06	$441.06	$398.06	$398.06	$347.25	$347.25	$376.74	$376.74	$383.41	$383.41	$391.38	$391.38
28	$451.94	$451.94	$476.28	$476.28	$577.10	$577.10	$490.18	$490.18	$457.47	$457.47	$412.87	$412.87	$360.17	$360.17	$390.76	$390.76	$397.68	$397.68	$405.95	$405.95
29	$465.25	$465.25	$490.30	$490.30	$594.08	$594.08	$504.61	$504.61	$470.94	$470.94	$425.03	$425.03	$370.78	$370.78	$402.26	$402.26	$409.39	$409.39	$417.90	$417.90
30	$471.90	$471.90	$497.31	$497.31	$602.58	$602.58	$511.83	$511.83	$477.67	$477.67	$431.11	$431.11	$376.08	$376.08	$408.02	$408.02	$415.24	$415.24	$423.88	$423.88
31	$481.88	$481.88	$507.82	$507.82	$615.32	$615.32	$522.65	$522.65	$487.77	$487.77	$440.22	$440.22	$384.03	$384.03	$416.64	$416.64	$424.02	$424.02	$432.84	$432.84
32	$491.86	$491.86	$518.34	$518.34	$628.06	$628.06	$533.47	$533.47	$497.87	$497.87	$449.34	$449.34	$391.98	$391.98	$425.27	$425.27	$432.80	$432.80	$441.80	$441.80
33	$498.09	$498.09	$524.91	$524.91	$636.03	$636.03	$540.24	$540.24	$504.18	$504.18	$455.03	$455.03	$396.95	$396.95	$430.66	$430.66	$438.29	$438.29	$447.40	$447.40
34	$504.74	$504.74	$531.92	$531.92	$644.52	$644.52	$547.45	$547.45	$510.92	$510.92	$461.11	$461.11	$402.26	$402.26	$436.42	$436.42	$444.14	$444.14	$453.38	$453.38
35	$508.07	$508.07	$535.43	$535.43	$648.77	$648.77	$551.06	$551.06	$514.28	$514.28	$464.15	$464.15	$404.91	$404.91	$439.29	$439.29	$447.07	$447.07	$456.37	$456.37
36	$511.40	$511.40	$538.93	$538.93	$653.01	$653.01	$554.67	$554.67	$517.65	$517.65	$467.19	$467.19	$407.56	$407.56	$442.17	$442.17	$450.00	$450.00	$459.35	$459.35
37	$514.72	$514.72	$542.44	$542.44	$657.26	$657.26	$558.28	$558.28	$521.02	$521.02	$470.23	$470.23	$410.21	$410.21	$445.04	$445.04	$452.92	$452.92	$462.34	$462.34
38	$518.05	$518.05	$545.94	$545.94	$661.51	$661.51	$561.88	$561.88	$524.38	$524.38	$473.27	$473.27	$412.86	$412.86	$447.92	$447.92	$455.85	$455.85	$465.33	$465.33
39	$524.70	$524.70	$552.95	$552.95	$670.00	$670.00	$569.10	$569.10	$531.12	$531.12	$479.34	$479.34	$418.16	$418.16	$453.67	$453.67	$461.70	$461.70	$471.31	$471.31
40	$531.35	$531.35	$559.97	$559.97	$678.50	$678.50	$576.31	$576.31	$537.85	$537.85	$485.42	$485.42	$423.46	$423.46	$459.42	$459.42	$467.56	$467.56	$477.28	$477.28
41	$541.33	$541.33	$570.48	$570.48	$691.24	$691.24	$587.14	$587.14	$547.95	$547.95	$494.54	$494.54	$431.41	$431.41	$468.05	$468.05	$476.34	$476.34	$486.24	$486.24
42	$550.90	$550.90	$580.56	$580.56	$703.45	$703.45	$597.51	$597.51	$557.63	$557.63	$503.27	$503.27	$439.03	$439.03	$476.32	$476.32	$484.75	$484.75	$494.83	$494.83
43	$564.20	$564.20	$594.58	$594.58	$720.44	$720.44	$611.94	$611.94	$571.10	$571.10	$515.43	$515.43	$449.64	$449.64	$487.82	$487.82	$496.46	$496.46	$506.78	$506.78
44	$580.83	$580.83	$612.11	$612.11	$741.68	$741.68	$629.98	$629.98	$587.93	$587.93	$530.62	$530.62	$462.89	$462.89	$502.20	$502.20	$511.09	$511.09	$521.72	$521.72
45	$600.37	$600.37	$632.70	$632.70	$766.63	$766.63	$651.17	$651.17	$607.71	$607.71	$548.47	$548.47	$478.47	$478.47	$519.10	$519.10	$528.29	$528.29	$539.27	$539.27
46	$623.65	$623.65	$657.24	$657.24	$796.36	$796.36	$676.43	$676.43	$631.28	$631.28	$569.74	$569.74	$497.02	$497.02	$539.23	$539.23	$548.78	$548.78	$560.19	$560.19
47	$649.85	$649.85	$684.84	$684.84	$829.81	$829.81	$704.84	$704.84	$657.80	$657.80	$593.67	$593.67	$517.90	$517.90	$561.88	$561.88	$571.83	$571.83	$583.72	$583.72
48	$679.78	$679.78	$716.39	$716.39	$868.03	$868.03	$737.30	$737.30	$688.10	$688.10	$621.02	$621.02	$541.75	$541.75	$587.76	$587.76	$598.17	$598.17	$610.61	$610.61
49	$709.30	$709.30	$747.50	$747.50	$905.73	$905.73	$769.32	$769.32	$717.98	$717.98	$647.99	$647.99	$565.28	$565.28	$613.28	$613.28	$624.14	$624.14	$637.12	$637.12
50	$742.57	$742.57	$782.55	$782.55	$948.20	$948.20	$805.40	$805.40	$751.65	$751.65	$678.37	$678.37	$591.79	$591.79	$642.04	$642.04	$653.41	$653.41	$667.00	$667.00
51	$775.41	$775.41	$817.16	$817.16	$990.14	$990.14	$841.02	$841.02	$784.89	$784.89	$708.38	$708.38	$617.96	$617.96	$670.44	$670.44	$682.31	$682.31	$696.50	$696.50
52	$811.58	$811.58	$855.28	$855.28	$1,036.33	$1,036.33	$880.26	$880.26	$821.51	$821.51	$741.42	$741.42	$646.79	$646.79	$701.72	$701.72	$714.14	$714.14	$728.99	$728.99
53	$848.17	$848.17	$893.84	$893.84	$1,083.05	$1,083.05	$919.94	$919.94	$858.54	$858.54	$774.85	$774.85	$675.95	$675.95	$733.35	$733.35	$746.34	$746.34	$761.86	$761.86
54	$887.67	$887.67	$935.47	$935.47	$1,133.48	$1,133.48	$962.78	$962.78	$898.52	$898.52	$810.93	$810.93	$707.43	$707.43	$767.50	$767.50	$781.09	$781.09	$797.33	$797.33
55	$927.17	$927.17	$977.09	$977.09	$1,183.92	$1,183.92	$1,005.62	$1,005.62	$938.51	$938.51	$847.02	$847.02	$738.90	$738.90	$801.65	$801.65	$815.85	$815.85	$832.81	$832.81
56	$969.99	$969.99	$1,022.22	$1,022.22	$1,238.60	$1,238.60	$1,052.07	$1,052.07	$981.85	$981.85	$886.14	$886.14	$773.03	$773.03	$838.68	$838.68	$853.53	$853.53	$871.28	$871.28
57	$1,013.23	$1,013.23	$1,067.79	$1,067.79	$1,293.82	$1,293.82	$1,098.97	$1,098.97	$1,025.62	$1,025.62	$925.64	$925.64	$807.49	$807.49	$876.07	$876.07	$891.58	$891.58	$910.12	$910.12
58	$1,059.38	$1,059.38	$1,116.43	$1,116.43	$1,352.75	$1,352.75	$1,149.02	$1,149.02	$1,072.34	$1,072.34	$967.80	$967.80	$844.27	$844.27	$915.97	$915.97	$932.19	$932.19	$951.57	$951.57
59	$1,082.25	$1,082.25	$1,140.52	$1,140.52	$1,381.95	$1,381.95	$1,173.82	$1,173.82	$1,095.48	$1,095.48	$988.69	$988.69	$862.50	$862.50	$935.74	$935.74	$952.31	$952.31	$972.11	$972.11
60	$1,128.40	$1,128.40	$1,189.16	$1,189.16	$1,440.88	$1,440.88	$1,223.88	$1,223.88	$1,142.20	$1,142.20	$1,030.85	$1,030.85	$899.28	$899.28	$975.64	$975.64	$992.92	$992.92	$1,013.57	$1,013.57
61	$1,168.31	$1,168.31	$1,231.22	$1,231.22	$1,491.85	$1,491.85	$1,267.17	$1,267.17	$1,182.60	$1,182.60	$1,067.32	$1,067.32	$931.08	$931.08	$1,010.16	$1,010.16	$1,028.04	$1,028.04	$1,049.42	$1,049.42
62	$1,194.51	$1,194.51	$1,258.83	$1,258.83	$1,525.29	$1,525.29	$1,295.58	$1,295.58	$1,209.11	$1,209.11	$1,091.25	$1,091.25	$951.96	$951.96	$1,032.80	$1,032.80	$1,051.09	$1,051.09	$1,072.95	$1,072.95
63	$1,227.35	$1,227.35	$1,293.44	$1,293.44	$1,567.24	$1,567.24	$1,331.21	$1,331.21	$1,242.36	$1,242.36	$1,121.25	$1,121.25	$978.14	$978.14	$1,061.20	$1,061.20	$1,079.99	$1,079.99	$1,102.45	$1,102.45
64+	$1,247.31	$1,247.31	$1,314.47	$1,314.47	$1,592.72	$1,592.72	$1,352.85	$1,352.85	$1,262.56	$1,262.56	$1,139.48	$1,139.48	$994.04	$994.04	$1,078.46	$1,078.46	$1,097.56	$1,097.56	$1,120.38	$1,120.38

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060126		22444PA0060127		22444PA0060127		22444PA0060128		22444PA0060128		22444PA0060129		22444PA0060129		22444PA0060130		22444PA0060130		22444PA0060131	
Plan Marketing Name =>	Geisinger Premier HMO 10/20/0		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 25/50/2000		Geisinger Premier HMO 10/20/0	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-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 6		Rating Area 3	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO	
Metal =>	Platinum		Gold		Gold		Silver		Silver		Gold		Gold		Gold		Gold		Platinum	
Deductible =>	Med: $0 / Rx: $0		Med: $1,000 / Rx: $0		Med: $1,000 / Rx: $0		Med: $4,300 / Rx: $500		Med: $4,300 / Rx: $500		Med: $2,750 / Rx: $0		Med: $2,750 / Rx: $0		Med: $2,000 / Rx: $0		Med: $2,000 / Rx: $0		Med: $0 / Rx: $0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$10 / $20		$20 / $40		$20 / $40		$35 / $70		$35 / $70		$25 / $50		$25 / $50		$25 / $50		$25 / $50		$10 / $20	
OOP Maximum =>	$2,900		$8,150		$8,150		$8,150		$8,150		$7,350		$7,350		$7,350		$7,350		$2,900	
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	$321.95	$321.95	$257.85	$257.85	$290.57	$290.57	$224.93	$224.93	$253.48	$253.48	$244.04	$244.04	$275.01	$275.01	$248.36	$248.36	$279.88	$279.88	$285.70	$285.70
15	$350.57	$350.57	$280.77	$280.77	$316.40	$316.40	$244.93	$244.93	$276.01	$276.01	$265.73	$265.73	$299.45	$299.45	$270.43	$270.43	$304.75	$304.75	$311.09	$311.09
16	$361.51	$361.51	$289.53	$289.53	$326.27	$326.27	$252.57	$252.57	$284.63	$284.63	$274.02	$274.02	$308.80	$308.80	$278.87	$278.87	$314.27	$314.27	$320.80	$320.80
17	$372.46	$372.46	$298.29	$298.29	$336.15	$336.15	$260.22	$260.22	$293.24	$293.24	$282.32	$282.32	$318.15	$318.15	$287.32	$287.32	$323.78	$323.78	$330.51	$330.51
18	$384.24	$384.24	$307.73	$307.73	$346.78	$346.78	$268.45	$268.45	$302.52	$302.52	$291.25	$291.25	$328.21	$328.21	$296.41	$296.41	$334.02	$334.02	$340.97	$340.97
19	$396.02	$396.02	$317.17	$317.17	$357.42	$357.42	$276.68	$276.68	$311.80	$311.80	$300.18	$300.18	$338.28	$338.28	$305.50	$305.50	$344.27	$344.27	$351.42	$351.42
20	$408.23	$408.23	$326.94	$326.94	$368.43	$368.43	$285.21	$285.21	$321.41	$321.41	$309.43	$309.43	$348.70	$348.70	$314.91	$314.91	$354.88	$354.88	$362.26	$362.26
21	$420.86	$420.86	$337.06	$337.06	$379.83	$379.83	$294.04	$294.04	$331.35	$331.35	$319.01	$319.01	$359.49	$359.49	$324.66	$324.66	$365.86	$365.86	$373.46	$373.46
22	$420.86	$420.86	$337.06	$337.06	$379.83	$379.83	$294.04	$294.04	$331.35	$331.35	$319.01	$319.01	$359.49	$359.49	$324.66	$324.66	$365.86	$365.86	$373.46	$373.46
23	$420.86	$420.86	$337.06	$337.06	$379.83	$379.83	$294.04	$294.04	$331.35	$331.35	$319.01	$319.01	$359.49	$359.49	$324.66	$324.66	$365.86	$365.86	$373.46	$373.46
24	$420.86	$420.86	$337.06	$337.06	$379.83	$379.83	$294.04	$294.04	$331.35	$331.35	$319.01	$319.01	$359.49	$359.49	$324.66	$324.66	$365.86	$365.86	$373.46	$373.46
25	$422.54	$422.54	$338.40	$338.40	$381.35	$381.35	$295.21	$295.21	$332.67	$332.67	$320.28	$320.28	$360.92	$360.92	$325.95	$325.95	$367.32	$367.32	$374.95	$374.95
26	$430.95	$430.95	$345.14	$345.14	$388.94	$388.94	$301.09	$301.09	$339.30	$339.30	$326.66	$326.66	$368.11	$368.11	$332.44	$332.44	$374.63	$374.63	$382.42	$382.42
27	$441.06	$441.06	$353.23	$353.23	$398.06	$398.06	$308.15	$308.15	$347.25	$347.25	$334.31	$334.31	$376.74	$376.74	$340.23	$340.23	$383.41	$383.41	$391.38	$391.38
28	$457.47	$457.47	$366.38	$366.38	$412.87	$412.87	$319.61	$319.61	$360.17	$360.17	$346.75	$346.75	$390.76	$390.76	$352.90	$352.90	$397.68	$397.68	$405.95	$405.95
29	$470.94	$470.94	$377.16	$377.16	$425.03	$425.03	$329.02	$329.02	$370.78	$370.78	$356.96	$356.96	$402.26	$402.26	$363.28	$363.28	$409.39	$409.39	$417.90	$417.90
30	$477.67	$477.67	$382.56	$382.56	$431.11	$431.11	$333.73	$333.73	$376.08	$376.08	$362.07	$362.07	$408.02	$408.02	$368.48	$368.48	$415.24	$415.24	$423.88	$423.88
31	$487.77	$487.77	$390.64	$390.64	$440.22	$440.22	$340.78	$340.78	$384.03	$384.03	$369.72	$369.72	$416.64	$416.64	$376.27	$376.27	$424.02	$424.02	$432.84	$432.84
32	$497.87	$497.87	$398.73	$398.73	$449.34	$449.34	$347.84	$347.84	$391.98	$391.98	$377.38	$377.38	$425.27	$425.27	$384.06	$384.06	$432.80	$432.80	$441.80	$441.80
33	$504.18	$504.18	$403.79	$403.79	$455.03	$455.03	$352.25	$352.25	$396.95	$396.95	$382.16	$382.16	$430.66	$430.66	$388.93	$388.93	$438.29	$438.29	$447.40	$447.40
34	$510.92	$510.92	$409.18	$409.18	$461.11	$461.11	$356.95	$356.95	$402.26	$402.26	$387.27	$387.27	$436.42	$436.42	$394.13	$394.13	$444.14	$444.14	$453.38	$453.38
35	$514.28	$514.28	$411.88	$411.88	$464.15	$464.15	$359.31	$359.31	$404.91	$404.91	$389.82	$389.82	$439.29	$439.29	$396.72	$396.72	$447.07	$447.07	$456.37	$456.37
36	$517.65	$517.65	$414.58	$414.58	$467.19	$467.19	$361.66	$361.66	$407.56	$407.56	$392.37	$392.37	$442.17	$442.17	$399.32	$399.32	$450.00	$450.00	$459.35	$459.35
37	$521.02	$521.02	$417.27	$417.27	$470.23	$470.23	$364.01	$364.01	$410.21	$410.21	$394.92	$394.92	$445.04	$445.04	$401.92	$401.92	$452.92	$452.92	$462.34	$462.34
38	$524.38	$524.38	$419.97	$419.97	$473.27	$473.27	$366.36	$366.36	$412.86	$412.86	$397.48	$397.48	$447.92	$447.92	$404.51	$404.51	$455.85	$455.85	$465.33	$465.33
39	$531.12	$531.12	$425.36	$425.36	$479.34	$479.34	$371.07	$371.07	$418.16	$418.16	$402.58	$402.58	$453.67	$453.67	$409.71	$409.71	$461.70	$461.70	$471.31	$471.31
40	$537.85	$537.85	$430.75	$430.75	$485.42	$485.42	$375.77	$375.77	$423.46	$423.46	$407.68	$407.68	$459.42	$459.42	$414.90	$414.90	$467.56	$467.56	$477.28	$477.28
41	$547.95	$547.95	$438.84	$438.84	$494.54	$494.54	$382.83	$382.83	$431.41	$431.41	$415.34	$415.34	$468.05	$468.05	$422.70	$422.70	$476.34	$476.34	$486.24	$486.24
42	$557.63	$557.63	$446.60	$446.60	$503.27	$503.27	$389.59	$389.59	$439.03	$439.03	$422.68	$422.68	$476.32	$476.32	$430.16	$430.16	$484.75	$484.75	$494.83	$494.83
43	$571.10	$571.10	$457.38	$457.38	$515.43	$515.43	$399.00	$399.00	$449.64	$449.64	$432.89	$432.89	$487.82	$487.82	$440.55	$440.55	$496.46	$496.46	$506.78	$506.78
44	$587.93	$587.93	$470.86	$470.86	$530.62	$530.62	$410.76	$410.76	$462.89	$462.89	$445.65	$445.65	$502.20	$502.20	$453.54	$453.54	$511.09	$511.09	$521.72	$521.72
45	$607.71	$607.71	$486.70	$486.70	$548.47	$548.47	$424.58	$424.58	$478.47	$478.47	$460.64	$460.64	$519.10	$519.10	$468.80	$468.80	$528.29	$528.29	$539.27	$539.27
46	$631.28	$631.28	$505.58	$505.58	$569.74	$569.74	$441.05	$441.05	$497.02	$497.02	$478.50	$478.50	$539.23	$539.23	$486.98	$486.98	$548.78	$548.78	$560.19	$560.19
47	$657.80	$657.80	$526.81	$526.81	$593.67	$593.67	$459.57	$459.57	$517.90	$517.90	$498.60	$498.60	$561.88	$561.88	$507.43	$507.43	$571.83	$571.83	$583.72	$583.72
48	$688.10	$688.10	$551.08	$551.08	$621.02	$621.02	$480.74	$480.74	$541.75	$541.75	$521.57	$521.57	$587.76	$587.76	$530.80	$530.80	$598.17	$598.17	$610.61	$610.61
49	$717.98	$717.98	$575.01	$575.01	$647.99	$647.99	$501.62	$501.62	$565.28	$565.28	$544.22	$544.22	$613.28	$613.28	$553.85	$553.85	$624.14	$624.14	$637.12	$637.12
50	$751.65	$751.65	$601.98	$601.98	$678.37	$678.37	$525.14	$525.14	$591.79	$591.79	$569.74	$569.74	$642.04	$642.04	$579.83	$579.83	$653.41	$653.41	$667.00	$667.00
51	$784.89	$784.89	$628.60	$628.60	$708.38	$708.38	$548.37	$548.37	$617.96	$617.96	$594.94	$594.94	$670.44	$670.44	$605.47	$605.47	$682.31	$682.31	$696.50	$696.50
52	$821.51	$821.51	$657.93	$657.93	$741.42	$741.42	$573.95	$573.95	$646.79	$646.79	$622.69	$622.69	$701.72	$701.72	$633.72	$633.72	$714.14	$714.14	$728.99	$728.99
53	$858.54	$858.54	$687.59	$687.59	$774.85	$774.85	$599.82	$599.82	$675.95	$675.95	$650.76	$650.76	$733.35	$733.35	$662.29	$662.29	$746.34	$746.34	$761.86	$761.86
54	$898.52	$898.52	$719.61	$719.61	$810.93	$810.93	$627.76	$627.76	$707.43	$707.43	$681.07	$681.07	$767.50	$767.50	$693.13	$693.13	$781.09	$781.09	$797.33	$797.33
55	$938.51	$938.51	$751.63	$751.63	$847.02	$847.02	$655.69	$655.69	$738.90	$738.90	$711.37	$711.37	$801.65	$801.65	$723.97	$723.97	$815.85	$815.85	$832.81	$832.81
56	$981.85	$981.85	$786.34	$786.34	$886.14	$886.14	$685.98	$685.98	$773.03	$773.03	$744.23	$744.23	$838.68	$838.68	$757.41	$757.41	$853.53	$853.53	$871.28	$871.28
57	$1,025.62	$1,025.62	$821.40	$821.40	$925.64	$925.64	$716.55	$716.55	$807.49	$807.49	$777.41	$777.41	$876.07	$876.07	$791.17	$791.17	$891.58	$891.58	$910.12	$910.12
58	$1,072.34	$1,072.34	$858.81	$858.81	$967.80	$967.80	$749.19	$749.19	$844.27	$844.27	$812.82	$812.82	$915.97	$915.97	$827.21	$827.21	$932.19	$932.19	$951.57	$951.57
59	$1,095.48	$1,095.48	$877.35	$877.35	$988.69	$988.69	$765.36	$765.36	$862.50	$862.50	$830.36	$830.36	$935.74	$935.74	$845.07	$845.07	$952.31	$952.31	$972.11	$972.11
60	$1,142.20	$1,142.20	$914.76	$914.76	$1,030.85	$1,030.85	$798.00	$798.00	$899.28	$899.28	$865.77	$865.77	$975.64	$975.64	$881.10	$881.10	$992.92	$992.92	$1,013.57	$1,013.57
61	$1,182.60	$1,182.60	$947.12	$947.12	$1,067.32	$1,067.32	$826.23	$826.23	$931.08	$931.08	$896.39	$896.39	$1,010.16	$1,010.16	$912.27	$912.27	$1,028.04	$1,028.04	$1,049.42	$1,049.42
62	$1,209.11	$1,209.11	$968.35	$968.35	$1,091.25	$1,091.25	$844.75	$844.75	$951.96	$951.96	$916.49	$916.49	$1,032.80	$1,032.80	$932.72	$932.72	$1,051.09	$1,051.09	$1,072.95	$1,072.95
63	$1,242.36	$1,242.36	$994.98	$994.98	$1,121.25	$1,121.25	$867.98	$867.98	$978.14	$978.14	$941.69	$941.69	$1,061.20	$1,061.20	$958.37	$958.37	$1,079.99	$1,079.99	$1,102.45	$1,102.45
64+	$1,262.56	$1,262.56	$1,011.16	$1,011.16	$1,139.48	$1,139.48	$882.09	$882.09	$994.04	$994.04	$957.00	$957.00	$1,078.46	$1,078.46	$973.95	$973.95	$1,097.56	$1,097.56	$1,120.38	$1,120.38

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060132		22444PA0060133		22444PA0060134		22444PA0060135		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066	
Plan Marketing Name =>	Geisinger Premier HMO 20/40/1000		Geisinger Premier HMO 35/70/4300		Geisinger Premier HMO 25/50/2750		Geisinger Premier HMO 25/50/2000		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500		Geisinger All-Access QHDHP POS 6500	
Form # =>	M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-365-F Dev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20		M-152-123-F Rev. 1/20	
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger Premier HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Silver		Gold		Gold		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Med: $1,000 / Rx: $0		Med: $4,300 / Rx: $500		Med: $2,750 / Rx: $0		Med: $2,000 / Rx: $0		Combined: $6,500		Combined: $6,500		Combined: $6,500		Combined: $6,500		Combined: $6,500		Combined: $6,500	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	$20 / $40		$35 / $70		$25 / $50		$25 / $50		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	$8,150		$8,150		$7,350		$7,350		$6,500		$6,500		$6,500		$6,500		$6,500		$6,500	
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	$257.85	$257.85	$224.93	$224.93	$244.04	$244.04	$248.36	$248.36	$210.07	$210.07	$200.86	$200.86	$214.79	$214.79	$226.36	$226.36	$274.27	$274.27	$232.96	$232.96
15	$280.77	$280.77	$244.93	$244.93	$265.73	$265.73	$270.43	$270.43	$228.74	$228.74	$218.72	$218.72	$233.88	$233.88	$246.48	$246.48	$298.65	$298.65	$253.67	$253.67
16	$289.53	$289.53	$252.57	$252.57	$274.02	$274.02	$278.87	$278.87	$235.88	$235.88	$225.55	$225.55	$241.18	$241.18	$254.17	$254.17	$307.97	$307.97	$261.59	$261.59
17	$298.29	$298.29	$260.22	$260.22	$282.32	$282.32	$287.32	$287.32	$243.02	$243.02	$232.37	$232.37	$248.48	$248.48	$261.86	$261.86	$317.29	$317.29	$269.51	$269.51
18	$307.73	$307.73	$268.45	$268.45	$291.25	$291.25	$296.41	$296.41	$250.71	$250.71	$239.72	$239.72	$256.34	$256.34	$270.15	$270.15	$327.33	$327.33	$278.03	$278.03
19	$317.17	$317.17	$276.68	$276.68	$300.18	$300.18	$305.50	$305.50	$258.40	$258.40	$247.08	$247.08	$264.21	$264.21	$278.43	$278.43	$337.37	$337.37	$286.56	$286.56
20	$326.94	$326.94	$285.21	$285.21	$309.43	$309.43	$314.91	$314.91	$266.36	$266.36	$254.69	$254.69	$272.35	$272.35	$287.01	$287.01	$347.77	$347.77	$295.39	$295.39
21	$337.06	$337.06	$294.04	$294.04	$319.01	$319.01	$324.66	$324.66	$274.61	$274.61	$262.57	$262.57	$280.78	$280.78	$295.89	$295.89	$358.53	$358.53	$304.53	$304.53
22	$337.06	$337.06	$294.04	$294.04	$319.01	$319.01	$324.66	$324.66	$274.61	$274.61	$262.57	$262.57	$280.78	$280.78	$295.89	$295.89	$358.53	$358.53	$304.53	$304.53
23	$337.06	$337.06	$294.04	$294.04	$319.01	$319.01	$324.66	$324.66	$274.61	$274.61	$262.57	$262.57	$280.78	$280.78	$295.89	$295.89	$358.53	$358.53	$304.53	$304.53
24	$337.06	$337.06	$294.04	$294.04	$319.01	$319.01	$324.66	$324.66	$274.61	$274.61	$262.57	$262.57	$280.78	$280.78	$295.89	$295.89	$358.53	$358.53	$304.53	$304.53
25	$338.40	$338.40	$295.21	$295.21	$320.28	$320.28	$325.95	$325.95	$275.70	$275.70	$263.62	$263.62	$281.89	$281.89	$297.07	$297.07	$359.96	$359.96	$305.75	$305.75
26	$345.14	$345.14	$301.09	$301.09	$326.66	$326.66	$332.44	$332.44	$281.19	$281.19	$268.87	$268.87	$287.51	$287.51	$302.99	$302.99	$367.13	$367.13	$311.84	$311.84
27	$353.23	$353.23	$308.15	$308.15	$334.31	$334.31	$340.23	$340.23	$287.78	$287.78	$275.17	$275.17	$294.25	$294.25	$310.09	$310.09	$375.73	$375.73	$319.15	$319.15
28	$366.38	$366.38	$319.61	$319.61	$346.75	$346.75	$352.90	$352.90	$298.49	$298.49	$285.41	$285.41	$305.20	$305.20	$321.63	$321.63	$389.72	$389.72	$331.02	$331.02
29	$377.16	$377.16	$329.02	$329.02	$356.96	$356.96	$363.28	$363.28	$307.28	$307.28	$293.81	$293.81	$314.18	$314.18	$331.10	$331.10	$401.19	$401.19	$340.77	$340.77
30	$382.56	$382.56	$333.73	$333.73	$362.07	$362.07	$368.48	$368.48	$311.67	$311.67	$298.01	$298.01	$318.68	$318.68	$335.83	$335.83	$406.92	$406.92	$345.64	$345.64
31	$390.64	$390.64	$340.78	$340.78	$369.72	$369.72	$376.27	$376.27	$318.26	$318.26	$304.32	$304.32	$325.41	$325.41	$342.94	$342.94	$415.53	$415.53	$352.95	$352.95
32	$398.73	$398.73	$347.84	$347.84	$377.38	$377.38	$384.06	$384.06	$324.85	$324.85	$310.62	$310.62	$332.15	$332.15	$350.04	$350.04	$424.13	$424.13	$360.26	$360.26
33	$403.79	$403.79	$352.25	$352.25	$382.16	$382.16	$388.93	$388.93	$328.97	$328.97	$314.56	$314.56	$336.36	$336.36	$354.48	$354.48	$429.51	$429.51	$364.83	$364.83
34	$409.18	$409.18	$356.95	$356.95	$387.27	$387.27	$394.13	$394.13	$333.37	$333.37	$318.76	$318.76	$340.86	$340.86	$359.21	$359.21	$435.25	$435.25	$369.70	$369.70
35	$411.88	$411.88	$359.31	$359.31	$389.82	$389.82	$396.72	$396.72	$335.56	$335.56	$320.86	$320.86	$343.10	$343.10	$361.58	$361.58	$438.12	$438.12	$372.13	$372.13
36	$414.58	$414.58	$361.66	$361.66	$392.37	$392.37	$399.32	$399.32	$337.76	$337.76	$322.96	$322.96	$345.35	$345.35	$363.94	$363.94	$440.98	$440.98	$374.57	$374.57
37	$417.27	$417.27	$364.01	$364.01	$394.92	$394.92	$401.92	$401.92	$339.96	$339.96	$325.06	$325.06	$347.59	$347.59	$366.31	$366.31	$443.85	$443.85	$377.01	$377.01
38	$419.97	$419.97	$366.36	$366.36	$397.48	$397.48	$404.51	$404.51	$342.15	$342.15	$327.16	$327.16	$349.84	$349.84	$368.68	$368.68	$446.72	$446.72	$379.44	$379.44
39	$425.36	$425.36	$371.07	$371.07	$402.58	$402.58	$409.71	$409.71	$346.55	$346.55	$331.36	$331.36	$354.33	$354.33	$373.41	$373.41	$452.46	$452.46	$384.32	$384.32
40	$430.75	$430.75	$375.77	$375.77	$407.68	$407.68	$414.90	$414.90	$350.94	$350.94	$335.56	$335.56	$358.83	$358.83	$378.15	$378.15	$458.19	$458.19	$389.19	$389.19
41	$438.84	$438.84	$382.83	$382.83	$415.34	$415.34	$422.70	$422.70	$357.53	$357.53	$341.86	$341.86	$365.56	$365.56	$385.25	$385.25	$466.80	$466.80	$396.50	$396.50
42	$446.60	$446.60	$389.59	$389.59	$422.68	$422.68	$430.16	$430.16	$363.85	$363.85	$347.90	$347.90	$372.02	$372.02	$392.05	$392.05	$475.04	$475.04	$403.50	$403.50
43	$457.38	$457.38	$399.00	$399.00	$432.89	$432.89	$440.55	$440.55	$372.63	$372.63	$356.30	$356.30	$381.01	$381.01	$401.52	$401.52	$486.52	$486.52	$413.25	$413.25
44	$470.86	$470.86	$410.76	$410.76	$445.65	$445.65	$453.54	$453.54	$383.62	$383.62	$366.81	$366.81	$392.24	$392.24	$413.36	$413.36	$500.86	$500.86	$425.43	$425.43
45	$486.70	$486.70	$424.58	$424.58	$460.64	$460.64	$468.80	$468.80	$396.52	$396.52	$379.15	$379.15	$405.43	$405.43	$427.26	$427.26	$517.71	$517.71	$439.74	$439.74
46	$505.58	$505.58	$441.05	$441.05	$478.50	$478.50	$486.98	$486.98	$411.90	$411.90	$393.85	$393.85	$421.16	$421.16	$443.83	$443.83	$537.79	$537.79	$456.79	$456.79
47	$526.81	$526.81	$459.57	$459.57	$498.60	$498.60	$507.43	$507.43	$429.20	$429.20	$410.39	$410.39	$438.85	$438.85	$462.48	$462.48	$560.37	$560.37	$475.98	$475.98
48	$551.08	$551.08	$480.74	$480.74	$521.57	$521.57	$530.80	$530.80	$448.97	$448.97	$429.30	$429.30	$459.06	$459.06	$483.78	$483.78	$586.19	$586.19	$497.90	$497.90
49	$575.01	$575.01	$501.62	$501.62	$544.22	$544.22	$553.85	$553.85	$468.47	$468.47	$447.94	$447.94	$479.00	$479.00	$504.79	$504.79	$611.64	$611.64	$519.53	$519.53
50	$601.98	$601.98	$525.14	$525.14	$569.74	$569.74	$579.83	$579.83	$490.44	$490.44	$468.95	$468.95	$501.46	$501.46	$528.46	$528.46	$640.32	$640.32	$543.89	$543.89
51	$628.60	$628.60	$548.37	$548.37	$594.94	$594.94	$605.47	$605.47	$512.13	$512.13	$489.69	$489.69	$523.64	$523.64	$551.83	$551.83	$668.65	$668.65	$567.95	$567.95
52	$657.93	$657.93	$573.95	$573.95	$622.69	$622.69	$633.72	$633.72	$536.02	$536.02	$512.53	$512.53	$548.07	$548.07	$577.58	$577.58	$699.84	$699.84	$594.44	$594.44
53	$687.59	$687.59	$599.82	$599.82	$650.76	$650.76	$662.29	$662.29	$560.19	$560.19	$535.64	$535.64	$572.77	$572.77	$603.62	$603.62	$731.39	$731.39	$621.24	$621.24
54	$719.61	$719.61	$627.76	$627.76	$681.07	$681.07	$693.13	$693.13	$586.27	$586.27	$560.58	$560.58	$599.45	$599.45	$631.72	$631.72	$765.45	$765.45	$650.17	$650.17
55	$751.63	$751.63	$655.69	$655.69	$711.37	$711.37	$723.97	$723.97	$612.36	$612.36	$585.53	$585.53	$626.12	$626.12	$659.83	$659.83	$799.51	$799.51	$679.10	$679.10
56	$786.34	$786.34	$685.98	$685.98	$744.23	$744.23	$757.41	$757.41	$640.64	$640.64	$612.57	$612.57	$655.04	$655.04	$690.31	$690.31	$836.44	$836.44	$710.47	$710.47
57	$821.40	$821.40	$716.55	$716.55	$777.41	$777.41	$791.17	$791.17	$669.20	$669.20	$639.88	$639.88	$684.24	$684.24	$721.08	$721.08	$873.72	$873.72	$742.14	$742.14
58	$858.81	$858.81	$749.19	$749.19	$812.82	$812.82	$827.21	$827.21	$699.68	$699.68	$669.02	$669.02	$715.41	$715.41	$753.93	$753.93	$913.52	$913.52	$775.94	$775.94
59	$877.35	$877.35	$765.36	$765.36	$830.36	$830.36	$845.07	$845.07	$714.79	$714.79	$683.46	$683.46	$730.85	$730.85	$770.20	$770.20	$933.24	$933.24	$792.69	$792.69
60	$914.76	$914.76	$798.00	$798.00	$865.77	$865.77	$881.10	$881.10	$745.27	$745.27	$712.61	$712.61	$762.01	$762.01	$803.05	$803.05	$973.03	$973.03	$826.49	$826.49
61	$947.12	$947.12	$826.23	$826.23	$896.39	$896.39	$912.27	$912.27	$771.63	$771.63	$737.81	$737.81	$788.97	$788.97	$831.45	$831.45	$1,007.45	$1,007.45	$855.73	$855.73
62	$968.35	$968.35	$844.75	$844.75	$916.49	$916.49	$932.72	$932.72	$788.93	$788.93	$754.36	$754.36	$806.66	$806.66	$850.09	$850.09	$1,030.04	$1,030.04	$874.91	$874.91
63	$994.98	$994.98	$867.98	$867.98	$941.69	$941.69	$958.37	$958.37	$810.62	$810.62	$775.10	$775.10	$828.84	$828.84	$873.47	$873.47	$1,058.36	$1,058.36	$898.97	$898.97
64+	$1,011.16	$1,011.16	$882.09	$882.09	$957.00	$957.00	$973.95	$973.95	$823.80	$823.80	$787.70	$787.70	$842.31	$842.31	$887.67	$887.67	$1,075.57	$1,075.57	$913.59	$913.59

Company Name:	Geisinger Health Plan
Market:	Small Group
Product:	HMO, POS
Effective Date of Rates:	July 1, 2020
Ending date of Rates:	September 30, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**22444PA0060062**		**22444PA0060062**		**22444PA0060062**		**22444PA0060062**	
Plan Marketing Name =>	**Geisinger All-Access HMO 20/40/2500**		**Geisinger All-Access HMO 20/40/2500**		**Geisinger All-Access HMO 20/40/2500**		**Geisinger All-Access HMO 20/40/2500**	
Form # =>	**M-152-167-F Rev. 1/20**		**M-152-167-F Rev. 1/20**		**M-152-167-F Rev. 1/20**		**M-152-167-F Rev. 1/20**	
Rating Area =>	**Rating Area 2**		**Rating Area 3**		**Rating Area 5**		**Rating Area 6**	
Network =>	**Geisinger All-Access HMO**		**Geisinger All-Access HMO**		**Geisinger All-Access HMO**		**Geisinger All-Access HMO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**Med: $2,500 / Rx: $150**		**Med: $2,500 / Rx: $150**		**Med: $2,500 / Rx: $150**		**Med: $2,500 / Rx: $150**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20 / $40**		**$20 / $40**		**$20 / $40**		**$20 / $40**	
OOP Maximum =>	**$8,150**		**$8,150**		**$8,150**		**$8,150**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$278.29	$278.29	$266.09	$266.09	$284.54	$284.54	$299.86	$299.86
15	$303.02	$303.02	$289.75	$289.75	$309.83	$309.83	$326.52	$326.52
16	$312.48	$312.48	$298.79	$298.79	$319.50	$319.50	$336.71	$336.71
17	$321.94	$321.94	$307.83	$307.83	$329.17	$329.17	$346.90	$346.90
18	$332.13	$332.13	$317.57	$317.57	$339.59	$339.59	$357.87	$357.87
19	$342.31	$342.31	$327.31	$327.31	$350.00	$350.00	$368.85	$368.85
20	$352.86	$352.86	$337.40	$337.40	$360.79	$360.79	$380.22	$380.22
21	$363.78	$363.78	$347.84	$347.84	$371.95	$371.95	$391.98	$391.98
22	$363.78	$363.78	$347.84	$347.84	$371.95	$371.95	$391.98	$391.98
23	$363.78	$363.78	$347.84	$347.84	$371.95	$371.95	$391.98	$391.98
24	$363.78	$363.78	$347.84	$347.84	$371.95	$371.95	$391.98	$391.98
25	$365.23	$365.23	$349.22	$349.22	$373.44	$373.44	$393.54	$393.54
26	$372.50	$372.50	$356.18	$356.18	$380.88	$380.88	$401.38	$401.38
27	$381.24	$381.24	$364.53	$364.53	$389.80	$389.80	$410.79	$410.79
28	$395.42	$395.42	$378.09	$378.09	$404.31	$404.31	$426.08	$426.08
29	$407.06	$407.06	$389.23	$389.23	$416.21	$416.21	$438.62	$438.62
30	$412.88	$412.88	$394.79	$394.79	$422.16	$422.16	$444.89	$444.89
31	$421.61	$421.61	$403.14	$403.14	$431.09	$431.09	$454.30	$454.30
32	$430.34	$430.34	$411.49	$411.49	$440.02	$440.02	$463.71	$463.71
33	$435.80	$435.80	$416.70	$416.70	$445.59	$445.59	$469.59	$469.59
34	$441.62	$441.62	$422.27	$422.27	$451.55	$451.55	$475.86	$475.86
35	$444.53	$444.53	$425.05	$425.05	$454.52	$454.52	$479.00	$479.00
36	$447.44	$447.44	$427.84	$427.84	$457.50	$457.50	$482.13	$482.13
37	$450.35	$450.35	$430.62	$430.62	$460.47	$460.47	$485.27	$485.27
38	$453.26	$453.26	$433.40	$433.40	$463.45	$463.45	$488.40	$488.40
39	$459.08	$459.08	$438.97	$438.97	$469.40	$469.40	$494.67	$494.67
40	$464.90	$464.90	$444.53	$444.53	$475.35	$475.35	$500.95	$500.95
41	$473.63	$473.63	$452.88	$452.88	$484.28	$484.28	$510.35	$510.35
42	$482.00	$482.00	$460.88	$460.88	$492.83	$492.83	$519.37	$519.37
43	$493.64	$493.64	$472.01	$472.01	$504.73	$504.73	$531.91	$531.91
44	$508.19	$508.19	$485.92	$485.92	$519.61	$519.61	$547.59	$547.59
45	$525.29	$525.29	$502.27	$502.27	$537.09	$537.09	$566.01	$566.01
46	$545.66	$545.66	$521.75	$521.75	$557.92	$557.92	$587.97	$587.97
47	$568.58	$568.58	$543.66	$543.66	$581.36	$581.36	$612.66	$612.66
48	$594.77	$594.77	$568.71	$568.71	$608.14	$608.14	$640.88	$640.88
49	$620.60	$620.60	$593.40	$593.40	$634.54	$634.54	$668.71	$668.71
50	$649.70	$649.70	$621.23	$621.23	$664.30	$664.30	$700.07	$700.07
51	$678.44	$678.44	$648.71	$648.71	$693.68	$693.68	$731.04	$731.04
52	$710.09	$710.09	$678.97	$678.97	$726.04	$726.04	$765.14	$765.14
53	$742.10	$742.10	$709.58	$709.58	$758.78	$758.78	$799.63	$799.63
54	$776.66	$776.66	$742.62	$742.62	$794.11	$794.11	$836.87	$836.87
55	$811.22	$811.22	$775.67	$775.67	$829.45	$829.45	$874.11	$874.11
56	$848.69	$848.69	$811.50	$811.50	$867.76	$867.76	$914.48	$914.48
57	$886.52	$886.52	$847.67	$847.67	$906.44	$906.44	$955.25	$955.25
58	$926.90	$926.90	$886.28	$886.28	$947.73	$947.73	$998.76	$998.76
59	$946.90	$946.90	$905.41	$905.41	$968.18	$968.18	$1,020.32	$1,020.32
60	$987.28	$987.28	$944.02	$944.02	$1,009.47	$1,009.47	$1,063.83	$1,063.83
61	$1,022.21	$1,022.21	$977.41	$977.41	$1,045.18	$1,045.18	$1,101.45	$1,101.45
62	$1,045.12	$1,045.12	$999.33	$999.33	$1,068.61	$1,068.61	$1,126.15	$1,126.15
63	$1,073.86	$1,073.86	$1,026.80	$1,026.80	$1,097.99	$1,097.99	$1,157.12	$1,157.12
64+	$1,091.32	$1,091.32	$1,043.50	$1,043.50	$1,115.85	$1,115.85	$1,175.93	$1,175.93

Company Name:	Geisinger Health Plan
Market:	Small Group
Product:	HMO, POS
Effective Date of Rates:	October 1, 2020
Ending date of Rates:	December 31, 2020

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062	
Plan Marketing Name =>	Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500		Geisinger All-Access HMO 20/40/2500	
Form # =>	M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20		M-152-167-F Rev. 1/20	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6	
Network =>	Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO		Geisinger All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150		Med: $2,500 / Rx: $150	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$8,150		$8,150		$8,150		$8,150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$283.60	$283.60	$271.17	$271.17	$289.97	$289.97	$305.58	$305.58
15	$308.80	$308.80	$295.27	$295.27	$315.74	$315.74	$332.74	$332.74
16	$318.44	$318.44	$304.49	$304.49	$325.60	$325.60	$343.13	$343.13
17	$328.08	$328.08	$313.70	$313.70	$335.45	$335.45	$353.52	$353.52
18	$338.46	$338.46	$323.63	$323.63	$346.07	$346.07	$364.70	$364.70
19	$348.84	$348.84	$333.55	$333.55	$356.68	$356.68	$375.89	$375.89
20	$359.59	$359.59	$343.83	$343.83	$367.67	$367.67	$387.47	$387.47
21	$370.72	$370.72	$354.47	$354.47	$379.05	$379.05	$399.46	$399.46
22	$370.72	$370.72	$354.47	$354.47	$379.05	$379.05	$399.46	$399.46
23	$370.72	$370.72	$354.47	$354.47	$379.05	$379.05	$399.46	$399.46
24	$370.72	$370.72	$354.47	$354.47	$379.05	$379.05	$399.46	$399.46
25	$372.20	$372.20	$355.89	$355.89	$380.56	$380.56	$401.05	$401.05
26	$379.61	$379.61	$362.98	$362.98	$388.14	$388.14	$409.04	$409.04
27	$388.51	$388.51	$371.48	$371.48	$397.24	$397.24	$418.63	$418.63
28	$402.96	$402.96	$385.31	$385.31	$412.02	$412.02	$434.21	$434.21
29	$414.83	$414.83	$396.65	$396.65	$424.15	$424.15	$446.99	$446.99
30	$420.76	$420.76	$402.32	$402.32	$430.21	$430.21	$453.38	$453.38
31	$429.66	$429.66	$410.83	$410.83	$439.31	$439.31	$462.97	$462.97
32	$438.55	$438.55	$419.34	$419.34	$448.41	$448.41	$472.55	$472.55
33	$444.11	$444.11	$424.65	$424.65	$454.09	$454.09	$478.54	$478.54
34	$450.05	$450.05	$430.32	$430.32	$460.16	$460.16	$484.94	$484.94
35	$453.01	$453.01	$433.16	$433.16	$463.19	$463.19	$488.13	$488.13
36	$455.98	$455.98	$436.00	$436.00	$466.22	$466.22	$491.33	$491.33
37	$458.94	$458.94	$438.83	$438.83	$469.26	$469.26	$494.52	$494.52
38	$461.91	$461.91	$441.67	$441.67	$472.29	$472.29	$497.72	$497.72
39	$467.84	$467.84	$447.34	$447.34	$478.35	$478.35	$504.11	$504.11
40	$473.77	$473.77	$453.01	$453.01	$484.42	$484.42	$510.50	$510.50
41	$482.67	$482.67	$461.52	$461.52	$493.51	$493.51	$520.09	$520.09
42	$491.19	$491.19	$469.67	$469.67	$502.23	$502.23	$529.28	$529.28
43	$503.06	$503.06	$481.01	$481.01	$514.36	$514.36	$542.06	$542.06
44	$517.89	$517.89	$495.19	$495.19	$529.52	$529.52	$558.04	$558.04
45	$535.31	$535.31	$511.85	$511.85	$547.34	$547.34	$576.81	$576.81
46	$556.07	$556.07	$531.70	$531.70	$568.56	$568.56	$599.18	$599.18
47	$579.42	$579.42	$554.03	$554.03	$592.44	$592.44	$624.35	$624.35
48	$606.12	$606.12	$579.55	$579.55	$619.74	$619.74	$653.11	$653.11
49	$632.44	$632.44	$604.72	$604.72	$646.65	$646.65	$681.47	$681.47
50	$662.09	$662.09	$633.08	$633.08	$676.97	$676.97	$713.42	$713.42
51	$691.38	$691.38	$661.08	$661.08	$706.92	$706.92	$744.98	$744.98
52	$723.63	$723.63	$691.92	$691.92	$739.89	$739.89	$779.73	$779.73
53	$756.25	$756.25	$723.11	$723.11	$773.25	$773.25	$814.88	$814.88
54	$791.47	$791.47	$756.79	$756.79	$809.26	$809.26	$852.83	$852.83
55	$826.69	$826.69	$790.46	$790.46	$845.27	$845.27	$890.78	$890.78
56	$864.87	$864.87	$826.97	$826.97	$884.31	$884.31	$931.92	$931.92
57	$903.43	$903.43	$863.84	$863.84	$923.73	$923.73	$973.47	$973.47
58	$944.58	$944.58	$903.18	$903.18	$965.80	$965.80	$1,017.81	$1,017.81
59	$964.96	$964.96	$922.68	$922.68	$986.65	$986.65	$1,039.78	$1,039.78
60	$1,006.11	$1,006.11	$962.03	$962.03	$1,028.72	$1,028.72	$1,084.12	$1,084.12
61	$1,041.70	$1,041.70	$996.05	$996.05	$1,065.11	$1,065.11	$1,122.46	$1,122.46
62	$1,065.06	$1,065.06	$1,018.39	$1,018.39	$1,088.99	$1,088.99	$1,147.63	$1,147.63
63	$1,094.34	$1,094.34	$1,046.39	$1,046.39	$1,118.94	$1,118.94	$1,179.19	$1,179.19
64+	$1,112.14	$1,112.14	$1,063.40	$1,063.40	$1,137.13	$1,137.13	$1,198.36	$1,198.36

Geisinger Health Plan
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0060062	Geisinger All-Access HMO 20/40/2500	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060063	Geisinger All-Access HMO 30/60/5800	HMO	Silver	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060114	Geisinger All-Access HMO 10/20/0	HMO	Platinum	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060115	Geisinger All-Access HMO 20/40/250	HMO	Platinum	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060116	Geisinger All-Access HMO 20/40/500	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060117	Geisinger All-Access HMO 20/40/1000	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

Geisinger Health Plan
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0060118	Geisinger All-Access HMO 20/40/1500	HMO	Gold	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060119	Geisinger All-Access HMO 35/70/4300	HMO	Silver	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060120	Geisinger All-Access HMO 15/30/400	HMO	Platinum	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060121	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060122	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060123	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060124	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060125	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0060126	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060127	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060128	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060129	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060130	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Lehigh, Northampton, Schuylkill
22444PA0060131	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060132	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060133	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060134	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0060135	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off	Geisinger Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0080066	Geisinger All-Access QHDHP POS 6500	POS	Bronze	Off	Geisinger All-Access HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

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

	02-01-2019 Number of Covered Lives by Rating County				RATING AREA 1							
					0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
22444PA0060062	Geisinger All-Access HMO 20/40/2500	HMO	Gold	Off								
22444PA0060063	Geisinger All-Access HMO 30/60/5800	HMO	Silver	Off								
22444PA0060114	Geisinger All-Access HMO 10/20/0	HMO	Platinum	Off								
22444PA0060115	Geisinger All-Access HMO 20/40/250	HMO	Platinum	Off								
22444PA0060116	Geisinger All-Access HMO 20/40/500	HMO	Gold	Off								
22444PA0060117	Geisinger All-Access HMO 20/40/1000	HMO	Gold	Off								
22444PA0060118	Geisinger All-Access HMO 20/40/1500	HMO	Gold	Off								
22444PA0060119	Geisinger All-Access HMO 35/70/4300	HMO	Silver	Off								
22444PA0060120	Geisinger All-Access HMO 15/30/400	HMO	Platinum	Off								
22444PA0060121	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off								
22444PA0060122	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off								
22444PA0060123	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off								
22444PA0060124	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off								
22444PA0060125	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off								
22444PA0060126	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off								
22444PA0060127	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off								
22444PA0060128	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off								
22444PA0060129	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off								
22444PA0060130	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off								
22444PA0060131	Geisinger Premier HMO 10/20/0	HMO	Platinum	Off								
22444PA0060132	Geisinger Premier HMO 20/40/1000	HMO	Gold	Off								
22444PA0060133	Geisinger Premier HMO 35/70/4300	HMO	Silver	Off								
22444PA0060134	Geisinger Premier HMO 25/50/2750	HMO	Gold	Off								
22444PA0060135	Geisinger Premier HMO 25/50/2000	HMO	Gold	Off								
22444PA0080066	Geisinger All-Access QHDHP POS 6500	POS	Bronze	Off								

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

		RATING AREA 2			RATING AREA 3							
	02-01-2019 Number of Covered	0	0	0	5	7	55	192	178	67	29	7
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike
22444PA0060062	Geisinger All-Access HMO 20/40/2500	$350.29	$350.29	$350.29	$334.94	$334.94	$334.94	$334.94	$334.94	$334.94	$334.94	$334.94
22444PA0060063	Geisinger All-Access HMO 30/60/5800	$308.46	$308.46	$308.46	$294.94	$294.94	$294.94	$294.94	$294.94	$294.94	$294.94	$294.94
22444PA0060114	Geisinger All-Access HMO 10/20/0	$407.73	$407.73	$407.73	$389.86	$389.86	$389.86	$389.86	$389.86	$389.86	$389.86	$389.86
22444PA0060115	Geisinger All-Access HMO 20/40/250	$391.37	$391.37	$391.37	$374.22	$374.22	$374.22	$374.22	$374.22	$374.22	$374.22	$374.22
22444PA0060116	Geisinger All-Access HMO 20/40/500	$380.49	$380.49	$380.49	$363.82	$363.82	$363.82	$363.82	$363.82	$363.82	$363.82	$363.82
22444PA0060117	Geisinger All-Access HMO 20/40/1000	$367.99	$367.99	$367.99	$351.86	$351.86	$351.86	$351.86	$351.86	$351.86	$351.86	$351.86
22444PA0060118	Geisinger All-Access HMO 20/40/1500	$360.74	$360.74	$360.74	$344.94	$344.94	$344.94	$344.94	$344.94	$344.94	$344.94	$344.94
22444PA0060119	Geisinger All-Access HMO 35/70/4300	$321.02	$321.02	$321.02	$306.95	$306.95	$306.95	$306.95	$306.95	$306.95	$306.95	$306.95
22444PA0060120	Geisinger All-Access HMO 15/30/400	$399.03	$399.03	$399.03	$381.54	$381.54	$381.54	$381.54	$381.54	$381.54	$381.54	$381.54
22444PA0060121	Geisinger Premier HMO 10/20/0											
22444PA0060122	Geisinger Premier HMO 20/40/1000											
22444PA0060123	Geisinger Premier HMO 35/70/4300											
22444PA0060124	Geisinger Premier HMO 25/50/2750											
22444PA0060125	Geisinger Premier HMO 25/50/2000											
22444PA0060126	Geisinger Premier HMO 10/20/0					$366.47					$366.47	
22444PA0060127	Geisinger Premier HMO 20/40/1000					$330.75					$330.75	
22444PA0060128	Geisinger Premier HMO 35/70/4300					$288.53					$288.53	
22444PA0060129	Geisinger Premier HMO 25/50/2750					$313.04					$313.04	
22444PA0060130	Geisinger Premier HMO 25/50/2000					$318.58					$318.58	
22444PA0060131	Geisinger Premier HMO 10/20/0							$366.47	$366.47			
22444PA0060132	Geisinger Premier HMO 20/40/1000							$330.75	$330.75			
22444PA0060133	Geisinger Premier HMO 35/70/4300							$288.53	$288.53			
22444PA0060134	Geisinger Premier HMO 25/50/2750							$313.04	$313.04			
22444PA0060135	Geisinger Premier HMO 25/50/2000							$318.58	$318.58			
22444PA0080066	Geisinger All-Access QHDHP POS 6500	$269.47	$269.47	$269.47	$257.66	$257.66	$257.66	$257.66	$257.66	$257.66	$257.66	$257.66

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

	02-01-2019 Number of Covered	3	72	7	67	46
HIOS Plan ID	**Plan Marketing Name**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**
22444PA0060062	Geisinger All-Access HMO 20/40/2500	$334.94	$334.94	$334.94	$334.94	$334.94
22444PA0060063	Geisinger All-Access HMO 30/60/5800	$294.94	$294.94	$294.94	$294.94	$294.94
22444PA0060114	Geisinger All-Access HMO 10/20/0	$389.86	$389.86	$389.86	$389.86	$389.86
22444PA0060115	Geisinger All-Access HMO 20/40/250	$374.22	$374.22	$374.22	$374.22	$374.22
22444PA0060116	Geisinger All-Access HMO 20/40/500	$363.82	$363.82	$363.82	$363.82	$363.82
22444PA0060117	Geisinger All-Access HMO 20/40/1000	$351.86	$351.86	$351.86	$351.86	$351.86
22444PA0060118	Geisinger All-Access HMO 20/40/1500	$344.94	$344.94	$344.94	$344.94	$344.94
22444PA0060119	Geisinger All-Access HMO 35/70/4300	$306.95	$306.95	$306.95	$306.95	$306.95
22444PA0060120	Geisinger All-Access HMO 15/30/400	$381.54	$381.54	$381.54	$381.54	$381.54
22444PA0060121	Geisinger Premier HMO 10/20/0					
22444PA0060122	Geisinger Premier HMO 20/40/1000					
22444PA0060123	Geisinger Premier HMO 35/70/4300					
22444PA0060124	Geisinger Premier HMO 25/50/2750					
22444PA0060125	Geisinger Premier HMO 25/50/2000					
22444PA0060126	Geisinger Premier HMO 10/20/0					
22444PA0060127	Geisinger Premier HMO 20/40/1000					
22444PA0060128	Geisinger Premier HMO 35/70/4300					
22444PA0060129	Geisinger Premier HMO 25/50/2750					
22444PA0060130	Geisinger Premier HMO 25/50/2000					
22444PA0060131	Geisinger Premier HMO 10/20/0				$366.47	
22444PA0060132	Geisinger Premier HMO 20/40/1000				$330.75	
22444PA0060133	Geisinger Premier HMO 35/70/4300				$288.53	
22444PA0060134	Geisinger Premier HMO 25/50/2750				$313.04	
22444PA0060135	Geisinger Premier HMO 25/50/2000				$318.58	
22444PA0080066	Geisinger All-Access QHDHP POS 6500	$257.66	$257.66	$257.66	$257.66	$257.66

RATING AREA 4

0	0	0	0	0	0
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

						RATING AREA 5					
	02-01-2019 Number of Covered	0	0	0	0	0	18	8	5	0	0
HIOS Plan ID	Plan Marketing Name	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson
22444PA0060062	Geisinger All-Access HMO 20/40/2500						$358.16	$358.16	$358.16	$358.16	$358.16
22444PA0060063	Geisinger All-Access HMO 30/60/5800						$315.39	$315.39	$315.39	$315.39	$315.39
22444PA0060114	Geisinger All-Access HMO 10/20/0						$416.89	$416.89	$416.89	$416.89	$416.89
22444PA0060115	Geisinger All-Access HMO 20/40/250						$400.16	$400.16	$400.16	$400.16	$400.16
22444PA0060116	Geisinger All-Access HMO 20/40/500						$389.04	$389.04	$389.04	$389.04	$389.04
22444PA0060117	Geisinger All-Access HMO 20/40/1000						$376.25	$376.25	$376.25	$376.25	$376.25
22444PA0060118	Geisinger All-Access HMO 20/40/1500						$368.85	$368.85	$368.85	$368.85	$368.85
22444PA0060119	Geisinger All-Access HMO 35/70/4300						$328.23	$328.23	$328.23	$328.23	$328.23
22444PA0060120	Geisinger All-Access HMO 15/30/400						$407.99	$407.99	$407.99	$407.99	$407.99
22444PA0060121	Geisinger Premier HMO 10/20/0										
22444PA0060122	Geisinger Premier HMO 20/40/1000										
22444PA0060123	Geisinger Premier HMO 35/70/4300										
22444PA0060124	Geisinger Premier HMO 25/50/2750										
22444PA0060125	Geisinger Premier HMO 25/50/2000										
22444PA0060126	Geisinger Premier HMO 10/20/0										
22444PA0060127	Geisinger Premier HMO 20/40/1000										
22444PA0060128	Geisinger Premier HMO 35/70/4300										
22444PA0060129	Geisinger Premier HMO 25/50/2750										
22444PA0060130	Geisinger Premier HMO 25/50/2000										
22444PA0060131	Geisinger Premier HMO 10/20/0										
22444PA0060132	Geisinger Premier HMO 20/40/1000										
22444PA0060133	Geisinger Premier HMO 35/70/4300										
22444PA0060134	Geisinger Premier HMO 25/50/2750										
22444PA0060135	Geisinger Premier HMO 25/50/2000										
22444PA0080066	Geisinger All-Access QHDHP POS 6500						$275.52	$275.52	$275.52	$275.52	$275.52

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

			RATING AREA 6								
	02-01-2019 Number of Covered	0	150	62	12	43	52	9	69	45	35
HIOS Plan ID	Plan Marketing Name	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
22444PA0060062	Geisinger All-Access HMO 20/40/2500	$358.16	$377.44	$377.44	$377.44	$377.44	$377.44	$377.44	$377.44	$377.44	$377.44
22444PA0060063	Geisinger All-Access HMO 30/60/5800	$315.39	$332.37	$332.37	$332.37	$332.37	$332.37	$332.37	$332.37	$332.37	$332.37
22444PA0060114	Geisinger All-Access HMO 10/20/0	$416.89	$439.34	$439.34	$439.34	$439.34	$439.34	$439.34	$439.34	$439.34	$439.34
22444PA0060115	Geisinger All-Access HMO 20/40/250	$400.16	$421.71	$421.71	$421.71	$421.71	$421.71	$421.71	$421.71	$421.71	$421.71
22444PA0060116	Geisinger All-Access HMO 20/40/500	$389.04	$409.99	$409.99	$409.99	$409.99	$409.99	$409.99	$409.99	$409.99	$409.99
22444PA0060117	Geisinger All-Access HMO 20/40/1000	$376.25	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51
22444PA0060118	Geisinger All-Access HMO 20/40/1500	$368.85	$388.71	$388.71	$388.71	$388.71	$388.71	$388.71	$388.71	$388.71	$388.71
22444PA0060119	Geisinger All-Access HMO 35/70/4300	$328.23	$345.90	$345.90	$345.90	$345.90	$345.90	$345.90	$345.90	$345.90	$345.90
22444PA0060120	Geisinger All-Access HMO 15/30/400	$407.99	$429.96	$429.96	$429.96	$429.96	$429.96	$429.96	$429.96	$429.96	$429.96
22444PA0060121	Geisinger Premier HMO 10/20/0		$412.98	$412.98		$412.98	$412.98		$412.98		$412.98
22444PA0060122	Geisinger Premier HMO 20/40/1000		$372.72	$372.72		$372.72	$372.72		$372.72		$372.72
22444PA0060123	Geisinger Premier HMO 35/70/4300		$325.15	$325.15		$325.15	$325.15		$325.15		$325.15
22444PA0060124	Geisinger Premier HMO 25/50/2750		$352.76	$352.76		$352.76	$352.76		$352.76		$352.76
22444PA0060125	Geisinger Premier HMO 25/50/2000		$359.01	$359.01		$359.01	$359.01		$359.01		$359.01
22444PA0060126	Geisinger Premier HMO 10/20/0				$412.98			$412.98		$412.98	
22444PA0060127	Geisinger Premier HMO 20/40/1000				$372.72			$372.72		$372.72	
22444PA0060128	Geisinger Premier HMO 35/70/4300				$325.15			$325.15		$325.15	
22444PA0060129	Geisinger Premier HMO 25/50/2750				$352.76			$352.76		$352.76	
22444PA0060130	Geisinger Premier HMO 25/50/2000				$359.01			$359.01		$359.01	
22444PA0060131	Geisinger Premier HMO 10/20/0										
22444PA0060132	Geisinger Premier HMO 20/40/1000										
22444PA0060133	Geisinger Premier HMO 35/70/4300										
22444PA0060134	Geisinger Premier HMO 25/50/2750										
22444PA0060135	Geisinger Premier HMO 25/50/2000										
22444PA0080066	Geisinger All-Access QHDHP POS 6500	$275.52	$290.36	$290.36	$290.36	$290.36	$290.36	$290.36	$290.36	$290.36	$290.36

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

			RATING AREA 7				RATING AREA 8				
	02-01-2019 Number of Covered	15	0	3	5	13	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
22444PA0060062	Geisinger All-Access HMO 20/40/2500	$377.44	$457.34	$457.34	$457.34	$457.34					
22444PA0060063	Geisinger All-Access HMO 30/60/5800	$332.37	$402.73	$402.73	$402.73	$402.73					
22444PA0060114	Geisinger All-Access HMO 10/20/0	$439.34	$532.34	$532.34	$532.34	$532.34					
22444PA0060115	Geisinger All-Access HMO 20/40/250	$421.71	$510.97	$510.97	$510.97	$510.97					
22444PA0060116	Geisinger All-Access HMO 20/40/500	$409.99	$496.77	$496.77	$496.77	$496.77					
22444PA0060117	Geisinger All-Access HMO 20/40/1000	$396.51	$480.45	$480.45	$480.45	$480.45					
22444PA0060118	Geisinger All-Access HMO 20/40/1500	$388.71	$470.99	$470.99	$470.99	$470.99					
22444PA0060119	Geisinger All-Access HMO 35/70/4300	$345.90	$419.12	$419.12	$419.12	$419.12					
22444PA0060120	Geisinger All-Access HMO 15/30/400	$429.96	$520.97	$520.97	$520.97	$520.97					
22444PA0060121	Geisinger Premier HMO 10/20/0	$412.98									
22444PA0060122	Geisinger Premier HMO 20/40/1000	$372.72									
22444PA0060123	Geisinger Premier HMO 35/70/4300	$325.15									
22444PA0060124	Geisinger Premier HMO 25/50/2750	$352.76									
22444PA0060125	Geisinger Premier HMO 25/50/2000	$359.01									
22444PA0060126	Geisinger Premier HMO 10/20/0										
22444PA0060127	Geisinger Premier HMO 20/40/1000										
22444PA0060128	Geisinger Premier HMO 35/70/4300										
22444PA0060129	Geisinger Premier HMO 25/50/2750										
22444PA0060130	Geisinger Premier HMO 25/50/2000										
22444PA0060131	Geisinger Premier HMO 10/20/0										
22444PA0060132	Geisinger Premier HMO 20/40/1000										
22444PA0060133	Geisinger Premier HMO 35/70/4300										
22444PA0060134	Geisinger Premier HMO 25/50/2750										
22444PA0060135	Geisinger Premier HMO 25/50/2000										
22444PA0080066	Geisinger All-Access QHDHP POS 6500	$290.36	$351.82	$351.82	$351.82	$351.82					

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA

		RATING AREA 9						
	02-01-2019 Number of Covered	7	18	0	0	21	0	0
HIOS Plan ID	Plan Marketing Name	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0060062	Geisinger All-Access HMO 20/40/2500	$388.46	$388.46		$388.46	$388.46	$388.46	$388.46
22444PA0060063	Geisinger All-Access HMO 30/60/5800	$342.08	$342.08		$342.08	$342.08	$342.08	$342.08
22444PA0060114	Geisinger All-Access HMO 10/20/0	$452.17	$452.17		$452.17	$452.17	$452.17	$452.17
22444PA0060115	Geisinger All-Access HMO 20/40/250	$434.02	$434.02		$434.02	$434.02	$434.02	$434.02
22444PA0060116	Geisinger All-Access HMO 20/40/500	$421.96	$421.96		$421.96	$421.96	$421.96	$421.96
22444PA0060117	Geisinger All-Access HMO 20/40/1000	$408.09	$408.09		$408.09	$408.09	$408.09	$408.09
22444PA0060118	Geisinger All-Access HMO 20/40/1500	$400.06	$400.06		$400.06	$400.06	$400.06	$400.06
22444PA0060119	Geisinger All-Access HMO 35/70/4300	$356.00	$356.00		$356.00	$356.00	$356.00	$356.00
22444PA0060120	Geisinger All-Access HMO 15/30/400	$442.51	$442.51		$442.51	$442.51	$442.51	$442.51
22444PA0060121	Geisinger Premier HMO 10/20/0							
22444PA0060122	Geisinger Premier HMO 20/40/1000							
22444PA0060123	Geisinger Premier HMO 35/70/4300							
22444PA0060124	Geisinger Premier HMO 25/50/2750							
22444PA0060125	Geisinger Premier HMO 25/50/2000							
22444PA0060126	Geisinger Premier HMO 10/20/0							
22444PA0060127	Geisinger Premier HMO 20/40/1000							
22444PA0060128	Geisinger Premier HMO 35/70/4300							
22444PA0060129	Geisinger Premier HMO 25/50/2750							
22444PA0060130	Geisinger Premier HMO 25/50/2000							
22444PA0060131	Geisinger Premier HMO 10/20/0							
22444PA0060132	Geisinger Premier HMO 20/40/1000							
22444PA0060133	Geisinger Premier HMO 35/70/4300							
22444PA0060134	Geisinger Premier HMO 25/50/2750							
22444PA0060135	Geisinger Premier HMO 25/50/2000							
22444PA0080066	Geisinger All-Access QHDHP POS 6500	$298.83	$298.83		$298.83	$298.83	$298.83	$298.83

Unified Rate Review v5.0

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

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

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	$8,022,814.72	$475.62
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$7,099,744.63	$420.90
Risk Adjustment	-$860,276.00	-$51.00
Experience Period Premium	$7,534,650.72	$446.68
Experience Period Member Months	16,868	

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	$76.09	1.032	1.057	1.032	1.057	$90.54
Outpatient Hospital	$148.14	1.009	1.088	1.009	1.088	$178.53
Professional	$116.89	1.027	1.021	1.027	1.021	$128.52
Other Medical	$6.80	1.000	1.000	1.000	1.000	$6.80
Capitation	$14.96	1.050	1.000	1.050	1.000	$16.49
Prescription Drug	$112.74	1.090	0.988	1.090	0.988	$130.75
Total	$475.62					**$551.63**

Morbidity Adjustment	1.000
Demographic Shift	1.010
Plan Design Changes	1.000
Other	0.931
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2020**	**$518.71**

Manual EHB Allowed Claims PMPM	$558.23
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2020**	**$558.23**	$8,875,857.00
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	-$45.80	-$728,220.00
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$604.03**	**$9,604,077.00**

Projected Member Months	**15,900**

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

Product-Plan Data Collection

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 HMO 15/30/400	Geisinger All-Access HMO 20/40/2500	Geisinger All-Access HMO 30/60/5800	Geisinger Marketplace Options HMO 10/20/400	Geisinger Marketplace Options HMO 10/30/1000
1.4	Plan ID (Standard Component ID)		22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
1.5	Metal		Platinum	Gold	Silver	Platinum	Gold
1.6	AV Metal Value		0.891	0.820	0.719	0.885	0.792
1.7	Plan Category		Terminated	Renewing	Renewing	Terminated	Terminated
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		No	No	No	No	No
1.10	Effective Date of Proposed Rates		1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	14.09%	18.66%	0.00%	0.00%
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	22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
$8,022,815	2.2	Allowed Claims	$8,022,815	$5,320,455	$1,738,981	$848,408	$0	$0
$0	2.3	Reinsurance	$0	$0	$0	$0	$0	$0
	2.4	Member Cost Sharing	$923,070	$329,993	$273,125	$244,469	$0	$0
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0
$7,099,745	2.6	Incurred Claims	$7,099,745	$4,990,462	$1,465,857	$603,939	$0	$0
-$860,276	2.7	Risk Adjustment Transfer Amount	-$860,276	-$470,734	-$205,940	-$145,657	$0	$0
$7,534,651	2.8	Premium	$7,534,651	$4,603,599	$1,649,511	$1,051,965	$0	$0
16,868	2.9	Experience Period Member Months	16,868	9,230	4,038	2,856	0	0
	2.10	Current Enrollment	1,325	0	252	203	0	0
	2.11	Current Premium PMPM	$307.06	$0.00	$0.00	$374.11	$0.00	$0.00
	2.12	Loss Ratio	106.37%	120.75%	101.54%	66.64%	#DIV/0!	#DIV/0!
		Per Member Per Month						
	2.13	Allowed Claims	$475.62	$576.43	$430.65	$297.06	#DIV/0!	#DIV/0!
	2.14	Reinsurance	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!
	2.15	Member Cost Sharing	$54.72	$35.75	$67.64	$85.60	#DIV/0!	#DIV/0!
	2.16	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!
	2.17	Incurred Claims	$420.90	$540.68	$363.02	$211.46	#DIV/0!	#DIV/0!
	2.18	Risk Adjustment Transfer Amount	-$51.00	-$51.00	-$51.00	-$51.00	#DIV/0!	#DIV/0!
	2.19	Premium	$446.68	$498.76	$408.50	$368.34	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
3.2 Market Adjusted Index Rate						
3.3 AV and Cost Sharing Design of Plan		0.0000	0.8388	0.7386	0.0000	0.0000
3.4 Provider Network Adjustment		0.0000	1.0000	1.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB		0.0000	1.0000	1.0000	0.0000	0.0000
Administrative Costs						
3.6 Administrative Expense		0.00%	8.22%	8.22%	0.00%	0.00%
3.7 Taxes and Fees		0.00%	0.96%	0.96%	0.00%	0.00%
3.8 Profit & Risk Load		0.00%	2.00%	2.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		0.0000	1.0000	1.0000	0.0000	0.0000
3.10 **Plan Adjusted Index Rate**		$0.00	$570.43	$502.29	$0.00	$0.00
3.11 Age Calibration Factor	0.6234					
3.12 Geographic Calibration Factor	1.1086					
3.13 Tobacco Calibration Factor	1.0000					
3.14 **Calibrated Plan Adjusted Index Rate**		$0.00	$394.23	$347.14	$0.00	$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	22444PA0060052	22444PA0060062	22444PA0060063	22444PA0060064	22444PA0060065
4.2 Allowed Claims	$9,802,737	$0	$1,864,370	$1,501,853	$0	$0
4.3 Reinsurance	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$1,043,814	$0	$198,522	$159,920	$0	$0
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$8,758,923	$0	$1,665,848	$1,341,933	$0	$0
4.7 Risk Adjustment Transfer Amount	-$650,628	$0	-$123,742	-$99,681	$0	$0
4.8 Premium	$9,418,593	$0	$1,724,995	$1,223,586	$0	$0
4.9 Projected Member Months	15,900	0	3,024	2,436	0	0
4.10 Loss Ratio	99.90%	#DIV/0!	104.03%	119.40%	#DIV/0!	#DIV/0!
Per Member Per Month						
4.11 Allowed Claims	$616.52	#DIV/0!	$616.52	$616.52	#DIV/0!	#DIV/0!
4.12 Reinsurance	$0.00	#DIV/0!	$0.00	$0.00	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	$65.65	#DIV/0!	$65.65	$65.65	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	$0.00	#DIV/0!	$0.00	$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	$550.88	#DIV/0!	$550.88	$550.88	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-$40.92	#DIV/0!	-$40.92	-$40.92	#DIV/0!	#DIV/0!
4.17 Premium	$592.36	#DIV/0!	$570.43	$502.29	#DIV/0!	#DIV/0!

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

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

Geisinger Marketplace Options HMO 10/30/2500	Geisinger Marketplace Options HMO 10/20/400	Geisinger Marketplace Options HMO 10/20/400	Geisinger Marketplace Options HMO 10/30/1000	Geisinger Marketplace Options HMO 10/30/1000	Geisinger Marketplace Options HMO 10/30/2500	Geisinger Marketplace Options HMO 10/30/2500	Geisinger All-Access HMO 10/20/0	Geisinger All-Access HMO 20/40/250	Geisinger All-Access HMO 20/40/500
22444PA0060066	22444PA0060067	22444PA0060068	22444PA0060069	22444PA0060070	22444PA0060071	22444PA0060072	22444PA0060114	22444PA0060115	22444PA0060116
Gold	Platinum	Platinum	Gold	Gold	Gold	Gold	Platinum	Platinum	Gold
0.772	0.885	0.885	0.792	0.792	0.772	0.772	0.920	0.910	0.817
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
No	No	No	No	No	No	No	No	No	No
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%	0.00%	0.00%	12.63%	13.01%	12.70%

22444PA0060066	22444PA0060067	22444PA0060068	22444PA0060069	22444PA0060070	22444PA0060071	22444PA0060072	22444PA0060114	22444PA0060115	22444PA0060116
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	12	31	16
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$374.11	$374.11	$374.11
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#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

22444PA0060066	22444PA0060067	22444PA0060068	22444PA0060069	22444PA0060070	22444PA0060071	22444PA0060072	22444PA0060114	22444PA0060115	22444PA0060116
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9763	0.9371	0.9111
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.22%	8.22%	8.22%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.96%	0.96%	0.96%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.00%
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$663.94	$637.28	$619.60
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$458.85	$440.43	$428.21

22444PA0060066	22444PA0060067	22444PA0060068	22444PA0060069	22444PA0060070	22444PA0060071	22444PA0060072	22444PA0060114	22444PA0060115	22444PA0060116
$0	$0	$0	$0	$0	$0	$0	$88,780	$229,347	$118,373
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$9,453	$24,421	$12,605
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$79,326	$204,926	$105,768
$0	$0	$0	$0	$0	$0	$0	-$5,892	-$15,222	-$7,857
$0	$0	$0	$0	$0	$0	$0	$95,608	$237,070	$118,964
0	0	0	0	0	0	0	144	372	192
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	88.42%	92.37%	95.19%
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$616.52	$616.52	$616.52
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$65.65	$65.65	$65.65
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$550.88	$550.88	$550.88
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$40.92	-$40.92	-$40.92
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$663.94	$637.28	$619.60

utton or Ctrl + Shift + P.

r Ctrl + Shift + L.

Geisinger Health Plan HMO									
22444PA006									
Geisinger All-Access HMO 20/40/1000	Geisinger All-Access HMO 20/40/1500	Geisinger All-Access HMO 35/70/4300	Geisinger All-Access HMO 15/30/400	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 25/50/2750	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 10/20/0
22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126
Gold	Gold	Silver	Platinum	Platinum	Gold	Silver	Gold	Gold	Platinum
0.816	0.813	0.720	0.914	0.920	0.816	0.720	0.818	0.798	0.920
Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	New
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
No	No	No	No	No	No	No	No	No	No
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
12.93%	13.37%	15.58%	13.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	14.52%								
		14.93%							

22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	0	0	0	0	0	0	0	0	0
53	60	2	607	0	0	0	0	0	0
$374.11	$374.11	$374.11	$374.11	$435.17	$435.17	$435.17	$435.17	$435.17	$435.17
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#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!

