



May 19, 2017

Ms. Johanna Fabian-Marks  
Special Deputy & Acting Director  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna Life Insurance Company

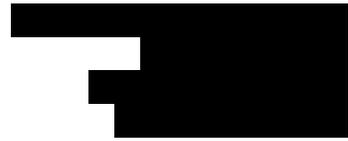
NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	1.5%
Range of rate change requested:	-18.1% to +30.8%
Products:	PPO
Rating Areas & Change over 2017:	Rating Areas 1-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	1193
Current # policyholders:	681
Number of plans offered vs 2017:	1; 13 in 2017
HIOS Issuer ID / Binder #:	33906 Binder # AETN-PA18-125071612
Rate Filing Tracking Number:	AETN-131033620
Policy Form(s):	AL SG HCOC-2018-PPO 02
Form Filing Tracking Number:	AETN-130908223

Dear Ms. Fabian-Marks:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2018 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2018.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is



not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

, FSA, MAAA  
Aetna

# 2018 Pennsylvania Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

Company Legal Name:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	1.5%
Range of rate change requested:	-18.1% to +30.8%
Products:	PPO
Rating Areas:	Rating Areas 1-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	1,193
Current # policyholders:	681
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906
Rate Filing Tracking Number:	AETN-131033620
Policy Form(s):	AL SG HCOC-2018-PPO 02
Form Filing Tracking Number:	AETN-130908223

### B. Rate History and Proposed Variations in Rate Changes

- January 1, 2014
  - Introduction of ACA
  - AETN-129037905
- July 1, 2014
  - Lowered previously filed 3Q14-4Q14 rates by 17%
  - AETN-129418260
- January 1, 2015
  - Filed a 4% increase
  - AETN-129621162
- July 1, 2015
  - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load
  - AETN-129920145
- January 1, 2016
  - Filed a 5% rate increase
  - AETN-130046894
- April 1, 2016
  - Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
  - AETN-130242358
- October 1, 2016
  - Increased previously filed 4Q16 rates by 7.4%
  - AETN-130565105

- January 1, 2017
  - Filed a 26.6% rate increase
  - AETN-130533503

### **C. Average Rate Change**

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 1.5%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 3.6%.

### **D. Membership Count**

Total current membership by age bucket is shown on Table 1.

### **E. Benefit Changes**

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2017 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

### **F. Experience Period Claims and Premium**

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017, for Aetna Life Insurance Company. Incurred claims for both community-rated ACA and transitional plans have been included.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2017 (for 2016 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

#### **G. Credibility of Data**

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

#### **H. Trend Identification**

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2017. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical

pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

### **I. Historical Experience**

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

## **2. Rate Development & Change**

Please refer to the file titled *2018 PA SG ALIC Exhibits.xlsx* for any exhibits referenced in the sections below.

### **A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims**

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

#### Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2016 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2018.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 84.5%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer .5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2018.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

## **B. Retention Items**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership for 2018 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under

non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing of our 2017 plans.

### **C. Normalized Market-Adjusted Projected Allowed Total Claims**

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2017 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2018 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

### **D. Components of Rate Change**

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 1.5%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -13%
- The change in allowable plan adjusted level components is worth 2%
- The change in retention components is worth 6%
- The remainder is primarily driven by the 2017 covered lives not being mapped into 2018 plans

## **3. Plan Rate Development**

The following briefly describes how each set of adjustments was determined.

#### *Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

#### *Benefits in addition to EHBs:*

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

#### *Provider Network:*

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

*Catastrophic Eligibility:*

This filing does not include catastrophic plans.

*Tobacco Surcharge Adjustment:*

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

*Admin Costs / Taxes & Fees / Profit or Contingency:*

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA\_SG\_33906\_AVCert\_Off\_2018\_v1.pdf*.

#### **4. Plan Premium Development for 21-Year-Old Non-Tobacco User**

The Calibrated Plan Adjusted Index Rates for 2017 and 2018 are shown in Columns Z and AA. The 2018 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2018 rates while the rates in Column AA are average 2018 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5.

### **5. Plan Factors**

#### **A. Age and Tobacco Factors**

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

#### **B. Geographic Factors**

The proposed geographic factors are the same as the current approved 2017 factors.

#### **C. Network Factors**

There is only one network included in this filing.

#### **D. Service Area Composition**

The Service Area composition for this rate filing is the same as the current approved 2017 rate filing.

#### **E. Composite Rating**

While PA allows composite rating, we are not offering this option at this time. However, the member level rates in this filing would not be impacted if we allow the composite rating option at a later time.

## 6. Actuarial Certifications

### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED] am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
  4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
  5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

May 19, 2017

\_\_\_\_\_  
Aetna, FSA, MAAA

\_\_\_\_\_  
Date

Aetna Life Insurance Company  
Pennsylvania Small Group  
PPO Products

**Summary**

Aetna is filing premium rates for Small Group plans in PA.

The new rates will apply to plan years effective in 2018. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2017</u>	<u>Range of Increases</u>
Aetna PPO	1,193	-18.1% to +30.8%; avg. 1.5%

**Why We Need to Increase Premiums**

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 12.1% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of Prescription Drugs has increased 8.3%
- The cost of Inpatient Services has increased 7.8%

**What Else Affects Our Request to Increase Premiums**

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including [grandfathered/transitional/state high risk pool/ Medicaid/alternative) coverage.

Claims experience for this market has been worse than anticipated. Part of the rate increase is needed to ensure that we can continue to offer coverage in this market.

**Will Premiums for All Small Groups Increase 1.5%?**

No, increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group’s contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

**How does this request align to Minimum Loss Ratio Requirements (MLR)?**

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

**What is Aetna doing to keep premiums affordable?**

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Additionally, Aetna's Plan for Your Health website aims to educate all consumers on how to take advantage of their health care benefits.

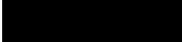
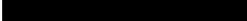
# Actuarial Memorandum and Certification

## General Information

### *Company Identifying Information:*

**Company Legal Name:** Aetna Life Insurance Company  
**State:** Pennsylvania  
**HIOS Issuer ID:** 33906  
**Market:** Small Group  
**Effective Date:** 01/01/2018  
**Rate Filing Tracking Number:** AETN-131033620  
**Policy Form(s):** AL SG HCOC-2018-PPO 02  
**Form Filing Tracking Number:** AETN-130908223

### *Company Contact Information:*

**Name:**   
**Telephone Number:**   
**Email Address:** 

## 1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in Pennsylvania beginning January 1, 2018. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

## 2. Proposed Rate Increase

This filing includes new benefit plans that will be marketed to Small Groups in Pennsylvania for coverage effective beginning January 1, 2018.

## 3. Experience Period Premium and Claims

### A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017. Experience for both community-rated ACA and transitional plans have been included.

### B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2017 (for 2016 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2017. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2016
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2018.

**B. Changes in Benefits:**

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2017 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

**C. Changes in Demographics:**

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

**D. Other Adjustments:**

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts.

**E. Trend Factors (Cost/Utilization):**

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

**6. Credibility Manual Rate Development**

**A. Source and Appropriateness of Experience Data Used:**

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

**B. Adjustments Made to the Data:**

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and

claims adjudication, in addition to unit cost and utilization trend, as discussed in the previously referenced exhibits.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternative experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 84.5%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Reinsurance and Risk Adjustment

A. Reinsurance – Experience Period

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data reflects the Reinsurance Contribution of \$2.25 PMPM assessed during 2016.

B. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

C. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer .5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership

for 2018 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing of our 2017 plans.

#### 11. Projected Loss Ratio

The expected 2018 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

#### 12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Life Insurance Company. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

#### 13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

**Small Group Market Trend Adjustments:** Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

#### 14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

## 15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2018 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

### A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2018 membership.

### B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including any sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee, and Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

### C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

### D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

### E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

## 16. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

### A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2017 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2018 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

**B. Geographic Factor Calibration:**

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

**C. Small Group Premium Rates:**

The development of the average projected trend factor is discussed above.

17. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate \* Age Factor \* Area Factor \* Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

18. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach as permitted by Pennsylvania.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the AV 2018 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2017, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

### Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2016 to 2018. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2017 and 2018. Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

### 22. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

### 23. Warning Alerts

The Experience Period Plan Adjusted Index Rate on Worksheet 2 differs from the Experience Period Premium PMPM on Worksheet 1 since 1) the Experience Period Premium reflects the actual enrollment mix for all non-grandfathered business in the market in 2016 while the average Plan Adjusted Index Rate reflects the projected (vs. actual) ACA mix for single risk pool experience and a zero rate for non-single risk pool experience, and 2) premiums reported on Worksheet 1 are net of estimated risk adjustment transfers and MLR rebates while the Plan Adjusted Index Rates on Worksheet 2 do not consider the impact of risk adjustment transfers or MLR rebates.

For the same reasons, the experience period Total Premium (TP) differs between Worksheets 1 and 2.

The Experience Period Incurred claims and Incurred Claims PMPM on Worksheet 2 adjust for the impacts of Reinsurance and Risk Adjustment. The Incurred Claims on Worksheet 1 are not adjusted for the impact of Reinsurance and Risk Adjustment. The warning alerts on rows 68 and 73 of Worksheet 2 result from the different treatment of Reinsurance and Risk Adjustment on the two worksheets.

The Projected Plan Adjusted Index Rate on Worksheet 2 differs from the Gross Premium Average Rate on Worksheet 1. This difference results from the value on Worksheet 1 being the rate that corresponds to claims incurred in the 12 months starting January 1, 2017, while the average on Worksheet 2 is the average rate for the market for coverage that begins between January 1, 2017 and December 31, 2017.

For the same reason, Total Premium (TP) differs between Worksheets 1 and 2.

### 24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in the supporting exhibits. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

### 25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. In addition, members of our 2017 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

### 26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

27. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition

As of December 31, 2016, the capital and surplus held by Aetna Life Insurance Company was approximately \$3.4 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2016. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED] am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
  4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
  5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

May 19, 2017

\_\_\_\_\_  
Aetna, FSA, MAAA

\_\_\_\_\_  
Date

## Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131033620 - 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:	1.5% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	-18.1% to +30.8%
Effective date:	January 1, 2018
People impacted:	1,193
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

#### Jan. 2016-Dec. 2016 financial experience<sup>2</sup>

Premiums	\$54M
Claims	\$45M
Administrative expenses	\$6M
Taxes & fees	\$4M
Company made (after taxes)	<b>-\$1M</b>

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2018:

Claims:	79.3%
Administrative:	10.3%
Taxes & fees:	6.5%
Profit:	3.9%

The company expects its annual medical costs to increase **12%**.

### Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group’s contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

<sup>1</sup> 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.

<sup>2</sup> Note that due to data limitations, the experience for ALIC and AHASPA was combined for the reporting of this document.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y						
1	<b>Unified Rate Review v4.2</b>																													
2																														
3	Company Legal Name:		Aetna Life Insurance Company State:												PA															
4	HIOS Issuer ID:		33906												Market:		Small Group													
5	Effective Date of Rate Change(s):		01/01/2018																											
6																														
7																														
8	<b>Market Level Calculations (Same for all Plans)</b>																													
9																														
10																														
11	<b>Section I: Experience period data</b>																													
12	Experience Period:		01/01/2016		to		12/31/2016																							
13			<u>Experience Period</u>																											
14			<u>Aggregate Amount</u>		<u>PMPM</u>		<u>% of Prem</u>																							
15	Premiums (net of MLR Rebate) in Experience Period:		\$54,215,349		\$439.91		100.00%																							
16	Incurred Claims in Experience Period		\$45,230,915		367.01		83.43%																							
17	Allowed Claims:		\$55,081,888		446.94		101.60%																							
18	Index Rate of Experience Period				\$446.93																									
19	Experience Period Member Months		123,243																											
20	<b>Section II: Allowed Claims, PMPM basis</b>																													
21			<u>Experience Period</u>						<u>Projection Period:</u>		01/01/2018		to		12/31/2018		Mid-point to Mid-point, Experience to Projection		24 months											
22			<u>on Actual Experience Allowed</u>						<u>Adj't. from Experience to Projection Period</u>		<u>Annualized Trend Factors</u>		<u>Projections, before credibility Adjustment</u>				<u>Credibility Manual</u>													
23	<b>Benefit Category</b>		<b>Utilization Description</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>		<b>Pop'l risk Morbidity</b>		<b>Other</b>		<b>Cost</b>		<b>Util</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>	
24	Inpatient Hospital		Days		246.87		\$4,205.62		\$86.52		1.194		0.989		1.078		0.940		260.28		\$4,834.09		\$104.85		311.16		\$4,015.38		\$104.12	
25	Outpatient Hospital		Visits		679.58		1,403.73		79.50		1.194		0.989		1.057		0.962		750.67		1,551.15		97.03		1862.91		920.87		142.96	
26	Professional		Visits		6,433.69		155.54		83.39		1.194		0.989		1.020		0.966		7,174.28		160.27		95.82		11423.37		96.16		91.54	
27	Other Medical		Visits		3,627.12		299.10		90.41		1.194		0.989		1.057		0.962		4,006.58		330.51		110.35		2266.76		237.31		44.83	
28	Capitation		Benefit Period		12,000.00		0.12		0.12		1.194		0.989		1.000		0.912		11,925.44		0.12		0.12		11600.89		4.71		4.55	
29	Prescription Drug		Prescriptions		7,045.56		182.25		107.00		1.194		0.981		1.083		0.935		7,351.19		209.73		128.48		11896.83		103.21		102.32	
30	Total								\$446.94																				\$490.32	
31																														
32	<b>Section III: Projected Experience:</b>																													
33																														
34																														
35																														
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49	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> 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.																													
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**PA Rate Template Part I**  
**Data Relevant to the Rate Filing**

**Table 0. Identifivne Information**

Carrier Name:	Aetna Life Insurance Company		
Product(s):	IPPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2018	to	12/31/2018
Base Period Start Date	01/01/2016	to	12/31/2016
Date of Most Recent Membership	02/01/2017		

**Table 1. Number of Members**

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	35.20	34.55	3.55
Total	76,840	1,193	39,956
<18	16,357	267	8,935
18-24	7,751	116.25	3,895
25-29	6,323	99.38	3,330
30-34	6,319	99.15	3,322
35-39	6,166	95.09	3,186
40-44	5,456	74.53	2,498
45-49	8,224	123.71	4,112
50-54	7,093	106.73	3,576
55-59	7,268	104.57	3,504
60-63	4,302	69.45	2,327
64	1,581	38	1,274

\*Tables 1, 2 and 4 must include data for all non-g and/or the ed bus ness (ACA compl ant and T ans l onal)

**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	Estimated Reinsurance Recoveries
\$ 32,922,690.03	\$ 28,361,407.53	\$ 20,900,260.34	76,840	\$ 11,221,088.53	\$ 21,411,639.84	\$ -	\$ (511,379.50)	\$ 8,908.94	\$ -	\$ (3,217,032.75)	\$ 272.11
Experience Period Total Allowed EHB Claims - EHB Capitation PMPM (net of prescription drug rebates)											\$ 68.67%
Loss Ratio											\$ 68.67%

\*Exp ess P. esc. pt on D. ug Rebates as a negat ve number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend**	Weight*
Inpatient Hospital	7.78%	3.00%	-8.76%	1.29%	19.36%
Outpatient Hospital	5.68%	5.43%	-8.76%	1.65%	17.79%
Professional	2.05%	5.93%	-8.76%	-1.38%	18.66%
Other Medical	5.88%	5.43%	-8.76%	1.65%	20.23%
Capitation				-8.76%	0.03%
Prescription Drugs	-8.31%	2.46%	-8.76%	1.25%	23.98%
Total Annual Trend				0.92%	100.00%
Months of Trend				24	
Total Appl ed Trend Projection Factor				1.018	

\*Exp ess Cost. Ut lizat on. Induced Ut lizat on and Weight as pe centages

\*\*Shuld = 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-14	\$ 2,283,010.13	\$ 9987	0.9987	\$ 2,286,038.27	6,730	\$ 339.23	\$ -	\$ (51,814.94)	\$ 2,786,264.10	\$ 413.45
Feb-14	\$ 1,642,818.22	\$ 9984	0.9984	\$ 1,645,432.17	6,549	\$ 251.25	\$ -	\$ (51,410.06)	\$ 2,075,151.11	\$ 316.87
Mar-14	\$ 1,668,357.30	\$ 9972	0.9972	\$ 1,673,006.45	6,388	\$ 262.72	\$ -	\$ (39,166.76)	\$ 2,124,309.32	\$ 333.59
Apr-14	\$ 1,808,398.46	\$ 9944	0.9944	\$ 1,818,593.65	6,681	\$ 272.19	\$ -	\$ (38,766.92)	\$ 2,304,375.59	\$ 344.91
May-14	\$ 2,449,430.43	\$ 9967	0.9967	\$ 2,457,621.29	6,836	\$ 359.51	\$ -	\$ (43,173.36)	\$ 2,977,357.08	\$ 435.54
Jun-14	\$ 2,226,647.83	\$ 8784	0.8784	\$ 2,540,667.79	6,978	\$ 364.10	\$ -	\$ (51,404.83)	\$ 3,154,369.00	\$ 452.04
Jul-14	\$ 2,413,774.70	\$ 9932	0.9932	\$ 2,430,205.12	7,262	\$ 334.65	\$ -	\$ (82,986.05)	\$ 3,162,998.58	\$ 435.55
Aug-14	\$ 2,568,677.34	\$ 9878	0.9878	\$ 2,597,172.56	7,210	\$ 360.22	\$ -	\$ (66,784.31)	\$ 3,119,982.62	\$ 432.73
Sep-14	\$ 2,254,892.91	\$ 9835	0.9835	\$ 2,292,685.93	7,643	\$ 299.87	\$ -	\$ (16,922.14)	\$ 2,927,134.89	\$ 389.98
Oct-14	\$ 2,732,543.68	\$ 9685	0.9685	\$ 2,821,491.99	8,015	\$ 352.03	\$ -	\$ (97,261.11)	\$ 3,479,706.45	\$ 434.15
Nov-14	\$ 2,272,964.84	\$ 9547	0.9547	\$ 2,380,878.88	7,939	\$ 299.90	\$ -	\$ (81,629.45)	\$ 2,974,783.75	\$ 374.71
Dec-14	\$ 34,882,107.11	\$ 9284	0.9284	\$ 2,704,215.49	9,336	\$ 289.65	\$ 6,962,526.55	\$ (32,031.68)	\$ 3,524,013.65	\$ 377.47
Jan-15	\$ 1,897,234.86	\$ 9908	0.9908	\$ 1,914,908.27	6,047	\$ 316.67	\$ -	\$ (50,460.11)	\$ 2,516,338.33	\$ 416.13
Feb-15	\$ 2,368,200.98	\$ 9911	0.9911	\$ 2,389,497.84	6,317	\$ 378.26	\$ -	\$ (74,823.64)	\$ 2,945,778.29	\$ 466.33
Mar-15	\$ 2,060,021.67	\$ 9876	0.9876	\$ 2,085,788.59	6,560	\$ 317.96	\$ -	\$ (78,180.62)	\$ 2,606,194.98	\$ 397.29
Apr-15	\$ 2,235,763.82	\$ 9883	0.9883	\$ 2,262,240.65	6,370	\$ 355.14	\$ -	\$ (61,511.48)	\$ 2,786,939.95	\$ 437.51
May-15	\$ 2,107,238.41	\$ 9888	0.9888	\$ 2,131,040.00	6,586	\$ 324.56	\$ -	\$ (122,415.65)	\$ 2,687,044.88	\$ 409.24
Jun-15	\$ 2,291,553.27	\$ 9884	0.9884	\$ 2,318,366.85	6,701	\$ 345.97	\$ -	\$ (84,817.27)	\$ 2,869,611.20	\$ 428.21
Jul-15	\$ 2,072,521.09	\$ 9831	0.9831	\$ 2,108,062.19	6,595	\$ 319.65	\$ -	\$ (82,714.92)	\$ 2,675,412.40	\$ 405.67
Aug-15	\$ 2,252,573.52	\$ 9844	0.9844	\$ 2,288,268.52	6,691	\$ 341.99	\$ -	\$ (109,389.29)	\$ 2,782,671.71	\$ 415.88
Sep-15	\$ 1,946,663.63	\$ 9782	0.9782	\$ 1,990,144.98	6,678	\$ 298.02	\$ -	\$ 12,869.89	\$ 2,487,439.43	\$ 372.48
Oct-15	\$ 2,297,283.94	\$ 9662	0.9662	\$ 2,353,573.55	6,835	\$ 344.34	\$ -	\$ (72,823.88)	\$ 2,950,567.14	\$ 431.68
Nov-15	\$ 2,333,081.78	\$ 8663	0.8663	\$ 2,693,200.04	6,851	\$ 393.11	\$ -	\$ (98,447.34)	\$ 3,195,200.47	\$ 466.38
Dec-15	\$ 31,934,097.97	\$ 9272	0.9272	\$ 2,250,933.11	7,027	\$ 320.33	\$ 6,509,833.08	\$ (61,491.73)	\$ 2,792,844.38	\$ 397.44
Jan-16	\$ 2,721,627.05	\$ 9899	0.9899	\$ 2,749,503.70	7,556	\$ 363.88	\$ -	\$ (48,245.43)	\$ 2,797,749.13	\$ 370.27
Feb-16	\$ 2,389,608.48	\$ 9966	0.9966	\$ 2,397,750.20	7,473	\$ 323.02	\$ -	\$ (84,854.55)	\$ 2,482,604.75	\$ 334.45
Mar-16	\$ 3,138,011.41	\$ 9943	0.9943	\$ 3,156,747.81	7,678	\$ 411.99	\$ -	\$ (23,182.36)	\$ 3,179,930.17	\$ 414.11
Apr-16	\$ 2,532,486.09	\$ 9963	0.9963	\$ 2,541,898.67	7,367	\$ 345.04	\$ -	\$ (51,481.70)	\$ 2,593,380.37	\$ 352.02
May-16	\$ 2,521,075.94	\$ 9933	0.9933	\$ 2,537,956.00	6,753	\$ 375.82	\$ -	\$ (90,707.42)	\$ 2,628,663.42	\$ 389.25
Jun-16	\$ 2,141,530.00	\$ 10024	1.0024	\$ 2,136,352.54	6,633	\$ 322.09	\$ -	\$ (47,633.76)	\$ 2,183,986.30	\$ 329.28
Jul-16	\$ 2,042,279.77	\$ 9883	0.9883	\$ 2,066,923.83	6,397	\$ 324.11	\$ -	\$ (57,314.49)	\$ 2,124,238.12	\$ 336.07
Aug-16	\$ 2,077,195.28	\$ 9893	0.9893	\$ 2,083,373.80	6,222	\$ 340.56	\$ -	\$ (44,030.30)	\$ 2,163,004.19	\$ 347.64
Sep-16	\$ 2,320,636.75	\$ 9728	0.9728	\$ 2,385,530.17	5,817	\$ 410.07	\$ -	\$ (73,773.60)	\$ 2,459,303.77	\$ 422.76
Oct-16	\$ 1,681,152.29	\$ 9639	0.9639	\$ 1,744,197.57	5,463	\$ 319.29	\$ -	\$ (72,609.19)	\$ 1,816,806.76	\$ 332.58
Nov-16	\$ 2,096,733.96	\$ 9697	0.9697	\$ 2,162,215.94	5,365	\$ 403.04	\$ -	\$ (69,779.22)	\$ 2,231,995.16	\$ 416.05
Dec-16	\$ 2,698,970.49	\$ 848	0.848	\$ 3,206,211.93	4,252	\$ 754.09	\$ 1,913,850.06	\$ (4,049.82)	\$ 3,210,261.75	\$ 755.04