22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126
		$604.03							
0.8811	0.8638	0.7687	0.9555	0.9763	0.8811	0.7687	0.8339	0.8487	0.9763
1.0000	1.0000	1.0000	1.0000	0.9400	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
8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%
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
$599.20	$587.44	$522.76	$649.80	$624.11	$563.25	$491.40	$533.08	$542.54	$624.11
		0.6234							
		1.1086							
		1.0000							
$414.11	$405.98	$361.28	$449.08	$431.32	$389.26	$339.61	$368.41	$374.95	$431.32

22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126
$392,109	$443,898	$14,797	$4,490,763	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$41,753	$47,267	$1,576	$478,185	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$350,357	$396,630	$13,221	$4,012,578	$0	$0	$0	$0	$0	$0
-$26,025	-$29,462	-$982	-$298,061	$0	$0	$0	$0	$0	$0
$381,092	$422,954	$12,546	$4,733,129	$0	$0	$0	$0	$0	$0
636	720	24	7,284	0	0	0	0	0	0
98.67%	100.80%	114.33%	90.47%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$616.52	$616.52	$616.52	$616.52	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$65.65	$65.65	$65.65	$65.65	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$550.88	$550.88	$550.88	$550.88	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-$40.92	-$40.92	-$40.92	-$40.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
$599.20	$587.44	$522.76	$649.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

									singer Health Plan F
									22444PA008
Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 25/50/2750	Geisinger Premier HMO 25/50/2000	Geisinger Premier HMO 10/20/0	Geisinger Premier HMO 20/40/1000	Geisinger Premier HMO 35/70/4300	Geisinger Premier HMO 25/50/2750	Geisinger Premier HMO 25/50/2000	Geisinger All-Access QHDHP POS 6500
22444PA0060127	22444PA0060128	22444PA0060129	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133	22444PA0060134	22444PA0060135	22444PA0080066
Gold	Silver	Gold	Gold	Platinum	Gold	Silver	Gold	Gold	Bronze
0.816	0.720	0.818	0.798	0.920	0.816	0.720	0.818	0.798	0.631
New	New	New	New	New	New	New	New	New	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	POS
No	No	No	No	No	No	No	No	No	No
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%	0.00%	0.00%	0.00%	0.00%	18.90%
									18.90%

22444PA0060127	22444PA0060128	22444PA0060129	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133	22444PA0060134	22444PA0060135	22444PA0080066
$0	$0	$0	$0	$0	$0	$0	$0	$0	$114,970
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$75,484
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$39,487
$0	$0	$0	$0	$0	$0	$0	$0	$0	-$37,944
$0	$0	$0	$0	$0	$0	$0	$0	$0	$229,576
0	0	0	0	0	0	0	0	0	744
0	0	0	0	0	0	0	0	0	89
$435.17	$448.23	$448.23	$448.23	$448.23	$448.23	$448.23	$448.23	$448.23	$435.17
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	20.61%

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$154.53
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$101.46
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$53.07
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$51.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$308.57

22444PA0060127	22444PA0060128	22444PA0060129	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133	22444PA0060134	22444PA0060135	22444PA0080066
0.8811	0.7687	0.8339	0.8487	0.9763	0.8811	0.7687	0.8339	0.8487	0.6414
0.9400	0.9400	0.9400	0.9400	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
8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%	8.22%
0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	1.49%
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
$563.25	$491.40	$533.08	$542.54	$624.11	$563.25	$491.40	$533.08	$542.54	$438.81
$389.26	$339.61	$368.41	$374.95	$431.32	$389.26	$339.61	$368.41	$374.95	$303.26

22444PA0060127	22444PA0060128	22444PA0060129	22444PA0060130	22444PA0060131	22444PA0060132	22444PA0060133	22444PA0060134	22444PA0060135	22444PA0080066
$0	$0	$0	$0	$0	$0	$0	$0	$0	$658,448
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$70,113
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	$0	$0	$0	$0	$0	$0	$0	$0	$588,335
$0	$0	$0	$0	$0	$0	$0	$0	$0	-$43,703
$0	$0	$0	$0	$0	$0	$0	$0	$0	$468,648
0	0	0	0	0	0	0	0	0	1,068
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	138.45%
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$616.52
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$65.65
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$550.88
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$40.92
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$438.81

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 2	0.8900
Rating Area 3	0.8510
Rating Area 5	0.9100
Rating Area 6	0.9590
Rating Area 7	1.1620
Rating Area 9	0.9870

RFJ Part II - Consumer Friendly Justification
Geisinger Health Plan
Small Group

Geisinger Health Plan has proposed an overall base rate increase of 14.5% for Small Group HMO/POS members renewing effective January 1, 2020 through December 1, 2020. The actual range of proposed rate increases vary from a minimum of 12.6% to a maximum of 18.9%. The key drivers of this increase are the change in base period claims and change in Network. 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 button or Ctrl + Shift*
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	22444
Federal TIN*	23-2311553
Rate Effective Date*	1/1/2020
Rate Expiration Date*	3/31/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
22444PA0060062	Rating Area 2	No Preference	0-14	267.97
22444PA0060062	Rating Area 2	No Preference	15	291.79
22444PA0060062	Rating Area 2	No Preference	16	300.89
22444PA0060062	Rating Area 2	No Preference	17	310.00
22444PA0060062	Rating Area 2	No Preference	18	319.81
22444PA0060062	Rating Area 2	No Preference	19	329.62
22444PA0060062	Rating Area 2	No Preference	20	339.77
22444PA0060062	Rating Area 2	No Preference	21	350.29
22444PA0060062	Rating Area 2	No Preference	22	350.29
22444PA0060062	Rating Area 2	No Preference	23	350.29
22444PA0060062	Rating Area 2	No Preference	24	350.29
22444PA0060062	Rating Area 2	No Preference	25	351.68
22444PA0060062	Rating Area 2	No Preference	26	358.69
22444PA0060062	Rating Area 2	No Preference	27	367.10
22444PA0060062	Rating Area 2	No Preference	28	380.76
22444PA0060062	Rating Area 2	No Preference	29	391.97
22444PA0060062	Rating Area 2	No Preference	30	397.57
22444PA0060062	Rating Area 2	No Preference	31	405.98
22444PA0060062	Rating Area 2	No Preference	32	414.38
22444PA0060062	Rating Area 2	No Preference	33	419.64
22444PA0060062	Rating Area 2	No Preference	34	425.24
22444PA0060062	Rating Area 2	No Preference	35	428.05
22444PA0060062	Rating Area 2	No Preference	36	430.85
22444PA0060062	Rating Area 2	No Preference	37	433.65
22444PA0060062	Rating Area 2	No Preference	38	436.45
22444PA0060062	Rating Area 2	No Preference	39	442.06
22444PA0060062	Rating Area 2	No Preference	40	447.66
22444PA0060062	Rating Area 2	No Preference	41	456.07
22444PA0060062	Rating Area 2	No Preference	42	464.12
22444PA0060062	Rating Area 2	No Preference	43	475.33
22444PA0060062	Rating Area 2	No Preference	44	489.34
22444PA0060062	Rating Area 2	No Preference	45	505.81
22444PA0060062	Rating Area 2	No Preference	46	525.42
22444PA0060062	Rating Area 2	No Preference	47	547.49
22444PA0060062	Rating Area 2	No Preference	48	572.71
22444PA0060062	Rating Area 2	No Preference	49	597.58
22444PA0060062	Rating Area 2	No Preference	50	625.60
22444PA0060062	Rating Area 2	No Preference	51	653.28
22444PA0060062	Rating Area 2	No Preference	52	683.75
22444PA0060062	Rating Area 2	No Preference	53	714.58
22444PA0060062	Rating Area 2	No Preference	54	747.85
22444PA0060062	Rating Area 2	No Preference	55	781.13
22444PA0060062	Rating Area 2	No Preference	56	817.21
22444PA0060062	Rating Area 2	No Preference	57	853.64
22444PA0060062	Rating Area 2	No Preference	58	892.52
22444PA0060062	Rating Area 2	No Preference	59	911.79
22444PA0060062	Rating Area 2	No Preference	60	950.67
22444PA0060062	Rating Area 2	No Preference	61	984.29
22444PA0060062	Rating Area 2	No Preference	62	1006.36
22444PA0060062	Rating Area 2	No Preference	63	1034.03
22444PA0060062	Rating Area 2	No Preference	64 and over	1050.85
22444PA0060062	Rating Area 3	No Preference	0-14	256.22
22444PA0060062	Rating Area 3	No Preference	15	279.00
22444PA0060062	Rating Area 3	No Preference	16	287.71
22444PA0060062	Rating Area 3	No Preference	17	296.42
22444PA0060062	Rating Area 3	No Preference	18	305.79
22444PA0060062	Rating Area 3	No Preference	19	315.17
22444PA0060062	Rating Area 3	No Preference	20	324.89
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22444PA0060062	Rating Area 3	No Preference	30	380.15
22444PA0060062	Rating Area 3	No Preference	31	388.19
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22444PA0060062	Rating Area 3	No Preference	40	428.04
22444PA0060062	Rating Area 3	No Preference	41	436.08
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22444PA0060062	Rating Area 3	No Preference	43	454.50
22444PA0060062	Rating Area 3	No Preference	44	467.90
22444PA0060062	Rating Area 3	No Preference	45	483.64
22444PA0060062	Rating Area 3	No Preference	46	502.40

22444PA0060062	Rating Area 3	No Preference	47	523.50
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22444PA0060062	Rating Area 3	No Preference	56	781.40
22444PA0060062	Rating Area 3	No Preference	57	816.23
22444PA0060062	Rating Area 3	No Preference	58	853.41
22444PA0060062	Rating Area 3	No Preference	59	871.83
22444PA0060062	Rating Area 3	No Preference	60	909.01
22444PA0060062	Rating Area 3	No Preference	61	941.16
22444PA0060062	Rating Area 3	No Preference	62	962.26
22444PA0060062	Rating Area 3	No Preference	63	988.72
22444PA0060062	Rating Area 3	No Preference	64 and over	1004.80
22444PA0060062	Rating Area 5	No Preference	0-14	273.99
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22444PA0060062	Rating Area 5	No Preference	20	347.41
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22444PA0060062	Rating Area 5	No Preference	36	440.53
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22444PA0060062	Rating Area 5	No Preference	38	446.26
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22444PA0060062	Rating Area 5	No Preference	42	474.55
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22444PA0060062	Rating Area 5	No Preference	44	500.34
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22444PA0060062	Rating Area 5	No Preference	46	537.23
22444PA0060062	Rating Area 5	No Preference	47	559.79
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22444PA0060062	Rating Area 5	No Preference	49	611.01
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22444PA0060062	Rating Area 5	No Preference	55	798.68
22444PA0060062	Rating Area 5	No Preference	56	835.57
22444PA0060062	Rating Area 5	No Preference	57	872.82
22444PA0060062	Rating Area 5	No Preference	58	912.58
22444PA0060062	Rating Area 5	No Preference	59	932.28
22444PA0060062	Rating Area 5	No Preference	60	972.03
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22444PA0060062	Rating Area 5	No Preference	62	1028.98
22444PA0060062	Rating Area 5	No Preference	63	1057.27
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22444PA0060062	Rating Area 6	No Preference	15	314.41
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22444PA0060062	Rating Area 6	No Preference	17	334.03
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22444PA0060062	Rating Area 6	No Preference	29	422.35
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22444PA0060062	Rating Area 6	No Preference	31	437.45
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22444PA0060062	Rating Area 6	No Preference	37	467.27
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22444PA0060062	Rating Area 6	No Preference	42	500.11
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22444PA0060062	Rating Area 6	No Preference	44	527.28
22444PA0060062	Rating Area 6	No Preference	45	545.02
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22444PA0060062	Rating Area 6	No Preference	47	589.94
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22444PA0060062 Rating Area 6	No Preference	57	919.82
22444PA0060062 Rating Area 6	No Preference	58	961.72
22444PA0060062 Rating Area 6	No Preference	59	982.47
22444PA0060062 Rating Area 6	No Preference	60	1024.37
22444PA0060062 Rating Area 6	No Preference	61	1060.60
22444PA0060062 Rating Area 6	No Preference	62	1084.38
22444PA0060062 Rating Area 6	No Preference	63	1114.20
22444PA0060062 Rating Area 6	No Preference	64 and over	1132.32
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22444PA0060062 Rating Area 7	No Preference	15	380.96
22444PA0060062 Rating Area 7	No Preference	16	392.85
22444PA0060062 Rating Area 7	No Preference	17	404.74
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22444PA0060062 Rating Area 7	No Preference	22	457.34
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22444PA0060062 Rating Area 7	No Preference	30	519.08
22444PA0060062 Rating Area 7	No Preference	31	530.05
22444PA0060062 Rating Area 7	No Preference	32	541.03
22444PA0060062 Rating Area 7	No Preference	33	547.89
22444PA0060062 Rating Area 7	No Preference	34	555.21
22444PA0060062 Rating Area 7	No Preference	35	558.86
22444PA0060062 Rating Area 7	No Preference	36	562.52
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22444PA0060062 Rating Area 7	No Preference	38	569.84
22444PA0060062 Rating Area 7	No Preference	39	577.16
22444PA0060062 Rating Area 7	No Preference	40	584.47
22444PA0060062 Rating Area 7	No Preference	41	595.45
22444PA0060062 Rating Area 7	No Preference	42	605.97
22444PA0060062 Rating Area 7	No Preference	43	620.60
22444PA0060062 Rating Area 7	No Preference	44	638.90
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22444PA0060062 Rating Area 7	No Preference	46	686.00
22444PA0060062 Rating Area 7	No Preference	47	714.82
22444PA0060062 Rating Area 7	No Preference	48	747.74
22444PA0060062 Rating Area 7	No Preference	49	780.21
22444PA0060062 Rating Area 7	No Preference	50	816.80
22444PA0060062 Rating Area 7	No Preference	51	852.93
22444PA0060062 Rating Area 7	No Preference	52	892.72
22444PA0060062 Rating Area 7	No Preference	53	932.96
22444PA0060062 Rating Area 7	No Preference	54	976.41
22444PA0060062 Rating Area 7	No Preference	55	1019.86
22444PA0060062 Rating Area 7	No Preference	56	1066.96
22444PA0060062 Rating Area 7	No Preference	57	1114.53
22444PA0060062 Rating Area 7	No Preference	58	1165.29
22444PA0060062 Rating Area 7	No Preference	59	1190.44
22444PA0060062 Rating Area 7	No Preference	60	1241.21
22444PA0060062 Rating Area 7	No Preference	61	1285.11
22444PA0060062 Rating Area 7	No Preference	62	1313.92
22444PA0060062 Rating Area 7	No Preference	63	1350.05
22444PA0060062 Rating Area 7	No Preference	64 and over	1372.01
22444PA0060062 Rating Area 9	No Preference	0-14	297.17
22444PA0060062 Rating Area 9	No Preference	15	323.59
22444PA0060062 Rating Area 9	No Preference	16	333.69
22444PA0060062 Rating Area 9	No Preference	17	343.79
22444PA0060062 Rating Area 9	No Preference	18	354.66
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22444PA0060062 Rating Area 9	No Preference	20	376.81
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22444PA0060062 Rating Area 9	No Preference	29	434.69
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22444PA0060062 Rating Area 9	No Preference	31	450.22
22444PA0060062 Rating Area 9	No Preference	32	459.55
22444PA0060062 Rating Area 9	No Preference	33	465.37
22444PA0060062 Rating Area 9	No Preference	34	471.59
22444PA0060062 Rating Area 9	No Preference	35	474.70
22444PA0060062 Rating Area 9	No Preference	36	477.81
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22444PA0060062 Rating Area 9	No Preference	40	496.45
22444PA0060062 Rating Area 9	No Preference	41	505.77
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22444PA0060062 Rating Area 9	No Preference	44	542.68
22444PA0060062 Rating Area 9	No Preference	45	560.94
22444PA0060062 Rating Area 9	No Preference	46	582.69
22444PA0060062 Rating Area 9	No Preference	47	607.16
22444PA0060062 Rating Area 9	No Preference	48	635.13
22444PA0060062 Rating Area 9	No Preference	49	662.71
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22444PA0060062	Rating Area 9	No Preference	53	792.46
22444PA0060062	Rating Area 9	No Preference	54	829.36
22444PA0060062	Rating Area 9	No Preference	55	866.26
22444PA0060062	Rating Area 9	No Preference	56	906.28
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22444PA0060062	Rating Area 9	No Preference	58	989.79
22444PA0060062	Rating Area 9	No Preference	59	1011.16
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22444PA0060062	Rating Area 9	No Preference	62	1116.04
22444PA0060062	Rating Area 9	No Preference	63	1146.73
22444PA0060062	Rating Area 9	No Preference	64 and over	1165.38
22444PA0060063	Rating Area 2	No Preference	0-14	235.97
22444PA0060063	Rating Area 2	No Preference	15	256.94
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22444PA0060063	Rating Area 2	No Preference	25	309.69
22444PA0060063	Rating Area 2	No Preference	26	315.86
22444PA0060063	Rating Area 2	No Preference	27	323.26
22444PA0060063	Rating Area 2	No Preference	28	335.29
22444PA0060063	Rating Area 2	No Preference	29	345.16
22444PA0060063	Rating Area 2	No Preference	30	350.09
22444PA0060063	Rating Area 2	No Preference	31	357.50
22444PA0060063	Rating Area 2	No Preference	32	364.90
22444PA0060063	Rating Area 2	No Preference	33	369.53
22444PA0060063	Rating Area 2	No Preference	34	374.46
22444PA0060063	Rating Area 2	No Preference	35	376.93
22444PA0060063	Rating Area 2	No Preference	36	379.40
22444PA0060063	Rating Area 2	No Preference	37	381.87
22444PA0060063	Rating Area 2	No Preference	38	384.33
22444PA0060063	Rating Area 2	No Preference	39	389.27
22444PA0060063	Rating Area 2	No Preference	40	394.20
22444PA0060063	Rating Area 2	No Preference	41	401.61
22444PA0060063	Rating Area 2	No Preference	42	408.70
22444PA0060063	Rating Area 2	No Preference	43	418.57
22444PA0060063	Rating Area 2	No Preference	44	430.91
22444PA0060063	Rating Area 2	No Preference	45	445.41
22444PA0060063	Rating Area 2	No Preference	46	462.68
22444PA0060063	Rating Area 2	No Preference	47	482.11
22444PA0060063	Rating Area 2	No Preference	48	504.32
22444PA0060063	Rating Area 2	No Preference	49	526.22
22444PA0060063	Rating Area 2	No Preference	50	550.90
22444PA0060063	Rating Area 2	No Preference	51	575.27
22444PA0060063	Rating Area 2	No Preference	52	602.10
22444PA0060063	Rating Area 2	No Preference	53	629.25
22444PA0060063	Rating Area 2	No Preference	54	658.55
22444PA0060063	Rating Area 2	No Preference	55	687.85
22444PA0060063	Rating Area 2	No Preference	56	719.62
22444PA0060063	Rating Area 2	No Preference	57	751.70
22444PA0060063	Rating Area 2	No Preference	58	785.94
22444PA0060063	Rating Area 2	No Preference	59	802.90
22444PA0060063	Rating Area 2	No Preference	60	837.14
22444PA0060063	Rating Area 2	No Preference	61	866.75
22444PA0060063	Rating Area 2	No Preference	62	886.19
22444PA0060063	Rating Area 2	No Preference	63	910.55
22444PA0060063	Rating Area 2	No Preference	64 and over	925.36
22444PA0060063	Rating Area 3	No Preference	0-14	225.63
22444PA0060063	Rating Area 3	No Preference	15	245.68
22444PA0060063	Rating Area 3	No Preference	16	253.35
22444PA0060063	Rating Area 3	No Preference	17	261.02
22444PA0060063	Rating Area 3	No Preference	18	269.28
22444PA0060063	Rating Area 3	No Preference	19	277.54
22444PA0060063	Rating Area 3	No Preference	20	286.09
22444PA0060063	Rating Area 3	No Preference	21	294.94
22444PA0060063	Rating Area 3	No Preference	22	294.94
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22444PA0060063	Rating Area 3	No Preference	25	296.12
22444PA0060063	Rating Area 3	No Preference	26	302.02
22444PA0060063	Rating Area 3	No Preference	27	309.09
22444PA0060063	Rating Area 3	No Preference	28	320.60
22444PA0060063	Rating Area 3	No Preference	29	330.03
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22444PA0060063	Rating Area 3	No Preference	31	341.83
22444PA0060063	Rating Area 3	No Preference	32	348.91
22444PA0060063	Rating Area 3	No Preference	33	353.33
22444PA0060063	Rating Area 3	No Preference	34	358.05
22444PA0060063	Rating Area 3	No Preference	35	360.41
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22444PA0060063	Rating Area 3	No Preference	37	365.13
22444PA0060063	Rating Area 3	No Preference	38	367.49
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22444PA0060063	Rating Area 3	No Preference	40	376.93
22444PA0060063	Rating Area 3	No Preference	41	384.01
22444PA0060063	Rating Area 3	No Preference	42	390.79
22444PA0060063	Rating Area 3	No Preference	43	400.23
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22444PA0060063	Rating Area 3	No Preference	45	425.89
22444PA0060063	Rating Area 3	No Preference	46	442.41
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22444PA0060063	Rating Area 3	No Preference	48	482.22
22444PA0060063	Rating Area 3	No Preference	49	503.16
22444PA0060063	Rating Area 3	No Preference	50	526.76
22444PA0060063	Rating Area 3	No Preference	51	550.06
22444PA0060063	Rating Area 3	No Preference	52	575.72

22444PA0060063	Rating Area 3	No Preference	53	601.67
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22444PA0060063	Rating Area 3	No Preference	55	657.71
22444PA0060063	Rating Area 3	No Preference	56	688.09
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22444PA0060063	Rating Area 3	No Preference	58	751.50
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22444PA0060063	Rating Area 3	No Preference	61	828.77
22444PA0060063	Rating Area 3	No Preference	62	847.35
22444PA0060063	Rating Area 3	No Preference	63	870.65
22444PA0060063	Rating Area 3	No Preference	64 and over	884.81
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22444PA0060063	Rating Area 5	No Preference	29	352.92
22444PA0060063	Rating Area 5	No Preference	30	357.96
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22444PA0060063	Rating Area 5	No Preference	33	377.83
22444PA0060063	Rating Area 5	No Preference	34	382.88
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22444PA0060063	Rating Area 5	No Preference	37	390.45
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22444PA0060063	Rating Area 5	No Preference	39	398.02
22444PA0060063	Rating Area 5	No Preference	40	403.06
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22444PA0060063	Rating Area 5	No Preference	54	673.35
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22444PA0060063	Rating Area 5	No Preference	64 and over	946.16
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22444PA0060063	Rating Area 6	No Preference	28	361.28
22444PA0060063	Rating Area 6	No Preference	29	371.92
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22444PA0060063	Rating Area 6	No Preference	33	398.18
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22444PA0060063	Rating Area 6	No Preference	53	678.03
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22444PA0060063	Rating Area 6	No Preference	57	809.98
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22444PA0060063	Rating Area 6	No Preference	62	954.89
22444PA0060063	Rating Area 6	No Preference	63	981.15
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22444PA0060063	Rating Area 7	No Preference	63	1188.84
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22444PA0060063	Rating Area 9	No Preference	37	423.48
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22444PA0060063	Rating Area 9	No Preference	39	431.69
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22444PA0060063	Rating Area 9	No Preference	43	464.19
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22444PA0060063	Rating Area 9	No Preference	48	559.29
22444PA0060063	Rating Area 9	No Preference	49	583.57
22444PA0060063	Rating Area 9	No Preference	50	610.94
22444PA0060063	Rating Area 9	No Preference	51	637.96
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22444PA0060063	Rating Area 9	No Preference	53	697.83
22444PA0060063	Rating Area 9	No Preference	54	730.32
22444PA0060063	Rating Area 9	No Preference	55	762.82
22444PA0060063	Rating Area 9	No Preference	56	798.05

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22444PA0060063	Rating Area 9	No Preference	59	890.41
22444PA0060063	Rating Area 9	No Preference	60	928.38
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22444PA0060063	Rating Area 9	No Preference	62	982.77
22444PA0060063	Rating Area 9	No Preference	63	1009.80
22444PA0060063	Rating Area 9	No Preference	64 and over	1026.21
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22444PA0060114	Rating Area 2	No Preference	16	350.24
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22444PA0060114	Rating Area 2	No Preference	18	372.25
22444PA0060114	Rating Area 2	No Preference	19	383.67
22444PA0060114	Rating Area 2	No Preference	20	395.49
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22444PA0060114	Rating Area 2	No Preference	22	407.73
22444PA0060114	Rating Area 2	No Preference	23	407.73
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22444PA0060114	Rating Area 2	No Preference	26	417.51
22444PA0060114	Rating Area 2	No Preference	27	427.30
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22444PA0060114	Rating Area 2	No Preference	39	514.55
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22444PA0060114	Rating Area 2	No Preference	41	530.86
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22444PA0060114	Rating Area 2	No Preference	46	611.59
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22444PA0060114	Rating Area 2	No Preference	48	666.63
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22444PA0060114	Rating Area 2	No Preference	50	728.20
22444PA0060114	Rating Area 2	No Preference	51	760.41
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22444PA0060114	Rating Area 2	No Preference	54	870.49
22444PA0060114	Rating Area 2	No Preference	55	909.23
22444PA0060114	Rating Area 2	No Preference	56	951.22
22444PA0060114	Rating Area 2	No Preference	57	993.63
22444PA0060114	Rating Area 2	No Preference	58	1038.89
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22444PA0060114	Rating Area 2	No Preference	62	1171.40
22444PA0060114	Rating Area 2	No Preference	63	1203.61
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22444PA0060114	Rating Area 3	No Preference	0-14	298.24
22444PA0060114	Rating Area 3	No Preference	15	324.75
22444PA0060114	Rating Area 3	No Preference	16	334.89
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22444PA0060114	Rating Area 3	No Preference	18	355.94
22444PA0060114	Rating Area 3	No Preference	19	366.86
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22444PA0060114	Rating Area 3	No Preference	29	436.25
22444PA0060114	Rating Area 3	No Preference	30	442.49
22444PA0060114	Rating Area 3	No Preference	31	451.85
22444PA0060114	Rating Area 3	No Preference	32	461.20
22444PA0060114	Rating Area 3	No Preference	33	467.05
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22444PA0060114	Rating Area 3	No Preference	35	476.41
22444PA0060114	Rating Area 3	No Preference	36	479.53
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22444PA0060114	Rating Area 3	No Preference	38	485.76
22444PA0060114	Rating Area 3	No Preference	39	492.00
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22444PA0060114	Rating Area 3	No Preference	41	507.60
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22444PA0060114	Rating Area 3	No Preference	43	529.04
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22444PA0060114	Rating Area 3	No Preference	46	584.79
22444PA0060114	Rating Area 3	No Preference	47	609.35
22444PA0060114	Rating Area 3	No Preference	48	637.42
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22444PA0060114	Rating Area 3	No Preference	50	696.29
22444PA0060114	Rating Area 3	No Preference	51	727.09
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22444PA0060114	Rating Area 3	No Preference	56	909.54
22444PA0060114	Rating Area 3	No Preference	57	950.09
22444PA0060114	Rating Area 3	No Preference	58	993.36

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22444PA0060114	Rating Area 3	No Preference	61	1095.50
22444PA0060114	Rating Area 3	No Preference	62	1120.07
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22444PA0060114	Rating Area 5	No Preference	0-14	318.92
22444PA0060114	Rating Area 5	No Preference	15	347.27
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22444PA0060114	Rating Area 5	No Preference	17	368.95
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22444PA0060114	Rating Area 5	No Preference	25	418.56
22444PA0060114	Rating Area 5	No Preference	26	426.89
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22444PA0060114	Rating Area 5	No Preference	28	453.16
22444PA0060114	Rating Area 5	No Preference	29	466.50
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22444PA0060114	Rating Area 5	No Preference	32	493.18
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22444PA0060114	Rating Area 5	No Preference	36	512.77
22444PA0060114	Rating Area 5	No Preference	37	516.11
22444PA0060114	Rating Area 5	No Preference	38	519.44
22444PA0060114	Rating Area 5	No Preference	39	526.11
22444PA0060114	Rating Area 5	No Preference	40	532.78
22444PA0060114	Rating Area 5	No Preference	41	542.79
22444PA0060114	Rating Area 5	No Preference	42	552.38
22444PA0060114	Rating Area 5	No Preference	43	565.72
22444PA0060114	Rating Area 5	No Preference	44	582.39
22444PA0060114	Rating Area 5	No Preference	45	601.99
22444PA0060114	Rating Area 5	No Preference	46	625.33
22444PA0060114	Rating Area 5	No Preference	47	651.60
22444PA0060114	Rating Area 5	No Preference	48	681.61
22444PA0060114	Rating Area 5	No Preference	49	711.21
22444PA0060114	Rating Area 5	No Preference	50	744.56
22444PA0060114	Rating Area 5	No Preference	51	777.50
22444PA0060114	Rating Area 5	No Preference	52	813.77
22444PA0060114	Rating Area 5	No Preference	53	850.45
22444PA0060114	Rating Area 5	No Preference	54	890.06
22444PA0060114	Rating Area 5	No Preference	55	929.66
22444PA0060114	Rating Area 5	No Preference	56	972.60
22444PA0060114	Rating Area 5	No Preference	57	1015.96
22444PA0060114	Rating Area 5	No Preference	58	1062.23
22444PA0060114	Rating Area 5	No Preference	59	1085.16
22444PA0060114	Rating Area 5	No Preference	60	1131.43
22444PA0060114	Rating Area 5	No Preference	61	1171.46
22444PA0060114	Rating Area 5	No Preference	62	1197.72
22444PA0060114	Rating Area 5	No Preference	63	1230.65
22444PA0060114	Rating Area 5	No Preference	64 and over	1250.66
22444PA0060114	Rating Area 6	No Preference	0-14	336.09
22444PA0060114	Rating Area 6	No Preference	15	365.97
22444PA0060114	Rating Area 6	No Preference	16	377.39
22444PA0060114	Rating Area 6	No Preference	17	388.81
22444PA0060114	Rating Area 6	No Preference	18	401.11
22444PA0060114	Rating Area 6	No Preference	19	413.42
22444PA0060114	Rating Area 6	No Preference	20	426.16
22444PA0060114	Rating Area 6	No Preference	21	439.34
22444PA0060114	Rating Area 6	No Preference	22	439.34
22444PA0060114	Rating Area 6	No Preference	23	439.34
22444PA0060114	Rating Area 6	No Preference	24	439.34
22444PA0060114	Rating Area 6	No Preference	25	441.09
22444PA0060114	Rating Area 6	No Preference	26	449.88
22444PA0060114	Rating Area 6	No Preference	27	460.42
22444PA0060114	Rating Area 6	No Preference	28	477.56
22444PA0060114	Rating Area 6	No Preference	29	491.62
22444PA0060114	Rating Area 6	No Preference	30	498.65
22444PA0060114	Rating Area 6	No Preference	31	509.19
22444PA0060114	Rating Area 6	No Preference	32	519.73
22444PA0060114	Rating Area 6	No Preference	33	526.32
22444PA0060114	Rating Area 6	No Preference	34	533.35
22444PA0060114	Rating Area 6	No Preference	35	536.87
22444PA0060114	Rating Area 6	No Preference	36	540.38
22444PA0060114	Rating Area 6	No Preference	37	543.90
22444PA0060114	Rating Area 6	No Preference	38	547.41
22444PA0060114	Rating Area 6	No Preference	39	554.44
22444PA0060114	Rating Area 6	No Preference	40	561.47
22444PA0060114	Rating Area 6	No Preference	41	572.02
22444PA0060114	Rating Area 6	No Preference	42	582.12
22444PA0060114	Rating Area 6	No Preference	43	596.18
22444PA0060114	Rating Area 6	No Preference	44	613.75
22444PA0060114	Rating Area 6	No Preference	45	634.40
22444PA0060114	Rating Area 6	No Preference	46	659.00
22444PA0060114	Rating Area 6	No Preference	47	686.68
22444PA0060114	Rating Area 6	No Preference	48	718.31
22444PA0060114	Rating Area 6	No Preference	49	749.51
22444PA0060114	Rating Area 6	No Preference	50	784.65
22444PA0060114	Rating Area 6	No Preference	51	819.36
22444PA0060114	Rating Area 6	No Preference	52	857.58
22444PA0060114	Rating Area 6	No Preference	53	896.25
22444PA0060114	Rating Area 6	No Preference	54	937.98
22444PA0060114	Rating Area 6	No Preference	55	979.72
22444PA0060114	Rating Area 6	No Preference	56	1024.97
22444PA0060114	Rating Area 6	No Preference	57	1070.66
22444PA0060114	Rating Area 6	No Preference	58	1119.43
22444PA0060114	Rating Area 6	No Preference	59	1143.59
22444PA0060114	Rating Area 6	No Preference	60	1192.36

22444PA0060114	Rating Area 6	No Preference	61	1234.53
22444PA0060114	Rating Area 6	No Preference	62	1262.21
22444PA0060114	Rating Area 6	No Preference	63	1296.92
22444PA0060114	Rating Area 6	No Preference	64 and over	1318.01
22444PA0060114	Rating Area 7	No Preference	0-14	407.24
22444PA0060114	Rating Area 7	No Preference	15	443.43
22444PA0060114	Rating Area 7	No Preference	16	457.28
22444PA0060114	Rating Area 7	No Preference	17	471.12
22444PA0060114	Rating Area 7	No Preference	18	486.02
22444PA0060114	Rating Area 7	No Preference	19	500.93
22444PA0060114	Rating Area 7	No Preference	20	516.36
22444PA0060114	Rating Area 7	No Preference	21	532.34
22444PA0060114	Rating Area 7	No Preference	22	532.34
22444PA0060114	Rating Area 7	No Preference	23	532.34
22444PA0060114	Rating Area 7	No Preference	24	532.34
22444PA0060114	Rating Area 7	No Preference	25	534.46
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22444PA0060114	Rating Area 7	No Preference	27	557.89
22444PA0060114	Rating Area 7	No Preference	28	578.65
22444PA0060114	Rating Area 7	No Preference	29	595.68
22444PA0060114	Rating Area 7	No Preference	30	604.20
22444PA0060114	Rating Area 7	No Preference	31	616.98
22444PA0060114	Rating Area 7	No Preference	32	629.75
22444PA0060114	Rating Area 7	No Preference	33	637.74
22444PA0060114	Rating Area 7	No Preference	34	646.25
22444PA0060114	Rating Area 7	No Preference	35	650.51
22444PA0060114	Rating Area 7	No Preference	36	654.77
22444PA0060114	Rating Area 7	No Preference	37	659.03
22444PA0060114	Rating Area 7	No Preference	38	663.29
22444PA0060114	Rating Area 7	No Preference	39	671.81
22444PA0060114	Rating Area 7	No Preference	40	680.32
22444PA0060114	Rating Area 7	No Preference	41	693.10
22444PA0060114	Rating Area 7	No Preference	42	705.34
22444PA0060114	Rating Area 7	No Preference	43	722.38
22444PA0060114	Rating Area 7	No Preference	44	743.67
22444PA0060114	Rating Area 7	No Preference	45	768.69
22444PA0060114	Rating Area 7	No Preference	46	798.50
22444PA0060114	Rating Area 7	No Preference	47	832.04
22444PA0060114	Rating Area 7	No Preference	48	870.37
22444PA0060114	Rating Area 7	No Preference	49	908.16
22444PA0060114	Rating Area 7	No Preference	50	950.75
22444PA0060114	Rating Area 7	No Preference	51	992.80
22444PA0060114	Rating Area 7	No Preference	52	1039.12
22444PA0060114	Rating Area 7	No Preference	53	1085.96
22444PA0060114	Rating Area 7	No Preference	54	1136.53
22444PA0060114	Rating Area 7	No Preference	55	1187.11
22444PA0060114	Rating Area 7	No Preference	56	1241.94
22444PA0060114	Rating Area 7	No Preference	57	1297.30
22444PA0060114	Rating Area 7	No Preference	58	1356.39
22444PA0060114	Rating Area 7	No Preference	59	1385.67
22444PA0060114	Rating Area 7	No Preference	60	1444.76
22444PA0060114	Rating Area 7	No Preference	61	1495.86
22444PA0060114	Rating Area 7	No Preference	62	1529.40
22444PA0060114	Rating Area 7	No Preference	63	1571.45
22444PA0060114	Rating Area 7	No Preference	64 and over	1597.00
22444PA0060114	Rating Area 9	No Preference	0-14	345.91
22444PA0060114	Rating Area 9	No Preference	15	376.65
22444PA0060114	Rating Area 9	No Preference	16	388.41
22444PA0060114	Rating Area 9	No Preference	17	400.16
22444PA0060114	Rating Area 9	No Preference	18	412.83
22444PA0060114	Rating Area 9	No Preference	19	425.49
22444PA0060114	Rating Area 9	No Preference	20	438.60
22444PA0060114	Rating Area 9	No Preference	21	452.17
22444PA0060114	Rating Area 9	No Preference	22	452.17
22444PA0060114	Rating Area 9	No Preference	23	452.17
22444PA0060114	Rating Area 9	No Preference	24	452.17
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22444PA0060114	Rating Area 9	No Preference	27	473.87
22444PA0060114	Rating Area 9	No Preference	28	491.50
22444PA0060114	Rating Area 9	No Preference	29	505.97
22444PA0060114	Rating Area 9	No Preference	30	513.21
22444PA0060114	Rating Area 9	No Preference	31	524.06
22444PA0060114	Rating Area 9	No Preference	32	534.91
22444PA0060114	Rating Area 9	No Preference	33	541.69
22444PA0060114	Rating Area 9	No Preference	34	548.93
22444PA0060114	Rating Area 9	No Preference	35	552.54
22444PA0060114	Rating Area 9	No Preference	36	556.16
22444PA0060114	Rating Area 9	No Preference	37	559.78
22444PA0060114	Rating Area 9	No Preference	38	563.40
22444PA0060114	Rating Area 9	No Preference	39	570.63
22444PA0060114	Rating Area 9	No Preference	40	577.86
22444PA0060114	Rating Area 9	No Preference	41	588.72
22444PA0060114	Rating Area 9	No Preference	42	599.12
22444PA0060114	Rating Area 9	No Preference	43	613.59
22444PA0060114	Rating Area 9	No Preference	44	631.67
22444PA0060114	Rating Area 9	No Preference	45	652.92
22444PA0060114	Rating Area 9	No Preference	46	678.25
22444PA0060114	Rating Area 9	No Preference	47	706.73
22444PA0060114	Rating Area 9	No Preference	48	739.29
22444PA0060114	Rating Area 9	No Preference	49	771.39
22444PA0060114	Rating Area 9	No Preference	50	807.56
22444PA0060114	Rating Area 9	No Preference	51	843.28
22444PA0060114	Rating Area 9	No Preference	52	882.62
22444PA0060114	Rating Area 9	No Preference	53	922.41
22444PA0060114	Rating Area 9	No Preference	54	965.37
22444PA0060114	Rating Area 9	No Preference	55	1008.32
22444PA0060114	Rating Area 9	No Preference	56	1054.90
22444PA0060114	Rating Area 9	No Preference	57	1101.92
22444PA0060114	Rating Area 9	No Preference	58	1152.11
22444PA0060114	Rating Area 9	No Preference	59	1176.98
22444PA0060114	Rating Area 9	No Preference	60	1227.17
22444PA0060114	Rating Area 9	No Preference	61	1270.58
22444PA0060114	Rating Area 9	No Preference	62	1299.07

22444PA0060114 Rating Area 9	No Preference	63	1334.79
22444PA0060114 Rating Area 9	No Preference	64 and over	1356.49
22444PA0060115 Rating Area 2	No Preference	0-14	299.39
22444PA0060115 Rating Area 2	No Preference	15	326.00
22444PA0060115 Rating Area 2	No Preference	16	336.18
22444PA0060115 Rating Area 2	No Preference	17	346.35
22444PA0060115 Rating Area 2	No Preference	18	357.31
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22444PA0060115 Rating Area 2	No Preference	20	379.62
22444PA0060115 Rating Area 2	No Preference	21	391.37
22444PA0060115 Rating Area 2	No Preference	22	391.37
22444PA0060115 Rating Area 2	No Preference	23	391.37
22444PA0060115 Rating Area 2	No Preference	24	391.37
22444PA0060115 Rating Area 2	No Preference	25	392.93
22444PA0060115 Rating Area 2	No Preference	26	400.75
22444PA0060115 Rating Area 2	No Preference	27	410.15
22444PA0060115 Rating Area 2	No Preference	28	425.41
22444PA0060115 Rating Area 2	No Preference	29	437.93
22444PA0060115 Rating Area 2	No Preference	30	444.19
22444PA0060115 Rating Area 2	No Preference	31	453.59
22444PA0060115 Rating Area 2	No Preference	32	462.98
22444PA0060115 Rating Area 2	No Preference	33	468.85
22444PA0060115 Rating Area 2	No Preference	34	475.11
22444PA0060115 Rating Area 2	No Preference	35	478.24
22444PA0060115 Rating Area 2	No Preference	36	481.37
22444PA0060115 Rating Area 2	No Preference	37	484.50
22444PA0060115 Rating Area 2	No Preference	38	487.64
22444PA0060115 Rating Area 2	No Preference	39	493.90
22444PA0060115 Rating Area 2	No Preference	40	500.16
22444PA0060115 Rating Area 2	No Preference	41	509.55
22444PA0060115 Rating Area 2	No Preference	42	518.55
22444PA0060115 Rating Area 2	No Preference	43	531.08
22444PA0060115 Rating Area 2	No Preference	44	546.73
22444PA0060115 Rating Area 2	No Preference	45	565.12
22444PA0060115 Rating Area 2	No Preference	46	587.04
22444PA0060115 Rating Area 2	No Preference	47	611.70
22444PA0060115 Rating Area 2	No Preference	48	639.87
22444PA0060115 Rating Area 2	No Preference	49	667.66
22444PA0060115 Rating Area 2	No Preference	50	698.97
22444PA0060115 Rating Area 2	No Preference	51	729.89
22444PA0060115 Rating Area 2	No Preference	52	763.94
22444PA0060115 Rating Area 2	No Preference	53	798.38
22444PA0060115 Rating Area 2	No Preference	54	835.55
22444PA0060115 Rating Area 2	No Preference	55	872.73
22444PA0060115 Rating Area 2	No Preference	56	913.04
22444PA0060115 Rating Area 2	No Preference	57	953.75
22444PA0060115 Rating Area 2	No Preference	58	997.19
22444PA0060115 Rating Area 2	No Preference	59	1018.71
22444PA0060115 Rating Area 2	No Preference	60	1062.15
22444PA0060115 Rating Area 2	No Preference	61	1099.72
22444PA0060115 Rating Area 2	No Preference	62	1124.38
22444PA0060115 Rating Area 2	No Preference	63	1155.30
22444PA0060115 Rating Area 2	No Preference	64 and over	1174.08
22444PA0060115 Rating Area 3	No Preference	0-14	286.27
22444PA0060115 Rating Area 3	No Preference	15	311.72
22444PA0060115 Rating Area 3	No Preference	16	321.45
22444PA0060115 Rating Area 3	No Preference	17	331.18
22444PA0060115 Rating Area 3	No Preference	18	341.65
22444PA0060115 Rating Area 3	No Preference	19	352.13
22444PA0060115 Rating Area 3	No Preference	20	362.98
22444PA0060115 Rating Area 3	No Preference	21	374.22
22444PA0060115 Rating Area 3	No Preference	22	374.22
22444PA0060115 Rating Area 3	No Preference	23	374.22
22444PA0060115 Rating Area 3	No Preference	24	374.22
22444PA0060115 Rating Area 3	No Preference	25	375.71
22444PA0060115 Rating Area 3	No Preference	26	383.19
22444PA0060115 Rating Area 3	No Preference	27	392.17
22444PA0060115 Rating Area 3	No Preference	28	406.77
22444PA0060115 Rating Area 3	No Preference	29	418.74
22444PA0060115 Rating Area 3	No Preference	30	424.73
22444PA0060115 Rating Area 3	No Preference	31	433.71
22444PA0060115 Rating Area 3	No Preference	32	442.69
22444PA0060115 Rating Area 3	No Preference	33	448.30
22444PA0060115 Rating Area 3	No Preference	34	454.29
22444PA0060115 Rating Area 3	No Preference	35	457.29
22444PA0060115 Rating Area 3	No Preference	36	460.28
22444PA0060115 Rating Area 3	No Preference	37	463.27
22444PA0060115 Rating Area 3	No Preference	38	466.27
22444PA0060115 Rating Area 3	No Preference	39	472.25
22444PA0060115 Rating Area 3	No Preference	40	478.24
22444PA0060115 Rating Area 3	No Preference	41	487.22
22444PA0060115 Rating Area 3	No Preference	42	495.83
22444PA0060115 Rating Area 3	No Preference	43	507.80
22444PA0060115 Rating Area 3	No Preference	44	522.77
22444PA0060115 Rating Area 3	No Preference	45	540.36
22444PA0060115 Rating Area 3	No Preference	46	561.32
22444PA0060115 Rating Area 3	No Preference	47	584.89
22444PA0060115 Rating Area 3	No Preference	48	611.84
22444PA0060115 Rating Area 3	No Preference	49	638.40
22444PA0060115 Rating Area 3	No Preference	50	668.34
22444PA0060115 Rating Area 3	No Preference	51	697.90
22444PA0060115 Rating Area 3	No Preference	52	730.46
22444PA0060115 Rating Area 3	No Preference	53	763.39
22444PA0060115 Rating Area 3	No Preference	54	798.94
22444PA0060115 Rating Area 3	No Preference	55	834.49
22444PA0060115 Rating Area 3	No Preference	56	873.03
22444PA0060115 Rating Area 3	No Preference	57	911.95
22444PA0060115 Rating Area 3	No Preference	58	953.49
22444PA0060115 Rating Area 3	No Preference	59	974.07
22444PA0060115 Rating Area 3	No Preference	60	1015.61
22444PA0060115 Rating Area 3	No Preference	61	1051.53
22444PA0060115 Rating Area 3	No Preference	62	1075.11
22444PA0060115 Rating Area 3	No Preference	63	1104.67
22444PA0060115 Rating Area 3	No Preference	64 and over	1122.63

22444PA0060115	Rating Area 5	No Preference	0-14	306.12
22444PA0060115	Rating Area 5	No Preference	15	333.33
22444PA0060115	Rating Area 5	No Preference	16	343.73
22444PA0060115	Rating Area 5	No Preference	17	354.14
22444PA0060115	Rating Area 5	No Preference	18	365.34
22444PA0060115	Rating Area 5	No Preference	19	376.55
22444PA0060115	Rating Area 5	No Preference	20	388.15
22444PA0060115	Rating Area 5	No Preference	21	400.16
22444PA0060115	Rating Area 5	No Preference	22	400.16
22444PA0060115	Rating Area 5	No Preference	23	400.16
22444PA0060115	Rating Area 5	No Preference	24	400.16
22444PA0060115	Rating Area 5	No Preference	25	401.76
22444PA0060115	Rating Area 5	No Preference	26	409.76
22444PA0060115	Rating Area 5	No Preference	27	419.36
22444PA0060115	Rating Area 5	No Preference	28	434.97
22444PA0060115	Rating Area 5	No Preference	29	447.77
22444PA0060115	Rating Area 5	No Preference	30	454.18
22444PA0060115	Rating Area 5	No Preference	31	463.78
22444PA0060115	Rating Area 5	No Preference	32	473.38
22444PA0060115	Rating Area 5	No Preference	33	479.39
22444PA0060115	Rating Area 5	No Preference	34	485.79
22444PA0060115	Rating Area 5	No Preference	35	488.99
22444PA0060115	Rating Area 5	No Preference	36	492.19
22444PA0060115	Rating Area 5	No Preference	37	495.39
22444PA0060115	Rating Area 5	No Preference	38	498.59
22444PA0060115	Rating Area 5	No Preference	39	505.00
22444PA0060115	Rating Area 5	No Preference	40	511.40
22444PA0060115	Rating Area 5	No Preference	41	521.00
22444PA0060115	Rating Area 5	No Preference	42	530.21
22444PA0060115	Rating Area 5	No Preference	43	543.01
22444PA0060115	Rating Area 5	No Preference	44	559.02
22444PA0060115	Rating Area 5	No Preference	45	577.82
22444PA0060115	Rating Area 5	No Preference	46	600.23
22444PA0060115	Rating Area 5	No Preference	47	625.44
22444PA0060115	Rating Area 5	No Preference	48	654.25
22444PA0060115	Rating Area 5	No Preference	49	682.66
22444PA0060115	Rating Area 5	No Preference	50	714.68
22444PA0060115	Rating Area 5	No Preference	51	746.29
22444PA0060115	Rating Area 5	No Preference	52	781.10
22444PA0060115	Rating Area 5	No Preference	53	816.32
22444PA0060115	Rating Area 5	No Preference	54	854.33
22444PA0060115	Rating Area 5	No Preference	55	892.35
22444PA0060115	Rating Area 5	No Preference	56	933.56
22444PA0060115	Rating Area 5	No Preference	57	975.18
22444PA0060115	Rating Area 5	No Preference	58	1019.60
22444PA0060115	Rating Area 5	No Preference	59	1041.60
22444PA0060115	Rating Area 5	No Preference	60	1086.02
22444PA0060115	Rating Area 5	No Preference	61	1124.44
22444PA0060115	Rating Area 5	No Preference	62	1149.65
22444PA0060115	Rating Area 5	No Preference	63	1181.26
22444PA0060115	Rating Area 5	No Preference	64 and over	1200.47
22444PA0060115	Rating Area 6	No Preference	0-14	322.60
22444PA0060115	Rating Area 6	No Preference	15	351.28
22444PA0060115	Rating Area 6	No Preference	16	362.24
22444PA0060115	Rating Area 6	No Preference	17	373.21
22444PA0060115	Rating Area 6	No Preference	18	385.01
22444PA0060115	Rating Area 6	No Preference	19	396.82
22444PA0060115	Rating Area 6	No Preference	20	409.05
22444PA0060115	Rating Area 6	No Preference	21	421.71
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22444PA0060115	Rating Area 6	No Preference	23	421.71
22444PA0060115	Rating Area 6	No Preference	24	421.71
22444PA0060115	Rating Area 6	No Preference	25	423.39
22444PA0060115	Rating Area 6	No Preference	26	431.82
22444PA0060115	Rating Area 6	No Preference	27	441.94
22444PA0060115	Rating Area 6	No Preference	28	458.39
22444PA0060115	Rating Area 6	No Preference	29	471.88
22444PA0060115	Rating Area 6	No Preference	30	478.63
22444PA0060115	Rating Area 6	No Preference	31	488.75
22444PA0060115	Rating Area 6	No Preference	32	498.87
22444PA0060115	Rating Area 6	No Preference	33	505.20
22444PA0060115	Rating Area 6	No Preference	34	511.95
22444PA0060115	Rating Area 6	No Preference	35	515.32
22444PA0060115	Rating Area 6	No Preference	36	518.69
22444PA0060115	Rating Area 6	No Preference	37	522.07
22444PA0060115	Rating Area 6	No Preference	38	525.44
22444PA0060115	Rating Area 6	No Preference	39	532.19
22444PA0060115	Rating Area 6	No Preference	40	538.94
22444PA0060115	Rating Area 6	No Preference	41	549.06
22444PA0060115	Rating Area 6	No Preference	42	558.76
22444PA0060115	Rating Area 6	No Preference	43	572.25
22444PA0060115	Rating Area 6	No Preference	44	589.12
22444PA0060115	Rating Area 6	No Preference	45	608.94
22444PA0060115	Rating Area 6	No Preference	46	632.55
22444PA0060115	Rating Area 6	No Preference	47	659.12
22444PA0060115	Rating Area 6	No Preference	48	689.48
22444PA0060115	Rating Area 6	No Preference	49	719.42
22444PA0060115	Rating Area 6	No Preference	50	753.16
22444PA0060115	Rating Area 6	No Preference	51	786.47
22444PA0060115	Rating Area 6	No Preference	52	823.16
22444PA0060115	Rating Area 6	No Preference	53	860.27
22444PA0060115	Rating Area 6	No Preference	54	900.33
22444PA0060115	Rating Area 6	No Preference	55	940.40
22444PA0060115	Rating Area 6	No Preference	56	983.83
22444PA0060115	Rating Area 6	No Preference	57	1027.69
22444PA0060115	Rating Area 6	No Preference	58	1074.50
22444PA0060115	Rating Area 6	No Preference	59	1097.69
22444PA0060115	Rating Area 6	No Preference	60	1144.50
22444PA0060115	Rating Area 6	No Preference	61	1184.98
22444PA0060115	Rating Area 6	No Preference	62	1211.55
22444PA0060115	Rating Area 6	No Preference	63	1244.86
22444PA0060115	Rating Area 6	No Preference	64 and over	1265.11
22444PA0060115	Rating Area 7	No Preference	0-14	390.89
22444PA0060115	Rating Area 7	No Preference	15	425.64

22444PA0060115	Rating Area 7	No Preference	16	438.92
22444PA0060115	Rating Area 7	No Preference	17	452.21
22444PA0060115	Rating Area 7	No Preference	18	466.51
22444PA0060115	Rating Area 7	No Preference	19	480.82
22444PA0060115	Rating Area 7	No Preference	20	495.64
22444PA0060115	Rating Area 7	No Preference	21	510.97
22444PA0060115	Rating Area 7	No Preference	22	510.97
22444PA0060115	Rating Area 7	No Preference	23	510.97
22444PA0060115	Rating Area 7	No Preference	24	510.97
22444PA0060115	Rating Area 7	No Preference	25	513.01
22444PA0060115	Rating Area 7	No Preference	26	523.23
22444PA0060115	Rating Area 7	No Preference	27	535.49
22444PA0060115	Rating Area 7	No Preference	28	555.42
22444PA0060115	Rating Area 7	No Preference	29	571.77
22444PA0060115	Rating Area 7	No Preference	30	579.95
22444PA0060115	Rating Area 7	No Preference	31	592.21
22444PA0060115	Rating Area 7	No Preference	32	604.47
22444PA0060115	Rating Area 7	No Preference	33	612.14
22444PA0060115	Rating Area 7	No Preference	34	620.31
22444PA0060115	Rating Area 7	No Preference	35	624.40
22444PA0060115	Rating Area 7	No Preference	36	628.49
22444PA0060115	Rating Area 7	No Preference	37	632.58
22444PA0060115	Rating Area 7	No Preference	38	636.67
22444PA0060115	Rating Area 7	No Preference	39	644.84
22444PA0060115	Rating Area 7	No Preference	40	653.02
22444PA0060115	Rating Area 7	No Preference	41	665.28
22444PA0060115	Rating Area 7	No Preference	42	677.03
22444PA0060115	Rating Area 7	No Preference	43	693.38
22444PA0060115	Rating Area 7	No Preference	44	713.82
22444PA0060115	Rating Area 7	No Preference	45	737.84
22444PA0060115	Rating Area 7	No Preference	46	766.45
22444PA0060115	Rating Area 7	No Preference	47	798.64
22444PA0060115	Rating Area 7	No Preference	48	835.43
22444PA0060115	Rating Area 7	No Preference	49	871.71
22444PA0060115	Rating Area 7	No Preference	50	912.59
22444PA0060115	Rating Area 7	No Preference	51	952.95
22444PA0060115	Rating Area 7	No Preference	52	997.41
22444PA0060115	Rating Area 7	No Preference	53	1042.37
22444PA0060115	Rating Area 7	No Preference	54	1090.92
22444PA0060115	Rating Area 7	No Preference	55	1139.46
22444PA0060115	Rating Area 7	No Preference	56	1192.09
22444PA0060115	Rating Area 7	No Preference	57	1245.23
22444PA0060115	Rating Area 7	No Preference	58	1301.94
22444PA0060115	Rating Area 7	No Preference	59	1330.05
22444PA0060115	Rating Area 7	No Preference	60	1386.77
22444PA0060115	Rating Area 7	No Preference	61	1435.82
22444PA0060115	Rating Area 7	No Preference	62	1468.01
22444PA0060115	Rating Area 7	No Preference	63	1508.38
22444PA0060115	Rating Area 7	No Preference	64 and over	1532.90
22444PA0060115	Rating Area 9	No Preference	0-14	332.02
22444PA0060115	Rating Area 9	No Preference	15	361.53
22444PA0060115	Rating Area 9	No Preference	16	372.82
22444PA0060115	Rating Area 9	No Preference	17	384.10
22444PA0060115	Rating Area 9	No Preference	18	396.26
22444PA0060115	Rating Area 9	No Preference	19	408.41
22444PA0060115	Rating Area 9	No Preference	20	420.99
22444PA0060115	Rating Area 9	No Preference	21	434.02
22444PA0060115	Rating Area 9	No Preference	22	434.02
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22444PA0060115	Rating Area 9	No Preference	24	434.02
22444PA0060115	Rating Area 9	No Preference	25	435.75
22444PA0060115	Rating Area 9	No Preference	26	444.43
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22444PA0060115	Rating Area 9	No Preference	28	471.77
22444PA0060115	Rating Area 9	No Preference	29	485.66
22444PA0060115	Rating Area 9	No Preference	30	492.61
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22444PA0060115	Rating Area 9	No Preference	33	519.95
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22444PA0060115	Rating Area 9	No Preference	41	565.09
22444PA0060115	Rating Area 9	No Preference	42	575.07
22444PA0060115	Rating Area 9	No Preference	43	588.96
22444PA0060115	Rating Area 9	No Preference	44	606.32
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22444PA0060115	Rating Area 9	No Preference	46	651.02
22444PA0060115	Rating Area 9	No Preference	47	678.36
22444PA0060115	Rating Area 9	No Preference	48	709.61
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22444PA0060115	Rating Area 9	No Preference	50	775.15
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22444PA0060115	Rating Area 9	No Preference	52	847.20
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22444PA0060115	Rating Area 9	No Preference	55	967.85
22444PA0060115	Rating Area 9	No Preference	56	1012.56
22444PA0060115	Rating Area 9	No Preference	57	1057.69
22444PA0060115	Rating Area 9	No Preference	58	1105.87
22444PA0060115	Rating Area 9	No Preference	59	1129.74
22444PA0060115	Rating Area 9	No Preference	60	1177.92
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22444PA0060115	Rating Area 9	No Preference	62	1246.92
22444PA0060115	Rating Area 9	No Preference	63	1281.21
22444PA0060115	Rating Area 9	No Preference	64 and over	1302.04
22444PA0060116	Rating Area 2	No Preference	0-14	291.07
22444PA0060116	Rating Area 2	No Preference	15	316.94
22444PA0060116	Rating Area 2	No Preference	16	326.84
22444PA0060116	Rating Area 2	No Preference	17	336.73

22444PA0060116	Rating Area 2	No Preference	18	347.38
22444PA0060116	Rating Area 2	No Preference	19	358.04
22444PA0060116	Rating Area 2	No Preference	20	369.07
22444PA0060116	Rating Area 2	No Preference	21	380.49
22444PA0060116	Rating Area 2	No Preference	22	380.49
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22444PA0060116	Rating Area 2	No Preference	27	398.75
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22444PA0060116	Rating Area 2	No Preference	30	431.85
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22444PA0060116	Rating Area 2	No Preference	33	455.82
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22444PA0060116	Rating Area 2	No Preference	38	474.08
22444PA0060116	Rating Area 2	No Preference	39	480.17
22444PA0060116	Rating Area 2	No Preference	40	486.26
22444PA0060116	Rating Area 2	No Preference	41	495.39
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22444PA0060116	Rating Area 2	No Preference	51	709.60
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22444PA0060116	Rating Area 2	No Preference	53	776.19
22444PA0060116	Rating Area 2	No Preference	54	812.34
22444PA0060116	Rating Area 2	No Preference	55	848.48
22444PA0060116	Rating Area 2	No Preference	56	887.67
22444PA0060116	Rating Area 2	No Preference	57	927.24
22444PA0060116	Rating Area 2	No Preference	58	969.48
22444PA0060116	Rating Area 2	No Preference	59	990.40
22444PA0060116	Rating Area 2	No Preference	60	1032.64
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22444PA0060116	Rating Area 2	No Preference	62	1093.13
22444PA0060116	Rating Area 2	No Preference	63	1123.19
22444PA0060116	Rating Area 2	No Preference	64 and over	1141.45
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22444PA0060116	Rating Area 3	No Preference	15	303.06
22444PA0060116	Rating Area 3	No Preference	16	312.51
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22444PA0060116	Rating Area 3	No Preference	18	332.16
22444PA0060116	Rating Area 3	No Preference	19	342.35
22444PA0060116	Rating Area 3	No Preference	20	352.90
22444PA0060116	Rating Area 3	No Preference	21	363.82
22444PA0060116	Rating Area 3	No Preference	22	363.82
22444PA0060116	Rating Area 3	No Preference	23	363.82
22444PA0060116	Rating Area 3	No Preference	24	363.82
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22444PA0060116	Rating Area 3	No Preference	30	412.93
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22444PA0060116	Rating Area 3	No Preference	33	435.85
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22444PA0060116	Rating Area 3	No Preference	35	444.58
22444PA0060116	Rating Area 3	No Preference	36	447.49
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22444PA0060116	Rating Area 3	No Preference	38	453.31
22444PA0060116	Rating Area 3	No Preference	39	459.13
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22444PA0060116	Rating Area 3	No Preference	43	493.69
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22444PA0060116	Rating Area 3	No Preference	45	525.34
22444PA0060116	Rating Area 3	No Preference	46	545.72
22444PA0060116	Rating Area 3	No Preference	47	568.64
22444PA0060116	Rating Area 3	No Preference	48	594.83
22444PA0060116	Rating Area 3	No Preference	49	620.66
22444PA0060116	Rating Area 3	No Preference	50	649.77
22444PA0060116	Rating Area 3	No Preference	51	678.51
22444PA0060116	Rating Area 3	No Preference	52	710.16
22444PA0060116	Rating Area 3	No Preference	53	742.18
22444PA0060116	Rating Area 3	No Preference	54	776.74
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22444PA0060116	Rating Area 3	No Preference	56	848.77
22444PA0060116	Rating Area 3	No Preference	57	886.61
22444PA0060116	Rating Area 3	No Preference	58	926.99
22444PA0060116	Rating Area 3	No Preference	59	947.00
22444PA0060116	Rating Area 3	No Preference	60	987.39
22444PA0060116	Rating Area 3	No Preference	61	1022.31
22444PA0060116	Rating Area 3	No Preference	62	1045.23
22444PA0060116	Rating Area 3	No Preference	63	1073.97
22444PA0060116	Rating Area 3	No Preference	64 and over	1091.44
22444PA0060116	Rating Area 5	No Preference	0-14	297.61
22444PA0060116	Rating Area 5	No Preference	15	324.07
22444PA0060116	Rating Area 5	No Preference	16	334.18
22444PA0060116	Rating Area 5	No Preference	17	344.30
22444PA0060116	Rating Area 5	No Preference	18	355.19
22444PA0060116	Rating Area 5	No Preference	19	366.08

22444PA0060116 Rating Area 5	No Preference	20	377.36
22444PA0060116 Rating Area 5	No Preference	21	389.04
22444PA0060116 Rating Area 5	No Preference	22	389.04
22444PA0060116 Rating Area 5	No Preference	23	389.04
22444PA0060116 Rating Area 5	No Preference	24	389.04
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22444PA0060116 Rating Area 5	No Preference	27	407.71
22444PA0060116 Rating Area 5	No Preference	28	422.88
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22444PA0060116 Rating Area 5	No Preference	30	441.55
22444PA0060116 Rating Area 5	No Preference	31	450.89
22444PA0060116 Rating Area 5	No Preference	32	460.23
22444PA0060116 Rating Area 5	No Preference	33	466.06
22444PA0060116 Rating Area 5	No Preference	34	472.29
22444PA0060116 Rating Area 5	No Preference	35	475.40
22444PA0060116 Rating Area 5	No Preference	36	478.51
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22444PA0060116 Rating Area 5	No Preference	38	484.74
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22444PA0060116 Rating Area 5	No Preference	42	515.47
22444PA0060116 Rating Area 5	No Preference	43	527.92
22444PA0060116 Rating Area 5	No Preference	44	543.48
22444PA0060116 Rating Area 5	No Preference	45	561.77
22444PA0060116 Rating Area 5	No Preference	46	583.55
22444PA0060116 Rating Area 5	No Preference	47	608.06
22444PA0060116 Rating Area 5	No Preference	48	636.07
22444PA0060116 Rating Area 5	No Preference	49	663.69
22444PA0060116 Rating Area 5	No Preference	50	694.82
22444PA0060116 Rating Area 5	No Preference	51	725.55
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22444PA0060116 Rating Area 5	No Preference	53	793.63
22444PA0060116 Rating Area 5	No Preference	54	830.59
22444PA0060116 Rating Area 5	No Preference	55	867.55
22444PA0060116 Rating Area 5	No Preference	56	907.62
22444PA0060116 Rating Area 5	No Preference	57	948.08
22444PA0060116 Rating Area 5	No Preference	58	991.26
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22444PA0060116 Rating Area 5	No Preference	60	1055.84
22444PA0060116 Rating Area 5	No Preference	61	1093.19
22444PA0060116 Rating Area 5	No Preference	62	1117.70
22444PA0060116 Rating Area 5	No Preference	63	1148.43
22444PA0060116 Rating Area 5	No Preference	64 and over	1167.11
22444PA0060116 Rating Area 6	No Preference	0-14	313.64
22444PA0060116 Rating Area 6	No Preference	15	341.52
22444PA0060116 Rating Area 6	No Preference	16	352.18
22444PA0060116 Rating Area 6	No Preference	17	362.83
22444PA0060116 Rating Area 6	No Preference	18	374.31
22444PA0060116 Rating Area 6	No Preference	19	385.79
22444PA0060116 Rating Area 6	No Preference	20	397.68
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22444PA0060116 Rating Area 6	No Preference	28	445.65
22444PA0060116 Rating Area 6	No Preference	29	458.77
22444PA0060116 Rating Area 6	No Preference	30	465.33
22444PA0060116 Rating Area 6	No Preference	31	475.17
22444PA0060116 Rating Area 6	No Preference	32	485.01
22444PA0060116 Rating Area 6	No Preference	33	491.16
22444PA0060116 Rating Area 6	No Preference	34	497.72
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22444PA0060116 Rating Area 6	No Preference	37	507.56
22444PA0060116 Rating Area 6	No Preference	38	510.84
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22444PA0060116 Rating Area 6	No Preference	40	523.96
22444PA0060116 Rating Area 6	No Preference	41	533.80
22444PA0060116 Rating Area 6	No Preference	42	543.23
22444PA0060116 Rating Area 6	No Preference	43	556.35
22444PA0060116 Rating Area 6	No Preference	44	572.75
22444PA0060116 Rating Area 6	No Preference	45	592.02
22444PA0060116 Rating Area 6	No Preference	46	614.97
22444PA0060116 Rating Area 6	No Preference	47	640.80
22444PA0060116 Rating Area 6	No Preference	48	670.32
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22444PA0060116 Rating Area 6	No Preference	50	732.23
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22444PA0060116 Rating Area 6	No Preference	54	875.31
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22444PA0060116 Rating Area 6	No Preference	56	956.49
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22444PA0060116 Rating Area 6	No Preference	58	1044.64
22444PA0060116 Rating Area 6	No Preference	59	1067.19
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22444PA0060116 Rating Area 6	No Preference	61	1152.05
22444PA0060116 Rating Area 6	No Preference	62	1177.88
22444PA0060116 Rating Area 6	No Preference	63	1210.27
22444PA0060116 Rating Area 6	No Preference	64 and over	1229.95
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22444PA0060116 Rating Area 7	No Preference	15	413.81
22444PA0060116 Rating Area 7	No Preference	16	426.72
22444PA0060116 Rating Area 7	No Preference	17	439.64
22444PA0060116 Rating Area 7	No Preference	18	453.55
22444PA0060116 Rating Area 7	No Preference	19	467.46
22444PA0060116 Rating Area 7	No Preference	20	481.86
22444PA0060116 Rating Area 7	No Preference	21	496.77

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22444PA0060116	Rating Area 7	No Preference	24	496.77
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22444PA0060116	Rating Area 7	No Preference	27	520.61
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22444PA0060116	Rating Area 7	No Preference	29	555.88
22444PA0060116	Rating Area 7	No Preference	30	563.83
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22444PA0060116	Rating Area 7	No Preference	32	587.68
22444PA0060116	Rating Area 7	No Preference	33	595.13
22444PA0060116	Rating Area 7	No Preference	34	603.08
22444PA0060116	Rating Area 7	No Preference	35	607.05
22444PA0060116	Rating Area 7	No Preference	36	611.02
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22444PA0060116	Rating Area 7	No Preference	40	634.87
22444PA0060116	Rating Area 7	No Preference	41	646.79
22444PA0060116	Rating Area 7	No Preference	42	658.22
22444PA0060116	Rating Area 7	No Preference	43	674.11
22444PA0060116	Rating Area 7	No Preference	44	693.98
22444PA0060116	Rating Area 7	No Preference	45	717.33
22444PA0060116	Rating Area 7	No Preference	46	745.15
22444PA0060116	Rating Area 7	No Preference	47	776.45
22444PA0060116	Rating Area 7	No Preference	48	812.22
22444PA0060116	Rating Area 7	No Preference	49	847.49
22444PA0060116	Rating Area 7	No Preference	50	887.23
22444PA0060116	Rating Area 7	No Preference	51	926.47
22444PA0060116	Rating Area 7	No Preference	52	969.69
22444PA0060116	Rating Area 7	No Preference	53	1013.41
22444PA0060116	Rating Area 7	No Preference	54	1060.60
22444PA0060116	Rating Area 7	No Preference	55	1107.79
22444PA0060116	Rating Area 7	No Preference	56	1158.96
22444PA0060116	Rating Area 7	No Preference	57	1210.62
22444PA0060116	Rating Area 7	No Preference	58	1265.76
22444PA0060116	Rating Area 7	No Preference	59	1293.09
22444PA0060116	Rating Area 7	No Preference	60	1348.23
22444PA0060116	Rating Area 7	No Preference	61	1395.92
22444PA0060116	Rating Area 7	No Preference	62	1427.21
22444PA0060116	Rating Area 7	No Preference	63	1466.46
22444PA0060116	Rating Area 7	No Preference	64 and over	1490.30
22444PA0060116	Rating Area 9	No Preference	0-14	322.79
22444PA0060116	Rating Area 9	No Preference	15	351.49
22444PA0060116	Rating Area 9	No Preference	16	362.46
22444PA0060116	Rating Area 9	No Preference	17	373.43
22444PA0060116	Rating Area 9	No Preference	18	385.24
22444PA0060116	Rating Area 9	No Preference	19	397.06
22444PA0060116	Rating Area 9	No Preference	20	409.29
22444PA0060116	Rating Area 9	No Preference	21	421.96
22444PA0060116	Rating Area 9	No Preference	22	421.96
22444PA0060116	Rating Area 9	No Preference	23	421.96
22444PA0060116	Rating Area 9	No Preference	24	421.96
22444PA0060116	Rating Area 9	No Preference	25	423.64
22444PA0060116	Rating Area 9	No Preference	26	432.08
22444PA0060116	Rating Area 9	No Preference	27	442.21
22444PA0060116	Rating Area 9	No Preference	28	458.66
22444PA0060116	Rating Area 9	No Preference	29	472.17
22444PA0060116	Rating Area 9	No Preference	30	478.92
22444PA0060116	Rating Area 9	No Preference	31	489.04
22444PA0060116	Rating Area 9	No Preference	32	499.17
22444PA0060116	Rating Area 9	No Preference	33	505.50
22444PA0060116	Rating Area 9	No Preference	34	512.25
22444PA0060116	Rating Area 9	No Preference	35	515.63
22444PA0060116	Rating Area 9	No Preference	36	519.00
22444PA0060116	Rating Area 9	No Preference	37	522.38
22444PA0060116	Rating Area 9	No Preference	38	525.75
22444PA0060116	Rating Area 9	No Preference	39	532.51
22444PA0060116	Rating Area 9	No Preference	40	539.26
22444PA0060116	Rating Area 9	No Preference	41	549.38
22444PA0060116	Rating Area 9	No Preference	42	559.09
22444PA0060116	Rating Area 9	No Preference	43	572.59
22444PA0060116	Rating Area 9	No Preference	44	589.47
22444PA0060116	Rating Area 9	No Preference	45	609.30
22444PA0060116	Rating Area 9	No Preference	46	632.93
22444PA0060116	Rating Area 9	No Preference	47	659.51
22444PA0060116	Rating Area 9	No Preference	48	689.89
22444PA0060116	Rating Area 9	No Preference	49	719.85
22444PA0060116	Rating Area 9	No Preference	50	753.61
22444PA0060116	Rating Area 9	No Preference	51	786.94
22444PA0060116	Rating Area 9	No Preference	52	823.65
22444PA0060116	Rating Area 9	No Preference	53	860.78
22444PA0060116	Rating Area 9	No Preference	54	900.87
22444PA0060116	Rating Area 9	No Preference	55	940.96
22444PA0060116	Rating Area 9	No Preference	56	984.42
22444PA0060116	Rating Area 9	No Preference	57	1028.30
22444PA0060116	Rating Area 9	No Preference	58	1075.14
22444PA0060116	Rating Area 9	No Preference	59	1098.34
22444PA0060116	Rating Area 9	No Preference	60	1145.18
22444PA0060116	Rating Area 9	No Preference	61	1185.69
22444PA0060116	Rating Area 9	No Preference	62	1212.27
22444PA0060116	Rating Area 9	No Preference	63	1245.61
22444PA0060116	Rating Area 9	No Preference	64 and over	1265.86
22444PA0060117	Rating Area 2	No Preference	0-14	281.50
22444PA0060117	Rating Area 2	No Preference	15	306.53
22444PA0060117	Rating Area 2	No Preference	16	316.10
22444PA0060117	Rating Area 2	No Preference	17	325.66
22444PA0060117	Rating Area 2	No Preference	18	335.97
22444PA0060117	Rating Area 2	No Preference	19	346.27
22444PA0060117	Rating Area 2	No Preference	20	356.94
22444PA0060117	Rating Area 2	No Preference	21	367.99
22444PA0060117	Rating Area 2	No Preference	22	367.99
22444PA0060117	Rating Area 2	No Preference	23	367.99

22444PA0060117 Rating Area 2	No Preference	24	367.99
22444PA0060117 Rating Area 2	No Preference	25	369.45
22444PA0060117 Rating Area 2	No Preference	26	376.81
22444PA0060117 Rating Area 2	No Preference	27	385.64
22444PA0060117 Rating Area 2	No Preference	28	399.99
22444PA0060117 Rating Area 2	No Preference	29	411.77
22444PA0060117 Rating Area 2	No Preference	30	417.66
22444PA0060117 Rating Area 2	No Preference	31	426.49
22444PA0060117 Rating Area 2	No Preference	32	435.32
22444PA0060117 Rating Area 2	No Preference	33	440.84
22444PA0060117 Rating Area 2	No Preference	34	446.73
22444PA0060117 Rating Area 2	No Preference	35	449.67
22444PA0060117 Rating Area 2	No Preference	36	452.62
22444PA0060117 Rating Area 2	No Preference	37	455.56
22444PA0060117 Rating Area 2	No Preference	38	458.50
22444PA0060117 Rating Area 2	No Preference	39	464.39
22444PA0060117 Rating Area 2	No Preference	40	470.28
22444PA0060117 Rating Area 2	No Preference	41	479.11
22444PA0060117 Rating Area 2	No Preference	42	487.57
22444PA0060117 Rating Area 2	No Preference	43	499.35
22444PA0060117 Rating Area 2	No Preference	44	514.07
22444PA0060117 Rating Area 2	No Preference	45	531.36
22444PA0060117 Rating Area 2	No Preference	46	551.97
22444PA0060117 Rating Area 2	No Preference	47	575.15
22444PA0060117 Rating Area 2	No Preference	48	601.65
22444PA0060117 Rating Area 2	No Preference	49	627.77
22444PA0060117 Rating Area 2	No Preference	50	657.21
22444PA0060117 Rating Area 2	No Preference	51	686.28
22444PA0060117 Rating Area 2	No Preference	52	718.30
22444PA0060117 Rating Area 2	No Preference	53	750.68
22444PA0060117 Rating Area 2	No Preference	54	785.64
22444PA0060117 Rating Area 2	No Preference	55	820.60
22444PA0060117 Rating Area 2	No Preference	56	858.50
22444PA0060117 Rating Area 2	No Preference	57	896.77
22444PA0060117 Rating Area 2	No Preference	58	937.61
22444PA0060117 Rating Area 2	No Preference	59	957.85
22444PA0060117 Rating Area 2	No Preference	60	998.70
22444PA0060117 Rating Area 2	No Preference	61	1034.02
22444PA0060117 Rating Area 2	No Preference	62	1057.21
22444PA0060117 Rating Area 2	No Preference	63	1086.28
22444PA0060117 Rating Area 2	No Preference	64 and over	1103.94
22444PA0060117 Rating Area 3	No Preference	0-14	269.17
22444PA0060117 Rating Area 3	No Preference	15	293.10
22444PA0060117 Rating Area 3	No Preference	16	302.24
22444PA0060117 Rating Area 3	No Preference	17	311.39
22444PA0060117 Rating Area 3	No Preference	18	321.24
22444PA0060117 Rating Area 3	No Preference	19	331.10
22444PA0060117 Rating Area 3	No Preference	20	341.30
22444PA0060117 Rating Area 3	No Preference	21	351.86
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22444PA0060117 Rating Area 3	No Preference	23	351.86
22444PA0060117 Rating Area 3	No Preference	24	351.86
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22444PA0060117 Rating Area 3	No Preference	26	360.30
22444PA0060117 Rating Area 3	No Preference	27	368.74
22444PA0060117 Rating Area 3	No Preference	28	382.47
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22444PA0060117 Rating Area 3	No Preference	31	407.80
22444PA0060117 Rating Area 3	No Preference	32	416.24
22444PA0060117 Rating Area 3	No Preference	33	421.52
22444PA0060117 Rating Area 3	No Preference	34	427.15
22444PA0060117 Rating Area 3	No Preference	35	429.97
22444PA0060117 Rating Area 3	No Preference	36	432.78
22444PA0060117 Rating Area 3	No Preference	37	435.60
22444PA0060117 Rating Area 3	No Preference	38	438.41
22444PA0060117 Rating Area 3	No Preference	39	444.04
22444PA0060117 Rating Area 3	No Preference	40	449.67
22444PA0060117 Rating Area 3	No Preference	41	458.12
22444PA0060117 Rating Area 3	No Preference	42	466.21
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22444PA0060117 Rating Area 3	No Preference	44	491.54
22444PA0060117 Rating Area 3	No Preference	45	508.08
22444PA0060117 Rating Area 3	No Preference	46	527.78
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22444PA0060117 Rating Area 3	No Preference	49	600.27
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22444PA0060117 Rating Area 3	No Preference	52	686.82
22444PA0060117 Rating Area 3	No Preference	53	717.78
22444PA0060117 Rating Area 3	No Preference	54	751.21
22444PA0060117 Rating Area 3	No Preference	55	784.64
22444PA0060117 Rating Area 3	No Preference	56	820.88
22444PA0060117 Rating Area 3	No Preference	57	857.47
22444PA0060117 Rating Area 3	No Preference	58	896.53
22444PA0060117 Rating Area 3	No Preference	59	915.88
22444PA0060117 Rating Area 3	No Preference	60	954.94
22444PA0060117 Rating Area 3	No Preference	61	988.71
22444PA0060117 Rating Area 3	No Preference	62	1010.88
22444PA0060117 Rating Area 3	No Preference	63	1038.68
22444PA0060117 Rating Area 3	No Preference	64 and over	1055.57
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22444PA0060117 Rating Area 5	No Preference	15	313.42
22444PA0060117 Rating Area 5	No Preference	16	323.20
22444PA0060117 Rating Area 5	No Preference	17	332.98
22444PA0060117 Rating Area 5	No Preference	18	343.52
22444PA0060117 Rating Area 5	No Preference	19	354.05
22444PA0060117 Rating Area 5	No Preference	20	364.96
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22444PA0060117 Rating Area 5	No Preference	22	376.25
22444PA0060117 Rating Area 5	No Preference	23	376.25
22444PA0060117 Rating Area 5	No Preference	24	376.25
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22444PA0060117	Rating Area 5	No Preference	27	394.31
22444PA0060117	Rating Area 5	No Preference	28	408.98
22444PA0060117	Rating Area 5	No Preference	29	421.02
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22444PA0060117	Rating Area 5	No Preference	34	456.77
22444PA0060117	Rating Area 5	No Preference	35	459.78
22444PA0060117	Rating Area 5	No Preference	36	462.79
22444PA0060117	Rating Area 5	No Preference	37	465.80
22444PA0060117	Rating Area 5	No Preference	38	468.81
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22444PA0060117	Rating Area 5	No Preference	40	480.85
22444PA0060117	Rating Area 5	No Preference	41	489.88
22444PA0060117	Rating Area 5	No Preference	42	498.53
22444PA0060117	Rating Area 5	No Preference	43	510.57
22444PA0060117	Rating Area 5	No Preference	44	525.62
22444PA0060117	Rating Area 5	No Preference	45	543.30
22444PA0060117	Rating Area 5	No Preference	46	564.37
22444PA0060117	Rating Area 5	No Preference	47	588.08
22444PA0060117	Rating Area 5	No Preference	48	615.17
22444PA0060117	Rating Area 5	No Preference	49	641.88
22444PA0060117	Rating Area 5	No Preference	50	671.98
22444PA0060117	Rating Area 5	No Preference	51	701.71
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22444PA0060117	Rating Area 5	No Preference	53	767.55
22444PA0060117	Rating Area 5	No Preference	54	803.29
22444PA0060117	Rating Area 5	No Preference	55	839.04
22444PA0060117	Rating Area 5	No Preference	56	877.79
22444PA0060117	Rating Area 5	No Preference	57	916.92
22444PA0060117	Rating Area 5	No Preference	58	958.68
22444PA0060117	Rating Area 5	No Preference	59	979.38
22444PA0060117	Rating Area 5	No Preference	60	1021.14
22444PA0060117	Rating Area 5	No Preference	61	1057.26
22444PA0060117	Rating Area 5	No Preference	62	1080.96
22444PA0060117	Rating Area 5	No Preference	63	1110.69
22444PA0060117	Rating Area 5	No Preference	64 and over	1128.75
22444PA0060117	Rating Area 6	No Preference	0-14	303.33
22444PA0060117	Rating Area 6	No Preference	15	330.29
22444PA0060117	Rating Area 6	No Preference	16	340.60
22444PA0060117	Rating Area 6	No Preference	17	350.91
22444PA0060117	Rating Area 6	No Preference	18	362.01
22444PA0060117	Rating Area 6	No Preference	19	373.12
22444PA0060117	Rating Area 6	No Preference	20	384.61
22444PA0060117	Rating Area 6	No Preference	21	396.51
22444PA0060117	Rating Area 6	No Preference	22	396.51
22444PA0060117	Rating Area 6	No Preference	23	396.51
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22444PA0060117	Rating Area 6	No Preference	25	398.10
22444PA0060117	Rating Area 6	No Preference	26	406.03
22444PA0060117	Rating Area 6	No Preference	27	415.54
22444PA0060117	Rating Area 6	No Preference	28	431.01
22444PA0060117	Rating Area 6	No Preference	29	443.69
22444PA0060117	Rating Area 6	No Preference	30	450.04
22444PA0060117	Rating Area 6	No Preference	31	459.55
22444PA0060117	Rating Area 6	No Preference	32	469.07
22444PA0060117	Rating Area 6	No Preference	33	475.02
22444PA0060117	Rating Area 6	No Preference	34	481.36
22444PA0060117	Rating Area 6	No Preference	35	484.53
22444PA0060117	Rating Area 6	No Preference	36	487.71
22444PA0060117	Rating Area 6	No Preference	37	490.88
22444PA0060117	Rating Area 6	No Preference	38	494.05
22444PA0060117	Rating Area 6	No Preference	39	500.39
22444PA0060117	Rating Area 6	No Preference	40	506.74
22444PA0060117	Rating Area 6	No Preference	41	516.25
22444PA0060117	Rating Area 6	No Preference	42	525.37
22444PA0060117	Rating Area 6	No Preference	43	538.06
22444PA0060117	Rating Area 6	No Preference	44	553.92
22444PA0060117	Rating Area 6	No Preference	45	572.56
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22444PA0060117	Rating Area 6	No Preference	47	619.74
22444PA0060117	Rating Area 6	No Preference	48	648.29
22444PA0060117	Rating Area 6	No Preference	49	676.44
22444PA0060117	Rating Area 6	No Preference	50	708.17
22444PA0060117	Rating Area 6	No Preference	51	739.49
22444PA0060117	Rating Area 6	No Preference	52	773.99
22444PA0060117	Rating Area 6	No Preference	53	808.88
22444PA0060117	Rating Area 6	No Preference	54	846.55
22444PA0060117	Rating Area 6	No Preference	55	884.22
22444PA0060117	Rating Area 6	No Preference	56	925.06
22444PA0060117	Rating Area 6	No Preference	57	966.29
22444PA0060117	Rating Area 6	No Preference	58	1010.31
22444PA0060117	Rating Area 6	No Preference	59	1032.11
22444PA0060117	Rating Area 6	No Preference	60	1076.13
22444PA0060117	Rating Area 6	No Preference	61	1114.19
22444PA0060117	Rating Area 6	No Preference	62	1139.17
22444PA0060117	Rating Area 6	No Preference	63	1170.49
22444PA0060117	Rating Area 6	No Preference	64 and over	1189.53
22444PA0060117	Rating Area 7	No Preference	0-14	367.54
22444PA0060117	Rating Area 7	No Preference	15	400.21
22444PA0060117	Rating Area 7	No Preference	16	412.70
22444PA0060117	Rating Area 7	No Preference	17	425.19
22444PA0060117	Rating Area 7	No Preference	18	438.64
22444PA0060117	Rating Area 7	No Preference	19	452.10
22444PA0060117	Rating Area 7	No Preference	20	466.03
22444PA0060117	Rating Area 7	No Preference	21	480.45
22444PA0060117	Rating Area 7	No Preference	22	480.45
22444PA0060117	Rating Area 7	No Preference	23	480.45
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22444PA0060117	Rating Area 7	No Preference	25	482.36
22444PA0060117	Rating Area 7	No Preference	26	491.97
22444PA0060117	Rating Area 7	No Preference	27	503.50

22444PA0060117	Rating Area 7	No Preference	28	522.24
22444PA0060117	Rating Area 7	No Preference	29	537.61
22444PA0060117	Rating Area 7	No Preference	30	545.30
22444PA0060117	Rating Area 7	No Preference	31	556.83
22444PA0060117	Rating Area 7	No Preference	32	568.36
22444PA0060117	Rating Area 7	No Preference	33	575.57
22444PA0060117	Rating Area 7	No Preference	34	583.26
22444PA0060117	Rating Area 7	No Preference	35	587.10
22444PA0060117	Rating Area 7	No Preference	36	590.94
22444PA0060117	Rating Area 7	No Preference	37	594.79
22444PA0060117	Rating Area 7	No Preference	38	598.63
22444PA0060117	Rating Area 7	No Preference	39	606.32
22444PA0060117	Rating Area 7	No Preference	40	614.00
22444PA0060117	Rating Area 7	No Preference	41	625.54
22444PA0060117	Rating Area 7	No Preference	42	636.59
22444PA0060117	Rating Area 7	No Preference	43	651.96
22444PA0060117	Rating Area 7	No Preference	44	671.18
22444PA0060117	Rating Area 7	No Preference	45	693.76
22444PA0060117	Rating Area 7	No Preference	46	720.66
22444PA0060117	Rating Area 7	No Preference	47	750.93
22444PA0060117	Rating Area 7	No Preference	48	785.52
22444PA0060117	Rating Area 7	No Preference	49	819.63
22444PA0060117	Rating Area 7	No Preference	50	858.07
22444PA0060117	Rating Area 7	No Preference	51	896.02
22444PA0060117	Rating Area 7	No Preference	52	937.82
22444PA0060117	Rating Area 7	No Preference	53	980.10
22444PA0060117	Rating Area 7	No Preference	54	1025.74
22444PA0060117	Rating Area 7	No Preference	55	1071.38
22444PA0060117	Rating Area 7	No Preference	56	1120.87
22444PA0060117	Rating Area 7	No Preference	57	1170.84
22444PA0060117	Rating Area 7	No Preference	58	1224.17
22444PA0060117	Rating Area 7	No Preference	59	1250.59
22444PA0060117	Rating Area 7	No Preference	60	1303.92
22444PA0060117	Rating Area 7	No Preference	61	1350.04
22444PA0060117	Rating Area 7	No Preference	62	1380.31
22444PA0060117	Rating Area 7	No Preference	63	1418.26
22444PA0060117	Rating Area 7	No Preference	64 and over	1441.33
22444PA0060117	Rating Area 9	No Preference	0-14	312.19
22444PA0060117	Rating Area 9	No Preference	15	339.94
22444PA0060117	Rating Area 9	No Preference	16	350.55
22444PA0060117	Rating Area 9	No Preference	17	361.16
22444PA0060117	Rating Area 9	No Preference	18	372.58
22444PA0060117	Rating Area 9	No Preference	19	384.01
22444PA0060117	Rating Area 9	No Preference	20	395.84
22444PA0060117	Rating Area 9	No Preference	21	408.09
22444PA0060117	Rating Area 9	No Preference	22	408.09
22444PA0060117	Rating Area 9	No Preference	23	408.09
22444PA0060117	Rating Area 9	No Preference	24	408.09
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22444PA0060117	Rating Area 9	No Preference	26	417.88
22444PA0060117	Rating Area 9	No Preference	27	427.67
22444PA0060117	Rating Area 9	No Preference	28	443.59
22444PA0060117	Rating Area 9	No Preference	29	456.65
22444PA0060117	Rating Area 9	No Preference	30	463.18
22444PA0060117	Rating Area 9	No Preference	31	472.97
22444PA0060117	Rating Area 9	No Preference	32	482.77
22444PA0060117	Rating Area 9	No Preference	33	488.89
22444PA0060117	Rating Area 9	No Preference	34	495.42
22444PA0060117	Rating Area 9	No Preference	35	498.68
22444PA0060117	Rating Area 9	No Preference	36	501.95
22444PA0060117	Rating Area 9	No Preference	37	505.21
22444PA0060117	Rating Area 9	No Preference	38	508.48
22444PA0060117	Rating Area 9	No Preference	39	515.00
22444PA0060117	Rating Area 9	No Preference	40	521.53
22444PA0060117	Rating Area 9	No Preference	41	531.33
22444PA0060117	Rating Area 9	No Preference	42	540.71
22444PA0060117	Rating Area 9	No Preference	43	553.77
22444PA0060117	Rating Area 9	No Preference	44	570.10
22444PA0060117	Rating Area 9	No Preference	45	589.28
22444PA0060117	Rating Area 9	No Preference	46	612.13
22444PA0060117	Rating Area 9	No Preference	47	637.84
22444PA0060117	Rating Area 9	No Preference	48	667.22
22444PA0060117	Rating Area 9	No Preference	49	696.19
22444PA0060117	Rating Area 9	No Preference	50	728.84
22444PA0060117	Rating Area 9	No Preference	51	761.08
22444PA0060117	Rating Area 9	No Preference	52	796.58
22444PA0060117	Rating Area 9	No Preference	53	832.50
22444PA0060117	Rating Area 9	No Preference	54	871.26
22444PA0060117	Rating Area 9	No Preference	55	910.03
22444PA0060117	Rating Area 9	No Preference	56	952.06
22444PA0060117	Rating Area 9	No Preference	57	994.51
22444PA0060117	Rating Area 9	No Preference	58	1039.80
22444PA0060117	Rating Area 9	No Preference	59	1062.25
22444PA0060117	Rating Area 9	No Preference	60	1107.55
22444PA0060117	Rating Area 9	No Preference	61	1146.72
22444PA0060117	Rating Area 9	No Preference	62	1172.43
22444PA0060117	Rating Area 9	No Preference	63	1204.67
22444PA0060117	Rating Area 9	No Preference	64 and over	1224.26
22444PA0060118	Rating Area 2	No Preference	0-14	275.96
22444PA0060118	Rating Area 2	No Preference	15	300.50
22444PA0060118	Rating Area 2	No Preference	16	309.87
22444PA0060118	Rating Area 2	No Preference	17	319.25
22444PA0060118	Rating Area 2	No Preference	18	329.35
22444PA0060118	Rating Area 2	No Preference	19	339.45
22444PA0060118	Rating Area 2	No Preference	20	349.92
22444PA0060118	Rating Area 2	No Preference	21	360.74
22444PA0060118	Rating Area 2	No Preference	22	360.74
22444PA0060118	Rating Area 2	No Preference	23	360.74
22444PA0060118	Rating Area 2	No Preference	24	360.74
22444PA0060118	Rating Area 2	No Preference	25	362.18
22444PA0060118	Rating Area 2	No Preference	26	369.40
22444PA0060118	Rating Area 2	No Preference	27	378.05
22444PA0060118	Rating Area 2	No Preference	28	392.12
22444PA0060118	Rating Area 2	No Preference	29	403.67

22444PA0060118	Rating Area 2	No Preference	30	409.44
22444PA0060118	Rating Area 2	No Preference	31	418.10
22444PA0060118	Rating Area 2	No Preference	32	426.75
22444PA0060118	Rating Area 2	No Preference	33	432.16
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22444PA0060118	Rating Area 2	No Preference	35	440.82
22444PA0060118	Rating Area 2	No Preference	36	443.71
22444PA0060118	Rating Area 2	No Preference	37	446.59
22444PA0060118	Rating Area 2	No Preference	38	449.48
22444PA0060118	Rating Area 2	No Preference	39	455.25
22444PA0060118	Rating Area 2	No Preference	40	461.02
22444PA0060118	Rating Area 2	No Preference	41	469.68
22444PA0060118	Rating Area 2	No Preference	42	477.98
22444PA0060118	Rating Area 2	No Preference	43	489.52
22444PA0060118	Rating Area 2	No Preference	44	503.95
22444PA0060118	Rating Area 2	No Preference	45	520.91
22444PA0060118	Rating Area 2	No Preference	46	541.11
22444PA0060118	Rating Area 2	No Preference	47	563.83
22444PA0060118	Rating Area 2	No Preference	48	589.81
22444PA0060118	Rating Area 2	No Preference	49	615.42
22444PA0060118	Rating Area 2	No Preference	50	644.28
22444PA0060118	Rating Area 2	No Preference	51	672.78
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22444PA0060118	Rating Area 2	No Preference	53	735.91
22444PA0060118	Rating Area 2	No Preference	54	770.18
22444PA0060118	Rating Area 2	No Preference	55	804.45
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22444PA0060118	Rating Area 2	No Preference	57	879.12
22444PA0060118	Rating Area 2	No Preference	58	919.16
22444PA0060118	Rating Area 2	No Preference	59	939.00
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22444PA0060118	Rating Area 2	No Preference	61	1013.67
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22444PA0060118	Rating Area 2	No Preference	63	1064.90
22444PA0060118	Rating Area 2	No Preference	64 and over	1082.22
22444PA0060118	Rating Area 3	No Preference	0-14	263.87
22444PA0060118	Rating Area 3	No Preference	15	287.33
22444PA0060118	Rating Area 3	No Preference	16	296.30
22444PA0060118	Rating Area 3	No Preference	17	305.26
22444PA0060118	Rating Area 3	No Preference	18	314.92
22444PA0060118	Rating Area 3	No Preference	19	324.58
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22444PA0060118	Rating Area 3	No Preference	53	703.66
22444PA0060118	Rating Area 3	No Preference	54	736.43
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22444PA0060118	Rating Area 3	No Preference	57	840.60
22444PA0060118	Rating Area 3	No Preference	58	878.88
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22444PA0060118	Rating Area 3	No Preference	62	990.99
22444PA0060118	Rating Area 3	No Preference	63	1018.24
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22444PA0060118	Rating Area 5	No Preference	0-14	282.17
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22444PA0060118	Rating Area 5	No Preference	18	336.76
22444PA0060118	Rating Area 5	No Preference	19	347.08
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22444PA0060118	Rating Area 5	No Preference	42	488.72
22444PA0060118	Rating Area 5	No Preference	43	500.52
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22444PA0060118	Rating Area 5	No Preference	54	787.48
22444PA0060118	Rating Area 5	No Preference	55	822.52
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22444PA0060118	Rating Area 5	No Preference	57	898.87
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22444PA0060118	Rating Area 5	No Preference	60	1001.04
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22444PA0060118	Rating Area 5	No Preference	63	1088.83
22444PA0060118	Rating Area 5	No Preference	64 and over	1106.53
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22444PA0060118	Rating Area 6	No Preference	62	1116.75
22444PA0060118	Rating Area 6	No Preference	63	1147.46
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22444PA0060118	Rating Area 7	No Preference	28	511.96
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22444PA0060118	Rating Area 7	No Preference	57	1147.79
22444PA0060118	Rating Area 7	No Preference	58	1200.07
22444PA0060118	Rating Area 7	No Preference	59	1225.98
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22444PA0060118	Rating Area 7	No Preference	61	1323.47
22444PA0060118	Rating Area 7	No Preference	62	1353.14
22444PA0060118	Rating Area 7	No Preference	63	1390.35
22444PA0060118	Rating Area 7	No Preference	64 and over	1412.96
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22444PA0060118	Rating Area 9	No Preference	17	354.05
22444PA0060118	Rating Area 9	No Preference	18	365.25
22444PA0060118	Rating Area 9	No Preference	19	376.45
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22444PA0060118	Rating Area 9	No Preference	28	434.86
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22444PA0060118	Rating Area 9	No Preference	39	504.87
22444PA0060118	Rating Area 9	No Preference	40	511.27
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22444PA0060118	Rating Area 9	No Preference	42	530.07
22444PA0060118	Rating Area 9	No Preference	43	542.87
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22444PA0060118	Rating Area 9	No Preference	46	600.08
22444PA0060118	Rating Area 9	No Preference	47	625.29
22444PA0060118	Rating Area 9	No Preference	48	654.09
22444PA0060118	Rating Area 9	No Preference	49	682.49
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22444PA0060118	Rating Area 9	No Preference	51	746.10
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22444PA0060118	Rating Area 9	No Preference	60	1085.75
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22444PA0060118	Rating Area 9	No Preference	62	1149.36
22444PA0060118	Rating Area 9	No Preference	63	1180.96
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22444PA0060119	Rating Area 2	No Preference	16	275.75
22444PA0060119	Rating Area 2	No Preference	17	284.10
22444PA0060119	Rating Area 2	No Preference	18	293.08
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22444PA0060119	Rating Area 2	No Preference	31	372.05
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22444PA0060119 Rating Area 2	No Preference	44	448.45
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22444PA0060119 Rating Area 2	No Preference	50	573.33
22444PA0060119 Rating Area 2	No Preference	51	598.69
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22444PA0060119 Rating Area 2	No Preference	56	748.92
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22444PA0060119 Rating Area 2	No Preference	58	817.94
22444PA0060119 Rating Area 2	No Preference	59	835.59
22444PA0060119 Rating Area 2	No Preference	60	871.23
22444PA0060119 Rating Area 2	No Preference	61	902.04
22444PA0060119 Rating Area 2	No Preference	62	922.27
22444PA0060119 Rating Area 2	No Preference	63	947.63
22444PA0060119 Rating Area 2	No Preference	64 and over	963.03
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22444PA0060119 Rating Area 3	No Preference	15	255.68
22444PA0060119 Rating Area 3	No Preference	16	263.67
22444PA0060119 Rating Area 3	No Preference	17	271.65
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22444PA0060119 Rating Area 3	No Preference	19	288.83
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22444PA0060119 Rating Area 3	No Preference	21	306.95
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22444PA0060119 Rating Area 3	No Preference	28	333.65
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22444PA0060119 Rating Area 3	No Preference	30	348.38
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22444PA0060119 Rating Area 3	No Preference	32	363.12
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22444PA0060119 Rating Area 3	No Preference	50	548.20
22444PA0060119 Rating Area 3	No Preference	51	572.45
22444PA0060119 Rating Area 3	No Preference	52	599.16
22444PA0060119 Rating Area 3	No Preference	53	626.17
22444PA0060119 Rating Area 3	No Preference	54	655.33
22444PA0060119 Rating Area 3	No Preference	55	684.49
22444PA0060119 Rating Area 3	No Preference	56	716.10
22444PA0060119 Rating Area 3	No Preference	57	748.02
22444PA0060119 Rating Area 3	No Preference	58	782.09
22444PA0060119 Rating Area 3	No Preference	59	798.98
22444PA0060119 Rating Area 3	No Preference	60	833.05
22444PA0060119 Rating Area 3	No Preference	61	862.51
22444PA0060119 Rating Area 3	No Preference	62	881.85
22444PA0060119 Rating Area 3	No Preference	63	906.10
22444PA0060119 Rating Area 3	No Preference	64 and over	920.83
22444PA0060119 Rating Area 5	No Preference	0-14	251.09
22444PA0060119 Rating Area 5	No Preference	15	273.41
22444PA0060119 Rating Area 5	No Preference	16	281.95
22444PA0060119 Rating Area 5	No Preference	17	290.48
22444PA0060119 Rating Area 5	No Preference	18	299.67
22444PA0060119 Rating Area 5	No Preference	19	308.86
22444PA0060119 Rating Area 5	No Preference	20	318.38
22444PA0060119 Rating Area 5	No Preference	21	328.23
22444PA0060119 Rating Area 5	No Preference	22	328.23
22444PA0060119 Rating Area 5	No Preference	23	328.23
22444PA0060119 Rating Area 5	No Preference	24	328.23
22444PA0060119 Rating Area 5	No Preference	25	329.54
22444PA0060119 Rating Area 5	No Preference	26	336.10
22444PA0060119 Rating Area 5	No Preference	27	343.98
22444PA0060119 Rating Area 5	No Preference	28	356.78
22444PA0060119 Rating Area 5	No Preference	29	367.28
22444PA0060119 Rating Area 5	No Preference	30	372.54
22444PA0060119 Rating Area 5	No Preference	31	380.41
22444PA0060119 Rating Area 5	No Preference	32	388.29
22444PA0060119 Rating Area 5	No Preference	33	393.21
22444PA0060119 Rating Area 5	No Preference	34	398.47
22444PA0060119 Rating Area 5	No Preference	35	401.09
22444PA0060119 Rating Area 5	No Preference	36	403.72
22444PA0060119 Rating Area 5	No Preference	37	406.34

22444PA0060119 Rating Area 5	No Preference	38	408.97
22444PA0060119 Rating Area 5	No Preference	39	414.22
22444PA0060119 Rating Area 5	No Preference	40	419.47
22444PA0060119 Rating Area 5	No Preference	41	427.35
22444PA0060119 Rating Area 5	No Preference	42	434.90
22444PA0060119 Rating Area 5	No Preference	43	445.40
22444PA0060119 Rating Area 5	No Preference	44	458.53
22444PA0060119 Rating Area 5	No Preference	45	473.96
22444PA0060119 Rating Area 5	No Preference	46	492.34
22444PA0060119 Rating Area 5	No Preference	47	513.02
22444PA0060119 Rating Area 5	No Preference	48	536.65
22444PA0060119 Rating Area 5	No Preference	49	559.95
22444PA0060119 Rating Area 5	No Preference	50	586.21
22444PA0060119 Rating Area 5	No Preference	51	612.14
22444PA0060119 Rating Area 5	No Preference	52	640.70
22444PA0060119 Rating Area 5	No Preference	53	669.58
22444PA0060119 Rating Area 5	No Preference	54	700.76
22444PA0060119 Rating Area 5	No Preference	55	731.94
22444PA0060119 Rating Area 5	No Preference	56	765.75
22444PA0060119 Rating Area 5	No Preference	57	799.88
22444PA0060119 Rating Area 5	No Preference	58	836.32
22444PA0060119 Rating Area 5	No Preference	59	854.37
22444PA0060119 Rating Area 5	No Preference	60	890.80
22444PA0060119 Rating Area 5	No Preference	61	922.31
22444PA0060119 Rating Area 5	No Preference	62	942.99
22444PA0060119 Rating Area 5	No Preference	63	968.92
22444PA0060119 Rating Area 5	No Preference	64 and over	984.68
22444PA0060119 Rating Area 6	No Preference	0-14	264.61
22444PA0060119 Rating Area 6	No Preference	15	288.13
22444PA0060119 Rating Area 6	No Preference	16	297.13
22444PA0060119 Rating Area 6	No Preference	17	306.12
22444PA0060119 Rating Area 6	No Preference	18	315.81
22444PA0060119 Rating Area 6	No Preference	19	325.49
22444PA0060119 Rating Area 6	No Preference	20	335.52
22444PA0060119 Rating Area 6	No Preference	21	345.90
22444PA0060119 Rating Area 6	No Preference	22	345.90
22444PA0060119 Rating Area 6	No Preference	23	345.90
22444PA0060119 Rating Area 6	No Preference	24	345.90
22444PA0060119 Rating Area 6	No Preference	25	347.28
22444PA0060119 Rating Area 6	No Preference	26	354.20
22444PA0060119 Rating Area 6	No Preference	27	362.50
22444PA0060119 Rating Area 6	No Preference	28	375.99
22444PA0060119 Rating Area 6	No Preference	29	387.06
22444PA0060119 Rating Area 6	No Preference	30	392.60
22444PA0060119 Rating Area 6	No Preference	31	400.90
22444PA0060119 Rating Area 6	No Preference	32	409.20
22444PA0060119 Rating Area 6	No Preference	33	414.39
22444PA0060119 Rating Area 6	No Preference	34	419.92
22444PA0060119 Rating Area 6	No Preference	35	422.69
22444PA0060119 Rating Area 6	No Preference	36	425.46
22444PA0060119 Rating Area 6	No Preference	37	428.22
22444PA0060119 Rating Area 6	No Preference	38	430.99
22444PA0060119 Rating Area 6	No Preference	39	436.52
22444PA0060119 Rating Area 6	No Preference	40	442.06
22444PA0060119 Rating Area 6	No Preference	41	450.36
22444PA0060119 Rating Area 6	No Preference	42	458.32
22444PA0060119 Rating Area 6	No Preference	43	469.38
22444PA0060119 Rating Area 6	No Preference	44	483.22
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22444PA0060119 Rating Area 6	No Preference	46	518.85
22444PA0060119 Rating Area 6	No Preference	47	540.64
22444PA0060119 Rating Area 6	No Preference	48	565.54
22444PA0060119 Rating Area 6	No Preference	49	590.10
22444PA0060119 Rating Area 6	No Preference	50	617.78
22444PA0060119 Rating Area 6	No Preference	51	645.10
22444PA0060119 Rating Area 6	No Preference	52	675.19
22444PA0060119 Rating Area 6	No Preference	53	705.63
22444PA0060119 Rating Area 6	No Preference	54	738.49
22444PA0060119 Rating Area 6	No Preference	55	771.35
22444PA0060119 Rating Area 6	No Preference	56	806.98
22444PA0060119 Rating Area 6	No Preference	57	842.96
22444PA0060119 Rating Area 6	No Preference	58	881.35
22444PA0060119 Rating Area 6	No Preference	59	900.37
22444PA0060119 Rating Area 6	No Preference	60	938.77
22444PA0060119 Rating Area 6	No Preference	61	971.98
22444PA0060119 Rating Area 6	No Preference	62	993.77
22444PA0060119 Rating Area 6	No Preference	63	1021.09
22444PA0060119 Rating Area 6	No Preference	64 and over	1037.70
22444PA0060119 Rating Area 7	No Preference	0-14	320.63
22444PA0060119 Rating Area 7	No Preference	15	349.13
22444PA0060119 Rating Area 7	No Preference	16	360.02
22444PA0060119 Rating Area 7	No Preference	17	370.92
22444PA0060119 Rating Area 7	No Preference	18	382.66
22444PA0060119 Rating Area 7	No Preference	19	394.39
22444PA0060119 Rating Area 7	No Preference	20	406.54
22444PA0060119 Rating Area 7	No Preference	21	419.12
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22444PA0060119 Rating Area 7	No Preference	27	439.24
22444PA0060119 Rating Area 7	No Preference	28	455.58
22444PA0060119 Rating Area 7	No Preference	29	468.99
22444PA0060119 Rating Area 7	No Preference	30	475.70
22444PA0060119 Rating Area 7	No Preference	31	485.76
22444PA0060119 Rating Area 7	No Preference	32	495.82
22444PA0060119 Rating Area 7	No Preference	33	502.10
22444PA0060119 Rating Area 7	No Preference	34	508.81
22444PA0060119 Rating Area 7	No Preference	35	512.16
22444PA0060119 Rating Area 7	No Preference	36	515.52
22444PA0060119 Rating Area 7	No Preference	37	518.87
22444PA0060119 Rating Area 7	No Preference	38	522.22
22444PA0060119 Rating Area 7	No Preference	39	528.93

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22444PA0060119	Rating Area 7	No Preference	41	545.69
22444PA0060119	Rating Area 7	No Preference	42	555.33
22444PA0060119	Rating Area 7	No Preference	43	568.74
22444PA0060119	Rating Area 7	No Preference	44	585.51
22444PA0060119	Rating Area 7	No Preference	45	605.21
22444PA0060119	Rating Area 7	No Preference	46	628.68
22444PA0060119	Rating Area 7	No Preference	47	655.08
22444PA0060119	Rating Area 7	No Preference	48	685.26
22444PA0060119	Rating Area 7	No Preference	49	715.02
22444PA0060119	Rating Area 7	No Preference	50	748.55
22444PA0060119	Rating Area 7	No Preference	51	781.66
22444PA0060119	Rating Area 7	No Preference	52	818.12
22444PA0060119	Rating Area 7	No Preference	53	855.00
22444PA0060119	Rating Area 7	No Preference	54	894.82
22444PA0060119	Rating Area 7	No Preference	55	934.63
22444PA0060119	Rating Area 7	No Preference	56	977.80
22444PA0060119	Rating Area 7	No Preference	57	1021.39
22444PA0060119	Rating Area 7	No Preference	58	1067.91
22444PA0060119	Rating Area 7	No Preference	59	1090.96
22444PA0060119	Rating Area 7	No Preference	60	1137.49
22444PA0060119	Rating Area 7	No Preference	61	1177.72
22444PA0060119	Rating Area 7	No Preference	62	1204.13
22444PA0060119	Rating Area 7	No Preference	63	1237.24
22444PA0060119	Rating Area 7	No Preference	64 and over	1257.35
22444PA0060119	Rating Area 9	No Preference	0-14	272.34
22444PA0060119	Rating Area 9	No Preference	15	296.55
22444PA0060119	Rating Area 9	No Preference	16	305.80
22444PA0060119	Rating Area 9	No Preference	17	315.06
22444PA0060119	Rating Area 9	No Preference	18	325.03
22444PA0060119	Rating Area 9	No Preference	19	334.99
22444PA0060119	Rating Area 9	No Preference	20	345.32
22444PA0060119	Rating Area 9	No Preference	21	356.00
22444PA0060119	Rating Area 9	No Preference	22	356.00
22444PA0060119	Rating Area 9	No Preference	23	356.00
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22444PA0060119	Rating Area 9	No Preference	26	364.54
22444PA0060119	Rating Area 9	No Preference	27	373.09
22444PA0060119	Rating Area 9	No Preference	28	386.97
22444PA0060119	Rating Area 9	No Preference	29	398.36
22444PA0060119	Rating Area 9	No Preference	30	404.06
22444PA0060119	Rating Area 9	No Preference	31	412.60
22444PA0060119	Rating Area 9	No Preference	32	421.15
22444PA0060119	Rating Area 9	No Preference	33	426.49
22444PA0060119	Rating Area 9	No Preference	34	432.18
22444PA0060119	Rating Area 9	No Preference	35	435.03
22444PA0060119	Rating Area 9	No Preference	36	437.88
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22444PA0060119	Rating Area 9	No Preference	39	449.27
22444PA0060119	Rating Area 9	No Preference	40	454.97
22444PA0060119	Rating Area 9	No Preference	41	463.51
22444PA0060119	Rating Area 9	No Preference	42	471.70
22444PA0060119	Rating Area 9	No Preference	43	483.09
22444PA0060119	Rating Area 9	No Preference	44	497.33
22444PA0060119	Rating Area 9	No Preference	45	514.06
22444PA0060119	Rating Area 9	No Preference	46	534.00
22444PA0060119	Rating Area 9	No Preference	47	556.42
22444PA0060119	Rating Area 9	No Preference	48	582.06
22444PA0060119	Rating Area 9	No Preference	49	607.33
22444PA0060119	Rating Area 9	No Preference	50	635.81
22444PA0060119	Rating Area 9	No Preference	51	663.94
22444PA0060119	Rating Area 9	No Preference	52	694.91
22444PA0060119	Rating Area 9	No Preference	53	726.24
22444PA0060119	Rating Area 9	No Preference	54	760.06
22444PA0060119	Rating Area 9	No Preference	55	793.88
22444PA0060119	Rating Area 9	No Preference	56	830.54
22444PA0060119	Rating Area 9	No Preference	57	867.57
22444PA0060119	Rating Area 9	No Preference	58	907.08
22444PA0060119	Rating Area 9	No Preference	59	926.66
22444PA0060119	Rating Area 9	No Preference	60	966.18
22444PA0060119	Rating Area 9	No Preference	61	1000.35
22444PA0060119	Rating Area 9	No Preference	62	1022.78
22444PA0060119	Rating Area 9	No Preference	63	1050.91
22444PA0060119	Rating Area 9	No Preference	64 and over	1067.99
22444PA0060120	Rating Area 2	No Preference	0-14	305.25
22444PA0060120	Rating Area 2	No Preference	15	332.38
22444PA0060120	Rating Area 2	No Preference	16	342.76
22444PA0060120	Rating Area 2	No Preference	17	353.13
22444PA0060120	Rating Area 2	No Preference	18	364.31
22444PA0060120	Rating Area 2	No Preference	19	375.48
22444PA0060120	Rating Area 2	No Preference	20	387.05
22444PA0060120	Rating Area 2	No Preference	21	399.03
22444PA0060120	Rating Area 2	No Preference	22	399.03
22444PA0060120	Rating Area 2	No Preference	23	399.03
22444PA0060120	Rating Area 2	No Preference	24	399.03
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22444PA0060120	Rating Area 2	No Preference	28	433.74
22444PA0060120	Rating Area 2	No Preference	29	446.50
22444PA0060120	Rating Area 2	No Preference	30	452.89
22444PA0060120	Rating Area 2	No Preference	31	462.47
22444PA0060120	Rating Area 2	No Preference	32	472.04
22444PA0060120	Rating Area 2	No Preference	33	478.03
22444PA0060120	Rating Area 2	No Preference	34	484.41
22444PA0060120	Rating Area 2	No Preference	35	487.60
22444PA0060120	Rating Area 2	No Preference	36	490.80
22444PA0060120	Rating Area 2	No Preference	37	493.99
22444PA0060120	Rating Area 2	No Preference	38	497.18
22444PA0060120	Rating Area 2	No Preference	39	503.56
22444PA0060120	Rating Area 2	No Preference	40	509.95
22444PA0060120	Rating Area 2	No Preference	41	519.53

22444PA0060120	Rating Area 2	No Preference	42	528.70
22444PA0060120	Rating Area 2	No Preference	43	541.47
22444PA0060120	Rating Area 2	No Preference	44	557.43
22444PA0060120	Rating Area 2	No Preference	45	576.19
22444PA0060120	Rating Area 2	No Preference	46	598.53
22444PA0060120	Rating Area 2	No Preference	47	623.67
22444PA0060120	Rating Area 2	No Preference	48	652.40
22444PA0060120	Rating Area 2	No Preference	49	680.73
22444PA0060120	Rating Area 2	No Preference	50	712.65
22444PA0060120	Rating Area 2	No Preference	51	744.17
22444PA0060120	Rating Area 2	No Preference	52	778.89
22444PA0060120	Rating Area 2	No Preference	53	814.00
22444PA0060120	Rating Area 2	No Preference	54	851.91
22444PA0060120	Rating Area 2	No Preference	55	889.82
22444PA0060120	Rating Area 2	No Preference	56	930.92
22444PA0060120	Rating Area 2	No Preference	57	972.41
22444PA0060120	Rating Area 2	No Preference	58	1016.71
22444PA0060120	Rating Area 2	No Preference	59	1038.65
22444PA0060120	Rating Area 2	No Preference	60	1082.94
22444PA0060120	Rating Area 2	No Preference	61	1121.25
22444PA0060120	Rating Area 2	No Preference	62	1146.39
22444PA0060120	Rating Area 2	No Preference	63	1177.91
22444PA0060120	Rating Area 2	No Preference	64 and over	1197.06
22444PA0060120	Rating Area 3	No Preference	0-14	291.87
22444PA0060120	Rating Area 3	No Preference	15	317.82
22444PA0060120	Rating Area 3	No Preference	16	327.74
22444PA0060120	Rating Area 3	No Preference	17	337.66
22444PA0060120	Rating Area 3	No Preference	18	348.34
22444PA0060120	Rating Area 3	No Preference	19	359.03
22444PA0060120	Rating Area 3	No Preference	20	370.09
22444PA0060120	Rating Area 3	No Preference	21	381.54
22444PA0060120	Rating Area 3	No Preference	22	381.54
22444PA0060120	Rating Area 3	No Preference	23	381.54
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22444PA0060120	Rating Area 3	No Preference	25	383.06
22444PA0060120	Rating Area 3	No Preference	26	390.69
22444PA0060120	Rating Area 3	No Preference	27	399.85
22444PA0060120	Rating Area 3	No Preference	28	414.73
22444PA0060120	Rating Area 3	No Preference	29	426.94
22444PA0060120	Rating Area 3	No Preference	30	433.04
22444PA0060120	Rating Area 3	No Preference	31	442.20
22444PA0060120	Rating Area 3	No Preference	32	451.36
22444PA0060120	Rating Area 3	No Preference	33	457.08
22444PA0060120	Rating Area 3	No Preference	34	463.18
22444PA0060120	Rating Area 3	No Preference	35	466.24
22444PA0060120	Rating Area 3	No Preference	36	469.29
22444PA0060120	Rating Area 3	No Preference	37	472.34
22444PA0060120	Rating Area 3	No Preference	38	475.39
22444PA0060120	Rating Area 3	No Preference	39	481.50
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22444PA0060120	Rating Area 3	No Preference	41	496.76
22444PA0060120	Rating Area 3	No Preference	42	505.53
22444PA0060120	Rating Area 3	No Preference	43	517.74
22444PA0060120	Rating Area 3	No Preference	44	533.01
22444PA0060120	Rating Area 3	No Preference	45	550.94
22444PA0060120	Rating Area 3	No Preference	46	572.30
22444PA0060120	Rating Area 3	No Preference	47	596.34
22444PA0060120	Rating Area 3	No Preference	48	623.81
22444PA0060120	Rating Area 3	No Preference	49	650.90
22444PA0060120	Rating Area 3	No Preference	50	681.42
22444PA0060120	Rating Area 3	No Preference	51	711.56
22444PA0060120	Rating Area 3	No Preference	52	744.76
22444PA0060120	Rating Area 3	No Preference	53	778.33
22444PA0060120	Rating Area 3	No Preference	54	814.58
22444PA0060120	Rating Area 3	No Preference	55	850.82
22444PA0060120	Rating Area 3	No Preference	56	890.12
22444PA0060120	Rating Area 3	No Preference	57	929.80
22444PA0060120	Rating Area 3	No Preference	58	972.15
22444PA0060120	Rating Area 3	No Preference	59	993.14
22444PA0060120	Rating Area 3	No Preference	60	1035.49
22444PA0060120	Rating Area 3	No Preference	61	1072.12
22444PA0060120	Rating Area 3	No Preference	62	1096.15
22444PA0060120	Rating Area 3	No Preference	63	1126.29
22444PA0060120	Rating Area 3	No Preference	64 and over	1144.61
22444PA0060120	Rating Area 5	No Preference	0-14	312.11
22444PA0060120	Rating Area 5	No Preference	15	339.85
22444PA0060120	Rating Area 5	No Preference	16	350.46
22444PA0060120	Rating Area 5	No Preference	17	361.07
22444PA0060120	Rating Area 5	No Preference	18	372.49
22444PA0060120	Rating Area 5	No Preference	19	383.92
22444PA0060120	Rating Area 5	No Preference	20	395.75
22444PA0060120	Rating Area 5	No Preference	21	407.99
22444PA0060120	Rating Area 5	No Preference	22	407.99
22444PA0060120	Rating Area 5	No Preference	23	407.99
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22444PA0060120	Rating Area 5	No Preference	26	417.78
22444PA0060120	Rating Area 5	No Preference	27	427.57
22444PA0060120	Rating Area 5	No Preference	28	443.48
22444PA0060120	Rating Area 5	No Preference	29	456.54
22444PA0060120	Rating Area 5	No Preference	30	463.07
22444PA0060120	Rating Area 5	No Preference	31	472.86
22444PA0060120	Rating Area 5	No Preference	32	482.65
22444PA0060120	Rating Area 5	No Preference	33	488.77
22444PA0060120	Rating Area 5	No Preference	34	495.30
22444PA0060120	Rating Area 5	No Preference	35	498.56
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22444PA0060120	Rating Area 5	No Preference	37	505.09
22444PA0060120	Rating Area 5	No Preference	38	508.35
22444PA0060120	Rating Area 5	No Preference	39	514.88
22444PA0060120	Rating Area 5	No Preference	40	521.41
22444PA0060120	Rating Area 5	No Preference	41	531.20
22444PA0060120	Rating Area 5	No Preference	42	540.58
22444PA0060120	Rating Area 5	No Preference	43	553.64

22444PA0060120	Rating Area 5	No Preference	44	569.96
22444PA0060120	Rating Area 5	No Preference	45	589.13
22444PA0060120	Rating Area 5	No Preference	46	611.98
22444PA0060120	Rating Area 5	No Preference	47	637.68
22444PA0060120	Rating Area 5	No Preference	48	667.06
22444PA0060120	Rating Area 5	No Preference	49	696.03
22444PA0060120	Rating Area 5	No Preference	50	728.67
22444PA0060120	Rating Area 5	No Preference	51	760.90
22444PA0060120	Rating Area 5	No Preference	52	796.39
22444PA0060120	Rating Area 5	No Preference	53	832.29
22444PA0060120	Rating Area 5	No Preference	54	871.05
22444PA0060120	Rating Area 5	No Preference	55	909.81
22444PA0060120	Rating Area 5	No Preference	56	951.84
22444PA0060120	Rating Area 5	No Preference	57	994.27
22444PA0060120	Rating Area 5	No Preference	58	1039.55
22444PA0060120	Rating Area 5	No Preference	59	1061.99
22444PA0060120	Rating Area 5	No Preference	60	1107.28
22444PA0060120	Rating Area 5	No Preference	61	1146.45
22444PA0060120	Rating Area 5	No Preference	62	1172.15
22444PA0060120	Rating Area 5	No Preference	63	1204.38
22444PA0060120	Rating Area 5	No Preference	64 and over	1223.96
22444PA0060120	Rating Area 6	No Preference	0-14	328.92
22444PA0060120	Rating Area 6	No Preference	15	358.15
22444PA0060120	Rating Area 6	No Preference	16	369.33
22444PA0060120	Rating Area 6	No Preference	17	380.51
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22444PA0060120	Rating Area 6	No Preference	20	417.06
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22444PA0060120	Rating Area 6	No Preference	23	429.96
22444PA0060120	Rating Area 6	No Preference	24	429.96
22444PA0060120	Rating Area 6	No Preference	25	431.68
22444PA0060120	Rating Area 6	No Preference	26	440.28
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22444PA0060120	Rating Area 6	No Preference	29	481.12
22444PA0060120	Rating Area 6	No Preference	30	488.00
22444PA0060120	Rating Area 6	No Preference	31	498.32
22444PA0060120	Rating Area 6	No Preference	32	508.64
22444PA0060120	Rating Area 6	No Preference	33	515.09
22444PA0060120	Rating Area 6	No Preference	34	521.97
22444PA0060120	Rating Area 6	No Preference	35	525.41
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22444PA0060120	Rating Area 6	No Preference	37	532.29
22444PA0060120	Rating Area 6	No Preference	38	535.73
22444PA0060120	Rating Area 6	No Preference	39	542.60
22444PA0060120	Rating Area 6	No Preference	40	549.48
22444PA0060120	Rating Area 6	No Preference	41	559.80
22444PA0060120	Rating Area 6	No Preference	42	569.69
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22444PA0060120	Rating Area 6	No Preference	49	733.51
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22444PA0060120	Rating Area 6	No Preference	54	917.96
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22444PA0060120	Rating Area 6	No Preference	57	1047.80
22444PA0060120	Rating Area 6	No Preference	58	1095.53
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22444PA0060120	Rating Area 6	No Preference	63	1269.23
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22444PA0060121	Rating Area 6	No Preference	62	1186.48
22444PA0060121	Rating Area 6	No Preference	63	1219.11
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22444PA0060122	Rating Area 6	No Preference	63	1100.27
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22444PA0060123	Rating Area 6	No Preference	62	934.14
22444PA0060123	Rating Area 6	No Preference	63	959.83
22444PA0060123	Rating Area 6	No Preference	64 and over	975.43
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22444PA0060124	Rating Area 6	No Preference	16	303.02
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22444PA0060124	Rating Area 6	No Preference	28	383.45
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22444PA0060124	Rating Area 6	No Preference	31	408.84
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22444PA0060124	Rating Area 6	No Preference	62	1013.47
22444PA0060124	Rating Area 6	No Preference	63	1041.34
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22444PA0060125	Rating Area 6	No Preference	27	376.24
22444PA0060125	Rating Area 6	No Preference	28	390.24
22444PA0060125	Rating Area 6	No Preference	29	401.72
22444PA0060125	Rating Area 6	No Preference	30	407.47
22444PA0060125	Rating Area 6	No Preference	31	416.09
22444PA0060125	Rating Area 6	No Preference	32	424.70
22444PA0060125	Rating Area 6	No Preference	33	430.09
22444PA0060125	Rating Area 6	No Preference	34	435.83
22444PA0060125	Rating Area 6	No Preference	35	438.70
22444PA0060125	Rating Area 6	No Preference	36	441.57
22444PA0060125	Rating Area 6	No Preference	37	444.45
22444PA0060125	Rating Area 6	No Preference	38	447.32
22444PA0060125	Rating Area 6	No Preference	39	453.06
22444PA0060125	Rating Area 6	No Preference	40	458.81
22444PA0060125	Rating Area 6	No Preference	41	467.42
22444PA0060125	Rating Area 6	No Preference	42	475.68
22444PA0060125	Rating Area 6	No Preference	43	487.17
22444PA0060125	Rating Area 6	No Preference	44	501.53
22444PA0060125	Rating Area 6	No Preference	45	518.40
22444PA0060125	Rating Area 6	No Preference	46	538.51
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22444PA0060125	Rating Area 6	No Preference	48	586.97
22444PA0060125	Rating Area 6	No Preference	49	612.46
22444PA0060125	Rating Area 6	No Preference	50	641.18
22444PA0060125	Rating Area 6	No Preference	51	669.54

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22444PA0060125 Rating Area 6	No Preference	54	766.47
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22444PA0060125 Rating Area 6	No Preference	57	874.89
22444PA0060125 Rating Area 6	No Preference	58	914.74
22444PA0060125 Rating Area 6	No Preference	59	934.49
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22444PA0060125 Rating Area 6	No Preference	61	1008.80
22444PA0060125 Rating Area 6	No Preference	62	1031.42
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22444PA0060125 Rating Area 6	No Preference	64 and over	1077.01
22444PA0060126 Rating Area 3	No Preference	0-14	280.35
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22444PA0060126 Rating Area 3	No Preference	19	344.85
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22444PA0060126 Rating Area 3	No Preference	26	375.26
22444PA0060126 Rating Area 3	No Preference	27	384.06
22444PA0060126 Rating Area 3	No Preference	28	398.35
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22444PA0060126 Rating Area 3	No Preference	31	424.74
22444PA0060126 Rating Area 3	No Preference	32	433.53
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22444PA0060126 Rating Area 3	No Preference	34	444.89
22444PA0060126 Rating Area 3	No Preference	35	447.82
22444PA0060126 Rating Area 3	No Preference	36	450.76
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22444PA0060126 Rating Area 3	No Preference	62	1052.86
22444PA0060126 Rating Area 3	No Preference	63	1081.81
22444PA0060126 Rating Area 3	No Preference	64 and over	1099.40
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22444PA0060126 Rating Area 6	No Preference	50	737.58
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22444PA0060126 Rating Area 6	No Preference	52	806.13
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22444PA0060126	Rating Area 6	No Preference	62	1186.48
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22444PA0060127	Rating Area 3	No Preference	50	590.71
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22444PA0060127	Rating Area 3	No Preference	62	950.23
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22444PA0060127	Rating Area 3	No Preference	64 and over	992.23
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22444PA0060127	Rating Area 6	No Preference	16	320.17
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22444PA0060127	Rating Area 6	No Preference	18	340.29
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22444PA0060127	Rating Area 6	No Preference	48	609.40
22444PA0060127	Rating Area 6	No Preference	49	635.86
22444PA0060127	Rating Area 6	No Preference	50	665.68
22444PA0060127	Rating Area 6	No Preference	51	695.12
22444PA0060127	Rating Area 6	No Preference	52	727.55
22444PA0060127	Rating Area 6	No Preference	53	760.35
22444PA0060127	Rating Area 6	No Preference	54	795.76
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22444PA0060127	Rating Area 6	No Preference	58	949.69
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22444PA0060127	Rating Area 6	No Preference	61	1047.34
22444PA0060127	Rating Area 6	No Preference	62	1070.82
22444PA0060127	Rating Area 6	No Preference	63	1100.27
22444PA0060127	Rating Area 6	No Preference	64 and over	1118.16
22444PA0060128	Rating Area 3	No Preference	0-14	220.72
22444PA0060128	Rating Area 3	No Preference	15	240.34
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22444PA0060128	Rating Area 3	No Preference	22	288.53
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22444PA0060128	Rating Area 3	No Preference	28	313.63
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22444PA0060128	Rating Area 3	No Preference	34	350.27
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22444PA0060128	Rating Area 3	No Preference	43	391.53
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22444PA0060128	Rating Area 3	No Preference	45	416.63
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22444PA0060128	Rating Area 3	No Preference	48	471.74
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22444PA0060128	Rating Area 3	No Preference	51	538.10
22444PA0060128	Rating Area 3	No Preference	52	563.21
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22444PA0060128	Rating Area 3	No Preference	55	643.42
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22444PA0060128	Rating Area 3	No Preference	62	828.94
22444PA0060128	Rating Area 3	No Preference	63	851.73
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22444PA0060128	Rating Area 6	No Preference	0-14	248.74
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22444PA0060128	Rating Area 6	No Preference	16	279.30
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22444PA0060128	Rating Area 6	No Preference	18	296.86
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22444PA0060128	Rating Area 6	No Preference	28	353.43
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22444PA0060128	Rating Area 6	No Preference	30	369.04
22444PA0060128	Rating Area 6	No Preference	31	376.84
22444PA0060128	Rating Area 6	No Preference	32	384.65
22444PA0060128	Rating Area 6	No Preference	33	389.52
22444PA0060128	Rating Area 6	No Preference	34	394.73
22444PA0060128	Rating Area 6	No Preference	35	397.33
22444PA0060128	Rating Area 6	No Preference	36	399.93
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22444PA0060128	Rating Area 6	No Preference	39	410.33
22444PA0060128	Rating Area 6	No Preference	40	415.53
22444PA0060128	Rating Area 6	No Preference	41	423.34
22444PA0060128	Rating Area 6	No Preference	42	430.82
22444PA0060128	Rating Area 6	No Preference	43	441.22
22444PA0060128	Rating Area 6	No Preference	44	454.23
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22444PA0060128	Rating Area 6	No Preference	46	487.72
22444PA0060128	Rating Area 6	No Preference	47	508.20
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22444PA0060128	Rating Area 6	No Preference	49	554.70
22444PA0060128	Rating Area 6	No Preference	50	580.71
22444PA0060128	Rating Area 6	No Preference	51	606.39
22444PA0060128	Rating Area 6	No Preference	52	634.68
22444PA0060128	Rating Area 6	No Preference	53	663.29
22444PA0060128	Rating Area 6	No Preference	54	694.18
22444PA0060128	Rating Area 6	No Preference	55	725.07
22444PA0060128	Rating Area 6	No Preference	56	758.56
22444PA0060128	Rating Area 6	No Preference	57	792.38

22444PA0060128	Rating Area 6	No Preference	58	828.47
22444PA0060128	Rating Area 6	No Preference	59	846.35
22444PA0060128	Rating Area 6	No Preference	60	882.44
22444PA0060128	Rating Area 6	No Preference	61	913.66
22444PA0060128	Rating Area 6	No Preference	62	934.14
22444PA0060128	Rating Area 6	No Preference	63	959.83
22444PA0060128	Rating Area 6	No Preference	64 and over	975.43
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22444PA0060129	Rating Area 3	No Preference	15	260.75
22444PA0060129	Rating Area 3	No Preference	16	268.89
22444PA0060129	Rating Area 3	No Preference	17	277.03
22444PA0060129	Rating Area 3	No Preference	18	285.80
22444PA0060129	Rating Area 3	No Preference	19	294.56
22444PA0060129	Rating Area 3	No Preference	20	303.64
22444PA0060129	Rating Area 3	No Preference	21	313.04
22444PA0060129	Rating Area 3	No Preference	22	313.04
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22444PA0060129	Rating Area 3	No Preference	27	328.06
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22444PA0060129	Rating Area 3	No Preference	29	350.28
22444PA0060129	Rating Area 3	No Preference	30	355.29
22444PA0060129	Rating Area 3	No Preference	31	362.80
22444PA0060129	Rating Area 3	No Preference	32	370.31
22444PA0060129	Rating Area 3	No Preference	33	375.01
22444PA0060129	Rating Area 3	No Preference	34	380.02
22444PA0060129	Rating Area 3	No Preference	35	382.52
22444PA0060129	Rating Area 3	No Preference	36	385.03
22444PA0060129	Rating Area 3	No Preference	37	387.53
22444PA0060129	Rating Area 3	No Preference	38	390.04
22444PA0060129	Rating Area 3	No Preference	39	395.04
22444PA0060129	Rating Area 3	No Preference	40	400.05
22444PA0060129	Rating Area 3	No Preference	41	407.57
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22444PA0060129	Rating Area 3	No Preference	43	424.78
22444PA0060129	Rating Area 3	No Preference	44	437.30
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22444PA0060129	Rating Area 3	No Preference	46	469.55
22444PA0060129	Rating Area 3	No Preference	47	489.27
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22444PA0060129	Rating Area 3	No Preference	51	583.80
22444PA0060129	Rating Area 3	No Preference	52	611.03
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22444PA0060129	Rating Area 3	No Preference	54	668.32
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22444PA0060129	Rating Area 3	No Preference	56	730.30
22444PA0060129	Rating Area 3	No Preference	57	762.85
22444PA0060129	Rating Area 3	No Preference	58	797.60
22444PA0060129	Rating Area 3	No Preference	59	814.82
22444PA0060129	Rating Area 3	No Preference	60	849.56
22444PA0060129	Rating Area 3	No Preference	61	879.61
22444PA0060129	Rating Area 3	No Preference	62	899.34
22444PA0060129	Rating Area 3	No Preference	63	924.06
22444PA0060129	Rating Area 3	No Preference	64 and over	939.09
22444PA0060129	Rating Area 6	No Preference	0-14	269.86
22444PA0060129	Rating Area 6	No Preference	15	293.85
22444PA0060129	Rating Area 6	No Preference	16	303.02
22444PA0060129	Rating Area 6	No Preference	17	312.19
22444PA0060129	Rating Area 6	No Preference	18	322.07
22444PA0060129	Rating Area 6	No Preference	19	331.94
22444PA0060129	Rating Area 6	No Preference	20	342.17
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22444PA0060129	Rating Area 6	No Preference	23	352.76
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22444PA0060130	Rating Area 3	No Preference	62	915.26
22444PA0060130	Rating Area 3	No Preference	63	940.43
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22444PA0060130	Rating Area 6	No Preference	60	974.34
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22444PA0060130	Rating Area 6	No Preference	63	1059.78
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22444PA0060131	Rating Area 3	No Preference	47	572.79
22444PA0060131	Rating Area 3	No Preference	48	599.17
22444PA0060131	Rating Area 3	No Preference	49	625.19
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22444PA0060131	Rating Area 3	No Preference	57	893.08
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22444PA0060131	Rating Area 3	No Preference	60	994.59
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22444PA0060131	Rating Area 3	No Preference	62	1052.86
22444PA0060131	Rating Area 3	No Preference	63	1081.81
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22444PA0060132	Rating Area 3	No Preference	17	292.71
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22444PA0060132	Rating Area 3	No Preference	28	359.52
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22444PA0060132	Rating Area 3	No Preference	30	375.40
22444PA0060132	Rating Area 3	No Preference	31	383.33
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22444PA0060132	Rating Area 3	No Preference	33	396.23
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22444PA0060132	Rating Area 3	No Preference	35	404.17
22444PA0060132	Rating Area 3	No Preference	36	406.82
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22444PA0060132	Rating Area 3	No Preference	39	417.40
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22444PA0060132	Rating Area 3	No Preference	41	430.63
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22444PA0060132	Rating Area 3	No Preference	43	448.82
22444PA0060132	Rating Area 3	No Preference	44	462.05
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22444PA0060132	Rating Area 3	No Preference	47	516.95
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22444PA0060132	Rating Area 3	No Preference	50	590.71
22444PA0060132	Rating Area 3	No Preference	51	616.84
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22444PA0060132	Rating Area 3	No Preference	54	706.14
22444PA0060132	Rating Area 3	No Preference	55	737.56
22444PA0060132	Rating Area 3	No Preference	56	771.63
22444PA0060132	Rating Area 3	No Preference	57	806.02
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22444PA0060132	Rating Area 3	No Preference	61	929.39
22444PA0060132	Rating Area 3	No Preference	62	950.23
22444PA0060132	Rating Area 3	No Preference	63	976.36

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22444PA0060133	Rating Area 3	No Preference	18	263.43
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22444PA0060133	Rating Area 3	No Preference	20	279.87
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22444PA0060133	Rating Area 3	No Preference	28	313.63
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22444PA0060133	Rating Area 3	No Preference	30	327.48
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22444PA0060133	Rating Area 3	No Preference	41	375.66
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22444PA0060133	Rating Area 3	No Preference	48	471.74
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22444PA0060133	Rating Area 3	No Preference	62	828.94
22444PA0060133	Rating Area 3	No Preference	63	851.73
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22444PA0060134	Rating Area 3	No Preference	16	268.89
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22444PA0060134	Rating Area 3	No Preference	18	285.80
22444PA0060134	Rating Area 3	No Preference	19	294.56
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22444PA0060134	Rating Area 3	No Preference	29	350.28
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22444PA0060134	Rating Area 3	No Preference	31	362.80
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22444PA0060134	Rating Area 3	No Preference	49	534.03
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22444PA0060134	Rating Area 3	No Preference	51	583.80
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22444PA0060134	Rating Area 3	No Preference	54	668.32
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22444PA0060134	Rating Area 3	No Preference	58	797.60
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22444PA0060134	Rating Area 3	No Preference	60	849.56
22444PA0060134	Rating Area 3	No Preference	61	879.61
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22444PA0060134	Rating Area 3	No Preference	63	924.06
22444PA0060134	Rating Area 3	No Preference	64 and over	939.09
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22444PA0080066	Rating Area 7	No Preference	63	1038.55
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22444PA0080066	Rating Area 9	No Preference	28	324.83
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22444PA0080066	Rating Area 9	No Preference	54	638.00
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22444PA0080066	Rating Area 9	No Preference	61	839.71
22444PA0080066	Rating Area 9	No Preference	62	858.54
22444PA0080066	Rating Area 9	No Preference	63	882.14
22444PA0080066	Rating Area 9	No Preference	64 and over	896.49

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

HIOS Issuer ID*	22444
Federal TIN*	23-2311553
Rate Effective Date*	4/1/2020
Rate Expiration Date*	6/30/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
22444PA0060062	Rating Area 2	No Preference	0-14	273.08
22444PA0060062	Rating Area 2	No Preference	15	297.35
22444PA0060062	Rating Area 2	No Preference	16	306.63
22444PA0060062	Rating Area 2	No Preference	17	315.91
22444PA0060062	Rating Area 2	No Preference	18	325.91
22444PA0060062	Rating Area 2	No Preference	19	335.90
22444PA0060062	Rating Area 2	No Preference	20	346.26
22444PA0060062	Rating Area 2	No Preference	21	356.97
22444PA0060062	Rating Area 2	No Preference	22	356.97
22444PA0060062	Rating Area 2	No Preference	23	356.97
22444PA0060062	Rating Area 2	No Preference	24	356.97
22444PA0060062	Rating Area 2	No Preference	25	358.39
22444PA0060062	Rating Area 2	No Preference	26	365.53
22444PA0060062	Rating Area 2	No Preference	27	374.10
22444PA0060062	Rating Area 2	No Preference	28	388.02
22444PA0060062	Rating Area 2	No Preference	29	399.44
22444PA0060062	Rating Area 2	No Preference	30	405.16
22444PA0060062	Rating Area 2	No Preference	31	413.72
22444PA0060062	Rating Area 2	No Preference	32	422.29
22444PA0060062	Rating Area 2	No Preference	33	427.64
22444PA0060062	Rating Area 2	No Preference	34	433.36
22444PA0060062	Rating Area 2	No Preference	35	436.21
22444PA0060062	Rating Area 2	No Preference	36	439.07
22444PA0060062	Rating Area 2	No Preference	37	441.92
22444PA0060062	Rating Area 2	No Preference	38	444.78
22444PA0060062	Rating Area 2	No Preference	39	450.49
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22444PA0060062	Rating Area 2	No Preference	41	464.77
22444PA0060062	Rating Area 2	No Preference	42	472.98
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22444PA0060062	Rating Area 2	No Preference	45	515.46
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22444PA0060062	Rating Area 2	No Preference	50	637.54
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22444PA0060062	Rating Area 2	No Preference	54	762.12
22444PA0060062	Rating Area 2	No Preference	55	796.03
22444PA0060062	Rating Area 2	No Preference	56	832.80
22444PA0060062	Rating Area 2	No Preference	57	869.92
22444PA0060062	Rating Area 2	No Preference	58	909.55
22444PA0060062	Rating Area 2	No Preference	59	929.18
22444PA0060062	Rating Area 2	No Preference	60	968.80
22444PA0060062	Rating Area 2	No Preference	61	1003.07
22444PA0060062	Rating Area 2	No Preference	62	1025.56
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22444PA0060062	Rating Area 2	No Preference	64 and over	1070.89
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22444PA0060062	Rating Area 3	No Preference	15	284.32
22444PA0060062	Rating Area 3	No Preference	16	293.20
22444PA0060062	Rating Area 3	No Preference	17	302.07
22444PA0060062	Rating Area 3	No Preference	18	311.63
22444PA0060062	Rating Area 3	No Preference	19	321.18
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22444PA0060062	Rating Area 3	No Preference	37	422.56
22444PA0060062	Rating Area 3	No Preference	38	425.29
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22444PA0060062	Rating Area 3	No Preference	45	492.87
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22444PA0060062	Rating Area 3	No Preference	54	728.72
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22444PA0060062	Rating Area 3	No Preference	61	959.12
22444PA0060062	Rating Area 3	No Preference	62	980.62
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22444PA0060062	Rating Area 3	No Preference	64 and over	1023.97
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22444PA0060062	Rating Area 5	No Preference	15	304.03
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22444PA0060062	Rating Area 5	No Preference	62	1048.61
22444PA0060062	Rating Area 5	No Preference	63	1077.44
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22444PA0060062	Rating Area 6	No Preference	19	361.95
22444PA0060062	Rating Area 6	No Preference	20	373.10
22444PA0060062	Rating Area 6	No Preference	21	384.64
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22444PA0060062 Rating Area 6	No Preference	59	1001.22
22444PA0060062 Rating Area 6	No Preference	60	1043.91
22444PA0060062 Rating Area 6	No Preference	61	1080.84
22444PA0060062 Rating Area 6	No Preference	62	1105.07
22444PA0060062 Rating Area 6	No Preference	63	1135.46
22444PA0060062 Rating Area 6	No Preference	64 and over	1153.92
22444PA0060062 Rating Area 7	No Preference	0-14	356.54
22444PA0060062 Rating Area 7	No Preference	15	388.23
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22444PA0060062 Rating Area 7	No Preference	17	412.46
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22444PA0060062 Rating Area 7	No Preference	19	438.56
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22444PA0060062 Rating Area 7	No Preference	62	1338.99
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22444PA0060062 Rating Area 7	No Preference	64 and over	1398.18
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22444PA0060062 Rating Area 9	No Preference	40	505.92
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22444PA0060062 Rating Area 9	No Preference	44	553.03
22444PA0060062 Rating Area 9	No Preference	45	571.64
22444PA0060062 Rating Area 9	No Preference	46	593.80
22444PA0060062 Rating Area 9	No Preference	47	618.74
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22444PA0060062	Rating Area 9	No Preference	58	1008.68
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22444PA0060062	Rating Area 9	No Preference	61	1112.39
22444PA0060062	Rating Area 9	No Preference	62	1137.33
22444PA0060062	Rating Area 9	No Preference	63	1168.61
22444PA0060062	Rating Area 9	No Preference	64 and over	1187.61
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22444PA0060063	Rating Area 2	No Preference	15	261.84
22444PA0060063	Rating Area 2	No Preference	16	270.02
22444PA0060063	Rating Area 2	No Preference	17	278.19
22444PA0060063	Rating Area 2	No Preference	18	286.99
22444PA0060063	Rating Area 2	No Preference	19	295.79
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22444PA0060063	Rating Area 2	No Preference	29	351.74
22444PA0060063	Rating Area 2	No Preference	30	356.77
22444PA0060063	Rating Area 2	No Preference	31	364.32
22444PA0060063	Rating Area 2	No Preference	32	371.86
22444PA0060063	Rating Area 2	No Preference	33	376.58
22444PA0060063	Rating Area 2	No Preference	34	381.61
22444PA0060063	Rating Area 2	No Preference	35	384.12
22444PA0060063	Rating Area 2	No Preference	36	386.63
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22444PA0060063	Rating Area 2	No Preference	40	401.72
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22444PA0060063	Rating Area 2	No Preference	43	426.56
22444PA0060063	Rating Area 2	No Preference	44	439.13
22444PA0060063	Rating Area 2	No Preference	45	453.90
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22444PA0060063	Rating Area 2	No Preference	48	513.94
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22444PA0060063	Rating Area 2	No Preference	53	641.25
22444PA0060063	Rating Area 2	No Preference	54	671.11
22444PA0060063	Rating Area 2	No Preference	55	700.97
22444PA0060063	Rating Area 2	No Preference	56	733.35
22444PA0060063	Rating Area 2	No Preference	57	766.04
22444PA0060063	Rating Area 2	No Preference	58	800.93
22444PA0060063	Rating Area 2	No Preference	59	818.22
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22444PA0060063	Rating Area 2	No Preference	63	927.92
22444PA0060063	Rating Area 2	No Preference	64 and over	943.01
22444PA0060063	Rating Area 3	No Preference	0-14	229.93
22444PA0060063	Rating Area 3	No Preference	15	250.37
22444PA0060063	Rating Area 3	No Preference	16	258.18
22444PA0060063	Rating Area 3	No Preference	17	266.00
22444PA0060063	Rating Area 3	No Preference	18	274.41
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22444PA0060063	Rating Area 3	No Preference	20	291.55
22444PA0060063	Rating Area 3	No Preference	21	300.57
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22444PA0060063	Rating Area 3	No Preference	25	301.77
22444PA0060063	Rating Area 3	No Preference	26	307.78
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22444PA0060063	Rating Area 3	No Preference	28	326.71
22444PA0060063	Rating Area 3	No Preference	29	336.33
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22444PA0060063	Rating Area 3	No Preference	31	348.35
22444PA0060063	Rating Area 3	No Preference	32	355.57
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22444PA0060063	Rating Area 3	No Preference	37	372.10
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22444PA0060063	Rating Area 3	No Preference	53	613.15
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22444PA0060063	Rating Area 3	No Preference	59	782.37
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22444PA0060063	Rating Area 3	No Preference	62	863.52
22444PA0060063	Rating Area 3	No Preference	63	887.26
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22444PA0060063	Rating Area 5	No Preference	0-14	245.87
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22444PA0060063	Rating Area 6	No Preference	62	973.11
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22444PA0060063	Rating Area 9	No Preference	54	744.25
22444PA0060063	Rating Area 9	No Preference	55	777.37
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22444PA0060063	Rating Area 9	No Preference	62	1001.52
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22444PA0060114	Rating Area 2	No Preference	63	1226.57
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22444PA0060114	Rating Area 3	No Preference	19	373.86
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22444PA0060114	Rating Area 3	No Preference	42	526.42
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22444PA0060114	Rating Area 3	No Preference	62	1141.43
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22444PA0060114	Rating Area 3	No Preference	64 and over	1191.89
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22444PA0060114	Rating Area 5	No Preference	18	387.88
22444PA0060114	Rating Area 5	No Preference	19	399.78
22444PA0060114	Rating Area 5	No Preference	20	412.10
22444PA0060114	Rating Area 5	No Preference	21	424.85
22444PA0060114	Rating Area 5	No Preference	22	424.85
22444PA0060114	Rating Area 5	No Preference	23	424.85
22444PA0060114	Rating Area 5	No Preference	24	424.85
22444PA0060114	Rating Area 5	No Preference	25	426.54
22444PA0060114	Rating Area 5	No Preference	26	435.04
22444PA0060114	Rating Area 5	No Preference	27	445.23
22444PA0060114	Rating Area 5	No Preference	28	461.80
22444PA0060114	Rating Area 5	No Preference	29	475.40
22444PA0060114	Rating Area 5	No Preference	30	482.19
22444PA0060114	Rating Area 5	No Preference	31	492.39
22444PA0060114	Rating Area 5	No Preference	32	502.59
22444PA0060114	Rating Area 5	No Preference	33	508.96
22444PA0060114	Rating Area 5	No Preference	34	515.76
22444PA0060114	Rating Area 5	No Preference	35	519.16
22444PA0060114	Rating Area 5	No Preference	36	522.55
22444PA0060114	Rating Area 5	No Preference	37	525.95
22444PA0060114	Rating Area 5	No Preference	38	529.35
22444PA0060114	Rating Area 5	No Preference	39	536.15
22444PA0060114	Rating Area 5	No Preference	40	542.95
22444PA0060114	Rating Area 5	No Preference	41	553.14
22444PA0060114	Rating Area 5	No Preference	42	562.91
22444PA0060114	Rating Area 5	No Preference	43	576.51
22444PA0060114	Rating Area 5	No Preference	44	593.50
22444PA0060114	Rating Area 5	No Preference	45	613.47
22444PA0060114	Rating Area 5	No Preference	46	637.26
22444PA0060114	Rating Area 5	No Preference	47	664.03
22444PA0060114	Rating Area 5	No Preference	48	694.61
22444PA0060114	Rating Area 5	No Preference	49	724.78
22444PA0060114	Rating Area 5	No Preference	50	758.77
22444PA0060114	Rating Area 5	No Preference	51	792.33
22444PA0060114	Rating Area 5	No Preference	52	829.29
22444PA0060114	Rating Area 5	No Preference	53	866.68
22444PA0060114	Rating Area 5	No Preference	54	907.04
22444PA0060114	Rating Area 5	No Preference	55	947.39
22444PA0060114	Rating Area 5	No Preference	56	991.15
22444PA0060114	Rating Area 5	No Preference	57	1035.34
22444PA0060114	Rating Area 5	No Preference	58	1082.49
22444PA0060114	Rating Area 5	No Preference	59	1105.86
22444PA0060114	Rating Area 5	No Preference	60	1153.02
22444PA0060114	Rating Area 5	No Preference	61	1193.80
22444PA0060114	Rating Area 5	No Preference	62	1220.57
22444PA0060114	Rating Area 5	No Preference	63	1254.13
22444PA0060114	Rating Area 5	No Preference	64 and over	1274.52
22444PA0060114	Rating Area 6	No Preference	0-14	342.50
22444PA0060114	Rating Area 6	No Preference	15	372.95
22444PA0060114	Rating Area 6	No Preference	16	384.59
22444PA0060114	Rating Area 6	No Preference	17	396.23
22444PA0060114	Rating Area 6	No Preference	18	408.77
22444PA0060114	Rating Area 6	No Preference	19	421.30
22444PA0060114	Rating Area 6	No Preference	20	434.29
22444PA0060114	Rating Area 6	No Preference	21	447.72
22444PA0060114	Rating Area 6	No Preference	22	447.72
22444PA0060114	Rating Area 6	No Preference	23	447.72
22444PA0060114	Rating Area 6	No Preference	24	447.72
22444PA0060114	Rating Area 6	No Preference	25	449.51
22444PA0060114	Rating Area 6	No Preference	26	458.46
22444PA0060114	Rating Area 6	No Preference	27	469.21
22444PA0060114	Rating Area 6	No Preference	28	486.67
22444PA0060114	Rating Area 6	No Preference	29	501.00
22444PA0060114	Rating Area 6	No Preference	30	508.16
22444PA0060114	Rating Area 6	No Preference	31	518.90
22444PA0060114	Rating Area 6	No Preference	32	529.65
22444PA0060114	Rating Area 6	No Preference	33	536.36
22444PA0060114	Rating Area 6	No Preference	34	543.53
22444PA0060114	Rating Area 6	No Preference	35	547.11
22444PA0060114	Rating Area 6	No Preference	36	550.69
22444PA0060114	Rating Area 6	No Preference	37	554.27
22444PA0060114	Rating Area 6	No Preference	38	557.86
22444PA0060114	Rating Area 6	No Preference	39	565.02
22444PA0060114	Rating Area 6	No Preference	40	572.18
22444PA0060114	Rating Area 6	No Preference	41	582.93
22444PA0060114	Rating Area 6	No Preference	42	593.22
22444PA0060114	Rating Area 6	No Preference	43	607.55
22444PA0060114	Rating Area 6	No Preference	44	625.46
22444PA0060114	Rating Area 6	No Preference	45	646.50
22444PA0060114	Rating Area 6	No Preference	46	671.58
22444PA0060114	Rating Area 6	No Preference	47	699.78
22444PA0060114	Rating Area 6	No Preference	48	732.02
22444PA0060114	Rating Area 6	No Preference	49	763.80
22444PA0060114	Rating Area 6	No Preference	50	799.62
22444PA0060114	Rating Area 6	No Preference	51	834.99
22444PA0060114	Rating Area 6	No Preference	52	873.94
22444PA0060114	Rating Area 6	No Preference	53	913.34
22444PA0060114	Rating Area 6	No Preference	54	955.88
22444PA0060114	Rating Area 6	No Preference	55	998.41
22444PA0060114	Rating Area 6	No Preference	56	1044.52
22444PA0060114	Rating Area 6	No Preference	57	1091.09
22444PA0060114	Rating Area 6	No Preference	58	1140.78
22444PA0060114	Rating Area 6	No Preference	59	1165.41
22444PA0060114	Rating Area 6	No Preference	60	1215.10

22444PA0060114	Rating Area 6	No Preference	61	1258.08
22444PA0060114	Rating Area 6	No Preference	62	1286.29
22444PA0060114	Rating Area 6	No Preference	63	1321.66
22444PA0060114	Rating Area 6	No Preference	64 and over	1343.15
22444PA0060114	Rating Area 7	No Preference	0-14	415.00
22444PA0060114	Rating Area 7	No Preference	15	451.89
22444PA0060114	Rating Area 7	No Preference	16	466.00
22444PA0060114	Rating Area 7	No Preference	17	480.10
22444PA0060114	Rating Area 7	No Preference	18	495.29
22444PA0060114	Rating Area 7	No Preference	19	510.48
22444PA0060114	Rating Area 7	No Preference	20	526.21
22444PA0060114	Rating Area 7	No Preference	21	542.49
22444PA0060114	Rating Area 7	No Preference	22	542.49
22444PA0060114	Rating Area 7	No Preference	23	542.49
22444PA0060114	Rating Area 7	No Preference	24	542.49
22444PA0060114	Rating Area 7	No Preference	25	544.66
22444PA0060114	Rating Area 7	No Preference	26	555.51
22444PA0060114	Rating Area 7	No Preference	27	568.53
22444PA0060114	Rating Area 7	No Preference	28	589.69
22444PA0060114	Rating Area 7	No Preference	29	607.05
22444PA0060114	Rating Area 7	No Preference	30	615.73
22444PA0060114	Rating Area 7	No Preference	31	628.74
22444PA0060114	Rating Area 7	No Preference	32	641.76
22444PA0060114	Rating Area 7	No Preference	33	649.90
22444PA0060114	Rating Area 7	No Preference	34	658.58
22444PA0060114	Rating Area 7	No Preference	35	662.92
22444PA0060114	Rating Area 7	No Preference	36	667.26
22444PA0060114	Rating Area 7	No Preference	37	671.60
22444PA0060114	Rating Area 7	No Preference	38	675.94
22444PA0060114	Rating Area 7	No Preference	39	684.62
22444PA0060114	Rating Area 7	No Preference	40	693.30
22444PA0060114	Rating Area 7	No Preference	41	706.32
22444PA0060114	Rating Area 7	No Preference	42	718.80
22444PA0060114	Rating Area 7	No Preference	43	736.16
22444PA0060114	Rating Area 7	No Preference	44	757.86
22444PA0060114	Rating Area 7	No Preference	45	783.35
22444PA0060114	Rating Area 7	No Preference	46	813.73
22444PA0060114	Rating Area 7	No Preference	47	847.91
22444PA0060114	Rating Area 7	No Preference	48	886.97
22444PA0060114	Rating Area 7	No Preference	49	925.49
22444PA0060114	Rating Area 7	No Preference	50	968.89
22444PA0060114	Rating Area 7	No Preference	51	1011.74
22444PA0060114	Rating Area 7	No Preference	52	1058.94
22444PA0060114	Rating Area 7	No Preference	53	1106.68
22444PA0060114	Rating Area 7	No Preference	54	1158.21
22444PA0060114	Rating Area 7	No Preference	55	1209.75
22444PA0060114	Rating Area 7	No Preference	56	1265.63
22444PA0060114	Rating Area 7	No Preference	57	1322.05
22444PA0060114	Rating Area 7	No Preference	58	1382.26
22444PA0060114	Rating Area 7	No Preference	59	1412.10
22444PA0060114	Rating Area 7	No Preference	60	1472.32
22444PA0060114	Rating Area 7	No Preference	61	1524.39
22444PA0060114	Rating Area 7	No Preference	62	1558.57
22444PA0060114	Rating Area 7	No Preference	63	1601.43
22444PA0060114	Rating Area 7	No Preference	64 and over	1627.47
22444PA0060114	Rating Area 9	No Preference	0-14	352.50
22444PA0060114	Rating Area 9	No Preference	15	383.84
22444PA0060114	Rating Area 9	No Preference	16	395.82
22444PA0060114	Rating Area 9	No Preference	17	407.80
22444PA0060114	Rating Area 9	No Preference	18	420.70
22444PA0060114	Rating Area 9	No Preference	19	433.60
22444PA0060114	Rating Area 9	No Preference	20	446.97
22444PA0060114	Rating Area 9	No Preference	21	460.79
22444PA0060114	Rating Area 9	No Preference	22	460.79
22444PA0060114	Rating Area 9	No Preference	23	460.79
22444PA0060114	Rating Area 9	No Preference	24	460.79
22444PA0060114	Rating Area 9	No Preference	25	462.63
22444PA0060114	Rating Area 9	No Preference	26	471.85
22444PA0060114	Rating Area 9	No Preference	27	482.91
22444PA0060114	Rating Area 9	No Preference	28	500.88
22444PA0060114	Rating Area 9	No Preference	29	515.62
22444PA0060114	Rating Area 9	No Preference	30	523.00
22444PA0060114	Rating Area 9	No Preference	31	534.05
22444PA0060114	Rating Area 9	No Preference	32	545.11
22444PA0060114	Rating Area 9	No Preference	33	552.03
22444PA0060114	Rating Area 9	No Preference	34	559.40
22444PA0060114	Rating Area 9	No Preference	35	563.08
22444PA0060114	Rating Area 9	No Preference	36	566.77
22444PA0060114	Rating Area 9	No Preference	37	570.46
22444PA0060114	Rating Area 9	No Preference	38	574.14
22444PA0060114	Rating Area 9	No Preference	39	581.52
22444PA0060114	Rating Area 9	No Preference	40	588.89
22444PA0060114	Rating Area 9	No Preference	41	599.95
22444PA0060114	Rating Area 9	No Preference	42	610.55
22444PA0060114	Rating Area 9	No Preference	43	625.29
22444PA0060114	Rating Area 9	No Preference	44	643.72
22444PA0060114	Rating Area 9	No Preference	45	665.38
22444PA0060114	Rating Area 9	No Preference	46	691.18
22444PA0060114	Rating Area 9	No Preference	47	720.21
22444PA0060114	Rating Area 9	No Preference	48	753.39
22444PA0060114	Rating Area 9	No Preference	49	786.11
22444PA0060114	Rating Area 9	No Preference	50	822.97
22444PA0060114	Rating Area 9	No Preference	51	859.37
22444PA0060114	Rating Area 9	No Preference	52	899.46
22444PA0060114	Rating Area 9	No Preference	53	940.01
22444PA0060114	Rating Area 9	No Preference	54	983.78
22444PA0060114	Rating Area 9	No Preference	55	1027.56
22444PA0060114	Rating Area 9	No Preference	56	1075.02
22444PA0060114	Rating Area 9	No Preference	57	1122.94
22444PA0060114	Rating Area 9	No Preference	58	1174.09
22444PA0060114	Rating Area 9	No Preference	59	1199.43
22444PA0060114	Rating Area 9	No Preference	60	1250.58
22444PA0060114	Rating Area 9	No Preference	61	1294.82
22444PA0060114	Rating Area 9	No Preference	62	1323.85