\*Exp ess Complet on Facto as a pe centage

\*\*Rebates as a negat ve number

Carrier Name: Aetna Life Insurance Company  
 Product(s): PPD  
 Market Segment: Small Group  
 Rate Effective Date: 01/01/2018

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	Estimated Reinsurance Recoveries
\$ 211,393,426.03	\$ 178,799,354.59	\$ 182,773,808.60	493,126	\$ 31,980,622.07	\$ 214,754,430.67	\$ -	\$ (6,773,791.94)	\$ 2,85,291.00	\$ -	\$ (4,298,601.77)	\$ 426.60
Experience Period Total Allowed EHB Claims EHB Capitation PMPM (net of prescription drug rebates)											\$ 86.14%

\*Exp ess P esc pt on D ug Rebates as a negat ve numbre

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URR T Trend**	Weight*
Inpatient Hospital	7.78%	3.00%	-5.95%	4.41%	21.04%
Outpatient Hospital	5.68%	5.43%	-5.95%	4.78%	28.68%
Professional	2.05%	5.93%	-5.95%	1.65%	19.51%
Other Medical	5.68%	5.43%	-5.95%	4.78%	8.99%
Capitation				-5.95%	1.13%
Prescription Drugs	8.31%	2.46%	-5.95%	4.37%	20.66%
Total Annual Trend				3.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.079	

\*Exp ess Cost Util Last on Induced Util Last on and We ght as pe centages

\*\* Should = URR T Trend

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-14	\$ 4,553,586.99	\$ 4,553,586.99	0.9996	\$ 4,560,140.05	13,975	\$ 326.31	\$ -	\$ (69,476.91)	\$ 5,765,991.26	\$ 412.60
Feb-14	\$ 4,123,916.09	\$ 4,123,916.09	0.9979	\$ 4,132,662.45	15,09	\$ 273.52	\$ -	\$ (62,369.30)	\$ 5,259,017.51	\$ 348.07
Mar-14	\$ 4,904,104.72	\$ 4,929,267.66	0.9949	\$ 4,929,267.66	16,130	\$ 305.60	\$ -	\$ (55,600.59)	\$ 6,245,806.52	\$ 387.23
Apr-14	\$ 6,078,594.54	\$ 6,097,563.53	0.9969	\$ 6,097,563.53	18,131	\$ 336.30	\$ -	\$ (47,750.20)	\$ 7,468,582.90	\$ 411.92
May-14	\$ 6,037,498.0	\$ 6,060,952.40	0.9961	\$ 6,060,952.40	20,001	\$ 303.03	\$ -	\$ (45,191.85)	\$ 7,536,735.23	\$ 375.31
Jun-14	\$ 7,297,280.33	\$ 7,397,141.41	0.9865	\$ 7,397,141.41	21,891	\$ 337.90	\$ -	\$ (79,588.65)	\$ 8,913,029.83	\$ 407.15
Jul-14	\$ 7,818,044.84	\$ 7,990,979.43	0.9784	\$ 7,990,979.43	24,60	\$ 330.75	\$ -	\$ (60,414.83)	\$ 9,876,207.97	\$ 408.78
Aug-14	\$ 8,462,287.31	\$ 8,647,926.58	0.9785	\$ 8,647,926.58	25,313	\$ 341.64	\$ -	\$ (55,598.49)	\$ 10,389,324.36	\$ 410.43
Sep-14	\$ 8,735,759.68	\$ 8,851,879.09	0.9868	\$ 8,851,879.09	26,507	\$ 333.94	\$ -	\$ (57,375.97)	\$ 10,883,062.56	\$ 410.57
Oct-14	\$ 9,364,795.96	\$ 10,013,408.68	0.9532	\$ 10,013,408.68	27,834	\$ 359.75	\$ -	\$ (63,963.09)	\$ 12,152,211.42	\$ 436.59
Nov-14	\$ 7,987,553.93	\$ 8,283,126.76	0.9643	\$ 8,283,126.76	28,753	\$ 288.08	\$ -	\$ (62,109.45)	\$ 10,054,682.02	\$ 349.70
Dec-14	\$ 115,666,123.20	\$ 12,982,177.45	0.9424	\$ 13,775,500.08	39,250	\$ 350.97	\$ 20,280,140.09	\$ (51,640.53)	\$ 16,486,036.92	\$ 420.03
Jan-15	\$ 6,468,928.76	\$ 6,468,928.76	0.9949	\$ 6,468,928.76	51,549	\$ 321.13	\$ -	\$ (357,168.81)	\$ 20,756,112.90	\$ 402.65
Feb-15	\$ 6,395,108.82	\$ 6,434,018.29	0.9976	\$ 6,434,018.29	51,727	\$ 317.71	\$ -	\$ (415,832.62)	\$ 20,391,620.89	\$ 394.22
Mar-15	\$ 8,934,467.05	\$ 8,983,177.15	0.9974	\$ 8,983,177.15	51,762	\$ 366.74	\$ -	\$ (533,894.70)	\$ 23,013,076.29	\$ 444.59
Apr-15	\$ 19,010,679.81	\$ 19,066,843.24	0.9971	\$ 19,066,843.24	51,547	\$ 369.89	\$ -	\$ (428,050.55)	\$ 23,091,750.88	\$ 447.98
May-15	\$ 17,055,763.40	\$ 17,121,738.08	0.9961	\$ 17,121,738.08	51,123	\$ 334.92	\$ -	\$ (466,678.10)	\$ 20,837,998.60	\$ 407.61
Jun-15	\$ 17,536,008.76	\$ 17,606,526.04	0.9960	\$ 17,606,526.04	50,837	\$ 346.34	\$ -	\$ (513,713.37)	\$ 21,278,623.33	\$ 418.57
Jul-15	\$ 8,819,998.44	\$ 8,939,914.06	0.9939	\$ 8,939,914.06	50,595	\$ 374.24	\$ -	\$ (501,640.75)	\$ 22,689,304.87	\$ 448.45
Aug-15	\$ 8,086,295.60	\$ 8,235,516.76	0.9918	\$ 8,235,516.76	50,329	\$ 362.33	\$ -	\$ (531,266.58)	\$ 21,745,368.06	\$ 432.07
Sep-15	\$ 6,931,522.85	\$ 7,070,329.15	0.9793	\$ 7,070,329.15	50,327	\$ 346.76	\$ -	\$ (390,354.27)	\$ 20,995,854.55	\$ 417.19
Oct-15	\$ 17,031,619.00	\$ 18,614,751.63	0.9633	\$ 18,614,751.63	49,850	\$ 373.42	\$ -	\$ (429,784.79)	\$ 22,313,653.97	\$ 447.61
Nov-15	\$ 6,824,788.92	\$ 7,038,551.15	0.9379	\$ 7,038,551.15	49,349	\$ 365.51	\$ -	\$ (442,950.10)	\$ 21,378,378.28	\$ 433.21
Dec-15	\$ 251,775,467.96	\$ 14,769,039.51	0.8894	\$ 16,605,952.20	48,814	\$ 354.72	\$ 45,630,534.42	\$ (434,421.03)	\$ 20,686,294.62	\$ 441.88
Jan-6	\$ 17,699,022.64	\$ 17,782,256.91	0.9953	\$ 17,782,256.91	48,255	\$ 368.51	\$ -	\$ (574,457.29)	\$ 20,498,310.16	\$ 424.79
Feb-6	\$ 6,718,132.69	\$ 6,809,115.11	0.9946	\$ 6,809,115.11	47,409	\$ 354.56	\$ -	\$ (647,495.51)	\$ 19,416,426.96	\$ 409.55
Mar-6	\$ 8,000,510.71	\$ 8,059,646.93	0.9967	\$ 8,059,646.93	47,012	\$ 384.15	\$ -	\$ (677,554.09)	\$ 20,841,195.70	\$ 443.32
Apr-6	\$ 6,639,220.51	\$ 6,723,087.40	0.9950	\$ 6,723,087.40	46,544	\$ 369.19	\$ -	\$ (596,089.91)	\$ 19,159,274.63	\$ 420.68
May-6	\$ 6,065,546.43	\$ 6,180,458.74	0.9929	\$ 6,180,458.74	43,823	\$ 369.22	\$ -	\$ (603,901.01)	\$ 18,441,410.48	\$ 420.82
Jun-6	\$ 15,468,157.14	\$ 15,595,622.00	0.9918	\$ 15,595,622.00	42,648	\$ 365.68	\$ -	\$ (647,172.93)	\$ 17,918,652.03	\$ 420.15
Jul-6	\$ 14,628,226.56	\$ 14,993,588.61	0.9756	\$ 14,993,588.61	41,017	\$ 365.55	\$ -	\$ (544,405.46)	\$ 17,152,577.98	\$ 418.18
Aug-6	\$ 14,387,450.38	\$ 14,612,87.43	0.9846	\$ 14,612,87.43	40,064	\$ 364.73	\$ -	\$ (598,865.69)	\$ 16,844,724.03	\$ 420.45
Sep-6	\$ 13,986,099.17	\$ 14,389,019.61	0.9720	\$ 14,389,019.61	38,636	\$ 372.43	\$ -	\$ (470,034.15)	\$ 16,564,079.91	\$ 428.73
Oct-6	\$ 12,852,993.80	\$ 13,553,515.04	0.9483	\$ 13,553,515.04	37,062	\$ 365.70	\$ -	\$ (553,002.85)	\$ 15,577,173.40	\$ 420.30
Nov-6	\$ 13,540,553.54	\$ 14,379,046.50	0.9417	\$ 14,379,046.50	35,613	\$ 403.76	\$ -	\$ (498,322.91)	\$ 16,409,566.86	\$ 460.77
Dec-6	\$ 211,393,426.03	\$ 9,696,064.54	0.9090	\$ 9,696,064.54	26,043	\$ 372.31	\$ 31,854,433.08	\$ (62,496.13)	\$ 11,415,948.91	\$ 438.35

\*Exp ess Complet on Facto as a pe centage

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**PA Rate Template Part II**  
**Rate Development and Change**

Carrier Name: Aetna Life Insurance Company  
 Product(s): PPC  
 Market Segment: Small Group  
 Rate Effective Date: 01/01/2018

**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	\$ 272.11	\$ 426.60	- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two Year Trend on Factor	1.018	1.079	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 277.13	\$ 460.43	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity	1.194	1.093	- See URRT Inst. actions
Change in Other	0.987	0.974	
Change in Demographics	0.981	0.958	- See URRT Inst. actions
Change in Network	1.009	1.020	- See URRT Inst. actions
Change in Benefits	1.000	1.000	- See URRT Inst. actions
Change in Other	0.997	0.997	- See URRT Inst. actions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 326.70	\$ 490.31	
Cedding Factor	0%	100%	- See Inst. actions
Blended Projected EHB Claims PMPM		\$ 490.31	- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 490.31		- Index Rate for Projected Period on URRT - Individual Factor Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	\$ 512.13		- Index Rate for Projected Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.945		- Paid to Allowed Average Factor on Projected Period on URRT
Projected Paid EHB Claims PMPM	\$ 433.10		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	(528.88)		
Projected Paid Exchange User Fees PMPM	50.00		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 461.98		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 546.49		- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 461.98		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 546.49		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 426.60	- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 211,393,426.03	
Blended Loss Ratio	86.14%	

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

Effective Date	01/01/2018	04/01/2018	07/01/2018	10/01/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter	104,802	143,796	127,367	117,161	493,126
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 490.31	\$ 490.31	\$ 490.31	\$ 490.31	\$ 490.31
Months of Trend		3	6	9	
Annual Trend	12.11%	12.11%	12.11%	12.11%	
Single Risk Pool Projected Allowed Claims	\$ 490.31	\$ 504.52	\$ 519.15	\$ 534.19	\$ 512.33
Quarterly Trend Factor	100.0%	102.9%	105.9%	108.9%	104.5%
2018 Trend Factors by Quarter	0.957028051	0.984764806	1.013305431	1.042673226	

**Table 6. Retention**

Retention Items - Express in percentages	
Administrative Expenses	10.14%
General and Claims	7.81%
Agent/Broker Fees and Commissions	2.33%
Quality Improvement Initiatives	0.00%
Taxes and Fees	6.48%
PCOM Fees (Enter \$ amount here: \$ 0.20)	0.03%
Pa Premium Tax (if applicable)	1.20%
Federal Income Tax	2.0%
Health Insurance Providers Fee	3.15%
Profit/Contingency (after tax)	3.90%
Total Retention	20.52%
Projected Required Revenue PMPM	\$ 581.27

- Single Pool Gross Premium Avg. Rate, PMPM on URRT

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2017	2018
Average Age Factor	0.693	0.699
Average Geographic Factor	1.083	1.086
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.997	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 560.77	\$ 546.49
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 814.79	\$ 719.94

**Table 8. Components of Rate Change**

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	434.9206118	441.2575991	\$ 6.34	1.5%
B. Base period allowed claims before normalization	\$ 427.82	\$ 426.60	-\$ 1.22	0%
C. Normalization factor component of change	\$ 143.84	135.3909895	-\$ 8.45	-5.02%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 571.67	\$ 561.99	-\$ (9.68)	-2%
D2. URRT Trend	\$ 53.29	\$ 44.57	-\$ (8.73)	-2%
D3. URRT Morbidity	\$ 18.67	\$ 56.40	\$ 37.73	9%
D4. URRT Other	\$ 44.16	\$(17.02)	\$(61.19)	-14%
D5. Normalized URRT RA/RI on an allowed basis	-\$ 31,376,547.54	45,008,286.5	\$ 76,38	18%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0%
D7. Subtotal - Sum(D1-D6)	\$ 656.42	\$ 690.93	\$ 34.52	8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 0.00	\$ 0	\$(0.00)	0%
E2. Pricing AV	\$(101.06)	\$(106.82)	\$(5.76)	-1%
E3. Benefit Richness	\$(1.94)	\$ -	\$ 1.94	0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1-E4)	\$(102.99)	\$(106.82)	\$(3.82)	-1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 42.80	\$ 44.74	\$ 1.94	0%
F2. Taxes and Fees	\$ 11.26	\$ 28.61	\$ 17.35	4%
F3. Profit and/or Contingency	\$ 8.70	\$ 17.21	\$ 8.51	2%
F4. Subtotal - Sum(F1-F3)	\$ 62.76	\$ 90.56	\$ 27.80	6%
G. Change in Miscellaneous Items			\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in Line A)	\$ 616.18	\$ 674.67	\$ 58.49	13%

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

	2017	2018	
Paid-to-Allowed	0.846	0.845	
URRT Trend (Total Applied Trend Factor)	1.093	1.079	- URRT W1, S2
URRT Morbidity	1.030	1.093	- URRT W1, S2
URRT "Other"	1.069	0.974	- URRT W1, S2
Risk Adjustment	\$(19.87)	\$ 528.88	- URRT W1, S3
Exchange Pool Fee	\$ 50.00	\$ -	- URRT W1, S3
Capitation	\$ 12.84	\$ 4.55	- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.846	0.845	
Benefit Richness	0.997	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.84%	10.14%	
Taxes and Fees	2.59%	6.48%	
Profit and/or Contingency	2.00%	3.90%	







Aetna Life Insurance Company  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0090128	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna Life Insurance Company  
 Market: Small Group  
 Product: PPO  
 Effective Date of Rates: January 1, 2018