22444PA0060114 Rating Area 9	No Preference	63	1360.25
22444PA0060114 Rating Area 9	No Preference	64 and over	1382.37
22444PA0060115 Rating Area 2	No Preference	0-14	305.10
22444PA0060115 Rating Area 2	No Preference	15	332.22
22444PA0060115 Rating Area 2	No Preference	16	342.59
22444PA0060115 Rating Area 2	No Preference	17	352.96
22444PA0060115 Rating Area 2	No Preference	18	364.13
22444PA0060115 Rating Area 2	No Preference	19	375.30
22444PA0060115 Rating Area 2	No Preference	20	386.86
22444PA0060115 Rating Area 2	No Preference	21	398.83
22444PA0060115 Rating Area 2	No Preference	22	398.83
22444PA0060115 Rating Area 2	No Preference	23	398.83
22444PA0060115 Rating Area 2	No Preference	24	398.83
22444PA0060115 Rating Area 2	No Preference	25	400.42
22444PA0060115 Rating Area 2	No Preference	26	408.40
22444PA0060115 Rating Area 2	No Preference	27	417.97
22444PA0060115 Rating Area 2	No Preference	28	433.52
22444PA0060115 Rating Area 2	No Preference	29	446.29
22444PA0060115 Rating Area 2	No Preference	30	452.67
22444PA0060115 Rating Area 2	No Preference	31	462.24
22444PA0060115 Rating Area 2	No Preference	32	471.81
22444PA0060115 Rating Area 2	No Preference	33	477.79
22444PA0060115 Rating Area 2	No Preference	34	484.17
22444PA0060115 Rating Area 2	No Preference	35	487.37
22444PA0060115 Rating Area 2	No Preference	36	490.56
22444PA0060115 Rating Area 2	No Preference	37	493.75
22444PA0060115 Rating Area 2	No Preference	38	496.94
22444PA0060115 Rating Area 2	No Preference	39	503.32
22444PA0060115 Rating Area 2	No Preference	40	509.70
22444PA0060115 Rating Area 2	No Preference	41	519.27
22444PA0060115 Rating Area 2	No Preference	42	528.44
22444PA0060115 Rating Area 2	No Preference	43	541.21
22444PA0060115 Rating Area 2	No Preference	44	557.16
22444PA0060115 Rating Area 2	No Preference	45	575.90
22444PA0060115 Rating Area 2	No Preference	46	598.24
22444PA0060115 Rating Area 2	No Preference	47	623.36
22444PA0060115 Rating Area 2	No Preference	48	652.08
22444PA0060115 Rating Area 2	No Preference	49	680.40
22444PA0060115 Rating Area 2	No Preference	50	712.30
22444PA0060115 Rating Area 2	No Preference	51	743.81
22444PA0060115 Rating Area 2	No Preference	52	778.51
22444PA0060115 Rating Area 2	No Preference	53	813.60
22444PA0060115 Rating Area 2	No Preference	54	851.49
22444PA0060115 Rating Area 2	No Preference	55	889.38
22444PA0060115 Rating Area 2	No Preference	56	930.46
22444PA0060115 Rating Area 2	No Preference	57	971.94
22444PA0060115 Rating Area 2	No Preference	58	1016.21
22444PA0060115 Rating Area 2	No Preference	59	1038.14
22444PA0060115 Rating Area 2	No Preference	60	1082.41
22444PA0060115 Rating Area 2	No Preference	61	1120.70
22444PA0060115 Rating Area 2	No Preference	62	1145.83
22444PA0060115 Rating Area 2	No Preference	63	1177.33
22444PA0060115 Rating Area 2	No Preference	64 and over	1196.48
22444PA0060115 Rating Area 3	No Preference	0-14	291.73
22444PA0060115 Rating Area 3	No Preference	15	317.66
22444PA0060115 Rating Area 3	No Preference	16	327.58
22444PA0060115 Rating Area 3	No Preference	17	337.49
22444PA0060115 Rating Area 3	No Preference	18	348.17
22444PA0060115 Rating Area 3	No Preference	19	358.85
22444PA0060115 Rating Area 3	No Preference	20	369.91
22444PA0060115 Rating Area 3	No Preference	21	381.35
22444PA0060115 Rating Area 3	No Preference	22	381.35
22444PA0060115 Rating Area 3	No Preference	23	381.35
22444PA0060115 Rating Area 3	No Preference	24	381.35
22444PA0060115 Rating Area 3	No Preference	25	382.87
22444PA0060115 Rating Area 3	No Preference	26	390.50
22444PA0060115 Rating Area 3	No Preference	27	399.65
22444PA0060115 Rating Area 3	No Preference	28	414.53
22444PA0060115 Rating Area 3	No Preference	29	426.73
22444PA0060115 Rating Area 3	No Preference	30	432.83
22444PA0060115 Rating Area 3	No Preference	31	441.98
22444PA0060115 Rating Area 3	No Preference	32	451.14
22444PA0060115 Rating Area 3	No Preference	33	456.86
22444PA0060115 Rating Area 3	No Preference	34	462.96
22444PA0060115 Rating Area 3	No Preference	35	466.01
22444PA0060115 Rating Area 3	No Preference	36	469.06
22444PA0060115 Rating Area 3	No Preference	37	472.11
22444PA0060115 Rating Area 3	No Preference	38	475.16
22444PA0060115 Rating Area 3	No Preference	39	481.26
22444PA0060115 Rating Area 3	No Preference	40	487.36
22444PA0060115 Rating Area 3	No Preference	41	496.52
22444PA0060115 Rating Area 3	No Preference	42	505.29
22444PA0060115 Rating Area 3	No Preference	43	517.49
22444PA0060115 Rating Area 3	No Preference	44	532.74
22444PA0060115 Rating Area 3	No Preference	45	550.67
22444PA0060115 Rating Area 3	No Preference	46	572.02
22444PA0060115 Rating Area 3	No Preference	47	596.05
22444PA0060115 Rating Area 3	No Preference	48	623.51
22444PA0060115 Rating Area 3	No Preference	49	650.58
22444PA0060115 Rating Area 3	No Preference	50	681.09
22444PA0060115 Rating Area 3	No Preference	51	711.22
22444PA0060115 Rating Area 3	No Preference	52	744.39
22444PA0060115 Rating Area 3	No Preference	53	777.95
22444PA0060115 Rating Area 3	No Preference	54	814.18
22444PA0060115 Rating Area 3	No Preference	55	850.41
22444PA0060115 Rating Area 3	No Preference	56	889.69
22444PA0060115 Rating Area 3	No Preference	57	929.35
22444PA0060115 Rating Area 3	No Preference	58	971.68
22444PA0060115 Rating Area 3	No Preference	59	992.65
22444PA0060115 Rating Area 3	No Preference	60	1034.98
22444PA0060115 Rating Area 3	No Preference	61	1071.59
22444PA0060115 Rating Area 3	No Preference	62	1095.62
22444PA0060115 Rating Area 3	No Preference	63	1125.74
22444PA0060115 Rating Area 3	No Preference	64 and over	1144.05

22444PA0060115	Rating Area 5	No Preference	0-14	311.96
22444PA0060115	Rating Area 5	No Preference	15	339.69
22444PA0060115	Rating Area 5	No Preference	16	350.29
22444PA0060115	Rating Area 5	No Preference	17	360.89
22444PA0060115	Rating Area 5	No Preference	18	372.31
22444PA0060115	Rating Area 5	No Preference	19	383.73
22444PA0060115	Rating Area 5	No Preference	20	395.55
22444PA0060115	Rating Area 5	No Preference	21	407.79
22444PA0060115	Rating Area 5	No Preference	22	407.79
22444PA0060115	Rating Area 5	No Preference	23	407.79
22444PA0060115	Rating Area 5	No Preference	24	407.79
22444PA0060115	Rating Area 5	No Preference	25	409.42
22444PA0060115	Rating Area 5	No Preference	26	417.58
22444PA0060115	Rating Area 5	No Preference	27	427.36
22444PA0060115	Rating Area 5	No Preference	28	443.27
22444PA0060115	Rating Area 5	No Preference	29	456.32
22444PA0060115	Rating Area 5	No Preference	30	462.84
22444PA0060115	Rating Area 5	No Preference	31	472.63
22444PA0060115	Rating Area 5	No Preference	32	482.41
22444PA0060115	Rating Area 5	No Preference	33	488.53
22444PA0060115	Rating Area 5	No Preference	34	495.05
22444PA0060115	Rating Area 5	No Preference	35	498.32
22444PA0060115	Rating Area 5	No Preference	36	501.58
22444PA0060115	Rating Area 5	No Preference	37	504.84
22444PA0060115	Rating Area 5	No Preference	38	508.10
22444PA0060115	Rating Area 5	No Preference	39	514.63
22444PA0060115	Rating Area 5	No Preference	40	521.15
22444PA0060115	Rating Area 5	No Preference	41	530.94
22444PA0060115	Rating Area 5	No Preference	42	540.32
22444PA0060115	Rating Area 5	No Preference	43	553.37
22444PA0060115	Rating Area 5	No Preference	44	569.68
22444PA0060115	Rating Area 5	No Preference	45	588.85
22444PA0060115	Rating Area 5	No Preference	46	611.68
22444PA0060115	Rating Area 5	No Preference	47	637.37
22444PA0060115	Rating Area 5	No Preference	48	666.73
22444PA0060115	Rating Area 5	No Preference	49	695.69
22444PA0060115	Rating Area 5	No Preference	50	728.31
22444PA0060115	Rating Area 5	No Preference	51	760.53
22444PA0060115	Rating Area 5	No Preference	52	796.00
22444PA0060115	Rating Area 5	No Preference	53	831.89
22444PA0060115	Rating Area 5	No Preference	54	870.63
22444PA0060115	Rating Area 5	No Preference	55	909.37
22444PA0060115	Rating Area 5	No Preference	56	951.37
22444PA0060115	Rating Area 5	No Preference	57	993.78
22444PA0060115	Rating Area 5	No Preference	58	1039.04
22444PA0060115	Rating Area 5	No Preference	59	1061.47
22444PA0060115	Rating Area 5	No Preference	60	1106.74
22444PA0060115	Rating Area 5	No Preference	61	1145.89
22444PA0060115	Rating Area 5	No Preference	62	1171.58
22444PA0060115	Rating Area 5	No Preference	63	1203.79
22444PA0060115	Rating Area 5	No Preference	64 and over	1223.36
22444PA0060115	Rating Area 6	No Preference	0-14	328.76
22444PA0060115	Rating Area 6	No Preference	15	357.98
22444PA0060115	Rating Area 6	No Preference	16	369.15
22444PA0060115	Rating Area 6	No Preference	17	380.33
22444PA0060115	Rating Area 6	No Preference	18	392.36
22444PA0060115	Rating Area 6	No Preference	19	404.39
22444PA0060115	Rating Area 6	No Preference	20	416.85
22444PA0060115	Rating Area 6	No Preference	21	429.75
22444PA0060115	Rating Area 6	No Preference	22	429.75
22444PA0060115	Rating Area 6	No Preference	23	429.75
22444PA0060115	Rating Area 6	No Preference	24	429.75
22444PA0060115	Rating Area 6	No Preference	25	431.47
22444PA0060115	Rating Area 6	No Preference	26	440.06
22444PA0060115	Rating Area 6	No Preference	27	450.37
22444PA0060115	Rating Area 6	No Preference	28	467.13
22444PA0060115	Rating Area 6	No Preference	29	480.89
22444PA0060115	Rating Area 6	No Preference	30	487.76
22444PA0060115	Rating Area 6	No Preference	31	498.08
22444PA0060115	Rating Area 6	No Preference	32	508.39
22444PA0060115	Rating Area 6	No Preference	33	514.84
22444PA0060115	Rating Area 6	No Preference	34	521.71
22444PA0060115	Rating Area 6	No Preference	35	525.15
22444PA0060115	Rating Area 6	No Preference	36	528.59
22444PA0060115	Rating Area 6	No Preference	37	532.03
22444PA0060115	Rating Area 6	No Preference	38	535.46
22444PA0060115	Rating Area 6	No Preference	39	542.34
22444PA0060115	Rating Area 6	No Preference	40	549.22
22444PA0060115	Rating Area 6	No Preference	41	559.53
22444PA0060115	Rating Area 6	No Preference	42	569.41
22444PA0060115	Rating Area 6	No Preference	43	583.17
22444PA0060115	Rating Area 6	No Preference	44	600.36
22444PA0060115	Rating Area 6	No Preference	45	620.55
22444PA0060115	Rating Area 6	No Preference	46	644.62
22444PA0060115	Rating Area 6	No Preference	47	671.69
22444PA0060115	Rating Area 6	No Preference	48	702.63
22444PA0060115	Rating Area 6	No Preference	49	733.15
22444PA0060115	Rating Area 6	No Preference	50	767.53
22444PA0060115	Rating Area 6	No Preference	51	801.48
22444PA0060115	Rating Area 6	No Preference	52	838.86
22444PA0060115	Rating Area 6	No Preference	53	876.68
22444PA0060115	Rating Area 6	No Preference	54	917.51
22444PA0060115	Rating Area 6	No Preference	55	958.33
22444PA0060115	Rating Area 6	No Preference	56	1002.60
22444PA0060115	Rating Area 6	No Preference	57	1047.29
22444PA0060115	Rating Area 6	No Preference	58	1094.99
22444PA0060115	Rating Area 6	No Preference	59	1118.63
22444PA0060115	Rating Area 6	No Preference	60	1166.33
22444PA0060115	Rating Area 6	No Preference	61	1207.59
22444PA0060115	Rating Area 6	No Preference	62	1234.66
22444PA0060115	Rating Area 6	No Preference	63	1268.61
22444PA0060115	Rating Area 6	No Preference	64 and over	1289.24
22444PA0060115	Rating Area 7	No Preference	0-14	398.35
22444PA0060115	Rating Area 7	No Preference	15	433.75

22444PA0060115	Rating Area 7	No Preference	16	447.29
22444PA0060115	Rating Area 7	No Preference	17	460.83
22444PA0060115	Rating Area 7	No Preference	18	475.41
22444PA0060115	Rating Area 7	No Preference	19	489.99
22444PA0060115	Rating Area 7	No Preference	20	505.09
22444PA0060115	Rating Area 7	No Preference	21	520.72
22444PA0060115	Rating Area 7	No Preference	22	520.72
22444PA0060115	Rating Area 7	No Preference	23	520.72
22444PA0060115	Rating Area 7	No Preference	24	520.72
22444PA0060115	Rating Area 7	No Preference	25	522.80
22444PA0060115	Rating Area 7	No Preference	26	533.21
22444PA0060115	Rating Area 7	No Preference	27	545.71
22444PA0060115	Rating Area 7	No Preference	28	566.02
22444PA0060115	Rating Area 7	No Preference	29	582.68
22444PA0060115	Rating Area 7	No Preference	30	591.01
22444PA0060115	Rating Area 7	No Preference	31	603.51
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22444PA0060115	Rating Area 7	No Preference	33	623.82
22444PA0060115	Rating Area 7	No Preference	34	632.15
22444PA0060115	Rating Area 7	No Preference	35	636.31
22444PA0060115	Rating Area 7	No Preference	36	640.48
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22444PA0060115	Rating Area 7	No Preference	38	648.81
22444PA0060115	Rating Area 7	No Preference	39	657.14
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22444PA0060115	Rating Area 7	No Preference	41	677.97
22444PA0060115	Rating Area 7	No Preference	42	689.95
22444PA0060115	Rating Area 7	No Preference	43	706.61
22444PA0060115	Rating Area 7	No Preference	44	727.44
22444PA0060115	Rating Area 7	No Preference	45	751.91
22444PA0060115	Rating Area 7	No Preference	46	781.07
22444PA0060115	Rating Area 7	No Preference	47	813.88
22444PA0060115	Rating Area 7	No Preference	48	851.37
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22444PA0060115	Rating Area 7	No Preference	50	930.00
22444PA0060115	Rating Area 7	No Preference	51	971.13
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22444PA0060115	Rating Area 7	No Preference	53	1062.26
22444PA0060115	Rating Area 7	No Preference	54	1111.72
22444PA0060115	Rating Area 7	No Preference	55	1161.19
22444PA0060115	Rating Area 7	No Preference	56	1214.83
22444PA0060115	Rating Area 7	No Preference	57	1268.98
22444PA0060115	Rating Area 7	No Preference	58	1326.78
22444PA0060115	Rating Area 7	No Preference	59	1355.42
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22444PA0060115	Rating Area 7	No Preference	62	1496.01
22444PA0060115	Rating Area 7	No Preference	63	1537.15
22444PA0060115	Rating Area 7	No Preference	64 and over	1562.14
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22444PA0060115	Rating Area 9	No Preference	21	442.30
22444PA0060115	Rating Area 9	No Preference	22	442.30
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22444PA0060115	Rating Area 9	No Preference	30	502.00
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22444PA0060115	Rating Area 9	No Preference	32	523.23
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22444PA0060115	Rating Area 9	No Preference	41	575.87
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22444PA0060115	Rating Area 9	No Preference	46	663.44
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22444PA0060115	Rating Area 9	No Preference	53	902.28
22444PA0060115	Rating Area 9	No Preference	54	944.30
22444PA0060115	Rating Area 9	No Preference	55	986.31
22444PA0060115	Rating Area 9	No Preference	56	1031.87
22444PA0060115	Rating Area 9	No Preference	57	1077.87
22444PA0060115	Rating Area 9	No Preference	58	1126.96
22444PA0060115	Rating Area 9	No Preference	59	1151.29
22444PA0060115	Rating Area 9	No Preference	60	1200.38
22444PA0060115	Rating Area 9	No Preference	61	1242.84
22444PA0060115	Rating Area 9	No Preference	62	1270.71
22444PA0060115	Rating Area 9	No Preference	63	1305.65
22444PA0060115	Rating Area 9	No Preference	64 and over	1326.88
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22444PA0060116	Rating Area 2	No Preference	15	322.99
22444PA0060116	Rating Area 2	No Preference	16	333.07
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22444PA0060116	Rating Area 2	No Preference	33	464.51
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22444PA0060116	Rating Area 2	No Preference	45	559.90
22444PA0060116	Rating Area 2	No Preference	46	581.61
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22444PA0060116	Rating Area 2	No Preference	48	633.96
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22444PA0060116	Rating Area 2	No Preference	52	756.87
22444PA0060116	Rating Area 2	No Preference	53	790.99
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22444PA0060116	Rating Area 2	No Preference	55	864.66
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22444PA0060116	Rating Area 2	No Preference	57	944.93
22444PA0060116	Rating Area 2	No Preference	58	987.97
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22444PA0060116	Rating Area 2	No Preference	62	1113.98
22444PA0060116	Rating Area 2	No Preference	63	1144.61
22444PA0060116	Rating Area 2	No Preference	64 and over	1163.23
22444PA0060116	Rating Area 3	No Preference	0-14	283.62
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22444PA0060116	Rating Area 3	No Preference	18	338.50
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22444PA0060116	Rating Area 3	No Preference	36	456.02
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22444PA0060116	Rating Area 3	No Preference	39	467.89
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22444PA0060116	Rating Area 3	No Preference	46	556.13
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22444PA0060116	Rating Area 3	No Preference	49	632.50
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22444PA0060116	Rating Area 3	No Preference	52	723.71
22444PA0060116	Rating Area 3	No Preference	53	756.33
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22444PA0060116	Rating Area 3	No Preference	56	864.96
22444PA0060116	Rating Area 3	No Preference	57	903.52
22444PA0060116	Rating Area 3	No Preference	58	944.67
22444PA0060116	Rating Area 3	No Preference	59	965.06
22444PA0060116	Rating Area 3	No Preference	60	1006.22
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22444PA0060116	Rating Area 3	No Preference	62	1065.17
22444PA0060116	Rating Area 3	No Preference	63	1094.46
22444PA0060116	Rating Area 3	No Preference	64 and over	1112.25
22444PA0060116	Rating Area 5	No Preference	0-14	303.29
22444PA0060116	Rating Area 5	No Preference	15	330.25
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22444PA0060116	Rating Area 5	No Preference	18	361.96
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22444PA0060116 Rating Area 5	No Preference	23	396.46
22444PA0060116 Rating Area 5	No Preference	24	396.46
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22444PA0060116 Rating Area 5	No Preference	53	808.77
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22444PA0060116 Rating Area 5	No Preference	62	1139.02
22444PA0060116 Rating Area 5	No Preference	63	1170.34
22444PA0060116 Rating Area 5	No Preference	64 and over	1189.37
22444PA0060116 Rating Area 6	No Preference	0-14	319.62
22444PA0060116 Rating Area 6	No Preference	15	348.03
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22444PA0060116 Rating Area 6	No Preference	30	474.21
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22444PA0060116 Rating Area 6	No Preference	33	500.53
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22444PA0060116 Rating Area 6	No Preference	44	583.67
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22444PA0060116 Rating Area 6	No Preference	58	1064.56
22444PA0060116 Rating Area 6	No Preference	59	1087.54
22444PA0060116 Rating Area 6	No Preference	60	1133.92
22444PA0060116 Rating Area 6	No Preference	61	1174.03
22444PA0060116 Rating Area 6	No Preference	62	1200.35
22444PA0060116 Rating Area 6	No Preference	63	1233.35
22444PA0060116 Rating Area 6	No Preference	64 and over	1253.41
22444PA0060116 Rating Area 7	No Preference	0-14	387.28
22444PA0060116 Rating Area 7	No Preference	15	421.70
22444PA0060116 Rating Area 7	No Preference	16	434.86
22444PA0060116 Rating Area 7	No Preference	17	448.02
22444PA0060116 Rating Area 7	No Preference	18	462.20
22444PA0060116 Rating Area 7	No Preference	19	476.37
22444PA0060116 Rating Area 7	No Preference	20	491.06
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22444PA0060116	Rating Area 7	No Preference	27	530.54
22444PA0060116	Rating Area 7	No Preference	28	550.29
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22444PA0060116	Rating Area 7	No Preference	30	574.59
22444PA0060116	Rating Area 7	No Preference	31	586.74
22444PA0060116	Rating Area 7	No Preference	32	598.89
22444PA0060116	Rating Area 7	No Preference	33	606.48
22444PA0060116	Rating Area 7	No Preference	34	614.58
22444PA0060116	Rating Area 7	No Preference	35	618.63
22444PA0060116	Rating Area 7	No Preference	36	622.68
22444PA0060116	Rating Area 7	No Preference	37	626.73
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22444PA0060116	Rating Area 7	No Preference	50	904.15
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22444PA0060116	Rating Area 7	No Preference	57	1233.71
22444PA0060116	Rating Area 7	No Preference	58	1289.91
22444PA0060116	Rating Area 7	No Preference	59	1317.75
22444PA0060116	Rating Area 7	No Preference	60	1373.94
22444PA0060116	Rating Area 7	No Preference	61	1422.54
22444PA0060116	Rating Area 7	No Preference	62	1454.44
22444PA0060116	Rating Area 7	No Preference	63	1494.43
22444PA0060116	Rating Area 7	No Preference	64 and over	1518.73
22444PA0060116	Rating Area 9	No Preference	0-14	328.95
22444PA0060116	Rating Area 9	No Preference	15	358.19
22444PA0060116	Rating Area 9	No Preference	16	369.37
22444PA0060116	Rating Area 9	No Preference	17	380.55
22444PA0060116	Rating Area 9	No Preference	18	392.59
22444PA0060116	Rating Area 9	No Preference	19	404.63
22444PA0060116	Rating Area 9	No Preference	20	417.10
22444PA0060116	Rating Area 9	No Preference	21	430.01
22444PA0060116	Rating Area 9	No Preference	22	430.01
22444PA0060116	Rating Area 9	No Preference	23	430.01
22444PA0060116	Rating Area 9	No Preference	24	430.01
22444PA0060116	Rating Area 9	No Preference	25	431.72
22444PA0060116	Rating Area 9	No Preference	26	440.32
22444PA0060116	Rating Area 9	No Preference	27	450.64
22444PA0060116	Rating Area 9	No Preference	28	467.41
22444PA0060116	Rating Area 9	No Preference	29	481.17
22444PA0060116	Rating Area 9	No Preference	30	488.05
22444PA0060116	Rating Area 9	No Preference	31	498.37
22444PA0060116	Rating Area 9	No Preference	32	508.69
22444PA0060116	Rating Area 9	No Preference	33	515.14
22444PA0060116	Rating Area 9	No Preference	34	522.02
22444PA0060116	Rating Area 9	No Preference	35	525.46
22444PA0060116	Rating Area 9	No Preference	36	528.90
22444PA0060116	Rating Area 9	No Preference	37	532.34
22444PA0060116	Rating Area 9	No Preference	38	535.78
22444PA0060116	Rating Area 9	No Preference	39	542.66
22444PA0060116	Rating Area 9	No Preference	40	549.54
22444PA0060116	Rating Area 9	No Preference	41	559.86
22444PA0060116	Rating Area 9	No Preference	42	569.75
22444PA0060116	Rating Area 9	No Preference	43	583.51
22444PA0060116	Rating Area 9	No Preference	44	600.71
22444PA0060116	Rating Area 9	No Preference	45	620.92
22444PA0060116	Rating Area 9	No Preference	46	645.00
22444PA0060116	Rating Area 9	No Preference	47	672.09
22444PA0060116	Rating Area 9	No Preference	48	703.05
22444PA0060116	Rating Area 9	No Preference	49	733.58
22444PA0060116	Rating Area 9	No Preference	50	767.98
22444PA0060116	Rating Area 9	No Preference	51	801.95
22444PA0060116	Rating Area 9	No Preference	52	839.36
22444PA0060116	Rating Area 9	No Preference	53	877.20
22444PA0060116	Rating Area 9	No Preference	54	918.05
22444PA0060116	Rating Area 9	No Preference	55	958.90
22444PA0060116	Rating Area 9	No Preference	56	1003.19
22444PA0060116	Rating Area 9	No Preference	57	1047.91
22444PA0060116	Rating Area 9	No Preference	58	1095.64
22444PA0060116	Rating Area 9	No Preference	59	1119.29
22444PA0060116	Rating Area 9	No Preference	60	1167.02
22444PA0060116	Rating Area 9	No Preference	61	1208.30
22444PA0060116	Rating Area 9	No Preference	62	1235.39
22444PA0060116	Rating Area 9	No Preference	63	1269.36
22444PA0060116	Rating Area 9	No Preference	64 and over	1290.00
22444PA0060117	Rating Area 2	No Preference	0-14	286.87
22444PA0060117	Rating Area 2	No Preference	15	312.37
22444PA0060117	Rating Area 2	No Preference	16	322.12
22444PA0060117	Rating Area 2	No Preference	17	331.87
22444PA0060117	Rating Area 2	No Preference	18	342.37
22444PA0060117	Rating Area 2	No Preference	19	352.87
22444PA0060117	Rating Area 2	No Preference	20	363.75
22444PA0060117	Rating Area 2	No Preference	21	375.00
22444PA0060117	Rating Area 2	No Preference	22	375.00
22444PA0060117	Rating Area 2	No Preference	23	375.00

22444PA0060117	Rating Area 2	No Preference	24	375.00
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22444PA0060117	Rating Area 2	No Preference	26	384.00
22444PA0060117	Rating Area 2	No Preference	27	393.00
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22444PA0060117	Rating Area 2	No Preference	30	425.62
22444PA0060117	Rating Area 2	No Preference	31	434.62
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22444PA0060117	Rating Area 2	No Preference	33	449.25
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22444PA0060117	Rating Area 2	No Preference	39	473.25
22444PA0060117	Rating Area 2	No Preference	40	479.25
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22444PA0060117	Rating Area 2	No Preference	42	496.87
22444PA0060117	Rating Area 2	No Preference	43	508.87
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22444PA0060117	Rating Area 2	No Preference	50	669.75
22444PA0060117	Rating Area 2	No Preference	51	699.37
22444PA0060117	Rating Area 2	No Preference	52	732.00
22444PA0060117	Rating Area 2	No Preference	53	765.00
22444PA0060117	Rating Area 2	No Preference	54	800.62
22444PA0060117	Rating Area 2	No Preference	55	836.25
22444PA0060117	Rating Area 2	No Preference	56	874.87
22444PA0060117	Rating Area 2	No Preference	57	913.87
22444PA0060117	Rating Area 2	No Preference	58	955.50
22444PA0060117	Rating Area 2	No Preference	59	976.12
22444PA0060117	Rating Area 2	No Preference	60	1017.75
22444PA0060117	Rating Area 2	No Preference	61	1053.75
22444PA0060117	Rating Area 2	No Preference	62	1077.37
22444PA0060117	Rating Area 2	No Preference	63	1107.00
22444PA0060117	Rating Area 2	No Preference	64 and over	1125.00
22444PA0060117	Rating Area 3	No Preference	0-14	274.30
22444PA0060117	Rating Area 3	No Preference	15	298.69
22444PA0060117	Rating Area 3	No Preference	16	308.01
22444PA0060117	Rating Area 3	No Preference	17	317.33
22444PA0060117	Rating Area 3	No Preference	18	327.37
22444PA0060117	Rating Area 3	No Preference	19	337.41
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22444PA0060117	Rating Area 3	No Preference	21	358.57
22444PA0060117	Rating Area 3	No Preference	22	358.57
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22444PA0060117	Rating Area 3	No Preference	26	367.17
22444PA0060117	Rating Area 3	No Preference	27	375.78
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22444PA0060117	Rating Area 3	No Preference	29	401.24
22444PA0060117	Rating Area 3	No Preference	30	406.97
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22444PA0060117	Rating Area 3	No Preference	33	429.56
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22444PA0060117	Rating Area 3	No Preference	36	441.04
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22444PA0060117	Rating Area 3	No Preference	38	446.77
22444PA0060117	Rating Area 3	No Preference	39	452.51
22444PA0060117	Rating Area 3	No Preference	40	458.25
22444PA0060117	Rating Area 3	No Preference	41	466.85
22444PA0060117	Rating Area 3	No Preference	42	475.10
22444PA0060117	Rating Area 3	No Preference	43	486.58
22444PA0060117	Rating Area 3	No Preference	44	500.92
22444PA0060117	Rating Area 3	No Preference	45	517.77
22444PA0060117	Rating Area 3	No Preference	46	537.85
22444PA0060117	Rating Area 3	No Preference	47	560.44
22444PA0060117	Rating Area 3	No Preference	48	586.26
22444PA0060117	Rating Area 3	No Preference	49	611.72
22444PA0060117	Rating Area 3	No Preference	50	640.40
22444PA0060117	Rating Area 3	No Preference	51	668.73
22444PA0060117	Rating Area 3	No Preference	52	699.92
22444PA0060117	Rating Area 3	No Preference	53	731.48
22444PA0060117	Rating Area 3	No Preference	54	765.54
22444PA0060117	Rating Area 3	No Preference	55	799.60
22444PA0060117	Rating Area 3	No Preference	56	836.54
22444PA0060117	Rating Area 3	No Preference	57	873.83
22444PA0060117	Rating Area 3	No Preference	58	913.63
22444PA0060117	Rating Area 3	No Preference	59	933.35
22444PA0060117	Rating Area 3	No Preference	60	973.15
22444PA0060117	Rating Area 3	No Preference	61	1007.57
22444PA0060117	Rating Area 3	No Preference	62	1030.16
22444PA0060117	Rating Area 3	No Preference	63	1058.49
22444PA0060117	Rating Area 3	No Preference	64 and over	1075.70
22444PA0060117	Rating Area 5	No Preference	0-14	293.32
22444PA0060117	Rating Area 5	No Preference	15	319.39
22444PA0060117	Rating Area 5	No Preference	16	329.36
22444PA0060117	Rating Area 5	No Preference	17	339.33
22444PA0060117	Rating Area 5	No Preference	18	350.07
22444PA0060117	Rating Area 5	No Preference	19	360.80
22444PA0060117	Rating Area 5	No Preference	20	371.92
22444PA0060117	Rating Area 5	No Preference	21	383.43
22444PA0060117	Rating Area 5	No Preference	22	383.43
22444PA0060117	Rating Area 5	No Preference	23	383.43
22444PA0060117	Rating Area 5	No Preference	24	383.43
22444PA0060117	Rating Area 5	No Preference	25	384.96

22444PA0060117 Rating Area 5	No Preference	26	392.63
22444PA0060117 Rating Area 5	No Preference	27	401.83
22444PA0060117 Rating Area 5	No Preference	28	416.78
22444PA0060117 Rating Area 5	No Preference	29	429.05
22444PA0060117 Rating Area 5	No Preference	30	435.19
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22444PA0060117 Rating Area 5	No Preference	32	453.59
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22444PA0060117 Rating Area 5	No Preference	34	465.48
22444PA0060117 Rating Area 5	No Preference	35	468.55
22444PA0060117 Rating Area 5	No Preference	36	471.61
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22444PA0060117 Rating Area 5	No Preference	38	477.75
22444PA0060117 Rating Area 5	No Preference	39	483.88
22444PA0060117 Rating Area 5	No Preference	40	490.02
22444PA0060117 Rating Area 5	No Preference	41	499.22
22444PA0060117 Rating Area 5	No Preference	42	508.04
22444PA0060117 Rating Area 5	No Preference	43	520.31
22444PA0060117 Rating Area 5	No Preference	44	535.65
22444PA0060117 Rating Area 5	No Preference	45	553.67
22444PA0060117 Rating Area 5	No Preference	46	575.14
22444PA0060117 Rating Area 5	No Preference	47	599.30
22444PA0060117 Rating Area 5	No Preference	48	626.90
22444PA0060117 Rating Area 5	No Preference	49	654.13
22444PA0060117 Rating Area 5	No Preference	50	684.80
22444PA0060117 Rating Area 5	No Preference	51	715.09
22444PA0060117 Rating Area 5	No Preference	52	748.45
22444PA0060117 Rating Area 5	No Preference	53	782.19
22444PA0060117 Rating Area 5	No Preference	54	818.62
22444PA0060117 Rating Area 5	No Preference	55	855.04
22444PA0060117 Rating Area 5	No Preference	56	894.53
22444PA0060117 Rating Area 5	No Preference	57	934.41
22444PA0060117 Rating Area 5	No Preference	58	976.97
22444PA0060117 Rating Area 5	No Preference	59	998.06
22444PA0060117 Rating Area 5	No Preference	60	1040.62
22444PA0060117 Rating Area 5	No Preference	61	1077.43
22444PA0060117 Rating Area 5	No Preference	62	1101.58
22444PA0060117 Rating Area 5	No Preference	63	1131.88
22444PA0060117 Rating Area 5	No Preference	64 and over	1150.28
22444PA0060117 Rating Area 6	No Preference	0-14	309.12
22444PA0060117 Rating Area 6	No Preference	15	336.59
22444PA0060117 Rating Area 6	No Preference	16	347.10
22444PA0060117 Rating Area 6	No Preference	17	357.60
22444PA0060117 Rating Area 6	No Preference	18	368.92
22444PA0060117 Rating Area 6	No Preference	19	380.23
22444PA0060117 Rating Area 6	No Preference	20	391.95
22444PA0060117 Rating Area 6	No Preference	21	404.08
22444PA0060117 Rating Area 6	No Preference	22	404.08
22444PA0060117 Rating Area 6	No Preference	23	404.08
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22444PA0060117 Rating Area 6	No Preference	26	413.77
22444PA0060117 Rating Area 6	No Preference	27	423.47
22444PA0060117 Rating Area 6	No Preference	28	439.23
22444PA0060117 Rating Area 6	No Preference	29	452.16
22444PA0060117 Rating Area 6	No Preference	30	458.62
22444PA0060117 Rating Area 6	No Preference	31	468.32
22444PA0060117 Rating Area 6	No Preference	32	478.02
22444PA0060117 Rating Area 6	No Preference	33	484.08
22444PA0060117 Rating Area 6	No Preference	34	490.54
22444PA0060117 Rating Area 6	No Preference	35	493.78
22444PA0060117 Rating Area 6	No Preference	36	497.01
22444PA0060117 Rating Area 6	No Preference	37	500.24
22444PA0060117 Rating Area 6	No Preference	38	503.47
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22444PA0060117 Rating Area 6	No Preference	40	516.40
22444PA0060117 Rating Area 6	No Preference	41	526.10
22444PA0060117 Rating Area 6	No Preference	42	535.40
22444PA0060117 Rating Area 6	No Preference	43	548.33
22444PA0060117 Rating Area 6	No Preference	44	564.49
22444PA0060117 Rating Area 6	No Preference	45	583.48
22444PA0060117 Rating Area 6	No Preference	46	606.11
22444PA0060117 Rating Area 6	No Preference	47	631.57
22444PA0060117 Rating Area 6	No Preference	48	660.66
22444PA0060117 Rating Area 6	No Preference	49	689.35
22444PA0060117 Rating Area 6	No Preference	50	721.67
22444PA0060117 Rating Area 6	No Preference	51	753.60
22444PA0060117 Rating Area 6	No Preference	52	788.75
22444PA0060117 Rating Area 6	No Preference	53	824.31
22444PA0060117 Rating Area 6	No Preference	54	862.70
22444PA0060117 Rating Area 6	No Preference	55	901.08
22444PA0060117 Rating Area 6	No Preference	56	942.70
22444PA0060117 Rating Area 6	No Preference	57	984.73
22444PA0060117 Rating Area 6	No Preference	58	1029.58
22444PA0060117 Rating Area 6	No Preference	59	1051.80
22444PA0060117 Rating Area 6	No Preference	60	1096.65
22444PA0060117 Rating Area 6	No Preference	61	1135.44
22444PA0060117 Rating Area 6	No Preference	62	1160.90
22444PA0060117 Rating Area 6	No Preference	63	1192.82
22444PA0060117 Rating Area 6	No Preference	64 and over	1212.22
22444PA0060117 Rating Area 7	No Preference	0-14	374.55
22444PA0060117 Rating Area 7	No Preference	15	407.84
22444PA0060117 Rating Area 7	No Preference	16	420.57
22444PA0060117 Rating Area 7	No Preference	17	433.30
22444PA0060117 Rating Area 7	No Preference	18	447.01
22444PA0060117 Rating Area 7	No Preference	19	460.72
22444PA0060117 Rating Area 7	No Preference	20	474.92
22444PA0060117 Rating Area 7	No Preference	21	489.61
22444PA0060117 Rating Area 7	No Preference	22	489.61
22444PA0060117 Rating Area 7	No Preference	23	489.61
22444PA0060117 Rating Area 7	No Preference	24	489.61
22444PA0060117 Rating Area 7	No Preference	25	491.56
22444PA0060117 Rating Area 7	No Preference	26	501.36
22444PA0060117 Rating Area 7	No Preference	27	513.11

22444PA0060117	Rating Area 7	No Preference	28	532.20
22444PA0060117	Rating Area 7	No Preference	29	547.87
22444PA0060117	Rating Area 7	No Preference	30	555.70
22444PA0060117	Rating Area 7	No Preference	31	567.45
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22444PA0060117	Rating Area 7	No Preference	33	586.55
22444PA0060117	Rating Area 7	No Preference	34	594.38
22444PA0060117	Rating Area 7	No Preference	35	598.30
22444PA0060117	Rating Area 7	No Preference	36	602.22
22444PA0060117	Rating Area 7	No Preference	37	606.13
22444PA0060117	Rating Area 7	No Preference	38	610.05
22444PA0060117	Rating Area 7	No Preference	39	617.88
22444PA0060117	Rating Area 7	No Preference	40	625.72
22444PA0060117	Rating Area 7	No Preference	41	637.47
22444PA0060117	Rating Area 7	No Preference	42	648.73
22444PA0060117	Rating Area 7	No Preference	43	664.40
22444PA0060117	Rating Area 7	No Preference	44	683.98
22444PA0060117	Rating Area 7	No Preference	45	706.99
22444PA0060117	Rating Area 7	No Preference	46	734.41
22444PA0060117	Rating Area 7	No Preference	47	765.25
22444PA0060117	Rating Area 7	No Preference	48	800.51
22444PA0060117	Rating Area 7	No Preference	49	835.27
22444PA0060117	Rating Area 7	No Preference	50	874.44
22444PA0060117	Rating Area 7	No Preference	51	913.12
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22444PA0060117	Rating Area 7	No Preference	53	998.80
22444PA0060117	Rating Area 7	No Preference	54	1045.31
22444PA0060117	Rating Area 7	No Preference	55	1091.82
22444PA0060117	Rating Area 7	No Preference	56	1142.25
22444PA0060117	Rating Area 7	No Preference	57	1193.17
22444PA0060117	Rating Area 7	No Preference	58	1247.52
22444PA0060117	Rating Area 7	No Preference	59	1274.45
22444PA0060117	Rating Area 7	No Preference	60	1328.79
22444PA0060117	Rating Area 7	No Preference	61	1375.79
22444PA0060117	Rating Area 7	No Preference	62	1406.64
22444PA0060117	Rating Area 7	No Preference	63	1445.32
22444PA0060117	Rating Area 7	No Preference	64 and over	1468.82
22444PA0060117	Rating Area 9	No Preference	0-14	318.14
22444PA0060117	Rating Area 9	No Preference	15	346.42
22444PA0060117	Rating Area 9	No Preference	16	357.23
22444PA0060117	Rating Area 9	No Preference	17	368.05
22444PA0060117	Rating Area 9	No Preference	18	379.69
22444PA0060117	Rating Area 9	No Preference	19	391.33
22444PA0060117	Rating Area 9	No Preference	20	403.39
22444PA0060117	Rating Area 9	No Preference	21	415.88
22444PA0060117	Rating Area 9	No Preference	22	415.88
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22444PA0060117	Rating Area 9	No Preference	24	415.88
22444PA0060117	Rating Area 9	No Preference	25	417.53
22444PA0060117	Rating Area 9	No Preference	26	425.85
22444PA0060117	Rating Area 9	No Preference	27	435.83
22444PA0060117	Rating Area 9	No Preference	28	452.05
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22444PA0060117	Rating Area 9	No Preference	30	472.01
22444PA0060117	Rating Area 9	No Preference	31	481.99
22444PA0060117	Rating Area 9	No Preference	32	491.97
22444PA0060117	Rating Area 9	No Preference	33	498.21
22444PA0060117	Rating Area 9	No Preference	34	504.87
22444PA0060117	Rating Area 9	No Preference	35	508.19
22444PA0060117	Rating Area 9	No Preference	36	511.52
22444PA0060117	Rating Area 9	No Preference	37	514.85
22444PA0060117	Rating Area 9	No Preference	38	518.17
22444PA0060117	Rating Area 9	No Preference	39	524.83
22444PA0060117	Rating Area 9	No Preference	40	531.48
22444PA0060117	Rating Area 9	No Preference	41	541.46
22444PA0060117	Rating Area 9	No Preference	42	551.03
22444PA0060117	Rating Area 9	No Preference	43	564.34
22444PA0060117	Rating Area 9	No Preference	44	580.97
22444PA0060117	Rating Area 9	No Preference	45	600.52
22444PA0060117	Rating Area 9	No Preference	46	623.81
22444PA0060117	Rating Area 9	No Preference	47	650.01
22444PA0060117	Rating Area 9	No Preference	48	679.95
22444PA0060117	Rating Area 9	No Preference	49	709.48
22444PA0060117	Rating Area 9	No Preference	50	742.74
22444PA0060117	Rating Area 9	No Preference	51	775.60
22444PA0060117	Rating Area 9	No Preference	52	811.78
22444PA0060117	Rating Area 9	No Preference	53	848.38
22444PA0060117	Rating Area 9	No Preference	54	887.88
22444PA0060117	Rating Area 9	No Preference	55	927.39
22444PA0060117	Rating Area 9	No Preference	56	970.23
22444PA0060117	Rating Area 9	No Preference	57	1013.48
22444PA0060117	Rating Area 9	No Preference	58	1059.64
22444PA0060117	Rating Area 9	No Preference	59	1082.51
22444PA0060117	Rating Area 9	No Preference	60	1128.67
22444PA0060117	Rating Area 9	No Preference	61	1168.60
22444PA0060117	Rating Area 9	No Preference	62	1194.80
22444PA0060117	Rating Area 9	No Preference	63	1227.65
22444PA0060117	Rating Area 9	No Preference	64 and over	1247.61
22444PA0060118	Rating Area 2	No Preference	0-14	281.23
22444PA0060118	Rating Area 2	No Preference	15	306.23
22444PA0060118	Rating Area 2	No Preference	16	315.78
22444PA0060118	Rating Area 2	No Preference	17	325.34
22444PA0060118	Rating Area 2	No Preference	18	335.64
22444PA0060118	Rating Area 2	No Preference	19	345.93
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22444PA0060118	Rating Area 2	No Preference	21	367.62
22444PA0060118	Rating Area 2	No Preference	22	367.62
22444PA0060118	Rating Area 2	No Preference	23	367.62
22444PA0060118	Rating Area 2	No Preference	24	367.62
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22444PA0060118	Rating Area 2	No Preference	26	376.44
22444PA0060118	Rating Area 2	No Preference	27	385.26
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22444PA0060118	Rating Area 2	No Preference	29	411.37

22444PA0060118	Rating Area 2	No Preference	30	417.25
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22444PA0060118	Rating Area 2	No Preference	32	434.89
22444PA0060118	Rating Area 2	No Preference	33	440.41
22444PA0060118	Rating Area 2	No Preference	34	446.29
22444PA0060118	Rating Area 2	No Preference	35	449.23
22444PA0060118	Rating Area 2	No Preference	36	452.17
22444PA0060118	Rating Area 2	No Preference	37	455.11
22444PA0060118	Rating Area 2	No Preference	38	458.05
22444PA0060118	Rating Area 2	No Preference	39	463.94
22444PA0060118	Rating Area 2	No Preference	40	469.82
22444PA0060118	Rating Area 2	No Preference	41	478.64
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22444PA0060118	Rating Area 2	No Preference	43	498.86
22444PA0060118	Rating Area 2	No Preference	44	513.56
22444PA0060118	Rating Area 2	No Preference	45	530.84
22444PA0060118	Rating Area 2	No Preference	46	551.43
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22444PA0060118	Rating Area 2	No Preference	48	601.06
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22444PA0060118	Rating Area 2	No Preference	50	656.57
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22444PA0060118	Rating Area 2	No Preference	53	749.94
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22444PA0060118	Rating Area 2	No Preference	63	1085.21
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22444PA0060118	Rating Area 3	No Preference	0-14	268.91
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22444PA0060118	Rating Area 3	No Preference	54	750.47
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22444PA0060118	Rating Area 5	No Preference	38	468.35
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22444PA0060118	Rating Area 5	No Preference	54	802.50
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22444PA0060118	Rating Area 5	No Preference	62	1079.90
22444PA0060118	Rating Area 5	No Preference	63	1109.60
22444PA0060118	Rating Area 5	No Preference	64 and over	1127.64
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22444PA0060118	Rating Area 6	No Preference	42	524.86
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22444PA0060118	Rating Area 7	No Preference	28	521.73
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22444PA0060118	Rating Area 7	No Preference	36	590.36
22444PA0060118	Rating Area 7	No Preference	37	594.20
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22444PA0060118	Rating Area 7	No Preference	39	605.72
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22444PA0060118	Rating Area 7	No Preference	42	635.96
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22444PA0060118	Rating Area 7	No Preference	45	693.08
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22444PA0060118	Rating Area 7	No Preference	63	1416.87
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22444PA0060118	Rating Area 9	No Preference	30	462.72
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22444PA0060118	Rating Area 9	No Preference	33	488.41
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22444PA0060118	Rating Area 9	No Preference	41	530.81
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22444PA0060118	Rating Area 9	No Preference	45	588.70
22444PA0060118	Rating Area 9	No Preference	46	611.53
22444PA0060118	Rating Area 9	No Preference	47	637.21
22444PA0060118	Rating Area 9	No Preference	48	666.57
22444PA0060118	Rating Area 9	No Preference	49	695.51
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22444PA0060118	Rating Area 9	No Preference	58	1038.78
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22444PA0060118	Rating Area 9	No Preference	62	1171.28
22444PA0060118	Rating Area 9	No Preference	63	1203.49
22444PA0060118	Rating Area 9	No Preference	64 and over	1223.06
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22444PA0060119	Rating Area 2	No Preference	17	289.51
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22444PA0060119	Rating Area 2	No Preference	28	355.60
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22444PA0060119	Rating Area 2	No Preference	30	371.30
22444PA0060119	Rating Area 2	No Preference	31	379.15
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22444PA0060119	Rating Area 2	No Preference	33	391.91
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22444PA0060119 Rating Area 2	No Preference	49	558.09
22444PA0060119 Rating Area 2	No Preference	50	584.26
22444PA0060119 Rating Area 2	No Preference	51	610.11
22444PA0060119 Rating Area 2	No Preference	52	638.57
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22444PA0060119 Rating Area 2	No Preference	57	797.23
22444PA0060119 Rating Area 2	No Preference	58	833.54
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22444PA0060119 Rating Area 2	No Preference	60	887.84
22444PA0060119 Rating Area 2	No Preference	61	919.25
22444PA0060119 Rating Area 2	No Preference	62	939.86
22444PA0060119 Rating Area 2	No Preference	63	965.70
22444PA0060119 Rating Area 2	No Preference	64 and over	981.40
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22444PA0060119 Rating Area 3	No Preference	16	268.69
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22444PA0060119 Rating Area 3	No Preference	29	350.02
22444PA0060119 Rating Area 3	No Preference	30	355.03
22444PA0060119 Rating Area 3	No Preference	31	362.53
22444PA0060119 Rating Area 3	No Preference	32	370.04
22444PA0060119 Rating Area 3	No Preference	33	374.73
22444PA0060119 Rating Area 3	No Preference	34	379.74
22444PA0060119 Rating Area 3	No Preference	35	382.24
22444PA0060119 Rating Area 3	No Preference	36	384.74
22444PA0060119 Rating Area 3	No Preference	37	387.25
22444PA0060119 Rating Area 3	No Preference	38	389.75
22444PA0060119 Rating Area 3	No Preference	39	394.75
22444PA0060119 Rating Area 3	No Preference	40	399.76
22444PA0060119 Rating Area 3	No Preference	41	407.26
22444PA0060119 Rating Area 3	No Preference	42	414.46
22444PA0060119 Rating Area 3	No Preference	43	424.47
22444PA0060119 Rating Area 3	No Preference	44	436.98
22444PA0060119 Rating Area 3	No Preference	45	451.68
22444PA0060119 Rating Area 3	No Preference	46	469.20
22444PA0060119 Rating Area 3	No Preference	47	488.91
22444PA0060119 Rating Area 3	No Preference	48	511.43
22444PA0060119 Rating Area 3	No Preference	49	533.64
22444PA0060119 Rating Area 3	No Preference	50	558.66
22444PA0060119 Rating Area 3	No Preference	51	583.37
22444PA0060119 Rating Area 3	No Preference	52	610.58
22444PA0060119 Rating Area 3	No Preference	53	638.11
22444PA0060119 Rating Area 3	No Preference	54	667.83
22444PA0060119 Rating Area 3	No Preference	55	697.54
22444PA0060119 Rating Area 3	No Preference	56	729.76
22444PA0060119 Rating Area 3	No Preference	57	762.29
22444PA0060119 Rating Area 3	No Preference	58	797.01
22444PA0060119 Rating Area 3	No Preference	59	814.22
22444PA0060119 Rating Area 3	No Preference	60	848.94
22444PA0060119 Rating Area 3	No Preference	61	878.97
22444PA0060119 Rating Area 3	No Preference	62	898.67
22444PA0060119 Rating Area 3	No Preference	63	923.38
22444PA0060119 Rating Area 3	No Preference	64 and over	938.40
22444PA0060119 Rating Area 5	No Preference	0-14	255.88
22444PA0060119 Rating Area 5	No Preference	15	278.63
22444PA0060119 Rating Area 5	No Preference	16	287.32
22444PA0060119 Rating Area 5	No Preference	17	296.02
22444PA0060119 Rating Area 5	No Preference	18	305.39
22444PA0060119 Rating Area 5	No Preference	19	314.75
22444PA0060119 Rating Area 5	No Preference	20	324.45
22444PA0060119 Rating Area 5	No Preference	21	334.49
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22444PA0060119 Rating Area 5	No Preference	23	334.49
22444PA0060119 Rating Area 5	No Preference	24	334.49
22444PA0060119 Rating Area 5	No Preference	25	335.82
22444PA0060119 Rating Area 5	No Preference	26	342.51
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22444PA0060119 Rating Area 5	No Preference	28	363.59
22444PA0060119 Rating Area 5	No Preference	29	374.29
22444PA0060119 Rating Area 5	No Preference	30	379.64
22444PA0060119 Rating Area 5	No Preference	31	387.67
22444PA0060119 Rating Area 5	No Preference	32	395.70
22444PA0060119 Rating Area 5	No Preference	33	400.71
22444PA0060119 Rating Area 5	No Preference	34	406.07
22444PA0060119 Rating Area 5	No Preference	35	408.74
22444PA0060119 Rating Area 5	No Preference	36	411.42
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22444PA0060119	Rating Area 5	No Preference	38	416.77
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22444PA0060119	Rating Area 5	No Preference	40	427.47
22444PA0060119	Rating Area 5	No Preference	41	435.50
22444PA0060119	Rating Area 5	No Preference	42	443.19
22444PA0060119	Rating Area 5	No Preference	43	453.90
22444PA0060119	Rating Area 5	No Preference	44	467.28
22444PA0060119	Rating Area 5	No Preference	45	483.00
22444PA0060119	Rating Area 5	No Preference	46	501.73
22444PA0060119	Rating Area 5	No Preference	47	522.80
22444PA0060119	Rating Area 5	No Preference	48	546.88
22444PA0060119	Rating Area 5	No Preference	49	570.63
22444PA0060119	Rating Area 5	No Preference	50	597.39
22444PA0060119	Rating Area 5	No Preference	51	623.82
22444PA0060119	Rating Area 5	No Preference	52	652.92
22444PA0060119	Rating Area 5	No Preference	53	682.35
22444PA0060119	Rating Area 5	No Preference	54	714.13
22444PA0060119	Rating Area 5	No Preference	55	745.90
22444PA0060119	Rating Area 5	No Preference	56	780.36
22444PA0060119	Rating Area 5	No Preference	57	815.14
22444PA0060119	Rating Area 5	No Preference	58	852.27
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22444PA0060119	Rating Area 5	No Preference	60	907.79
22444PA0060119	Rating Area 5	No Preference	61	939.91
22444PA0060119	Rating Area 5	No Preference	62	960.98
22444PA0060119	Rating Area 5	No Preference	63	987.40
22444PA0060119	Rating Area 5	No Preference	64 and over	1003.46
22444PA0060119	Rating Area 6	No Preference	0-14	269.66
22444PA0060119	Rating Area 6	No Preference	15	293.63
22444PA0060119	Rating Area 6	No Preference	16	302.79
22444PA0060119	Rating Area 6	No Preference	17	311.96
22444PA0060119	Rating Area 6	No Preference	18	321.83
22444PA0060119	Rating Area 6	No Preference	19	331.70
22444PA0060119	Rating Area 6	No Preference	20	341.92
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22444PA0060119	Rating Area 6	No Preference	30	400.08
22444PA0060119	Rating Area 6	No Preference	31	408.54
22444PA0060119	Rating Area 6	No Preference	32	417.00
22444PA0060119	Rating Area 6	No Preference	33	422.29
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22444PA0060119	Rating Area 6	No Preference	36	433.57
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22444PA0060119	Rating Area 6	No Preference	39	444.85
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22444PA0060119	Rating Area 6	No Preference	42	467.06
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22444PA0060119	Rating Area 6	No Preference	45	509.01
22444PA0060119	Rating Area 6	No Preference	46	528.75
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22444PA0060119	Rating Area 6	No Preference	48	576.33
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22444PA0060119	Rating Area 6	No Preference	50	629.56
22444PA0060119	Rating Area 6	No Preference	51	657.41
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22444PA0060119	Rating Area 6	No Preference	53	719.09
22444PA0060119	Rating Area 6	No Preference	54	752.58
22444PA0060119	Rating Area 6	No Preference	55	786.07
22444PA0060119	Rating Area 6	No Preference	56	822.37
22444PA0060119	Rating Area 6	No Preference	57	859.03
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22444PA0060119	Rating Area 6	No Preference	59	917.55
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22444PA0060119	Rating Area 6	No Preference	63	1040.57
22444PA0060119	Rating Area 6	No Preference	64 and over	1057.49
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22444PA0060119	Rating Area 7	No Preference	17	377.99
22444PA0060119	Rating Area 7	No Preference	18	389.95
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22444PA0060119	Rating Area 7	No Preference	21	427.12
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22444PA0060119	Rating Area 7	No Preference	27	447.61
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22444PA0060119	Rating Area 7	No Preference	29	477.94
22444PA0060119	Rating Area 7	No Preference	30	484.77
22444PA0060119	Rating Area 7	No Preference	31	495.02
22444PA0060119	Rating Area 7	No Preference	32	505.27
22444PA0060119	Rating Area 7	No Preference	33	511.68
22444PA0060119	Rating Area 7	No Preference	34	518.52
22444PA0060119	Rating Area 7	No Preference	35	521.93
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22444PA0060119	Rating Area 7	No Preference	37	528.77
22444PA0060119	Rating Area 7	No Preference	38	532.18
22444PA0060119	Rating Area 7	No Preference	39	539.02

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22444PA0060119	Rating Area 7	No Preference	42	565.92
22444PA0060119	Rating Area 7	No Preference	43	579.59
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22444PA0060119	Rating Area 7	No Preference	45	616.75
22444PA0060119	Rating Area 7	No Preference	46	640.67
22444PA0060119	Rating Area 7	No Preference	47	667.58
22444PA0060119	Rating Area 7	No Preference	48	698.33
22444PA0060119	Rating Area 7	No Preference	49	728.65
22444PA0060119	Rating Area 7	No Preference	50	762.82
22444PA0060119	Rating Area 7	No Preference	51	796.57
22444PA0060119	Rating Area 7	No Preference	52	833.72
22444PA0060119	Rating Area 7	No Preference	53	871.31
22444PA0060119	Rating Area 7	No Preference	54	911.89
22444PA0060119	Rating Area 7	No Preference	55	952.46
22444PA0060119	Rating Area 7	No Preference	56	996.45
22444PA0060119	Rating Area 7	No Preference	57	1040.87
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22444PA0060119	Rating Area 7	No Preference	60	1159.18
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22444PA0060119	Rating Area 7	No Preference	63	1260.84
22444PA0060119	Rating Area 7	No Preference	64 and over	1281.34
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22444PA0060119	Rating Area 9	No Preference	15	302.20
22444PA0060119	Rating Area 9	No Preference	16	311.64
22444PA0060119	Rating Area 9	No Preference	17	321.07
22444PA0060119	Rating Area 9	No Preference	18	331.23
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22444PA0060119	Rating Area 9	No Preference	29	405.96
22444PA0060119	Rating Area 9	No Preference	30	411.77
22444PA0060119	Rating Area 9	No Preference	31	420.47
22444PA0060119	Rating Area 9	No Preference	32	429.18
22444PA0060119	Rating Area 9	No Preference	33	434.62
22444PA0060119	Rating Area 9	No Preference	34	440.43
22444PA0060119	Rating Area 9	No Preference	35	443.33
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22444PA0060119	Rating Area 9	No Preference	37	449.13
22444PA0060119	Rating Area 9	No Preference	38	452.03
22444PA0060119	Rating Area 9	No Preference	39	457.84
22444PA0060119	Rating Area 9	No Preference	40	463.64
22444PA0060119	Rating Area 9	No Preference	41	472.35
22444PA0060119	Rating Area 9	No Preference	42	480.69
22444PA0060119	Rating Area 9	No Preference	43	492.30
22444PA0060119	Rating Area 9	No Preference	44	506.82
22444PA0060119	Rating Area 9	No Preference	45	523.87
22444PA0060119	Rating Area 9	No Preference	46	544.18
22444PA0060119	Rating Area 9	No Preference	47	567.04
22444PA0060119	Rating Area 9	No Preference	48	593.16
22444PA0060119	Rating Area 9	No Preference	49	618.92
22444PA0060119	Rating Area 9	No Preference	50	647.94
22444PA0060119	Rating Area 9	No Preference	51	676.60
22444PA0060119	Rating Area 9	No Preference	52	708.16
22444PA0060119	Rating Area 9	No Preference	53	740.09
22444PA0060119	Rating Area 9	No Preference	54	774.55
22444PA0060119	Rating Area 9	No Preference	55	809.02
22444PA0060119	Rating Area 9	No Preference	56	846.39
22444PA0060119	Rating Area 9	No Preference	57	884.12
22444PA0060119	Rating Area 9	No Preference	58	924.39
22444PA0060119	Rating Area 9	No Preference	59	944.34
22444PA0060119	Rating Area 9	No Preference	60	984.61
22444PA0060119	Rating Area 9	No Preference	61	1019.44
22444PA0060119	Rating Area 9	No Preference	62	1042.29
22444PA0060119	Rating Area 9	No Preference	63	1070.95
22444PA0060119	Rating Area 9	No Preference	64 and over	1088.37
22444PA0060120	Rating Area 2	No Preference	0-14	311.07
22444PA0060120	Rating Area 2	No Preference	15	338.72
22444PA0060120	Rating Area 2	No Preference	16	349.30
22444PA0060120	Rating Area 2	No Preference	17	359.87
22444PA0060120	Rating Area 2	No Preference	18	371.26
22444PA0060120	Rating Area 2	No Preference	19	382.64
22444PA0060120	Rating Area 2	No Preference	20	394.43
22444PA0060120	Rating Area 2	No Preference	21	406.64
22444PA0060120	Rating Area 2	No Preference	22	406.64
22444PA0060120	Rating Area 2	No Preference	23	406.64
22444PA0060120	Rating Area 2	No Preference	24	406.64
22444PA0060120	Rating Area 2	No Preference	25	408.26
22444PA0060120	Rating Area 2	No Preference	26	416.39
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22444PA0060120	Rating Area 2	No Preference	29	455.02
22444PA0060120	Rating Area 2	No Preference	30	461.53
22444PA0060120	Rating Area 2	No Preference	31	471.29
22444PA0060120	Rating Area 2	No Preference	32	481.05
22444PA0060120	Rating Area 2	No Preference	33	487.15
22444PA0060120	Rating Area 2	No Preference	34	493.65
22444PA0060120	Rating Area 2	No Preference	35	496.90
22444PA0060120	Rating Area 2	No Preference	36	500.16
22444PA0060120	Rating Area 2	No Preference	37	503.41
22444PA0060120	Rating Area 2	No Preference	38	506.66
22444PA0060120	Rating Area 2	No Preference	39	513.17
22444PA0060120	Rating Area 2	No Preference	40	519.68
22444PA0060120	Rating Area 2	No Preference	41	529.43

22444PA0060120	Rating Area 2	No Preference	42	538.79
22444PA0060120	Rating Area 2	No Preference	43	551.80
22444PA0060120	Rating Area 2	No Preference	44	568.07
22444PA0060120	Rating Area 2	No Preference	45	587.18
22444PA0060120	Rating Area 2	No Preference	46	609.95
22444PA0060120	Rating Area 2	No Preference	47	635.57
22444PA0060120	Rating Area 2	No Preference	48	664.84
22444PA0060120	Rating Area 2	No Preference	49	693.71
22444PA0060120	Rating Area 2	No Preference	50	726.24
22444PA0060120	Rating Area 2	No Preference	51	758.37
22444PA0060120	Rating Area 2	No Preference	52	793.75
22444PA0060120	Rating Area 2	No Preference	53	829.53
22444PA0060120	Rating Area 2	No Preference	54	868.16
22444PA0060120	Rating Area 2	No Preference	55	906.79
22444PA0060120	Rating Area 2	No Preference	56	948.67
22444PA0060120	Rating Area 2	No Preference	57	990.96
22444PA0060120	Rating Area 2	No Preference	58	1036.10
22444PA0060120	Rating Area 2	No Preference	59	1058.46
22444PA0060120	Rating Area 2	No Preference	60	1103.60
22444PA0060120	Rating Area 2	No Preference	61	1142.64
22444PA0060120	Rating Area 2	No Preference	62	1168.25
22444PA0060120	Rating Area 2	No Preference	63	1200.38
22444PA0060120	Rating Area 2	No Preference	64 and over	1219.90
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22444PA0060120	Rating Area 3	No Preference	15	323.88
22444PA0060120	Rating Area 3	No Preference	16	333.99
22444PA0060120	Rating Area 3	No Preference	17	344.10
22444PA0060120	Rating Area 3	No Preference	18	354.99
22444PA0060120	Rating Area 3	No Preference	19	365.87
22444PA0060120	Rating Area 3	No Preference	20	377.15
22444PA0060120	Rating Area 3	No Preference	21	388.82
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22444PA0060120	Rating Area 3	No Preference	24	388.82
22444PA0060120	Rating Area 3	No Preference	25	390.37
22444PA0060120	Rating Area 3	No Preference	26	398.14
22444PA0060120	Rating Area 3	No Preference	27	407.48
22444PA0060120	Rating Area 3	No Preference	28	422.64
22444PA0060120	Rating Area 3	No Preference	29	435.08
22444PA0060120	Rating Area 3	No Preference	30	441.30
22444PA0060120	Rating Area 3	No Preference	31	450.63
22444PA0060120	Rating Area 3	No Preference	32	459.97
22444PA0060120	Rating Area 3	No Preference	33	465.80
22444PA0060120	Rating Area 3	No Preference	34	472.02
22444PA0060120	Rating Area 3	No Preference	35	475.13
22444PA0060120	Rating Area 3	No Preference	36	478.24
22444PA0060120	Rating Area 3	No Preference	37	481.35
22444PA0060120	Rating Area 3	No Preference	38	484.46
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22444PA0060120	Rating Area 3	No Preference	40	496.90
22444PA0060120	Rating Area 3	No Preference	41	506.24
22444PA0060120	Rating Area 3	No Preference	42	515.18
22444PA0060120	Rating Area 3	No Preference	43	527.62
22444PA0060120	Rating Area 3	No Preference	44	543.17
22444PA0060120	Rating Area 3	No Preference	45	561.45
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22444PA0060120	Rating Area 3	No Preference	47	607.72
22444PA0060120	Rating Area 3	No Preference	48	635.71
22444PA0060120	Rating Area 3	No Preference	49	663.32
22444PA0060120	Rating Area 3	No Preference	50	694.42
22444PA0060120	Rating Area 3	No Preference	51	725.14
22444PA0060120	Rating Area 3	No Preference	52	758.96
22444PA0060120	Rating Area 3	No Preference	53	793.18
22444PA0060120	Rating Area 3	No Preference	54	830.12
22444PA0060120	Rating Area 3	No Preference	55	867.05
22444PA0060120	Rating Area 3	No Preference	56	907.10
22444PA0060120	Rating Area 3	No Preference	57	947.54
22444PA0060120	Rating Area 3	No Preference	58	990.70
22444PA0060120	Rating Area 3	No Preference	59	1012.08
22444PA0060120	Rating Area 3	No Preference	60	1055.24
22444PA0060120	Rating Area 3	No Preference	61	1092.57
22444PA0060120	Rating Area 3	No Preference	62	1117.06
22444PA0060120	Rating Area 3	No Preference	63	1147.78
22444PA0060120	Rating Area 3	No Preference	64 and over	1166.44
22444PA0060120	Rating Area 5	No Preference	0-14	318.06
22444PA0060120	Rating Area 5	No Preference	15	346.34
22444PA0060120	Rating Area 5	No Preference	16	357.15
22444PA0060120	Rating Area 5	No Preference	17	367.96
22444PA0060120	Rating Area 5	No Preference	18	379.60
22444PA0060120	Rating Area 5	No Preference	19	391.24
22444PA0060120	Rating Area 5	No Preference	20	403.30
22444PA0060120	Rating Area 5	No Preference	21	415.77
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22444PA0060120	Rating Area 5	No Preference	23	415.77
22444PA0060120	Rating Area 5	No Preference	24	415.77
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22444PA0060120	Rating Area 5	No Preference	26	425.75
22444PA0060120	Rating Area 5	No Preference	27	435.73
22444PA0060120	Rating Area 5	No Preference	28	451.94
22444PA0060120	Rating Area 5	No Preference	29	465.25
22444PA0060120	Rating Area 5	No Preference	30	471.90
22444PA0060120	Rating Area 5	No Preference	31	481.88
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22444PA0060120	Rating Area 5	No Preference	33	498.09
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22444PA0060120	Rating Area 5	No Preference	38	518.05
22444PA0060120	Rating Area 5	No Preference	39	524.70
22444PA0060120	Rating Area 5	No Preference	40	531.35
22444PA0060120	Rating Area 5	No Preference	41	541.33
22444PA0060120	Rating Area 5	No Preference	42	550.90
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22444PA0060120	Rating Area 5	No Preference	44	580.83
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22444PA0060120	Rating Area 5	No Preference	47	649.85
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22444PA0060120	Rating Area 5	No Preference	50	742.57
22444PA0060120	Rating Area 5	No Preference	51	775.41
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22444PA0060120	Rating Area 5	No Preference	54	887.67
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22444PA0060120	Rating Area 5	No Preference	56	969.99
22444PA0060120	Rating Area 5	No Preference	57	1013.23
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22444PA0060120	Rating Area 5	No Preference	59	1082.25
22444PA0060120	Rating Area 5	No Preference	60	1128.40
22444PA0060120	Rating Area 5	No Preference	61	1168.31
22444PA0060120	Rating Area 5	No Preference	62	1194.51
22444PA0060120	Rating Area 5	No Preference	63	1227.35
22444PA0060120	Rating Area 5	No Preference	64 and over	1247.31
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22444PA0060120	Rating Area 6	No Preference	16	376.38
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22444PA0060120	Rating Area 6	No Preference	63	1293.44
22444PA0060120	Rating Area 6	No Preference	64 and over	1314.47
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22444PA0060121	Rating Area 6	No Preference	55	938.51
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22444PA0060121	Rating Area 6	No Preference	58	1072.34
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22444PA0060123	Rating Area 6	No Preference	62	951.96
22444PA0060123	Rating Area 6	No Preference	63	978.14
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22444PA0060124	Rating Area 6	No Preference	29	402.26
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22444PA0060124	Rating Area 6	No Preference	48	587.76
22444PA0060124	Rating Area 6	No Preference	49	613.28
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22444PA0060124	Rating Area 6	No Preference	51	670.44
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22444PA0060124	Rating Area 6	No Preference	53	733.35
22444PA0060124	Rating Area 6	No Preference	54	767.50
22444PA0060124	Rating Area 6	No Preference	55	801.65
22444PA0060124	Rating Area 6	No Preference	56	838.68
22444PA0060124	Rating Area 6	No Preference	57	876.07
22444PA0060124	Rating Area 6	No Preference	58	915.97
22444PA0060124	Rating Area 6	No Preference	59	935.74
22444PA0060124	Rating Area 6	No Preference	60	975.64
22444PA0060124	Rating Area 6	No Preference	61	1010.16
22444PA0060124	Rating Area 6	No Preference	62	1032.80
22444PA0060124	Rating Area 6	No Preference	63	1061.20
22444PA0060124	Rating Area 6	No Preference	64 and over	1078.46
22444PA0060125	Rating Area 6	No Preference	0-14	279.88
22444PA0060125	Rating Area 6	No Preference	15	304.75
22444PA0060125	Rating Area 6	No Preference	16	314.27
22444PA0060125	Rating Area 6	No Preference	17	323.78
22444PA0060125	Rating Area 6	No Preference	18	334.02
22444PA0060125	Rating Area 6	No Preference	19	344.27
22444PA0060125	Rating Area 6	No Preference	20	354.88
22444PA0060125	Rating Area 6	No Preference	21	365.86
22444PA0060125	Rating Area 6	No Preference	22	365.86
22444PA0060125	Rating Area 6	No Preference	23	365.86
22444PA0060125	Rating Area 6	No Preference	24	365.86
22444PA0060125	Rating Area 6	No Preference	25	367.32
22444PA0060125	Rating Area 6	No Preference	26	374.63
22444PA0060125	Rating Area 6	No Preference	27	383.41
22444PA0060125	Rating Area 6	No Preference	28	397.68
22444PA0060125	Rating Area 6	No Preference	29	409.39
22444PA0060125	Rating Area 6	No Preference	30	415.24
22444PA0060125	Rating Area 6	No Preference	31	424.02
22444PA0060125	Rating Area 6	No Preference	32	432.80
22444PA0060125	Rating Area 6	No Preference	33	438.29
22444PA0060125	Rating Area 6	No Preference	34	444.14
22444PA0060125	Rating Area 6	No Preference	35	447.07
22444PA0060125	Rating Area 6	No Preference	36	450.00
22444PA0060125	Rating Area 6	No Preference	37	452.92
22444PA0060125	Rating Area 6	No Preference	38	455.85
22444PA0060125	Rating Area 6	No Preference	39	461.70
22444PA0060125	Rating Area 6	No Preference	40	467.56
22444PA0060125	Rating Area 6	No Preference	41	476.34
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22444PA0060125	Rating Area 6	No Preference	43	496.46
22444PA0060125	Rating Area 6	No Preference	44	511.09
22444PA0060125	Rating Area 6	No Preference	45	528.29
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22444PA0060125	Rating Area 6	No Preference	47	571.83
22444PA0060125	Rating Area 6	No Preference	48	598.17
22444PA0060125	Rating Area 6	No Preference	49	624.14
22444PA0060125	Rating Area 6	No Preference	50	653.41
22444PA0060125	Rating Area 6	No Preference	51	682.31

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22444PA0060125 Rating Area 6	No Preference	54	781.09
22444PA0060125 Rating Area 6	No Preference	55	815.85
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22444PA0060125 Rating Area 6	No Preference	59	952.31
22444PA0060125 Rating Area 6	No Preference	60	992.92
22444PA0060125 Rating Area 6	No Preference	61	1028.04
22444PA0060125 Rating Area 6	No Preference	62	1051.09
22444PA0060125 Rating Area 6	No Preference	63	1079.99
22444PA0060125 Rating Area 6	No Preference	64 and over	1097.56
22444PA0060126 Rating Area 3	No Preference	0-14	285.70
22444PA0060126 Rating Area 3	No Preference	15	311.09
22444PA0060126 Rating Area 3	No Preference	16	320.80
22444PA0060126 Rating Area 3	No Preference	17	330.51
22444PA0060126 Rating Area 3	No Preference	18	340.97
22444PA0060126 Rating Area 3	No Preference	19	351.42
22444PA0060126 Rating Area 3	No Preference	20	362.26
22444PA0060126 Rating Area 3	No Preference	21	373.46
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22444PA0060126 Rating Area 3	No Preference	28	405.95
22444PA0060126 Rating Area 3	No Preference	29	417.90
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22444PA0060126 Rating Area 3	No Preference	32	441.80
22444PA0060126 Rating Area 3	No Preference	33	447.40
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22444PA0060126 Rating Area 3	No Preference	35	456.37
22444PA0060126 Rating Area 3	No Preference	36	459.35
22444PA0060126 Rating Area 3	No Preference	37	462.34
22444PA0060126 Rating Area 3	No Preference	38	465.33
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22444PA0060126 Rating Area 3	No Preference	40	477.28
22444PA0060126 Rating Area 3	No Preference	41	486.24
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22444PA0060126 Rating Area 3	No Preference	47	583.72
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22444PA0060126 Rating Area 3	No Preference	52	728.99
22444PA0060126 Rating Area 3	No Preference	53	761.86
22444PA0060126 Rating Area 3	No Preference	54	797.33
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22444PA0060126 Rating Area 3	No Preference	56	871.28
22444PA0060126 Rating Area 3	No Preference	57	910.12
22444PA0060126 Rating Area 3	No Preference	58	951.57
22444PA0060126 Rating Area 3	No Preference	59	972.11
22444PA0060126 Rating Area 3	No Preference	60	1013.57
22444PA0060126 Rating Area 3	No Preference	61	1049.42
22444PA0060126 Rating Area 3	No Preference	62	1072.95
22444PA0060126 Rating Area 3	No Preference	63	1102.45
22444PA0060126 Rating Area 3	No Preference	64 and over	1120.38
22444PA0060126 Rating Area 6	No Preference	0-14	321.95
22444PA0060126 Rating Area 6	No Preference	15	350.57
22444PA0060126 Rating Area 6	No Preference	16	361.51
22444PA0060126 Rating Area 6	No Preference	17	372.46
22444PA0060126 Rating Area 6	No Preference	18	384.24
22444PA0060126 Rating Area 6	No Preference	19	396.02
22444PA0060126 Rating Area 6	No Preference	20	408.23
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22444PA0060126 Rating Area 6	No Preference	22	420.86
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22444PA0060126 Rating Area 6	No Preference	41	547.95
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22444PA0060126 Rating Area 6	No Preference	45	607.71
22444PA0060126 Rating Area 6	No Preference	46	631.28
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22444PA0060126 Rating Area 6	No Preference	49	717.98
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22444PA0060126 Rating Area 6	No Preference	51	784.89
22444PA0060126 Rating Area 6	No Preference	52	821.51
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22444PA0060126	Rating Area 6	No Preference	56	981.85
22444PA0060126	Rating Area 6	No Preference	57	1025.62
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22444PA0060126	Rating Area 6	No Preference	59	1095.48
22444PA0060126	Rating Area 6	No Preference	60	1142.20
22444PA0060126	Rating Area 6	No Preference	61	1182.60
22444PA0060126	Rating Area 6	No Preference	62	1209.11
22444PA0060126	Rating Area 6	No Preference	63	1242.36
22444PA0060126	Rating Area 6	No Preference	64 and over	1262.56
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22444PA0060127	Rating Area 3	No Preference	16	289.53
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22444PA0060127	Rating Area 3	No Preference	18	307.73
22444PA0060127	Rating Area 3	No Preference	19	317.17
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22444PA0060127	Rating Area 3	No Preference	26	345.14
22444PA0060127	Rating Area 3	No Preference	27	353.23
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22444PA0060127	Rating Area 3	No Preference	29	377.16
22444PA0060127	Rating Area 3	No Preference	30	382.56
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22444PA0060127	Rating Area 3	No Preference	42	446.60
22444PA0060127	Rating Area 3	No Preference	43	457.38
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22444PA0060127	Rating Area 3	No Preference	45	486.70
22444PA0060127	Rating Area 3	No Preference	46	505.58
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22444PA0060127	Rating Area 3	No Preference	48	551.08
22444PA0060127	Rating Area 3	No Preference	49	575.01
22444PA0060127	Rating Area 3	No Preference	50	601.98
22444PA0060127	Rating Area 3	No Preference	51	628.60
22444PA0060127	Rating Area 3	No Preference	52	657.93
22444PA0060127	Rating Area 3	No Preference	53	687.59
22444PA0060127	Rating Area 3	No Preference	54	719.61
22444PA0060127	Rating Area 3	No Preference	55	751.63
22444PA0060127	Rating Area 3	No Preference	56	786.34
22444PA0060127	Rating Area 3	No Preference	57	821.40
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22444PA0060127	Rating Area 3	No Preference	59	877.35
22444PA0060127	Rating Area 3	No Preference	60	914.76
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22444PA0060127	Rating Area 3	No Preference	62	968.35
22444PA0060127	Rating Area 3	No Preference	63	994.98
22444PA0060127	Rating Area 3	No Preference	64 and over	1011.16
22444PA0060127	Rating Area 6	No Preference	0-14	290.57
22444PA0060127	Rating Area 6	No Preference	15	316.40
22444PA0060127	Rating Area 6	No Preference	16	326.27
22444PA0060127	Rating Area 6	No Preference	17	336.15
22444PA0060127	Rating Area 6	No Preference	18	346.78
22444PA0060127	Rating Area 6	No Preference	19	357.42
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22444PA0060127	Rating Area 6	No Preference	31	440.22
22444PA0060127	Rating Area 6	No Preference	32	449.34
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22444PA0060127	Rating Area 6	No Preference	35	464.15
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22444PA0060127	Rating Area 6	No Preference	42	503.27
22444PA0060127	Rating Area 6	No Preference	43	515.43
22444PA0060127	Rating Area 6	No Preference	44	530.62
22444PA0060127	Rating Area 6	No Preference	45	548.47
22444PA0060127	Rating Area 6	No Preference	46	569.74
22444PA0060127	Rating Area 6	No Preference	47	593.67
22444PA0060127	Rating Area 6	No Preference	48	621.02
22444PA0060127	Rating Area 6	No Preference	49	647.99
22444PA0060127	Rating Area 6	No Preference	50	678.37
22444PA0060127	Rating Area 6	No Preference	51	708.38
22444PA0060127	Rating Area 6	No Preference	52	741.42
22444PA0060127	Rating Area 6	No Preference	53	774.85
22444PA0060127	Rating Area 6	No Preference	54	810.93
22444PA0060127	Rating Area 6	No Preference	55	847.02

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22444PA0060127	Rating Area 6	No Preference	57	925.64
22444PA0060127	Rating Area 6	No Preference	58	967.80
22444PA0060127	Rating Area 6	No Preference	59	988.69
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22444PA0060127	Rating Area 6	No Preference	62	1091.25
22444PA0060127	Rating Area 6	No Preference	63	1121.25
22444PA0060127	Rating Area 6	No Preference	64 and over	1139.48
22444PA0060128	Rating Area 3	No Preference	0-14	224.93
22444PA0060128	Rating Area 3	No Preference	15	244.93
22444PA0060128	Rating Area 3	No Preference	16	252.57
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22444PA0060128	Rating Area 3	No Preference	18	268.45
22444PA0060128	Rating Area 3	No Preference	19	276.68
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22444PA0060128	Rating Area 3	No Preference	22	294.04
22444PA0060128	Rating Area 3	No Preference	23	294.04
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22444PA0060128	Rating Area 3	No Preference	26	301.09
22444PA0060128	Rating Area 3	No Preference	27	308.15
22444PA0060128	Rating Area 3	No Preference	28	319.61
22444PA0060128	Rating Area 3	No Preference	29	329.02
22444PA0060128	Rating Area 3	No Preference	30	333.73
22444PA0060128	Rating Area 3	No Preference	31	340.78
22444PA0060128	Rating Area 3	No Preference	32	347.84
22444PA0060128	Rating Area 3	No Preference	33	352.25
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22444PA0060128	Rating Area 3	No Preference	37	364.01
22444PA0060128	Rating Area 3	No Preference	38	366.36
22444PA0060128	Rating Area 3	No Preference	39	371.07
22444PA0060128	Rating Area 3	No Preference	40	375.77
22444PA0060128	Rating Area 3	No Preference	41	382.83
22444PA0060128	Rating Area 3	No Preference	42	389.59
22444PA0060128	Rating Area 3	No Preference	43	399.00
22444PA0060128	Rating Area 3	No Preference	44	410.76
22444PA0060128	Rating Area 3	No Preference	45	424.58
22444PA0060128	Rating Area 3	No Preference	46	441.05
22444PA0060128	Rating Area 3	No Preference	47	459.57
22444PA0060128	Rating Area 3	No Preference	48	480.74
22444PA0060128	Rating Area 3	No Preference	49	501.62
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22444PA0060128	Rating Area 3	No Preference	51	548.37
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22444PA0060128	Rating Area 3	No Preference	54	627.76
22444PA0060128	Rating Area 3	No Preference	55	655.69
22444PA0060128	Rating Area 3	No Preference	56	685.98
22444PA0060128	Rating Area 3	No Preference	57	716.55
22444PA0060128	Rating Area 3	No Preference	58	749.19
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22444PA0060128	Rating Area 3	No Preference	60	798.00
22444PA0060128	Rating Area 3	No Preference	61	826.23
22444PA0060128	Rating Area 3	No Preference	62	844.75
22444PA0060128	Rating Area 3	No Preference	63	867.98
22444PA0060128	Rating Area 3	No Preference	64 and over	882.09
22444PA0060128	Rating Area 6	No Preference	0-14	253.48
22444PA0060128	Rating Area 6	No Preference	15	276.01
22444PA0060128	Rating Area 6	No Preference	16	284.63
22444PA0060128	Rating Area 6	No Preference	17	293.24
22444PA0060128	Rating Area 6	No Preference	18	302.52
22444PA0060128	Rating Area 6	No Preference	19	311.80
22444PA0060128	Rating Area 6	No Preference	20	321.41
22444PA0060128	Rating Area 6	No Preference	21	331.35
22444PA0060128	Rating Area 6	No Preference	22	331.35
22444PA0060128	Rating Area 6	No Preference	23	331.35
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22444PA0060128	Rating Area 6	No Preference	26	339.30
22444PA0060128	Rating Area 6	No Preference	27	347.25
22444PA0060128	Rating Area 6	No Preference	28	360.17
22444PA0060128	Rating Area 6	No Preference	29	370.78
22444PA0060128	Rating Area 6	No Preference	30	376.08
22444PA0060128	Rating Area 6	No Preference	31	384.03
22444PA0060128	Rating Area 6	No Preference	32	391.98
22444PA0060128	Rating Area 6	No Preference	33	396.95
22444PA0060128	Rating Area 6	No Preference	34	402.26
22444PA0060128	Rating Area 6	No Preference	35	404.91
22444PA0060128	Rating Area 6	No Preference	36	407.56
22444PA0060128	Rating Area 6	No Preference	37	410.21
22444PA0060128	Rating Area 6	No Preference	38	412.86
22444PA0060128	Rating Area 6	No Preference	39	418.16
22444PA0060128	Rating Area 6	No Preference	40	423.46
22444PA0060128	Rating Area 6	No Preference	41	431.41
22444PA0060128	Rating Area 6	No Preference	42	439.03
22444PA0060128	Rating Area 6	No Preference	43	449.64
22444PA0060128	Rating Area 6	No Preference	44	462.89
22444PA0060128	Rating Area 6	No Preference	45	478.47
22444PA0060128	Rating Area 6	No Preference	46	497.02
22444PA0060128	Rating Area 6	No Preference	47	517.90
22444PA0060128	Rating Area 6	No Preference	48	541.75
22444PA0060128	Rating Area 6	No Preference	49	565.28
22444PA0060128	Rating Area 6	No Preference	50	591.79
22444PA0060128	Rating Area 6	No Preference	51	617.96
22444PA0060128	Rating Area 6	No Preference	52	646.79
22444PA0060128	Rating Area 6	No Preference	53	675.95
22444PA0060128	Rating Area 6	No Preference	54	707.43
22444PA0060128	Rating Area 6	No Preference	55	738.90
22444PA0060128	Rating Area 6	No Preference	56	773.03
22444PA0060128	Rating Area 6	No Preference	57	807.49

22444PA0060128	Rating Area 6	No Preference	58	844.27
22444PA0060128	Rating Area 6	No Preference	59	862.50
22444PA0060128	Rating Area 6	No Preference	60	899.28
22444PA0060128	Rating Area 6	No Preference	61	931.08
22444PA0060128	Rating Area 6	No Preference	62	951.96
22444PA0060128	Rating Area 6	No Preference	63	978.14
22444PA0060128	Rating Area 6	No Preference	64 and over	994.04
22444PA0060129	Rating Area 3	No Preference	0-14	244.04
22444PA0060129	Rating Area 3	No Preference	15	265.73
22444PA0060129	Rating Area 3	No Preference	16	274.02
22444PA0060129	Rating Area 3	No Preference	17	282.32
22444PA0060129	Rating Area 3	No Preference	18	291.25
22444PA0060129	Rating Area 3	No Preference	19	300.18
22444PA0060129	Rating Area 3	No Preference	20	309.43
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22444PA0060129	Rating Area 3	No Preference	22	319.01
22444PA0060129	Rating Area 3	No Preference	23	319.01
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22444PA0060129	Rating Area 3	No Preference	25	320.28
22444PA0060129	Rating Area 3	No Preference	26	326.66
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22444PA0060129	Rating Area 3	No Preference	28	346.75
22444PA0060129	Rating Area 3	No Preference	29	356.96
22444PA0060129	Rating Area 3	No Preference	30	362.07
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22444PA0060129	Rating Area 3	No Preference	33	382.16
22444PA0060129	Rating Area 3	No Preference	34	387.27
22444PA0060129	Rating Area 3	No Preference	35	389.82
22444PA0060129	Rating Area 3	No Preference	36	392.37
22444PA0060129	Rating Area 3	No Preference	37	394.92
22444PA0060129	Rating Area 3	No Preference	38	397.48
22444PA0060129	Rating Area 3	No Preference	39	402.58
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22444PA0060129	Rating Area 3	No Preference	41	415.34
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22444PA0060129	Rating Area 3	No Preference	43	432.89
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22444PA0060129	Rating Area 3	No Preference	51	594.94
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22444PA0060129	Rating Area 3	No Preference	54	681.07
22444PA0060129	Rating Area 3	No Preference	55	711.37
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22444PA0060129	Rating Area 6	No Preference	0-14	275.01
22444PA0060129	Rating Area 6	No Preference	15	299.45
22444PA0060129	Rating Area 6	No Preference	16	308.80
22444PA0060129	Rating Area 6	No Preference	17	318.15
22444PA0060129	Rating Area 6	No Preference	18	328.21
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22444PA0060129	Rating Area 6	No Preference	34	436.42
22444PA0060129	Rating Area 6	No Preference	35	439.29
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22444PA0060129	Rating Area 6	No Preference	42	476.32
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22444PA0060129	Rating Area 6	No Preference	46	539.23
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22444PA0060129	Rating Area 6	No Preference	57	876.07
22444PA0060129	Rating Area 6	No Preference	58	915.97
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22444PA0060130	Rating Area 3	No Preference	18	296.41
22444PA0060130	Rating Area 3	No Preference	19	305.50
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22444PA0060130	Rating Area 6	No Preference	43	496.46
22444PA0060130	Rating Area 6	No Preference	44	511.09
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22444PA0060130	Rating Area 6	No Preference	56	853.53
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22444PA0060130	Rating Area 6	No Preference	63	1079.99
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22444PA0060131	Rating Area 3	No Preference	53	761.86
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22444PA0060131	Rating Area 3	No Preference	57	910.12
22444PA0060131	Rating Area 3	No Preference	58	951.57
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22444PA0060131	Rating Area 3	No Preference	62	1072.95
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22444PA0060132	Rating Area 3	No Preference	18	307.73
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22444PA0060132	Rating Area 3	No Preference	26	345.14
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22444PA0060132	Rating Area 3	No Preference	36	414.58
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22444PA0060132	Rating Area 3	No Preference	43	457.38
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22444PA0060132	Rating Area 3	No Preference	62	968.35
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22444PA0060133	Rating Area 3	No Preference	18	268.45
22444PA0060133	Rating Area 3	No Preference	19	276.68
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22444PA0060133	Rating Area 3	No Preference	22	294.04
22444PA0060133	Rating Area 3	No Preference	23	294.04
22444PA0060133	Rating Area 3	No Preference	24	294.04
22444PA0060133	Rating Area 3	No Preference	25	295.21
22444PA0060133	Rating Area 3	No Preference	26	301.09
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22444PA0060133	Rating Area 3	No Preference	28	319.61
22444PA0060133	Rating Area 3	No Preference	29	329.02
22444PA0060133	Rating Area 3	No Preference	30	333.73
22444PA0060133	Rating Area 3	No Preference	31	340.78
22444PA0060133	Rating Area 3	No Preference	32	347.84
22444PA0060133	Rating Area 3	No Preference	33	352.25
22444PA0060133	Rating Area 3	No Preference	34	356.95
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22444PA0060133	Rating Area 3	No Preference	36	361.66
22444PA0060133	Rating Area 3	No Preference	37	364.01
22444PA0060133	Rating Area 3	No Preference	38	366.36
22444PA0060133	Rating Area 3	No Preference	39	371.07
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22444PA0060133	Rating Area 3	No Preference	42	389.59
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22444PA0060133	Rating Area 3	No Preference	51	548.37
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22444PA0060133	Rating Area 3	No Preference	54	627.76
22444PA0060133	Rating Area 3	No Preference	55	655.69
22444PA0060133	Rating Area 3	No Preference	56	685.98
22444PA0060133	Rating Area 3	No Preference	57	716.55
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22444PA0060133	Rating Area 3	No Preference	59	765.36
22444PA0060133	Rating Area 3	No Preference	60	798.00
22444PA0060133	Rating Area 3	No Preference	61	826.23
22444PA0060133	Rating Area 3	No Preference	62	844.75
22444PA0060133	Rating Area 3	No Preference	63	867.98
22444PA0060133	Rating Area 3	No Preference	64 and over	882.09
22444PA0060134	Rating Area 3	No Preference	0-14	244.04
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22444PA0060134	Rating Area 3	No Preference	17	282.32
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22444PA0060134	Rating Area 3	No Preference	19	300.18
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22444PA0060134	Rating Area 3	No Preference	29	356.96
22444PA0060134	Rating Area 3	No Preference	30	362.07
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22444PA0060134	Rating Area 3	No Preference	32	377.38
22444PA0060134	Rating Area 3	No Preference	33	382.16
22444PA0060134	Rating Area 3	No Preference	34	387.27
22444PA0060134	Rating Area 3	No Preference	35	389.82
22444PA0060134	Rating Area 3	No Preference	36	392.37
22444PA0060134	Rating Area 3	No Preference	37	394.92
22444PA0060134	Rating Area 3	No Preference	38	397.48
22444PA0060134	Rating Area 3	No Preference	39	402.58
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22444PA0060134	Rating Area 3	No Preference	41	415.34
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22444PA0080066	Rating Area 9	No Preference	36	374.57
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22444PA0080066	Rating Area 9	No Preference	39	384.32
22444PA0080066	Rating Area 9	No Preference	40	389.19
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22444PA0080066	Rating Area 9	No Preference	42	403.50
22444PA0080066	Rating Area 9	No Preference	43	413.25
22444PA0080066	Rating Area 9	No Preference	44	425.43
22444PA0080066	Rating Area 9	No Preference	45	439.74
22444PA0080066	Rating Area 9	No Preference	46	456.79
22444PA0080066	Rating Area 9	No Preference	47	475.98
22444PA0080066	Rating Area 9	No Preference	48	497.90
22444PA0080066	Rating Area 9	No Preference	49	519.53
22444PA0080066	Rating Area 9	No Preference	50	543.89
22444PA0080066	Rating Area 9	No Preference	51	567.95
22444PA0080066	Rating Area 9	No Preference	52	594.44
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22444PA0080066	Rating Area 9	No Preference	54	650.17
22444PA0080066	Rating Area 9	No Preference	55	679.10
22444PA0080066	Rating Area 9	No Preference	56	710.47
22444PA0080066	Rating Area 9	No Preference	57	742.14
22444PA0080066	Rating Area 9	No Preference	58	775.94
22444PA0080066	Rating Area 9	No Preference	59	792.69
22444PA0080066	Rating Area 9	No Preference	60	826.49
22444PA0080066	Rating Area 9	No Preference	61	855.73
22444PA0080066	Rating Area 9	No Preference	62	874.91
22444PA0080066	Rating Area 9	No Preference	63	898.97
22444PA0080066	Rating Area 9	No Preference	64 and over	913.59

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

HIOS Issuer ID*	22444
Federal TIN*	23-2311553
Rate Effective Date*	7/1/2020
Rate Expiration Date*	9/30/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
22444PA0060062	Rating Area 2	No Preference	0-14	278.29
22444PA0060062	Rating Area 2	No Preference	15	303.02
22444PA0060062	Rating Area 2	No Preference	16	312.48
22444PA0060062	Rating Area 2	No Preference	17	321.94
22444PA0060062	Rating Area 2	No Preference	18	332.13
22444PA0060062	Rating Area 2	No Preference	19	342.31
22444PA0060062	Rating Area 2	No Preference	20	352.86
22444PA0060062	Rating Area 2	No Preference	21	363.78
22444PA0060062	Rating Area 2	No Preference	22	363.78
22444PA0060062	Rating Area 2	No Preference	23	363.78
22444PA0060062	Rating Area 2	No Preference	24	363.78
22444PA0060062	Rating Area 2	No Preference	25	365.23
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22444PA0060062	Rating Area 2	No Preference	30	412.88
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22444PA0060062	Rating Area 2	No Preference	35	444.53
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22444PA0060062	Rating Area 2	No Preference	37	450.35
22444PA0060062	Rating Area 2	No Preference	38	453.26
22444PA0060062	Rating Area 2	No Preference	39	459.08
22444PA0060062	Rating Area 2	No Preference	40	464.90
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22444PA0060062	Rating Area 2	No Preference	47	568.58
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22444PA0060062	Rating Area 2	No Preference	54	776.66
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22444PA0060062	Rating Area 2	No Preference	60	987.28
22444PA0060062	Rating Area 2	No Preference	61	1022.21
22444PA0060062	Rating Area 2	No Preference	62	1045.12
22444PA0060062	Rating Area 2	No Preference	63	1073.86
22444PA0060062	Rating Area 2	No Preference	64 and over	1091.32
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22444PA0060062	Rating Area 3	No Preference	17	307.83
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22444PA0060062	Rating Area 3	No Preference	39	438.97
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22444PA0060062	Rating Area 3	No Preference	45	502.27
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22444PA0060062	Rating Area 3	No Preference	60	944.02
22444PA0060062	Rating Area 3	No Preference	61	977.41
22444PA0060062	Rating Area 3	No Preference	62	999.33
22444PA0060062	Rating Area 3	No Preference	63	1026.80
22444PA0060062	Rating Area 3	No Preference	64 and over	1043.50
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22444PA0060062	Rating Area 6	No Preference	42	519.37
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22444PA0060062	Rating Area 6	No Preference	44	547.59
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22444PA0060062 Rating Area 6	No Preference	55	874.11
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22444PA0060062 Rating Area 6	No Preference	57	955.25
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22444PA0060062 Rating Area 6	No Preference	60	1063.83
22444PA0060062 Rating Area 6	No Preference	61	1101.45
22444PA0060062 Rating Area 6	No Preference	62	1126.15
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22444PA0060062 Rating Area 7	No Preference	60	1289.01
22444PA0060062 Rating Area 7	No Preference	61	1334.61
22444PA0060062 Rating Area 7	No Preference	62	1364.53
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22444PA0060062 Rating Area 7	No Preference	64 and over	1424.85
22444PA0060062 Rating Area 9	No Preference	0-14	308.62
22444PA0060062 Rating Area 9	No Preference	15	336.05
22444PA0060062 Rating Area 9	No Preference	16	346.54
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22444PA0060062 Rating Area 9	No Preference	34	489.75
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22444PA0060062 Rating Area 9	No Preference	40	515.57
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22444PA0060062	Rating Area 9	No Preference	63	1190.90
22444PA0060062	Rating Area 9	No Preference	64 and over	1210.26
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22444PA0060063	Rating Area 2	No Preference	15	266.84
22444PA0060063	Rating Area 2	No Preference	16	275.17
22444PA0060063	Rating Area 2	No Preference	17	283.49
22444PA0060063	Rating Area 2	No Preference	18	292.46
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22444PA0060063	Rating Area 2	No Preference	23	320.34
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22444PA0060063	Rating Area 2	No Preference	28	348.20
22444PA0060063	Rating Area 2	No Preference	29	358.45
22444PA0060063	Rating Area 2	No Preference	30	363.58
22444PA0060063	Rating Area 2	No Preference	31	371.27
22444PA0060063	Rating Area 2	No Preference	32	378.95
22444PA0060063	Rating Area 2	No Preference	33	383.76
22444PA0060063	Rating Area 2	No Preference	34	388.88
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22444PA0060063	Rating Area 2	No Preference	36	394.01
22444PA0060063	Rating Area 2	No Preference	37	396.57
22444PA0060063	Rating Area 2	No Preference	38	399.14
22444PA0060063	Rating Area 2	No Preference	39	404.26
22444PA0060063	Rating Area 2	No Preference	40	409.39
22444PA0060063	Rating Area 2	No Preference	41	417.07
22444PA0060063	Rating Area 2	No Preference	42	424.44
22444PA0060063	Rating Area 2	No Preference	43	434.69
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22444PA0060063	Rating Area 2	No Preference	45	462.56
22444PA0060063	Rating Area 2	No Preference	46	480.50
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22444PA0060063	Rating Area 2	No Preference	48	523.74
22444PA0060063	Rating Area 2	No Preference	49	546.49
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22444PA0060063	Rating Area 2	No Preference	51	597.42
22444PA0060063	Rating Area 2	No Preference	52	625.29
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22444PA0060063	Rating Area 2	No Preference	54	683.91
22444PA0060063	Rating Area 2	No Preference	55	714.34
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22444PA0060063	Rating Area 2	No Preference	57	780.65
22444PA0060063	Rating Area 2	No Preference	58	816.21
22444PA0060063	Rating Area 2	No Preference	59	833.83
22444PA0060063	Rating Area 2	No Preference	60	869.38
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22444PA0060063	Rating Area 2	No Preference	62	920.32
22444PA0060063	Rating Area 2	No Preference	63	945.62
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22444PA0060063	Rating Area 3	No Preference	17	271.07
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22444PA0060063	Rating Area 6	No Preference	49	588.86
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22444PA0060063	Rating Area 6	No Preference	57	841.17
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22444PA0060063	Rating Area 7	No Preference	33	501.04
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22444PA0060063	Rating Area 7	No Preference	51	780.00
22444PA0060063	Rating Area 7	No Preference	52	816.39
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22444PA0060063	Rating Area 7	No Preference	60	1135.08
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22444PA0060063	Rating Area 7	No Preference	63	1234.62
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22444PA0060063	Rating Area 9	No Preference	28	386.15
22444PA0060063	Rating Area 9	No Preference	29	397.52
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22444PA0060063	Rating Area 9	No Preference	34	431.27
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22444PA0060063	Rating Area 9	No Preference	36	436.95
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22444PA0060063	Rating Area 9	No Preference	43	482.07
22444PA0060063	Rating Area 9	No Preference	44	496.28
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22444PA0060063	Rating Area 9	No Preference	49	606.05
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22444PA0060063	Rating Area 9	No Preference	55	792.20
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22444PA0060063	Rating Area 9	No Preference	62	1020.62
22444PA0060063	Rating Area 9	No Preference	63	1048.69
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22444PA0060114	Rating Area 2	No Preference	44	591.53
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22444PA0060114	Rating Area 2	No Preference	47	661.82
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22444PA0060114	Rating Area 2	No Preference	57	1031.90
22444PA0060114	Rating Area 2	No Preference	58	1078.90
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22444PA0060114	Rating Area 2	No Preference	61	1189.84
22444PA0060114	Rating Area 2	No Preference	62	1216.51
22444PA0060114	Rating Area 2	No Preference	63	1249.96
22444PA0060114	Rating Area 2	No Preference	64 and over	1270.29
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22444PA0060114	Rating Area 3	No Preference	15	337.26
22444PA0060114	Rating Area 3	No Preference	16	347.79
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22444PA0060114	Rating Area 3	No Preference	19	380.99
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22444PA0060114	Rating Area 3	No Preference	27	424.31
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22444PA0060114	Rating Area 3	No Preference	30	459.53
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22444PA0060114	Rating Area 3	No Preference	42	536.46
22444PA0060114	Rating Area 3	No Preference	43	549.41
22444PA0060114	Rating Area 3	No Preference	44	565.61
22444PA0060114	Rating Area 3	No Preference	45	584.64
22444PA0060114	Rating Area 3	No Preference	46	607.31
22444PA0060114	Rating Area 3	No Preference	47	632.82
22444PA0060114	Rating Area 3	No Preference	48	661.97
22444PA0060114	Rating Area 3	No Preference	49	690.72
22444PA0060114	Rating Area 3	No Preference	50	723.11
22444PA0060114	Rating Area 3	No Preference	51	755.09
22444PA0060114	Rating Area 3	No Preference	52	790.31
22444PA0060114	Rating Area 3	No Preference	53	825.94
22444PA0060114	Rating Area 3	No Preference	54	864.41
22444PA0060114	Rating Area 3	No Preference	55	902.87
22444PA0060114	Rating Area 3	No Preference	56	944.57
22444PA0060114	Rating Area 3	No Preference	57	986.68
22444PA0060114	Rating Area 3	No Preference	58	1031.62

22444PA0060114	Rating Area 3	No Preference	59	1053.89
22444PA0060114	Rating Area 3	No Preference	60	1098.83
22444PA0060114	Rating Area 3	No Preference	61	1137.70
22444PA0060114	Rating Area 3	No Preference	62	1163.20
22444PA0060114	Rating Area 3	No Preference	63	1195.19
22444PA0060114	Rating Area 3	No Preference	64 and over	1214.62
22444PA0060114	Rating Area 5	No Preference	0-14	331.20
22444PA0060114	Rating Area 5	No Preference	15	360.64
22444PA0060114	Rating Area 5	No Preference	16	371.90
22444PA0060114	Rating Area 5	No Preference	17	383.16
22444PA0060114	Rating Area 5	No Preference	18	395.28
22444PA0060114	Rating Area 5	No Preference	19	407.40
22444PA0060114	Rating Area 5	No Preference	20	419.96
22444PA0060114	Rating Area 5	No Preference	21	432.95
22444PA0060114	Rating Area 5	No Preference	22	432.95
22444PA0060114	Rating Area 5	No Preference	23	432.95
22444PA0060114	Rating Area 5	No Preference	24	432.95
22444PA0060114	Rating Area 5	No Preference	25	434.68
22444PA0060114	Rating Area 5	No Preference	26	443.33
22444PA0060114	Rating Area 5	No Preference	27	453.73
22444PA0060114	Rating Area 5	No Preference	28	470.61
22444PA0060114	Rating Area 5	No Preference	29	484.46
22444PA0060114	Rating Area 5	No Preference	30	491.39
22444PA0060114	Rating Area 5	No Preference	31	501.78
22444PA0060114	Rating Area 5	No Preference	32	512.17
22444PA0060114	Rating Area 5	No Preference	33	518.67
22444PA0060114	Rating Area 5	No Preference	34	525.59
22444PA0060114	Rating Area 5	No Preference	35	529.06
22444PA0060114	Rating Area 5	No Preference	36	532.52
22444PA0060114	Rating Area 5	No Preference	37	535.99
22444PA0060114	Rating Area 5	No Preference	38	539.45
22444PA0060114	Rating Area 5	No Preference	39	546.38
22444PA0060114	Rating Area 5	No Preference	40	553.30
22444PA0060114	Rating Area 5	No Preference	41	563.69
22444PA0060114	Rating Area 5	No Preference	42	573.65
22444PA0060114	Rating Area 5	No Preference	43	587.51
22444PA0060114	Rating Area 5	No Preference	44	604.82
22444PA0060114	Rating Area 5	No Preference	45	625.17
22444PA0060114	Rating Area 5	No Preference	46	649.42
22444PA0060114	Rating Area 5	No Preference	47	676.69
22444PA0060114	Rating Area 5	No Preference	48	707.86
22444PA0060114	Rating Area 5	No Preference	49	738.60
22444PA0060114	Rating Area 5	No Preference	50	773.24
22444PA0060114	Rating Area 5	No Preference	51	807.44
22444PA0060114	Rating Area 5	No Preference	52	845.11
22444PA0060114	Rating Area 5	No Preference	53	883.21
22444PA0060114	Rating Area 5	No Preference	54	924.34
22444PA0060114	Rating Area 5	No Preference	55	965.47
22444PA0060114	Rating Area 5	No Preference	56	1010.06
22444PA0060114	Rating Area 5	No Preference	57	1055.09
22444PA0060114	Rating Area 5	No Preference	58	1103.14
22444PA0060114	Rating Area 5	No Preference	59	1126.95
22444PA0060114	Rating Area 5	No Preference	60	1175.01
22444PA0060114	Rating Area 5	No Preference	61	1216.57
22444PA0060114	Rating Area 5	No Preference	62	1243.85
22444PA0060114	Rating Area 5	No Preference	63	1278.05
22444PA0060114	Rating Area 5	No Preference	64 and over	1298.83
22444PA0060114	Rating Area 6	No Preference	0-14	349.04
22444PA0060114	Rating Area 6	No Preference	15	380.06
22444PA0060114	Rating Area 6	No Preference	16	391.92
22444PA0060114	Rating Area 6	No Preference	17	403.79
22444PA0060114	Rating Area 6	No Preference	18	416.56
22444PA0060114	Rating Area 6	No Preference	19	429.34
22444PA0060114	Rating Area 6	No Preference	20	442.57
22444PA0060114	Rating Area 6	No Preference	21	456.26
22444PA0060114	Rating Area 6	No Preference	22	456.26
22444PA0060114	Rating Area 6	No Preference	23	456.26
22444PA0060114	Rating Area 6	No Preference	24	456.26
22444PA0060114	Rating Area 6	No Preference	25	458.08
22444PA0060114	Rating Area 6	No Preference	26	467.21
22444PA0060114	Rating Area 6	No Preference	27	478.16
22444PA0060114	Rating Area 6	No Preference	28	495.95
22444PA0060114	Rating Area 6	No Preference	29	510.55
22444PA0060114	Rating Area 6	No Preference	30	517.85
22444PA0060114	Rating Area 6	No Preference	31	528.80
22444PA0060114	Rating Area 6	No Preference	32	539.75
22444PA0060114	Rating Area 6	No Preference	33	546.60
22444PA0060114	Rating Area 6	No Preference	34	553.90
22444PA0060114	Rating Area 6	No Preference	35	557.55
22444PA0060114	Rating Area 6	No Preference	36	561.20
22444PA0060114	Rating Area 6	No Preference	37	564.85
22444PA0060114	Rating Area 6	No Preference	38	568.50
22444PA0060114	Rating Area 6	No Preference	39	575.80
22444PA0060114	Rating Area 6	No Preference	40	583.10
22444PA0060114	Rating Area 6	No Preference	41	594.05
22444PA0060114	Rating Area 6	No Preference	42	604.54
22444PA0060114	Rating Area 6	No Preference	43	619.14
22444PA0060114	Rating Area 6	No Preference	44	637.39
22444PA0060114	Rating Area 6	No Preference	45	658.83
22444PA0060114	Rating Area 6	No Preference	46	684.39
22444PA0060114	Rating Area 6	No Preference	47	713.13
22444PA0060114	Rating Area 6	No Preference	48	745.98
22444PA0060114	Rating Area 6	No Preference	49	778.37
22444PA0060114	Rating Area 6	No Preference	50	814.87
22444PA0060114	Rating Area 6	No Preference	51	850.92
22444PA0060114	Rating Area 6	No Preference	52	890.61
22444PA0060114	Rating Area 6	No Preference	53	930.76
22444PA0060114	Rating Area 6	No Preference	54	974.11
22444PA0060114	Rating Area 6	No Preference	55	1017.45
22444PA0060114	Rating Area 6	No Preference	56	1064.45
22444PA0060114	Rating Area 6	No Preference	57	1111.90
22444PA0060114	Rating Area 6	No Preference	58	1162.54
22444PA0060114	Rating Area 6	No Preference	59	1187.64
22444PA0060114	Rating Area 6	No Preference	60	1238.28

22444PA0060114	Rating Area 6	No Preference	61	1282.08
22444PA0060114	Rating Area 6	No Preference	62	1310.83
22444PA0060114	Rating Area 6	No Preference	63	1346.87
22444PA0060114	Rating Area 6	No Preference	64 and over	1368.77
22444PA0060114	Rating Area 7	No Preference	0-14	422.92
22444PA0060114	Rating Area 7	No Preference	15	460.51
22444PA0060114	Rating Area 7	No Preference	16	474.89
22444PA0060114	Rating Area 7	No Preference	17	489.26
22444PA0060114	Rating Area 7	No Preference	18	504.74
22444PA0060114	Rating Area 7	No Preference	19	520.22
22444PA0060114	Rating Area 7	No Preference	20	536.25
22444PA0060114	Rating Area 7	No Preference	21	552.84
22444PA0060114	Rating Area 7	No Preference	22	552.84
22444PA0060114	Rating Area 7	No Preference	23	552.84
22444PA0060114	Rating Area 7	No Preference	24	552.84
22444PA0060114	Rating Area 7	No Preference	25	555.05
22444PA0060114	Rating Area 7	No Preference	26	566.10
22444PA0060114	Rating Area 7	No Preference	27	579.37
22444PA0060114	Rating Area 7	No Preference	28	600.93
22444PA0060114	Rating Area 7	No Preference	29	618.62
22444PA0060114	Rating Area 7	No Preference	30	627.47
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22444PA0060114	Rating Area 7	No Preference	36	679.99
22444PA0060114	Rating Area 7	No Preference	37	684.41
22444PA0060114	Rating Area 7	No Preference	38	688.83
22444PA0060114	Rating Area 7	No Preference	39	697.68
22444PA0060114	Rating Area 7	No Preference	40	706.53
22444PA0060114	Rating Area 7	No Preference	41	719.79
22444PA0060114	Rating Area 7	No Preference	42	732.51
22444PA0060114	Rating Area 7	No Preference	43	750.20
22444PA0060114	Rating Area 7	No Preference	44	772.31
22444PA0060114	Rating Area 7	No Preference	45	798.30
22444PA0060114	Rating Area 7	No Preference	46	829.25
22444PA0060114	Rating Area 7	No Preference	47	864.08
22444PA0060114	Rating Area 7	No Preference	48	903.89
22444PA0060114	Rating Area 7	No Preference	49	943.14
22444PA0060114	Rating Area 7	No Preference	50	987.37
22444PA0060114	Rating Area 7	No Preference	51	1031.04
22444PA0060114	Rating Area 7	No Preference	52	1079.14
22444PA0060114	Rating Area 7	No Preference	53	1127.79
22444PA0060114	Rating Area 7	No Preference	54	1180.31
22444PA0060114	Rating Area 7	No Preference	55	1232.83
22444PA0060114	Rating Area 7	No Preference	56	1289.77
22444PA0060114	Rating Area 7	No Preference	57	1347.26
22444PA0060114	Rating Area 7	No Preference	58	1408.63
22444PA0060114	Rating Area 7	No Preference	59	1439.03
22444PA0060114	Rating Area 7	No Preference	60	1500.40
22444PA0060114	Rating Area 7	No Preference	61	1553.47
22444PA0060114	Rating Area 7	No Preference	62	1588.30
22444PA0060114	Rating Area 7	No Preference	63	1631.97
22444PA0060114	Rating Area 7	No Preference	64 and over	1658.51
22444PA0060114	Rating Area 9	No Preference	0-14	359.23
22444PA0060114	Rating Area 9	No Preference	15	391.16
22444PA0060114	Rating Area 9	No Preference	16	403.37
22444PA0060114	Rating Area 9	No Preference	17	415.58
22444PA0060114	Rating Area 9	No Preference	18	428.72
22444PA0060114	Rating Area 9	No Preference	19	441.87
22444PA0060114	Rating Area 9	No Preference	20	455.49
22444PA0060114	Rating Area 9	No Preference	21	469.58
22444PA0060114	Rating Area 9	No Preference	22	469.58
22444PA0060114	Rating Area 9	No Preference	23	469.58
22444PA0060114	Rating Area 9	No Preference	24	469.58
22444PA0060114	Rating Area 9	No Preference	25	471.46
22444PA0060114	Rating Area 9	No Preference	26	480.85
22444PA0060114	Rating Area 9	No Preference	27	492.12
22444PA0060114	Rating Area 9	No Preference	28	510.43
22444PA0060114	Rating Area 9	No Preference	29	525.46
22444PA0060114	Rating Area 9	No Preference	30	532.97
22444PA0060114	Rating Area 9	No Preference	31	544.24
22444PA0060114	Rating Area 9	No Preference	32	555.51
22444PA0060114	Rating Area 9	No Preference	33	562.55
22444PA0060114	Rating Area 9	No Preference	34	570.07
22444PA0060114	Rating Area 9	No Preference	35	573.82
22444PA0060114	Rating Area 9	No Preference	36	577.58
22444PA0060114	Rating Area 9	No Preference	37	581.34
22444PA0060114	Rating Area 9	No Preference	38	585.09
22444PA0060114	Rating Area 9	No Preference	39	592.61
22444PA0060114	Rating Area 9	No Preference	40	600.12
22444PA0060114	Rating Area 9	No Preference	41	611.39
22444PA0060114	Rating Area 9	No Preference	42	622.19
22444PA0060114	Rating Area 9	No Preference	43	637.22
22444PA0060114	Rating Area 9	No Preference	44	656.00
22444PA0060114	Rating Area 9	No Preference	45	678.07
22444PA0060114	Rating Area 9	No Preference	46	704.37
22444PA0060114	Rating Area 9	No Preference	47	733.95
22444PA0060114	Rating Area 9	No Preference	48	767.76
22444PA0060114	Rating Area 9	No Preference	49	801.10
22444PA0060114	Rating Area 9	No Preference	50	838.67
22444PA0060114	Rating Area 9	No Preference	51	875.76
22444PA0060114	Rating Area 9	No Preference	52	916.62
22444PA0060114	Rating Area 9	No Preference	53	957.94
22444PA0060114	Rating Area 9	No Preference	54	1002.55
22444PA0060114	Rating Area 9	No Preference	55	1047.16
22444PA0060114	Rating Area 9	No Preference	56	1095.53
22444PA0060114	Rating Area 9	No Preference	57	1144.36
22444PA0060114	Rating Area 9	No Preference	58	1196.48
22444PA0060114	Rating Area 9	No Preference	59	1222.31
22444PA0060114	Rating Area 9	No Preference	60	1274.43
22444PA0060114	Rating Area 9	No Preference	61	1319.51
22444PA0060114	Rating Area 9	No Preference	62	1349.10

22444PA0060114 Rating Area 9	No Preference	63	1386.19
22444PA0060114 Rating Area 9	No Preference	64 and over	1408.73
22444PA0060115 Rating Area 2	No Preference	0-14	310.92
22444PA0060115 Rating Area 2	No Preference	15	338.56
22444PA0060115 Rating Area 2	No Preference	16	349.13
22444PA0060115 Rating Area 2	No Preference	17	359.69
22444PA0060115 Rating Area 2	No Preference	18	371.07
22444PA0060115 Rating Area 2	No Preference	19	382.45
22444PA0060115 Rating Area 2	No Preference	20	394.24
22444PA0060115 Rating Area 2	No Preference	21	406.44
22444PA0060115 Rating Area 2	No Preference	22	406.44
22444PA0060115 Rating Area 2	No Preference	23	406.44
22444PA0060115 Rating Area 2	No Preference	24	406.44
22444PA0060115 Rating Area 2	No Preference	25	408.06
22444PA0060115 Rating Area 2	No Preference	26	416.19
22444PA0060115 Rating Area 2	No Preference	27	425.94
22444PA0060115 Rating Area 2	No Preference	28	441.79
22444PA0060115 Rating Area 2	No Preference	29	454.80
22444PA0060115 Rating Area 2	No Preference	30	461.30
22444PA0060115 Rating Area 2	No Preference	31	471.06
22444PA0060115 Rating Area 2	No Preference	32	480.81
22444PA0060115 Rating Area 2	No Preference	33	486.91
22444PA0060115 Rating Area 2	No Preference	34	493.41
22444PA0060115 Rating Area 2	No Preference	35	496.66
22444PA0060115 Rating Area 2	No Preference	36	499.91
22444PA0060115 Rating Area 2	No Preference	37	503.16
22444PA0060115 Rating Area 2	No Preference	38	506.42
22444PA0060115 Rating Area 2	No Preference	39	512.92
22444PA0060115 Rating Area 2	No Preference	40	519.42
22444PA0060115 Rating Area 2	No Preference	41	529.18
22444PA0060115 Rating Area 2	No Preference	42	538.52
22444PA0060115 Rating Area 2	No Preference	43	551.53
22444PA0060115 Rating Area 2	No Preference	44	567.79
22444PA0060115 Rating Area 2	No Preference	45	586.89
22444PA0060115 Rating Area 2	No Preference	46	609.65
22444PA0060115 Rating Area 2	No Preference	47	635.26
22444PA0060115 Rating Area 2	No Preference	48	664.52
22444PA0060115 Rating Area 2	No Preference	49	693.38
22444PA0060115 Rating Area 2	No Preference	50	725.89
22444PA0060115 Rating Area 2	No Preference	51	758.00
22444PA0060115 Rating Area 2	No Preference	52	793.36
22444PA0060115 Rating Area 2	No Preference	53	829.12
22444PA0060115 Rating Area 2	No Preference	54	867.74
22444PA0060115 Rating Area 2	No Preference	55	906.35
22444PA0060115 Rating Area 2	No Preference	56	948.21
22444PA0060115 Rating Area 2	No Preference	57	990.48
22444PA0060115 Rating Area 2	No Preference	58	1035.59
22444PA0060115 Rating Area 2	No Preference	59	1057.95
22444PA0060115 Rating Area 2	No Preference	60	1103.06
22444PA0060115 Rating Area 2	No Preference	61	1142.08
22444PA0060115 Rating Area 2	No Preference	62	1167.68
22444PA0060115 Rating Area 2	No Preference	63	1199.79
22444PA0060115 Rating Area 2	No Preference	64 and over	1219.30
22444PA0060115 Rating Area 3	No Preference	0-14	297.30
22444PA0060115 Rating Area 3	No Preference	15	323.72
22444PA0060115 Rating Area 3	No Preference	16	333.83
22444PA0060115 Rating Area 3	No Preference	17	343.93
22444PA0060115 Rating Area 3	No Preference	18	354.81
22444PA0060115 Rating Area 3	No Preference	19	365.69
22444PA0060115 Rating Area 3	No Preference	20	376.96
22444PA0060115 Rating Area 3	No Preference	21	388.63
22444PA0060115 Rating Area 3	No Preference	22	388.63
22444PA0060115 Rating Area 3	No Preference	23	388.63
22444PA0060115 Rating Area 3	No Preference	24	388.63
22444PA0060115 Rating Area 3	No Preference	25	390.18
22444PA0060115 Rating Area 3	No Preference	26	397.95
22444PA0060115 Rating Area 3	No Preference	27	407.28
22444PA0060115 Rating Area 3	No Preference	28	422.43
22444PA0060115 Rating Area 3	No Preference	29	434.87
22444PA0060115 Rating Area 3	No Preference	30	441.09
22444PA0060115 Rating Area 3	No Preference	31	450.41
22444PA0060115 Rating Area 3	No Preference	32	459.74
22444PA0060115 Rating Area 3	No Preference	33	465.57
22444PA0060115 Rating Area 3	No Preference	34	471.79
22444PA0060115 Rating Area 3	No Preference	35	474.90
22444PA0060115 Rating Area 3	No Preference	36	478.01
22444PA0060115 Rating Area 3	No Preference	37	481.12
22444PA0060115 Rating Area 3	No Preference	38	484.23
22444PA0060115 Rating Area 3	No Preference	39	490.44
22444PA0060115 Rating Area 3	No Preference	40	496.66
22444PA0060115 Rating Area 3	No Preference	41	505.99
22444PA0060115 Rating Area 3	No Preference	42	514.93
22444PA0060115 Rating Area 3	No Preference	43	527.36
22444PA0060115 Rating Area 3	No Preference	44	542.91
22444PA0060115 Rating Area 3	No Preference	45	561.17
22444PA0060115 Rating Area 3	No Preference	46	582.94
22444PA0060115 Rating Area 3	No Preference	47	607.42
22444PA0060115 Rating Area 3	No Preference	48	635.40
22444PA0060115 Rating Area 3	No Preference	49	662.99
22444PA0060115 Rating Area 3	No Preference	50	694.08
22444PA0060115 Rating Area 3	No Preference	51	724.78
22444PA0060115 Rating Area 3	No Preference	52	758.59
22444PA0060115 Rating Area 3	No Preference	53	792.79
22444PA0060115 Rating Area 3	No Preference	54	829.71
22444PA0060115 Rating Area 3	No Preference	55	866.63
22444PA0060115 Rating Area 3	No Preference	56	906.66
22444PA0060115 Rating Area 3	No Preference	57	947.08
22444PA0060115 Rating Area 3	No Preference	58	990.21
22444PA0060115 Rating Area 3	No Preference	59	1011.59
22444PA0060115 Rating Area 3	No Preference	60	1054.72
22444PA0060115 Rating Area 3	No Preference	61	1092.03
22444PA0060115 Rating Area 3	No Preference	62	1116.52
22444PA0060115 Rating Area 3	No Preference	63	1147.22
22444PA0060115 Rating Area 3	No Preference	64 and over	1165.87

22444PA0060115	Rating Area 5	No Preference	0-14	317.91
22444PA0060115	Rating Area 5	No Preference	15	346.17
22444PA0060115	Rating Area 5	No Preference	16	356.97
22444PA0060115	Rating Area 5	No Preference	17	367.78
22444PA0060115	Rating Area 5	No Preference	18	379.41
22444PA0060115	Rating Area 5	No Preference	19	391.05
22444PA0060115	Rating Area 5	No Preference	20	403.10
22444PA0060115	Rating Area 5	No Preference	21	415.57
22444PA0060115	Rating Area 5	No Preference	22	415.57
22444PA0060115	Rating Area 5	No Preference	23	415.57
22444PA0060115	Rating Area 5	No Preference	24	415.57
22444PA0060115	Rating Area 5	No Preference	25	417.23
22444PA0060115	Rating Area 5	No Preference	26	425.54
22444PA0060115	Rating Area 5	No Preference	27	435.51
22444PA0060115	Rating Area 5	No Preference	28	451.72
22444PA0060115	Rating Area 5	No Preference	29	465.02
22444PA0060115	Rating Area 5	No Preference	30	471.67
22444PA0060115	Rating Area 5	No Preference	31	481.64
22444PA0060115	Rating Area 5	No Preference	32	491.62
22444PA0060115	Rating Area 5	No Preference	33	497.85
22444PA0060115	Rating Area 5	No Preference	34	504.50
22444PA0060115	Rating Area 5	No Preference	35	507.82
22444PA0060115	Rating Area 5	No Preference	36	511.15
22444PA0060115	Rating Area 5	No Preference	37	514.47
22444PA0060115	Rating Area 5	No Preference	38	517.80
22444PA0060115	Rating Area 5	No Preference	39	524.45
22444PA0060115	Rating Area 5	No Preference	40	531.09
22444PA0060115	Rating Area 5	No Preference	41	541.07
22444PA0060115	Rating Area 5	No Preference	42	550.63
22444PA0060115	Rating Area 5	No Preference	43	563.92
22444PA0060115	Rating Area 5	No Preference	44	580.55
22444PA0060115	Rating Area 5	No Preference	45	600.08
22444PA0060115	Rating Area 5	No Preference	46	623.35
22444PA0060115	Rating Area 5	No Preference	47	649.53
22444PA0060115	Rating Area 5	No Preference	48	679.45
22444PA0060115	Rating Area 5	No Preference	49	708.96
22444PA0060115	Rating Area 5	No Preference	50	742.20
22444PA0060115	Rating Area 5	No Preference	51	775.03
22444PA0060115	Rating Area 5	No Preference	52	811.19
22444PA0060115	Rating Area 5	No Preference	53	847.76
22444PA0060115	Rating Area 5	No Preference	54	887.24
22444PA0060115	Rating Area 5	No Preference	55	926.71
22444PA0060115	Rating Area 5	No Preference	56	969.52
22444PA0060115	Rating Area 5	No Preference	57	1012.74
22444PA0060115	Rating Area 5	No Preference	58	1058.86
22444PA0060115	Rating Area 5	No Preference	59	1081.72
22444PA0060115	Rating Area 5	No Preference	60	1127.85
22444PA0060115	Rating Area 5	No Preference	61	1167.74
22444PA0060115	Rating Area 5	No Preference	62	1193.92
22444PA0060115	Rating Area 5	No Preference	63	1226.75
22444PA0060115	Rating Area 5	No Preference	64 and over	1246.70
22444PA0060115	Rating Area 6	No Preference	0-14	335.03
22444PA0060115	Rating Area 6	No Preference	15	364.81
22444PA0060115	Rating Area 6	No Preference	16	376.19
22444PA0060115	Rating Area 6	No Preference	17	387.58
22444PA0060115	Rating Area 6	No Preference	18	399.84
22444PA0060115	Rating Area 6	No Preference	19	412.10
22444PA0060115	Rating Area 6	No Preference	20	424.81
22444PA0060115	Rating Area 6	No Preference	21	437.95
22444PA0060115	Rating Area 6	No Preference	22	437.95
22444PA0060115	Rating Area 6	No Preference	23	437.95
22444PA0060115	Rating Area 6	No Preference	24	437.95
22444PA0060115	Rating Area 6	No Preference	25	439.70
22444PA0060115	Rating Area 6	No Preference	26	448.45
22444PA0060115	Rating Area 6	No Preference	27	458.96
22444PA0060115	Rating Area 6	No Preference	28	476.04
22444PA0060115	Rating Area 6	No Preference	29	490.06
22444PA0060115	Rating Area 6	No Preference	30	497.07
22444PA0060115	Rating Area 6	No Preference	31	507.58
22444PA0060115	Rating Area 6	No Preference	32	518.09
22444PA0060115	Rating Area 6	No Preference	33	524.66
22444PA0060115	Rating Area 6	No Preference	34	531.66
22444PA0060115	Rating Area 6	No Preference	35	535.17
22444PA0060115	Rating Area 6	No Preference	36	538.67
22444PA0060115	Rating Area 6	No Preference	37	542.17
22444PA0060115	Rating Area 6	No Preference	38	545.68
22444PA0060115	Rating Area 6	No Preference	39	552.68
22444PA0060115	Rating Area 6	No Preference	40	559.69
22444PA0060115	Rating Area 6	No Preference	41	570.20
22444PA0060115	Rating Area 6	No Preference	42	580.28
22444PA0060115	Rating Area 6	No Preference	43	594.29
22444PA0060115	Rating Area 6	No Preference	44	611.81
22444PA0060115	Rating Area 6	No Preference	45	632.39
22444PA0060115	Rating Area 6	No Preference	46	656.92
22444PA0060115	Rating Area 6	No Preference	47	684.51
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22444PA0060115	Rating Area 6	No Preference	49	747.13
22444PA0060115	Rating Area 6	No Preference	50	782.17
22444PA0060115	Rating Area 6	No Preference	51	816.76
22444PA0060115	Rating Area 6	No Preference	52	854.87
22444PA0060115	Rating Area 6	No Preference	53	893.41
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22444PA0060115	Rating Area 6	No Preference	55	976.61
22444PA0060115	Rating Area 6	No Preference	56	1021.72
22444PA0060115	Rating Area 6	No Preference	57	1067.27
22444PA0060115	Rating Area 6	No Preference	58	1115.88
22444PA0060115	Rating Area 6	No Preference	59	1139.97
22444PA0060115	Rating Area 6	No Preference	60	1188.58
22444PA0060115	Rating Area 6	No Preference	61	1230.62
22444PA0060115	Rating Area 6	No Preference	62	1258.21
22444PA0060115	Rating Area 6	No Preference	63	1292.81
22444PA0060115	Rating Area 6	No Preference	64 and over	1313.83
22444PA0060115	Rating Area 7	No Preference	0-14	405.94
22444PA0060115	Rating Area 7	No Preference	15	442.03

22444PA0060115	Rating Area 7	No Preference	16	455.83
22444PA0060115	Rating Area 7	No Preference	17	469.62
22444PA0060115	Rating Area 7	No Preference	18	484.48
22444PA0060115	Rating Area 7	No Preference	19	499.34
22444PA0060115	Rating Area 7	No Preference	20	514.73
22444PA0060115	Rating Area 7	No Preference	21	530.65
22444PA0060115	Rating Area 7	No Preference	22	530.65
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22444PA0060115	Rating Area 7	No Preference	26	543.38
22444PA0060115	Rating Area 7	No Preference	27	556.12
22444PA0060115	Rating Area 7	No Preference	28	576.81
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22444PA0060115	Rating Area 7	No Preference	30	602.28
22444PA0060115	Rating Area 7	No Preference	31	615.02
22444PA0060115	Rating Area 7	No Preference	32	627.76
22444PA0060115	Rating Area 7	No Preference	33	635.72
22444PA0060115	Rating Area 7	No Preference	34	644.21
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22444PA0060115	Rating Area 7	No Preference	36	652.70
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22444PA0060115	Rating Area 7	No Preference	38	661.19
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22444PA0060115	Rating Area 7	No Preference	40	678.17
22444PA0060115	Rating Area 7	No Preference	41	690.90
22444PA0060115	Rating Area 7	No Preference	42	703.11
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22444PA0060115	Rating Area 7	No Preference	44	741.31
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22444PA0060115	Rating Area 7	No Preference	46	795.97
22444PA0060115	Rating Area 7	No Preference	47	829.40
22444PA0060115	Rating Area 7	No Preference	48	867.61
22444PA0060115	Rating Area 7	No Preference	49	905.28
22444PA0060115	Rating Area 7	No Preference	50	947.74
22444PA0060115	Rating Area 7	No Preference	51	989.66
22444PA0060115	Rating Area 7	No Preference	52	1035.82
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22444PA0060115	Rating Area 7	No Preference	54	1132.93
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22444PA0060115	Rating Area 7	No Preference	57	1293.19
22444PA0060115	Rating Area 7	No Preference	58	1352.09
22444PA0060115	Rating Area 7	No Preference	59	1381.27
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22444PA0060115	Rating Area 7	No Preference	62	1524.55
22444PA0060115	Rating Area 7	No Preference	63	1566.47
22444PA0060115	Rating Area 7	No Preference	64 and over	1591.94
22444PA0060115	Rating Area 9	No Preference	0-14	344.81
22444PA0060115	Rating Area 9	No Preference	15	375.46
22444PA0060115	Rating Area 9	No Preference	16	387.18
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22444PA0060115	Rating Area 9	No Preference	18	411.52
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22444PA0060115	Rating Area 9	No Preference	21	450.74
22444PA0060115	Rating Area 9	No Preference	22	450.74
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22444PA0060115	Rating Area 9	No Preference	28	489.94
22444PA0060115	Rating Area 9	No Preference	29	504.37
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22444PA0060115	Rating Area 9	No Preference	32	533.21
22444PA0060115	Rating Area 9	No Preference	33	539.97
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22444PA0060115	Rating Area 9	No Preference	41	586.85
22444PA0060115	Rating Area 9	No Preference	42	597.22
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22444PA0060115	Rating Area 9	No Preference	60	1223.28
22444PA0060115	Rating Area 9	No Preference	61	1266.55
22444PA0060115	Rating Area 9	No Preference	62	1294.95
22444PA0060115	Rating Area 9	No Preference	63	1330.56
22444PA0060115	Rating Area 9	No Preference	64 and over	1352.19
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22444PA0060116	Rating Area 2	No Preference	15	329.15
22444PA0060116	Rating Area 2	No Preference	16	339.42
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22444PA0060116	Rating Area 2	No Preference	28	429.52
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22444PA0060116	Rating Area 2	No Preference	32	467.45
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22444PA0060116	Rating Area 2	No Preference	38	492.34
22444PA0060116	Rating Area 2	No Preference	39	498.66
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22444PA0060116	Rating Area 2	No Preference	45	570.58
22444PA0060116	Rating Area 2	No Preference	46	592.71
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22444PA0060116	Rating Area 2	No Preference	48	646.05
22444PA0060116	Rating Area 2	No Preference	49	674.11
22444PA0060116	Rating Area 2	No Preference	50	705.72
22444PA0060116	Rating Area 2	No Preference	51	736.93
22444PA0060116	Rating Area 2	No Preference	52	771.31
22444PA0060116	Rating Area 2	No Preference	53	806.08
22444PA0060116	Rating Area 2	No Preference	54	843.62
22444PA0060116	Rating Area 2	No Preference	55	881.16
22444PA0060116	Rating Area 2	No Preference	56	921.86
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22444PA0060116	Rating Area 2	No Preference	60	1072.41
22444PA0060116	Rating Area 2	No Preference	61	1110.34
22444PA0060116	Rating Area 2	No Preference	62	1135.23
22444PA0060116	Rating Area 2	No Preference	63	1166.45
22444PA0060116	Rating Area 2	No Preference	64 and over	1185.42
22444PA0060116	Rating Area 3	No Preference	0-14	289.04
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22444PA0060116	Rating Area 3	No Preference	16	324.55
22444PA0060116	Rating Area 3	No Preference	17	334.37
22444PA0060116	Rating Area 3	No Preference	18	344.95
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22444PA0060116	Rating Area 3	No Preference	21	377.83
22444PA0060116	Rating Area 3	No Preference	22	377.83
22444PA0060116	Rating Area 3	No Preference	23	377.83
22444PA0060116	Rating Area 3	No Preference	24	377.83
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22444PA0060116	Rating Area 3	No Preference	27	395.96
22444PA0060116	Rating Area 3	No Preference	28	410.69
22444PA0060116	Rating Area 3	No Preference	29	422.78
22444PA0060116	Rating Area 3	No Preference	30	428.83
22444PA0060116	Rating Area 3	No Preference	31	437.90
22444PA0060116	Rating Area 3	No Preference	32	446.97
22444PA0060116	Rating Area 3	No Preference	33	452.63
22444PA0060116	Rating Area 3	No Preference	34	458.68
22444PA0060116	Rating Area 3	No Preference	35	461.70
22444PA0060116	Rating Area 3	No Preference	36	464.72
22444PA0060116	Rating Area 3	No Preference	37	467.75
22444PA0060116	Rating Area 3	No Preference	38	470.77
22444PA0060116	Rating Area 3	No Preference	39	476.81
22444PA0060116	Rating Area 3	No Preference	40	482.86
22444PA0060116	Rating Area 3	No Preference	41	491.93
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22444PA0060116	Rating Area 3	No Preference	43	512.71
22444PA0060116	Rating Area 3	No Preference	44	527.82
22444PA0060116	Rating Area 3	No Preference	45	545.58
22444PA0060116	Rating Area 3	No Preference	46	566.74
22444PA0060116	Rating Area 3	No Preference	47	590.54
22444PA0060116	Rating Area 3	No Preference	48	617.74
22444PA0060116	Rating Area 3	No Preference	49	644.57
22444PA0060116	Rating Area 3	No Preference	50	674.79
22444PA0060116	Rating Area 3	No Preference	51	704.64
22444PA0060116	Rating Area 3	No Preference	52	737.51
22444PA0060116	Rating Area 3	No Preference	53	770.76
22444PA0060116	Rating Area 3	No Preference	54	806.65
22444PA0060116	Rating Area 3	No Preference	55	842.55
22444PA0060116	Rating Area 3	No Preference	56	881.46
22444PA0060116	Rating Area 3	No Preference	57	920.76
22444PA0060116	Rating Area 3	No Preference	58	962.69
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22444PA0060116	Rating Area 3	No Preference	60	1025.41
22444PA0060116	Rating Area 3	No Preference	61	1061.68
22444PA0060116	Rating Area 3	No Preference	62	1085.49
22444PA0060116	Rating Area 3	No Preference	63	1115.34
22444PA0060116	Rating Area 3	No Preference	64 and over	1133.47
22444PA0060116	Rating Area 5	No Preference	0-14	309.07
22444PA0060116	Rating Area 5	No Preference	15	336.55
22444PA0060116	Rating Area 5	No Preference	16	347.05
22444PA0060116	Rating Area 5	No Preference	17	357.56
22444PA0060116	Rating Area 5	No Preference	18	368.87
22444PA0060116	Rating Area 5	No Preference	19	380.18

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22444PA0060116 Rating Area 5	No Preference	21	404.02
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22444PA0060116 Rating Area 5	No Preference	27	423.41
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22444PA0060116 Rating Area 5	No Preference	30	458.56
22444PA0060116 Rating Area 5	No Preference	31	468.26
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22444PA0060116 Rating Area 5	No Preference	33	484.01
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22444PA0060116 Rating Area 5	No Preference	35	493.71
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22444PA0060116 Rating Area 5	No Preference	37	500.17
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22444PA0060116 Rating Area 5	No Preference	46	606.03
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22444PA0060116 Rating Area 5	No Preference	49	689.25
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22444PA0060116 Rating Area 5	No Preference	54	862.58
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22444PA0060116 Rating Area 5	No Preference	58	1029.44
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22444PA0060116 Rating Area 5	No Preference	60	1096.51
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22444PA0060116 Rating Area 5	No Preference	62	1160.74
22444PA0060116 Rating Area 5	No Preference	63	1192.66
22444PA0060116 Rating Area 5	No Preference	64 and over	1212.05
22444PA0060116 Rating Area 6	No Preference	0-14	325.72
22444PA0060116 Rating Area 6	No Preference	15	354.67
22444PA0060116 Rating Area 6	No Preference	16	365.74
22444PA0060116 Rating Area 6	No Preference	17	376.81
22444PA0060116 Rating Area 6	No Preference	18	388.73
22444PA0060116 Rating Area 6	No Preference	19	400.65
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22444PA0060116 Rating Area 6	No Preference	28	462.82
22444PA0060116 Rating Area 6	No Preference	29	476.44
22444PA0060116 Rating Area 6	No Preference	30	483.25
22444PA0060116 Rating Area 6	No Preference	31	493.47
22444PA0060116 Rating Area 6	No Preference	32	503.69
22444PA0060116 Rating Area 6	No Preference	33	510.08
22444PA0060116 Rating Area 6	No Preference	34	516.89
22444PA0060116 Rating Area 6	No Preference	35	520.29
22444PA0060116 Rating Area 6	No Preference	36	523.70
22444PA0060116 Rating Area 6	No Preference	37	527.11
22444PA0060116 Rating Area 6	No Preference	38	530.51
22444PA0060116 Rating Area 6	No Preference	39	537.33
22444PA0060116 Rating Area 6	No Preference	40	544.14
22444PA0060116 Rating Area 6	No Preference	41	554.36
22444PA0060116 Rating Area 6	No Preference	42	564.15
22444PA0060116 Rating Area 6	No Preference	43	577.77
22444PA0060116 Rating Area 6	No Preference	44	594.80
22444PA0060116 Rating Area 6	No Preference	45	614.82
22444PA0060116 Rating Area 6	No Preference	46	638.66
22444PA0060116 Rating Area 6	No Preference	47	665.48
22444PA0060116 Rating Area 6	No Preference	48	696.14
22444PA0060116 Rating Area 6	No Preference	49	726.37
22444PA0060116 Rating Area 6	No Preference	50	760.43
22444PA0060116 Rating Area 6	No Preference	51	794.07
22444PA0060116 Rating Area 6	No Preference	52	831.11
22444PA0060116 Rating Area 6	No Preference	53	868.58
22444PA0060116 Rating Area 6	No Preference	54	909.03
22444PA0060116 Rating Area 6	No Preference	55	949.47
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22444PA0060116 Rating Area 6	No Preference	57	1037.61
22444PA0060116 Rating Area 6	No Preference	58	1084.87
22444PA0060116 Rating Area 6	No Preference	59	1108.29
22444PA0060116 Rating Area 6	No Preference	60	1155.55
22444PA0060116 Rating Area 6	No Preference	61	1196.42
22444PA0060116 Rating Area 6	No Preference	62	1223.25
22444PA0060116 Rating Area 6	No Preference	63	1256.88
22444PA0060116 Rating Area 6	No Preference	64 and over	1277.32
22444PA0060116 Rating Area 7	No Preference	0-14	394.66
22444PA0060116 Rating Area 7	No Preference	15	429.74
22444PA0060116 Rating Area 7	No Preference	16	443.16
22444PA0060116 Rating Area 7	No Preference	17	456.57
22444PA0060116 Rating Area 7	No Preference	18	471.02
22444PA0060116 Rating Area 7	No Preference	19	485.46
22444PA0060116 Rating Area 7	No Preference	20	500.42
22444PA0060116 Rating Area 7	No Preference	21	515.91

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22444PA0060116	Rating Area 7	No Preference	23	515.91
22444PA0060116	Rating Area 7	No Preference	24	515.91
22444PA0060116	Rating Area 7	No Preference	25	517.96
22444PA0060116	Rating Area 7	No Preference	26	528.28
22444PA0060116	Rating Area 7	No Preference	27	540.66
22444PA0060116	Rating Area 7	No Preference	28	560.78
22444PA0060116	Rating Area 7	No Preference	29	577.29
22444PA0060116	Rating Area 7	No Preference	30	585.55
22444PA0060116	Rating Area 7	No Preference	31	597.93
22444PA0060116	Rating Area 7	No Preference	32	610.31
22444PA0060116	Rating Area 7	No Preference	33	618.05
22444PA0060116	Rating Area 7	No Preference	34	626.30
22444PA0060116	Rating Area 7	No Preference	35	630.43
22444PA0060116	Rating Area 7	No Preference	36	634.56
22444PA0060116	Rating Area 7	No Preference	37	638.68
22444PA0060116	Rating Area 7	No Preference	38	642.81
22444PA0060116	Rating Area 7	No Preference	39	651.07
22444PA0060116	Rating Area 7	No Preference	40	659.32
22444PA0060116	Rating Area 7	No Preference	41	671.70
22444PA0060116	Rating Area 7	No Preference	42	683.57
22444PA0060116	Rating Area 7	No Preference	43	700.08
22444PA0060116	Rating Area 7	No Preference	44	720.71
22444PA0060116	Rating Area 7	No Preference	45	744.96
22444PA0060116	Rating Area 7	No Preference	46	773.85
22444PA0060116	Rating Area 7	No Preference	47	806.35
22444PA0060116	Rating Area 7	No Preference	48	843.50
22444PA0060116	Rating Area 7	No Preference	49	880.13
22444PA0060116	Rating Area 7	No Preference	50	921.40
22444PA0060116	Rating Area 7	No Preference	51	962.15
22444PA0060116	Rating Area 7	No Preference	52	1007.04
22444PA0060116	Rating Area 7	No Preference	53	1052.44
22444PA0060116	Rating Area 7	No Preference	54	1101.45
22444PA0060116	Rating Area 7	No Preference	55	1150.46
22444PA0060116	Rating Area 7	No Preference	56	1203.59
22444PA0060116	Rating Area 7	No Preference	57	1257.25
22444PA0060116	Rating Area 7	No Preference	58	1314.51
22444PA0060116	Rating Area 7	No Preference	59	1342.89
22444PA0060116	Rating Area 7	No Preference	60	1400.15
22444PA0060116	Rating Area 7	No Preference	61	1449.68
22444PA0060116	Rating Area 7	No Preference	62	1482.18
22444PA0060116	Rating Area 7	No Preference	63	1522.94
22444PA0060116	Rating Area 7	No Preference	64 and over	1547.70
22444PA0060116	Rating Area 9	No Preference	0-14	335.23
22444PA0060116	Rating Area 9	No Preference	15	365.02
22444PA0060116	Rating Area 9	No Preference	16	376.42
22444PA0060116	Rating Area 9	No Preference	17	387.81
22444PA0060116	Rating Area 9	No Preference	18	400.08
22444PA0060116	Rating Area 9	No Preference	19	412.35
22444PA0060116	Rating Area 9	No Preference	20	425.06
22444PA0060116	Rating Area 9	No Preference	21	438.21
22444PA0060116	Rating Area 9	No Preference	22	438.21
22444PA0060116	Rating Area 9	No Preference	23	438.21
22444PA0060116	Rating Area 9	No Preference	24	438.21
22444PA0060116	Rating Area 9	No Preference	25	439.96
22444PA0060116	Rating Area 9	No Preference	26	448.72
22444PA0060116	Rating Area 9	No Preference	27	459.24
22444PA0060116	Rating Area 9	No Preference	28	476.33
22444PA0060116	Rating Area 9	No Preference	29	490.35
22444PA0060116	Rating Area 9	No Preference	30	497.36
22444PA0060116	Rating Area 9	No Preference	31	507.88
22444PA0060116	Rating Area 9	No Preference	32	518.40
22444PA0060116	Rating Area 9	No Preference	33	524.97
22444PA0060116	Rating Area 9	No Preference	34	531.98
22444PA0060116	Rating Area 9	No Preference	35	535.49
22444PA0060116	Rating Area 9	No Preference	36	538.99
22444PA0060116	Rating Area 9	No Preference	37	542.50
22444PA0060116	Rating Area 9	No Preference	38	546.00
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22444PA0060116	Rating Area 9	No Preference	40	560.03
22444PA0060116	Rating Area 9	No Preference	41	570.54
22444PA0060116	Rating Area 9	No Preference	42	580.62
22444PA0060116	Rating Area 9	No Preference	43	594.64
22444PA0060116	Rating Area 9	No Preference	44	612.17
22444PA0060116	Rating Area 9	No Preference	45	632.77
22444PA0060116	Rating Area 9	No Preference	46	657.31
22444PA0060116	Rating Area 9	No Preference	47	684.91
22444PA0060116	Rating Area 9	No Preference	48	716.46
22444PA0060116	Rating Area 9	No Preference	49	747.58
22444PA0060116	Rating Area 9	No Preference	50	782.63
22444PA0060116	Rating Area 9	No Preference	51	817.25
22444PA0060116	Rating Area 9	No Preference	52	855.37
22444PA0060116	Rating Area 9	No Preference	53	893.94
22444PA0060116	Rating Area 9	No Preference	54	935.57
22444PA0060116	Rating Area 9	No Preference	55	977.20
22444PA0060116	Rating Area 9	No Preference	56	1022.33
22444PA0060116	Rating Area 9	No Preference	57	1067.90
22444PA0060116	Rating Area 9	No Preference	58	1116.54
22444PA0060116	Rating Area 9	No Preference	59	1140.65
22444PA0060116	Rating Area 9	No Preference	60	1189.29
22444PA0060116	Rating Area 9	No Preference	61	1231.35
22444PA0060116	Rating Area 9	No Preference	62	1258.96
22444PA0060116	Rating Area 9	No Preference	63	1293.58
22444PA0060116	Rating Area 9	No Preference	64 and over	1314.61
22444PA0060117	Rating Area 2	No Preference	0-14	292.35
22444PA0060117	Rating Area 2	No Preference	15	318.33
22444PA0060117	Rating Area 2	No Preference	16	328.27
22444PA0060117	Rating Area 2	No Preference	17	338.21
22444PA0060117	Rating Area 2	No Preference	18	348.91
22444PA0060117	Rating Area 2	No Preference	19	359.61
22444PA0060117	Rating Area 2	No Preference	20	370.69
22444PA0060117	Rating Area 2	No Preference	21	382.16
22444PA0060117	Rating Area 2	No Preference	22	382.16
22444PA0060117	Rating Area 2	No Preference	23	382.16

22444PA0060117 Rating Area 2	No Preference	24	382.16
22444PA0060117 Rating Area 2	No Preference	25	383.68
22444PA0060117 Rating Area 2	No Preference	26	391.32
22444PA0060117 Rating Area 2	No Preference	27	400.50
22444PA0060117 Rating Area 2	No Preference	28	415.40
22444PA0060117 Rating Area 2	No Preference	29	427.63
22444PA0060117 Rating Area 2	No Preference	30	433.74
22444PA0060117 Rating Area 2	No Preference	31	442.91
22444PA0060117 Rating Area 2	No Preference	32	452.09
22444PA0060117 Rating Area 2	No Preference	33	457.82
22444PA0060117 Rating Area 2	No Preference	34	463.93
22444PA0060117 Rating Area 2	No Preference	35	466.99
22444PA0060117 Rating Area 2	No Preference	36	470.05
22444PA0060117 Rating Area 2	No Preference	37	473.10
22444PA0060117 Rating Area 2	No Preference	38	476.16
22444PA0060117 Rating Area 2	No Preference	39	482.28
22444PA0060117 Rating Area 2	No Preference	40	488.39
22444PA0060117 Rating Area 2	No Preference	41	497.56
22444PA0060117 Rating Area 2	No Preference	42	506.35
22444PA0060117 Rating Area 2	No Preference	43	518.58
22444PA0060117 Rating Area 2	No Preference	44	533.87
22444PA0060117 Rating Area 2	No Preference	45	551.83
22444PA0060117 Rating Area 2	No Preference	46	573.23
22444PA0060117 Rating Area 2	No Preference	47	597.30
22444PA0060117 Rating Area 2	No Preference	48	624.82
22444PA0060117 Rating Area 2	No Preference	49	651.95
22444PA0060117 Rating Area 2	No Preference	50	682.52
22444PA0060117 Rating Area 2	No Preference	51	712.71
22444PA0060117 Rating Area 2	No Preference	52	745.96
22444PA0060117 Rating Area 2	No Preference	53	779.59
22444PA0060117 Rating Area 2	No Preference	54	815.90
22444PA0060117 Rating Area 2	No Preference	55	852.20
22444PA0060117 Rating Area 2	No Preference	56	891.56
22444PA0060117 Rating Area 2	No Preference	57	931.31
22444PA0060117 Rating Area 2	No Preference	58	973.72
22444PA0060117 Rating Area 2	No Preference	59	994.74
22444PA0060117 Rating Area 2	No Preference	60	1037.16
22444PA0060117 Rating Area 2	No Preference	61	1073.85
22444PA0060117 Rating Area 2	No Preference	62	1097.92
22444PA0060117 Rating Area 2	No Preference	63	1128.11
22444PA0060117 Rating Area 2	No Preference	64 and over	1146.46
22444PA0060117 Rating Area 3	No Preference	0-14	279.54
22444PA0060117 Rating Area 3	No Preference	15	304.38
22444PA0060117 Rating Area 3	No Preference	16	313.88
22444PA0060117 Rating Area 3	No Preference	17	323.38
22444PA0060117 Rating Area 3	No Preference	18	333.62
22444PA0060117 Rating Area 3	No Preference	19	343.85
22444PA0060117 Rating Area 3	No Preference	20	354.44
22444PA0060117 Rating Area 3	No Preference	21	365.41
22444PA0060117 Rating Area 3	No Preference	22	365.41
22444PA0060117 Rating Area 3	No Preference	23	365.41
22444PA0060117 Rating Area 3	No Preference	24	365.41
22444PA0060117 Rating Area 3	No Preference	25	366.87
22444PA0060117 Rating Area 3	No Preference	26	374.18
22444PA0060117 Rating Area 3	No Preference	27	382.95
22444PA0060117 Rating Area 3	No Preference	28	397.20
22444PA0060117 Rating Area 3	No Preference	29	408.89
22444PA0060117 Rating Area 3	No Preference	30	414.74
22444PA0060117 Rating Area 3	No Preference	31	423.51
22444PA0060117 Rating Area 3	No Preference	32	432.28
22444PA0060117 Rating Area 3	No Preference	33	437.76
22444PA0060117 Rating Area 3	No Preference	34	443.60
22444PA0060117 Rating Area 3	No Preference	35	446.53
22444PA0060117 Rating Area 3	No Preference	36	449.45
22444PA0060117 Rating Area 3	No Preference	37	452.37
22444PA0060117 Rating Area 3	No Preference	38	455.30
22444PA0060117 Rating Area 3	No Preference	39	461.14
22444PA0060117 Rating Area 3	No Preference	40	466.99
22444PA0060117 Rating Area 3	No Preference	41	475.76
22444PA0060117 Rating Area 3	No Preference	42	484.16
22444PA0060117 Rating Area 3	No Preference	43	495.86
22444PA0060117 Rating Area 3	No Preference	44	510.47
22444PA0060117 Rating Area 3	No Preference	45	527.65
22444PA0060117 Rating Area 3	No Preference	46	548.11
22444PA0060117 Rating Area 3	No Preference	47	571.13
22444PA0060117 Rating Area 3	No Preference	48	597.44
22444PA0060117 Rating Area 3	No Preference	49	623.38
22444PA0060117 Rating Area 3	No Preference	50	652.62
22444PA0060117 Rating Area 3	No Preference	51	681.48
22444PA0060117 Rating Area 3	No Preference	52	713.27
22444PA0060117 Rating Area 3	No Preference	53	745.43
22444PA0060117 Rating Area 3	No Preference	54	780.14
22444PA0060117 Rating Area 3	No Preference	55	814.86
22444PA0060117 Rating Area 3	No Preference	56	852.49
22444PA0060117 Rating Area 3	No Preference	57	890.50
22444PA0060117 Rating Area 3	No Preference	58	931.06
22444PA0060117 Rating Area 3	No Preference	59	951.15
22444PA0060117 Rating Area 3	No Preference	60	991.71
22444PA0060117 Rating Area 3	No Preference	61	1026.79
22444PA0060117 Rating Area 3	No Preference	62	1049.81
22444PA0060117 Rating Area 3	No Preference	63	1078.68
22444PA0060117 Rating Area 3	No Preference	64 and over	1096.22
22444PA0060117 Rating Area 5	No Preference	0-14	298.92
22444PA0060117 Rating Area 5	No Preference	15	325.49
22444PA0060117 Rating Area 5	No Preference	16	335.65
22444PA0060117 Rating Area 5	No Preference	17	345.81
22444PA0060117 Rating Area 5	No Preference	18	356.75
22444PA0060117 Rating Area 5	No Preference	19	367.69
22444PA0060117 Rating Area 5	No Preference	20	379.02
22444PA0060117 Rating Area 5	No Preference	21	390.75
22444PA0060117 Rating Area 5	No Preference	22	390.75
22444PA0060117 Rating Area 5	No Preference	23	390.75
22444PA0060117 Rating Area 5	No Preference	24	390.75
22444PA0060117 Rating Area 5	No Preference	25	392.30

22444PA0060117 Rating Area 5	No Preference	26	400.12
22444PA0060117 Rating Area 5	No Preference	27	409.50
22444PA0060117 Rating Area 5	No Preference	28	424.73
22444PA0060117 Rating Area 5	No Preference	29	437.24
22444PA0060117 Rating Area 5	No Preference	30	443.49
22444PA0060117 Rating Area 5	No Preference	31	452.87
22444PA0060117 Rating Area 5	No Preference	32	462.25
22444PA0060117 Rating Area 5	No Preference	33	468.11
22444PA0060117 Rating Area 5	No Preference	34	474.36
22444PA0060117 Rating Area 5	No Preference	35	477.48
22444PA0060117 Rating Area 5	No Preference	36	480.61
22444PA0060117 Rating Area 5	No Preference	37	483.74
22444PA0060117 Rating Area 5	No Preference	38	486.86
22444PA0060117 Rating Area 5	No Preference	39	493.11
22444PA0060117 Rating Area 5	No Preference	40	499.37
22444PA0060117 Rating Area 5	No Preference	41	508.74
22444PA0060117 Rating Area 5	No Preference	42	517.73
22444PA0060117 Rating Area 5	No Preference	43	530.23
22444PA0060117 Rating Area 5	No Preference	44	545.86
22444PA0060117 Rating Area 5	No Preference	45	564.23
22444PA0060117 Rating Area 5	No Preference	46	586.11
22444PA0060117 Rating Area 5	No Preference	47	610.73
22444PA0060117 Rating Area 5	No Preference	48	638.86
22444PA0060117 Rating Area 5	No Preference	49	666.60
22444PA0060117 Rating Area 5	No Preference	50	697.86
22444PA0060117 Rating Area 5	No Preference	51	728.73
22444PA0060117 Rating Area 5	No Preference	52	762.73
22444PA0060117 Rating Area 5	No Preference	53	797.11
22444PA0060117 Rating Area 5	No Preference	54	834.23
22444PA0060117 Rating Area 5	No Preference	55	871.35
22444PA0060117 Rating Area 5	No Preference	56	911.60
22444PA0060117 Rating Area 5	No Preference	57	952.23
22444PA0060117 Rating Area 5	No Preference	58	995.61
22444PA0060117 Rating Area 5	No Preference	59	1017.10
22444PA0060117 Rating Area 5	No Preference	60	1060.47
22444PA0060117 Rating Area 5	No Preference	61	1097.98
22444PA0060117 Rating Area 5	No Preference	62	1122.60
22444PA0060117 Rating Area 5	No Preference	63	1153.47
22444PA0060117 Rating Area 5	No Preference	64 and over	1172.22
22444PA0060117 Rating Area 6	No Preference	0-14	315.01
22444PA0060117 Rating Area 6	No Preference	15	343.01
22444PA0060117 Rating Area 6	No Preference	16	353.72
22444PA0060117 Rating Area 6	No Preference	17	364.43
22444PA0060117 Rating Area 6	No Preference	18	375.96
22444PA0060117 Rating Area 6	No Preference	19	387.49
22444PA0060117 Rating Area 6	No Preference	20	399.43
22444PA0060117 Rating Area 6	No Preference	21	411.79
22444PA0060117 Rating Area 6	No Preference	22	411.79
22444PA0060117 Rating Area 6	No Preference	23	411.79
22444PA0060117 Rating Area 6	No Preference	24	411.79
22444PA0060117 Rating Area 6	No Preference	25	413.43
22444PA0060117 Rating Area 6	No Preference	26	421.66
22444PA0060117 Rating Area 6	No Preference	27	431.55
22444PA0060117 Rating Area 6	No Preference	28	447.61
22444PA0060117 Rating Area 6	No Preference	29	460.78
22444PA0060117 Rating Area 6	No Preference	30	467.37
22444PA0060117 Rating Area 6	No Preference	31	477.25
22444PA0060117 Rating Area 6	No Preference	32	487.14
22444PA0060117 Rating Area 6	No Preference	33	493.31
22444PA0060117 Rating Area 6	No Preference	34	499.90
22444PA0060117 Rating Area 6	No Preference	35	503.20
22444PA0060117 Rating Area 6	No Preference	36	506.49
22444PA0060117 Rating Area 6	No Preference	37	509.78
22444PA0060117 Rating Area 6	No Preference	38	513.08
22444PA0060117 Rating Area 6	No Preference	39	519.67
22444PA0060117 Rating Area 6	No Preference	40	526.26
22444PA0060117 Rating Area 6	No Preference	41	536.14
22444PA0060117 Rating Area 6	No Preference	42	545.61
22444PA0060117 Rating Area 6	No Preference	43	558.79
22444PA0060117 Rating Area 6	No Preference	44	575.26
22444PA0060117 Rating Area 6	No Preference	45	594.61
22444PA0060117 Rating Area 6	No Preference	46	617.67
22444PA0060117 Rating Area 6	No Preference	47	643.61
22444PA0060117 Rating Area 6	No Preference	48	673.26
22444PA0060117 Rating Area 6	No Preference	49	702.50
22444PA0060117 Rating Area 6	No Preference	50	735.44
22444PA0060117 Rating Area 6	No Preference	51	767.97
22444PA0060117 Rating Area 6	No Preference	52	803.79
22444PA0060117 Rating Area 6	No Preference	53	840.03
22444PA0060117 Rating Area 6	No Preference	54	879.15
22444PA0060117 Rating Area 6	No Preference	55	918.27
22444PA0060117 Rating Area 6	No Preference	56	960.68
22444PA0060117 Rating Area 6	No Preference	57	1003.51
22444PA0060117 Rating Area 6	No Preference	58	1049.22
22444PA0060117 Rating Area 6	No Preference	59	1071.86
22444PA0060117 Rating Area 6	No Preference	60	1117.57
22444PA0060117 Rating Area 6	No Preference	61	1157.10
22444PA0060117 Rating Area 6	No Preference	62	1183.04
22444PA0060117 Rating Area 6	No Preference	63	1215.58
22444PA0060117 Rating Area 6	No Preference	64 and over	1235.34
22444PA0060117 Rating Area 7	No Preference	0-14	381.69
22444PA0060117 Rating Area 7	No Preference	15	415.62
22444PA0060117 Rating Area 7	No Preference	16	428.59
22444PA0060117 Rating Area 7	No Preference	17	441.57
22444PA0060117 Rating Area 7	No Preference	18	455.54
22444PA0060117 Rating Area 7	No Preference	19	469.51
22444PA0060117 Rating Area 7	No Preference	20	483.98
22444PA0060117 Rating Area 7	No Preference	21	498.95
22444PA0060117 Rating Area 7	No Preference	22	498.95
22444PA0060117 Rating Area 7	No Preference	23	498.95
22444PA0060117 Rating Area 7	No Preference	24	498.95
22444PA0060117 Rating Area 7	No Preference	25	500.94
22444PA0060117 Rating Area 7	No Preference	26	510.92
22444PA0060117 Rating Area 7	No Preference	27	522.89