Ending date of Rates: 31-Mar-18

HIOS Plan ID (On Exchange) >>	33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128	
HIOS Plan ID (Off Exchange) >>	33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128	
Plan Marketing Name >>	PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50	
Form # >>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Rating Area >>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network >>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Metal >>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >>	5000		5000		5000		5000		5000		5000		5000		5000		5000	
Coinsurance >>	80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copays >>																		
OP Maximum >>																		
Pediatric Dental (Yes/No) >>																		
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
0-14	\$244.34	\$244.34	\$246.45	\$246.45	\$310.68	\$310.68	\$252.17	\$252.17	\$242.77	\$242.77	\$305.96	\$305.96	\$306.21	\$306.21	\$311.25	\$311.25	\$290.47	\$290.47
15	\$244.34	\$244.34	\$246.45	\$246.45	\$310.68	\$310.68	\$252.17	\$252.17	\$242.77	\$242.77	\$305.96	\$305.96	\$306.21	\$306.21	\$311.25	\$311.25	\$290.47	\$290.47
16	\$285.56	\$285.56	\$288.03	\$288.03	\$363.10	\$363.10	\$294.72	\$294.72	\$283.73	\$283.73	\$357.57	\$357.57	\$357.87	\$357.87	\$363.76	\$363.76	\$339.47	\$339.47
17	\$294.20	\$294.20	\$296.75	\$296.75	\$374.09	\$374.09	\$303.64	\$303.64	\$292.31	\$292.31	\$368.40	\$368.40	\$368.70	\$368.70	\$374.77	\$374.77	\$349.75	\$349.75
18	\$303.51	\$303.51	\$306.14	\$306.14	\$385.92	\$385.92	\$313.24	\$313.24	\$301.56	\$301.56	\$380.05	\$380.05	\$380.36	\$380.36	\$386.63	\$386.63	\$360.82	\$360.82
19	\$312.82	\$312.82	\$315.53	\$315.53	\$397.76	\$397.76	\$322.85	\$322.85	\$310.81	\$310.81	\$391.71	\$391.71	\$392.03	\$392.03	\$398.48	\$398.48	\$371.88	\$371.88
20	\$322.46	\$322.46	\$325.25	\$325.25	\$410.02	\$410.02	\$332.80	\$332.80	\$320.39	\$320.39	\$403.78	\$403.78	\$404.11	\$404.11	\$410.76	\$410.76	\$383.34	\$383.34
21	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
22	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
23	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
24	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
25	\$333.76	\$333.76	\$336.65	\$336.65	\$424.39	\$424.39	\$344.46	\$344.46	\$331.62	\$331.62	\$417.93	\$417.93	\$418.27	\$418.27	\$425.16	\$425.16	\$396.78	\$396.78
26	\$340.41	\$340.41	\$343.36	\$343.36	\$432.84	\$432.84	\$351.33	\$351.33	\$338.23	\$338.23	\$426.26	\$426.26	\$426.61	\$426.61	\$433.63	\$433.63	\$404.68	\$404.68
27	\$348.39	\$348.39	\$351.40	\$351.40	\$442.99	\$442.99	\$359.56	\$359.56	\$346.15	\$346.15	\$436.25	\$436.25	\$436.61	\$436.61	\$443.79	\$443.79	\$414.17	\$414.17
28	\$361.35	\$361.35	\$364.48	\$364.48	\$459.47	\$459.47	\$372.94	\$372.94	\$359.03	\$359.03	\$452.48	\$452.48	\$452.85	\$452.85	\$460.31	\$460.31	\$429.58	\$429.58
29	\$371.99	\$371.99	\$375.21	\$375.21	\$473.00	\$473.00	\$383.92	\$383.92	\$369.60	\$369.60	\$465.80	\$465.80	\$466.18	\$466.18	\$473.86	\$473.86	\$442.23	\$442.23
30	\$377.31	\$377.31	\$380.58	\$380.58	\$479.76	\$479.76	\$389.41	\$389.41	\$374.89	\$374.89	\$472.46	\$472.46	\$472.85	\$472.85	\$480.64	\$480.64	\$448.55	\$448.55
31	\$385.29	\$385.29	\$388.62	\$388.62	\$489.91	\$489.91	\$397.64	\$397.64	\$382.82	\$382.82	\$482.45	\$482.45	\$482.85	\$482.85	\$490.80	\$490.80	\$458.03	\$458.03
32	\$393.27	\$393.27	\$396.67	\$396.67	\$500.05	\$500.05	\$405.88	\$405.88	\$390.74	\$390.74	\$492.44	\$492.44	\$492.85	\$492.85	\$500.96	\$500.96	\$467.52	\$467.52
33	\$398.25	\$398.25	\$401.70	\$401.70	\$506.39	\$506.39	\$411.02	\$411.02	\$395.70	\$395.70	\$498.69	\$498.69	\$499.10	\$499.10	\$507.31	\$507.31	\$473.45	\$473.45
34	\$403.57	\$403.57	\$407.07	\$407.07	\$513.16	\$513.16	\$416.51	\$416.51	\$400.98	\$400.98	\$505.35	\$505.35	\$505.76	\$505.76	\$514.09	\$514.09	\$479.77	\$479.77
35	\$406.23	\$406.23	\$409.75	\$409.75	\$516.54	\$516.54	\$419.26	\$419.26	\$403.63	\$403.63	\$508.68	\$508.68	\$509.09	\$509.09	\$517.48	\$517.48	\$482.93	\$482.93
36	\$408.89	\$408.89	\$412.43	\$412.43	\$519.92	\$519.92	\$422.00	\$422.00	\$406.27	\$406.27	\$512.01	\$512.01	\$512.43	\$512.43	\$520.87	\$520.87	\$489.09	\$489.09
37	\$411.55	\$411.55	\$415.11	\$415.11	\$523.30	\$523.30	\$424.75	\$424.75	\$408.91	\$408.91	\$515.34	\$515.34	\$515.76	\$515.76	\$524.25	\$524.25	\$489.25	\$489.25
38	\$414.21	\$414.21	\$417.79	\$417.79	\$526.68	\$526.68	\$427.49	\$427.49	\$411.55	\$411.55	\$518.67	\$518.67	\$519.09	\$519.09	\$527.64	\$527.64	\$492.42	\$492.42
39	\$419.53	\$419.53	\$423.16	\$423.16	\$533.45	\$533.45	\$432.98	\$432.98	\$416.84	\$416.84	\$525.33	\$525.33	\$525.76	\$525.76	\$534.42	\$534.42	\$498.74	\$498.74
40	\$424.85	\$424.85	\$428.52	\$428.52	\$540.21	\$540.21	\$438.47	\$438.47	\$422.12	\$422.12	\$531.99	\$531.99	\$532.42	\$532.42	\$541.19	\$541.19	\$505.06	\$505.06
41	\$432.83	\$432.83	\$436.57	\$436.57	\$550.35	\$550.35	\$446.71	\$446.71	\$430.05	\$430.05	\$541.98	\$541.98	\$542.42	\$542.42	\$551.35	\$551.35	\$514.55	\$514.55
42	\$440.47	\$440.47	\$444.28	\$444.28	\$560.08	\$560.08	\$454.60	\$454.60	\$437.65	\$437.65	\$551.55	\$551.55	\$552.01	\$552.01	\$561.09	\$561.09	\$523.64	\$523.64
43	\$451.11	\$451.11	\$455.01	\$455.01	\$573.60	\$573.60	\$465.58	\$465.58	\$448.22	\$448.22	\$564.87	\$564.87	\$565.34	\$565.34	\$574.65	\$574.65	\$536.28	\$536.28
44	\$464.41	\$464.41	\$468.43	\$468.43	\$590.51	\$590.51	\$479.00	\$479.00	\$461.43	\$461.43	\$581.53	\$581.53	\$582.00	\$582.00	\$591.58	\$591.58	\$552.09	\$552.09
45	\$480.03	\$480.03	\$484.19	\$484.19	\$610.38	\$610.38	\$495.43	\$495.43	\$476.95	\$476.95	\$601.09	\$601.09	\$601.58	\$601.58	\$611.49	\$611.49	\$570.67	\$570.67
46	\$498.65	\$498.65	\$502.96	\$502.96	\$634.05	\$634.05	\$514.64	\$514.64	\$495.45	\$495.45	\$624.40	\$624.40	\$624.91	\$624.91	\$635.20	\$635.20	\$592.80	\$592.80
47	\$519.59	\$519.59	\$524.09	\$524.09	\$660.68	\$660.68	\$536.25	\$536.25	\$516.26	\$516.26	\$650.63	\$650.63	\$651.16	\$651.16	\$662.88	\$662.88	\$617.69	\$617.69
48	\$543.53	\$543.53	\$548.23	\$548.23	\$691.11	\$691.11	\$560.96	\$560.96	\$540.04	\$540.04	\$680.60	\$680.60	\$681.15	\$681.15	\$692.37	\$692.37	\$646.15	\$646.15
49	\$567.13	\$567.13	\$572.04	\$572.04	\$721.13	\$721.13	\$585.32	\$585.32	\$563.49	\$563.49	\$710.15	\$710.15	\$710.73	\$710.73	\$722.44	\$722.44	\$674.21	\$674.21
50	\$593.72	\$593.72	\$598.86	\$598.86	\$754.94	\$754.94	\$612.76	\$612.76	\$589.91	\$589.91	\$743.45	\$743.45	\$744.06	\$744.06	\$756.31	\$756.31	\$705.82	\$705.82
51	\$619.99	\$619.99	\$625.35	\$625.35	\$788.33	\$788.33	\$639.87	\$639.87	\$616.01	\$616.01	\$776.34	\$776.34	\$776.97	\$776.97	\$789.77	\$789.77	\$737.04	\$737.04
52	\$648.91	\$648.91	\$654.52	\$654.52	\$825.11	\$825.11	\$669.72	\$669.72	\$644.74	\$644.74	\$812.55	\$812.55	\$813.22	\$813.22	\$826.61	\$826.61	\$771.43	\$771.43
53	\$678.16	\$678.16	\$684.03	\$684.03	\$862.31	\$862.31	\$699.91	\$699.91	\$673.81	\$673.81	\$849.18	\$849.18	\$849.88	\$849.88	\$863.87	\$863.87	\$806.20	\$806.20
54	\$709.74	\$709.74	\$715.88	\$715.88	\$902.46	\$902.46	\$732.50	\$732.50	\$705.19	\$705.19	\$888.73	\$888.73	\$889.46	\$889.46	\$904.10	\$904.10	\$843.75	\$843.75
55	\$741.32	\$741.32	\$747.74	\$747.74	\$942.62	\$942.62	\$765.00	\$765.00	\$736.57	\$736.57	\$928.28	\$928.28	\$929.04	\$929.04	\$944.33	\$944.33	\$881.29	\$881.29
56	\$775.56	\$775.56	\$782.28	\$782.28	\$986.16	\$986.16	\$800.43	\$800.43	\$770.59	\$770.59	\$971.15	\$971.15	\$971.95	\$971.95	\$987.95	\$987.95	\$922.00	\$922.00
57	\$810.14	\$810.14	\$817.15	\$817.15	\$1,030.12	\$1,030.12	\$836.12	\$836.12	\$804.94	\$804.94	\$1,014.44	\$1,014.44	\$1,015.27	\$1,015.27	\$1,031.99	\$1,031.99	\$963.10	\$963.10
58	\$847.04	\$847.04	\$854.37	\$854.37	\$1,077.04	\$1,077.04	\$874.20	\$874.20	\$841.60	\$841.60	\$1,060.65	\$1,060.65	\$1,061.52	\$1,061.52	\$1,079.00	\$1,079.00	\$1,006.96	\$1,006.96
59	\$885.32	\$885.32	\$892.81	\$892.81	\$1,120.29	\$1,120.29	\$913.15	\$913.15	\$886.43	\$886.43	\$1,129.75	\$1,129.75	\$1,130.67	\$1,130.67	\$1,149.29	\$1,149.29	\$1,027.57	\$1,027.57
60	\$922.22	\$922.22	\$930.03	\$930.03	\$1,174.21	\$1,174.21	\$954.09	\$954.09	\$928.14	\$928.14	\$1,169.71	\$1,169.71	\$1,170.67	\$1,170.67	\$1,189.94	\$1,189.94	\$1,110.51	\$1,110.51
61	\$959.13	\$959.13	\$967.22	\$967.22	\$1,224.42	\$1,224.42	\$995.70	\$995.70	\$968.95	\$968.95	\$1,195.94	\$1,195.94	\$1,196.91	\$1,196.91	\$1,216.62	\$1,216.62	\$1,135.40	\$1,135.40
62	\$995.08	\$995.08	\$1,003.34	\$1,003.34	\$1,274.81	\$1,274.81	\$1,042.81	\$1,042.81	\$1,									



Aetna Life Insurance Company  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0090128	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna Life Insurance Company  
Market: Small Group

Product: PPO

Effective Date of Rates:

April 1, 2018

Ending date of Rates:

0-Jun-18

HIOS Plan ID (On Exchange) >>	33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128	
HIOS Plan ID (Off Exchange) >>	33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128	
Plan Marketing Name >>	PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50	
Form # >>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Rating Area >>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network >>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Metal >>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >>	5000		5000		5000		5000		5000		5000		5000		5000		5000	
Coinsurance >>	80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copays >>																		
OP Maximum >>																		
Pediatric Dental (Yes/No) >>																		
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
0-14	\$251.42	\$251.42	\$253.59	\$253.59	\$319.69	\$319.69	\$259.48	\$259.48	\$249.81	\$249.81	\$314.82	\$314.82	\$315.08	\$315.08	\$320.27	\$320.27	\$298.89	\$298.89
15	\$251.42	\$251.42	\$253.59	\$253.59	\$319.69	\$319.69	\$259.48	\$259.48	\$249.81	\$249.81	\$314.82	\$314.82	\$315.08	\$315.08	\$320.27	\$320.27	\$298.89	\$298.89
16	\$293.84	\$293.84	\$296.38	\$296.38	\$373.62	\$373.62	\$303.26	\$303.26	\$291.95	\$291.95	\$367.94	\$367.94	\$368.24	\$368.24	\$374.30	\$374.30	\$349.31	\$349.31
17	\$302.73	\$302.73	\$305.35	\$305.35	\$384.93	\$384.93	\$312.44	\$312.44	\$ 00.79	\$300.79	\$379.07	\$379.07	\$379.38	\$379.38	\$385.63	\$385.63	\$355.89	\$355.89
18	\$312.31	\$312.31	\$315.01	\$315.01	\$397.11	\$397.11	\$322.32	\$322.32	\$310.30	\$310.30	\$391.07	\$391.07	\$391.39	\$391.39	\$397.83	\$397.83	\$371.27	\$371.27
19	\$321.88	\$321.88	\$324.67	\$324.67	\$409.29	\$409.29	\$332.21	\$332.21	\$319.82	\$319.82	\$403.06	\$403.06	\$403.39	\$403.39	\$410.03	\$410.03	\$382.66	\$382.66
20	\$331.80	\$331.80	\$334.68	\$334.68	\$421.90	\$421.90	\$342.44	\$342.44	\$329.68	\$329.68	\$415.48	\$415.48	\$415.82	\$415.82	\$422.67	\$422.67	\$394.45	\$394.45
21	\$342.07	\$342.07	\$345.03	\$345.03	\$434.95	\$434.95	\$353.04	\$353.04	\$339.87	\$339.87	\$428.33	\$428.33	\$428.68	\$428.68	\$435.74	\$435.74	\$406.65	\$406.65
22	\$342.07	\$342.07	\$345.03	\$345.03	\$434.95	\$434.95	\$353.04	\$353.04	\$339.87	\$339.87	\$428.33	\$428.33	\$428.68	\$428.68	\$435.74	\$435.74	\$406.65	\$406.65
23	\$342.07	\$342.07	\$345.03	\$345.03	\$434.95	\$434.95	\$353.04	\$353.04	\$339.87	\$339.87	\$428.33	\$428.33	\$428.68	\$428.68	\$435.74	\$435.74	\$406.65	\$406.65
24	\$342.07	\$342.07	\$345.03	\$345.03	\$434.95	\$434.95	\$353.04	\$353.04	\$339.87	\$339.87	\$428.33	\$428.33	\$428.68	\$428.68	\$435.74	\$435.74	\$406.65	\$406.65
25	\$343.44	\$343.44	\$346.41	\$346.41	\$436.69	\$436.69	\$354.45	\$354.45	\$341.23	\$341.23	\$430.04	\$4 0.04	\$430.40	\$430.40	\$437.48	\$437.48	\$408.28	\$408.28
26	\$350.28	\$350.28	\$353.31	\$353.31	\$445.39	\$445.39	\$361.51	\$361.51	\$348.03	\$348.03	\$438.61	\$4 8.61	\$438.97	\$438.97	\$446.20	\$446.20	\$416.41	\$416.41
27	\$358.49	\$358.49	\$361.59	\$361.59	\$455.83	\$455.83	\$369.98	\$369.98	\$356.19	\$356.19	\$448.89	\$448.89	\$449.26	\$449.26	\$456.66	\$456.66	\$426.17	\$426.17
28	\$371.83	\$371.83	\$375.04	\$375.04	\$472.79	\$472.79	\$383.75	\$383.75	\$ 69.44	\$369.44	\$465.60	\$465.60	\$465.98	\$465.98	\$473.05	\$473.05	\$442.03	\$442.03
29	\$382.77	\$382.77	\$386.09	\$386.09	\$486.71	\$486.71	\$395.05	\$395.05	\$ 80.32	\$380.32	\$479.30	\$479.30	\$479.70	\$479.70	\$487.59	\$487.59	\$455.04	\$455.04
30	\$388.25	\$388.25	\$391.61	\$391.61	\$493.67	\$493.67	\$400.70	\$400.70	\$ 85.75	\$385.75	\$486.16	\$486.16	\$486.55	\$486.55	\$494.57	\$494.57	\$461.55	\$461.55
31	\$396.46	\$396.46	\$399.89	\$399.89	\$504.11	\$504.11	\$409.17	\$409.17	\$393.91	\$393.91	\$496.44	\$496.44	\$496.84	\$496.84	\$505.02	\$505.02	\$471.31	\$471.31
32	\$404.67	\$404.67	\$408.17	\$408.17	\$514.55	\$514.55	\$417.64	\$417.64	\$402.07	\$402.07	\$506.72	\$506.72	\$507.13	\$507.13	\$515.48	\$515.48	\$481.07	\$481.07
33	\$409.80	\$409.80	\$413.34	\$413.34	\$521.07	\$521.07	\$422.94	\$422.94	\$407.17	\$407.17	\$513.14	\$513.14	\$513.56	\$513.56	\$522.02	\$522.02	\$487.17	\$487.17
34	\$415.27	\$415.27	\$418.86	\$418.86	\$528.03	\$528.03	\$428.59	\$428.59	\$412.60	\$412.60	\$519.99	\$519.99	\$520.42	\$520.42	\$528.99	\$528.99	\$493.67	\$493.67
35	\$418.01	\$418.01	\$421.62	\$421.62	\$531.51	\$531.51	\$431.41	\$431.41	\$415.32	\$415.32	\$523.42	\$523.42	\$523.85	\$523.85	\$532.48	\$532.48	\$496.93	\$496.93
36	\$420.74	\$420.74	\$424.38	\$424.38	\$534.99	\$534.99	\$434.23	\$434.23	\$418.04	\$418.04	\$526.85	\$526.85	\$527.28	\$527.28	\$535.96	\$535.96	\$500.18	\$500.18
37	\$423.48	\$423.48	\$427.14	\$427.14	\$538.47	\$538.47	\$437.06	\$437.06	\$420.76	\$420.76	\$530.27	\$5 0.27	\$530.71	\$530.71	\$539.45	\$539.45	\$503.43	\$503.43
38	\$426.22	\$426.22	\$429.90	\$429.90	\$541.95	\$541.95	\$439.88	\$439.88	\$423.48	\$423.48	\$533.70	\$533.70	\$534.14	\$534.14	\$542.93	\$542.93	\$506.69	\$506.69
39	\$431.69	\$431.69	\$435.42	\$435.42	\$548.91	\$548.91	\$445.53	\$445.53	\$426.92	\$426.92	\$540.55	\$540.55	\$541.00	\$541.00	\$549.90	\$549.90	\$511.19	\$511.19
40	\$437.16	\$437.16	\$440.94	\$440.94	\$555.87	\$555.87	\$451.8	\$451.8	\$434.36	\$434.36	\$547.41	\$547.41	\$547.86	\$547.86	\$556.88	\$556.88	\$519.70	\$519.70
41	\$445.37	\$445.37	\$449.22	\$449.22	\$566.31	\$566.31	\$459.65	\$459.65	\$442.51	\$442.51	\$557.69	\$557.69	\$558.14	\$558.14	\$567.33	\$567.33	\$529.46	\$529.46
42	\$453.24	\$453.24	\$457.16	\$457.16	\$576.31	\$576.31	\$467.77	\$467.77	\$450.33	\$450.33	\$567.54	\$567.54	\$568.00	\$568.00	\$577.36	\$577.36	\$538.81	\$538.81
43	\$464.18	\$464.18	\$468.20	\$468.20	\$590.23	\$590.23	\$479.07	\$479.07	\$461.21	\$461.21	\$581.25	\$581.25	\$581.72	\$581.72	\$591.30	\$591.30	\$551.83	\$551.83
44	\$477.87	\$477.87	\$482.00	\$482.00	\$607.63	\$607.63	\$493.19	\$493.19	\$474.80	\$474.80	\$598.38	\$598.38	\$598.87	\$598.87	\$608.73	\$608.73	\$568.09	\$568.09
45	\$493.94	\$493.94	\$498.22	\$498.22	\$628.07	\$628.07	\$509.78	\$509.78	\$490.77	\$490.77	\$618.51	\$6 8.51	\$619.02	\$619.02	\$629.21	\$629.21	\$587.20	\$587.20
46	\$513.10	\$513.10	\$517.54	\$517.54	\$652.43	\$652.43	\$529.55	\$529.55	\$509.81	\$509.81	\$642.50	\$642.50	\$643.02	\$643.02	\$653.61	\$653.61	\$609.98	\$609.98
47	\$534.65	\$534.65	\$539.28	\$539.28	\$679.83	\$679.83	\$551.79	\$551.79	\$531.22	\$531.22	\$669.48	\$669.48	\$670.03	\$670.03	\$681.06	\$681.06	\$633.60	\$633.60
48	\$559.28	\$559.28	\$564.12	\$564.12	\$711.14	\$711.14	\$577.21	\$577.21	\$555.69	\$555.69	\$700.32	\$700.32	\$700.90	\$700.90	\$712.44	\$712.44	\$664.88	\$664.88
49	\$583.57	\$583.57	\$588.62	\$588.62	\$742.03	\$742.03	\$602.28	\$602.28	\$579.82	\$579.82	\$730.73	\$7 0.73	\$731.33	\$731.33	\$743.37	\$743.37	\$693.75	\$693.75
50	\$610.93	\$610.93	\$616.22	\$616.22	\$776.82	\$776.82	\$630.52	\$630.52	\$607.01	\$607.01	\$765.00	\$765.00	\$765.63	\$765.63	\$778.23	\$778.23	\$726.28	\$726.28
51	\$637.95	\$637.95	\$643.48	\$643.48	\$811.18	\$811.18	\$658.41	\$658.41	\$633.86	\$633.86	\$788.84	\$788.84	\$789.49	\$789.49	\$812.66	\$812.66	\$758.40	\$758.40
52	\$667.71	\$667.71	\$673.49	\$673.49	\$849.02	\$849.02	\$689.13	\$689.13	\$663.43	\$663.43	\$836.10	\$8 6.10	\$836.79	\$836.79	\$850.57	\$850.57	\$793.78	\$793.78
53	\$697.82	\$697.82	\$703.85	\$703.85	\$887.30	\$887.30	\$720.19	\$720.19	\$693.34	\$693.34	\$873.80	\$873.80	\$874.51	\$874.51	\$888.91	\$888.91	\$829.57	\$829.57
54	\$730.31	\$730.31	\$736.63	\$736.63	\$928.62	\$928.62	\$753.73	\$753.73	\$725.63	\$725.63	\$914.49	\$914.49	\$915.24	\$915.24	\$930.31	\$930.31	\$868.20	\$868.20
55	\$762.81	\$762.81	\$769.41	\$769.41	\$969.94	\$969.94	\$787.27	\$787.27	\$757.91	\$757.91	\$955.18	\$955.18	\$955.96	\$955.96	\$971.70	\$971.70	\$906.83	\$906.83
56	\$798.04	\$798.04	\$804.95	\$804.95	\$1 014.74	\$1 014.74	\$823.63	\$823.63	\$792.92	\$792.92	\$999.30	\$999.30	\$1 000.12	\$1 000.12	\$1 016.58	\$1 016.58	\$948.72	\$948.72
57	\$833.62	\$833.62	\$840.83	\$840.83	\$1 059.97	\$1 059.97	\$860.35	\$860.35	\$828.27	\$828.27	\$1 043.84	\$1 043.84	\$1 044.70	\$1 044.70	\$1 061.90	\$1 061.90	\$991.01	\$991.01
58	\$871.59	\$871.59	\$879.13	\$879.13	\$1 108.25	\$1 108.25	\$899.54	\$899.54	\$865.99	\$865.99	\$1 091.39	\$1 091.39	\$1 092.28	\$1 092.28	\$1 110.27	\$1 110.27	\$1 036.15	\$1 036.15
59	\$890.40	\$890.40	\$898.10	\$898.10	\$1 132.18	\$1 132.18	\$918.95	\$918.95	\$884.69	\$884.69	\$1 114.95	\$1 114.95	\$1 115.86	\$1 115.86	\$1 134.23	\$1 134.23	\$1 058.51	\$1 058.51
60	\$928.37	\$928.37	\$936.40	\$936.40	\$1 180.45	\$1 180.45	\$958.14	\$958.14	\$922.41	\$922.41	\$1 162.49	\$1 162.49	\$1 163.44	\$1 163.44	\$1 182.60	\$1 182.60	\$1 083.65	\$1 083.65
61	\$961.21	\$961.21	\$969.53	\$969.53	\$1 222.21	\$1 222.21	\$992.03	\$992.03	\$955.04	\$955.04	\$1 203.61	\$1 203.61	\$1 204.60	\$1 204.60	\$1 224.43	\$1 224.43	\$	