22444PA0060117	Rating Area 7	No Preference	28	542.35
22444PA0060117	Rating Area 7	No Preference	29	558.32
22444PA0060117	Rating Area 7	No Preference	30	566.30
22444PA0060117	Rating Area 7	No Preference	31	578.28
22444PA0060117	Rating Area 7	No Preference	32	590.25
22444PA0060117	Rating Area 7	No Preference	33	597.74
22444PA0060117	Rating Area 7	No Preference	34	605.72
22444PA0060117	Rating Area 7	No Preference	35	609.71
22444PA0060117	Rating Area 7	No Preference	36	613.70
22444PA0060117	Rating Area 7	No Preference	37	617.69
22444PA0060117	Rating Area 7	No Preference	38	621.69
22444PA0060117	Rating Area 7	No Preference	39	629.67
22444PA0060117	Rating Area 7	No Preference	40	637.65
22444PA0060117	Rating Area 7	No Preference	41	649.63
22444PA0060117	Rating Area 7	No Preference	42	661.10
22444PA0060117	Rating Area 7	No Preference	43	677.07
22444PA0060117	Rating Area 7	No Preference	44	697.03
22444PA0060117	Rating Area 7	No Preference	45	720.48
22444PA0060117	Rating Area 7	No Preference	46	748.42
22444PA0060117	Rating Area 7	No Preference	47	779.85
22444PA0060117	Rating Area 7	No Preference	48	815.78
22444PA0060117	Rating Area 7	No Preference	49	851.20
22444PA0060117	Rating Area 7	No Preference	50	891.12
22444PA0060117	Rating Area 7	No Preference	51	930.53
22444PA0060117	Rating Area 7	No Preference	52	973.94
22444PA0060117	Rating Area 7	No Preference	53	1017.85
22444PA0060117	Rating Area 7	No Preference	54	1065.25
22444PA0060117	Rating Area 7	No Preference	55	1112.65
22444PA0060117	Rating Area 7	No Preference	56	1164.04
22444PA0060117	Rating Area 7	No Preference	57	1215.93
22444PA0060117	Rating Area 7	No Preference	58	1271.31
22444PA0060117	Rating Area 7	No Preference	59	1298.75
22444PA0060117	Rating Area 7	No Preference	60	1354.14
22444PA0060117	Rating Area 7	No Preference	61	1402.04
22444PA0060117	Rating Area 7	No Preference	62	1433.47
22444PA0060117	Rating Area 7	No Preference	63	1472.89
22444PA0060117	Rating Area 7	No Preference	64 and over	1496.84
22444PA0060117	Rating Area 9	No Preference	0-14	324.21
22444PA0060117	Rating Area 9	No Preference	15	353.03
22444PA0060117	Rating Area 9	No Preference	16	364.05
22444PA0060117	Rating Area 9	No Preference	17	375.07
22444PA0060117	Rating Area 9	No Preference	18	386.93
22444PA0060117	Rating Area 9	No Preference	19	398.80
22444PA0060117	Rating Area 9	No Preference	20	411.09
22444PA0060117	Rating Area 9	No Preference	21	423.81
22444PA0060117	Rating Area 9	No Preference	22	423.81
22444PA0060117	Rating Area 9	No Preference	23	423.81
22444PA0060117	Rating Area 9	No Preference	24	423.81
22444PA0060117	Rating Area 9	No Preference	25	425.50
22444PA0060117	Rating Area 9	No Preference	26	433.97
22444PA0060117	Rating Area 9	No Preference	27	444.15
22444PA0060117	Rating Area 9	No Preference	28	460.67
22444PA0060117	Rating Area 9	No Preference	29	474.24
22444PA0060117	Rating Area 9	No Preference	30	481.02
22444PA0060117	Rating Area 9	No Preference	31	491.19
22444PA0060117	Rating Area 9	No Preference	32	501.36
22444PA0060117	Rating Area 9	No Preference	33	507.72
22444PA0060117	Rating Area 9	No Preference	34	514.50
22444PA0060117	Rating Area 9	No Preference	35	517.89
22444PA0060117	Rating Area 9	No Preference	36	521.28
22444PA0060117	Rating Area 9	No Preference	37	524.67
22444PA0060117	Rating Area 9	No Preference	38	528.06
22444PA0060117	Rating Area 9	No Preference	39	534.84
22444PA0060117	Rating Area 9	No Preference	40	541.62
22444PA0060117	Rating Area 9	No Preference	41	551.79
22444PA0060117	Rating Area 9	No Preference	42	561.54
22444PA0060117	Rating Area 9	No Preference	43	575.10
22444PA0060117	Rating Area 9	No Preference	44	592.05
22444PA0060117	Rating Area 9	No Preference	45	611.97
22444PA0060117	Rating Area 9	No Preference	46	635.70
22444PA0060117	Rating Area 9	No Preference	47	662.40
22444PA0060117	Rating Area 9	No Preference	48	692.92
22444PA0060117	Rating Area 9	No Preference	49	723.01
22444PA0060117	Rating Area 9	No Preference	50	756.91
22444PA0060117	Rating Area 9	No Preference	51	790.39
22444PA0060117	Rating Area 9	No Preference	52	827.26
22444PA0060117	Rating Area 9	No Preference	53	864.56
22444PA0060117	Rating Area 9	No Preference	54	904.82
22444PA0060117	Rating Area 9	No Preference	55	945.08
22444PA0060117	Rating Area 9	No Preference	56	988.73
22444PA0060117	Rating Area 9	No Preference	57	1032.81
22444PA0060117	Rating Area 9	No Preference	58	1079.85
22444PA0060117	Rating Area 9	No Preference	59	1103.16
22444PA0060117	Rating Area 9	No Preference	60	1150.20
22444PA0060117	Rating Area 9	No Preference	61	1190.89
22444PA0060117	Rating Area 9	No Preference	62	1217.59
22444PA0060117	Rating Area 9	No Preference	63	1251.07
22444PA0060117	Rating Area 9	No Preference	64 and over	1271.41
22444PA0060118	Rating Area 2	No Preference	0-14	286.59
22444PA0060118	Rating Area 2	No Preference	15	312.07
22444PA0060118	Rating Area 2	No Preference	16	321.81
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22444PA0060118	Rating Area 2	No Preference	18	342.04
22444PA0060118	Rating Area 2	No Preference	19	352.53
22444PA0060118	Rating Area 2	No Preference	20	363.39
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22444PA0060118	Rating Area 2	No Preference	22	374.64
22444PA0060118	Rating Area 2	No Preference	23	374.64
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22444PA0060118	Rating Area 2	No Preference	25	376.13
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22444PA0060118	Rating Area 2	No Preference	30	425.21
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22444PA0060118	Rating Area 2	No Preference	39	472.78
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22444PA0060118	Rating Area 2	No Preference	41	487.77
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22444PA0060118	Rating Area 2	No Preference	54	799.84
22444PA0060118	Rating Area 2	No Preference	55	835.43
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22444PA0060118	Rating Area 2	No Preference	57	912.98
22444PA0060118	Rating Area 2	No Preference	58	954.56
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22444PA0060118	Rating Area 2	No Preference	63	1105.91
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22444PA0060118	Rating Area 3	No Preference	57	872.97
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22444PA0060118	Rating Area 3	No Preference	59	932.43
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22444PA0060118	Rating Area 5	No Preference	58	976.01
22444PA0060118	Rating Area 5	No Preference	59	997.08
22444PA0060118	Rating Area 5	No Preference	60	1039.60
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22444PA0060118	Rating Area 5	No Preference	62	1100.50
22444PA0060118	Rating Area 5	No Preference	63	1130.76
22444PA0060118	Rating Area 5	No Preference	64 and over	1149.15
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22444PA0060118	Rating Area 6	No Preference	49	688.67
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22444PA0060118	Rating Area 6	No Preference	54	861.85
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22444PA0060118	Rating Area 6	No Preference	57	983.76
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22444PA0060118	Rating Area 6	No Preference	60	1095.58
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22444PA0060118	Rating Area 6	No Preference	62	1159.76
22444PA0060118	Rating Area 6	No Preference	63	1191.65
22444PA0060118	Rating Area 6	No Preference	64 and over	1211.03
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22444PA0060118	Rating Area 7	No Preference	36	601.62
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22444PA0060118	Rating Area 7	No Preference	48	799.72
22444PA0060118	Rating Area 7	No Preference	49	834.45
22444PA0060118	Rating Area 7	No Preference	50	873.58
22444PA0060118	Rating Area 7	No Preference	51	912.22
22444PA0060118	Rating Area 7	No Preference	52	954.77
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22444PA0060118	Rating Area 7	No Preference	60	1327.49
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22444PA0060118	Rating Area 7	No Preference	63	1443.90
22444PA0060118	Rating Area 7	No Preference	64 and over	1467.38
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22444PA0060118	Rating Area 9	No Preference	59	1081.45
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22444PA0060118	Rating Area 9	No Preference	61	1167.45
22444PA0060118	Rating Area 9	No Preference	62	1193.62
22444PA0060118	Rating Area 9	No Preference	63	1226.44
22444PA0060118	Rating Area 9	No Preference	64 and over	1246.39
22444PA0060119	Rating Area 2	No Preference	0-14	255.03
22444PA0060119	Rating Area 2	No Preference	15	277.70
22444PA0060119	Rating Area 2	No Preference	16	286.37
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22444PA0060119	Rating Area 2	No Preference	18	304.37
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22444PA0060119	Rating Area 2	No Preference	20	323.37
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22444PA0060119	Rating Area 2	No Preference	27	349.38
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22444PA0060119	Rating Area 2	No Preference	29	373.05
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22444PA0060119	Rating Area 2	No Preference	50	595.41
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22444PA0060119	Rating Area 2	No Preference	53	680.08
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22444PA0060119	Rating Area 2	No Preference	55	743.42
22444PA0060119	Rating Area 2	No Preference	56	777.76
22444PA0060119	Rating Area 2	No Preference	57	812.43
22444PA0060119	Rating Area 2	No Preference	58	849.44
22444PA0060119	Rating Area 2	No Preference	59	867.77
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22444PA0060119	Rating Area 2	No Preference	61	936.78
22444PA0060119	Rating Area 2	No Preference	62	957.78
22444PA0060119	Rating Area 2	No Preference	63	984.12
22444PA0060119	Rating Area 2	No Preference	64 and over	1000.12
22444PA0060119	Rating Area 3	No Preference	0-14	243.86
22444PA0060119	Rating Area 3	No Preference	15	265.53
22444PA0060119	Rating Area 3	No Preference	16	273.82
22444PA0060119	Rating Area 3	No Preference	17	282.11
22444PA0060119	Rating Area 3	No Preference	18	291.03
22444PA0060119	Rating Area 3	No Preference	19	299.96
22444PA0060119	Rating Area 3	No Preference	20	309.20
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22444PA0060119	Rating Area 3	No Preference	22	318.77
22444PA0060119	Rating Area 3	No Preference	23	318.77
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22444PA0060119	Rating Area 3	No Preference	25	320.04
22444PA0060119	Rating Area 3	No Preference	26	326.42
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22444PA0060119	Rating Area 3	No Preference	28	346.50
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22444PA0060119	Rating Area 3	No Preference	30	361.80
22444PA0060119	Rating Area 3	No Preference	31	369.45
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22444PA0060119	Rating Area 3	No Preference	33	381.88
22444PA0060119	Rating Area 3	No Preference	34	386.98
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22444PA0060119	Rating Area 3	No Preference	37	394.63
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22444PA0060119	Rating Area 3	No Preference	39	402.28
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22444PA0060119	Rating Area 3	No Preference	42	422.36
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22444PA0060119	Rating Area 3	No Preference	46	478.15
22444PA0060119	Rating Area 3	No Preference	47	498.23
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22444PA0060119	Rating Area 3	No Preference	52	622.23
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22444PA0060119	Rating Area 3	No Preference	54	680.57
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22444PA0060119	Rating Area 3	No Preference	56	743.68
22444PA0060119	Rating Area 3	No Preference	57	776.83
22444PA0060119	Rating Area 3	No Preference	58	812.22
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22444PA0060119	Rating Area 3	No Preference	62	915.81
22444PA0060119	Rating Area 3	No Preference	63	941.00
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22444PA0060119	Rating Area 5	No Preference	18	311.21
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22444PA0060119	Rating Area 5	No Preference	20	330.64
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22444PA0060119	Rating Area 5	No Preference	35	416.54
22444PA0060119	Rating Area 5	No Preference	36	419.27
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22444PA0060119	Rating Area 5	No Preference	38	424.72
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22444PA0060119	Rating Area 5	No Preference	57	830.69
22444PA0060119	Rating Area 5	No Preference	58	868.53
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22444PA0060119	Rating Area 5	No Preference	60	925.11
22444PA0060119	Rating Area 5	No Preference	61	957.83
22444PA0060119	Rating Area 5	No Preference	62	979.31
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22444PA0060119	Rating Area 5	No Preference	64 and over	1022.60
22444PA0060119	Rating Area 6	No Preference	0-14	274.80
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22444PA0060119	Rating Area 6	No Preference	23	359.23
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22444PA0060119	Rating Area 6	No Preference	55	801.06
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22444PA0060119	Rating Area 6	No Preference	57	875.42
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22444PA0060119	Rating Area 6	No Preference	59	935.05
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22444PA0060119	Rating Area 6	No Preference	62	1032.04
22444PA0060119	Rating Area 6	No Preference	63	1060.42
22444PA0060119	Rating Area 6	No Preference	64 and over	1077.66
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22444PA0060119	Rating Area 7	No Preference	38	542.33
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22444PA0060119	Rating Area 7	No Preference	51	811.76
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22444PA0060119	Rating Area 7	No Preference	59	1132.98
22444PA0060119	Rating Area 7	No Preference	60	1181.29
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22444PA0060119	Rating Area 7	No Preference	62	1250.50
22444PA0060119	Rating Area 7	No Preference	63	1284.89
22444PA0060119	Rating Area 7	No Preference	64 and over	1305.78
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22444PA0060119	Rating Area 9	No Preference	16	317.58
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22444PA0060119	Rating Area 9	No Preference	24	369.71
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22444PA0060119	Rating Area 9	No Preference	26	378.58
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22444PA0060119	Rating Area 9	No Preference	28	401.87
22444PA0060119	Rating Area 9	No Preference	29	413.70
22444PA0060119	Rating Area 9	No Preference	30	419.62
22444PA0060119	Rating Area 9	No Preference	31	428.49
22444PA0060119	Rating Area 9	No Preference	32	437.37
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22444PA0060119	Rating Area 9	No Preference	37	457.70
22444PA0060119	Rating Area 9	No Preference	38	460.66
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22444PA0060119	Rating Area 9	No Preference	40	472.49
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22444PA0060119	Rating Area 9	No Preference	42	489.86
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22444PA0060119	Rating Area 9	No Preference	59	962.35
22444PA0060119	Rating Area 9	No Preference	60	1003.39
22444PA0060119	Rating Area 9	No Preference	61	1038.88
22444PA0060119	Rating Area 9	No Preference	62	1062.17
22444PA0060119	Rating Area 9	No Preference	63	1091.38
22444PA0060119	Rating Area 9	No Preference	64 and over	1109.13
22444PA0060120	Rating Area 2	No Preference	0-14	317.01
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22444PA0060120	Rating Area 2	No Preference	18	378.34
22444PA0060120	Rating Area 2	No Preference	19	389.94
22444PA0060120	Rating Area 2	No Preference	20	401.96
22444PA0060120	Rating Area 2	No Preference	21	414.39
22444PA0060120	Rating Area 2	No Preference	22	414.39
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22444PA0060120	Rating Area 2	No Preference	29	463.70
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22444PA0060120	Rating Area 2	No Preference	37	513.01
22444PA0060120	Rating Area 2	No Preference	38	516.33
22444PA0060120	Rating Area 2	No Preference	39	522.96
22444PA0060120	Rating Area 2	No Preference	40	529.59
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22444PA0060120	Rating Area 2	No Preference	47	647.69
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22444PA0060120	Rating Area 2	No Preference	51	772.83
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22444PA0060120	Rating Area 2	No Preference	53	845.35
22444PA0060120	Rating Area 2	No Preference	54	884.72
22444PA0060120	Rating Area 2	No Preference	55	924.09
22444PA0060120	Rating Area 2	No Preference	56	966.77
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22444PA0060120	Rating Area 2	No Preference	58	1055.86
22444PA0060120	Rating Area 2	No Preference	59	1078.65
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22444PA0060120	Rating Area 2	No Preference	61	1164.43
22444PA0060120	Rating Area 2	No Preference	62	1190.54
22444PA0060120	Rating Area 2	No Preference	63	1223.27
22444PA0060120	Rating Area 2	No Preference	64 and over	1243.17
22444PA0060120	Rating Area 3	No Preference	0-14	303.12
22444PA0060120	Rating Area 3	No Preference	15	330.06
22444PA0060120	Rating Area 3	No Preference	16	340.36
22444PA0060120	Rating Area 3	No Preference	17	350.66
22444PA0060120	Rating Area 3	No Preference	18	361.76
22444PA0060120	Rating Area 3	No Preference	19	372.85
22444PA0060120	Rating Area 3	No Preference	20	384.34
22444PA0060120	Rating Area 3	No Preference	21	396.23
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22444PA0060120	Rating Area 3	No Preference	23	396.23
22444PA0060120	Rating Area 3	No Preference	24	396.23
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22444PA0060120	Rating Area 3	No Preference	27	415.25
22444PA0060120	Rating Area 3	No Preference	28	430.70
22444PA0060120	Rating Area 3	No Preference	29	443.38
22444PA0060120	Rating Area 3	No Preference	30	449.72
22444PA0060120	Rating Area 3	No Preference	31	459.23
22444PA0060120	Rating Area 3	No Preference	32	468.74
22444PA0060120	Rating Area 3	No Preference	33	474.68
22444PA0060120	Rating Area 3	No Preference	34	481.02
22444PA0060120	Rating Area 3	No Preference	35	484.19
22444PA0060120	Rating Area 3	No Preference	36	487.36
22444PA0060120	Rating Area 3	No Preference	37	490.53
22444PA0060120	Rating Area 3	No Preference	38	493.70
22444PA0060120	Rating Area 3	No Preference	39	500.04
22444PA0060120	Rating Area 3	No Preference	40	506.38
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22444PA0060120	Rating Area 3	No Preference	42	525.00
22444PA0060120	Rating Area 3	No Preference	43	537.68
22444PA0060120	Rating Area 3	No Preference	44	553.53
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22444PA0060120	Rating Area 3	No Preference	52	773.44
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22444PA0060120	Rating Area 3	No Preference	55	883.59
22444PA0060120	Rating Area 3	No Preference	56	924.40
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22444PA0060120	Rating Area 3	No Preference	60	1075.37
22444PA0060120	Rating Area 3	No Preference	61	1113.41
22444PA0060120	Rating Area 3	No Preference	62	1138.37
22444PA0060120	Rating Area 3	No Preference	63	1169.67
22444PA0060120	Rating Area 3	No Preference	64 and over	1188.69
22444PA0060120	Rating Area 5	No Preference	0-14	324.13
22444PA0060120	Rating Area 5	No Preference	15	352.94
22444PA0060120	Rating Area 5	No Preference	16	363.96
22444PA0060120	Rating Area 5	No Preference	17	374.97
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22444PA0060120	Rating Area 5	No Preference	19	398.70
22444PA0060120	Rating Area 5	No Preference	20	410.99
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22444PA0060120	Rating Area 5	No Preference	22	423.71
22444PA0060120	Rating Area 5	No Preference	23	423.71
22444PA0060120	Rating Area 5	No Preference	24	423.71
22444PA0060120	Rating Area 5	No Preference	25	425.40
22444PA0060120	Rating Area 5	No Preference	26	433.87
22444PA0060120	Rating Area 5	No Preference	27	444.04
22444PA0060120	Rating Area 5	No Preference	28	460.56
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22444PA0060120	Rating Area 5	No Preference	30	480.90
22444PA0060120	Rating Area 5	No Preference	31	491.07
22444PA0060120	Rating Area 5	No Preference	32	501.24
22444PA0060120	Rating Area 5	No Preference	33	507.59
22444PA0060120	Rating Area 5	No Preference	34	514.37
22444PA0060120	Rating Area 5	No Preference	35	517.76
22444PA0060120	Rating Area 5	No Preference	36	521.15
22444PA0060120	Rating Area 5	No Preference	37	524.54
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22444PA0060120	Rating Area 5	No Preference	39	534.71
22444PA0060120	Rating Area 5	No Preference	40	541.49
22444PA0060120	Rating Area 5	No Preference	41	551.66
22444PA0060120	Rating Area 5	No Preference	42	561.40
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22444PA0060120	Rating Area 5	No Preference	44	591.91
22444PA0060120	Rating Area 5	No Preference	45	611.82
22444PA0060120	Rating Area 5	No Preference	46	635.55
22444PA0060120	Rating Area 5	No Preference	47	662.24
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22444PA0060120	Rating Area 5	No Preference	50	756.73
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22444PA0060120	Rating Area 5	No Preference	53	864.35
22444PA0060120	Rating Area 5	No Preference	54	904.60
22444PA0060120	Rating Area 5	No Preference	55	944.85
22444PA0060120	Rating Area 5	No Preference	56	988.49
22444PA0060120	Rating Area 5	No Preference	57	1032.56
22444PA0060120	Rating Area 5	No Preference	58	1079.59
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22444PA0060120	Rating Area 5	No Preference	60	1149.92
22444PA0060120	Rating Area 5	No Preference	61	1190.60
22444PA0060120	Rating Area 5	No Preference	62	1217.29
22444PA0060120	Rating Area 5	No Preference	63	1250.76
22444PA0060120	Rating Area 5	No Preference	64 and over	1271.10
22444PA0060120	Rating Area 6	No Preference	0-14	341.58
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22444PA0060120	Rating Area 6	No Preference	19	420.17
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22444PA0060120	Rating Area 6	No Preference	23	446.52
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22444PA0060120	Rating Area 6	No Preference	25	448.30
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22444PA0060120	Rating Area 6	No Preference	28	485.36
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22444PA0060120	Rating Area 6	No Preference	31	517.51
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22444PA0060120	Rating Area 6	No Preference	36	549.21
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22444PA0060120	Rating Area 6	No Preference	53	910.89
22444PA0060120	Rating Area 6	No Preference	54	953.31
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22444PA0060120	Rating Area 6	No Preference	56	1041.72
22444PA0060120	Rating Area 6	No Preference	57	1088.16
22444PA0060120	Rating Area 6	No Preference	58	1137.72
22444PA0060120	Rating Area 6	No Preference	59	1162.28
22444PA0060120	Rating Area 6	No Preference	60	1211.84
22444PA0060120	Rating Area 6	No Preference	61	1254.71
22444PA0060120	Rating Area 6	No Preference	62	1282.84
22444PA0060120	Rating Area 6	No Preference	63	1318.11
22444PA0060120	Rating Area 6	No Preference	64 and over	1339.55
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22444PA0060120	Rating Area 7	No Preference	15	450.68
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22444PA0060120	Rating Area 7	No Preference	17	478.81
22444PA0060120	Rating Area 7	No Preference	18	493.96
22444PA0060120	Rating Area 7	No Preference	19	509.11
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22444PA0060120	Rating Area 7	No Preference	22	541.04
22444PA0060120	Rating Area 7	No Preference	23	541.04
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22444PA0060120	Rating Area 7	No Preference	36	665.47
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22444PA0060120	Rating Area 7	No Preference	44	755.82
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22444PA0060120	Rating Area 7	No Preference	48	884.59
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22444PA0060120	Rating Area 7	No Preference	55	1206.50
22444PA0060120	Rating Area 7	No Preference	56	1262.23
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22444PA0060120	Rating Area 7	No Preference	58	1378.55
22444PA0060120	Rating Area 7	No Preference	59	1408.31
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22444PA0060120	Rating Area 7	No Preference	62	1554.39
22444PA0060120	Rating Area 7	No Preference	63	1597.13
22444PA0060120	Rating Area 7	No Preference	64 and over	1623.10
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22444PA0060120	Rating Area 9	No Preference	45	663.59
22444PA0060120	Rating Area 9	No Preference	46	689.33
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22444PA0060120	Rating Area 9	No Preference	55	1024.80
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22444PA0060120	Rating Area 9	No Preference	58	1170.94
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22444PA0060120	Rating Area 9	No Preference	61	1291.34
22444PA0060120	Rating Area 9	No Preference	62	1320.29
22444PA0060120	Rating Area 9	No Preference	63	1356.60
22444PA0060120	Rating Area 9	No Preference	64 and over	1378.66
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22444PA0060121	Rating Area 6	No Preference	15	357.26
22444PA0060121	Rating Area 6	No Preference	16	368.41
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22444PA0060121	Rating Area 6	No Preference	26	439.18
22444PA0060121	Rating Area 6	No Preference	27	449.47
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22444PA0060121	Rating Area 6	No Preference	30	486.78
22444PA0060121	Rating Area 6	No Preference	31	497.07
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22444PA0060121	Rating Area 6	No Preference	40	548.11
22444PA0060121	Rating Area 6	No Preference	41	558.40
22444PA0060121	Rating Area 6	No Preference	42	568.27
22444PA0060121	Rating Area 6	No Preference	43	581.99
22444PA0060121	Rating Area 6	No Preference	44	599.15
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22444PA0060121	Rating Area 6	No Preference	60	1163.99
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22444PA0060121	Rating Area 6	No Preference	62	1232.18
22444PA0060121	Rating Area 6	No Preference	63	1266.06
22444PA0060121	Rating Area 6	No Preference	64 and over	1286.65
22444PA0060122	Rating Area 6	No Preference	0-14	296.11
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22444PA0060122	Rating Area 6	No Preference	17	342.56
22444PA0060122	Rating Area 6	No Preference	18	353.40
22444PA0060122	Rating Area 6	No Preference	19	364.24
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22444PA0060122	Rating Area 6	No Preference	26	396.36
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22444PA0060122	Rating Area 6	No Preference	30	439.33
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22444PA0060122	Rating Area 6	No Preference	46	580.61
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22444PA0060122	Rating Area 6	No Preference	48	632.87
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22444PA0060122	Rating Area 6	No Preference	60	1050.52
22444PA0060122	Rating Area 6	No Preference	61	1087.68
22444PA0060122	Rating Area 6	No Preference	62	1112.06
22444PA0060122	Rating Area 6	No Preference	63	1142.64
22444PA0060122	Rating Area 6	No Preference	64 and over	1161.22
22444PA0060123	Rating Area 6	No Preference	0-14	258.32
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22444PA0060123	Rating Area 6	No Preference	16	290.06
22444PA0060123	Rating Area 6	No Preference	17	298.84
22444PA0060123	Rating Area 6	No Preference	18	308.29
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22444PA0060123	Rating Area 6	No Preference	22	337.67
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22444PA0060123	Rating Area 6	No Preference	25	339.02
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22444PA0060123	Rating Area 6	No Preference	28	367.04
22444PA0060123	Rating Area 6	No Preference	29	377.85
22444PA0060123	Rating Area 6	No Preference	30	383.25
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22444PA0060123	Rating Area 6	No Preference	32	399.46
22444PA0060123	Rating Area 6	No Preference	33	404.52
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22444PA0060123	Rating Area 6	No Preference	40	431.54
22444PA0060123	Rating Area 6	No Preference	41	439.64
22444PA0060123	Rating Area 6	No Preference	42	447.41
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22444PA0060123	Rating Area 6	No Preference	44	471.72
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22444PA0060123	Rating Area 6	No Preference	46	506.50
22444PA0060123	Rating Area 6	No Preference	47	527.77
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22444PA0060123	Rating Area 6	No Preference	53	688.84
22444PA0060123	Rating Area 6	No Preference	54	720.92
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22444PA0060123	Rating Area 6	No Preference	56	787.78
22444PA0060123	Rating Area 6	No Preference	57	822.89
22444PA0060123	Rating Area 6	No Preference	58	860.37
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22444PA0060123	Rating Area 6	No Preference	60	916.43
22444PA0060123	Rating Area 6	No Preference	61	948.84
22444PA0060123	Rating Area 6	No Preference	62	970.12
22444PA0060123	Rating Area 6	No Preference	63	996.79
22444PA0060123	Rating Area 6	No Preference	64 and over	1013.00
22444PA0060124	Rating Area 6	No Preference	0-14	280.25
22444PA0060124	Rating Area 6	No Preference	15	305.16
22444PA0060124	Rating Area 6	No Preference	16	314.69
22444PA0060124	Rating Area 6	No Preference	17	324.21
22444PA0060124	Rating Area 6	No Preference	18	334.47
22444PA0060124	Rating Area 6	No Preference	19	344.73
22444PA0060124	Rating Area 6	No Preference	20	355.35
22444PA0060124	Rating Area 6	No Preference	21	366.35
22444PA0060124	Rating Area 6	No Preference	22	366.35
22444PA0060124	Rating Area 6	No Preference	23	366.35
22444PA0060124	Rating Area 6	No Preference	24	366.35
22444PA0060124	Rating Area 6	No Preference	25	367.81
22444PA0060124	Rating Area 6	No Preference	26	375.14
22444PA0060124	Rating Area 6	No Preference	27	383.93
22444PA0060124	Rating Area 6	No Preference	28	398.21
22444PA0060124	Rating Area 6	No Preference	29	409.94
22444PA0060124	Rating Area 6	No Preference	30	415.80
22444PA0060124	Rating Area 6	No Preference	31	424.59
22444PA0060124	Rating Area 6	No Preference	32	433.38
22444PA0060124	Rating Area 6	No Preference	33	438.88
22444PA0060124	Rating Area 6	No Preference	34	444.74
22444PA0060124	Rating Area 6	No Preference	35	447.67
22444PA0060124	Rating Area 6	No Preference	36	450.60
22444PA0060124	Rating Area 6	No Preference	37	453.53
22444PA0060124	Rating Area 6	No Preference	38	456.46
22444PA0060124	Rating Area 6	No Preference	39	462.32
22444PA0060124	Rating Area 6	No Preference	40	468.19
22444PA0060124	Rating Area 6	No Preference	41	476.98
22444PA0060124	Rating Area 6	No Preference	42	485.40
22444PA0060124	Rating Area 6	No Preference	43	497.13
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22444PA0060124	Rating Area 6	No Preference	45	529.00
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22444PA0060124	Rating Area 6	No Preference	48	598.97
22444PA0060124	Rating Area 6	No Preference	49	624.98
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22444PA0060124	Rating Area 6	No Preference	54	782.14
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22444PA0060124	Rating Area 6	No Preference	56	854.68
22444PA0060124	Rating Area 6	No Preference	57	892.78
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22444PA0060124	Rating Area 6	No Preference	59	953.59
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22444PA0060124	Rating Area 6	No Preference	63	1081.44
22444PA0060124	Rating Area 6	No Preference	64 and over	1099.03
22444PA0060125	Rating Area 6	No Preference	0-14	285.22
22444PA0060125	Rating Area 6	No Preference	15	310.57
22444PA0060125	Rating Area 6	No Preference	16	320.26
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22444PA0060125	Rating Area 6	No Preference	44	520.84
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22444PA0060125	Rating Area 6	No Preference	47	582.73
22444PA0060125	Rating Area 6	No Preference	48	609.58
22444PA0060125	Rating Area 6	No Preference	49	636.05
22444PA0060125	Rating Area 6	No Preference	50	665.88
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22444PA0060125 Rating Area 6	No Preference	54	795.99
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22444PA0060125 Rating Area 6	No Preference	63	1100.60
22444PA0060125 Rating Area 6	No Preference	64 and over	1118.49
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22444PA0060126 Rating Area 3	No Preference	62	1093.41
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22444PA0060126 Rating Area 3	No Preference	64 and over	1141.75
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22444PA0060126 Rating Area 6	No Preference	16	368.41
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22444PA0060126 Rating Area 6	No Preference	49	731.67
22444PA0060126 Rating Area 6	No Preference	50	765.98
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22444PA0060126	Rating Area 6	No Preference	62	1232.18
22444PA0060126	Rating Area 6	No Preference	63	1266.06
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22444PA0060127	Rating Area 3	No Preference	50	613.46
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22444PA0060127	Rating Area 3	No Preference	57	837.07
22444PA0060127	Rating Area 3	No Preference	58	875.19
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22444PA0060127	Rating Area 3	No Preference	62	986.82
22444PA0060127	Rating Area 3	No Preference	63	1013.96
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22444PA0060127	Rating Area 6	No Preference	17	342.56
22444PA0060127	Rating Area 6	No Preference	18	353.40
22444PA0060127	Rating Area 6	No Preference	19	364.24
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22444PA0060127	Rating Area 6	No Preference	22	387.08
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22444PA0060127	Rating Area 6	No Preference	30	439.33
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22444PA0060127	Rating Area 6	No Preference	35	473.00
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22444PA0060127	Rating Area 6	No Preference	42	512.87
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22444PA0060127	Rating Area 6	No Preference	45	558.93
22444PA0060127	Rating Area 6	No Preference	46	580.61
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22444PA0060127	Rating Area 6	No Preference	48	632.87
22444PA0060127	Rating Area 6	No Preference	49	660.35
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22444PA0060127	Rating Area 6	No Preference	60	1050.52
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22444PA0060127	Rating Area 6	No Preference	62	1112.06
22444PA0060127	Rating Area 6	No Preference	63	1142.64
22444PA0060127	Rating Area 6	No Preference	64 and over	1161.22
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22444PA0060128	Rating Area 3	No Preference	18	273.57
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22444PA0060128	Rating Area 3	No Preference	30	340.09
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22444PA0060128	Rating Area 3	No Preference	33	358.97
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22444PA0060128	Rating Area 3	No Preference	48	489.91
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22444PA0060128	Rating Area 3	No Preference	51	558.83
22444PA0060128	Rating Area 3	No Preference	52	584.90
22444PA0060128	Rating Area 3	No Preference	53	611.26
22444PA0060128	Rating Area 3	No Preference	54	639.73
22444PA0060128	Rating Area 3	No Preference	55	668.20
22444PA0060128	Rating Area 3	No Preference	56	699.06
22444PA0060128	Rating Area 3	No Preference	57	730.22
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22444PA0060128	Rating Area 3	No Preference	59	779.96
22444PA0060128	Rating Area 3	No Preference	60	813.22
22444PA0060128	Rating Area 3	No Preference	61	841.99
22444PA0060128	Rating Area 3	No Preference	62	860.86
22444PA0060128	Rating Area 3	No Preference	63	884.54
22444PA0060128	Rating Area 3	No Preference	64 and over	898.92
22444PA0060128	Rating Area 6	No Preference	0-14	258.32
22444PA0060128	Rating Area 6	No Preference	15	281.28
22444PA0060128	Rating Area 6	No Preference	16	290.06
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22444PA0060128	Rating Area 6	No Preference	28	367.04
22444PA0060128	Rating Area 6	No Preference	29	377.85
22444PA0060128	Rating Area 6	No Preference	30	383.25
22444PA0060128	Rating Area 6	No Preference	31	391.36
22444PA0060128	Rating Area 6	No Preference	32	399.46
22444PA0060128	Rating Area 6	No Preference	33	404.52
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22444PA0060128	Rating Area 6	No Preference	35	412.63
22444PA0060128	Rating Area 6	No Preference	36	415.33
22444PA0060128	Rating Area 6	No Preference	37	418.03
22444PA0060128	Rating Area 6	No Preference	38	420.73
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22444PA0060128	Rating Area 6	No Preference	40	431.54
22444PA0060128	Rating Area 6	No Preference	41	439.64
22444PA0060128	Rating Area 6	No Preference	42	447.41
22444PA0060128	Rating Area 6	No Preference	43	458.21
22444PA0060128	Rating Area 6	No Preference	44	471.72
22444PA0060128	Rating Area 6	No Preference	45	487.59
22444PA0060128	Rating Area 6	No Preference	46	506.50
22444PA0060128	Rating Area 6	No Preference	47	527.77
22444PA0060128	Rating Area 6	No Preference	48	552.09
22444PA0060128	Rating Area 6	No Preference	49	576.06
22444PA0060128	Rating Area 6	No Preference	50	603.07
22444PA0060128	Rating Area 6	No Preference	51	629.75
22444PA0060128	Rating Area 6	No Preference	52	659.13
22444PA0060128	Rating Area 6	No Preference	53	688.84
22444PA0060128	Rating Area 6	No Preference	54	720.92
22444PA0060128	Rating Area 6	No Preference	55	753.00
22444PA0060128	Rating Area 6	No Preference	56	787.78
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22444PA0060128	Rating Area 6	No Preference	58	860.37
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22444PA0060128	Rating Area 6	No Preference	62	970.12
22444PA0060128	Rating Area 6	No Preference	63	996.79
22444PA0060128	Rating Area 6	No Preference	64 and over	1013.00
22444PA0060129	Rating Area 3	No Preference	0-14	248.69
22444PA0060129	Rating Area 3	No Preference	15	270.80
22444PA0060129	Rating Area 3	No Preference	16	279.25
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22444PA0060129	Rating Area 3	No Preference	18	296.80
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22444PA0060129	Rating Area 3	No Preference	20	315.33
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22444PA0060129	Rating Area 3	No Preference	54	694.06
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22444PA0060129	Rating Area 3	No Preference	63	959.65
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22444PA0060129	Rating Area 6	No Preference	18	334.47
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22444PA0060130	Rating Area 6	No Preference	47	582.73
22444PA0060130	Rating Area 6	No Preference	48	609.58
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22444PA0060130	Rating Area 6	No Preference	54	795.99
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22444PA0060130	Rating Area 6	No Preference	57	908.59
22444PA0060130	Rating Area 6	No Preference	58	949.97
22444PA0060130	Rating Area 6	No Preference	59	970.48
22444PA0060130	Rating Area 6	No Preference	60	1011.86
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22444PA0060130	Rating Area 6	No Preference	62	1071.14
22444PA0060130	Rating Area 6	No Preference	63	1100.60
22444PA0060130	Rating Area 6	No Preference	64 and over	1118.49
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22444PA0060131	Rating Area 3	No Preference	17	336.82
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22444PA0060131	Rating Area 3	No Preference	62	1093.41
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22444PA0060132	Rating Area 3	No Preference	23	343.49
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22444PA0060132	Rating Area 3	No Preference	40	438.97
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22444PA0060132	Rating Area 3	No Preference	53	700.70
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22444PA0060132	Rating Area 3	No Preference	60	932.21
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22444PA0060132	Rating Area 3	No Preference	62	986.82
22444PA0060132	Rating Area 3	No Preference	63	1013.96

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22444PA0060133	Rating Area 3	No Preference	15	249.60
22444PA0060133	Rating Area 3	No Preference	16	257.39
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22444PA0060133	Rating Area 3	No Preference	40	382.94
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22444PA0060133	Rating Area 3	No Preference	42	397.02
22444PA0060133	Rating Area 3	No Preference	43	406.61
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22444PA0060133	Rating Area 3	No Preference	45	432.68
22444PA0060133	Rating Area 3	No Preference	46	449.46
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22444PA0060133	Rating Area 3	No Preference	49	511.19
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22444PA0060133	Rating Area 3	No Preference	51	558.83
22444PA0060133	Rating Area 3	No Preference	52	584.90
22444PA0060133	Rating Area 3	No Preference	53	611.26
22444PA0060133	Rating Area 3	No Preference	54	639.73
22444PA0060133	Rating Area 3	No Preference	55	668.20
22444PA0060133	Rating Area 3	No Preference	56	699.06
22444PA0060133	Rating Area 3	No Preference	57	730.22
22444PA0060133	Rating Area 3	No Preference	58	763.48
22444PA0060133	Rating Area 3	No Preference	59	779.96
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22444PA0060133	Rating Area 3	No Preference	62	860.86
22444PA0060133	Rating Area 3	No Preference	63	884.54
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22444PA0080066	Rating Area 2	No Preference	18	255.49
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22444PA0080066	Rating Area 3	No Preference	63	789.89
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22444PA0080066	Rating Area 6	No Preference	60	818.36
22444PA0080066	Rating Area 6	No Preference	61	847.31
22444PA0080066	Rating Area 6	No Preference	62	866.31
22444PA0080066	Rating Area 6	No Preference	63	890.13
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22444PA0080066	Rating Area 7	No Preference	16	313.85
22444PA0080066	Rating Area 7	No Preference	17	323.35
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22444PA0080066	Rating Area 7	No Preference	25	366.82
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22444PA0080066	Rating Area 7	No Preference	28	397.15
22444PA0080066	Rating Area 7	No Preference	29	408.84
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22444PA0080066	Rating Area 7	No Preference	47	571.06
22444PA0080066	Rating Area 7	No Preference	48	597.37
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22444PA0080066	Rating Area 7	No Preference	50	652.54
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22444PA0080066	Rating Area 7	No Preference	55	814.76
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22444PA0080066	Rating Area 7	No Preference	57	890.39
22444PA0080066	Rating Area 7	No Preference	58	930.94
22444PA0080066	Rating Area 7	No Preference	59	951.04
22444PA0080066	Rating Area 7	No Preference	60	991.60
22444PA0080066	Rating Area 7	No Preference	61	1026.67
22444PA0080066	Rating Area 7	No Preference	62	1049.69
22444PA0080066	Rating Area 7	No Preference	63	1078.55
22444PA0080066	Rating Area 7	No Preference	64 and over	1096.09
22444PA0080066	Rating Area 9	No Preference	0-14	237.41
22444PA0080066	Rating Area 9	No Preference	15	258.51
22444PA0080066	Rating Area 9	No Preference	16	266.58
22444PA0080066	Rating Area 9	No Preference	17	274.65
22444PA0080066	Rating Area 9	No Preference	18	283.34
22444PA0080066	Rating Area 9	No Preference	19	292.03
22444PA0080066	Rating Area 9	No Preference	20	301.03

22444PA0080066	Rating Area 9	No Preference	21	310.34
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22444PA0080066	Rating Area 9	No Preference	23	310.34
22444PA0080066	Rating Area 9	No Preference	24	310.34
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22444PA0080066	Rating Area 9	No Preference	26	317.79
22444PA0080066	Rating Area 9	No Preference	27	325.23
22444PA0080066	Rating Area 9	No Preference	28	337.34
22444PA0080066	Rating Area 9	No Preference	29	347.27
22444PA0080066	Rating Area 9	No Preference	30	352.23
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22444PA0080066	Rating Area 9	No Preference	32	367.13
22444PA0080066	Rating Area 9	No Preference	33	371.79
22444PA0080066	Rating Area 9	No Preference	34	376.75
22444PA0080066	Rating Area 9	No Preference	35	379.23
22444PA0080066	Rating Area 9	No Preference	36	381.72
22444PA0080066	Rating Area 9	No Preference	37	384.20
22444PA0080066	Rating Area 9	No Preference	38	386.68
22444PA0080066	Rating Area 9	No Preference	39	391.65
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22444PA0080066	Rating Area 9	No Preference	50	554.26
22444PA0080066	Rating Area 9	No Preference	51	578.78
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22444PA0080066	Rating Area 9	No Preference	56	724.02
22444PA0080066	Rating Area 9	No Preference	57	756.29
22444PA0080066	Rating Area 9	No Preference	58	790.74
22444PA0080066	Rating Area 9	No Preference	59	807.81
22444PA0080066	Rating Area 9	No Preference	60	842.26
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22444PA0080066	Rating Area 9	No Preference	62	891.60
22444PA0080066	Rating Area 9	No Preference	63	916.12
22444PA0080066	Rating Area 9	No Preference	64 and over	931.02

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

HIOS Issuer ID*	22444
Federal TIN*	23-2311553
Rate Effective Date*	10/1/2020
Rate Expiration Date*	12/31/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
22444PA0060062	Rating Area 2	No Preference	0-14	283.60
22444PA0060062	Rating Area 2	No Preference	15	308.80
22444PA0060062	Rating Area 2	No Preference	16	318.44
22444PA0060062	Rating Area 2	No Preference	17	328.08
22444PA0060062	Rating Area 2	No Preference	18	338.46
22444PA0060062	Rating Area 2	No Preference	19	348.84
22444PA0060062	Rating Area 2	No Preference	20	359.59
22444PA0060062	Rating Area 2	No Preference	21	370.72
22444PA0060062	Rating Area 2	No Preference	22	370.72
22444PA0060062	Rating Area 2	No Preference	23	370.72
22444PA0060062	Rating Area 2	No Preference	24	370.72
22444PA0060062	Rating Area 2	No Preference	25	372.20
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22444PA0060062	Rating Area 2	No Preference	27	388.51
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22444PA0060062	Rating Area 2	No Preference	30	420.76
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22444PA0060062	Rating Area 2	No Preference	32	438.55
22444PA0060062	Rating Area 2	No Preference	33	444.11
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22444PA0060062	Rating Area 2	No Preference	38	461.91
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22444PA0060062	Rating Area 2	No Preference	44	517.89
22444PA0060062	Rating Area 2	No Preference	45	535.31
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22444PA0060062	Rating Area 2	No Preference	60	1006.11
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22444PA0060062	Rating Area 2	No Preference	62	1065.06
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22444PA0060062	Rating Area 3	No Preference	64 and over	1063.40
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22444PA0060062	Rating Area 5	No Preference	37	469.26
22444PA0060062	Rating Area 5	No Preference	38	472.29
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22444PA0060062	Rating Area 5	No Preference	63	1118.94
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22444PA0060062 Rating Area 6	No Preference	64 and over	1198.36
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22444PA0060062 Rating Area 7	No Preference	63	1428.79
22444PA0060062 Rating Area 7	No Preference	64 and over	1452.03
22444PA0060062 Rating Area 9	No Preference	0-14	314.50
22444PA0060062 Rating Area 9	No Preference	15	342.46
22444PA0060062 Rating Area 9	No Preference	16	353.15
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22444PA0060062 Rating Area 9	No Preference	18	375.35
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22444PA0060062	Rating Area 9	No Preference	58	1047.52
22444PA0060062	Rating Area 9	No Preference	59	1070.14
22444PA0060062	Rating Area 9	No Preference	60	1115.77
22444PA0060062	Rating Area 9	No Preference	61	1155.24
22444PA0060062	Rating Area 9	No Preference	62	1181.14
22444PA0060062	Rating Area 9	No Preference	63	1213.61
22444PA0060062	Rating Area 9	No Preference	64 and over	1233.35
22444PA0060063	Rating Area 2	No Preference	0-14	249.73
22444PA0060063	Rating Area 2	No Preference	15	271.93
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22444PA0060063	Rating Area 2	No Preference	18	298.04
22444PA0060063	Rating Area 2	No Preference	19	307.18
22444PA0060063	Rating Area 2	No Preference	20	316.65
22444PA0060063	Rating Area 2	No Preference	21	326.45
22444PA0060063	Rating Area 2	No Preference	22	326.45
22444PA0060063	Rating Area 2	No Preference	23	326.45
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22444PA0060063	Rating Area 2	No Preference	25	327.75
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22444PA0060063	Rating Area 2	No Preference	28	354.84
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22444PA0060063	Rating Area 2	No Preference	31	378.35
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22444PA0060063	Rating Area 2	No Preference	63	963.66
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22444PA0060063	Rating Area 3	No Preference	55	696.07
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22444PA0060063	Rating Area 3	No Preference	57	760.68
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22444PA0060063	Rating Area 3	No Preference	63	921.43
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22444PA0060063	Rating Area 6	No Preference	50	628.23
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22444PA0060063	Rating Area 6	No Preference	52	686.62
22444PA0060063	Rating Area 6	No Preference	53	717.58
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22444PA0060063	Rating Area 6	No Preference	63	1038.37
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22444PA0060063	Rating Area 7	No Preference	49	727.12
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22444PA0060063	Rating Area 7	No Preference	63	1258.18
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22444PA0060063	Rating Area 9	No Preference	33	433.70
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22444PA0060063	Rating Area 9	No Preference	49	617.61
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22444PA0060063	Rating Area 9	No Preference	62	1040.09
22444PA0060063	Rating Area 9	No Preference	63	1068.69
22444PA0060063	Rating Area 9	No Preference	64 and over	1086.07
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22444PA0060114	Rating Area 2	No Preference	15	359.45
22444PA0060114	Rating Area 2	No Preference	16	370.66
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22444PA0060114	Rating Area 2	No Preference	18	393.97
22444PA0060114	Rating Area 2	No Preference	19	406.05
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22444PA0060114	Rating Area 2	No Preference	23	431.51
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22444PA0060114	Rating Area 2	No Preference	31	500.12
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22444PA0060114	Rating Area 2	No Preference	39	544.56
22444PA0060114	Rating Area 2	No Preference	40	551.47
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22444PA0060114	Rating Area 2	No Preference	42	571.75
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22444PA0060114	Rating Area 2	No Preference	60	1171.11
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22444PA0060114	Rating Area 2	No Preference	62	1239.72
22444PA0060114	Rating Area 2	No Preference	63	1273.81
22444PA0060114	Rating Area 2	No Preference	64 and over	1294.52
22444PA0060114	Rating Area 3	No Preference	0-14	315.64
22444PA0060114	Rating Area 3	No Preference	15	343.69
22444PA0060114	Rating Area 3	No Preference	16	354.42
22444PA0060114	Rating Area 3	No Preference	17	365.15
22444PA0060114	Rating Area 3	No Preference	18	376.70
22444PA0060114	Rating Area 3	No Preference	19	388.25
22444PA0060114	Rating Area 3	No Preference	20	400.22
22444PA0060114	Rating Area 3	No Preference	21	412.60
22444PA0060114	Rating Area 3	No Preference	22	412.60
22444PA0060114	Rating Area 3	No Preference	23	412.60
22444PA0060114	Rating Area 3	No Preference	24	412.60
22444PA0060114	Rating Area 3	No Preference	25	414.25
22444PA0060114	Rating Area 3	No Preference	26	422.50
22444PA0060114	Rating Area 3	No Preference	27	432.40
22444PA0060114	Rating Area 3	No Preference	28	448.49
22444PA0060114	Rating Area 3	No Preference	29	461.70
22444PA0060114	Rating Area 3	No Preference	30	468.30
22444PA0060114	Rating Area 3	No Preference	31	478.20
22444PA0060114	Rating Area 3	No Preference	32	488.10
22444PA0060114	Rating Area 3	No Preference	33	494.29
22444PA0060114	Rating Area 3	No Preference	34	500.89
22444PA0060114	Rating Area 3	No Preference	35	504.19
22444PA0060114	Rating Area 3	No Preference	36	507.50
22444PA0060114	Rating Area 3	No Preference	37	510.80
22444PA0060114	Rating Area 3	No Preference	38	514.10
22444PA0060114	Rating Area 3	No Preference	39	520.70
22444PA0060114	Rating Area 3	No Preference	40	527.30
22444PA0060114	Rating Area 3	No Preference	41	537.20
22444PA0060114	Rating Area 3	No Preference	42	546.69
22444PA0060114	Rating Area 3	No Preference	43	559.90
22444PA0060114	Rating Area 3	No Preference	44	576.40
22444PA0060114	Rating Area 3	No Preference	45	595.79
22444PA0060114	Rating Area 3	No Preference	46	618.90
22444PA0060114	Rating Area 3	No Preference	47	644.89
22444PA0060114	Rating Area 3	No Preference	48	674.60
22444PA0060114	Rating Area 3	No Preference	49	703.89
22444PA0060114	Rating Area 3	No Preference	50	736.90
22444PA0060114	Rating Area 3	No Preference	51	769.50
22444PA0060114	Rating Area 3	No Preference	52	805.39
22444PA0060114	Rating Area 3	No Preference	53	841.70
22444PA0060114	Rating Area 3	No Preference	54	880.90
22444PA0060114	Rating Area 3	No Preference	55	920.09
22444PA0060114	Rating Area 3	No Preference	56	962.59
22444PA0060114	Rating Area 3	No Preference	57	1005.50
22444PA0060114	Rating Area 3	No Preference	58	1051.30

22444PA0060114	Rating Area 3	No Preference	59	1073.99
22444PA0060114	Rating Area 3	No Preference	60	1119.79
22444PA0060114	Rating Area 3	No Preference	61	1159.40
22444PA0060114	Rating Area 3	No Preference	62	1185.39
22444PA0060114	Rating Area 3	No Preference	63	1217.99
22444PA0060114	Rating Area 3	No Preference	64 and over	1237.79
22444PA0060114	Rating Area 5	No Preference	0-14	337.52
22444PA0060114	Rating Area 5	No Preference	15	367.52
22444PA0060114	Rating Area 5	No Preference	16	378.99
22444PA0060114	Rating Area 5	No Preference	17	390.47
22444PA0060114	Rating Area 5	No Preference	18	402.82
22444PA0060114	Rating Area 5	No Preference	19	415.17
22444PA0060114	Rating Area 5	No Preference	20	427.97
22444PA0060114	Rating Area 5	No Preference	21	441.21
22444PA0060114	Rating Area 5	No Preference	22	441.21
22444PA0060114	Rating Area 5	No Preference	23	441.21
22444PA0060114	Rating Area 5	No Preference	24	441.21
22444PA0060114	Rating Area 5	No Preference	25	442.97
22444PA0060114	Rating Area 5	No Preference	26	451.79
22444PA0060114	Rating Area 5	No Preference	27	462.38
22444PA0060114	Rating Area 5	No Preference	28	479.59
22444PA0060114	Rating Area 5	No Preference	29	493.71
22444PA0060114	Rating Area 5	No Preference	30	500.77
22444PA0060114	Rating Area 5	No Preference	31	511.35
22444PA0060114	Rating Area 5	No Preference	32	521.94
22444PA0060114	Rating Area 5	No Preference	33	528.56
22444PA0060114	Rating Area 5	No Preference	34	535.62
22444PA0060114	Rating Area 5	No Preference	35	539.15
22444PA0060114	Rating Area 5	No Preference	36	542.68
22444PA0060114	Rating Area 5	No Preference	37	546.21
22444PA0060114	Rating Area 5	No Preference	38	549.74
22444PA0060114	Rating Area 5	No Preference	39	556.80
22444PA0060114	Rating Area 5	No Preference	40	563.86
22444PA0060114	Rating Area 5	No Preference	41	574.45
22444PA0060114	Rating Area 5	No Preference	42	584.59
22444PA0060114	Rating Area 5	No Preference	43	598.71
22444PA0060114	Rating Area 5	No Preference	44	616.36
22444PA0060114	Rating Area 5	No Preference	45	637.10
22444PA0060114	Rating Area 5	No Preference	46	661.81
22444PA0060114	Rating Area 5	No Preference	47	689.60
22444PA0060114	Rating Area 5	No Preference	48	721.37
22444PA0060114	Rating Area 5	No Preference	49	752.69
22444PA0060114	Rating Area 5	No Preference	50	787.99
22444PA0060114	Rating Area 5	No Preference	51	822.84
22444PA0060114	Rating Area 5	No Preference	52	861.23
22444PA0060114	Rating Area 5	No Preference	53	900.06
22444PA0060114	Rating Area 5	No Preference	54	941.97
22444PA0060114	Rating Area 5	No Preference	55	983.88
22444PA0060114	Rating Area 5	No Preference	56	1029.33
22444PA0060114	Rating Area 5	No Preference	57	1075.21
22444PA0060114	Rating Area 5	No Preference	58	1124.19
22444PA0060114	Rating Area 5	No Preference	59	1148.45
22444PA0060114	Rating Area 5	No Preference	60	1197.43
22444PA0060114	Rating Area 5	No Preference	61	1239.78
22444PA0060114	Rating Area 5	No Preference	62	1267.58
22444PA0060114	Rating Area 5	No Preference	63	1302.43
22444PA0060114	Rating Area 5	No Preference	64 and over	1323.61
22444PA0060114	Rating Area 6	No Preference	0-14	355.69
22444PA0060114	Rating Area 6	No Preference	15	387.31
22444PA0060114	Rating Area 6	No Preference	16	399.40
22444PA0060114	Rating Area 6	No Preference	17	411.49
22444PA0060114	Rating Area 6	No Preference	18	424.51
22444PA0060114	Rating Area 6	No Preference	19	437.53
22444PA0060114	Rating Area 6	No Preference	20	451.01
22444PA0060114	Rating Area 6	No Preference	21	464.97
22444PA0060114	Rating Area 6	No Preference	22	464.97
22444PA0060114	Rating Area 6	No Preference	23	464.97
22444PA0060114	Rating Area 6	No Preference	24	464.97
22444PA0060114	Rating Area 6	No Preference	25	466.82
22444PA0060114	Rating Area 6	No Preference	26	476.12
22444PA0060114	Rating Area 6	No Preference	27	487.28
22444PA0060114	Rating Area 6	No Preference	28	505.41
22444PA0060114	Rating Area 6	No Preference	29	520.29
22444PA0060114	Rating Area 6	No Preference	30	527.73
22444PA0060114	Rating Area 6	No Preference	31	538.89
22444PA0060114	Rating Area 6	No Preference	32	550.05
22444PA0060114	Rating Area 6	No Preference	33	557.02
22444PA0060114	Rating Area 6	No Preference	34	564.46
22444PA0060114	Rating Area 6	No Preference	35	568.18
22444PA0060114	Rating Area 6	No Preference	36	571.90
22444PA0060114	Rating Area 6	No Preference	37	575.62
22444PA0060114	Rating Area 6	No Preference	38	579.34
22444PA0060114	Rating Area 6	No Preference	39	586.78
22444PA0060114	Rating Area 6	No Preference	40	594.22
22444PA0060114	Rating Area 6	No Preference	41	605.38
22444PA0060114	Rating Area 6	No Preference	42	616.07
22444PA0060114	Rating Area 6	No Preference	43	630.95
22444PA0060114	Rating Area 6	No Preference	44	649.55
22444PA0060114	Rating Area 6	No Preference	45	671.40
22444PA0060114	Rating Area 6	No Preference	46	697.44
22444PA0060114	Rating Area 6	No Preference	47	726.73
22444PA0060114	Rating Area 6	No Preference	48	760.21
22444PA0060114	Rating Area 6	No Preference	49	793.22
22444PA0060114	Rating Area 6	No Preference	50	830.42
22444PA0060114	Rating Area 6	No Preference	51	867.15
22444PA0060114	Rating Area 6	No Preference	52	907.60
22444PA0060114	Rating Area 6	No Preference	53	948.52
22444PA0060114	Rating Area 6	No Preference	54	992.69
22444PA0060114	Rating Area 6	No Preference	55	1036.86
22444PA0060114	Rating Area 6	No Preference	56	1084.75
22444PA0060114	Rating Area 6	No Preference	57	1133.11
22444PA0060114	Rating Area 6	No Preference	58	1184.72
22444PA0060114	Rating Area 6	No Preference	59	1210.29
22444PA0060114	Rating Area 6	No Preference	60	1261.90

22444PA0060114	Rating Area 6	No Preference	61	1306.54
22444PA0060114	Rating Area 6	No Preference	62	1335.83
22444PA0060114	Rating Area 6	No Preference	63	1372.56
22444PA0060114	Rating Area 6	No Preference	64 and over	1394.88
22444PA0060114	Rating Area 7	No Preference	0-14	430.99
22444PA0060114	Rating Area 7	No Preference	15	469.30
22444PA0060114	Rating Area 7	No Preference	16	483.95
22444PA0060114	Rating Area 7	No Preference	17	498.59
22444PA0060114	Rating Area 7	No Preference	18	514.37
22444PA0060114	Rating Area 7	No Preference	19	530.14
22444PA0060114	Rating Area 7	No Preference	20	546.48
22444PA0060114	Rating Area 7	No Preference	21	563.39
22444PA0060114	Rating Area 7	No Preference	22	563.39
22444PA0060114	Rating Area 7	No Preference	23	563.39
22444PA0060114	Rating Area 7	No Preference	24	563.39
22444PA0060114	Rating Area 7	No Preference	25	565.64
22444PA0060114	Rating Area 7	No Preference	26	576.90
22444PA0060114	Rating Area 7	No Preference	27	590.43
22444PA0060114	Rating Area 7	No Preference	28	612.40
22444PA0060114	Rating Area 7	No Preference	29	630.43
22444PA0060114	Rating Area 7	No Preference	30	639.44
22444PA0060114	Rating Area 7	No Preference	31	652.96
22444PA0060114	Rating Area 7	No Preference	32	666.48
22444PA0060114	Rating Area 7	No Preference	33	674.93
22444PA0060114	Rating Area 7	No Preference	34	683.95
22444PA0060114	Rating Area 7	No Preference	35	688.45
22444PA0060114	Rating Area 7	No Preference	36	692.96
22444PA0060114	Rating Area 7	No Preference	37	697.47
22444PA0060114	Rating Area 7	No Preference	38	701.98
22444PA0060114	Rating Area 7	No Preference	39	710.99
22444PA0060114	Rating Area 7	No Preference	40	720.00
22444PA0060114	Rating Area 7	No Preference	41	733.52
22444PA0060114	Rating Area 7	No Preference	42	746.48
22444PA0060114	Rating Area 7	No Preference	43	764.51
22444PA0060114	Rating Area 7	No Preference	44	787.05
22444PA0060114	Rating Area 7	No Preference	45	813.52
22444PA0060114	Rating Area 7	No Preference	46	845.07
22444PA0060114	Rating Area 7	No Preference	47	880.57
22444PA0060114	Rating Area 7	No Preference	48	921.13
22444PA0060114	Rating Area 7	No Preference	49	961.13
22444PA0060114	Rating Area 7	No Preference	50	1006.20
22444PA0060114	Rating Area 7	No Preference	51	1050.71
22444PA0060114	Rating Area 7	No Preference	52	1099.72
22444PA0060114	Rating Area 7	No Preference	53	1149.30
22444PA0060114	Rating Area 7	No Preference	54	1202.82
22444PA0060114	Rating Area 7	No Preference	55	1256.34
22444PA0060114	Rating Area 7	No Preference	56	1314.37
22444PA0060114	Rating Area 7	No Preference	57	1372.96
22444PA0060114	Rating Area 7	No Preference	58	1435.50
22444PA0060114	Rating Area 7	No Preference	59	1466.49
22444PA0060114	Rating Area 7	No Preference	60	1529.02
22444PA0060114	Rating Area 7	No Preference	61	1583.11
22444PA0060114	Rating Area 7	No Preference	62	1618.60
22444PA0060114	Rating Area 7	No Preference	63	1663.11
22444PA0060114	Rating Area 7	No Preference	64 and over	1690.15
22444PA0060114	Rating Area 9	No Preference	0-14	366.08
22444PA0060114	Rating Area 9	No Preference	15	398.62
22444PA0060114	Rating Area 9	No Preference	16	411.06
22444PA0060114	Rating Area 9	No Preference	17	423.50
22444PA0060114	Rating Area 9	No Preference	18	436.90
22444PA0060114	Rating Area 9	No Preference	19	450.30
22444PA0060114	Rating Area 9	No Preference	20	464.18
22444PA0060114	Rating Area 9	No Preference	21	478.54
22444PA0060114	Rating Area 9	No Preference	22	478.54
22444PA0060114	Rating Area 9	No Preference	23	478.54
22444PA0060114	Rating Area 9	No Preference	24	478.54
22444PA0060114	Rating Area 9	No Preference	25	480.45
22444PA0060114	Rating Area 9	No Preference	26	490.02
22444PA0060114	Rating Area 9	No Preference	27	501.51
22444PA0060114	Rating Area 9	No Preference	28	520.17
22444PA0060114	Rating Area 9	No Preference	29	535.48
22444PA0060114	Rating Area 9	No Preference	30	543.14
22444PA0060114	Rating Area 9	No Preference	31	554.62
22444PA0060114	Rating Area 9	No Preference	32	566.11
22444PA0060114	Rating Area 9	No Preference	33	573.29
22444PA0060114	Rating Area 9	No Preference	34	580.94
22444PA0060114	Rating Area 9	No Preference	35	584.77
22444PA0060114	Rating Area 9	No Preference	36	588.60
22444PA0060114	Rating Area 9	No Preference	37	592.43
22444PA0060114	Rating Area 9	No Preference	38	596.26
22444PA0060114	Rating Area 9	No Preference	39	603.91
22444PA0060114	Rating Area 9	No Preference	40	611.57
22444PA0060114	Rating Area 9	No Preference	41	623.05
22444PA0060114	Rating Area 9	No Preference	42	634.06
22444PA0060114	Rating Area 9	No Preference	43	649.37
22444PA0060114	Rating Area 9	No Preference	44	668.51
22444PA0060114	Rating Area 9	No Preference	45	691.01
22444PA0060114	Rating Area 9	No Preference	46	717.80
22444PA0060114	Rating Area 9	No Preference	47	747.95
22444PA0060114	Rating Area 9	No Preference	48	782.41
22444PA0060114	Rating Area 9	No Preference	49	816.38
22444PA0060114	Rating Area 9	No Preference	50	854.67
22444PA0060114	Rating Area 9	No Preference	51	892.47
22444PA0060114	Rating Area 9	No Preference	52	934.10
22444PA0060114	Rating Area 9	No Preference	53	976.21
22444PA0060114	Rating Area 9	No Preference	54	1021.67
22444PA0060114	Rating Area 9	No Preference	55	1067.14
22444PA0060114	Rating Area 9	No Preference	56	1116.42
22444PA0060114	Rating Area 9	No Preference	57	1166.19
22444PA0060114	Rating Area 9	No Preference	58	1219.31
22444PA0060114	Rating Area 9	No Preference	59	1245.63
22444PA0060114	Rating Area 9	No Preference	60	1298.75
22444PA0060114	Rating Area 9	No Preference	61	1344.69
22444PA0060114	Rating Area 9	No Preference	62	1374.83

22444PA0060114 Rating Area 9	No Preference	63	1412.64
22444PA0060114 Rating Area 9	No Preference	64 and over	1435.61
22444PA0060115 Rating Area 2	No Preference	0-14	316.85
22444PA0060115 Rating Area 2	No Preference	15	345.02
22444PA0060115 Rating Area 2	No Preference	16	355.79
22444PA0060115 Rating Area 2	No Preference	17	366.55
22444PA0060115 Rating Area 2	No Preference	18	378.15
22444PA0060115 Rating Area 2	No Preference	19	389.75
22444PA0060115 Rating Area 2	No Preference	20	401.76
22444PA0060115 Rating Area 2	No Preference	21	414.19
22444PA0060115 Rating Area 2	No Preference	22	414.19
22444PA0060115 Rating Area 2	No Preference	23	414.19
22444PA0060115 Rating Area 2	No Preference	24	414.19
22444PA0060115 Rating Area 2	No Preference	25	415.84
22444PA0060115 Rating Area 2	No Preference	26	424.13
22444PA0060115 Rating Area 2	No Preference	27	434.07
22444PA0060115 Rating Area 2	No Preference	28	450.22
22444PA0060115 Rating Area 2	No Preference	29	463.47
22444PA0060115 Rating Area 2	No Preference	30	470.10
22444PA0060115 Rating Area 2	No Preference	31	480.04
22444PA0060115 Rating Area 2	No Preference	32	489.98
22444PA0060115 Rating Area 2	No Preference	33	496.20
22444PA0060115 Rating Area 2	No Preference	34	502.82
22444PA0060115 Rating Area 2	No Preference	35	506.14
22444PA0060115 Rating Area 2	No Preference	36	509.45
22444PA0060115 Rating Area 2	No Preference	37	512.76
22444PA0060115 Rating Area 2	No Preference	38	516.08
22444PA0060115 Rating Area 2	No Preference	39	522.70
22444PA0060115 Rating Area 2	No Preference	40	529.33
22444PA0060115 Rating Area 2	No Preference	41	539.27
22444PA0060115 Rating Area 2	No Preference	42	548.80
22444PA0060115 Rating Area 2	No Preference	43	562.05
22444PA0060115 Rating Area 2	No Preference	44	578.62
22444PA0060115 Rating Area 2	No Preference	45	598.09
22444PA0060115 Rating Area 2	No Preference	46	621.28
22444PA0060115 Rating Area 2	No Preference	47	647.37
22444PA0060115 Rating Area 2	No Preference	48	677.19
22444PA0060115 Rating Area 2	No Preference	49	706.60
22444PA0060115 Rating Area 2	No Preference	50	739.74
22444PA0060115 Rating Area 2	No Preference	51	772.46
22444PA0060115 Rating Area 2	No Preference	52	808.49
22444PA0060115 Rating Area 2	No Preference	53	844.94
22444PA0060115 Rating Area 2	No Preference	54	884.29
22444PA0060115 Rating Area 2	No Preference	55	923.64
22444PA0060115 Rating Area 2	No Preference	56	966.30
22444PA0060115 Rating Area 2	No Preference	57	1009.37
22444PA0060115 Rating Area 2	No Preference	58	1055.35
22444PA0060115 Rating Area 2	No Preference	59	1078.13
22444PA0060115 Rating Area 2	No Preference	60	1124.10
22444PA0060115 Rating Area 2	No Preference	61	1163.86
22444PA0060115 Rating Area 2	No Preference	62	1189.96
22444PA0060115 Rating Area 2	No Preference	63	1222.68
22444PA0060115 Rating Area 2	No Preference	64 and over	1242.56
22444PA0060115 Rating Area 3	No Preference	0-14	302.97
22444PA0060115 Rating Area 3	No Preference	15	329.90
22444PA0060115 Rating Area 3	No Preference	16	340.20
22444PA0060115 Rating Area 3	No Preference	17	350.49
22444PA0060115 Rating Area 3	No Preference	18	361.58
22444PA0060115 Rating Area 3	No Preference	19	372.67
22444PA0060115 Rating Area 3	No Preference	20	384.16
22444PA0060115 Rating Area 3	No Preference	21	396.04
22444PA0060115 Rating Area 3	No Preference	22	396.04
22444PA0060115 Rating Area 3	No Preference	23	396.04
22444PA0060115 Rating Area 3	No Preference	24	396.04
22444PA0060115 Rating Area 3	No Preference	25	397.62
22444PA0060115 Rating Area 3	No Preference	26	405.54
22444PA0060115 Rating Area 3	No Preference	27	415.05
22444PA0060115 Rating Area 3	No Preference	28	430.49
22444PA0060115 Rating Area 3	No Preference	29	443.17
22444PA0060115 Rating Area 3	No Preference	30	449.50
22444PA0060115 Rating Area 3	No Preference	31	459.01
22444PA0060115 Rating Area 3	No Preference	32	468.51
22444PA0060115 Rating Area 3	No Preference	33	474.45
22444PA0060115 Rating Area 3	No Preference	34	480.79
22444PA0060115 Rating Area 3	No Preference	35	483.96
22444PA0060115 Rating Area 3	No Preference	36	487.13
22444PA0060115 Rating Area 3	No Preference	37	490.29
22444PA0060115 Rating Area 3	No Preference	38	493.46
22444PA0060115 Rating Area 3	No Preference	39	499.80
22444PA0060115 Rating Area 3	No Preference	40	506.13
22444PA0060115 Rating Area 3	No Preference	41	515.64
22444PA0060115 Rating Area 3	No Preference	42	524.75
22444PA0060115 Rating Area 3	No Preference	43	537.42
22444PA0060115 Rating Area 3	No Preference	44	553.26
22444PA0060115 Rating Area 3	No Preference	45	571.88
22444PA0060115 Rating Area 3	No Preference	46	594.06
22444PA0060115 Rating Area 3	No Preference	47	619.01
22444PA0060115 Rating Area 3	No Preference	48	647.52
22444PA0060115 Rating Area 3	No Preference	49	675.64
22444PA0060115 Rating Area 3	No Preference	50	707.32
22444PA0060115 Rating Area 3	No Preference	51	738.61
22444PA0060115 Rating Area 3	No Preference	52	773.06
22444PA0060115 Rating Area 3	No Preference	53	807.91
22444PA0060115 Rating Area 3	No Preference	54	845.54
22444PA0060115 Rating Area 3	No Preference	55	883.16
22444PA0060115 Rating Area 3	No Preference	56	923.95
22444PA0060115 Rating Area 3	No Preference	57	965.14
22444PA0060115 Rating Area 3	No Preference	58	1009.10
22444PA0060115 Rating Area 3	No Preference	59	1030.88
22444PA0060115 Rating Area 3	No Preference	60	1074.84
22444PA0060115 Rating Area 3	No Preference	61	1112.86
22444PA0060115 Rating Area 3	No Preference	62	1137.81
22444PA0060115 Rating Area 3	No Preference	63	1169.10
22444PA0060115 Rating Area 3	No Preference	64 and over	1188.11

22444PA0060115	Rating Area 5	No Preference	0-14	323.97
22444PA0060115	Rating Area 5	No Preference	15	352.77
22444PA0060115	Rating Area 5	No Preference	16	363.78
22444PA0060115	Rating Area 5	No Preference	17	374.79
22444PA0060115	Rating Area 5	No Preference	18	386.65
22444PA0060115	Rating Area 5	No Preference	19	398.51
22444PA0060115	Rating Area 5	No Preference	20	410.79
22444PA0060115	Rating Area 5	No Preference	21	423.50
22444PA0060115	Rating Area 5	No Preference	22	423.50
22444PA0060115	Rating Area 5	No Preference	23	423.50
22444PA0060115	Rating Area 5	No Preference	24	423.50
22444PA0060115	Rating Area 5	No Preference	25	425.19
22444PA0060115	Rating Area 5	No Preference	26	433.66
22444PA0060115	Rating Area 5	No Preference	27	443.82
22444PA0060115	Rating Area 5	No Preference	28	460.34
22444PA0060115	Rating Area 5	No Preference	29	473.89
22444PA0060115	Rating Area 5	No Preference	30	480.67
22444PA0060115	Rating Area 5	No Preference	31	490.83
22444PA0060115	Rating Area 5	No Preference	32	500.99
22444PA0060115	Rating Area 5	No Preference	33	507.35
22444PA0060115	Rating Area 5	No Preference	34	514.12
22444PA0060115	Rating Area 5	No Preference	35	517.51
22444PA0060115	Rating Area 5	No Preference	36	520.90
22444PA0060115	Rating Area 5	No Preference	37	524.29
22444PA0060115	Rating Area 5	No Preference	38	527.67
22444PA0060115	Rating Area 5	No Preference	39	534.45
22444PA0060115	Rating Area 5	No Preference	40	541.23
22444PA0060115	Rating Area 5	No Preference	41	551.39
22444PA0060115	Rating Area 5	No Preference	42	561.13
22444PA0060115	Rating Area 5	No Preference	43	574.68
22444PA0060115	Rating Area 5	No Preference	44	591.62
22444PA0060115	Rating Area 5	No Preference	45	611.53
22444PA0060115	Rating Area 5	No Preference	46	635.24
22444PA0060115	Rating Area 5	No Preference	47	661.92
22444PA0060115	Rating Area 5	No Preference	48	692.41
22444PA0060115	Rating Area 5	No Preference	49	722.48
22444PA0060115	Rating Area 5	No Preference	50	756.36
22444PA0060115	Rating Area 5	No Preference	51	789.82
22444PA0060115	Rating Area 5	No Preference	52	826.66
22444PA0060115	Rating Area 5	No Preference	53	863.93
22444PA0060115	Rating Area 5	No Preference	54	904.16
22444PA0060115	Rating Area 5	No Preference	55	944.39
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22444PA0060115	Rating Area 5	No Preference	57	1032.05
22444PA0060115	Rating Area 5	No Preference	58	1079.06
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22444PA0060115	Rating Area 5	No Preference	60	1149.36
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22444PA0060115	Rating Area 5	No Preference	62	1216.70
22444PA0060115	Rating Area 5	No Preference	63	1250.15
22444PA0060115	Rating Area 5	No Preference	64 and over	1270.48
22444PA0060115	Rating Area 6	No Preference	0-14	341.42
22444PA0060115	Rating Area 6	No Preference	15	371.77
22444PA0060115	Rating Area 6	No Preference	16	383.37
22444PA0060115	Rating Area 6	No Preference	17	394.97
22444PA0060115	Rating Area 6	No Preference	18	407.47
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22444PA0060115	Rating Area 6	No Preference	20	432.91
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22444PA0060115	Rating Area 6	No Preference	23	446.30
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22444PA0060115	Rating Area 6	No Preference	26	457.01
22444PA0060115	Rating Area 6	No Preference	27	467.72
22444PA0060115	Rating Area 6	No Preference	28	485.13
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22444PA0060115	Rating Area 6	No Preference	31	517.26
22444PA0060115	Rating Area 6	No Preference	32	527.97
22444PA0060115	Rating Area 6	No Preference	33	534.66
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22444PA0060115	Rating Area 6	No Preference	35	545.38
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22444PA0060115	Rating Area 6	No Preference	48	729.70
22444PA0060115	Rating Area 6	No Preference	49	761.38
22444PA0060115	Rating Area 6	No Preference	50	797.09
22444PA0060115	Rating Area 6	No Preference	51	832.34
22444PA0060115	Rating Area 6	No Preference	52	871.17
22444PA0060115	Rating Area 6	No Preference	53	910.45
22444PA0060115	Rating Area 6	No Preference	54	952.85
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22444PA0060115	Rating Area 6	No Preference	58	1137.17
22444PA0060115	Rating Area 6	No Preference	59	1161.71
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22444PA0060115	Rating Area 6	No Preference	62	1282.21
22444PA0060115	Rating Area 6	No Preference	63	1317.47
22444PA0060115	Rating Area 6	No Preference	64 and over	1338.89
22444PA0060115	Rating Area 7	No Preference	0-14	413.69
22444PA0060115	Rating Area 7	No Preference	15	450.46

22444PA0060115	Rating Area 7	No Preference	16	464.52
22444PA0060115	Rating Area 7	No Preference	17	478.58
22444PA0060115	Rating Area 7	No Preference	18	493.72
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22444PA0060115	Rating Area 7	No Preference	20	524.55
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22444PA0060115	Rating Area 7	No Preference	25	542.93
22444PA0060115	Rating Area 7	No Preference	26	553.75
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22444PA0060115	Rating Area 7	No Preference	38	673.80
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22444PA0060115	Rating Area 7	No Preference	44	755.45
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22444PA0060115	Rating Area 7	No Preference	46	811.15
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22444PA0060115	Rating Area 7	No Preference	48	884.16
22444PA0060115	Rating Area 7	No Preference	49	922.55
22444PA0060115	Rating Area 7	No Preference	50	965.81
22444PA0060115	Rating Area 7	No Preference	51	1008.53
22444PA0060115	Rating Area 7	No Preference	52	1055.58
22444PA0060115	Rating Area 7	No Preference	53	1103.17
22444PA0060115	Rating Area 7	No Preference	54	1154.54
22444PA0060115	Rating Area 7	No Preference	55	1205.92
22444PA0060115	Rating Area 7	No Preference	56	1261.61
22444PA0060115	Rating Area 7	No Preference	57	1317.85
22444PA0060115	Rating Area 7	No Preference	58	1377.88
22444PA0060115	Rating Area 7	No Preference	59	1407.62
22444PA0060115	Rating Area 7	No Preference	60	1467.65
22444PA0060115	Rating Area 7	No Preference	61	1519.56
22444PA0060115	Rating Area 7	No Preference	62	1553.63
22444PA0060115	Rating Area 7	No Preference	63	1596.35
22444PA0060115	Rating Area 7	No Preference	64 and over	1622.31
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22444PA0060115	Rating Area 9	No Preference	18	419.37
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22444PA0060115	Rating Area 9	No Preference	54	980.67
22444PA0060115	Rating Area 9	No Preference	55	1024.30
22444PA0060115	Rating Area 9	No Preference	56	1071.61
22444PA0060115	Rating Area 9	No Preference	57	1119.38
22444PA0060115	Rating Area 9	No Preference	58	1170.37
22444PA0060115	Rating Area 9	No Preference	59	1195.63
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22444PA0060115	Rating Area 9	No Preference	61	1290.71
22444PA0060115	Rating Area 9	No Preference	62	1319.65
22444PA0060115	Rating Area 9	No Preference	63	1355.94
22444PA0060115	Rating Area 9	No Preference	64 and over	1377.98
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22444PA0060116	Rating Area 2	No Preference	15	335.43
22444PA0060116	Rating Area 2	No Preference	16	345.90
22444PA0060116	Rating Area 2	No Preference	17	356.37