Aetna Life Insurance Company  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0090128	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna Life Insurance Company  
 Market: Small Group  
 Product: PPO  
 Effective Date of Rates: July 1, 2018

Ending date of Rates: 30-Sep-18

HIOS Plan ID (On Exchange) >>	33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128	
HIOS Plan ID (Off Exchange) >>	33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128		33906PA0090128	
Plan Marketing Name >>	PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50							
Form # >>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Rating Area >>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network >>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Metal >>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >>	5000		5000		5000		5000		5000		5000		5000		5000		5000	
Coinsurance >>	80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copays >>																		
OP Maximum >>																		
Pediatric Dental (Yes/No) >>																		
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
0-14	\$258.71	\$258.71	\$260.94	\$260.94	\$328.95	\$328.95	\$267.00	\$267.00	\$257.05	\$257.05	\$323.95	\$323.95	\$324.21	\$324.21	\$329.55	\$329.55	\$307.55	\$307.55
15	\$258.71	\$258.71	\$260.94	\$260.94	\$328.95	\$328.95	\$267.00	\$267.00	\$257.05	\$257.05	\$323.95	\$323.95	\$324.21	\$324.21	\$329.55	\$329.55	\$307.55	\$307.55
16	\$302.35	\$302.35	\$304.97	\$304.97	\$384.45	\$384.45	\$312.05	\$312.05	\$ 0.41	\$300.41	\$378.60	\$378.60	\$378.91	\$378.91	\$385.15	\$385.15	\$359.44	\$359.44
17	\$311.50	\$311.50	\$314.20	\$314.20	\$396.09	\$396.09	\$321.49	\$321.49	\$ 0.50	\$309.50	\$390.06	\$390.06	\$390.38	\$390.38	\$396.81	\$396.81	\$370.32	\$370.32
18	\$321.36	\$321.36	\$324.14	\$324.14	\$408.62	\$408.62	\$331.66	\$331.66	\$319.30	\$319.30	\$402.40	\$402.40	\$402.73	\$402.73	\$409.36	\$409.36	\$382.03	\$382.03
19	\$331.21	\$331.21	\$334.08	\$334.08	\$421.15	\$421.15	\$341.83	\$341.83	\$329.09	\$329.09	\$414.74	\$414.74	\$415.08	\$415.08	\$421.92	\$421.92	\$393.75	\$393.75
20	\$341.42	\$341.42	\$344.38	\$344.38	\$434.13	\$434.13	\$352.37	\$352.37	\$339.23	\$339.23	\$427.52	\$427.52	\$427.87	\$427.87	\$434.92	\$434.92	\$405.88	\$405.88
21	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
22	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
23	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
24	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
25	\$353.39	\$353.39	\$356.45	\$356.45	\$449.35	\$449.35	\$364.72	\$364.72	\$351.12	\$351.12	\$442.51	\$442.51	\$442.87	\$442.87	\$450.16	\$450.16	\$420.11	\$420.11
26	\$360.43	\$360.43	\$363.55	\$363.55	\$458.30	\$458.30	\$371.99	\$371.99	\$358.12	\$358.12	\$451.32	\$451.32	\$451.69	\$451.69	\$459.13	\$459.13	\$428.48	\$428.48
27	\$368.88	\$368.88	\$372.07	\$372.07	\$469.04	\$469.04	\$380.70	\$380.70	\$ 66.51	\$366.51	\$461.90	\$461.90	\$462.28	\$462.28	\$469.89	\$469.89	\$438.52	\$438.52
28	\$382.60	\$382.60	\$385.91	\$385.91	\$486.49	\$486.49	\$394.87	\$394.87	\$ 80.15	\$380.15	\$479.09	\$479.09	\$479.48	\$479.48	\$487.38	\$487.38	\$454.94	\$454.94
29	\$393.87	\$393.87	\$397.27	\$397.27	\$500.82	\$500.82	\$406.50	\$406.50	\$91.34	\$391.34	\$493.19	\$493.19	\$493.60	\$493.60	\$501.73	\$501.73	\$468.23	\$468.23
30	\$399.50	\$399.50	\$402.95	\$402.95	\$507.98	\$507.98	\$412.31	\$412.31	\$396.93	\$396.93	\$500.25	\$500.25	\$500.66	\$500.66	\$508.90	\$508.90	\$474.93	\$474.93
31	\$407.95	\$407.95	\$411.48	\$411.48	\$518.72	\$518.72	\$421.03	\$421.03	\$405.33	\$405.33	\$510.82	\$510.82	\$5 0.82	\$511.24	\$519.66	\$519.66	\$484.97	\$484.97
32	\$416.39	\$416.39	\$420.00	\$420.00	\$529.46	\$529.46	\$429.75	\$429.75	\$413.72	\$413.72	\$521.40	\$521.40	\$521.83	\$521.83	\$530.42	\$530.42	\$495.01	\$495.01
33	\$421.67	\$421.67	\$425.32	\$425.32	\$536.17	\$536.17	\$435.19	\$435.19	\$418.97	\$418.97	\$528.01	\$528.01	\$528.45	\$528.45	\$537.15	\$537.15	\$501.29	\$501.29
34	\$427.30	\$427.30	\$431.00	\$431.00	\$543.33	\$543.33	\$441.01	\$441.01	\$424.56	\$424.56	\$535.06	\$535.06	\$535.50	\$535.50	\$544.32	\$544.32	\$507.98	\$507.98
35	\$430.12	\$430.12	\$433.84	\$433.84	\$546.91	\$546.91	\$443.91	\$443.91	\$427.36	\$427.36	\$538.59	\$5 8.59	\$539.03	\$539.03	\$547.91	\$547.91	\$511.33	\$511.33
36	\$432.94	\$432.94	\$436.68	\$436.68	\$550.49	\$550.49	\$446.82	\$446.82	\$430.16	\$430.16	\$542.12	\$542.12	\$542.56	\$542.56	\$551.49	\$551.49	\$518.68	\$518.68
37	\$435.75	\$435.75	\$439.52	\$439.52	\$554.07	\$554.07	\$449.73	\$449.73	\$432.96	\$432.96	\$545.64	\$545.64	\$546.09	\$546.09	\$555.08	\$555.08	\$518.03	\$518.03
38	\$438.57	\$438.57	\$442.36	\$442.36	\$557.65	\$557.65	\$452.63	\$452.63	\$435.75	\$435.75	\$549.17	\$549.17	\$549.62	\$549.62	\$558.67	\$558.67	\$521.37	\$521.37
39	\$444.20	\$444.20	\$448.08	\$448.08	\$564.82	\$564.82	\$458.44	\$458.44	\$441.35	\$441.35	\$556.22	\$556.22	\$556.68	\$556.68	\$565.84	\$565.84	\$528.07	\$528.07
40	\$449.83	\$449.83	\$453.72	\$453.72	\$571.98	\$571.98	\$464.26	\$464.26	\$446.94	\$446.94	\$563.27	\$563.27	\$563.73	\$563.73	\$573.02	\$573.02	\$534.76	\$534.76
41	\$458.28	\$458.28	\$462.24	\$462.24	\$582.72	\$582.72	\$472.97	\$472.97	\$455.34	\$455.34	\$573.85	\$573.85	\$574.32	\$574.32	\$583.78	\$583.78	\$544.81	\$544.81
42	\$466.37	\$466.37	\$470.41	\$470.41	\$593.01	\$593.01	\$481.33	\$481.33	\$463.38	\$463.38	\$583.99	\$583.99	\$584.47	\$584.47	\$594.09	\$594.09	\$554.43	\$554.43
43	\$477.64	\$477.64	\$481.77	\$481.77	\$607.33	\$607.33	\$492.95	\$492.95	\$474.57	\$474.57	\$598.09	\$598.09	\$598.58	\$598.58	\$608.44	\$608.44	\$567.82	\$567.82
44	\$491.72	\$491.72	\$495.97	\$495.97	\$625.24	\$625.24	\$507.48	\$507.48	\$488.56	\$488.56	\$615.72	\$615.72	\$616.23	\$616.23	\$626.37	\$626.37	\$584.56	\$584.56
45	\$508.26	\$508.26	\$512.66	\$512.66	\$646.27	\$646.27	\$524.56	\$524.56	\$505.00	\$505.00	\$636.44	\$6 6.44	\$636.96	\$636.96	\$647.45	\$647.45	\$604.22	\$604.22
46	\$527.97	\$527.97	\$532.54	\$532.54	\$671.33	\$671.33	\$544.90	\$544.90	\$524.58	\$524.58	\$661.12	\$661.12	\$661.66	\$661.66	\$672.55	\$672.55	\$627.66	\$627.66
47	\$550.15	\$550.15	\$554.91	\$554.91	\$699.53	\$699.53	\$567.79	\$567.79	\$546.62	\$546.62	\$688.88	\$688.88	\$689.45	\$689.45	\$700.80	\$700.80	\$654.02	\$654.02
48	\$575.49	\$575.49	\$580.47	\$580.47	\$731.75	\$731.75	\$593.94	\$593.94	\$571.80	\$571.80	\$720.62	\$720.62	\$721.21	\$721.21	\$733.08	\$733.08	\$684.14	\$684.14
49	\$600.48	\$600.48	\$605.68	\$605.68	\$763.53	\$763.53	\$619.73	\$619.73	\$596.63	\$596.63	\$751.91	\$751.91	\$752.53	\$752.53	\$764.92	\$764.92	\$713.85	\$713.85
50	\$628.64	\$628.64	\$634.08	\$634.08	\$799.33	\$799.33	\$648.80	\$648.80	\$624.60	\$624.60	\$787.17	\$787.17	\$787.82	\$787.82	\$800.79	\$800.79	\$747.33	\$747.33
51	\$656.44	\$656.44	\$662.12	\$662.12	\$834.69	\$834.69	\$677.49	\$677.49	\$652.33	\$652.33	\$821.99	\$821.99	\$822.66	\$822.66	\$836.21	\$836.21	\$780.39	\$780.39
52	\$687.07	\$687.07	\$693.01	\$693.01	\$873.63	\$873.63	\$709.00	\$709.00	\$682.66	\$682.66	\$860.33	\$860.33	\$861.04	\$861.04	\$875.22	\$875.22	\$816.79	\$816.79
53	\$718.04	\$718.04	\$724.25	\$724.25	\$913.01	\$913.01	\$741.07	\$741.07	\$713.43	\$713.43	\$899.12	\$899.12	\$899.86	\$899.86	\$914.67	\$914.67	\$853.61	\$853.61
54	\$751.48	\$751.48	\$757.98	\$757.98	\$955.53	\$955.53	\$775.58	\$775.58	\$746.66	\$746.66	\$940.99	\$940.99	\$941.76	\$941.76	\$957.27	\$957.27	\$893.36	\$893.36
55	\$784.92	\$784.92	\$791.71	\$791.71	\$998.05	\$998.05	\$810.09	\$810.09	\$779.88	\$779.88	\$982.86	\$982.86	\$983.67	\$983.67	\$999.86	\$999.86	\$933.11	\$933.11
56	\$821.17	\$821.17	\$828.28	\$828.28	\$1 044.15	\$1 044.15	\$847.50	\$847.50	\$815.90	\$815.90	\$1 028.26	\$1 028.26	\$1 029.10	\$1 029.10	\$1 046.05	\$1 046.05	\$976.21	\$976.21
57	\$857.78	\$857.78	\$865.20	\$865.20	\$1 090.69	\$1 090.69	\$885.28	\$885.28	\$852.27	\$852.27	\$1 074.10	\$1 074.10	\$1 074.98	\$1 074.98	\$1 092.68	\$1 092.68	\$1 019.73	\$1 019.73
58	\$896.85	\$896.85	\$904.61	\$904.61	\$1 140.37	\$1 140.37	\$925.61	\$925.61	\$891.09	\$891.09	\$1 123.02	\$1 123.02	\$1 123.94	\$1 123.94	\$1 142.44	\$1 142.44	\$1 068.18	\$1 068.18
59	\$916.21	\$916.21	\$924.13	\$924.13	\$1 164.99	\$1 164.99	\$945.59	\$945.59	\$910.33	\$910.33	\$1 147.26	\$1 147.26	\$1 148.20	\$1 148.20	\$1 167.11	\$1 167.11	\$1 089.19	\$1 089.19
60	\$955.28	\$955.28	\$963.54	\$963.54	\$1 214.67	\$1 214.67	\$985.91	\$985.91	\$949.14	\$949.14	\$1 196.18	\$1 196.18	\$1 197.16	\$1 197.16	\$1 216.87	\$1 216.87	\$1 135.64	\$1 135.64
61	\$989.07	\$989.07	\$997.62	\$997.62	\$1 257.63	\$1 257.63	\$1 020.78	\$1 020.78	\$982.72	\$982.72	\$1 238.49	\$1 2 8.49	\$1 239.51	\$1 239.51	\$1 259.92	\$1 259.92	\$1 175.81	\$1 175.81
62	\$1 011.24	\$1 011.24	\$1 019.99	\$1 019.99	\$1 285.83	\$1 285.83	\$1 043											

Company Name: **Ames S. & Insurance Company**  
 No. 107 **State of Ohio**  
 RATE: **ON AGE 21 NON TOBACCO USER BY RAY NG AREA AND COUNTY**

RISK CLASS	RISK CLASS DESCRIPTION	RISK CLASS CODE	RISK CLASS RATE	RATINGS & RATES																																			
				1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4												

Aetna Life Insurance Company  
 Small Group  
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0090128	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02,PA03,PA05,PA06,PA07,PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna Life Insurance Company  
 Market: Small Group  
 Product: PPO

Effective Date of Rates:

October 1, 2018

Ending date of Rates:

31-Dec-18

HIOS Plan ID (On Exchange) >>	33906PA0090128																	
HIOS Plan ID (Off Exchange) >>	33906PA0090128																	
Plan Marketing Name >>	PA Silver PPO 5000 80/50																	
Form # >>	Full																	
Rating Area >>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network >>	Silver																	
Deductible >>	5000		5000		5000		5000		5000		5000		5000		5000		5000	
Coinurance >>	80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copays >>																		
OP Maximum >>																		
Pediatric Dental (Yes/No) >>																		
Age Band	Non-Tobacco	Tobacco																
0-14	\$266.20	\$266.20	\$268.51	\$268.51	\$338.49	\$338.49	\$274.74	\$274.74	\$264.50	\$264.50	\$333.34	\$333.34	\$333.61	\$333.61	\$339.10	\$339.10	\$316.46	\$316.46
15	\$266.20	\$266.20	\$268.51	\$268.51	\$338.49	\$338.49	\$274.74	\$274.74	\$264.50	\$264.50	\$333.34	\$333.34	\$333.61	\$333.61	\$339.10	\$339.10	\$316.46	\$316.46
16	\$311.11	\$311.11	\$313.81	\$313.81	\$395.59	\$395.59	\$321.09	\$321.09	\$ 09.12	\$309.12	\$389.57	\$389.57	\$389.89	\$389.89	\$396.31	\$396.31	\$369.85	\$369.85
17	\$320.53	\$320.53	\$323.30	\$323.30	\$407.57	\$407.57	\$330.81	\$330.81	\$318.47	\$318.47	\$401.36	\$401.36	\$401.69	\$401.69	\$408.31	\$408.31	\$381.05	\$381.05
18	\$330.67	\$330.67	\$333.53	\$333.53	\$420.46	\$420.46	\$341.28	\$341.28	\$328.55	\$328.55	\$414.06	\$414.06	\$414.40	\$414.40	\$421.23	\$421.23	\$393.11	\$393.11
19	\$340.81	\$340.81	\$343.76	\$343.76	\$433.36	\$433.36	\$351.74	\$351.74	\$338.63	\$338.63	\$426.76	\$426.76	\$427.11	\$427.11	\$434.14	\$434.14	\$405.16	\$405.16
20	\$351.32	\$351.32	\$354.36	\$354.36	\$446.71	\$446.71	\$362.58	\$362.58	\$349.06	\$349.06	\$439.91	\$439.91	\$440.27	\$440.27	\$447.52	\$447.52	\$417.65	\$417.65
21	\$362.18	\$362.18	\$365.32	\$365.32	\$460.53	\$460.53	\$373.80	\$373.80	\$359.86	\$359.86	\$453.52	\$453.52	\$453.89	\$453.89	\$461.36	\$461.36	\$430.56	\$430.56
22	\$362.18	\$362.18	\$365.32	\$365.32	\$460.53	\$460.53	\$373.80	\$373.80	\$359.86	\$359.86	\$453.52	\$453.52	\$453.89	\$453.89	\$461.36	\$461.36	\$430.56	\$430.56
23	\$362.18	\$362.18	\$365.32	\$365.32	\$460.53	\$460.53	\$373.80	\$373.80	\$359.86	\$359.86	\$453.52	\$453.52	\$453.89	\$453.89	\$461.36	\$461.36	\$430.56	\$430.56
24	\$362.18	\$362.18	\$365.32	\$365.32	\$460.53	\$460.53	\$373.80	\$373.80	\$359.86	\$359.86	\$453.52	\$453.52	\$453.89	\$453.89	\$461.36	\$461.36	\$430.56	\$430.56
25	\$363.63	\$363.63	\$366.78	\$366.78	\$462.37	\$462.37	\$375.29	\$375.29	\$ 61.30	\$361.30	\$455.33	\$455.33	\$455.71	\$455.71	\$463.21	\$463.21	\$443.29	\$443.29
26	\$370.87	\$370.87	\$374.08	\$374.08	\$471.58	\$471.58	\$382.77	\$382.77	\$ 68.49	\$368.49	\$464.78	\$464.78	\$464.78	\$464.78	\$472.44	\$472.44	\$440.90	\$440.90
27	\$379.57	\$379.57	\$382.85	\$382.85	\$482.63	\$482.63	\$391.74	\$391.74	\$377.13	\$377.13	\$475.29	\$475.29	\$475.68	\$475.68	\$483.51	\$483.51	\$451.23	\$451.23
28	\$393.69	\$393.69	\$397.10	\$397.10	\$500.59	\$500.59	\$406.32	\$406.32	\$391.17	\$391.17	\$492.98	\$492.98	\$493.38	\$493.38	\$501.50	\$501.50	\$468.02	\$468.02
29	\$405.28	\$405.28	\$408.79	\$408.79	\$515.33	\$515.33	\$418.28	\$418.28	\$402.68	\$402.68	\$507.49	\$507.49	\$507.90	\$507.90	\$516.27	\$516.27	\$481.80	\$481.80
30	\$411.08	\$411.08	\$414.63	\$414.63	\$522.70	\$522.70	\$424.26	\$424.26	\$408.44	\$408.44	\$514.74	\$514.74	\$515.17	\$515.17	\$523.65	\$523.65	\$488.69	\$488.69
31	\$419.77	\$419.77	\$423.40	\$423.40	\$533.75	\$533.75	\$433.23	\$433.23	\$417.08	\$417.08	\$525.63	\$525.63	\$526.06	\$526.06	\$534.72	\$534.72	\$499.02	\$499.02
32	\$428.46	\$428.46	\$432.17	\$432.17	\$544.80	\$544.80	\$442.20	\$442.20	\$425.71	\$425.71	\$536.51	\$536.51	\$ 5 6.51	\$536.95	\$545.79	\$545.79	\$509.36	\$509.36
33	\$433.89	\$433.89	\$437.65	\$437.65	\$551.71	\$551.71	\$447.81	\$447.81	\$431.11	\$431.11	\$543.32	\$543.32	\$543.76	\$543.76	\$552.71	\$552.71	\$515.82	\$515.82
34	\$439.69	\$439.69	\$443.49	\$443.49	\$559.08	\$559.08	\$453.79	\$453.79	\$436.87	\$436.87	\$550.57	\$550.57	\$551.02	\$551.02	\$560.10	\$560.10	\$522.71	\$522.71
35	\$442.59	\$442.59	\$446.42	\$446.42	\$566.76	\$566.76	\$456.78	\$456.78	\$439.75	\$439.75	\$554.20	\$554.20	\$554.65	\$554.65	\$563.79	\$563.79	\$526.15	\$526.15
36	\$445.48	\$445.48	\$449.34	\$449.34	\$566.45	\$566.45	\$459.77	\$459.77	\$442.62	\$442.62	\$557.83	\$557.83	\$558.29	\$558.29	\$567.48	\$567.48	\$529.59	\$529.59
37	\$448.38	\$448.38	\$452.26	\$452.26	\$570.13	\$570.13	\$462.76	\$462.76	\$445.50	\$445.50	\$561.46	\$561.46	\$561.92	\$561.92	\$571.17	\$571.17	\$533.04	\$533.04
38	\$451.28	\$451.28	\$455.18	\$455.18	\$573.82	\$573.82	\$465.75	\$465.75	\$448.38	\$448.38	\$565.08	\$565.08	\$565.55	\$565.55	\$574.86	\$574.86	\$536.48	\$536.48
39	\$457.07	\$457.07	\$461.03	\$461.03	\$581.19	\$581.19	\$471.73	\$471.73	\$454.14	\$454.14	\$572.34	\$572.34	\$572.81	\$572.81	\$582.24	\$582.24	\$543.37	\$543.37
40	\$462.87	\$462.87	\$466.87	\$466.87	\$588.55	\$588.55	\$477.71	\$477.71	\$459.90	\$459.90	\$579.60	\$579.60	\$580.07	\$580.07	\$589.62	\$589.62	\$550.26	\$550.26
41	\$471.56	\$471.56	\$475.64	\$475.64	\$599.61	\$599.61	\$486.68	\$486.68	\$468.53	\$468.53	\$590.48	\$590.48	\$590.97	\$590.97	\$600.70	\$600.70	\$560.59	\$560.59
42	\$479.89	\$479.89	\$484.04	\$484.04	\$610.20	\$610.20	\$495.28	\$495.28	\$476.81	\$476.81	\$600.91	\$600.91	\$601.41	\$601.41	\$611.31	\$611.31	\$570.50	\$570.50
43	\$491.48	\$491.48	\$495.73	\$495.73	\$624.94	\$624.94	\$507.24	\$507.24	\$488.33	\$488.33	\$615.43	\$615.43	\$615.93	\$615.93	\$626.07	\$626.07	\$584.28	\$584.28
44	\$505.97	\$505.97	\$510.35	\$510.35	\$643.36	\$643.36	\$522.19	\$522.19	\$502.72	\$502.72	\$633.57	\$633.57	\$634.09	\$634.09	\$644.53	\$644.53	\$601.50	\$601.50
45	\$522.99	\$522.99	\$527.52	\$527.52	\$665.00	\$665.00	\$539.76	\$539.76	\$519.63	\$519.63	\$654.88	\$654.88	\$655.42	\$655.42	\$666.21	\$666.21	\$621.74	\$621.74
46	\$543.27	\$543.27	\$547.97	\$547.97	\$690.79	\$690.79	\$560.69	\$560.69	\$539.79	\$539.79	\$680.28	\$680.28	\$680.84	\$680.84	\$692.05	\$692.05	\$645.85	\$645.85
47	\$566.09	\$566.09	\$570.99	\$570.99	\$719.80	\$719.80	\$584.24	\$584.24	\$562.46	\$562.46	\$708.85	\$708.85	\$709.43	\$709.43	\$721.11	\$721.11	\$672.97	\$672.97
48	\$592.17	\$592.17	\$597.29	\$597.29	\$752.96	\$752.96	\$611.16	\$611.16	\$588.37	\$588.37	\$741.50	\$741.50	\$742.11	\$742.11	\$754.33	\$754.33	\$703.97	\$703.97
49	\$617.88	\$617.88	\$623.23	\$623.23	\$785.66	\$785.66	\$637.70	\$637.70	\$613.92	\$613.92	\$773.70	\$773.70	\$774.34	\$774.34	\$787.09	\$787.09	\$734.54	\$734.54
50	\$646.86	\$646.86	\$652.45	\$652.45	\$822.50	\$822.50	\$667.80	\$667.80	\$642.71	\$642.71	\$809.99	\$809.99	\$810.65	\$810.65	\$824.00	\$824.00	\$768.99	\$768.99
51	\$675.47	\$675.47	\$681.31	\$681.31	\$858.88	\$858.88	\$697.13	\$697.13	\$671.13	\$671.13	\$845.81	\$845.81	\$846.51	\$846.51	\$860.44	\$860.44	\$803.00	\$803.00
52	\$706.98	\$706.98	\$713.10	\$713.10	\$898.95	\$898.95	\$729.65	\$729.65	\$702.44	\$702.44	\$885.27	\$885.27	\$885.99	\$885.99	\$900.58	\$900.58	\$840.46	\$840.46
53	\$738.85	\$738.85	\$745.24	\$745.24	\$939.48	\$939.48	\$762.54	\$762.54	\$734.11	\$734.11	\$925.18	\$925.18	\$925.94	\$925.94	\$941.18	\$941.18	\$878.35	\$878.35
54	\$773.26	\$773.26	\$779.95	\$779.95	\$983.23	\$983.23	\$808.55	\$808.55	\$768.30	\$768.30	\$968.26	\$968.26	\$969.06	\$969.06	\$985.01	\$985.01	\$919.26	\$919.26
55	\$807.67	\$807.67	\$814.65	\$814.65	\$1 026.98	\$1 026.98	\$833.56	\$833.56	\$802.48	\$802.48	\$1 011.35	\$1 011.35	\$1 012.18	\$1 012.18	\$1 028.84	\$1 028.84	\$960.16	\$960.16
56	\$844.97	\$844.97	\$852.28	\$852.28	\$1 074.41	\$1 074.41	\$872.07	\$872.07	\$839.55	\$839.55	\$1 058.06	\$1 058.06	\$1 058.93	\$1 058.93	\$1 076.36	\$1 076.36	\$1 004.51	\$1 004.51
57	\$882.64	\$882.64	\$890.28	\$890.28	\$1 122.31	\$1 122.31	\$910.94	\$910.94	\$876.97	\$876.97	\$1 105.23	\$1 105.23	\$1 106.13	\$1 106.13	\$1 124.34	\$1 124.34	\$1 049.29	\$1 049.29
58	\$922.84	\$922.84	\$930.83	\$930.83	\$1 173.42	\$1 173.42	\$952.43	\$952.43	\$916.92	\$916.92	\$1 155.57	\$1 155.57	\$1 156.51	\$1 156.51	\$1 175.56	\$1 175.56	\$1 097.08	\$1 097.08
59	\$942.76	\$942.76	\$950.92	\$950.92	\$1 198.75	\$1 198.75	\$972.99	\$972.99	\$936.71	\$936.71	\$1 180.51	\$1 180.51	\$1 181.48	\$1 181.48	\$1 200.93	\$1 200.93	\$1 120.76	\$1 120.76
60	\$982.96	\$982.96	\$991.47	\$991.47	\$1 249.87	\$1 249.87	\$1 014.48	\$1 014.48	\$976.65	\$976.65	\$1 230.85	\$1 230.85	\$1 231.86	\$1 231.86	\$1 252.14	\$1 252.14	\$1 168.55	\$1 168.55
61	\$1 017.73	\$1 017.73	\$1 026.54	\$1 026.54	\$1 294.08	\$1 294.08	\$1 050.37	\$1 050.37	\$1 011.20	\$1 011.20	\$1 274.39	\$1 274.39	\$1 275.43	\$1 275.43	\$1 296.43	\$1 296.43	\$1 209.89	\$1 209.89
62	\$1 040.55	\$1 040.55	\$1 049.55	\$1 049.5														



2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	33906					
Federal TIN*	06-6033492					
Rate Effective Date*	01/01/2018					
Rate Expiration Date*	03/31/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	244.34	244.34	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	15	244.34	244.34	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	16	285.56	285.56	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	17	294.20	294.20	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	18	303.51	303.51	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	19	312.82	312.82	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	20	322.46	322.46	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	21	332.43	332.43	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	22	332.43	332.43	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	23	332.43	332.43	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	24	332.43	332.43	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	25	333.76	333.76	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	26	340.41	340.41	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	27	348.39	348.39	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	28	361.35	361.35	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	29	371.99	371.99	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	30	377.31	377.31	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	31	385.29	385.29	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	32	393.27	393.27	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	33	398.25	398.25	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	34	403.57	403.57	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	35	406.23	406.23	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	36	408.89	408.89	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	37	411.55	411.55	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	38	414.21	414.21	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	39	419.53	419.53	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	40	424.85	424.85	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	41	432.83	432.83	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	42	440.47	440.47	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	43	451.11	451.11	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	44	464.41	464.41	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	45	480.03	480.03	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	46	498.65	498.65	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	47	519.59	519.59	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	48	543.53	543.53	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	49	567.13	567.13	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	50	593.72	593.72	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	51	619.99	619.99	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	52	648.91	648.91	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	53	678.16	678.16	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	54	709.74	709.74	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	55	741.32	741.32	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	56	775.56	775.56	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	57	810.14	810.14	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	58	847.04	847.04	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	59	865.32	865.32	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	60	902.22	902.22	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	61	934.13	934.13	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	62	955.08	955.08	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	63	981.34	981.34	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	996.96	996.96	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	246.45	246.45	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	15	246.45	246.45	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	16	288.03	288.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	17	296.75	296.75	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	18	306.14	306.14	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	19	315.53	315.53	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	20	325.25	325.25	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	21	335.31	335.31	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	22	335.31	335.31	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	23	335.31	335.31	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	24	335.31	335.31	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	25	336.65	336.65	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	26	343.36	343.36	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	27	351.40	351.40	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	28	364.48	364.48	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	29	375.21	375.21	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	30	380.58	380.58	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	31	388.62	388.62	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	32	396.67	396.67	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	33	401.70	401.70	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	34	407.07	407.07	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	35	409.75	409.75	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	36	412.43	412.43	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	37	415.11	415.11	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	38	417.79	417.79	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	39	423.16	423.16	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	40	428.52	428.52	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	41	436.57	436.57	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	42	444.28	444.28	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	43	455.01	455.01	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	44	468.43	468.43	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	45	484.19	484.19	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	46	502.96	502.96	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	47	524.09	524.09	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	48	548.23	548.23	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	49	572.04	572.04	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	50	598.86	598.86	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	51	625.35	625.35	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	52	654.52	654.52	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	53	684.03	684.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	54	715.88	715.88	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	55	747.74	747.74	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	56	782.28	782.28	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	57	817.15	817.15	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	58	854.37	854.37	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	59	872.81	872.81	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	60	910.03	910.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	61	942.22	942.22	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	62	963.34	963.34	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	63	989.83	989.83	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1005.59	1005.59	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.68	310.68	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	15	310.68	310.68	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	16	363.10	363.10	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	17	374.09	374.09	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	18	385.92	385.92	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	19	397.76	397.76	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	20	410.02	410.02	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	21	422.70	422.70	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	22	422.70	422.70	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	23	422.70	422.70	



33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	34	400.98	400.98
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	35	403.63	403.63
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	36	406.27	406.27
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	37	408.91	408.91
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	38	411.55	411.55
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	39	416.84	416.84
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	40	422.12	422.12
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	41	430.05	430.05
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	42	437.65	437.65
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	43	448.22	448.22
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	44	461.43	461.43
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	45	476.95	476.95
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	46	495.45	495.45
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	47	516.26	516.26
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	48	540.04	540.04
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	49	563.49	563.49
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	50	589.91	589.91
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	51	616.01	616.01
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	52	644.74	644.74
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	53	673.81	673.81
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	54	705.19	705.19
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	55	736.57	736.57
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	56	770.59	770.59
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	57	804.94	804.94
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	58	841.60	841.60
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	59	859.77	859.77
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	60	896.43	896.43
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	61	928.14	928.14
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	62	948.95	948.95
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	63	975.04	975.04
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	990.57	990.57
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	305.96	305.96
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	15	305.96	305.96
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	16	357.57	357.57
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	17	368.40	368.40
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	18	380.05	380.05
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	19	391.71	391.71
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	20	403.78	403.78
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	21	416.27	416.27
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	22	416.27	416.27
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	23	416.27	416.27
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	24	416.27	416.27
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	25	417.93	417.93
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	26	426.26	426.26
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	27	436.25	436.25
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	28	452.48	452.48
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	29	465.80	465.80
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	30	472.46	472.46
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	31	482.45	482.45
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	32	492.44	492.44
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	33	498.69	498.69
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	34	505.35	505.35
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	35	508.68	508.68
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	36	512.01	512.01
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	37	515.34	515.34
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	38	518.67	518.67
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	39	525.33	525.33
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	40	531.99	531.99
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	41	541.98	541.98
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	42	551.55	551.55
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	43	564.87	564.87
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	44	581.53	581.53
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	45	601.09	601.09
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	46	624.40	624.40
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	47	650.63	650.63
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	48	680.60	680.60

33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	49	710.15	710.15
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	50	743.45	743.45
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	51	776.34	776.34
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	52	812.55	812.55
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	53	849.18	849.18
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	54	888.73	888.73
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	55	928.28	928.28
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	56	971.15	971.15
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	57	1014.44	1014.44
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	58	1060.65	1060.65
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	59	1083.54	1083.54
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	60	1129.75	1129.75
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	61	1169.71	1169.71
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	62	1195.94	1195.94
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	63	1228.82	1228.82
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1248.38	1248.38
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	306.21	306.21
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	15	306.21	306.21
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	16	357.87	357.87
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	17	368.70	368.70
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	18	380.36	380.36
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	19	392.03	392.03
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	20	404.11	404.11
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	21	416.61	416.61
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	22	416.61	416.61
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	23	416.61	416.61
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	24	416.61	416.61
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	25	418.27	418.27
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	26	426.61	426.61
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	27	436.61	436.61
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	28	452.85	452.85
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	29	466.18	466.18
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	30	472.85	472.85
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	31	482.85	482.85
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	32	492.85	492.85
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	33	499.10	499.10
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	34	505.76	505.76
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	35	509.09	509.09
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	36	512.43	512.43
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	37	515.76	515.76
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	38	519.09	519.09
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	39	525.76	525.76
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	40	532.42	532.42
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	41	542.42	542.42
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	42	552.01	552.01
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	43	565.34	565.34
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	44	582.00	582.00
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	45	601.58	601.58
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	46	624.91	624.91
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	47	651.16	651.16
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	48	681.15	681.15
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	49	710.73	710.73
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	50	744.06	744.06
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	51	776.97	776.97
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	52	813.22	813.22
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	53	849.88	849.88
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	54	889.46	889.46
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	55	929.04	929.04
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	56	971.95	971.95
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	57	1015.27	1015.27
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	58	1061.52	1061.52
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	59	1084.43	1084.43
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	60	1130.67	1130.67
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	61	1170.67	1170.67
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	62	1196.91	1196.91
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	63	1229.83	1229.83

33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1249.41	1249.41
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	311.25	311.25
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	15	311.25	311.25
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	16	363.76	363.76
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	17	374.77	374.77
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	18	386.63	386.63
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	19	398.48	398.48
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	20	410.76	410.76
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	21	423.47	423.47
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	22	423.47	423.47
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	23	423.47	423.47
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	24	423.47	423.47
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	25	425.16	425.16
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	26	433.63	433.63
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	27	443.79	443.79
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	28	460.31	460.31
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	29	473.86	473.86
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	30	480.64	480.64
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	31	490.80	490.80
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	32	500.96	500.96
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	33	507.31	507.31
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	34	514.09	514.09
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	35	517.48	517.48
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	36	520.87	520.87
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	37	524.25	524.25
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	38	527.64	527.64
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	39	534.42	534.42
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	40	541.19	541.19
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	41	551.35	551.35
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	42	561.09	561.09
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	43	574.65	574.65
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	44	591.58	591.58
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	45	611.49	611.49
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	46	635.20	635.20
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	47	661.88	661.88
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	48	692.37	692.37
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	49	722.44	722.44
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	50	756.31	756.31
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	51	789.77	789.77
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	52	826.61	826.61
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	53	863.87	863.87
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	54	904.10	904.10
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	55	944.33	944.33
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	56	987.95	987.95
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	57	1031.99	1031.99
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	58	1079.00	1079.00
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	59	1102.29	1102.29
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	60	1149.29	1149.29
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	61	1189.94	1189.94
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	62	1216.62	1216.62
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	63	1250.08	1250.08
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1269.98	1269.98
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	290.47	290.47
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	15	290.47	290.47
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	16	339.47	339.47
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	17	349.75	349.75
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	18	360.82	360.82
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	19	371.88	371.88
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	20	383.34	383.34
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	21	395.20	395.20
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	22	395.20	395.20
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	23	395.20	395.20
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	24	395.20	395.20
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	25	396.78	396.78
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	26	404.68	404.68
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	27	414.17	414.17

33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	28	429.58	429.58
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	29	442.23	442.23
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	30	448.55	448.55
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	31	458.03	458.03
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	32	467.52	467.52
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	33	473.45	473.45
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	34	479.77	479.77
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	35	482.93	482.93
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	36	486.09	486.09
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	37	489.25	489.25
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	38	492.42	492.42
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	39	498.74	498.74
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	40	505.06	505.06
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	41	514.55	514.55
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	42	523.64	523.64
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	43	536.28	536.28
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	44	552.09	552.09
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	45	570.67	570.67
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	46	592.80	592.80
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	47	617.69	617.69
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	48	646.15	646.15
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	49	674.21	674.21
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	50	705.82	705.82
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	51	737.04	737.04
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	52	771.43	771.43
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	53	806.20	806.20
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	54	843.75	843.75
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	55	881.29	881.29
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	56	922.00	922.00
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	57	963.10	963.10
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	58	1006.96	1006.96
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	59	1028.70	1028.70
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	60	1072.57	1072.57
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	61	1110.51	1110.51
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	62	1135.40	1135.40
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	63	1166.62	1166.62
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1185.20	1185.20