22444PA0060116	Rating Area 2	No Preference	18	367.64
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22444PA0060116	Rating Area 2	No Preference	24	402.68
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22444PA0060116	Rating Area 2	No Preference	27	422.00
22444PA0060116	Rating Area 2	No Preference	28	437.71
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22444PA0060116	Rating Area 2	No Preference	30	457.04
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22444PA0060116	Rating Area 2	No Preference	38	501.73
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22444PA0060116	Rating Area 2	No Preference	45	581.46
22444PA0060116	Rating Area 2	No Preference	46	604.01
22444PA0060116	Rating Area 2	No Preference	47	629.38
22444PA0060116	Rating Area 2	No Preference	48	658.38
22444PA0060116	Rating Area 2	No Preference	49	686.97
22444PA0060116	Rating Area 2	No Preference	50	719.18
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22444PA0060116	Rating Area 2	No Preference	53	821.46
22444PA0060116	Rating Area 2	No Preference	54	859.71
22444PA0060116	Rating Area 2	No Preference	55	897.97
22444PA0060116	Rating Area 2	No Preference	56	939.44
22444PA0060116	Rating Area 2	No Preference	57	981.32
22444PA0060116	Rating Area 2	No Preference	58	1026.02
22444PA0060116	Rating Area 2	No Preference	59	1048.17
22444PA0060116	Rating Area 2	No Preference	60	1092.86
22444PA0060116	Rating Area 2	No Preference	61	1131.52
22444PA0060116	Rating Area 2	No Preference	62	1156.89
22444PA0060116	Rating Area 2	No Preference	63	1188.70
22444PA0060116	Rating Area 2	No Preference	64 and over	1208.03
22444PA0060116	Rating Area 3	No Preference	0-14	294.55
22444PA0060116	Rating Area 3	No Preference	15	320.73
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22444PA0060116	Rating Area 3	No Preference	17	340.75
22444PA0060116	Rating Area 3	No Preference	18	351.53
22444PA0060116	Rating Area 3	No Preference	19	362.31
22444PA0060116	Rating Area 3	No Preference	20	373.48
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22444PA0060116	Rating Area 3	No Preference	26	394.27
22444PA0060116	Rating Area 3	No Preference	27	403.51
22444PA0060116	Rating Area 3	No Preference	28	418.53
22444PA0060116	Rating Area 3	No Preference	29	430.85
22444PA0060116	Rating Area 3	No Preference	30	437.01
22444PA0060116	Rating Area 3	No Preference	31	446.25
22444PA0060116	Rating Area 3	No Preference	32	455.49
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22444PA0060116	Rating Area 3	No Preference	34	467.43
22444PA0060116	Rating Area 3	No Preference	35	470.51
22444PA0060116	Rating Area 3	No Preference	36	473.59
22444PA0060116	Rating Area 3	No Preference	37	476.67
22444PA0060116	Rating Area 3	No Preference	38	479.75
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22444PA0060116	Rating Area 3	No Preference	40	492.07
22444PA0060116	Rating Area 3	No Preference	41	501.31
22444PA0060116	Rating Area 3	No Preference	42	510.17
22444PA0060116	Rating Area 3	No Preference	43	522.49
22444PA0060116	Rating Area 3	No Preference	44	537.89
22444PA0060116	Rating Area 3	No Preference	45	555.98
22444PA0060116	Rating Area 3	No Preference	46	577.55
22444PA0060116	Rating Area 3	No Preference	47	601.80
22444PA0060116	Rating Area 3	No Preference	48	629.53
22444PA0060116	Rating Area 3	No Preference	49	656.86
22444PA0060116	Rating Area 3	No Preference	50	687.66
22444PA0060116	Rating Area 3	No Preference	51	718.08
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22444PA0060116	Rating Area 3	No Preference	54	822.04
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22444PA0060116	Rating Area 3	No Preference	56	898.28
22444PA0060116	Rating Area 3	No Preference	57	938.32
22444PA0060116	Rating Area 3	No Preference	58	981.06
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22444PA0060116	Rating Area 3	No Preference	60	1044.97
22444PA0060116	Rating Area 3	No Preference	61	1081.94
22444PA0060116	Rating Area 3	No Preference	62	1106.19
22444PA0060116	Rating Area 3	No Preference	63	1136.61
22444PA0060116	Rating Area 3	No Preference	64 and over	1155.09
22444PA0060116	Rating Area 5	No Preference	0-14	314.97
22444PA0060116	Rating Area 5	No Preference	15	342.97
22444PA0060116	Rating Area 5	No Preference	16	353.67
22444PA0060116	Rating Area 5	No Preference	17	364.38
22444PA0060116	Rating Area 5	No Preference	18	375.90
22444PA0060116	Rating Area 5	No Preference	19	387.43

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22444PA0060116 Rating Area 5	No Preference	22	411.73
22444PA0060116 Rating Area 5	No Preference	23	411.73
22444PA0060116 Rating Area 5	No Preference	24	411.73
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22444PA0060116 Rating Area 5	No Preference	28	447.55
22444PA0060116 Rating Area 5	No Preference	29	460.72
22444PA0060116 Rating Area 5	No Preference	30	467.31
22444PA0060116 Rating Area 5	No Preference	31	477.19
22444PA0060116 Rating Area 5	No Preference	32	487.07
22444PA0060116 Rating Area 5	No Preference	33	493.25
22444PA0060116 Rating Area 5	No Preference	34	499.83
22444PA0060116 Rating Area 5	No Preference	35	503.13
22444PA0060116 Rating Area 5	No Preference	36	506.42
22444PA0060116 Rating Area 5	No Preference	37	509.72
22444PA0060116 Rating Area 5	No Preference	38	513.01
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22444PA0060116 Rating Area 5	No Preference	40	526.18
22444PA0060116 Rating Area 5	No Preference	41	536.07
22444PA0060116 Rating Area 5	No Preference	42	545.54
22444PA0060116 Rating Area 5	No Preference	43	558.71
22444PA0060116 Rating Area 5	No Preference	44	575.18
22444PA0060116 Rating Area 5	No Preference	45	594.53
22444PA0060116 Rating Area 5	No Preference	46	617.59
22444PA0060116 Rating Area 5	No Preference	47	643.53
22444PA0060116 Rating Area 5	No Preference	48	673.17
22444PA0060116 Rating Area 5	No Preference	49	702.40
22444PA0060116 Rating Area 5	No Preference	50	735.34
22444PA0060116 Rating Area 5	No Preference	51	767.87
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22444PA0060116 Rating Area 5	No Preference	53	839.92
22444PA0060116 Rating Area 5	No Preference	54	879.03
22444PA0060116 Rating Area 5	No Preference	55	918.15
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22444PA0060116 Rating Area 5	No Preference	57	1003.37
22444PA0060116 Rating Area 5	No Preference	58	1049.08
22444PA0060116 Rating Area 5	No Preference	59	1071.72
22444PA0060116 Rating Area 5	No Preference	60	1117.42
22444PA0060116 Rating Area 5	No Preference	61	1156.95
22444PA0060116 Rating Area 5	No Preference	62	1182.89
22444PA0060116 Rating Area 5	No Preference	63	1215.41
22444PA0060116 Rating Area 5	No Preference	64 and over	1235.17
22444PA0060116 Rating Area 6	No Preference	0-14	331.93
22444PA0060116 Rating Area 6	No Preference	15	361.43
22444PA0060116 Rating Area 6	No Preference	16	372.72
22444PA0060116 Rating Area 6	No Preference	17	384.00
22444PA0060116 Rating Area 6	No Preference	18	396.15
22444PA0060116 Rating Area 6	No Preference	19	408.29
22444PA0060116 Rating Area 6	No Preference	20	420.88
22444PA0060116 Rating Area 6	No Preference	21	433.90
22444PA0060116 Rating Area 6	No Preference	22	433.90
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22444PA0060116 Rating Area 6	No Preference	24	433.90
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22444PA0060116 Rating Area 6	No Preference	27	454.72
22444PA0060116 Rating Area 6	No Preference	28	471.64
22444PA0060116 Rating Area 6	No Preference	29	485.53
22444PA0060116 Rating Area 6	No Preference	30	492.47
22444PA0060116 Rating Area 6	No Preference	31	502.88
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22444PA0060116 Rating Area 6	No Preference	33	519.81
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22444PA0060116 Rating Area 6	No Preference	42	574.91
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22444PA0060116 Rating Area 6	No Preference	46	650.84
22444PA0060116 Rating Area 6	No Preference	47	678.18
22444PA0060116 Rating Area 6	No Preference	48	709.42
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22444PA0060116 Rating Area 6	No Preference	50	774.94
22444PA0060116 Rating Area 6	No Preference	51	809.21
22444PA0060116 Rating Area 6	No Preference	52	846.96
22444PA0060116 Rating Area 6	No Preference	53	885.15
22444PA0060116 Rating Area 6	No Preference	54	926.37
22444PA0060116 Rating Area 6	No Preference	55	967.59
22444PA0060116 Rating Area 6	No Preference	56	1012.28
22444PA0060116 Rating Area 6	No Preference	57	1057.40
22444PA0060116 Rating Area 6	No Preference	58	1105.56
22444PA0060116 Rating Area 6	No Preference	59	1129.43
22444PA0060116 Rating Area 6	No Preference	60	1177.59
22444PA0060116 Rating Area 6	No Preference	61	1219.24
22444PA0060116 Rating Area 6	No Preference	62	1246.58
22444PA0060116 Rating Area 6	No Preference	63	1280.86
22444PA0060116 Rating Area 6	No Preference	64 and over	1301.68
22444PA0060116 Rating Area 7	No Preference	0-14	402.19
22444PA0060116 Rating Area 7	No Preference	15	437.94
22444PA0060116 Rating Area 7	No Preference	16	451.61
22444PA0060116 Rating Area 7	No Preference	17	465.28
22444PA0060116 Rating Area 7	No Preference	18	480.00
22444PA0060116 Rating Area 7	No Preference	19	494.72
22444PA0060116 Rating Area 7	No Preference	20	509.97
22444PA0060116 Rating Area 7	No Preference	21	525.75

22444PA0060116	Rating Area 7	No Preference	22	525.75
22444PA0060116	Rating Area 7	No Preference	23	525.75
22444PA0060116	Rating Area 7	No Preference	24	525.75
22444PA0060116	Rating Area 7	No Preference	25	527.84
22444PA0060116	Rating Area 7	No Preference	26	538.36
22444PA0060116	Rating Area 7	No Preference	27	550.98
22444PA0060116	Rating Area 7	No Preference	28	571.48
22444PA0060116	Rating Area 7	No Preference	29	588.30
22444PA0060116	Rating Area 7	No Preference	30	596.72
22444PA0060116	Rating Area 7	No Preference	31	609.33
22444PA0060116	Rating Area 7	No Preference	32	621.95
22444PA0060116	Rating Area 7	No Preference	33	629.84
22444PA0060116	Rating Area 7	No Preference	34	638.25
22444PA0060116	Rating Area 7	No Preference	35	642.46
22444PA0060116	Rating Area 7	No Preference	36	646.66
22444PA0060116	Rating Area 7	No Preference	37	650.87
22444PA0060116	Rating Area 7	No Preference	38	655.07
22444PA0060116	Rating Area 7	No Preference	39	663.49
22444PA0060116	Rating Area 7	No Preference	40	671.90
22444PA0060116	Rating Area 7	No Preference	41	684.51
22444PA0060116	Rating Area 7	No Preference	42	696.61
22444PA0060116	Rating Area 7	No Preference	43	713.43
22444PA0060116	Rating Area 7	No Preference	44	734.46
22444PA0060116	Rating Area 7	No Preference	45	759.17
22444PA0060116	Rating Area 7	No Preference	46	788.61
22444PA0060116	Rating Area 7	No Preference	47	821.73
22444PA0060116	Rating Area 7	No Preference	48	859.59
22444PA0060116	Rating Area 7	No Preference	49	896.91
22444PA0060116	Rating Area 7	No Preference	50	938.97
22444PA0060116	Rating Area 7	No Preference	51	980.51
22444PA0060116	Rating Area 7	No Preference	52	1026.25
22444PA0060116	Rating Area 7	No Preference	53	1072.51
22444PA0060116	Rating Area 7	No Preference	54	1122.46
22444PA0060116	Rating Area 7	No Preference	55	1172.40
22444PA0060116	Rating Area 7	No Preference	56	1226.55
22444PA0060116	Rating Area 7	No Preference	57	1281.23
22444PA0060116	Rating Area 7	No Preference	58	1339.59
22444PA0060116	Rating Area 7	No Preference	59	1368.50
22444PA0060116	Rating Area 7	No Preference	60	1426.86
22444PA0060116	Rating Area 7	No Preference	61	1477.33
22444PA0060116	Rating Area 7	No Preference	62	1510.45
22444PA0060116	Rating Area 7	No Preference	63	1551.99
22444PA0060116	Rating Area 7	No Preference	64 and over	1577.22
22444PA0060116	Rating Area 9	No Preference	0-14	341.62
22444PA0060116	Rating Area 9	No Preference	15	371.99
22444PA0060116	Rating Area 9	No Preference	16	383.60
22444PA0060116	Rating Area 9	No Preference	17	395.21
22444PA0060116	Rating Area 9	No Preference	18	407.71
22444PA0060116	Rating Area 9	No Preference	19	420.22
22444PA0060116	Rating Area 9	No Preference	20	433.17
22444PA0060116	Rating Area 9	No Preference	21	446.57
22444PA0060116	Rating Area 9	No Preference	22	446.57
22444PA0060116	Rating Area 9	No Preference	23	446.57
22444PA0060116	Rating Area 9	No Preference	24	446.57
22444PA0060116	Rating Area 9	No Preference	25	448.35
22444PA0060116	Rating Area 9	No Preference	26	457.28
22444PA0060116	Rating Area 9	No Preference	27	468.00
22444PA0060116	Rating Area 9	No Preference	28	485.41
22444PA0060116	Rating Area 9	No Preference	29	499.70
22444PA0060116	Rating Area 9	No Preference	30	506.85
22444PA0060116	Rating Area 9	No Preference	31	517.57
22444PA0060116	Rating Area 9	No Preference	32	528.28
22444PA0060116	Rating Area 9	No Preference	33	534.98
22444PA0060116	Rating Area 9	No Preference	34	542.13
22444PA0060116	Rating Area 9	No Preference	35	545.70
22444PA0060116	Rating Area 9	No Preference	36	549.27
22444PA0060116	Rating Area 9	No Preference	37	552.85
22444PA0060116	Rating Area 9	No Preference	38	556.42
22444PA0060116	Rating Area 9	No Preference	39	563.56
22444PA0060116	Rating Area 9	No Preference	40	570.71
22444PA0060116	Rating Area 9	No Preference	41	581.43
22444PA0060116	Rating Area 9	No Preference	42	591.70
22444PA0060116	Rating Area 9	No Preference	43	605.99
22444PA0060116	Rating Area 9	No Preference	44	623.85
22444PA0060116	Rating Area 9	No Preference	45	644.84
22444PA0060116	Rating Area 9	No Preference	46	669.84
22444PA0060116	Rating Area 9	No Preference	47	697.98
22444PA0060116	Rating Area 9	No Preference	48	730.13
22444PA0060116	Rating Area 9	No Preference	49	761.84
22444PA0060116	Rating Area 9	No Preference	50	797.56
22444PA0060116	Rating Area 9	No Preference	51	832.84
22444PA0060116	Rating Area 9	No Preference	52	871.69
22444PA0060116	Rating Area 9	No Preference	53	910.99
22444PA0060116	Rating Area 9	No Preference	54	953.41
22444PA0060116	Rating Area 9	No Preference	55	995.84
22444PA0060116	Rating Area 9	No Preference	56	1041.83
22444PA0060116	Rating Area 9	No Preference	57	1088.27
22444PA0060116	Rating Area 9	No Preference	58	1137.84
22444PA0060116	Rating Area 9	No Preference	59	1162.40
22444PA0060116	Rating Area 9	No Preference	60	1211.97
22444PA0060116	Rating Area 9	No Preference	61	1254.84
22444PA0060116	Rating Area 9	No Preference	62	1282.98
22444PA0060116	Rating Area 9	No Preference	63	1318.25
22444PA0060116	Rating Area 9	No Preference	64 and over	1339.69
22444PA0060117	Rating Area 2	No Preference	0-14	297.92
22444PA0060117	Rating Area 2	No Preference	15	324.41
22444PA0060117	Rating Area 2	No Preference	16	334.53
22444PA0060117	Rating Area 2	No Preference	17	344.66
22444PA0060117	Rating Area 2	No Preference	18	355.56
22444PA0060117	Rating Area 2	No Preference	19	366.47
22444PA0060117	Rating Area 2	No Preference	20	377.76
22444PA0060117	Rating Area 2	No Preference	21	389.45
22444PA0060117	Rating Area 2	No Preference	22	389.45
22444PA0060117	Rating Area 2	No Preference	23	389.45

22444PA0060117 Rating Area 2	No Preference	24	389.45
22444PA0060117 Rating Area 2	No Preference	25	391.00
22444PA0060117 Rating Area 2	No Preference	26	398.79
22444PA0060117 Rating Area 2	No Preference	27	408.14
22444PA0060117 Rating Area 2	No Preference	28	423.32
22444PA0060117 Rating Area 2	No Preference	29	435.79
22444PA0060117 Rating Area 2	No Preference	30	442.02
22444PA0060117 Rating Area 2	No Preference	31	451.36
22444PA0060117 Rating Area 2	No Preference	32	460.71
22444PA0060117 Rating Area 2	No Preference	33	466.55
22444PA0060117 Rating Area 2	No Preference	34	472.78
22444PA0060117 Rating Area 2	No Preference	35	475.90
22444PA0060117 Rating Area 2	No Preference	36	479.01
22444PA0060117 Rating Area 2	No Preference	37	482.13
22444PA0060117 Rating Area 2	No Preference	38	485.25
22444PA0060117 Rating Area 2	No Preference	39	491.48
22444PA0060117 Rating Area 2	No Preference	40	497.71
22444PA0060117 Rating Area 2	No Preference	41	507.05
22444PA0060117 Rating Area 2	No Preference	42	516.01
22444PA0060117 Rating Area 2	No Preference	43	528.47
22444PA0060117 Rating Area 2	No Preference	44	544.05
22444PA0060117 Rating Area 2	No Preference	45	562.36
22444PA0060117 Rating Area 2	No Preference	46	584.16
22444PA0060117 Rating Area 2	No Preference	47	608.70
22444PA0060117 Rating Area 2	No Preference	48	636.74
22444PA0060117 Rating Area 2	No Preference	49	664.39
22444PA0060117 Rating Area 2	No Preference	50	695.54
22444PA0060117 Rating Area 2	No Preference	51	726.31
22444PA0060117 Rating Area 2	No Preference	52	760.19
22444PA0060117 Rating Area 2	No Preference	53	794.46
22444PA0060117 Rating Area 2	No Preference	54	831.46
22444PA0060117 Rating Area 2	No Preference	55	868.46
22444PA0060117 Rating Area 2	No Preference	56	908.57
22444PA0060117 Rating Area 2	No Preference	57	949.07
22444PA0060117 Rating Area 2	No Preference	58	992.30
22444PA0060117 Rating Area 2	No Preference	59	1013.72
22444PA0060117 Rating Area 2	No Preference	60	1056.95
22444PA0060117 Rating Area 2	No Preference	61	1094.33
22444PA0060117 Rating Area 2	No Preference	62	1118.87
22444PA0060117 Rating Area 2	No Preference	63	1149.63
22444PA0060117 Rating Area 2	No Preference	64 and over	1168.33
22444PA0060117 Rating Area 3	No Preference	0-14	284.87
22444PA0060117 Rating Area 3	No Preference	15	310.19
22444PA0060117 Rating Area 3	No Preference	16	319.87
22444PA0060117 Rating Area 3	No Preference	17	329.55
22444PA0060117 Rating Area 3	No Preference	18	339.98
22444PA0060117 Rating Area 3	No Preference	19	350.41
22444PA0060117 Rating Area 3	No Preference	20	361.21
22444PA0060117 Rating Area 3	No Preference	21	372.38
22444PA0060117 Rating Area 3	No Preference	22	372.38
22444PA0060117 Rating Area 3	No Preference	23	372.38
22444PA0060117 Rating Area 3	No Preference	24	372.38
22444PA0060117 Rating Area 3	No Preference	25	373.87
22444PA0060117 Rating Area 3	No Preference	26	381.31
22444PA0060117 Rating Area 3	No Preference	27	390.25
22444PA0060117 Rating Area 3	No Preference	28	404.77
22444PA0060117 Rating Area 3	No Preference	29	416.69
22444PA0060117 Rating Area 3	No Preference	30	422.65
22444PA0060117 Rating Area 3	No Preference	31	431.59
22444PA0060117 Rating Area 3	No Preference	32	440.52
22444PA0060117 Rating Area 3	No Preference	33	446.11
22444PA0060117 Rating Area 3	No Preference	34	452.07
22444PA0060117 Rating Area 3	No Preference	35	455.04
22444PA0060117 Rating Area 3	No Preference	36	458.02
22444PA0060117 Rating Area 3	No Preference	37	461.00
22444PA0060117 Rating Area 3	No Preference	38	463.98
22444PA0060117 Rating Area 3	No Preference	39	469.94
22444PA0060117 Rating Area 3	No Preference	40	475.90
22444PA0060117 Rating Area 3	No Preference	41	484.84
22444PA0060117 Rating Area 3	No Preference	42	493.40
22444PA0060117 Rating Area 3	No Preference	43	505.32
22444PA0060117 Rating Area 3	No Preference	44	520.21
22444PA0060117 Rating Area 3	No Preference	45	537.71
22444PA0060117 Rating Area 3	No Preference	46	558.57
22444PA0060117 Rating Area 3	No Preference	47	582.03
22444PA0060117 Rating Area 3	No Preference	48	608.84
22444PA0060117 Rating Area 3	No Preference	49	635.28
22444PA0060117 Rating Area 3	No Preference	50	665.07
22444PA0060117 Rating Area 3	No Preference	51	694.48
22444PA0060117 Rating Area 3	No Preference	52	726.88
22444PA0060117 Rating Area 3	No Preference	53	759.65
22444PA0060117 Rating Area 3	No Preference	54	795.03
22444PA0060117 Rating Area 3	No Preference	55	830.40
22444PA0060117 Rating Area 3	No Preference	56	868.76
22444PA0060117 Rating Area 3	No Preference	57	907.48
22444PA0060117 Rating Area 3	No Preference	58	948.82
22444PA0060117 Rating Area 3	No Preference	59	969.30
22444PA0060117 Rating Area 3	No Preference	60	1010.63
22444PA0060117 Rating Area 3	No Preference	61	1046.38
22444PA0060117 Rating Area 3	No Preference	62	1069.84
22444PA0060117 Rating Area 3	No Preference	63	1099.26
22444PA0060117 Rating Area 3	No Preference	64 and over	1117.13
22444PA0060117 Rating Area 5	No Preference	0-14	304.62
22444PA0060117 Rating Area 5	No Preference	15	331.70
22444PA0060117 Rating Area 5	No Preference	16	342.05
22444PA0060117 Rating Area 5	No Preference	17	352.40
22444PA0060117 Rating Area 5	No Preference	18	363.55
22444PA0060117 Rating Area 5	No Preference	19	374.70
22444PA0060117 Rating Area 5	No Preference	20	386.25
22444PA0060117 Rating Area 5	No Preference	21	398.20
22444PA0060117 Rating Area 5	No Preference	22	398.20
22444PA0060117 Rating Area 5	No Preference	23	398.20
22444PA0060117 Rating Area 5	No Preference	24	398.20
22444PA0060117 Rating Area 5	No Preference	25	399.79

22444PA0060117 Rating Area 5	No Preference	26	407.75
22444PA0060117 Rating Area 5	No Preference	27	417.31
22444PA0060117 Rating Area 5	No Preference	28	432.84
22444PA0060117 Rating Area 5	No Preference	29	445.58
22444PA0060117 Rating Area 5	No Preference	30	451.95
22444PA0060117 Rating Area 5	No Preference	31	461.51
22444PA0060117 Rating Area 5	No Preference	32	471.06
22444PA0060117 Rating Area 5	No Preference	33	477.04
22444PA0060117 Rating Area 5	No Preference	34	483.41
22444PA0060117 Rating Area 5	No Preference	35	486.59
22444PA0060117 Rating Area 5	No Preference	36	489.78
22444PA0060117 Rating Area 5	No Preference	37	492.96
22444PA0060117 Rating Area 5	No Preference	38	496.15
22444PA0060117 Rating Area 5	No Preference	39	502.52
22444PA0060117 Rating Area 5	No Preference	40	508.89
22444PA0060117 Rating Area 5	No Preference	41	518.45
22444PA0060117 Rating Area 5	No Preference	42	527.61
22444PA0060117 Rating Area 5	No Preference	43	540.35
22444PA0060117 Rating Area 5	No Preference	44	556.28
22444PA0060117 Rating Area 5	No Preference	45	574.99
22444PA0060117 Rating Area 5	No Preference	46	597.29
22444PA0060117 Rating Area 5	No Preference	47	622.38
22444PA0060117 Rating Area 5	No Preference	48	651.05
22444PA0060117 Rating Area 5	No Preference	49	679.32
22444PA0060117 Rating Area 5	No Preference	50	711.17
22444PA0060117 Rating Area 5	No Preference	51	742.63
22444PA0060117 Rating Area 5	No Preference	52	777.28
22444PA0060117 Rating Area 5	No Preference	53	812.32
22444PA0060117 Rating Area 5	No Preference	54	850.14
22444PA0060117 Rating Area 5	No Preference	55	887.97
22444PA0060117 Rating Area 5	No Preference	56	928.99
22444PA0060117 Rating Area 5	No Preference	57	970.40
22444PA0060117 Rating Area 5	No Preference	58	1014.60
22444PA0060117 Rating Area 5	No Preference	59	1036.50
22444PA0060117 Rating Area 5	No Preference	60	1080.70
22444PA0060117 Rating Area 5	No Preference	61	1118.93
22444PA0060117 Rating Area 5	No Preference	62	1144.01
22444PA0060117 Rating Area 5	No Preference	63	1175.47
22444PA0060117 Rating Area 5	No Preference	64 and over	1194.58
22444PA0060117 Rating Area 6	No Preference	0-14	321.02
22444PA0060117 Rating Area 6	No Preference	15	349.56
22444PA0060117 Rating Area 6	No Preference	16	360.47
22444PA0060117 Rating Area 6	No Preference	17	371.38
22444PA0060117 Rating Area 6	No Preference	18	383.13
22444PA0060117 Rating Area 6	No Preference	19	394.88
22444PA0060117 Rating Area 6	No Preference	20	407.05
22444PA0060117 Rating Area 6	No Preference	21	419.64
22444PA0060117 Rating Area 6	No Preference	22	419.64
22444PA0060117 Rating Area 6	No Preference	23	419.64
22444PA0060117 Rating Area 6	No Preference	24	419.64
22444PA0060117 Rating Area 6	No Preference	25	421.31
22444PA0060117 Rating Area 6	No Preference	26	429.71
22444PA0060117 Rating Area 6	No Preference	27	439.78
22444PA0060117 Rating Area 6	No Preference	28	456.14
22444PA0060117 Rating Area 6	No Preference	29	469.57
22444PA0060117 Rating Area 6	No Preference	30	476.29
22444PA0060117 Rating Area 6	No Preference	31	486.36
22444PA0060117 Rating Area 6	No Preference	32	496.43
22444PA0060117 Rating Area 6	No Preference	33	502.72
22444PA0060117 Rating Area 6	No Preference	34	509.44
22444PA0060117 Rating Area 6	No Preference	35	512.79
22444PA0060117 Rating Area 6	No Preference	36	516.15
22444PA0060117 Rating Area 6	No Preference	37	519.51
22444PA0060117 Rating Area 6	No Preference	38	522.87
22444PA0060117 Rating Area 6	No Preference	39	529.58
22444PA0060117 Rating Area 6	No Preference	40	536.29
22444PA0060117 Rating Area 6	No Preference	41	546.37
22444PA0060117 Rating Area 6	No Preference	42	556.02
22444PA0060117 Rating Area 6	No Preference	43	569.45
22444PA0060117 Rating Area 6	No Preference	44	586.23
22444PA0060117 Rating Area 6	No Preference	45	605.95
22444PA0060117 Rating Area 6	No Preference	46	629.45
22444PA0060117 Rating Area 6	No Preference	47	655.89
22444PA0060117 Rating Area 6	No Preference	48	686.10
22444PA0060117 Rating Area 6	No Preference	49	715.90
22444PA0060117 Rating Area 6	No Preference	50	749.47
22444PA0060117 Rating Area 6	No Preference	51	782.62
22444PA0060117 Rating Area 6	No Preference	52	819.13
22444PA0060117 Rating Area 6	No Preference	53	856.06
22444PA0060117 Rating Area 6	No Preference	54	895.92
22444PA0060117 Rating Area 6	No Preference	55	935.79
22444PA0060117 Rating Area 6	No Preference	56	979.01
22444PA0060117 Rating Area 6	No Preference	57	1022.65
22444PA0060117 Rating Area 6	No Preference	58	1069.23
22444PA0060117 Rating Area 6	No Preference	59	1092.31
22444PA0060117 Rating Area 6	No Preference	60	1138.89
22444PA0060117 Rating Area 6	No Preference	61	1179.18
22444PA0060117 Rating Area 6	No Preference	62	1205.61
22444PA0060117 Rating Area 6	No Preference	63	1238.76
22444PA0060117 Rating Area 6	No Preference	64 and over	1258.91
22444PA0060117 Rating Area 7	No Preference	0-14	388.97
22444PA0060117 Rating Area 7	No Preference	15	423.55
22444PA0060117 Rating Area 7	No Preference	16	436.77
22444PA0060117 Rating Area 7	No Preference	17	449.99
22444PA0060117 Rating Area 7	No Preference	18	464.23
22444PA0060117 Rating Area 7	No Preference	19	478.46
22444PA0060117 Rating Area 7	No Preference	20	493.21
22444PA0060117 Rating Area 7	No Preference	21	508.47
22444PA0060117 Rating Area 7	No Preference	22	508.47
22444PA0060117 Rating Area 7	No Preference	23	508.47
22444PA0060117 Rating Area 7	No Preference	24	508.47
22444PA0060117 Rating Area 7	No Preference	25	510.50
22444PA0060117 Rating Area 7	No Preference	26	520.67
22444PA0060117 Rating Area 7	No Preference	27	532.87

22444PA0060117	Rating Area 7	No Preference	28	552.70
22444PA0060117	Rating Area 7	No Preference	29	568.97
22444PA0060117	Rating Area 7	No Preference	30	577.11
22444PA0060117	Rating Area 7	No Preference	31	589.31
22444PA0060117	Rating Area 7	No Preference	32	601.51
22444PA0060117	Rating Area 7	No Preference	33	609.14
22444PA0060117	Rating Area 7	No Preference	34	617.27
22444PA0060117	Rating Area 7	No Preference	35	621.34
22444PA0060117	Rating Area 7	No Preference	36	625.41
22444PA0060117	Rating Area 7	No Preference	37	629.48
22444PA0060117	Rating Area 7	No Preference	38	633.55
22444PA0060117	Rating Area 7	No Preference	39	641.68
22444PA0060117	Rating Area 7	No Preference	40	649.82
22444PA0060117	Rating Area 7	No Preference	41	662.02
22444PA0060117	Rating Area 7	No Preference	42	673.71
22444PA0060117	Rating Area 7	No Preference	43	689.98
22444PA0060117	Rating Area 7	No Preference	44	710.32
22444PA0060117	Rating Area 7	No Preference	45	734.22
22444PA0060117	Rating Area 7	No Preference	46	762.69
22444PA0060117	Rating Area 7	No Preference	47	794.73
22444PA0060117	Rating Area 7	No Preference	48	831.34
22444PA0060117	Rating Area 7	No Preference	49	867.44
22444PA0060117	Rating Area 7	No Preference	50	908.12
22444PA0060117	Rating Area 7	No Preference	51	948.28
22444PA0060117	Rating Area 7	No Preference	52	992.52
22444PA0060117	Rating Area 7	No Preference	53	1037.27
22444PA0060117	Rating Area 7	No Preference	54	1085.57
22444PA0060117	Rating Area 7	No Preference	55	1133.87
22444PA0060117	Rating Area 7	No Preference	56	1186.24
22444PA0060117	Rating Area 7	No Preference	57	1239.13
22444PA0060117	Rating Area 7	No Preference	58	1295.56
22444PA0060117	Rating Area 7	No Preference	59	1323.53
22444PA0060117	Rating Area 7	No Preference	60	1379.97
22444PA0060117	Rating Area 7	No Preference	61	1428.78
22444PA0060117	Rating Area 7	No Preference	62	1460.82
22444PA0060117	Rating Area 7	No Preference	63	1500.98
22444PA0060117	Rating Area 7	No Preference	64 and over	1525.39
22444PA0060117	Rating Area 9	No Preference	0-14	330.39
22444PA0060117	Rating Area 9	No Preference	15	359.76
22444PA0060117	Rating Area 9	No Preference	16	370.99
22444PA0060117	Rating Area 9	No Preference	17	382.22
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22444PA0060117	Rating Area 9	No Preference	25	433.62
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22444PA0060117	Rating Area 9	No Preference	28	469.46
22444PA0060117	Rating Area 9	No Preference	29	483.28
22444PA0060117	Rating Area 9	No Preference	30	490.19
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22444PA0060117	Rating Area 9	No Preference	32	510.92
22444PA0060117	Rating Area 9	No Preference	33	517.40
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22444PA0060117	Rating Area 9	No Preference	36	531.22
22444PA0060117	Rating Area 9	No Preference	37	534.68
22444PA0060117	Rating Area 9	No Preference	38	538.13
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22444PA0060117	Rating Area 9	No Preference	40	551.95
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22444PA0060117	Rating Area 9	No Preference	43	586.07
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22444PA0060118	Rating Area 6	No Preference	54	878.29
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22444PA0060118	Rating Area 6	No Preference	58	1048.19
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22444PA0060118	Rating Area 6	No Preference	60	1116.48
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22444PA0060118	Rating Area 6	No Preference	62	1181.88
22444PA0060118	Rating Area 6	No Preference	63	1214.38
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22444PA0060118	Rating Area 7	No Preference	63	1471.44
22444PA0060118	Rating Area 7	No Preference	64 and over	1495.37
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22444PA0060118	Rating Area 9	No Preference	29	473.77
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22444PA0060118	Rating Area 9	No Preference	44	591.47
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22444PA0060119	Rating Area 2	No Preference	25	341.09
22444PA0060119	Rating Area 2	No Preference	26	347.89
22444PA0060119	Rating Area 2	No Preference	27	356.04
22444PA0060119	Rating Area 2	No Preference	28	369.29
22444PA0060119	Rating Area 2	No Preference	29	380.16
22444PA0060119	Rating Area 2	No Preference	30	385.60
22444PA0060119	Rating Area 2	No Preference	31	393.75
22444PA0060119	Rating Area 2	No Preference	32	401.90
22444PA0060119	Rating Area 2	No Preference	33	407.00
22444PA0060119	Rating Area 2	No Preference	34	412.44
22444PA0060119	Rating Area 2	No Preference	35	415.15

22444PA0060119 Rating Area 2	No Preference	36	417.87
22444PA0060119 Rating Area 2	No Preference	37	420.59
22444PA0060119 Rating Area 2	No Preference	38	423.31
22444PA0060119 Rating Area 2	No Preference	39	428.74
22444PA0060119 Rating Area 2	No Preference	40	434.18
22444PA0060119 Rating Area 2	No Preference	41	442.33
22444PA0060119 Rating Area 2	No Preference	42	450.15
22444PA0060119 Rating Area 2	No Preference	43	461.02
22444PA0060119 Rating Area 2	No Preference	44	474.61
22444PA0060119 Rating Area 2	No Preference	45	490.58
22444PA0060119 Rating Area 2	No Preference	46	509.60
22444PA0060119 Rating Area 2	No Preference	47	531.00
22444PA0060119 Rating Area 2	No Preference	48	555.46
22444PA0060119 Rating Area 2	No Preference	49	579.59
22444PA0060119 Rating Area 2	No Preference	50	606.76
22444PA0060119 Rating Area 2	No Preference	51	633.60
22444PA0060119 Rating Area 2	No Preference	52	663.16
22444PA0060119 Rating Area 2	No Preference	53	693.06
22444PA0060119 Rating Area 2	No Preference	54	725.33
22444PA0060119 Rating Area 2	No Preference	55	757.61
22444PA0060119 Rating Area 2	No Preference	56	792.60
22444PA0060119 Rating Area 2	No Preference	57	827.93
22444PA0060119 Rating Area 2	No Preference	58	865.64
22444PA0060119 Rating Area 2	No Preference	59	884.33
22444PA0060119 Rating Area 2	No Preference	60	922.04
22444PA0060119 Rating Area 2	No Preference	61	954.65
22444PA0060119 Rating Area 2	No Preference	62	976.05
22444PA0060119 Rating Area 2	No Preference	63	1002.89
22444PA0060119 Rating Area 2	No Preference	64 and over	1019.20
22444PA0060119 Rating Area 3	No Preference	0-14	248.51
22444PA0060119 Rating Area 3	No Preference	15	270.60
22444PA0060119 Rating Area 3	No Preference	16	279.04
22444PA0060119 Rating Area 3	No Preference	17	287.49
22444PA0060119 Rating Area 3	No Preference	18	296.58
22444PA0060119 Rating Area 3	No Preference	19	305.68
22444PA0060119 Rating Area 3	No Preference	20	315.10
22444PA0060119 Rating Area 3	No Preference	21	324.85
22444PA0060119 Rating Area 3	No Preference	22	324.85
22444PA0060119 Rating Area 3	No Preference	23	324.85
22444PA0060119 Rating Area 3	No Preference	24	324.85
22444PA0060119 Rating Area 3	No Preference	25	326.15
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22444PA0060119 Rating Area 3	No Preference	27	340.44
22444PA0060119 Rating Area 3	No Preference	28	353.11
22444PA0060119 Rating Area 3	No Preference	29	363.50
22444PA0060119 Rating Area 3	No Preference	30	368.70
22444PA0060119 Rating Area 3	No Preference	31	376.50
22444PA0060119 Rating Area 3	No Preference	32	384.29
22444PA0060119 Rating Area 3	No Preference	33	389.17
22444PA0060119 Rating Area 3	No Preference	34	394.36
22444PA0060119 Rating Area 3	No Preference	35	396.96
22444PA0060119 Rating Area 3	No Preference	36	399.56
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22444PA0060119 Rating Area 3	No Preference	38	404.76
22444PA0060119 Rating Area 3	No Preference	39	409.96
22444PA0060119 Rating Area 3	No Preference	40	415.15
22444PA0060119 Rating Area 3	No Preference	41	422.95
22444PA0060119 Rating Area 3	No Preference	42	430.42
22444PA0060119 Rating Area 3	No Preference	43	440.82
22444PA0060119 Rating Area 3	No Preference	44	453.81
22444PA0060119 Rating Area 3	No Preference	45	469.08
22444PA0060119 Rating Area 3	No Preference	46	487.27
22444PA0060119 Rating Area 3	No Preference	47	507.73
22444PA0060119 Rating Area 3	No Preference	48	531.12
22444PA0060119 Rating Area 3	No Preference	49	554.19
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22444PA0060119 Rating Area 3	No Preference	51	605.84
22444PA0060119 Rating Area 3	No Preference	52	634.10
22444PA0060119 Rating Area 3	No Preference	53	662.69
22444PA0060119 Rating Area 3	No Preference	54	693.55
22444PA0060119 Rating Area 3	No Preference	55	724.41
22444PA0060119 Rating Area 3	No Preference	56	757.87
22444PA0060119 Rating Area 3	No Preference	57	791.65
22444PA0060119 Rating Area 3	No Preference	58	827.71
22444PA0060119 Rating Area 3	No Preference	59	845.57
22444PA0060119 Rating Area 3	No Preference	60	881.63
22444PA0060119 Rating Area 3	No Preference	61	912.82
22444PA0060119 Rating Area 3	No Preference	62	933.28
22444PA0060119 Rating Area 3	No Preference	63	958.95
22444PA0060119 Rating Area 3	No Preference	64 and over	974.54
22444PA0060119 Rating Area 5	No Preference	0-14	265.74
22444PA0060119 Rating Area 5	No Preference	15	289.36
22444PA0060119 Rating Area 5	No Preference	16	298.39
22444PA0060119 Rating Area 5	No Preference	17	307.42
22444PA0060119 Rating Area 5	No Preference	18	317.15
22444PA0060119 Rating Area 5	No Preference	19	326.87
22444PA0060119 Rating Area 5	No Preference	20	336.95
22444PA0060119 Rating Area 5	No Preference	21	347.37
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22444PA0060119 Rating Area 5	No Preference	23	347.37
22444PA0060119 Rating Area 5	No Preference	24	347.37
22444PA0060119 Rating Area 5	No Preference	25	348.76
22444PA0060119 Rating Area 5	No Preference	26	355.70
22444PA0060119 Rating Area 5	No Preference	27	364.04
22444PA0060119 Rating Area 5	No Preference	28	377.59
22444PA0060119 Rating Area 5	No Preference	29	388.70
22444PA0060119 Rating Area 5	No Preference	30	394.26
22444PA0060119 Rating Area 5	No Preference	31	402.60
22444PA0060119 Rating Area 5	No Preference	32	410.94
22444PA0060119 Rating Area 5	No Preference	33	416.15
22444PA0060119 Rating Area 5	No Preference	34	421.70
22444PA0060119 Rating Area 5	No Preference	35	424.48
22444PA0060119 Rating Area 5	No Preference	36	427.26
22444PA0060119 Rating Area 5	No Preference	37	430.04

22444PA0060119	Rating Area 5	No Preference	38	432.82
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22444PA0060119	Rating Area 5	No Preference	40	443.94
22444PA0060119	Rating Area 5	No Preference	41	452.27
22444PA0060119	Rating Area 5	No Preference	42	460.26
22444PA0060119	Rating Area 5	No Preference	43	471.38
22444PA0060119	Rating Area 5	No Preference	44	485.27
22444PA0060119	Rating Area 5	No Preference	45	501.60
22444PA0060119	Rating Area 5	No Preference	46	521.05
22444PA0060119	Rating Area 5	No Preference	47	542.94
22444PA0060119	Rating Area 5	No Preference	48	567.95
22444PA0060119	Rating Area 5	No Preference	49	592.61
22444PA0060119	Rating Area 5	No Preference	50	620.40
22444PA0060119	Rating Area 5	No Preference	51	647.84
22444PA0060119	Rating Area 5	No Preference	52	678.06
22444PA0060119	Rating Area 5	No Preference	53	708.63
22444PA0060119	Rating Area 5	No Preference	54	741.63
22444PA0060119	Rating Area 5	No Preference	55	774.63
22444PA0060119	Rating Area 5	No Preference	56	810.41
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22444PA0060119	Rating Area 5	No Preference	58	885.09
22444PA0060119	Rating Area 5	No Preference	59	904.20
22444PA0060119	Rating Area 5	No Preference	60	942.76
22444PA0060119	Rating Area 5	No Preference	61	976.10
22444PA0060119	Rating Area 5	No Preference	62	997.99
22444PA0060119	Rating Area 5	No Preference	63	1025.43
22444PA0060119	Rating Area 5	No Preference	64 and over	1042.10
22444PA0060119	Rating Area 6	No Preference	0-14	280.05
22444PA0060119	Rating Area 6	No Preference	15	304.94
22444PA0060119	Rating Area 6	No Preference	16	314.46
22444PA0060119	Rating Area 6	No Preference	17	323.97
22444PA0060119	Rating Area 6	No Preference	18	334.22
22444PA0060119	Rating Area 6	No Preference	19	344.47
22444PA0060119	Rating Area 6	No Preference	20	355.09
22444PA0060119	Rating Area 6	No Preference	21	366.08
22444PA0060119	Rating Area 6	No Preference	22	366.08
22444PA0060119	Rating Area 6	No Preference	23	366.08
22444PA0060119	Rating Area 6	No Preference	24	366.08
22444PA0060119	Rating Area 6	No Preference	25	367.54
22444PA0060119	Rating Area 6	No Preference	26	374.86
22444PA0060119	Rating Area 6	No Preference	27	383.64
22444PA0060119	Rating Area 6	No Preference	28	397.92
22444PA0060119	Rating Area 6	No Preference	29	409.63
22444PA0060119	Rating Area 6	No Preference	30	415.49
22444PA0060119	Rating Area 6	No Preference	31	424.28
22444PA0060119	Rating Area 6	No Preference	32	433.06
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22444PA0060119	Rating Area 6	No Preference	34	444.41
22444PA0060119	Rating Area 6	No Preference	35	447.34
22444PA0060119	Rating Area 6	No Preference	36	450.27
22444PA0060119	Rating Area 6	No Preference	37	453.20
22444PA0060119	Rating Area 6	No Preference	38	456.13
22444PA0060119	Rating Area 6	No Preference	39	461.98
22444PA0060119	Rating Area 6	No Preference	40	467.84
22444PA0060119	Rating Area 6	No Preference	41	476.63
22444PA0060119	Rating Area 6	No Preference	42	485.05
22444PA0060119	Rating Area 6	No Preference	43	496.76
22444PA0060119	Rating Area 6	No Preference	44	511.40
22444PA0060119	Rating Area 6	No Preference	45	528.61
22444PA0060119	Rating Area 6	No Preference	46	549.11
22444PA0060119	Rating Area 6	No Preference	47	572.17
22444PA0060119	Rating Area 6	No Preference	48	598.53
22444PA0060119	Rating Area 6	No Preference	49	624.52
22444PA0060119	Rating Area 6	No Preference	50	653.81
22444PA0060119	Rating Area 6	No Preference	51	682.72
22444PA0060119	Rating Area 6	No Preference	52	714.57
22444PA0060119	Rating Area 6	No Preference	53	746.79
22444PA0060119	Rating Area 6	No Preference	54	781.56
22444PA0060119	Rating Area 6	No Preference	55	816.34
22444PA0060119	Rating Area 6	No Preference	56	854.05
22444PA0060119	Rating Area 6	No Preference	57	892.12
22444PA0060119	Rating Area 6	No Preference	58	932.75
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22444PA0060119	Rating Area 6	No Preference	60	993.52
22444PA0060119	Rating Area 6	No Preference	61	1028.66
22444PA0060119	Rating Area 6	No Preference	62	1051.73
22444PA0060119	Rating Area 6	No Preference	63	1080.65
22444PA0060119	Rating Area 6	No Preference	64 and over	1098.22
22444PA0060119	Rating Area 7	No Preference	0-14	339.33
22444PA0060119	Rating Area 7	No Preference	15	369.49
22444PA0060119	Rating Area 7	No Preference	16	381.02
22444PA0060119	Rating Area 7	No Preference	17	392.55
22444PA0060119	Rating Area 7	No Preference	18	404.97
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22444PA0060119	Rating Area 7	No Preference	26	454.21
22444PA0060119	Rating Area 7	No Preference	27	464.85
22444PA0060119	Rating Area 7	No Preference	28	482.15
22444PA0060119	Rating Area 7	No Preference	29	496.35
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22444PA0060119	Rating Area 7	No Preference	31	514.09
22444PA0060119	Rating Area 7	No Preference	32	524.73
22444PA0060119	Rating Area 7	No Preference	33	531.39
22444PA0060119	Rating Area 7	No Preference	34	538.48
22444PA0060119	Rating Area 7	No Preference	35	542.03
22444PA0060119	Rating Area 7	No Preference	36	545.58
22444PA0060119	Rating Area 7	No Preference	37	549.13
22444PA0060119	Rating Area 7	No Preference	38	552.68
22444PA0060119	Rating Area 7	No Preference	39	559.78

22444PA0060119	Rating Area 7	No Preference	40	566.87
22444PA0060119	Rating Area 7	No Preference	41	577.52
22444PA0060119	Rating Area 7	No Preference	42	587.72
22444PA0060119	Rating Area 7	No Preference	43	601.91
22444PA0060119	Rating Area 7	No Preference	44	619.66
22444PA0060119	Rating Area 7	No Preference	45	640.50
22444PA0060119	Rating Area 7	No Preference	46	665.34
22444PA0060119	Rating Area 7	No Preference	47	693.29
22444PA0060119	Rating Area 7	No Preference	48	725.22
22444PA0060119	Rating Area 7	No Preference	49	756.72
22444PA0060119	Rating Area 7	No Preference	50	792.20
22444PA0060119	Rating Area 7	No Preference	51	827.24
22444PA0060119	Rating Area 7	No Preference	52	865.83
22444PA0060119	Rating Area 7	No Preference	53	904.87
22444PA0060119	Rating Area 7	No Preference	54	947.01
22444PA0060119	Rating Area 7	No Preference	55	989.14
22444PA0060119	Rating Area 7	No Preference	56	1034.83
22444PA0060119	Rating Area 7	No Preference	57	1080.96
22444PA0060119	Rating Area 7	No Preference	58	1130.20
22444PA0060119	Rating Area 7	No Preference	59	1154.59
22444PA0060119	Rating Area 7	No Preference	60	1203.83
22444PA0060119	Rating Area 7	No Preference	61	1246.41
22444PA0060119	Rating Area 7	No Preference	62	1274.35
22444PA0060119	Rating Area 7	No Preference	63	1309.40
22444PA0060119	Rating Area 7	No Preference	64 and over	1330.69
22444PA0060119	Rating Area 9	No Preference	0-14	288.22
22444PA0060119	Rating Area 9	No Preference	15	313.84
22444PA0060119	Rating Area 9	No Preference	16	323.64
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22444PA0060119	Rating Area 9	No Preference	18	343.98
22444PA0060119	Rating Area 9	No Preference	19	354.53
22444PA0060119	Rating Area 9	No Preference	20	365.46
22444PA0060119	Rating Area 9	No Preference	21	376.77
22444PA0060119	Rating Area 9	No Preference	22	376.77
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22444PA0060119	Rating Area 9	No Preference	24	376.77
22444PA0060119	Rating Area 9	No Preference	25	378.27
22444PA0060119	Rating Area 9	No Preference	26	385.80
22444PA0060119	Rating Area 9	No Preference	27	394.85
22444PA0060119	Rating Area 9	No Preference	28	409.54
22444PA0060119	Rating Area 9	No Preference	29	421.60
22444PA0060119	Rating Area 9	No Preference	30	427.62
22444PA0060119	Rating Area 9	No Preference	31	436.67
22444PA0060119	Rating Area 9	No Preference	32	445.71
22444PA0060119	Rating Area 9	No Preference	33	451.36
22444PA0060119	Rating Area 9	No Preference	34	457.39
22444PA0060119	Rating Area 9	No Preference	35	460.40
22444PA0060119	Rating Area 9	No Preference	36	463.42
22444PA0060119	Rating Area 9	No Preference	37	466.43
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22444PA0060119	Rating Area 9	No Preference	41	490.54
22444PA0060119	Rating Area 9	No Preference	42	499.21
22444PA0060119	Rating Area 9	No Preference	43	511.26
22444PA0060119	Rating Area 9	No Preference	44	526.33
22444PA0060119	Rating Area 9	No Preference	45	544.04
22444PA0060119	Rating Area 9	No Preference	46	565.14
22444PA0060119	Rating Area 9	No Preference	47	588.88
22444PA0060119	Rating Area 9	No Preference	48	616.00
22444PA0060119	Rating Area 9	No Preference	49	642.75
22444PA0060119	Rating Area 9	No Preference	50	672.89
22444PA0060119	Rating Area 9	No Preference	51	702.66
22444PA0060119	Rating Area 9	No Preference	52	735.44
22444PA0060119	Rating Area 9	No Preference	53	768.59
22444PA0060119	Rating Area 9	No Preference	54	804.38
22444PA0060119	Rating Area 9	No Preference	55	840.18
22444PA0060119	Rating Area 9	No Preference	56	878.98
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22444PA0060119	Rating Area 9	No Preference	59	980.71
22444PA0060119	Rating Area 9	No Preference	60	1022.53
22444PA0060119	Rating Area 9	No Preference	61	1058.70
22444PA0060119	Rating Area 9	No Preference	62	1082.43
22444PA0060119	Rating Area 9	No Preference	63	1112.20
22444PA0060119	Rating Area 9	No Preference	64 and over	1130.28
22444PA0060120	Rating Area 2	No Preference	0-14	323.05
22444PA0060120	Rating Area 2	No Preference	15	351.77
22444PA0060120	Rating Area 2	No Preference	16	362.75
22444PA0060120	Rating Area 2	No Preference	17	373.73
22444PA0060120	Rating Area 2	No Preference	18	385.55
22444PA0060120	Rating Area 2	No Preference	19	397.38
22444PA0060120	Rating Area 2	No Preference	20	409.62
22444PA0060120	Rating Area 2	No Preference	21	422.30
22444PA0060120	Rating Area 2	No Preference	22	422.30
22444PA0060120	Rating Area 2	No Preference	23	422.30
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22444PA0060120	Rating Area 2	No Preference	25	423.98
22444PA0060120	Rating Area 2	No Preference	26	432.43
22444PA0060120	Rating Area 2	No Preference	27	442.56
22444PA0060120	Rating Area 2	No Preference	28	459.03
22444PA0060120	Rating Area 2	No Preference	29	472.55
22444PA0060120	Rating Area 2	No Preference	30	479.30
22444PA0060120	Rating Area 2	No Preference	31	489.44
22444PA0060120	Rating Area 2	No Preference	32	499.57
22444PA0060120	Rating Area 2	No Preference	33	505.91
22444PA0060120	Rating Area 2	No Preference	34	512.66
22444PA0060120	Rating Area 2	No Preference	35	516.04
22444PA0060120	Rating Area 2	No Preference	36	519.42
22444PA0060120	Rating Area 2	No Preference	37	522.80
22444PA0060120	Rating Area 2	No Preference	38	526.18
22444PA0060120	Rating Area 2	No Preference	39	532.93
22444PA0060120	Rating Area 2	No Preference	40	539.69
22444PA0060120	Rating Area 2	No Preference	41	549.83

22444PA0060120	Rating Area 2	No Preference	42	559.54
22444PA0060120	Rating Area 2	No Preference	43	573.05
22444PA0060120	Rating Area 2	No Preference	44	589.94
22444PA0060120	Rating Area 2	No Preference	45	609.79
22444PA0060120	Rating Area 2	No Preference	46	633.44
22444PA0060120	Rating Area 2	No Preference	47	660.04
22444PA0060120	Rating Area 2	No Preference	48	690.45
22444PA0060120	Rating Area 2	No Preference	49	720.43
22444PA0060120	Rating Area 2	No Preference	50	754.22
22444PA0060120	Rating Area 2	No Preference	51	787.58
22444PA0060120	Rating Area 2	No Preference	52	824.32
22444PA0060120	Rating Area 2	No Preference	53	861.48
22444PA0060120	Rating Area 2	No Preference	54	901.60
22444PA0060120	Rating Area 2	No Preference	55	941.71
22444PA0060120	Rating Area 2	No Preference	56	985.21
22444PA0060120	Rating Area 2	No Preference	57	1029.13
22444PA0060120	Rating Area 2	No Preference	58	1076.00
22444PA0060120	Rating Area 2	No Preference	59	1099.23
22444PA0060120	Rating Area 2	No Preference	60	1146.10
22444PA0060120	Rating Area 2	No Preference	61	1186.64
22444PA0060120	Rating Area 2	No Preference	62	1213.25
22444PA0060120	Rating Area 2	No Preference	63	1246.61
22444PA0060120	Rating Area 2	No Preference	64 and over	1266.88
22444PA0060120	Rating Area 3	No Preference	0-14	308.90
22444PA0060120	Rating Area 3	No Preference	15	336.36
22444PA0060120	Rating Area 3	No Preference	16	346.85
22444PA0060120	Rating Area 3	No Preference	17	357.35
22444PA0060120	Rating Area 3	No Preference	18	368.66
22444PA0060120	Rating Area 3	No Preference	19	379.96
22444PA0060120	Rating Area 3	No Preference	20	391.67
22444PA0060120	Rating Area 3	No Preference	21	403.79
22444PA0060120	Rating Area 3	No Preference	22	403.79
22444PA0060120	Rating Area 3	No Preference	23	403.79
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22444PA0060120	Rating Area 3	No Preference	26	413.48
22444PA0060120	Rating Area 3	No Preference	27	423.17
22444PA0060120	Rating Area 3	No Preference	28	438.92
22444PA0060120	Rating Area 3	No Preference	29	451.84
22444PA0060120	Rating Area 3	No Preference	30	458.30
22444PA0060120	Rating Area 3	No Preference	31	467.99
22444PA0060120	Rating Area 3	No Preference	32	477.68
22444PA0060120	Rating Area 3	No Preference	33	483.74
22444PA0060120	Rating Area 3	No Preference	34	490.20
22444PA0060120	Rating Area 3	No Preference	35	493.43
22444PA0060120	Rating Area 3	No Preference	36	496.66
22444PA0060120	Rating Area 3	No Preference	37	499.89
22444PA0060120	Rating Area 3	No Preference	38	503.12
22444PA0060120	Rating Area 3	No Preference	39	509.58
22444PA0060120	Rating Area 3	No Preference	40	516.04
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22444PA0060123	Rating Area 6	No Preference	48	562.62
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22444PA0060123	Rating Area 6	No Preference	50	614.58
22444PA0060123	Rating Area 6	No Preference	51	641.76
22444PA0060123	Rating Area 6	No Preference	52	671.70
22444PA0060123	Rating Area 6	No Preference	53	701.98
22444PA0060123	Rating Area 6	No Preference	54	734.67
22444PA0060123	Rating Area 6	No Preference	55	767.36
22444PA0060123	Rating Area 6	No Preference	56	802.80
22444PA0060123	Rating Area 6	No Preference	57	838.59
22444PA0060123	Rating Area 6	No Preference	58	876.79
22444PA0060123	Rating Area 6	No Preference	59	895.71
22444PA0060123	Rating Area 6	No Preference	60	933.91
22444PA0060123	Rating Area 6	No Preference	61	966.94
22444PA0060123	Rating Area 6	No Preference	62	988.62
22444PA0060123	Rating Area 6	No Preference	63	1015.81
22444PA0060123	Rating Area 6	No Preference	64 and over	1032.33
22444PA0060124	Rating Area 6	No Preference	0-14	285.60
22444PA0060124	Rating Area 6	No Preference	15	310.98
22444PA0060124	Rating Area 6	No Preference	16	320.69
22444PA0060124	Rating Area 6	No Preference	17	330.40
22444PA0060124	Rating Area 6	No Preference	18	340.85
22444PA0060124	Rating Area 6	No Preference	19	351.30
22444PA0060124	Rating Area 6	No Preference	20	362.13
22444PA0060124	Rating Area 6	No Preference	21	373.34
22444PA0060124	Rating Area 6	No Preference	22	373.34
22444PA0060124	Rating Area 6	No Preference	23	373.34
22444PA0060124	Rating Area 6	No Preference	24	373.34
22444PA0060124	Rating Area 6	No Preference	25	374.82
22444PA0060124	Rating Area 6	No Preference	26	382.29
22444PA0060124	Rating Area 6	No Preference	27	391.25
22444PA0060124	Rating Area 6	No Preference	28	405.81
22444PA0060124	Rating Area 6	No Preference	29	417.76
22444PA0060124	Rating Area 6	No Preference	30	423.73
22444PA0060124	Rating Area 6	No Preference	31	432.69
22444PA0060124	Rating Area 6	No Preference	32	441.65
22444PA0060124	Rating Area 6	No Preference	33	447.25
22444PA0060124	Rating Area 6	No Preference	34	453.22
22444PA0060124	Rating Area 6	No Preference	35	456.21
22444PA0060124	Rating Area 6	No Preference	36	459.20
22444PA0060124	Rating Area 6	No Preference	37	462.18
22444PA0060124	Rating Area 6	No Preference	38	465.17
22444PA0060124	Rating Area 6	No Preference	39	471.14
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22444PA0060124	Rating Area 6	No Preference	41	486.08
22444PA0060124	Rating Area 6	No Preference	42	494.66
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22444PA0060124	Rating Area 6	No Preference	44	521.54
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22444PA0060124	Rating Area 6	No Preference	49	636.90
22444PA0060124	Rating Area 6	No Preference	50	666.77
22444PA0060124	Rating Area 6	No Preference	51	696.26
22444PA0060124	Rating Area 6	No Preference	52	728.74
22444PA0060124	Rating Area 6	No Preference	53	761.60
22444PA0060124	Rating Area 6	No Preference	54	797.06
22444PA0060124	Rating Area 6	No Preference	55	832.53
22444PA0060124	Rating Area 6	No Preference	56	870.98
22444PA0060124	Rating Area 6	No Preference	57	909.81
22444PA0060124	Rating Area 6	No Preference	58	951.25
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22444PA0060124	Rating Area 6	No Preference	61	1049.06
22444PA0060124	Rating Area 6	No Preference	62	1072.58
22444PA0060124	Rating Area 6	No Preference	63	1102.07
22444PA0060124	Rating Area 6	No Preference	64 and over	1119.99
22444PA0060125	Rating Area 6	No Preference	0-14	290.66
22444PA0060125	Rating Area 6	No Preference	15	316.49
22444PA0060125	Rating Area 6	No Preference	16	326.37
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22444PA0060125	Rating Area 6	No Preference	20	368.54
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22444PA0060125	Rating Area 6	No Preference	29	425.16
22444PA0060125	Rating Area 6	No Preference	30	431.23
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22444PA0060125	Rating Area 6	No Preference	32	449.47
22444PA0060125	Rating Area 6	No Preference	33	455.17
22444PA0060125	Rating Area 6	No Preference	34	461.25
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22444PA0060125	Rating Area 6	No Preference	36	467.33
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22444PA0060125	Rating Area 6	No Preference	43	515.58
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22444PA0060125	Rating Area 6	No Preference	48	621.21
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22444PA0060125	Rating Area 6	No Preference	50	678.58
22444PA0060125	Rating Area 6	No Preference	51	708.59

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22444PA0060125 Rating Area 6	No Preference	54	811.18
22444PA0060125 Rating Area 6	No Preference	55	847.27
22444PA0060125 Rating Area 6	No Preference	56	886.41
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22444PA0060125 Rating Area 6	No Preference	62	1091.57
22444PA0060125 Rating Area 6	No Preference	63	1121.59
22444PA0060125 Rating Area 6	No Preference	64 and over	1139.83
22444PA0060126 Rating Area 3	No Preference	0-14	296.70
22444PA0060126 Rating Area 3	No Preference	15	323.07
22444PA0060126 Rating Area 3	No Preference	16	333.16
22444PA0060126 Rating Area 3	No Preference	17	343.24
22444PA0060126 Rating Area 3	No Preference	18	354.10
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22444PA0060126 Rating Area 3	No Preference	28	421.58
22444PA0060126 Rating Area 3	No Preference	29	433.99
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22444PA0060126 Rating Area 3	No Preference	32	458.82
22444PA0060126 Rating Area 3	No Preference	33	464.63
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22444PA0060126 Rating Area 3	No Preference	35	473.94
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22444PA0060126 Rating Area 3	No Preference	37	480.15
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22444PA0060126 Rating Area 3	No Preference	39	489.46
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22444PA0060126 Rating Area 3	No Preference	41	504.97
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22444PA0060126 Rating Area 3	No Preference	49	661.66
22444PA0060126 Rating Area 3	No Preference	50	692.69
22444PA0060126 Rating Area 3	No Preference	51	723.32
22444PA0060126 Rating Area 3	No Preference	52	757.07
22444PA0060126 Rating Area 3	No Preference	53	791.20
22444PA0060126 Rating Area 3	No Preference	54	828.04
22444PA0060126 Rating Area 3	No Preference	55	864.89
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22444PA0060126 Rating Area 3	No Preference	58	988.22
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22444PA0060126 Rating Area 3	No Preference	61	1089.83
22444PA0060126 Rating Area 3	No Preference	62	1114.27
22444PA0060126 Rating Area 3	No Preference	63	1144.91
22444PA0060126 Rating Area 3	No Preference	64 and over	1163.52
22444PA0060126 Rating Area 6	No Preference	0-14	334.35
22444PA0060126 Rating Area 6	No Preference	15	364.07
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22444PA0060126 Rating Area 6	No Preference	38	544.58
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22444PA0060126 Rating Area 6	No Preference	46	655.59
22444PA0060126 Rating Area 6	No Preference	47	683.13
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22444PA0060126 Rating Area 6	No Preference	49	745.63
22444PA0060126 Rating Area 6	No Preference	50	780.59
22444PA0060126 Rating Area 6	No Preference	51	815.12
22444PA0060126 Rating Area 6	No Preference	52	853.15
22444PA0060126 Rating Area 6	No Preference	53	891.61

22444PA0060126	Rating Area 6	No Preference	54	933.13
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22444PA0060126	Rating Area 6	No Preference	56	1019.67
22444PA0060126	Rating Area 6	No Preference	57	1065.12
22444PA0060126	Rating Area 6	No Preference	58	1113.63
22444PA0060126	Rating Area 6	No Preference	59	1137.67
22444PA0060126	Rating Area 6	No Preference	60	1186.19
22444PA0060126	Rating Area 6	No Preference	61	1228.15
22444PA0060126	Rating Area 6	No Preference	62	1255.68
22444PA0060126	Rating Area 6	No Preference	63	1290.21
22444PA0060126	Rating Area 6	No Preference	64 and over	1311.19
22444PA0060127	Rating Area 3	No Preference	0-14	267.78
22444PA0060127	Rating Area 3	No Preference	15	291.58
22444PA0060127	Rating Area 3	No Preference	16	300.68
22444PA0060127	Rating Area 3	No Preference	17	309.78
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22444PA0060127	Rating Area 3	No Preference	20	339.53
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22444PA0060127	Rating Area 3	No Preference	22	350.04
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22444PA0060127	Rating Area 3	No Preference	25	351.43
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22444PA0060127	Rating Area 3	No Preference	27	366.84
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22444PA0060127	Rating Area 3	No Preference	35	427.74
22444PA0060127	Rating Area 3	No Preference	36	430.54
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22444PA0060127	Rating Area 3	No Preference	39	441.74
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22444PA0060127	Rating Area 3	No Preference	42	463.80
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22444PA0060127	Rating Area 3	No Preference	51	652.81
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22444PA0060127	Rating Area 3	No Preference	53	714.07
22444PA0060127	Rating Area 3	No Preference	54	747.32
22444PA0060127	Rating Area 3	No Preference	55	780.58
22444PA0060127	Rating Area 3	No Preference	56	816.63
22444PA0060127	Rating Area 3	No Preference	57	853.03
22444PA0060127	Rating Area 3	No Preference	58	891.89
22444PA0060127	Rating Area 3	No Preference	59	911.14
22444PA0060127	Rating Area 3	No Preference	60	949.99
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22444PA0060127	Rating Area 3	No Preference	62	1005.65
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22444PA0060127	Rating Area 3	No Preference	64 and over	1050.10
22444PA0060127	Rating Area 6	No Preference	0-14	301.76
22444PA0060127	Rating Area 6	No Preference	15	328.58
22444PA0060127	Rating Area 6	No Preference	16	338.84
22444PA0060127	Rating Area 6	No Preference	17	349.09
22444PA0060127	Rating Area 6	No Preference	18	360.14
22444PA0060127	Rating Area 6	No Preference	19	371.18
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22444PA0060127	Rating Area 6	No Preference	22	394.46
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22444PA0060127	Rating Area 6	No Preference	29	441.40
22444PA0060127	Rating Area 6	No Preference	30	447.71
22444PA0060127	Rating Area 6	No Preference	31	457.18
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22444PA0060127	Rating Area 6	No Preference	34	478.87
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22444PA0060127	Rating Area 6	No Preference	37	488.34
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22444PA0060127	Rating Area 6	No Preference	40	504.12
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22444PA0060127	Rating Area 6	No Preference	42	522.66
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22444PA0060127	Rating Area 6	No Preference	44	551.06
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22444PA0060127	Rating Area 6	No Preference	47	616.54
22444PA0060127	Rating Area 6	No Preference	48	644.94
22444PA0060127	Rating Area 6	No Preference	49	672.94
22444PA0060127	Rating Area 6	No Preference	50	704.50
22444PA0060127	Rating Area 6	No Preference	51	735.66
22444PA0060127	Rating Area 6	No Preference	52	769.98
22444PA0060127	Rating Area 6	No Preference	53	804.69
22444PA0060127	Rating Area 6	No Preference	54	842.17
22444PA0060127	Rating Area 6	No Preference	55	879.64

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22444PA0060127	Rating Area 6	No Preference	58	1005.08
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22444PA0060127	Rating Area 6	No Preference	61	1108.42
22444PA0060127	Rating Area 6	No Preference	62	1133.27
22444PA0060127	Rating Area 6	No Preference	63	1164.44
22444PA0060127	Rating Area 6	No Preference	64 and over	1183.37
22444PA0060128	Rating Area 3	No Preference	0-14	233.60
22444PA0060128	Rating Area 3	No Preference	15	254.36
22444PA0060128	Rating Area 3	No Preference	16	262.30
22444PA0060128	Rating Area 3	No Preference	17	270.24
22444PA0060128	Rating Area 3	No Preference	18	278.79
22444PA0060128	Rating Area 3	No Preference	19	287.34
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22444PA0060128	Rating Area 3	No Preference	23	305.36
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22444PA0060128	Rating Area 3	No Preference	25	306.58
22444PA0060128	Rating Area 3	No Preference	26	312.68
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22444PA0060128	Rating Area 3	No Preference	29	341.69
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22444PA0060128	Rating Area 3	No Preference	34	370.70
22444PA0060128	Rating Area 3	No Preference	35	373.14
22444PA0060128	Rating Area 3	No Preference	36	375.59
22444PA0060128	Rating Area 3	No Preference	37	378.03
22444PA0060128	Rating Area 3	No Preference	38	380.47
22444PA0060128	Rating Area 3	No Preference	39	385.36
22444PA0060128	Rating Area 3	No Preference	40	390.24
22444PA0060128	Rating Area 3	No Preference	41	397.57
22444PA0060128	Rating Area 3	No Preference	42	404.60
22444PA0060128	Rating Area 3	No Preference	43	414.37
22444PA0060128	Rating Area 3	No Preference	44	426.58
22444PA0060128	Rating Area 3	No Preference	45	440.93
22444PA0060128	Rating Area 3	No Preference	46	458.03
22444PA0060128	Rating Area 3	No Preference	47	477.27
22444PA0060128	Rating Area 3	No Preference	48	499.26
22444PA0060128	Rating Area 3	No Preference	49	520.94
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22444PA0060128	Rating Area 3	No Preference	51	569.49
22444PA0060128	Rating Area 3	No Preference	52	596.05
22444PA0060128	Rating Area 3	No Preference	53	622.93
22444PA0060128	Rating Area 3	No Preference	54	651.93
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22444PA0060128	Rating Area 3	No Preference	56	712.40
22444PA0060128	Rating Area 3	No Preference	57	744.15
22444PA0060128	Rating Area 3	No Preference	58	778.05
22444PA0060128	Rating Area 3	No Preference	59	794.84
22444PA0060128	Rating Area 3	No Preference	60	828.74
22444PA0060128	Rating Area 3	No Preference	61	858.05
22444PA0060128	Rating Area 3	No Preference	62	877.29
22444PA0060128	Rating Area 3	No Preference	63	901.41
22444PA0060128	Rating Area 3	No Preference	64 and over	916.07
22444PA0060128	Rating Area 6	No Preference	0-14	263.24
22444PA0060128	Rating Area 6	No Preference	15	286.64
22444PA0060128	Rating Area 6	No Preference	16	295.59
22444PA0060128	Rating Area 6	No Preference	17	304.54
22444PA0060128	Rating Area 6	No Preference	18	314.17
22444PA0060128	Rating Area 6	No Preference	19	323.81
22444PA0060128	Rating Area 6	No Preference	20	333.79
22444PA0060128	Rating Area 6	No Preference	21	344.11
22444PA0060128	Rating Area 6	No Preference	22	344.11
22444PA0060128	Rating Area 6	No Preference	23	344.11
22444PA0060128	Rating Area 6	No Preference	24	344.11
22444PA0060128	Rating Area 6	No Preference	25	345.48
22444PA0060128	Rating Area 6	No Preference	26	352.37
22444PA0060128	Rating Area 6	No Preference	27	360.63
22444PA0060128	Rating Area 6	No Preference	28	374.05
22444PA0060128	Rating Area 6	No Preference	29	385.06
22444PA0060128	Rating Area 6	No Preference	30	390.56
22444PA0060128	Rating Area 6	No Preference	31	398.82
22444PA0060128	Rating Area 6	No Preference	32	407.08
22444PA0060128	Rating Area 6	No Preference	33	412.24
22444PA0060128	Rating Area 6	No Preference	34	417.75
22444PA0060128	Rating Area 6	No Preference	35	420.50
22444PA0060128	Rating Area 6	No Preference	36	423.25
22444PA0060128	Rating Area 6	No Preference	37	426.01
22444PA0060128	Rating Area 6	No Preference	38	428.76
22444PA0060128	Rating Area 6	No Preference	39	434.26
22444PA0060128	Rating Area 6	No Preference	40	439.77
22444PA0060128	Rating Area 6	No Preference	41	448.03
22444PA0060128	Rating Area 6	No Preference	42	455.94
22444PA0060128	Rating Area 6	No Preference	43	466.96
22444PA0060128	Rating Area 6	No Preference	44	480.72
22444PA0060128	Rating Area 6	No Preference	45	496.89
22444PA0060128	Rating Area 6	No Preference	46	516.16
22444PA0060128	Rating Area 6	No Preference	47	537.84
22444PA0060128	Rating Area 6	No Preference	48	562.62
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22444PA0060128	Rating Area 6	No Preference	50	614.58
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22444PA0060128	Rating Area 6	No Preference	52	671.70
22444PA0060128	Rating Area 6	No Preference	53	701.98
22444PA0060128	Rating Area 6	No Preference	54	734.67
22444PA0060128	Rating Area 6	No Preference	55	767.36
22444PA0060128	Rating Area 6	No Preference	56	802.80
22444PA0060128	Rating Area 6	No Preference	57	838.59

22444PA0060128	Rating Area 6	No Preference	58	876.79
22444PA0060128	Rating Area 6	No Preference	59	895.71
22444PA0060128	Rating Area 6	No Preference	60	933.91
22444PA0060128	Rating Area 6	No Preference	61	966.94
22444PA0060128	Rating Area 6	No Preference	62	988.62
22444PA0060128	Rating Area 6	No Preference	63	1015.81
22444PA0060128	Rating Area 6	No Preference	64 and over	1032.33
22444PA0060129	Rating Area 3	No Preference	0-14	253.43
22444PA0060129	Rating Area 3	No Preference	15	275.96
22444PA0060129	Rating Area 3	No Preference	16	284.58
22444PA0060129	Rating Area 3	No Preference	17	293.19
22444PA0060129	Rating Area 3	No Preference	18	302.47
22444PA0060129	Rating Area 3	No Preference	19	311.74
22444PA0060129	Rating Area 3	No Preference	20	321.35
22444PA0060129	Rating Area 3	No Preference	21	331.29
22444PA0060129	Rating Area 3	No Preference	22	331.29
22444PA0060129	Rating Area 3	No Preference	23	331.29
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22444PA0060129	Rating Area 3	No Preference	26	339.24
22444PA0060129	Rating Area 3	No Preference	27	347.19
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22444PA0060129	Rating Area 3	No Preference	29	370.71
22444PA0060129	Rating Area 3	No Preference	30	376.01
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22444PA0060129	Rating Area 3	No Preference	35	404.83
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22444PA0060129	Rating Area 3	No Preference	37	410.13
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22444PA0060129	Rating Area 3	No Preference	39	418.08
22444PA0060129	Rating Area 3	No Preference	40	423.39
22444PA0060129	Rating Area 3	No Preference	41	431.34
22444PA0060129	Rating Area 3	No Preference	42	438.96
22444PA0060129	Rating Area 3	No Preference	43	449.56
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22444PA0060129	Rating Area 3	No Preference	46	496.93
22444PA0060129	Rating Area 3	No Preference	47	517.80
22444PA0060129	Rating Area 3	No Preference	48	541.66
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22444PA0060129	Rating Area 3	No Preference	50	591.68
22444PA0060129	Rating Area 3	No Preference	51	617.85
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22444PA0060129	Rating Area 3	No Preference	54	707.30
22444PA0060129	Rating Area 3	No Preference	55	738.77
22444PA0060129	Rating Area 3	No Preference	56	772.89
22444PA0060129	Rating Area 3	No Preference	57	807.35
22444PA0060129	Rating Area 3	No Preference	58	844.12
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22444PA0060129	Rating Area 3	No Preference	62	951.79
22444PA0060129	Rating Area 3	No Preference	63	977.96
22444PA0060129	Rating Area 3	No Preference	64 and over	993.86
22444PA0060129	Rating Area 6	No Preference	0-14	285.60
22444PA0060129	Rating Area 6	No Preference	15	310.98
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22444PA0060129	Rating Area 6	No Preference	17	330.40
22444PA0060129	Rating Area 6	No Preference	18	340.85
22444PA0060129	Rating Area 6	No Preference	19	351.30
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22444PA0060129	Rating Area 6	No Preference	22	373.34
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22444PA0060129	Rating Area 6	No Preference	25	374.82
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22444PA0060129	Rating Area 6	No Preference	28	405.81
22444PA0060129	Rating Area 6	No Preference	29	417.76
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22444PA0060129	Rating Area 6	No Preference	32	441.65
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22444PA0060129	Rating Area 6	No Preference	37	462.18
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22444PA0060129	Rating Area 6	No Preference	39	471.14
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22444PA0060129	Rating Area 6	No Preference	41	486.08
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22444PA0060129	Rating Area 6	No Preference	50	666.77
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22444PA0060129	Rating Area 6	No Preference	52	728.74
22444PA0060129	Rating Area 6	No Preference	53	761.60
22444PA0060129	Rating Area 6	No Preference	54	797.06
22444PA0060129	Rating Area 6	No Preference	55	832.53
22444PA0060129	Rating Area 6	No Preference	56	870.98
22444PA0060129	Rating Area 6	No Preference	57	909.81
22444PA0060129	Rating Area 6	No Preference	58	951.25
22444PA0060129	Rating Area 6	No Preference	59	971.78

22444PA0060129	Rating Area 6	No Preference	60	1013.22
22444PA0060129	Rating Area 6	No Preference	61	1049.06
22444PA0060129	Rating Area 6	No Preference	62	1072.58
22444PA0060129	Rating Area 6	No Preference	63	1102.07
22444PA0060129	Rating Area 6	No Preference	64 and over	1119.99
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22444PA0060130	Rating Area 3	No Preference	15	280.85
22444PA0060130	Rating Area 3	No Preference	16	289.62
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22444PA0060130	Rating Area 3	No Preference	18	307.82
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22444PA0060130	Rating Area 3	No Preference	23	337.16
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22444PA0060130	Rating Area 3	No Preference	50	602.16
22444PA0060130	Rating Area 3	No Preference	51	628.79
22444PA0060130	Rating Area 3	No Preference	52	658.13
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22444PA0060130	Rating Area 3	No Preference	58	859.07
22444PA0060130	Rating Area 3	No Preference	59	877.61
22444PA0060130	Rating Area 3	No Preference	60	915.04
22444PA0060130	Rating Area 3	No Preference	61	947.40
22444PA0060130	Rating Area 3	No Preference	62	968.64
22444PA0060130	Rating Area 3	No Preference	63	995.28
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22444PA0060130	Rating Area 6	No Preference	29	425.16
22444PA0060130	Rating Area 6	No Preference	30	431.23
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22444PA0060130	Rating Area 6	No Preference	32	449.47
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22444PA0060130	Rating Area 6	No Preference	35	464.29
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22444PA0060130	Rating Area 6	No Preference	38	473.41
22444PA0060130	Rating Area 6	No Preference	39	479.49
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22444PA0060130	Rating Area 6	No Preference	41	494.68
22444PA0060130	Rating Area 6	No Preference	42	503.42
22444PA0060130	Rating Area 6	No Preference	43	515.58
22444PA0060130	Rating Area 6	No Preference	44	530.78
22444PA0060130	Rating Area 6	No Preference	45	548.64
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22444PA0060130	Rating Area 6	No Preference	47	593.85
22444PA0060130	Rating Area 6	No Preference	48	621.21
22444PA0060130	Rating Area 6	No Preference	49	648.18
22444PA0060130	Rating Area 6	No Preference	50	678.58
22444PA0060130	Rating Area 6	No Preference	51	708.59
22444PA0060130	Rating Area 6	No Preference	52	741.65
22444PA0060130	Rating Area 6	No Preference	53	775.08
22444PA0060130	Rating Area 6	No Preference	54	811.18
22444PA0060130	Rating Area 6	No Preference	55	847.27
22444PA0060130	Rating Area 6	No Preference	56	886.41
22444PA0060130	Rating Area 6	No Preference	57	925.92
22444PA0060130	Rating Area 6	No Preference	58	968.09
22444PA0060130	Rating Area 6	No Preference	59	988.99
22444PA0060130	Rating Area 6	No Preference	60	1031.16
22444PA0060130	Rating Area 6	No Preference	61	1067.64