2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	33906					
Federal TIN*	06-6033492					
Rate Effective Date*	04/01/2018					
Rate Expiration Date*	06/30/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	251.42	251.42	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	15	251.42	251.42	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	16	293.84	293.84	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	17	302.73	302.73	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	18	312.31	312.31	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	19	321.88	321.88	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	20	331.80	331.80	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	21	342.07	342.07	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	22	342.07	342.07	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	23	342.07	342.07	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	24	342.07	342.07	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	25	343.44	343.44	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	26	350.28	350.28	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	27	358.49	358.49	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	28	371.83	371.83	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	29	382.77	382.77	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	30	388.25	388.25	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	31	396.46	396.46	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	32	404.67	404.67	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	33	409.80	409.80	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	34	415.27	415.27	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	35	418.01	418.01	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	36	420.74	420.74	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	37	423.48	423.48	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	38	426.22	426.22	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	39	431.69	431.69	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	40	437.16	437.16	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	41	445.37	445.37	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	42	453.24	453.24	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	43	464.18	464.18	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	44	477.87	477.87	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	45	493.94	493.94	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	46	513.10	513.10	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	47	534.65	534.65	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	48	559.28	559.28	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	49	583.57	583.57	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	50	610.93	610.93	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	51	637.95	637.95	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	52	667.71	667.71	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	53	697.82	697.82	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	54	730.31	730.31	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	55	762.81	762.81	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	56	798.04	798.04	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	57	833.62	833.62	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	58	871.59	871.59	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	59	890.40	890.40	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	60	928.37	928.37	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	61	961.21	961.21	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	62	982.76	982.76	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	63	1009.78	1009.78	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1025.86	1025.86	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	253.59	253.59	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	15	253.59	253.59	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	16	296.38	296.38	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	17	305.35	305.35	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	18	315.01	315.01	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	19	324.67	324.67	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	20	334.68	334.68	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	21	345.03	345.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	22	345.03	345.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	23	345.03	345.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	24	345.03	345.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	25	346.41	346.41	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	26	353.31	353.31	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	27	361.59	361.59	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	28	375.04	375.04	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	29	386.09	386.09	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	30	391.61	391.61	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	31	399.89	399.89	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	32	408.17	408.17	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	33	413.34	413.34	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	34	418.86	418.86	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	35	421.62	421.62	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	36	424.38	424.38	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	37	427.14	427.14	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	38	429.90	429.90	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	39	435.42	435.42	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	40	440.94	440.94	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	41	449.22	449.22	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	42	457.16	457.16	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	43	468.20	468.20	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	44	482.00	482.00	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	45	498.22	498.22	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	46	517.54	517.54	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	47	539.28	539.28	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	48	564.12	564.12	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	49	588.62	588.62	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	50	616.22	616.22	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	51	643.48	643.48	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	52	673.49	673.49	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	53	703.85	703.85	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	54	736.63	736.63	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	55	769.41	769.41	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	56	804.95	804.95	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	57	840.83	840.83	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	58	879.13	879.13	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	59	898.10	898.10	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	60	936.40	936.40	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	61	969.53	969.53	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	62	991.26	991.26	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	63	1018.52	1018.52	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1034.74	1034.74	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.69	319.69	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	15	319.69	319.69	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	16	373.62	373.62	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	17	384.93	384.93	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	18	397.11	397.11	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	19	409.29	409.29	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	20	421.90	421.90	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	21	434.95	434.95	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	22	434.95	434.95	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	23	434.95	434.95	



33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	34	412.60	412.60
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	35	415.32	415.32
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	36	418.04	418.04
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	37	420.76	420.76
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	38	423.48	423.48
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	39	428.92	428.92
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	40	434.36	434.36
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	41	442.51	442.51
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	42	450.33	450.33
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	43	461.21	461.21
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	44	474.80	474.80
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	45	490.77	490.77
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	46	509.81	509.81
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	47	531.22	531.22
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	48	555.69	555.69
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	49	579.82	579.82
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	50	607.01	607.01
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	51	633.86	633.86
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	52	663.43	663.43
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	53	693.34	693.34
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	54	725.63	725.63
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	55	757.91	757.91
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	56	792.92	792.92
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	57	828.27	828.27
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	58	865.99	865.99
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	59	884.69	884.69
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	60	922.41	922.41
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	61	955.04	955.04
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	62	976.45	976.45
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	63	1003.30	1003.30
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1019.27	1019.27
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	314.82	314.82
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	15	314.82	314.82
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	16	367.94	367.94
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	17	379.07	379.07
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	18	391.07	391.07
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	19	403.06	403.06
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	20	415.48	415.48
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	21	428.33	428.33
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	22	428.33	428.33
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	23	428.33	428.33
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	24	428.33	428.33
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	25	430.04	430.04
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	26	438.61	438.61
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	27	448.89	448.89
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	28	465.60	465.60
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	29	479.30	479.30
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	30	486.16	486.16
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	31	496.44	496.44
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	32	506.72	506.72
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	33	513.14	513.14
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	34	519.99	519.99
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	35	523.42	523.42
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	36	526.85	526.85
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	37	530.27	530.27
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	38	533.70	533.70
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	39	540.55	540.55
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	40	547.41	547.41
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	41	557.69	557.69
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	42	567.54	567.54
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	43	581.25	581.25
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	44	598.38	598.38
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	45	618.51	618.51
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	46	642.50	642.50
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	47	669.48	669.48
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	48	700.32	700.32

33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	49	730.73	730.73
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	50	765.00	765.00
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	51	798.84	798.84
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	52	836.10	836.10
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	53	873.80	873.80
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	54	914.49	914.49
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	55	955.18	955.18
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	56	999.30	999.30
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	57	1043.84	1043.84
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	58	1091.39	1091.39
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	59	1114.95	1114.95
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	60	1162.49	1162.49
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	61	1203.61	1203.61
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	62	1230.60	1230.60
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	63	1264.43	1264.43
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1284.57	1284.57
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	315.08	315.08
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	15	315.08	315.08
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	16	368.24	368.24
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	17	379.38	379.38
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	18	391.39	391.39
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	19	403.39	403.39
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	20	415.82	415.82
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	21	428.68	428.68
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	22	428.68	428.68
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	23	428.68	428.68
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	24	428.68	428.68
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	25	430.40	430.40
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	26	438.97	438.97
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	27	449.26	449.26
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	28	465.98	465.98
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	29	479.70	479.70
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	30	486.55	486.55
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	31	496.84	496.84
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	32	507.13	507.13
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	33	513.56	513.56
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	34	520.42	520.42
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	35	523.85	523.85
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	36	527.28	527.28
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	37	530.71	530.71
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	38	534.14	534.14
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	39	541.00	541.00
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	40	547.86	547.86
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	41	558.14	558.14
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	42	568.00	568.00
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	43	581.72	581.72
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	44	598.87	598.87
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	45	619.02	619.02
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	46	643.02	643.02
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	47	670.03	670.03
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	48	700.90	700.90
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	49	731.33	731.33
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	50	765.63	765.63
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	51	799.49	799.49
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	52	836.79	836.79
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	53	874.51	874.51
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	54	915.24	915.24
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	55	955.96	955.96
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	56	1000.12	1000.12
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	57	1044.70	1044.70
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	58	1092.28	1092.28
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	59	1115.86	1115.86
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	60	1163.44	1163.44
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	61	1204.60	1204.60
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	62	1231.60	1231.60
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	63	1265.47	1265.47

33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1285.62	1285.62
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	320.27	320.27
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	15	320.27	320.27
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	16	374.30	374.30
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	17	385.63	385.63
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	18	397.83	397.83
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	19	410.03	410.03
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	20	422.67	422.67
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	21	435.74	435.74
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	22	435.74	435.74
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	23	435.74	435.74
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	24	435.74	435.74
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	25	437.48	437.48
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	26	446.20	446.20
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	27	456.66	456.66
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	28	473.65	473.65
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	29	487.59	487.59
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	30	494.57	494.57
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	31	505.02	505.02
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	32	515.48	515.48
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	33	522.02	522.02
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	34	528.99	528.99
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	35	532.48	532.48
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	36	535.96	535.96
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	37	539.45	539.45
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	38	542.93	542.93
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	39	549.90	549.90
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	40	556.88	556.88
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	41	567.33	567.33
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	42	577.36	577.36
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	43	591.30	591.30
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	44	608.73	608.73
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	45	629.21	629.21
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	46	653.61	653.61
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	47	681.06	681.06
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	48	712.44	712.44
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	49	743.37	743.37
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	50	778.23	778.23
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	51	812.66	812.66
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	52	850.57	850.57
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	53	888.91	888.91
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	54	930.31	930.31
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	55	971.70	971.70
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	56	1016.58	1016.58
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	57	1061.90	1061.90
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	58	1110.27	1110.27
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	59	1134.23	1134.23
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	60	1182.60	1182.60
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	61	1224.43	1224.43
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	62	1251.88	1251.88
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	63	1286.31	1286.31
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1306.79	1306.79
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	298.89	298.89
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	15	298.89	298.89
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	16	349.31	349.31
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	17	359.89	359.89
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	18	371.27	371.27
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	19	382.66	382.66
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	20	394.45	394.45
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	21	406.65	406.65
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	22	406.65	406.65
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	23	406.65	406.65
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	24	406.65	406.65
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	25	408.28	408.28
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	26	416.41	416.41
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	27	426.17	426.17

33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	28	442.03	442.03
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	29	455.04	455.04
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	30	461.55	461.55
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	31	471.31	471.31
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	32	481.07	481.07
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	33	487.17	487.17
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	34	493.67	493.67
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	35	496.93	496.93
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	36	500.18	500.18
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	37	503.43	503.43
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	38	506.69	506.69
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	39	513.19	513.19
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	40	519.70	519.70
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	41	529.46	529.46
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	42	538.81	538.81
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	43	551.83	551.83
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	44	568.09	568.09
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	45	587.20	587.20
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	46	609.98	609.98
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	47	635.60	635.60
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	48	664.88	664.88
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	49	693.75	693.75
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	50	726.28	726.28
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	51	758.40	758.40
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	52	793.78	793.78
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	53	829.57	829.57
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	54	868.20	868.20
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	55	906.83	906.83
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	56	948.72	948.72
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	57	991.01	991.01
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	58	1036.15	1036.15
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	59	1058.51	1058.51
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	60	1103.65	1103.65
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	61	1142.69	1142.69
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	62	1168.31	1168.31
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	63	1200.44	1200.44
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1219.55	1219.55

2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	33906					
Federal TIN*	06-6033492					
Rate Effective Date*	07/01/2018					
Rate Expiration Date*	09/30/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	258.71	258.71	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	15	258.71	258.71	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	16	302.35	302.35	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	17	311.50	311.50	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	18	321.36	321.36	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	19	331.21	331.21	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	20	341.42	341.42	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	21	351.98	351.98	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	22	351.98	351.98	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	23	351.98	351.98	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	24	351.98	351.98	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	25	353.39	353.39	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	26	360.43	360.43	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	27	368.88	368.88	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	28	382.60	382.60	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	29	393.87	393.87	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	30	399.50	399.50	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	31	407.95	407.95	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	32	416.39	416.39	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	33	421.67	421.67	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	34	427.30	427.30	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	35	430.12	430.12	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	36	432.94	432.94	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	37	435.75	435.75	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	38	438.57	438.57	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	39	444.20	444.20	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	40	449.83	449.83	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	41	458.28	458.28	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	42	466.37	466.37	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	43	477.64	477.64	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	44	491.72	491.72	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	45	508.26	508.26	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	46	527.97	527.97	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	47	550.15	550.15	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	48	575.49	575.49	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	49	600.48	600.48	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	50	628.64	628.64	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	51	656.44	656.44	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	52	687.07	687.07	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	53	718.04	718.04	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	54	751.48	751.48	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	55	784.92	784.92	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	56	821.17	821.17	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	57	857.78	857.78	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	58	896.85	896.85	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	59	916.21	916.21	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	60	955.28	955.28	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	61	989.07	989.07	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	62	1011.24	1011.24	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	63	1039.05	1039.05	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1055.59	1055.59	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	260.94	260.94	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	15	260.94	260.94	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	16	304.97	304.97	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	17	314.20	314.20	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	18	324.14	324.14	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	19	334.08	334.08	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	20	344.38	344.38	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	21	355.03	355.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	22	355.03	355.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	23	355.03	355.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	24	355.03	355.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	25	356.45	356.45	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	26	363.55	363.55	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	27	372.07	372.07	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	28	385.91	385.91	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	29	397.27	397.27	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	30	402.95	402.95	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	31	411.48	411.48	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	32	420.00	420.00	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	33	425.32	425.32	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	34	431.00	431.00	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	35	433.84	433.84	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	36	436.68	436.68	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	37	439.52	439.52	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	38	442.36	442.36	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	39	448.04	448.04	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	40	453.72	453.72	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	41	462.24	462.24	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	42	470.41	470.41	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	43	481.77	481.77	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	44	495.97	495.97	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	45	512.66	512.66	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	46	532.54	532.54	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	47	554.91	554.91	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	48	580.47	580.47	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	49	605.68	605.68	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	50	634.08	634.08	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	51	662.12	662.12	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	52	693.01	693.01	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	53	724.25	724.25	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	54	757.98	757.98	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	55	791.71	791.71	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	56	828.28	828.28	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	57	865.20	865.20	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	58	904.61	904.61	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	59	924.13	924.13	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	60	963.54	963.54	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	61	997.62	997.62	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	62	1019.99	1019.99	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	63	1048.04	1048.04	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1064.72	1064.72	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	328.95	328.95	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	15	328.95	328.95	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	16	384.45	384.45	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	17	396.09	396.09	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	18	408.62	408.62	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	19	421.15	421.15	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	20	434.13	434.13	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	21	447.56	447.56	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	22	447.56	447.56	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	23	447.56	447.56	



33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	34	424.56	424.56
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	35	427.36	427.36
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	36	430.16	430.16
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	37	432.96	432.96
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	38	435.75	435.75
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	39	441.35	441.35
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	40	446.94	446.94
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	41	455.34	455.34
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	42	463.38	463.38
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	43	474.57	474.57
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	44	488.56	488.56
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	45	505.00	505.00
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	46	524.58	524.58
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	47	546.62	546.62
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	48	571.80	571.80
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	49	596.63	596.63
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	50	624.60	624.60
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	51	652.23	652.23
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	52	682.66	682.66
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	53	713.43	713.43
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	54	746.66	746.66
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	55	779.88	779.88
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	56	815.90	815.90
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	57	852.27	852.27
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	58	891.09	891.09
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	59	910.33	910.33
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	60	949.14	949.14
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	61	982.72	982.72
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	62	1004.75	1004.75
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	63	1032.38	1032.38
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1048.82	1048.82
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	323.95	323.95
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	15	323.95	323.95
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	16	378.60	378.60
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	17	390.06	390.06
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	18	402.40	402.40
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	19	414.74	414.74
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	20	427.52	427.52
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	21	440.75	440.75
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	22	440.75	440.75
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	23	440.75	440.75
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	24	440.75	440.75
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	25	442.51	442.51
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	26	451.32	451.32
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	27	461.90	461.90
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	28	479.09	479.09
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	29	493.19	493.19
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	30	500.25	500.25
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	31	510.82	510.82
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	32	521.40	521.40
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	33	528.01	528.01
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	34	535.06	535.06
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	35	538.59	538.59
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	36	542.12	542.12
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	37	545.64	545.64
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	38	549.17	549.17
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	39	556.22	556.22
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	40	563.27	563.27
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	41	573.85	573.85
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	42	583.99	583.99
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	43	598.09	598.09
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	44	615.72	615.72
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	45	636.44	636.44
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	46	661.12	661.12
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	47	688.88	688.88
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	48	720.62	720.62

33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	49	751.91	751.91
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	50	787.17	787.17
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	51	821.99	821.99
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	52	860.33	860.33
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	53	899.12	899.12
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	54	940.99	940.99
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	55	982.86	982.86
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	56	1028.26	1028.26
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	57	1074.10	1074.10
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	58	1123.02	1123.02
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	59	1147.26	1147.26
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	60	1196.18	1196.18
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	61	1238.49	1238.49
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	62	1266.26	1266.26
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	63	1301.08	1301.08
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1321.79	1321.79
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	324.21	324.21
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	15	324.21	324.21
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	16	378.91	378.91
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	17	390.38	390.38
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	18	402.73	402.73
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	19	415.08	415.08
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	20	427.87	427.87
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	21	441.11	441.11
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	22	441.11	441.11
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	23	441.11	441.11
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	24	441.11	441.11
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	25	442.87	442.87
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	26	451.69	451.69
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	27	462.28	462.28
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	28	479.48	479.48
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	29	493.60	493.60
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	30	500.66	500.66
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	31	511.24	511.24
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	32	521.83	521.83
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	33	528.45	528.45
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	34	535.50	535.50
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	35	539.03	539.03
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	36	542.56	542.56
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	37	546.09	546.09
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	38	549.62	549.62
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	39	556.68	556.68
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	40	563.73	563.73
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	41	574.32	574.32
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	42	584.47	584.47
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	43	598.58	598.58
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	44	616.23	616.23
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	45	636.96	636.96
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	46	661.66	661.66
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	47	689.45	689.45
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	48	721.21	721.21
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	49	752.53	752.53
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	50	787.82	787.82
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	51	822.66	822.66
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	52	861.04	861.04
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	53	899.86	899.86
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	54	941.76	941.76
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	55	983.67	983.67
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	56	1029.10	1029.10
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	57	1074.98	1074.98
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	58	1123.94	1123.94
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	59	1148.20	1148.20
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	60	1197.16	1197.16
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	61	1239.51	1239.51
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	62	1267.30	1267.30
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	63	1302.15	1302.15

33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1322.88	1322.88
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	329.55	329.55
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	15	329.55	329.55
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	16	385.15	385.15
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	17	396.81	396.81
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	18	409.36	409.36
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	19	421.92	421.92
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	20	434.92	434.92
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	21	448.37	448.37
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	22	448.37	448.37
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	23	448.37	448.37
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	24	448.37	448.37
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	25	450.16	450.16
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	26	459.13	459.13
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	27	469.89	469.89
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	28	487.38	487.38
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	29	501.73	501.73
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	30	508.90	508.90
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	31	519.66	519.66
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	32	530.42	530.42
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	33	537.15	537.15
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	34	544.32	544.32
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	35	547.91	547.91
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	36	551.49	551.49
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	37	555.08	555.08
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	38	558.67	558.67
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	39	565.84	565.84
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	40	573.02	573.02
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	41	583.78	583.78
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	42	594.09	594.09
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	43	608.44	608.44
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	44	626.37	626.37
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	45	647.45	647.45
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	46	672.55	672.55
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	47	700.80	700.80
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	48	733.08	733.08
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	49	764.92	764.92
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	50	800.79	800.79
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	51	836.21	836.21
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	52	875.22	875.22
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	53	914.67	914.67
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	54	957.27	957.27
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	55	999.86	999.86
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	56	1046.05	1046.05
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	57	1092.68	1092.68
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	58	1142.44	1142.44
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	59	1167.11	1167.11
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	60	1216.87	1216.87
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	61	1259.92	1259.92
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	62	1288.16	1288.16
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	63	1323.59	1323.59
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1344.66	1344.66
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	307.55	307.55
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	15	307.55	307.55
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	16	359.44	359.44
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	17	370.32	370.32
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	18	382.03	382.03
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	19	393.75	393.75
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	20	405.88	405.88
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	21	418.44	418.44
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	22	418.44	418.44
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	23	418.44	418.44
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	24	418.44	418.44
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	25	420.11	420.11
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	26	428.48	428.48
33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	27	438.52	438.52

33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	28	454.84	454.84
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	29	468.23	468.23
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	30	474.93	474.93
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	31	484.97	484.97
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	32	495.01	495.01
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	33	501.29	501.29
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	34	507.98	507.98
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	35	511.33	511.33
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	36	514.68	514.68
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	37	518.03	518.03
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	38	521.37	521.37
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	39	528.07	528.07
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	40	534.76	534.76
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	41	544.81	544.81
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	42	554.43	554.43
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	43	567.82	567.82
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	44	584.56	584.56
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	45	604.22	604.22
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	46	627.66	627.66
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	47	654.02	654.02
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	48	684.14	684.14
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	49	713.85	713.85
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	50	747.33	747.33
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	51	780.39	780.39
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	52	816.79	816.79
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	53	853.61	853.61
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	54	893.36	893.36
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	55	933.11	933.11
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	56	976.21	976.21
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	57	1019.73	1019.73
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	58	1066.18	1066.18
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	59	1089.19	1089.19
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	60	1135.64	1135.64
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	61	1175.81	1175.81
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	62	1202.17	1202.17
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	63	1235.23	1235.23
33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1254.89	1254.89

2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	33906					
Federal TIN*	06-6033492					
Rate Effective Date*	10/01/2018					
Rate Expiration Date*	12/31/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	266.20	266.20	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	15	266.20	266.20	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	16	311.11	311.11	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	17	320.53	320.53	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	18	330.67	330.67	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	19	340.81	340.81	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	20	351.32	351.32	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	21	362.18	362.18	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	22	362.18	362.18	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	23	362.18	362.18	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	24	362.18	362.18	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	25	363.63	363.63	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	26	370.87	370.87	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	27	379.57	379.57	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	28	393.69	393.69	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	29	405.28	405.28	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	30	411.08	411.08	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	31	419.77	419.77	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	32	428.46	428.46	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	33	433.89	433.89	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	34	439.69	439.69	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	35	442.59	442.59	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	36	445.48	445.48	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	37	448.38	448.38	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	38	451.28	451.28	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	39	457.07	457.07	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	40	462.87	462.87	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	41	471.56	471.56	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	42	479.89	479.89	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	43	491.48	491.48	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	44	505.97	505.97	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	45	522.99	522.99	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	46	543.27	543.27	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	47	566.09	566.09	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	48	592.17	592.17	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	49	617.88	617.88	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	50	646.86	646.86	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	51	675.47	675.47	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	52	706.98	706.98	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	53	738.85	738.85	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	54	773.26	773.26	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	55	807.67	807.67	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	56	844.97	844.97	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	57	882.64	882.64	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	58	922.84	922.84	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	59	942.76	942.76	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	60	982.96	982.96	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	61	1017.73	1017.73	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	62	1040.55	1040.55	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	63	1069.16	1069.16	
33906PA0090128	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1086.18	1086.18	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	268.51	268.51	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	15	268.51	268.51	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	16	313.81	313.81	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	17	323.30	323.30	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	18	333.53	333.53	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	19	343.76	343.76	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	20	354.36	354.36	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	21	365.32	365.32	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	22	365.32	365.32	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	23	365.32	365.32	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	24	365.32	365.32	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	25	366.78	366.78	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	26	374.08	374.08	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	27	382.85	382.85	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	28	397.10	397.10	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	29	408.79	408.79	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	30	414.63	414.63	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	31	423.40	423.40	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	32	432.17	432.17	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	33	437.65	437.65	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	34	443.49	443.49	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	35	446.42	446.42	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	36	449.34	449.34	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	37	452.26	452.26	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	38	455.18	455.18	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	39	461.03	461.03	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	40	466.87	466.87	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	41	475.64	475.64	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	42	484.04	484.04	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	43	495.73	495.73	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	44	510.35	510.35	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	45	527.52	527.52	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	46	547.97	547.97	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	47	570.99	570.99	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	48	597.29	597.29	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	49	623.23	623.23	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	50	652.45	652.45	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	51	681.31	681.31	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	52	713.10	713.10	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	53	745.24	745.24	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	54	779.95	779.95	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	55	814.65	814.65	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	56	852.28	852.28	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	57	890.28	890.28	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	58	930.83	930.83	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	59	950.92	950.92	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	60	991.47	991.47	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	61	1026.54	1026.54	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	62	1049.55	1049.55	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	63	1078.41	1078.41	
33906PA0090128	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1095.58	1095.58	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.49	338.49	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	15	338.49	338.49	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	16	395.59	395.59	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	17	407.57	407.57	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	18	420.46	420.46	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	19	433.36	433.36	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	20	446.71	446.71	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	21	460.53	460.53	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	22	460.53	460.53	
33906PA0090128	Rating Area 3	Tobacco User/Non-Tobacco User	23	460.53	460.53	



33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	34	436.87	436.87
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	35	439.75	439.75
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	36	442.62	442.62
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	37	445.50	445.50
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	38	448.38	448.38
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	39	454.14	454.14
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	40	459.90	459.90
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	41	468.53	468.53
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	42	476.81	476.81
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	43	488.33	488.33
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	44	502.72	502.72
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	45	519.63	519.63
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	46	539.79	539.79
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	47	562.46	562.46
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	48	588.37	588.37
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	49	613.92	613.92
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	50	642.71	642.71
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	51	671.13	671.13
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	52	702.44	702.44
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	53	734.11	734.11
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	54	768.30	768.30
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	55	802.48	802.48
33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	56	839.55	839.55
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33906PA0090128	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1079.21	1079.21
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33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	18	414.06	414.06
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33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	24	453.52	453.52
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	25	455.33	455.33
33906PA0090128	Rating Area 6	Tobacco User/Non-Tobacco User	26	464.40	464.40
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33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	31	526.06	526.06
33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	32	536.95	536.95
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33906PA0090128	Rating Area 7	Tobacco User/Non-Tobacco User	53	925.94	925.94
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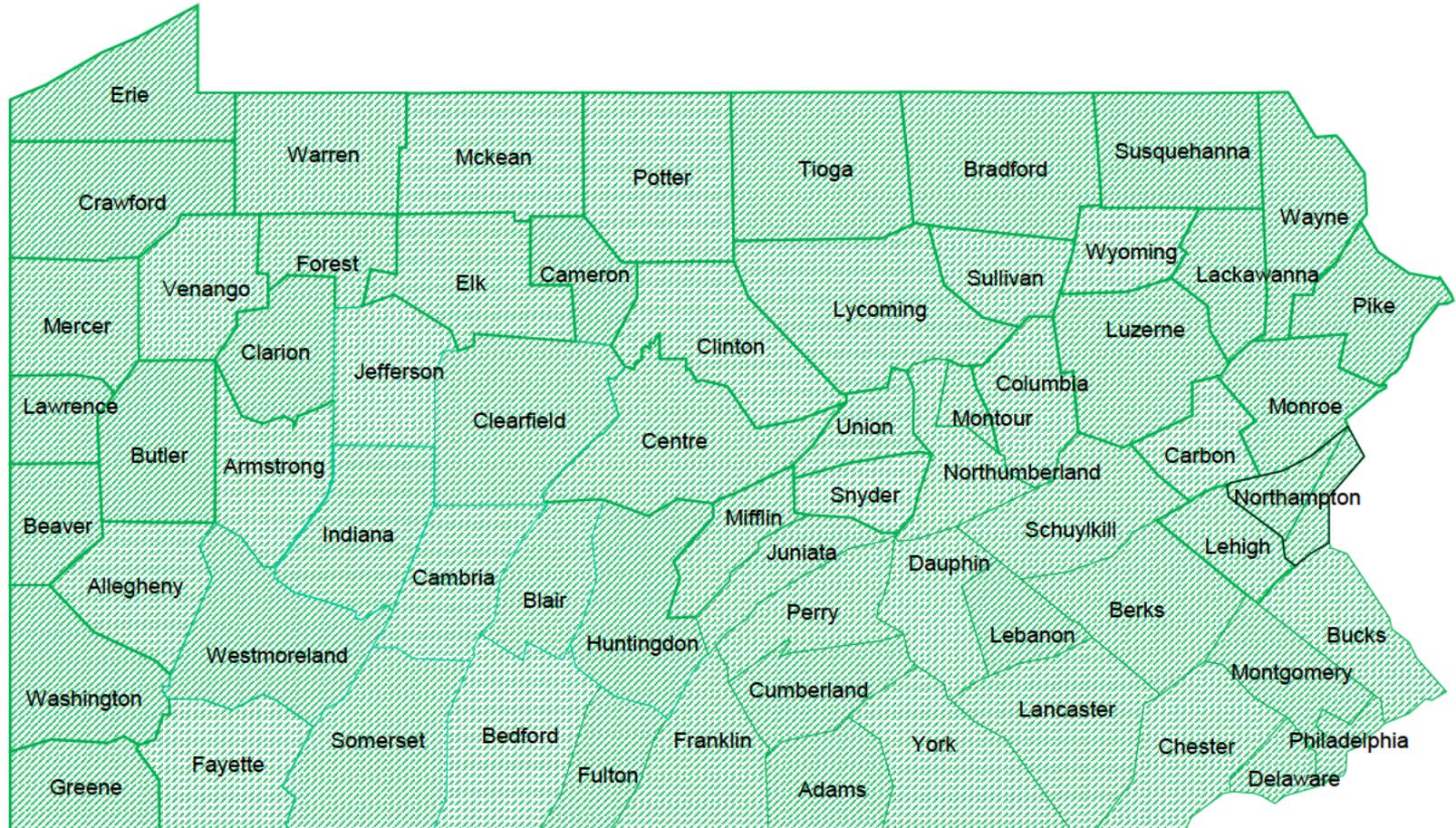
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33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	18	421.23	421.23
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33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	22	461.36	461.36
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	23	461.36	461.36
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	24	461.36	461.36
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	25	463.21	463.21
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33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	28	501.50	501.50
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	29	516.27	516.27
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	30	523.65	523.65
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	31	534.72	534.72
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33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	36	567.48	567.48
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33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	41	600.70	600.70
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33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	45	666.21	666.21
33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	46	692.05	692.05
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33906PA0090128	Rating Area 8	Tobacco User/Non-Tobacco User	63	1361.95	1361.95
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33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	24	430.56	430.56
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33906PA0090128	Rating Area 9	Tobacco User/Non-Tobacco User	27	451.23	451.23

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33906PA0090128 Rating Area 9	Tobacco User/Non-Tobacco User	52	840.46	840.46
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# 01/01/2017 Service Area

Issuer:

Market:



**Key** (*modify as needed*)

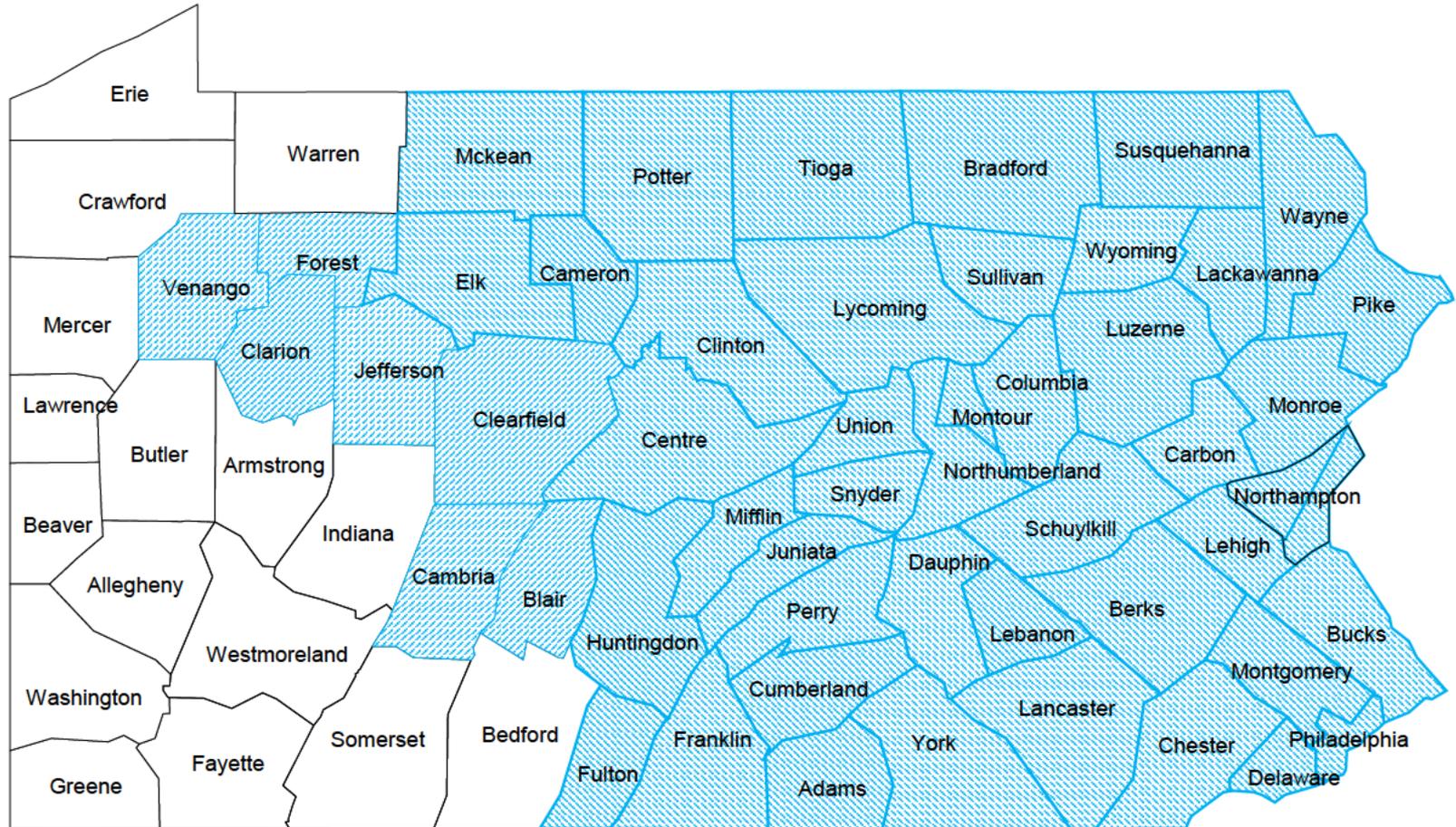
 : 2017 on-exchange service area

 : 2017 off-exchange only service area

# 01/01/2018 Service Area

Issuer:

Market:



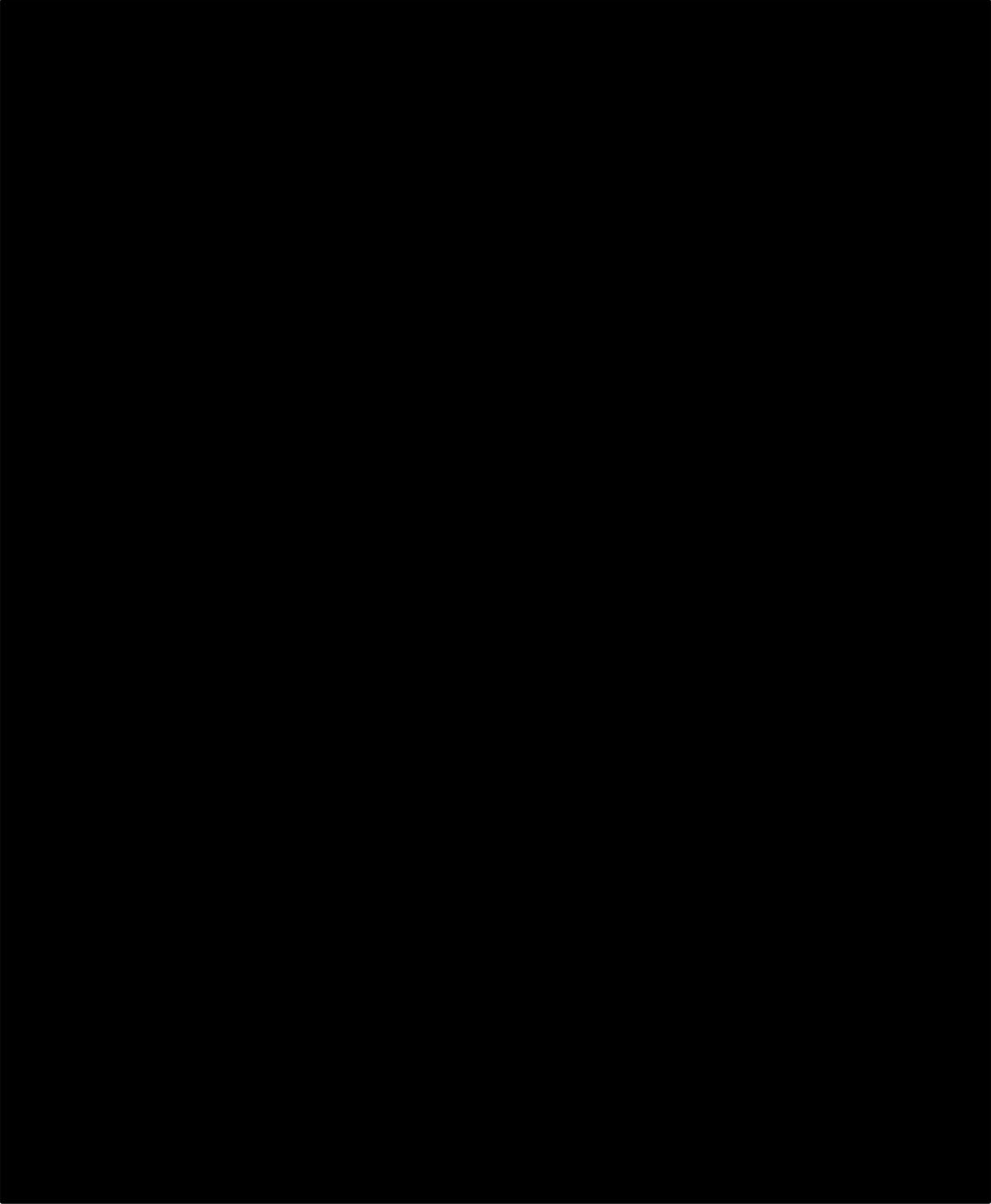
**Key** *(modify as needed)*

 : 2018 on-exchange service area

 : 2018 off-exchange only service area

**Actuarial Value Snapshot**

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.



## Justification for Confidentiality Requests

Company Legal Name:	Aetna Life Insurance Company
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	1.5%
Range of rate change requested:	-18.1% to +30.8%
Products:	PPO
Rating Areas:	Rating Areas 1-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	1,193
Current # policyholders:	681
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906
Rate Filing Tracking Number:	AETN-131033620
Policy Form(s):	AL SG HCOC-2018-PPO 02
Form Filing Tracking Number:	AETN-130908223

### A.2. RFJ Part III – Actuarial Memorandum

Name and contact information are kept confidential to protect actuary identity.

### D.6. Actuarial Certifications

Name and contact information are kept confidential to protect actuary identity.

### AV Screenshots

AV Screenshots redacted as per Department expectations of a necessary redaction.

SERFF Tracking Number: AETN-131033620 State: Pennsylvania

Filing Company: Aetna Life Insurance Company State Tracking Number: AETN-131033620

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Expense Sub-TOI: H15G.003 Small Group Only

Product Name: 2018 PA SG ALIC Filing

Project Name:

Objection Letter Status: Pending Industry Response

Objection Letter Date: 06/16/2017

Respond By Date: 06/23/2017

Submitted Date: 06/16/2017 02:19 PM

Introduction: The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter.

1. Please provide the 2018 Pennsylvania Actuarial Memorandum.
2. URRT Worksheet 2 does not show any plans as "Renewing" while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.
3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 63,822 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a 'WARNING' on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.
4. The rate change of 1.5% in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to 10.2%.

Please quantify all drivers of the 10.2% increase when only Silver-to-Silver plan mapping is considered.

5. Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

6. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

7. Please provide an explanation and illustration for the calculation of the 0.845 paid-to- allowed ratio for the Silver plans.

8. Please illustrate the development of the network factors.

9. Please illustrate the development of the trend factor used in Exhibit 12 (~12.1% trend) as it relates to Exhibit 8 (~10.6% trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

10. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memo, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8.

11. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.

12. Please show the breakout of the components that make up the 'other' adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the 'Change in Network' is not being double counted, as the HealthAssurance (AETN-131033573) filing's PA Act Memo states the 'Change in Network' is included in 'Change in Other.', but Table 5 shows it applied on its own.

13. Please provide numerical support for the development of the Risk Adjustment amount.

14. Please reconcile the discrepancy between Table 5's projected risk adjustment which is shown as a payment of \$28.88, compared to Exhibit E-1 which equates to \$30.17  $((551.03 - 515.33) * 0.845)$ .

15. Please provide numerical support for the development of the Health Insurer Fee.
16. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of \$560.57 compared to URRT WS1 which shows \$557.87?
17. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of \$442.86 compared to URRT WS1 which shows \$443.38?
18. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$39.29 compared to URRT WS1 which shows \$36.17? We should expect this to differ by only the Risk Adjustment User Fee amount.
19. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.
20. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.
21. Please confirm that you have tested to ensure that the PID rate exhibits the Federal rates template included in this filing and the binder are the same.
22. The Rate/Rule Schedule tab shows 681 policy holders while cell V15 of Table 10 shows 900 and the Rate Change Request Summary Attachment shows 1,193 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.
23. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.
24. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the --\$28.88 Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those

assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

25. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.

26. Table 6, cell B54, indicates the PCORI fee is \$0.19. The 2018 PCORI pmpm amount should be \$0.20 or \$0.21. Please revise.

27. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing AVs and Induced Demand in Table 10. Please provide this data in Excel.

28. Please show quantitatively, including an Excel spreadsheet with formulas, the development of the age (1.430) and geographic (.921) calibration factors in cells T4 and T5 of Table 10. Also, state the associated age.

29. Please show the calculation of the PA Premium Tax percentage shown in Table 6, cell C55; I note the maximum tax payable is 0% for HMO and RANLI business, and 2% for all other business.

30. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the federal income tax of 2.10% in cell C56 and the Health Insurer Provider Fee of 3.15% in cell C57 of Table 6.