22444PA0060130	Rating Area 6	No Preference	62	1091.57
22444PA0060130	Rating Area 6	No Preference	63	1121.59
22444PA0060130	Rating Area 6	No Preference	64 and over	1139.83
22444PA0060131	Rating Area 3	No Preference	0-14	296.70
22444PA0060131	Rating Area 3	No Preference	15	323.07
22444PA0060131	Rating Area 3	No Preference	16	333.16
22444PA0060131	Rating Area 3	No Preference	17	343.24
22444PA0060131	Rating Area 3	No Preference	18	354.10
22444PA0060131	Rating Area 3	No Preference	19	364.96
22444PA0060131	Rating Area 3	No Preference	20	376.21
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22444PA0060131	Rating Area 3	No Preference	22	387.85
22444PA0060131	Rating Area 3	No Preference	23	387.85
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22444PA0060131	Rating Area 3	No Preference	27	406.46
22444PA0060131	Rating Area 3	No Preference	28	421.58
22444PA0060131	Rating Area 3	No Preference	29	433.99
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22444PA0060131	Rating Area 3	No Preference	31	449.51
22444PA0060131	Rating Area 3	No Preference	32	458.82
22444PA0060131	Rating Area 3	No Preference	33	464.63
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22444PA0060131	Rating Area 3	No Preference	35	473.94
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22444PA0060131	Rating Area 3	No Preference	39	489.46
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22444PA0060131	Rating Area 3	No Preference	42	513.89
22444PA0060131	Rating Area 3	No Preference	43	526.30
22444PA0060131	Rating Area 3	No Preference	44	541.81
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22444PA0060131	Rating Area 3	No Preference	49	661.66
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22444PA0060131	Rating Area 3	No Preference	52	757.07
22444PA0060131	Rating Area 3	No Preference	53	791.20
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22444PA0060131	Rating Area 3	No Preference	55	864.89
22444PA0060131	Rating Area 3	No Preference	56	904.83
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22444PA0060131	Rating Area 3	No Preference	58	988.22
22444PA0060131	Rating Area 3	No Preference	59	1009.55
22444PA0060131	Rating Area 3	No Preference	60	1052.60
22444PA0060131	Rating Area 3	No Preference	61	1089.83
22444PA0060131	Rating Area 3	No Preference	62	1114.27
22444PA0060131	Rating Area 3	No Preference	63	1144.91
22444PA0060131	Rating Area 3	No Preference	64 and over	1163.52
22444PA0060132	Rating Area 3	No Preference	0-14	267.78
22444PA0060132	Rating Area 3	No Preference	15	291.58
22444PA0060132	Rating Area 3	No Preference	16	300.68
22444PA0060132	Rating Area 3	No Preference	17	309.78
22444PA0060132	Rating Area 3	No Preference	18	319.58
22444PA0060132	Rating Area 3	No Preference	19	329.38
22444PA0060132	Rating Area 3	No Preference	20	339.53
22444PA0060132	Rating Area 3	No Preference	21	350.04
22444PA0060132	Rating Area 3	No Preference	22	350.04
22444PA0060132	Rating Area 3	No Preference	23	350.04
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22444PA0060132	Rating Area 3	No Preference	27	366.84
22444PA0060132	Rating Area 3	No Preference	28	380.49
22444PA0060132	Rating Area 3	No Preference	29	391.69
22444PA0060132	Rating Area 3	No Preference	30	397.29
22444PA0060132	Rating Area 3	No Preference	31	405.69
22444PA0060132	Rating Area 3	No Preference	32	414.09
22444PA0060132	Rating Area 3	No Preference	33	419.34
22444PA0060132	Rating Area 3	No Preference	34	424.94
22444PA0060132	Rating Area 3	No Preference	35	427.74
22444PA0060132	Rating Area 3	No Preference	36	430.54
22444PA0060132	Rating Area 3	No Preference	37	433.34
22444PA0060132	Rating Area 3	No Preference	38	436.14
22444PA0060132	Rating Area 3	No Preference	39	441.74
22444PA0060132	Rating Area 3	No Preference	40	447.34
22444PA0060132	Rating Area 3	No Preference	41	455.74
22444PA0060132	Rating Area 3	No Preference	42	463.80
22444PA0060132	Rating Area 3	No Preference	43	475.00
22444PA0060132	Rating Area 3	No Preference	44	489.00
22444PA0060132	Rating Area 3	No Preference	45	505.45
22444PA0060132	Rating Area 3	No Preference	46	525.05
22444PA0060132	Rating Area 3	No Preference	47	547.10
22444PA0060132	Rating Area 3	No Preference	48	572.31
22444PA0060132	Rating Area 3	No Preference	49	597.16
22444PA0060132	Rating Area 3	No Preference	50	625.16
22444PA0060132	Rating Area 3	No Preference	51	652.81
22444PA0060132	Rating Area 3	No Preference	52	683.27
22444PA0060132	Rating Area 3	No Preference	53	714.07
22444PA0060132	Rating Area 3	No Preference	54	747.32
22444PA0060132	Rating Area 3	No Preference	55	780.58
22444PA0060132	Rating Area 3	No Preference	56	816.63
22444PA0060132	Rating Area 3	No Preference	57	853.03
22444PA0060132	Rating Area 3	No Preference	58	891.89
22444PA0060132	Rating Area 3	No Preference	59	911.14
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22444PA0060132	Rating Area 3	No Preference	61	983.60
22444PA0060132	Rating Area 3	No Preference	62	1005.65
22444PA0060132	Rating Area 3	No Preference	63	1033.30

22444PA0060132	Rating Area 3	No Preference	64 and over	1050.10
22444PA0060133	Rating Area 3	No Preference	0-14	233.60
22444PA0060133	Rating Area 3	No Preference	15	254.36
22444PA0060133	Rating Area 3	No Preference	16	262.30
22444PA0060133	Rating Area 3	No Preference	17	270.24
22444PA0060133	Rating Area 3	No Preference	18	278.79
22444PA0060133	Rating Area 3	No Preference	19	287.34
22444PA0060133	Rating Area 3	No Preference	20	296.20
22444PA0060133	Rating Area 3	No Preference	21	305.36
22444PA0060133	Rating Area 3	No Preference	22	305.36
22444PA0060133	Rating Area 3	No Preference	23	305.36
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22444PA0060133	Rating Area 3	No Preference	33	365.82
22444PA0060133	Rating Area 3	No Preference	34	370.70
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22444PA0060133	Rating Area 3	No Preference	38	380.47
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22444PA0060133	Rating Area 3	No Preference	46	458.03
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22444PA0080066	Rating Area 3	No Preference	60	740.05
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22444PA0080066	Rating Area 3	No Preference	63	804.95
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22444PA0080066	Rating Area 6	No Preference	55	685.25
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22444PA0080066	Rating Area 6	No Preference	58	782.96
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22444PA0080066	Rating Area 6	No Preference	62	882.83
22444PA0080066	Rating Area 6	No Preference	63	907.11
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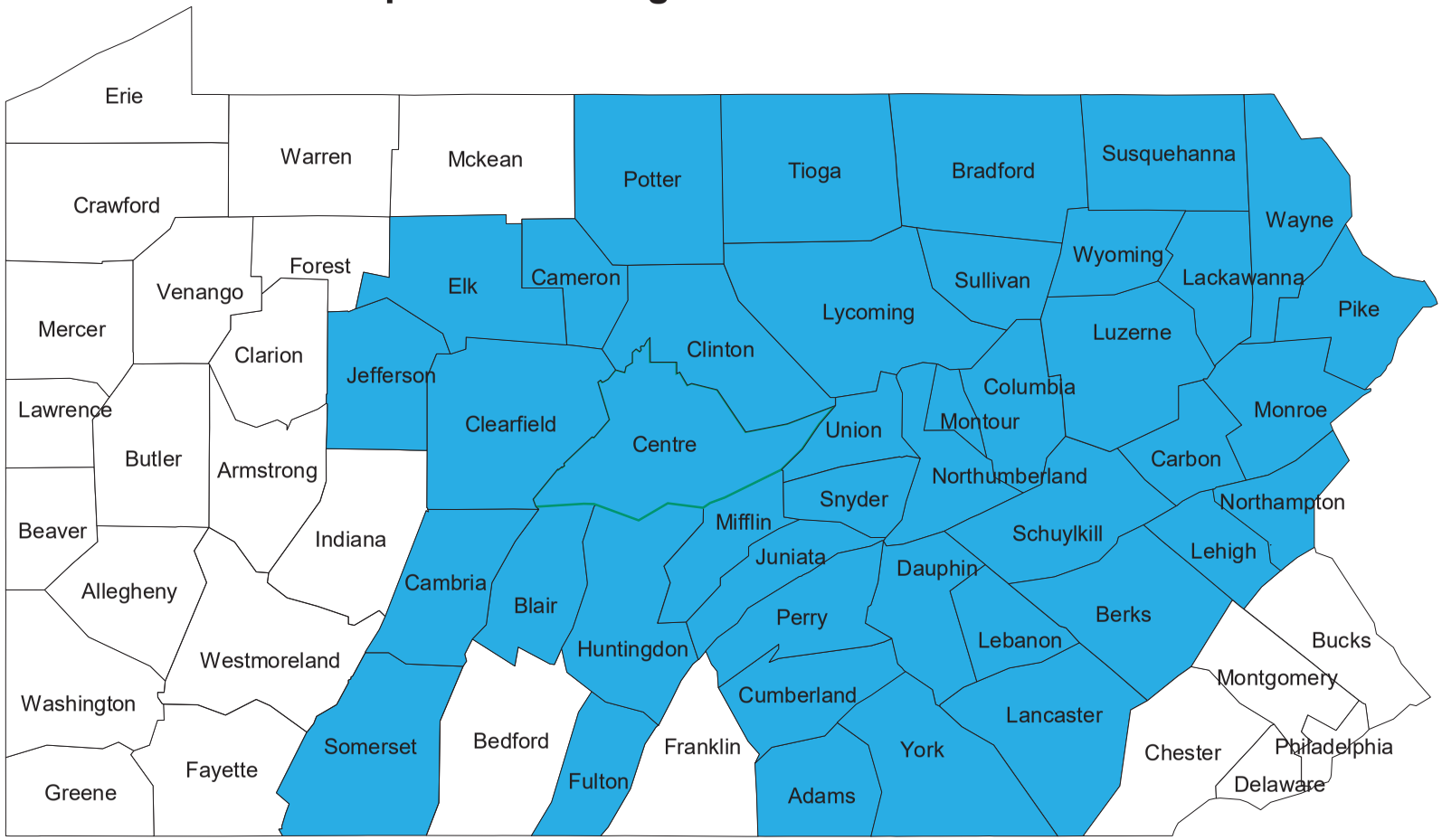
22444PA0080066	Rating Area 7	No Preference	32	440.47
22444PA0080066	Rating Area 7	No Preference	33	446.05
22444PA0080066	Rating Area 7	No Preference	34	452.01
22444PA0080066	Rating Area 7	No Preference	35	454.99
22444PA0080066	Rating Area 7	No Preference	36	457.97
22444PA0080066	Rating Area 7	No Preference	37	460.95
22444PA0080066	Rating Area 7	No Preference	38	463.93
22444PA0080066	Rating Area 7	No Preference	39	469.88
22444PA0080066	Rating Area 7	No Preference	40	475.84
22444PA0080066	Rating Area 7	No Preference	41	484.78
22444PA0080066	Rating Area 7	No Preference	42	493.34
22444PA0080066	Rating Area 7	No Preference	43	505.25
22444PA0080066	Rating Area 7	No Preference	44	520.15
22444PA0080066	Rating Area 7	No Preference	45	537.65
22444PA0080066	Rating Area 7	No Preference	46	558.50
22444PA0080066	Rating Area 7	No Preference	47	581.95
22444PA0080066	Rating Area 7	No Preference	48	608.76
22444PA0080066	Rating Area 7	No Preference	49	635.20
22444PA0080066	Rating Area 7	No Preference	50	664.98
22444PA0080066	Rating Area 7	No Preference	51	694.40
22444PA0080066	Rating Area 7	No Preference	52	726.79
22444PA0080066	Rating Area 7	No Preference	53	759.56
22444PA0080066	Rating Area 7	No Preference	54	794.93
22444PA0080066	Rating Area 7	No Preference	55	830.30
22444PA0080066	Rating Area 7	No Preference	56	868.65
22444PA0080066	Rating Area 7	No Preference	57	907.37
22444PA0080066	Rating Area 7	No Preference	58	948.70
22444PA0080066	Rating Area 7	No Preference	59	969.18
22444PA0080066	Rating Area 7	No Preference	60	1010.51
22444PA0080066	Rating Area 7	No Preference	61	1046.25
22444PA0080066	Rating Area 7	No Preference	62	1069.71
22444PA0080066	Rating Area 7	No Preference	63	1099.12
22444PA0080066	Rating Area 7	No Preference	64 and over	1116.99
22444PA0080066	Rating Area 9	No Preference	0-14	241.94
22444PA0080066	Rating Area 9	No Preference	15	263.44
22444PA0080066	Rating Area 9	No Preference	16	271.67
22444PA0080066	Rating Area 9	No Preference	17	279.89
22444PA0080066	Rating Area 9	No Preference	18	288.74
22444PA0080066	Rating Area 9	No Preference	19	297.60
22444PA0080066	Rating Area 9	No Preference	20	306.77

22444PA0080066	Rating Area 9	No Preference	21	316.26
22444PA0080066	Rating Area 9	No Preference	22	316.26
22444PA0080066	Rating Area 9	No Preference	23	316.26
22444PA0080066	Rating Area 9	No Preference	24	316.26
22444PA0080066	Rating Area 9	No Preference	25	317.52
22444PA0080066	Rating Area 9	No Preference	26	323.85
22444PA0080066	Rating Area 9	No Preference	27	331.44
22444PA0080066	Rating Area 9	No Preference	28	343.77
22444PA0080066	Rating Area 9	No Preference	29	353.89
22444PA0080066	Rating Area 9	No Preference	30	358.95
22444PA0080066	Rating Area 9	No Preference	31	366.54
22444PA0080066	Rating Area 9	No Preference	32	374.13
22444PA0080066	Rating Area 9	No Preference	33	378.88
22444PA0080066	Rating Area 9	No Preference	34	383.94
22444PA0080066	Rating Area 9	No Preference	35	386.47
22444PA0080066	Rating Area 9	No Preference	36	389.00
22444PA0080066	Rating Area 9	No Preference	37	391.53
22444PA0080066	Rating Area 9	No Preference	38	394.06
22444PA0080066	Rating Area 9	No Preference	39	399.12
22444PA0080066	Rating Area 9	No Preference	40	404.18
22444PA0080066	Rating Area 9	No Preference	41	411.77
22444PA0080066	Rating Area 9	No Preference	42	419.04
22444PA0080066	Rating Area 9	No Preference	43	429.16
22444PA0080066	Rating Area 9	No Preference	44	441.81
22444PA0080066	Rating Area 9	No Preference	45	456.68
22444PA0080066	Rating Area 9	No Preference	46	474.39
22444PA0080066	Rating Area 9	No Preference	47	494.31
22444PA0080066	Rating Area 9	No Preference	48	517.08
22444PA0080066	Rating Area 9	No Preference	49	539.54
22444PA0080066	Rating Area 9	No Preference	50	564.84
22444PA0080066	Rating Area 9	No Preference	51	589.82
22444PA0080066	Rating Area 9	No Preference	52	617.33
22444PA0080066	Rating Area 9	No Preference	53	645.17
22444PA0080066	Rating Area 9	No Preference	54	675.21
22444PA0080066	Rating Area 9	No Preference	55	705.25
22444PA0080066	Rating Area 9	No Preference	56	737.83
22444PA0080066	Rating Area 9	No Preference	57	770.72
22444PA0080066	Rating Area 9	No Preference	58	805.82
22444PA0080066	Rating Area 9	No Preference	59	823.22
22444PA0080066	Rating Area 9	No Preference	60	858.32
22444PA0080066	Rating Area 9	No Preference	61	888.68
22444PA0080066	Rating Area 9	No Preference	62	908.61
22444PA0080066	Rating Area 9	No Preference	63	933.59
22444PA0080066	Rating Area 9	No Preference	64 and over	948.77

2019 and 2020 Service Area

Issuer: Geisinger Health Plan (Issuer 22444)

Market: Small Group - Off Exchange



Key:
2019 and 2020 Off-exchange service area

Geisinger Health Plan
Small Group Filing for 2020
Response to Questions
SERFF Tracking Number: GSHP-131915715

1. Please confirm that the Tables in the 'I Data' tab is populated with unadjusted data specific to the GHP small group market for ACA-compliant plans only.
Confirmed
2. Please clarify the data source and markets used in populating the 'I.b.Manual' Tab.
Tables on the I.b.Manual tab are all populated with data sourced from our data warehouse which compiles data from our claim payment, billing and vendor systems. Tables 2b and 3b show GHP and GQO combined small group market experience. Table 4b is populated with data for the large group market as requested to support our trend assumptions.
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 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_SmGrp_GHP_PAAMExhibits_062119.xlsm".

- 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; 10.7% from cell F72 on Table 8
- Medical Inflation and Utilization trend; 0.2% from cell F77 on Table 8
- Changes in administrative expenses; 0.8% from cell F90 on Table 8
- Changes in ACA fees; 0.7% from cell F91 on Table 8
- Changes in Risk Adjustment; 3.5% = (40.92 – 28.31) / 365.01 The PMPMs from Table 9, cells J76 and K76, over the PMPM from 2019 in Table 8, cell C70

4. 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 in the lag, 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.
5. Please provide discussion and calculations of factors applied to reflect changes in benefits for 2020 by plan.
On table 5, we used a 1.0 benefit change factor as the scope of covered benefits has not changed.
6. 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_SG_062119.xlsx". Please refer to question #33b for the development of the pricing AV factors.

7. 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.

8. Please provide a calculation and describe the methodology used to determine the credibility.

As described on page 3 of the actuarial memorandum, we have combined the experience of our GHP and GQO products. The total small group experience is determined to be relevant and appropriate for the purpose of rate setting.

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

As described on page 3 of the actuarial memorandum, ASOP #25 was considered and our methodology is consistent with it.

10. 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.

11. Please explain why you believe the membership dropped 75% in 2018 and why you expect continued stability for 2020 from February 2019 membership.

In the 2017 filing, we moved our most popular plans from an HMO platform to a PPO platform. Since the small group market has monthly renewals, it took a full year to see the entire impact of this change. We believe this is the cause for our drop in GHP membership. We are optimistic that we will be able to maintain our current membership.

12. 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.

13. 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 Small Group experience. The completion factors are different for these markets.

14. 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.

15. As a supplemental exhibit, please provide an exhibit similar to Table 4b populated with GHP/GQO small group ACA-compliant data only. Please ensure that this is raw unadjusted data. Also include the following monthly data

a. The average age factor;

b. The average geographic factor;

c. The average tobacco factor;

d. The average benefit factor; and

e. The normalized average pmpm

Please see the worksheet named “Table 4c” of the file named “PID_Response_Exhibits_GHP_SG_062119.xlsx”. Our data warehouse does not include the ACA rating factors. We are able to review the current enrollment and add this information in order to determine the calibration factors. This process would take several weeks to accurately include this data for Table 4.

16. 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.

17. 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 #34.

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

Please see the response to #17 above.

19. 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 #34.

20. 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”

21. Regarding the Global Risk Arrangement

a. Please provide a detailed discussion of this arrangement, including the parties involved;

Please see the file named “VBRS Memo FINAL-shared.pdf”.

b. If this arrangement is for something other than changes in the provider network, why do you believe Table 5 cell d18 is the appropriate place to include this adjustment?

We believe Table 5 cell D18 is the more appropriate place for this adjustment because it reflects a change in our provider network.

c. Please provide quantitative support for the development of the 0.93 network factor in Table 5.
The Global Risk Arrangement defines a new relationship with our clinical enterprise, through the Value Based Risk Share (VBRS). Our network factor on Table 5 is our best representation of the impact the VBRS will have on the Small Group GHP market. It would not be meaningful to review historical claims when valuing this prospective risk arrangement.
d. The PA AM indicates that the claims experience in Table 2 reflects payment transfers as a result of this arrangement. Please explain. Also, revise Table 2 to show unadjusted data.
The PA AM has been corrected. Table 2 does not include payment transfers as a result of the Global Risk Arrangement.
e. Please explain why you do not have separate network actors in Tables 10 and 14 for the Global Risk Arrangement reflected in the Change in Network factor in Table 5.
The Global Risk Arrangement is not a new network but impacts all our networks. We do not believe a network factor is the appropriate way to reflect the impact of the arrangement. As submitted, we believe the most appropriate way to reflect the impact is with the Change in Network adjustment on Table 5.
22. 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_SG_062119.xlsx". The 5% trend was selected using actuarial judgement and was influenced by the historical capitation trends for all our filings.
23. The capitation includes a Quality Fund/PQS payment. According to the URRT Instructions, allowed claims should not include payments for services other than medical care provided such as medical management, quality improvement, etc. Given this, explain why you believe it is appropriate to include this payment in capitation. Also, explain the difference between these payments and the quality improvement initiatives payment.
Quality Fund/PQS is not an administrative expense and therefore does not meet the federal definition of a quality incentive payment. The term "Quality Fund" is internal Geisinger nomenclature and should not be confused with the quality incentive category referenced in the federal guidelines. This expense is not directly related to specific claims and is allocated to lines of business using a PMPM, which is included here in capitation since those expenses are on a PMPM basis.
24. Please discuss why the capitation amount in Table 9 shows a value of $7.11 for 2020 and why the URRT Wkst 1 shows projected amount of $16.49
This was an error. Table 9 has been updated to reflect the combined GHP and GQO projected capitation of $16.02. There was no change to the rates due to this.
25. The URR instructions specify that the URRT should reflect the index rate for the quarter being changed (i.e. 1Q2020 in this filing) and not an average of the quarterly trended index rates. Please correct the index rate on the URRT WS1 to reflect the $557.12 calculated in the PAAM and not the $569.60.
We have corrected the updated "URRT_GHP_SmGrp_2020_062119.xlsm" file to reflect the 1Q2020 index rate.

26. The Induced Utilization Exhibit shows the development of the paid to allowed factor of .894 based on the projected membership distribution. Please show the paid to allowed factor based on the current distribution. If these factors vary based on the current versus the projected distribution, please discuss.
The projected membership used in this filing is equivalent to the current membership as of 2/1/2019. Therefore, there would be no differences between the Induced Utilization Exhibit and an exhibit using the current distribution.
27. 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%.
28. Please provide quantitative support for the impact of changes to the risk model to 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 $25.00 PMPM. This is calculated as (-$860,276 + -$3,883,201) / (16,868 + 172,899) = -$25.00 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 63.7% increase. We applied this increase to the Department's estimate to arrive at -$40.92 = -$25.00*1.637.
29. 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.
30. We see that the induced demand factors are normalized to a factor of 1.0 for GHP and GQO product offerings, 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 GQO 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 Small Group 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.

31. Please explain why the induced demand factors for the platinum plans are the same as the gold plans.

Due to the change in contracting, Geisinger Health System believes that the increased utilization for Platinum level plans in preventive and other low-cost services will lead to reduced utilization in higher cost services. The overall effect will be the induced utilization that we filed for 2019 and we are not changing this assumption in 2020.

32. The gold/bronze induced demand relativities are around 11.6%, and the silver/bronze induced demand relativities are around 9.9% which is higher than the 8% ratio gold/bronze and the 5% ratio silver/bronze included in the HHS risk adjustment model. Please provide narrative and quantitative support for these induced demand factors, including discussion 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.

33. 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_SmGrp_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_SmGrp_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 Memorandum.

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.

34. Regarding Reinsurance

a. 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 pmpm amount.

Confirmed

i. What is the year-to-date associated reinsurance recovery pmpm for this period.

For Small Group GHP July 2018 – 2019 there have been no reinsurance recoveries.

c. In projecting the reinsurance pmpm for rating period, Geisinger applies a 15% 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%.

35. Please provide the total commissions paid and the member months associated with those payments for calendar year 2018 for GHP small group ACA-Compliant business.

The calendar year 2018 member months for GHP small group ACA-compliant business is shown on table 1 as 16,868. Broker Commissions for this period are $121,281.

36. 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 Small Group 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.

37. 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.

38. 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.

39. What portion of the general administrative expenses are for marketing? We assume sales and marketing are under this category. If they are not, where are they? Please provide breakdown of the general administrative expense item.

As shown in the worksheet named "Administrative Expense" of the file named "PID_Response_Exhibits_GHP_SG_062119.xlsx", marketing expense accounts for 1% of administrative expenses.

40. Please provide detail supporting the geographic factors buildup including discussion regarding how changes in morbidity were not included.

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.

41. 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_SG_062119.xlsx".

42. 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.

43. Please provide total amount of reserves.

The year end reserve for CY2018 for GHP Small Group ACA is $353,720.

44. 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.

45. 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. 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_SG_062119.xlsx".

47. 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_SG_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.

48. 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, respectively.

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.

49. 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_SmGrp_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.

a. 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_SG_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_SmGrp_051519.xlsx".

50. Please provide support for the new network factor of .94 for the Geisinger Marketplace Premier HMO plans.

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.

51. 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

Geisinger Health Plan
Small Group 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
Small Group Filing for 2020
Administrative Expense Distribution

	CY20
Customer Services	13%
Medical Management	15%
Information Technology	11%
Finance/Actuarial/Underwriting	8%
Out-of-Ntwk Claims Repricer Fees	5%
Sales	14%
Product Dev & Mkt Research	3%
Marketing	1%
Government Programs Regulatory	1%
Provider Network Management	1%
Overhead	28%
Total	**100%**

Geisinger Health Plan
Small Group Filing for 2020
Capitation History

	2015	2016	2017	2018	2019	2020
Chiropractic Coverage:	$0.61	$0.45	$0.57	$0.21	$0.87	$0.24
Nurseline:	$0.04	$0.04	$0.04	$0.03	$0.04	$0.03
Mental Health & Substance Abuse/Autism:	$3.05	$6.48	$9.31	$8.05	$7.36	$8.67
Quality Fund/PQS:	$7.26	$11.20	$8.79	$6.67	$7.19	$7.08
Total Capitation:	$10.96	$18.18	$18.72	$14.96	$15.46	$16.02
Trend:		66%	3%	-20%	3%	4%

Geisinger Health Plan
Small Group 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
Small Group 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	$33,910,759	86,013	$394.25	$40,781,791	98,374	$414.56	$48,343,739	104,604	$462.16	$52,153,321	100,740	$517.70
2) Actual Claims	$50,449,077	138,139	$365.21	$43,488,206	113,841	$382.01	$29,620,375	70,886	$417.86	$6,957,957	16,868	$412.49
3) Ratio of Actual to Projected (#2/#1):			0.9263			0.9215			0.9041			0.7968

Geisinger Health Plan
Small Group 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	15,900	$9,848,521	$8,092,239	$810,632	$98,052	$847,598	$1,756,282	$1,325
CY2018	16,868	$7,534,651	$6,957,957	$994,847	$295,369	-$713,522	$576,694	$410
CY2017	70,886	$35,581,347	$29,620,375	$2,936,062	-$751,289	$3,776,199	$5,960,971	$1,009
CY2016	113,841	$58,176,678	$43,488,206	$4,540,842	$1,544,940	$8,602,691	$14,688,473	$1,548
CY2015	138,139	$57,303,032	$50,449,077	$5,609,825	$779,434	$464,695	$6,853,955	$595
CY2014	66,675	$25,335,126	$19,578,748	$2,559,361	$424,397	$2,772,621	$5,756,379	$1,036

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

Geisinger Health Plan
Small Group 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 1	22444PA0060052	HMO	Geisinger Marketplace HMO 15/30/400	DM	22444PA0060120
Plan 2	22444PA0060062	HMO	Geisinger Marketplace HMO 20/40/2500	E	22444PA0060062
Plan 3	22444PA0060063	HMO	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063
Plan 4	22444PA0060064	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120
Plan 5	22444PA0060065	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117
Plan 6	22444PA0060066	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062
Plan 7	22444PA0060067	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120
Plan 8	22444PA0060068	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120
Plan 9	22444PA0060069	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117
Plan 10	22444PA0060070	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117
Plan 11	22444PA0060071	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062
Plan 12	22444PA0060072	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062
Plan 13	22444PA0080066	POS	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066
Plan 14	22444PA0060114	HMO	Geisinger Marketplace HMO 10/20/0	N	22444PA0060114
Plan 15	22444PA0060115	HMO	Geisinger Marketplace HMO 20/40/250	N	22444PA0060115
Plan 16	22444PA0060116	HMO	Geisinger Marketplace HMO 20/40/500	N	22444PA0060116
Plan 17	22444PA0060117	HMO	Geisinger Marketplace HMO 20/40/1000	N	22444PA0060117
Plan 18	22444PA0060118	HMO	Geisinger Marketplace HMO 20/40/1500	N	22444PA0060118
Plan 19	22444PA0060119	HMO	Geisinger Marketplace HMO 35/70/4000	N	22444PA0060119

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
Small Group Filing for 2020
Response to Questions Round 2
SERFF Tracking Number: GSHP-131915715

1. Follow up to question 5 and 6: 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_SG_071219.xlsx".

2. Follow up to question 12: 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 equals the capitation and 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_SG_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.

3. Follow up to question 13 and 15: Table 4b you state is large group experience, which you use for trends. Since Table 2b and Table 4b do not match, please correct Table 4c which you provided with your response 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 (and paid claims) prior to capitation and prescription drug rebates shown in Table 2b. In addition, the completion factors shown in Table 4b, you state, are based on large group experience. The PAAM Actuarial Memorandum on page 3 states that,

"The IBNR factors were based on legal-entity level claims completion tables which include individual and group experience." When you update Table 4c values to equal values on Table 2b, 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 shown.

It is correct that Table 4, Table 4b and Table 4c all include different claims. Table 4 includes claims for GHP small group 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 small group 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_SG_071219.xlsx".

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 14: Is it correct that the large group data provided in Table 4b used in developing the 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.

5. Follow up to question 16: 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 distributions 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 20: 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 savings.

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

7. Follow up to question 21b: The document provided entitled, "VBRS Memo FINAL-Shared.pdf" does not describe any change in the underlying network. Based on the description of the accounting for this arrangement, this seems more like a unit cost trend factor, to account for different contractual arrangements. The supporting correspondence indicates that this arrangement was approved by the PID. Please provide the details of the PID approval.

Please see the responses below based on the updated questions answered for GQO Small Group:

a. Please provide the details of the PID approval.

The PID approval is the file named "Geisinger PID IDS ltr of no objection 18_08_10.pdf".

b. The Department's website shows instructions for filing HMO/IDS arrangements but do not reference PPOs. Please discuss where guidance is provided for the PPO/IDS arrangement.

In submitting the VBRS arrangement to the Department, we filed the HMO and PPO together, following the HMO instructions that provide for filing the arrangement with the Department following initial submission to Department of Health.

c. What percentage of the ACA population is covered by this arrangement.

The small group ACA population as of February 2019 has about 84% of the population covered by the VBRS arrangement.

8. Follow up to question 21c: As previously requested, please provide quantitative and qualitative support for the development of the 0.93 network factor. Include numerical effect on 2018, and the projection to 2020 claims to account for a full year's effect versus only a half year's effect in the base period, savings on utilization expected, etc., as appropriate.

The Global Risk Arrangement defines a new relationship with our clinical enterprise, through the Value Based Risk Share (VBRS). Our network factor on Table 5 is our best representation of the impact the VBRS will have on the Small Group GHP market. It would not be meaningful to review historical claims when valuing this prospective risk arrangement.

9. Follow up to question 23: Please fully describe what the Quality Fund/PQS payment is for, what services are provided, whether it is an incentive program, etc.

Quality Fund/PQS are provider pay-for-quality incentive programs with the intent of improving HEDIS results. Quality Fund/PQS were allocated to the experience period used in the rate filings based on member months. The funds set aside for the program are paid to the doctors based on their results and are expected to benefit all Geisinger Quality Options and Geisinger Health Plan members utilizing Geisinger Clinic physicians through increased cost efficiency and higher quality care. For financial reporting and federal MLR filing requirements this expense is a medical expense and not an administrative expense.

10. Regarding your response to the Quality Fund/PQS payment, your response did not address why you believe it is appropriate to include this payment in capitation, given the URRT Instructions. Please explain.

The URRT instructions provide only "preferred definitions" of service category. We believe capitation is the appropriate category to use since this is the only category using a PMPM value for a fixed expense. This expense should not be included in facility or professional services since this is not billed by facilities or physicians. This program is also not linked to specific services and does not meet the "preferred definition" of other services. This expense is determined annually and allocated by member months, much like a capitated arrangement.

11. Follow up to question 27: We agree that you should include all members, whether a premium is 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_SG_071219.xlsx" show the calculation of the demographic factor.

12. Follow up to question 28: Please provide the detail with each component of the risk adjustment transfer formula, as requested. Please provide narrative and quantitative support for the 63.7% 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.

13. Follow up to question 30: 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 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 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_SmGrp_GHP_PAAMExhibits_071219.xlsx".

14. Follow up to question 32 and 33c: As previously requested, please provide justification, both qualitative and quantitative, for the induced utilization 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 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.

15. Follow up to question 33b: As requested, please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for a bronze plan, a silver plan and a gold 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. We have provided an example of 3 plans in the worksheet named "Pricing AV" of the file named "PID_Response_Exhibits_GHP_SG_071219.xlsx".

16. Follow up to question 33d: 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_SG_071219.xlsx".

17. Follow up to question 33e and 33f: As part of the information provided in response to the follow up question 32 and 33c, 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_SG_071219.xlsx".

18. Follow up to question 36: There is a large disparity in the member month projections for GHP (15,900) and GQO (193,128). As noted in question 36, 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. (See item 23.)

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_SmGrp_GHP_PAAMExhibits_071219.xlsx". The worksheets named "Age_calibration" and "Area_calibration" of the file named "PID_Response_Exhibits_GHP_SG_071219.xlsx" have also been updated to reflect this change.

19. Follow up to question 41: 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.

20. Follow up to question 50: 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.

a. 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 and the number of member months.

b. Please include the assumptions used to develop the Geisinger Marketplace Premier HMO network average factor from the base information. 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_SG_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.

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
Small Group 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:	1,319	2,115.09	**1.604**
Members in 0-20 age with no premium:	6		
Total:	1,325		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	143	109.40
15	16	0.833	8	6.66
16	17	0.859	13	11.17
17	18	0.885	12	10.62
18	19	0.913	14	12.78
19	20	0.941	12	11.29
20	21	0.970	11	10.67
21	22	1.000	11	11.00
22	23	1.000	13	13.00
23	24	1.000	15	15.00
24	25	1.000	20	20.00
25	26	1.004	14	14.06
26	27	1.024	22	22.53
27	28	1.048	18	18.86
28	29	1.087	35	38.05
29	30	1.119	28	31.33
30	31	1.135	23	26.11
31	32	1.159	17	19.70
32	33	1.183	30	35.49
33	34	1.198	19	22.76
34	35	1.214	29	35.21
35	36	1.222	18	22.00
36	37	1.230	24	29.52
37	38	1.238	12	14.86
38	39	1.246	18	22.43
39	40	1.262	25	31.55
40	41	1.278	29	37.06
41	42	1.302	22	28.64
42	43	1.325	23	30.48
43	44	1.357	17	23.07
44	45	1.397	22	30.73
45	46	1.444	16	23.10
46	47	1.500	15	22.50
47	48	1.563	28	43.76

48	49	1.635	40	65.40
49	50	1.706	33	56.30
50	51	1.786	24	42.86
51	52	1.865	34	63.41
52	53	1.952	19	37.09
53	54	2.040	32	65.28
54	55	2.135	47	100.35
55	56	2.230	40	89.20
56	57	2.333	35	81.66
57	58	2.437	31	75.55
58	59	2.548	26	66.25
59	60	2.603	31	80.69
60	61	2.714	26	70.56
61	62	2.810	30	84.30
62	63	2.873	25	71.83
63	64	2.952	21	61.99
64	200	3.000	49	147.00
Min	**Max**	**HHS defined age curve**	**Members**	**Factor X Members**
		(1)	**(2)**	**(1) X (2)**

Geisinger Health Plan
Small Group Filing for 2020
Calibration of Area Factors

Region	(1) Area Factors	(2) Feb Members	(1) X (2) Factor X Members	(1) X (2) / (2) Calibation Factor:
2	0.890	-	-	
3	0.851	735	625.49	
5	0.910	31	28.21	
6	0.959	492	471.83	
7	1.162	21	24.40	
9	0.987	46	45.40	
		1,325	1,195.33	**0.902**

Geisinger Health Plan
Small Group 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:	17,419	26,982.36	**1.549**

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	2,215	1,694.48
15	16	0.833	179	149.11
16	17	0.859	206	176.95
17	18	0.885	185	163.73
18	19	0.913	167	152.47
19	20	0.941	213	200.43
20	21	0.970	196	190.12
21	22	1.000	201	201.00
22	23	1.000	246	246.00
23	24	1.000	211	211.00
24	25	1.000	235	235.00
25	26	1.004	249	250.00
26	27	1.024	265	271.36
27	28	1.048	305	319.64
28	29	1.087	327	355.45
29	30	1.119	325	363.68
30	31	1.135	296	335.96
31	32	1.159	294	340.75
32	33	1.183	291	344.25
33	34	1.198	266	318.67
34	35	1.214	308	373.91
35	36	1.222	280	342.16
36	37	1.230	307	377.61
37	38	1.238	262	324.36
38	39	1.246	316	393.74
39	40	1.262	292	368.50
40	41	1.278	284	362.95
41	42	1.302	268	348.94
42	43	1.325	267	353.78
43	44	1.357	298	404.39
44	45	1.397	300	419.10
45	46	1.444	291	420.20
46	47	1.500	335	502.50
47	48	1.563	359	561.12

48	49	1.635	346	565.71
49	50	1.706	363	619.28
50	51	1.786	381	680.47
51	52	1.865	338	630.37
52	53	1.952	361	704.67
53	54	2.040	413	842.52
54	55	2.135	421	898.84
55	56	2.230	395	880.85
56	57	2.333	372	867.88
57	58	2.437	380	926.06
58	59	2.548	385	980.98
59	60	2.603	372	968.32
60	61	2.714	333	903.76
61	62	2.810	326	916.06
62	63	2.873	346	994.06
63	64	2.952	307	906.26
64	200	3.000	541	1,623.00
Min	**Max**	**HHS defined age curve**	**Members**	**Factor X Members**
		(1)	**(2)**	**(1) X (2)**

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

	(2) 2018 Member Months	(1) X (2) Factor X Member Months
Total members:	189,767	290,996.75

(1) X (2) / (2)
Manual Enrollment Factor:
1.533
February Enrollment Factor:
1.549
Table 5 Factor:
1.010

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	25,477	19,489.91
15	16	0.833	2,045	1,703.49
16	17	0.859	2,150	1,846.85
17	18	0.885	2,004	1,773.54
18	19	0.913	2,193	2,002.21
19	20	0.941	2,109	1,984.57
20	21	0.970	2,041	1,979.77
21	22	1.000	2,355	2,355.00
22	23	1.000	2,444	2,444.00
23	24	1.000	2,325	2,325.00
24	25	1.000	2,479	2,479.00
25	26	1.004	2,605	2,615.42
26	27	1.024	2,640	2,703.36
27	28	1.048	3,587	3,759.18
28	29	1.087	3,673	3,992.55
29	30	1.119	3,245	3,631.16
30	31	1.135	3,157	3,583.20
31	32	1.159	3,139	3,638.10
32	33	1.183	2,979	3,524.16
33	34	1.198	3,316	3,972.57
34	35	1.214	3,470	4,212.58
35	36	1.222	3,147	3,845.63
36	37	1.230	3,145	3,868.35
37	38	1.238	3,434	4,251.29
38	39	1.246	3,327	4,145.44
39	40	1.262	2,896	3,654.75
40	41	1.278	3,043	3,888.95
41	42	1.302	3,192	4,155.98
42	43	1.325	2,959	3,920.68
43	44	1.357	3,165	4,294.91
44	45	1.397	3,038	4,244.09
45	46	1.444	3,423	4,942.81
46	47	1.500	3,730	5,595.00
47	48	1.563	3,746	5,855.00
48	49	1.635	3,600	5,886.00
49	50	1.706	4,289	7,317.03
50	51	1.786	3,419	6,106.33
51	52	1.865	3,995	7,450.68
52	53	1.952	4,438	8,662.98
53	54	2.040	4,829	9,851.16
54	55	2.135	4,400	9,394.00
55	56	2.230	3,918	8,737.14

56	57	2.333	4,212	9,826.60
57	58	2.437	4,154	10,123.30
58	59	2.548	4,083	10,403.48
59	60	2.603	3,586	9,334.36
60	61	2.714	3,468	9,412.15
61	62	2.810	3,692	10,374.52
62	63	2.873	3,377	9,702.12
63	64	2.952	3,137	9,260.42
64	200	3.000	5,492	16,476.00
Min	**Max**	**HHS defined age curve**	**Members**	**Factor X Members**
		(1)	**(2)**	**(1) X (2)**

Geisinger Health Plan
Small Group 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 All-Access HMO 10/20/0	22444PA0060114	MOOP increased 2000 to 2900	0.958	0.973	0.967	-0.006
Geisinger All-Access HMO 15/30/400	22444PA0060120	No Changes	0.930		0.947	
Geisinger All-Access HMO 20/40/1000	22444PA0060117	MOOP increased 7350 to 8150, OP Facility copay increased 100 to 125	0.862	0.875	0.873	-0.002
Geisinger All-Access HMO 20/40/1500	22444PA0060118	No Changes	0.842		0.856	
Geisinger All-Access HMO 20/40/250	22444PA0060115	No Changes	0.917		0.928	
Geisinger All-Access HMO 20/40/2500	22444PA0060062	MOOP increased 7350 to 8150, Drug Deductible increased 125 to 150	0.813	0.835	0.831	-0.004
Geisinger All-Access HMO 20/40/500	22444PA0060116	MOOP increased 7350 to 8150, ER copay increased 150 to 200, Imaging copay increased 150 to 200, OP Facility copay increased 150 to 200	0.894	0.907	0.903	-0.004
Geisinger All-Access HMO 30/60/5800	22444PA0060063	No Changes	0.699		0.743	
Geisinger All-Access HMO 35/70/4300	22444PA0060119	MOOP increased 7500 to 8150, Deductible increased 4000 to 4300, Imaging copay increased 150 to 200	0.747	0.782	0.773	-0.009
Geisinger All-Access QHDHP POS 6500	22444PA0080066	No Changes	0.665		0.709	
Geisinger Premier HMO 10/20/0	22444PA0060121	New Plan			0.967	
Geisinger Premier HMO 10/20/0	22444PA0060126	New Plan			0.967	
Geisinger Premier HMO 10/20/0	22444PA0060131	New Plan			0.967	
Geisinger Premier HMO 20/40/1000	22444PA0060122	New Plan			0.873	
Geisinger Premier HMO 20/40/1000	22444PA0060127	New Plan			0.873	
Geisinger Premier HMO 20/40/1000	22444PA0060132	New Plan			0.873	
Geisinger Premier HMO 25/50/2000	22444PA0060125	New Plan			0.841	
Geisinger Premier HMO 25/50/2000	22444PA0060130	New Plan			0.841	
Geisinger Premier HMO 25/50/2000	22444PA0060135	New Plan			0.841	
Geisinger Premier HMO 25/50/2750	22444PA0060124	New Plan			0.826	
Geisinger Premier HMO 25/50/2750	22444PA0060129	New Plan			0.826	
Geisinger Premier HMO 25/50/2750	22444PA0060134	New Plan			0.826	
Geisinger Premier HMO 35/70/4300	22444PA0060123	New Plan			0.773	
Geisinger Premier HMO 35/70/4300	22444PA0060128	New Plan			0.773	
Geisinger Premier HMO 35/70/4300	22444PA0060133	New Plan			0.773	

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)
22444PA0060062	Gold	252	$1,881,988	$1,563,744	0.8309	1.000	0.8388	1.00945	0.903
22444PA0060063	Silver	203	$1,492,842	$1,109,256	0.7431	1.000	0.7386	0.99400	0.890
22444PA0060114	Platinum	12	$89,618	$86,675	0.9672	1.000	0.9763	1.00945	0.903
22444PA0060115	Platinum	31	$231,514	$214,924	0.9283	1.000	0.9371	1.00945	0.903
22444PA0060116	Gold	16	$119,491	$107,846	0.9025	1.000	0.9111	1.00945	0.903
22444PA0060117	Gold	53	$395,815	$345,499	0.8729	1.000	0.8811	1.00945	0.903
22444PA0060118	Gold	60	$448,092	$383,433	0.8557	1.000	0.8638	1.00945	0.903
22444PA0060119	Silver	2	$14,708	$11,374	0.7733	1.000	0.7687	0.99400	0.890
22444PA0060120	Platinum	607	$4,533,201	$4,290,720	0.9465	1.000	0.9555	1.00945	0.903
22444PA0060121	Platinum	-	$0	$0	0.9672	1.000	0.9763	1.00945	0.903
22444PA0060122	Gold	-	$0	$0	0.8729	1.000	0.8811	1.00945	0.903
22444PA0060123	Silver	-	$0	$0	0.7733	1.000	0.7687	0.99400	0.890
22444PA0060124	Gold	-	$0	$0	0.8261	1.000	0.8339	1.00945	0.903
22444PA0060125	Gold	-	$0	$0	0.8408	1.000	0.8487	1.00945	0.903
22444PA0060126	Platinum	-	$0	$0	0.9672	1.000	0.9763	1.00945	0.903
22444PA0060127	Gold	-	$0	$0	0.8729	1.000	0.8811	1.00945	0.903
22444PA0060128	Silver	-	$0	$0	0.7733	1.000	0.7687	0.99400	0.890
22444PA0060129	Gold	-	$0	$0	0.8261	1.000	0.8339	1.00945	0.903
22444PA0060130	Gold	-	$0	$0	0.8408	1.000	0.8487	1.00945	0.903
22444PA0060131	Platinum	-	$0	$0	0.9672	1.000	0.9763	1.00945	0.903
22444PA0060132	Gold	-	$0	$0	0.8729	1.000	0.8811	1.00945	0.903
22444PA0060133	Silver	-	$0	$0	0.7733	1.000	0.7687	0.99400	0.890
22444PA0060134	Gold	-	$0	$0	0.8261	1.000	0.8339	1.00945	0.903
22444PA0060135	Gold	-	$0	$0	0.8408	1.000	0.8487	1.00945	0.903
22444PA0080066	Bronze	89	$595,500	$422,311	0.7092	1.000	0.6414	0.90440	0.809
Total		**1,325**	**$9,802,771**	**$8,535,782**	**0.8693**	**1.0000**	**0.8708**	**1.0000**	**0.895**

Geisinger Health Plan
Small Group 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		$ 7,425,192.89	1.0000	$ 7,425,192.89	19,919	$ 372.77		$ (110,408.47)	$ 8,223,895.50	$ 412.87
Feb-15		$ 6,501,370.27	1.0000	$ 6,501,370.27	19,523	$ 333.01		$ (98,819.09)	$ 7,210,731.87	$ 369.35
Mar-15		$ 6,875,671.97	1.0000	$ 6,875,671.97	18,882	$ 364.14		$ (113,736.26)	$ 7,616,717.73	$ 403.39
Apr-15		$ 7,317,220.55	1.0000	$ 7,317,220.55	18,372	$ 398.28		$ (129,693.11)	$ 8,060,186.83	$ 438.72
May-15		$ 6,319,904.20	1.0000	$ 6,319,904.20	17,769	$ 355.67		$ (114,990.74)	$ 6,964,932.53	$ 391.97
Jun-15		$ 6,469,039.27	1.0000	$ 6,469,039.27	17,364	$ 372.55		$ (112,779.01)	$ 7,118,855.97	$ 409.98
Jul-15		$ 6,900,218.06	1.0000	$ 6,900,218.06	16,949	$ 407.12		$ (112,206.45)	$ 7,556,177.09	$ 445.82
Aug-15		$ 6,233,388.77	1.0000	$ 6,233,388.77	16,672	$ 373.88		$ (104,273.50)	$ 6,808,849.28	$ 408.40
Sep-15		$ 5,934,102.03	1.0000	$ 5,934,102.03	16,333	$ 363.32		$ (112,050.37)	$ 6,507,894.45	$ 398.45
Oct-15		$ 6,061,979.46	1.0000	$ 6,061,979.46	15,844	$ 382.60		$ (109,571.76)	$ 6,641,239.92	$ 419.16
Nov-15		$ 6,685,756.31	1.0000	$ 6,685,756.31	15,635	$ 427.61		$ (109,715.53)	$ 7,229,176.96	$ 462.37
Dec-15	$ 88,494,424.60	$ 8,332,568.06	1.0000	$ 8,332,568.06	13,664	$ 609.82	$ 9,074,122.89	$ (90,592.62)	$ 8,873,039.69	$ 649.37
Jan-16		$ 6,132,925.35	1.0000	$ 6,132,925.35	13,465	$ 455.47		$ (101,684.71)	$ 6,679,121.29	$ 496.04
Feb-16		$ 5,870,077.20	1.0000	$ 5,870,077.20	13,300	$ 441.36		$ (101,070.17)	$ 6,430,045.25	$ 483.46
Mar-16		$ 6,080,387.09	1.0000	$ 6,080,387.09	13,320	$ 456.49		$ (106,753.02)	$ 6,643,249.36	$ 498.74
Apr-16		$ 5,088,304.33	1.0000	$ 5,088,304.33	13,228	$ 384.66		$ (109,430.47)	$ 5,621,789.22	$ 424.99
May-16		$ 5,297,818.54	1.0000	$ 5,297,818.54	12,992	$ 407.78		$ (107,503.88)	$ 5,807,157.16	$ 446.98
Jun-16		$ 5,041,319.86	1.0000	$ 5,041,319.86	12,910	$ 390.50		$ (100,545.46)	$ 5,525,299.01	$ 427.99
Jul-16		$ 5,254,203.30	1.0000	$ 5,254,203.30	12,964	$ 405.29		$ (120,743.34)	$ 5,741,642.39	$ 442.89
Aug-16		$ 5,975,909.47	1.0000	$ 5,975,909.47	13,045	$ 458.10		$ (116,975.03)	$ 6,555,011.82	$ 502.49
Sep-16		$ 5,556,624.06	1.0000	$ 5,556,624.06	12,915	$ 430.25		$ (123,766.02)	$ 6,062,558.87	$ 469.42
Oct-16		$ 5,460,317.58	1.0000	$ 5,460,317.58	12,961	$ 421.29		$ (116,731.58)	$ 5,977,541.07	$ 461.19
Nov-16		$ 5,305,479.84	1.0000	$ 5,305,479.84	12,986	$ 408.55		$ (116,625.77)	$ 5,824,879.15	$ 448.55
Dec-16	$ 81,665,733.38	$ 5,252,114.35	1.0000	$ 5,252,114.35	13,088	$ 401.29	$ 7,727,279.45	$ (154,385.14)	$ 5,798,251.24	$ 443.02
Jan-17		$ 6,261,089.27	1.0000	$ 6,261,089.27	13,668	$ 458.08		$ (137,443.86)	$ 6,749,016.46	$ 493.78
Feb-17		$ 5,184,037.82	1.0000	$ 5,184,037.82	13,637	$ 380.15		$ (152,264.66)	$ 5,664,705.21	$ 415.39
Mar-17		$ 6,191,977.03	1.0000	$ 6,191,977.03	13,596	$ 455.43		$ (168,492.78)	$ 6,674,132.07	$ 490.89
Apr-17		$ 5,836,503.73	1.0000	$ 5,836,503.73	13,608	$ 428.90		$ (96,585.83)	$ 6,355,937.36	$ 467.07
May-17		$ 5,502,438.95	1.0000	$ 5,502,438.95	13,682	$ 402.17		$ (105,113.65)	$ 6,033,068.81	$ 440.95
Jun-17		$ 5,424,758.77	1.0000	$ 5,424,758.77	13,752	$ 394.47		$ (96,634.77)	$ 5,893,416.83	$ 428.55
Jul-17		$ 5,162,003.10	0.9495	$ 5,436,620.46	13,978	$ 388.94		$ (94,899.39)	$ 5,944,115.36	$ 425.25
Aug-17		$ 5,953,769.68	0.9999	$ 5,954,123.01	14,117	$ 421.77		$ (105,671.22)	$ 6,480,248.18	$ 459.04
Sep-17		$ 5,897,824.08	0.9999	$ 5,898,214.60	14,305	$ 412.32		$ (98,684.12)	$ 6,448,275.00	$ 450.77
Oct-17		$ 6,537,394.99	0.9999	$ 6,537,896.17	14,554	$ 449.22		$ (105,961.22)	$ 7,105,802.94	$ 488.24
Nov-17		$ 6,324,971.68	0.9999	$ 6,325,689.93	14,818	$ 426.89		$ (102,401.01)	$ 6,915,128.69	$ 466.67
Dec-17	$ 85,670,666.36	$ 5,908,260.55	0.9999	$ 5,908,788.73	15,692	$ 376.55	$ 7,778,264.43	$ (98,592.83)	$ 6,613,810.65	$ 421.48
Jan-18		$ 7,674,839.33	0.9999	$ 7,675,573.06	16,166	$ 474.80		$ (122,639.99)	$ 8,519,728.88	$ 527.02
Feb-18		$ 6,727,109.03	0.9509	$ 7,074,662.36	16,172	$ 437.46		$ (106,097.94)	$ 7,818,798.10	$ 483.48
Mar-18		$ 8,696,135.16	0.9998	$ 8,697,563.88	16,191	$ 537.19		$ (114,966.93)	$ 9,466,526.82	$ 584.68
Apr-18		$ 7,460,370.20	0.9996	$ 7,462,988.10	16,217	$ 460.20		$ (116,894.92)	$ 8,228,658.95	$ 507.41
May-18		$ 7,026,512.38	0.9995	$ 7,030,097.99	16,069	$ 437.49		$ (117,335.86)	$ 7,822,724.65	$ 486.82
Jun-18		$ 6,369,719.63	0.9994	$ 6,373,515.58	15,982	$ 398.79		$ (116,600.52)	$ 7,057,992.44	$ 441.62
Jul-18		$ 6,281,970.70	0.9978	$ 6,295,993.89	15,839	$ 397.50		$ (158,019.86)	$ 6,916,753.56	$ 436.69
Aug-18		$ 6,739,512.03	0.9984	$ 6,750,250.36	15,699	$ 429.98		$ (165,698.18)	$ 7,396,150.30	$ 471.12
Sep-18		$ 6,222,691.40	0.9953	$ 6,251,858.84	15,525	$ 402.70		$ (134,193.02)	$ 6,875,402.10	$ 442.86
Oct-18		$ 7,643,819.29	0.9915	$ 7,709,282.80	15,516	$ 496.86		$ (163,654.31)	$ 8,401,929.80	$ 541.50
Nov-18		$ 6,924,754.53	0.9779	$ 7,080,996.58	15,368	$ 460.76		$ (160,184.67)	$ 7,675,215.61	$ 499.43
Dec-18	$ 99,607,881.48	$ 6,209,611.04	0.8612	$ 7,210,747.55	15,023	$ 479.98	$ 10,076,991.08	$ (129,993.47)	$ 7,904,361.20	$ 526.15

Geisinger Health Plan
Small Group Filing for 2020
Pricing AV Example

	Geisinger HMO	Geisinger HMO	Geisinger QHDHP POS
Plan Name:	20/40/1000	30/60/5800	6500
HIOS ID:	22444PA0060117	22444PA0060063	22444PA0080066
Metallic Level:	Gold	Silver	Bronze
Pricing AV Table 10:	0.873	0.743	0.709

Benefit Component	**Cost Sharing Value**	**Cost Sharing Value**	**Cost Sharing Value**
PCP	0%	1%	0%
SPC	1%	1%	0%
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%	0%	0%
OP Surgery	0%	0%	0%
MRI/CAT/PET	0%	0%	0%
Pharmacy	6%	6%	7%
Coinsurance	0%	0%	0%
Deductible	6%	23%	23%
MOOP	-2%	-6%	0%
Out-of-Network	N/A	N/A	-2%
Pricing AV	0.873	0.743	0.709

Geisinger Health Plan
Small Group 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.

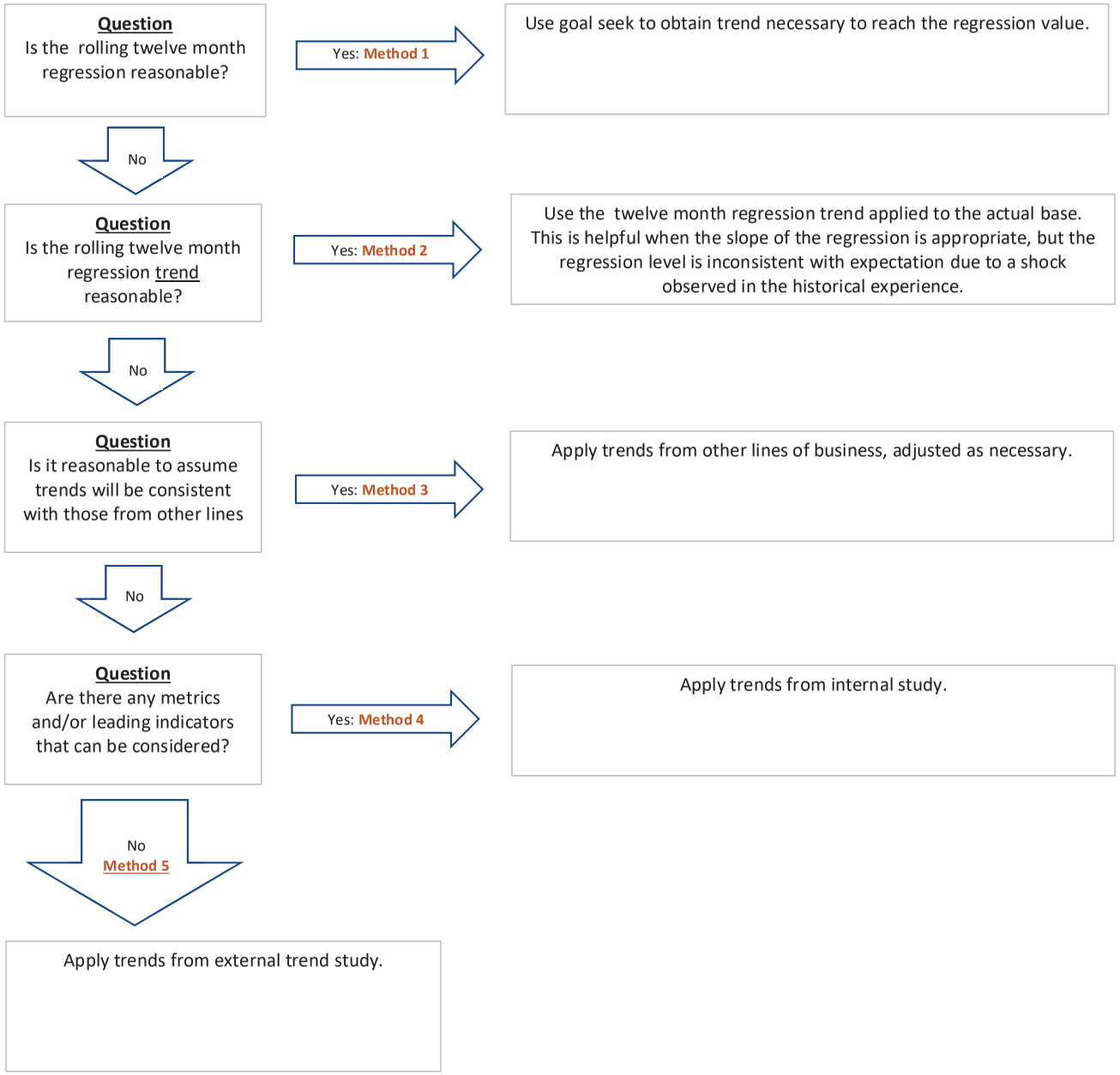
The exception here is the unit cost trends. Unit Cost trends for inpatient, outpatient and professional services are developed by reviewing contracted rate increases and historical total allowed costs by facility and provider. Due to Geisinger’s size, providing contract specific information would be 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																			
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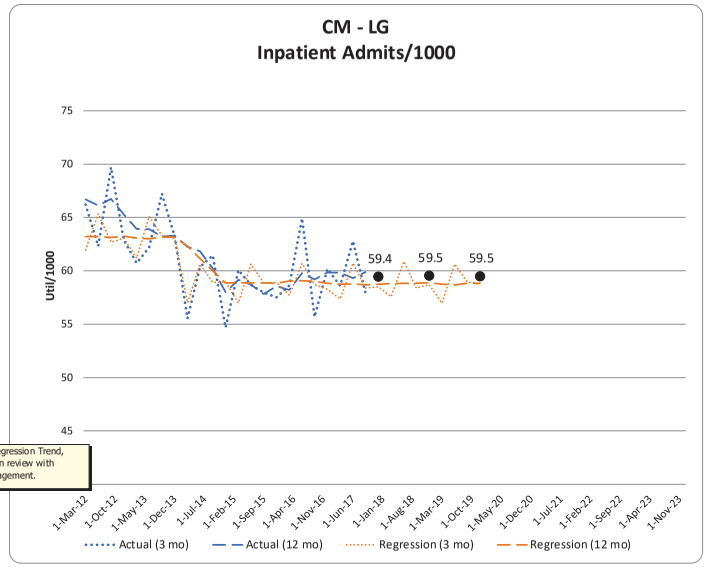
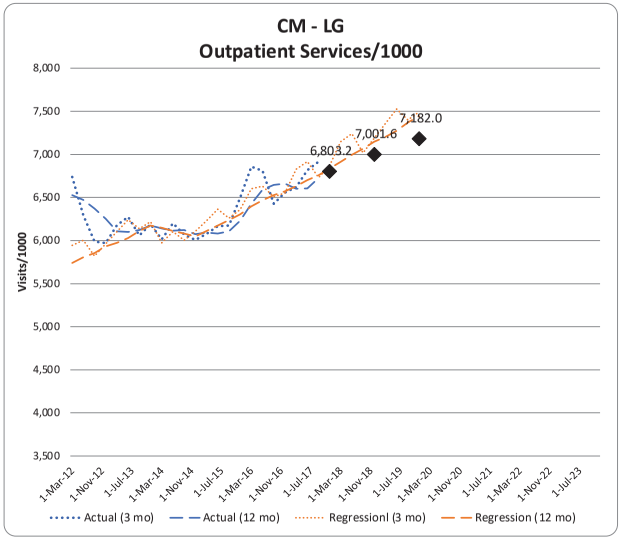
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		60.6	60.8	61.1	61.4	60.7	60.4	60.5	60.7		-1.6%	-2.0%	-2.1%		-1.2%	-1.1%	-1.2%		
Min		50.4	54.7	57.4	57.8	55.5	57.0	57.8	58.7		-13.5%	-11.0%	-8.4%		-6.9%	-6.9%	-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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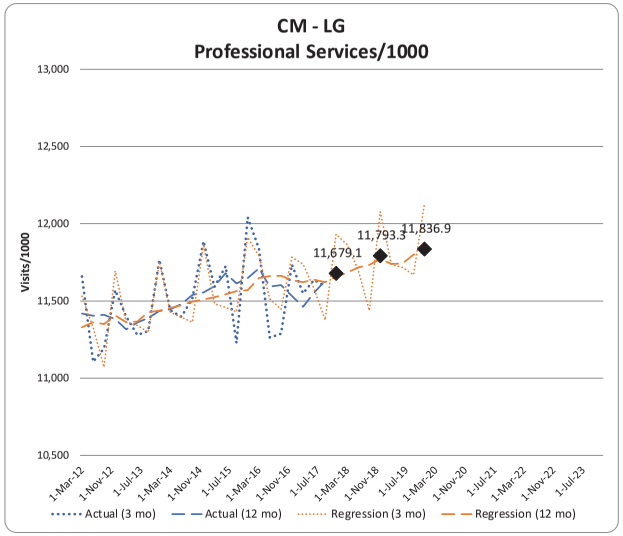
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		11,427	11,522	11,524	11,511	11,427	11,519	11,522	11,507		0.5%	0.4%	0.3%		0.5%	0.5%	0.5%		
Min		10,295	11,106	11,150	11,316	10,295	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																			
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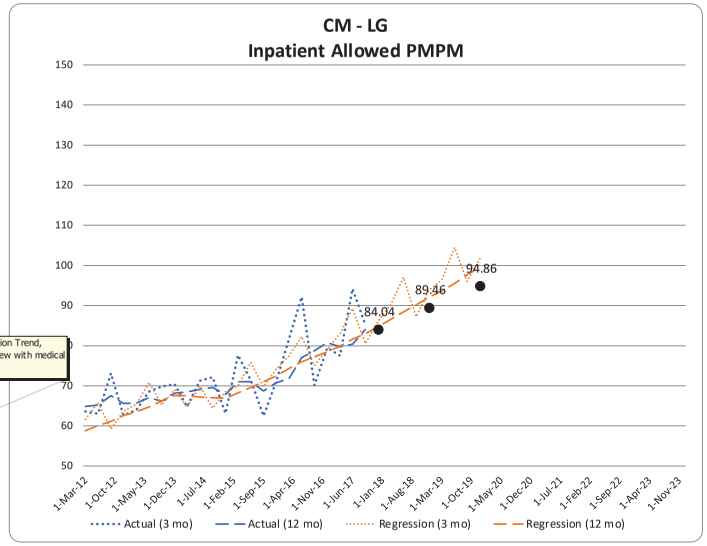
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		73.0	72.6	72.3	71.3	73.2	71.5	71.0	69.8		5.9%	4.7%	4.6%		6.7%	6.7%	6.7%		
Min		54.4	62.5	63.3	64.8	57.1	59.2	59.8	58.8		-13.4%	-6.6%	-2.0%		-1.3%	-1.3%	-1.1%		
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																			
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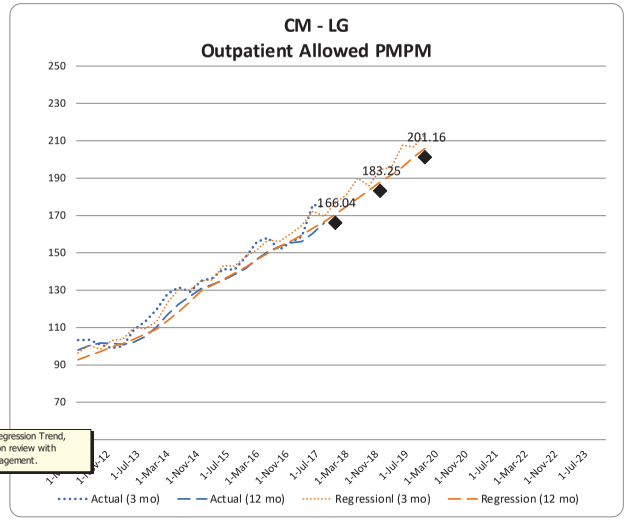
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		134	133	132	128	133	133	131	128		11.1%	10.6%	10.3%		11.2%	11.2%	11.2%		
Min		90	99	100	98	94	96	95	93		-3.1%	-1.8%	1.8%		7.6%	8.4%	8.7%		
Max		182	176	175	166	179	172	171	167		28.1%	24.3%	20.6%		19.5%	19.2%	19.0%		

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

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																			
1-Jun-21																			
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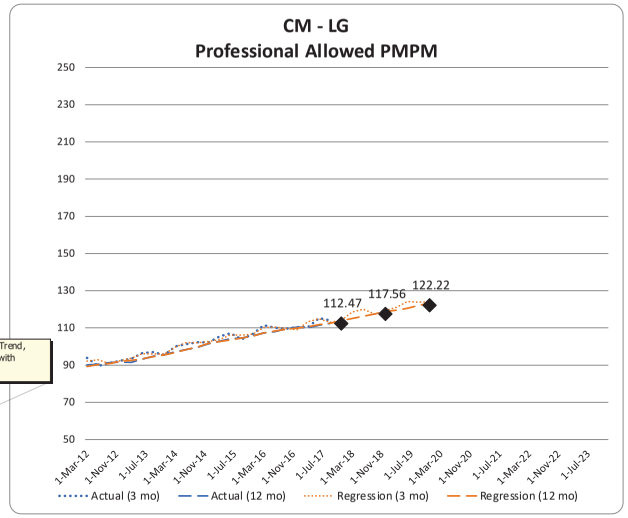
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		102	103	102	101	102	103	102	101		4.4%	4.4%	4.3%		4.3%	4.4%	4.3%		
Min		85	90	90	90	85	91	90	89		-1.0%	0.7%	1.6%		1.8%	2.6%	3.0%	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																			
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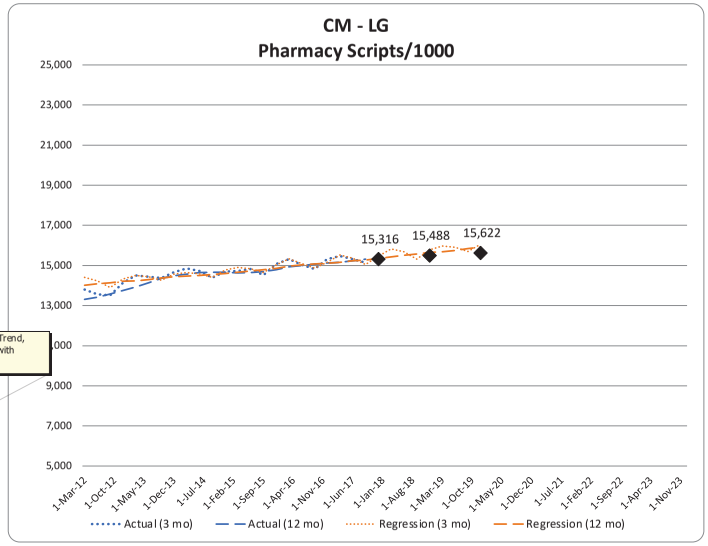
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		14,721	14,660	14,624	14,526	14,788	14,732	14,709	14,644		2.3%	2.4%	2.5%		1.6%	1.6%	1.6%		
Min		13,138	13,514	13,535	13,310	13,466	13,900	14,063	14,013		-0.9%	-0.3%	0.1%		0.7%	1.0%	1.1%		
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																			
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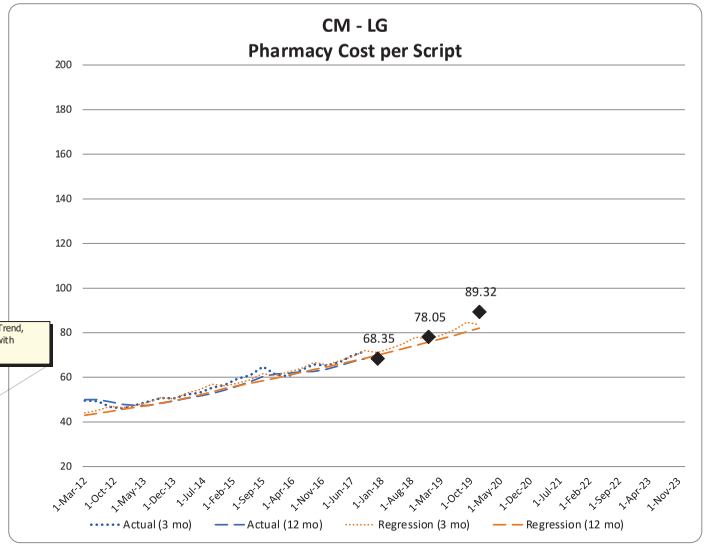
1-Sep-22																			
1-Dec-22																			
1-Mar-23																			
1-Jun-23																			
1-Sep-23																			
1-Dec-23																			
Avg		57.6	57.2	56.8	55.9	57.4	56.8	56.2	55.0		7.9%	7.4%	6.5%		8.8%	8.8%	8.8%		
Min		44.7	46.0	46.4	47.4	44.6	44.0	43.4	43.0		-3.8%	-6.1%	-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

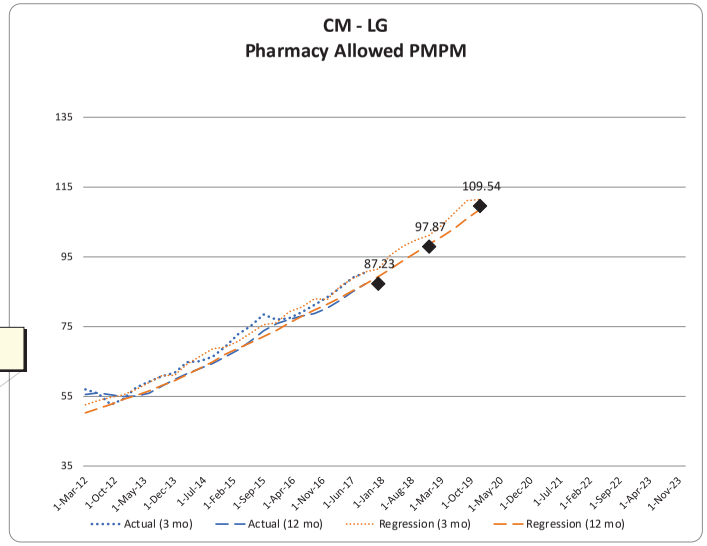
FY 2019 Budget Pharmacy Trend Review

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



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

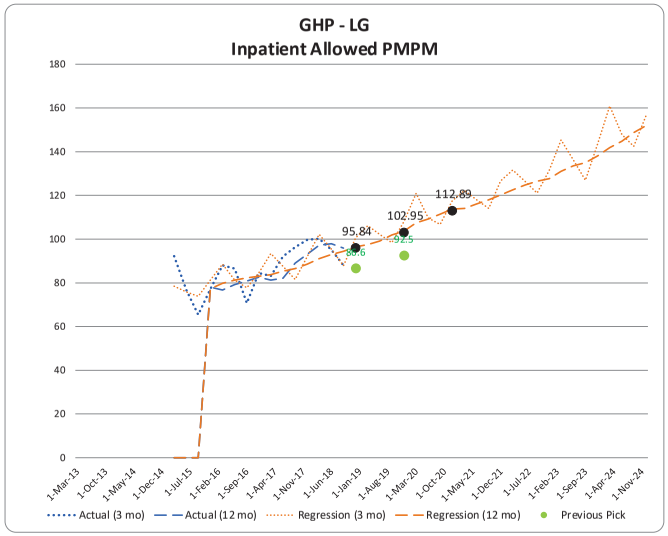
GHP

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

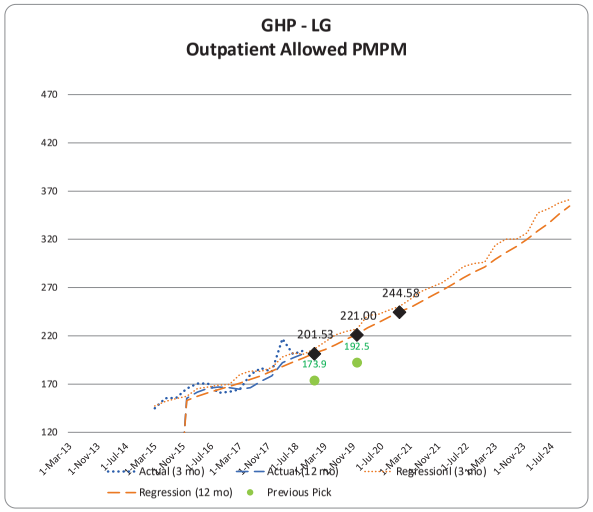
GHP

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

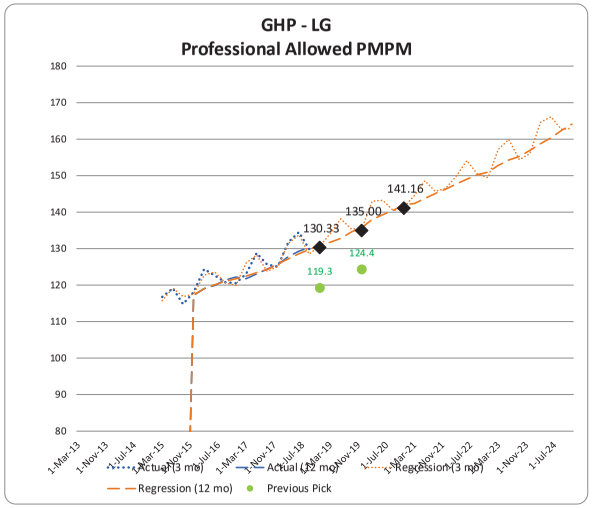
GHP - LG

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

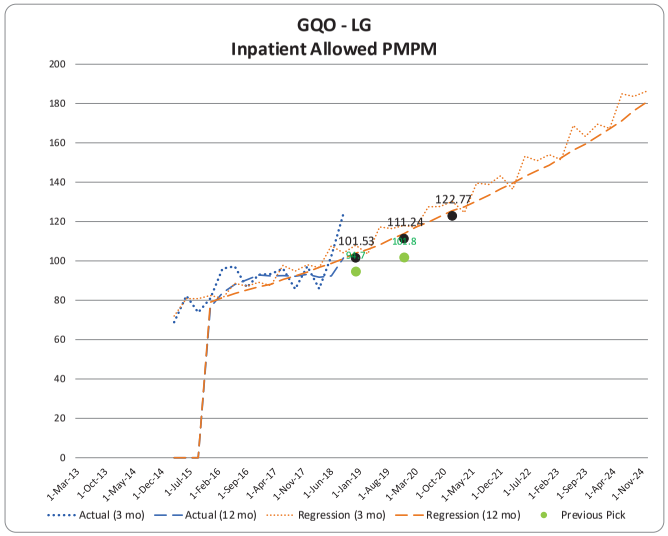
GQO

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

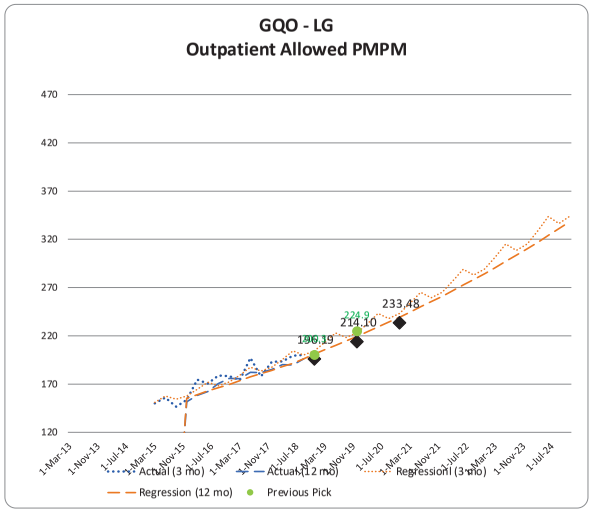
GQO - LG

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

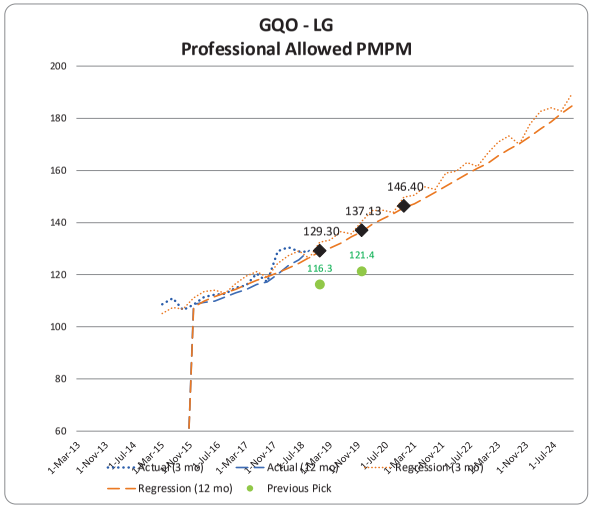
2020 Budget -> Product Level Trend Review

GQO

GQO - LG

Professional

<--- GQO Large Group

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	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