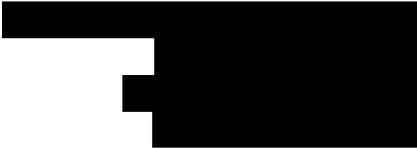
31. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity (1.093), Change in Demographics (0.958), Change in Network (1.020) and the Change in Other (0.997) in Table 5.

32. Table 6 cell C63 indicates the Single Risk Pool pmpm is \$581.27, while the Single risk pool in the URRT in cell V43 indicates \$557.87. Please reconcile.

33. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included

and used to develop the percent shown in Table 6 as well as the associated pmpm dollar amount.

Please be advised that there may be additional questions subsequent to your responses to the above. To the extent that concerns have been raised by the Department in this filing and not in this entity's other market or affiliate companies, where the issue exists in the other market or affiliate, please make the appropriate adjustment and advise in the response to the data call. Data and exhibits in response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas. Should you have any questions regarding this correspondence, please contact me at (717) 783-2115.



June 23, 2017

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company  
Small Group Rate Filing  
SERFF # AETN-131033620

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 06/16/2017 for the above referenced rate filing.

1. Please provide the 2018 Pennsylvania Actuarial Memorandum.

*The 2018 PA Actuarial Memorandum is now uploaded. We apologize for the oversight.*

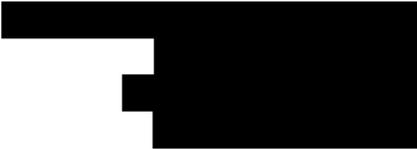
2. URRT Worksheet 2 does not show any plans as “Renewing” while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.

*All members from 2017 are being offered a 2018 plan which is shown in the exhibits. However, the 2018 plan does not meet the UBM mapping requirements of the URRT, therefore it is considered a new plan.*

3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 63,822 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a ‘WARNING’ on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.

*Worksheet 1 includes the historical experience for the Small Group transitional policies or Keep What You Have. This is consistent with the 2018 URRT instructions (page 13).*

The rate change of 1.5% in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to 10.2%. Please quantify all drivers of the 10.2%



increase when only Silver-to-Silver plan mapping is considered.

The drivers of the rate change are:

Trend	
Population Morbidity	
HIF	
Profit	
Benefit & Other Changes	
Total	

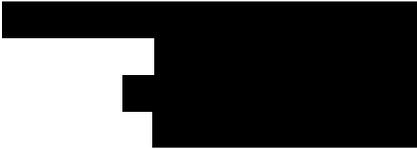
- Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

*Aetna’s plan complies with the “substantially all” and “predominant” tests of the Mental Health Parity and Addiction Equity Act (“MHPAEA”). MHPAEA provides that the financial requirement applicable to behavioral health and substance use disorder benefits must arise from a comparison of all medical and surgical benefits within a given classification. In the case of the “Outpatient- In Network” classification, MHPAEA permits plans to subclassify benefits as “Office Visits,” including specialist, primary care and behavioral health office visits, and “All Other.”*

*In accordance with MHPAEA, for the plan in Aetna’s filing, the cost share for outpatient behavioral health benefits is the “type” applicable to “substantially all” (or at least 2/3 of) medical and surgical benefits within the applicable sub-classification. Further, the “level” (or amount) of any such cost share is no greater than the “predominant” level (or applicable to more than 1/2 of) for medical and surgical benefits.*

*In the case of the plan at issue here, the “substantially all” actuarial analysis set forth in MHPAEA results in a cost share for the behavioral health “outpatient office” sub-classification that aligns in “type” (e.g., copay or coinsurance) with both primary care and specialist office visits. On the other hand, the “predominant” actuarial analysis results in a cost share “level,” or amount, which aligns with specialist office visits, not primary care.*

*When tested on the basis of actuarially-credible data, the Plan passes the substantially all and predominant tests. The BH/SUD cost share type (copay) applies to 83.7% (or substantially all) of the in-network M/S benefits in the office subclassification. Further, the level of that cost share (\$75) applies to 78.6% (predominant) of the M/S benefits. In other words, the plan passes the substantially all and predominant tests.*



5. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

*We entered the preferred tier cost sharing, as weighting between the preferred and non-preferred tiers is immaterial to the Actuarial Value*

6. Please provide an explanation and illustration for the calculation of the [REDACTED] paid-to-allowed ratio for the Silver plans.

*Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.*

7. Please illustrate the development of the network factors.

*All network factors are 1.0 for this filing.*

8. Please illustrate the development of the trend factor used in Exhibit 12 (~[REDACTED]% trend) as it relates to Exhibit 8 (~[REDACTED]% trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

*Exhibit 8 uses our projected Allowed trend, while Exhibit 12 uses our projected Paid trend. The only difference between the two is the adjustment for leveraging. We apply an adjustment separately to Inpatient, Outpatient and Facility to appropriately reflect the leveraging impact by cost category.*

9. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memo, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8.

*Please see Exhibit 8 for the trend components by category. For utilization trends, our trends are determined by studying our national Small Group data. We use a rolling-12 utilization per thousand statistic for a continuous, normalized population, and exclude catastrophic claims.*

*For Unit Costs, we track projected unit cost increases at each facility/provider and develop a weighted average increase based on our volume at each facility location.*

*Pharmacy Unit Cost trend considers the impact of formulary changes, patent expirations, new drugs, and other general market share shifts. It is important to note for both medical and pharmacy unit cost trend, historical unit costs are not indicative of the known changes we include in our forward projections.*

10. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.



Please see the table below for changes in the average morbidity of the population.

	Experience	Manual
Experience Period		
Projection Period		
Morbidity Factor		

\*Morbidity factor is developed by taking the Projection Period Factor/Experience Period Factor



- Please show the breakout of the components that make up the 'other' adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the 'Change in Network' is not being double counted, as the HealthAssurance (AETN-131033573) filing's PA Act Memo states the 'Change in Network' is included in 'Change in Other.,' but Table 5 shows it applied on its own.

Please see tab 'Objection 11' and 'Objection 11 cont.' of "Objections 6-16-17.xlsx". The Network change is only utilized in one place in the formula.

- Please provide numerical support for the development of the Risk Adjustment amount.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

Risk Transfer Estimate from PA DOI	
Adjustment for Admin components of Premium	
2018 Risk Adjustment Fee	
2018 Net High Risk Pool Prem less Recoveries	
<b>Projected Risk Adjustment PMPM</b>	

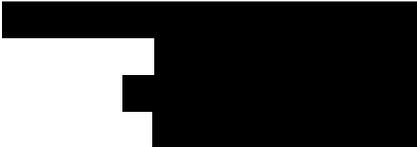
- Please reconcile the discrepancy between Table 5's projected risk adjustment which is shown as a payment of [redacted], compared to Exhibit E-1 which equates to [redacted].



Exhibit E-1 provides the risk adjustment value on an allowed bases (before the paid to allowed adjustment) and trended to the midpoint of the projection period for all policies offered in 2018 (not just the first quarter policies as on Worksheet I of the URRT).

- Please provide numerical support for the development of the Health Insurer Fee.

We are estimating the Health Insurer Fee to be 3.15% of premium for 2018. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.



15. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of [REDACTED] compared to URRT WS1 which shows [REDACTED]?

*Exhibit 11 has been updated to reflect the correct value of [REDACTED]. The URRT and Exhibit now reconcile. Please see "Updated PA SG ALIC FACT Exhibits.xlsx".*

16. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of [REDACTED] compared to URRT WS1 which shows [REDACTED]?

*The corrected value on Exhibit 11 is [REDACTED]. [REDACTED] of costs are moved from medicate costs to Taxes and fees to account for the cost of the high risk pool.*

17. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of [REDACTED] compared to URRT WS1 which shows [REDACTED]? We should expect this to differ by only the Risk Adjustment User Fee amount.

*The difference is we are increasing the Taxes and fees by the .5% of premium that was reduced from the Medical Cost for the high risk pool.*

18. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.

*A revised binder will be submitted. We apologize for the oversight.*

19. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.

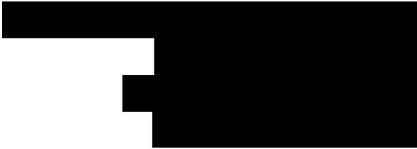
*HIOS was submitted and the Binder tracking number is AETN-PA18-125071612. The cover letter has been updated to reflect this.*

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

*We have confirmed the rates now match. See uploaded "Rates Tables" files.*

21. The Rate/Rule Schedule tab shows 681 policy holders while cell V15 of Table 10 shows 900 and the Rate Change Request Summary Attachment shows 1,193 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.

*681 is the number of current policy holders, 900 is the number of current covered lives mapped to 2018 plans, and 1,193 is the total covered lives as of February 1, 2017. The Rate/Rule Schedule*



*tab will be updated to match Table 1's cell D18 and Table 10's cell AP15 value of 1,193 covered lives.*

*The Rate/Rule Schedule has been updated. We apologize for the oversight.*

22. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.

*Please see tab 'Objection 11' of "Objections 6-16-17.xlsx".*

23. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the -- Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

*Please see the response to Question 12. As noted above, our projected Risk Adjustment PMPM relied upon the information provided by the Pennsylvania DOI.*

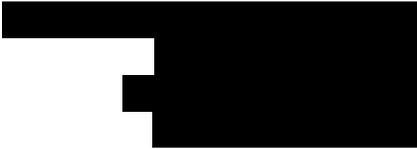
24. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.

*Please see the response to Question 9 for the derivation of the trend assumption. The data in Table 4b is not appropriate to develop trend assumptions as it has not been normalized for benefit changes, demographic changes, or catastrophic claims. We also develop a prospective forward looking trend estimate, rather than a historical view so that we are able to appropriately price for the projected claims for the 2018 policies.*

25. Table 6, cell B54, indicates the PCORI fee is . The 2018 PCORI pmpm amount should be  or . Please revise.

*Table 6 had been updated to reflect a  PCORI pmpm amount.*

26. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing AVs and Induced Demand in Table 10. Please provide this data in Excel.



Please see Question 6 for the development of the Pricing AV. Induced Demand is 1.0 for the plan in this filing.

27. Please show quantitatively, including an Excel spreadsheet with formulas, the development of the age ( ) and geographic ( ) calibration factors in cells T4 and T5 of Table 10. Also, state the associated age.

Please see "Objection 27- Geographic Calibration" tab of "Objections 6-16-17.xlsx".

28. Please show the calculation of the PA Premium Tax percentage shown in Table 6, cell C55; I note the maximum tax payable is 0% for HMO and RANLI business, and 2% for all other business.

The breakouts of the components included in Premium Tax are:

HMO/RANLI Statutory Tax	
Other Assessments	
<b>Total Premium Tax</b>	

29. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the federal income tax of 2.10% in cell C56 and the Health Insurer Provider Fee of 3.15% in cell C57 of Table 6.

Please see tab 'Objection 29' in "Objections 6-16-17.xlsx". The Health Insurer Fee was calculated for Aetna by estimating our national market share based on growth assumptions and compared to industry growth assumptions.

30. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity ( ), Change in Demographics ( ), Change in Network ( ) and the Change in Other ( ) in Table 5.

Please see tab 'Objection 11 cont. & Obj 27' in "Objections 6-16-17.xlsx".

31. Table 6 cell C63 indicates the Single Risk Pool pmpm is , while the Single risk pool in the URRT in cell V43 indicates . Please reconcile.

Table 6 uses the average of all policies offered through the year, while the URRT Worksheet 1 cell V43 only represents the first quarter policies.

32. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in

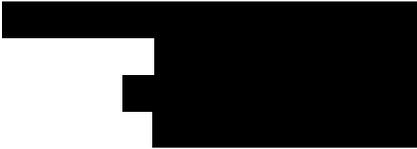


Table 6 as well as the associated pmpm dollar amount.

*As noted in our actuarial memorandum, the commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.*

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, FSA  
Senior Director, Aetna

**Pennsylvania  
Aetna Health Inc.  
1Q18 Small Group Rates**

**Projection Period:** 01/01/2018 to 12/31/2018 Mid-point to Mid-point, Exper to Proj: 24 months

<b>Benefit Category</b>		<u>IP</u>	<u>OP</u>	<u>Prof</u>	<u>Other</u>	<u>Cap</u>	<u>Rx</u>
	Util/1,000						
	Avg. Cost/Service						
	PMPM						
	Population Risk						
Total Other	Area Factor						
	Area Mix						
	Demo Factor						
	Demo Mix						
	Network Factor						
	Network Mix						
	Benefit Mandate Change						
	New Cap						
	Pooling Impact						
	Deductible Suppression						
Rx Other Trend							
	<b>Total Other</b>						
	Unit Cost						
	Total Utilization Trend						
	Util/1,000						
	Avg. Cost/Service						
	<b>Projected PMPM</b>						

Development of the Projected Index Rate	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	
Two year trend projection Factor	
Unadjusted Projected Allowed EHB Claims PMPM	
<u>Single Risk Pool Adjustment Factors</u>	
Change in Morbidity	
Change in Other	
Change in Demographics	
Change in Network	
Change in Benefits	
Change in Other	
Total Adjusted Projected Allowed EHB Claims PMPM	
Credibility Factors	
Blended Projected EHB Claims PMPM	

**Pennsylvania  
Aetna Life Insurance Company  
1Q18 Small Group Rates**

BFIT Profit & Risk Load	
Federal Income Tax Rate	35.00%
Federal Income Tax Rate	

**Pennsylvania**  
**Aetna Life Insurance Company**  
**1Q18 Small Group Rates**  
**Objection 29: Geographic Calibration**

Rating Area	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1				
2				
3				
4				
5				
6				
7				
8				
9				

**Average Experience Period Area Factor**

**Note:**  
 Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

**Average Projected Area Factor**

**Note:**  
 Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

**Calibration Factor**

**Area Shift Factor**

**Note:**  
 Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents  
 The impact due to the shift of the population distribution across areas.

**Area Factor Change**

**Note:**  
 Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using projected membership Factor represents  
 The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Introduction: The Department has the following additional questions regarding the subject filing. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter:

1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.

2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,' which states "all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2."

3) In reference to the response of the rate change breakdown for silver-to-silver plans, please provide further information for what is contained in the "Benefit and Other Changes" grouping which is a -11.4% change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

4) In reference to response #8, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

5) In reference to response #10, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

6) In reference to response #11, please illustrate the development of the 'Area Mix' and 'Deductible Suppression' factors. In addition, please provide an explanation for what the 'Deductible Suppression' factor represents.

7) In reference to response #12, please illustrate the development of the '2018 Net High Risk Pool Prem less Recoveries' amount. How was it determined that the premium paid would be more than the recoveries received?

8) In reference to response #14, please provide numerical support for the development of the 3.15% Health

Insurer Fee assumption.

9) In regards to response #16 and #17, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.

10) Regarding response #27, I note that the workbook tab names have been reversed for objections 27 and 29, and the heading for the worksheet addressing this objection refers to objection 29 rather than 27. I also note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age.

11) Regarding response #30, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.

12) Regarding response #32, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.

If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

In your June 14th response you indicated that corrections would be when the final files are uploaded in SERFF. Be advised, all revisions must be reflected in this resubmission.

Please provide a PDF file for public review (Public Rate Filing PDF) in SERFF to show the updated rate request. The following updated supporting items must be included:

- Cover Letter
- Rate Change Request Summary (Attachment 1)
- Part 1 - Unified Rate Review Template (URRT)
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- Part III – Federal Actuarial Memorandum (redacted)
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- PA Plan Design Summary and Rate Tables
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Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and spreadsheets are internally consistent and that the Excel exhibit with formula corrections emailed to you on June 6, 2017 is used. The deadline for the revised PDF is COB July 18, 2017.

Conclusion:

Sincerely,

Michael Gurgiolo



July 14, 2017

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company  
Small Group Rate Filing  
SERFF # AETN-131033620

Dear Mr. Michael Gurgiolo:

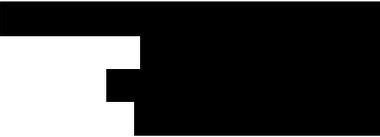
Enclosed is additional information related to the items contained in your objection letter dated 07/07/2017 for the above referenced rate filing.

- 1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.  
*Prior CMS guidance deemed carriers discontinuing all current plans to withdraw from a market even if those carriers already filed new plans for the following year. However, because this guidance evidenced a disconnect between traditional market withdrawal concepts and a carrier's evidence of continued commitment to a market, CMS recently revised its position through a Q&A document. Now, discontinuing all current plans and replacing with all new plans will not be deemed to be a market withdrawal. CMS does specify that carriers cannot use this approach to avoid the rate review process and must apply the reasonable rate review process to the newly filed plans.*

*The applicable excerpt from the Q&A says:*

To reflect these exceptions to market withdrawal requirements, we proposed to add new paragraph (d)(3) to § 147.106 to provide that an issuer has not discontinued offering all health insurance coverage in a market if the issuer continues to offer and make available a product in the applicable market in a State and subjects the new product to the rate review requirements under part 154 of this title (to the extent otherwise applicable to coverage of the same type and in the same market) as if that part applied to that product, and reasonably identifies a discontinued product that corresponds to the new product for purposes of such rate review. We are finalizing the proposal as proposed by adding § 147.106(d)(3) with minor non-substantive modifications to the structure and text of the regulation, and also making conforming amendments to §§ 146.152(d)(3) and 148.122(e)(4).

- 2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,'



which states “all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2.”

*We will revise and provide an updated copy of the URRT to reflect the requested revision by COB July 18, 2017.*

- 3) In reference to the response of the rate change breakdown for silver-to-silver plans, please provide further information for what is contained in the “Benefit and Other Changes” grouping which is a [REDACTED] change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

*In 2017 we offered a variety of silver plans across the range of allowable actuarial value. However, in 2018 we are only offering a single silver plan. Overall, the benefits for the silver plan filed in 2018 were much leaner the benefits filed than the average silver plan for 2017 causing there to be a [REDACTED] change. Such leaning out of benefits include moving to a \$5000 deductible, \$7000 MOOP, 20% coinsurance, \$30 PCP copay and \$50 Specialty copay for an individual.*

- 4) In reference to response #8, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

*Please see tab ‘Objection 4’ of ‘ALIC Objection Response 7-7-17 for PA\_DOI.xlsx’.*  
*The leveraging impact was calculated by assessing the impact of fixed member cost share on the overall ratio of paid to allowed claims, after unit cost and utilization trend. Historical levels of paid to allowed changes at the cost category level are used to determine the factor to apply.*

- 5) In reference to response #10, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

*The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represent the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.*

- 6) In reference to response #11, please illustrate the development of the ‘Area Mix’ and ‘Deductible Suppression’ factors. In addition, please provide an explanation for what the ‘Deductible Suppression’ factor represents.

*Please see tab ‘Objection 6’ of AHASPA Objection Response 7-7-17 for PA\_DOI.xlsx.*  
*The deductible suppression factor represents the durational impact of members in the base period not being active for the full 12 months of the year. The result of this is that a higher level of allowed claims is applied to deductible in the base period than would be expected in the projection period. The deductible suppression factor adjusts the base period claims to the expected level for 12 month contract.*

- 7) In reference to response #12, please illustrate the development of the ‘2018 Net High Risk Pool Prem less Recoveries’ amount. How was it determined that the premium paid would be more than the recoveries received?

*We anticipate, based on historical ACA national averaging, that our high risk pool recoveries will be [REDACTED] of overall claims. With the expected risk pool premium charge of [REDACTED] we anticipate premium less recoveries to equal [REDACTED] of total premium.*



- 8) In reference to response #14, please provide numerical support for the development of the 3.15% Health Insurer Fee assumption.

*The 3.15% is calculated based on the national Aetna HIF liability and relies on market share projections in each State. Unfortunately we are not able to publically disclose these detailed market share projection calculations. In prior year,s this methodology has produced accurate results.*

- 9) In regards to response #16 and #17, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.

*We reached out to HHS for clarification on this point, and received the following response: "The pooling charge should be considered a fee, while the recoveries should be reflected in the 'Allowed Claims which are not the Issuer's Obligation."*

- 10) Regarding response #27, I note that the workbook tab names have been reversed for objections 27 and 29, and the heading for the worksheet addressing this objection refers to objection 29 rather than 27. I also note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age.

*The heading has been corrected please see tab Objection 10 (GEO) of the ALIC Objection Response 7-7-17 for PA\_DOI.xlsx spreadsheet.*

*We have also included development of the age calibration factor, please see 'Objection 10(AGE)' tab of the ALIC Objection Response 7-7-17 for PA\_DOI.xlsx spreadsheet.*

*The state associated age is 35*

- 11) Regarding response #30, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.

*The factors are consistent with the ones shown in Table 5. The development of these factors can be seen in the excel workbook previously provided. These factors were developed by:*

*Change in morbidity- The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represents the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.*

*Change in Demographic- The change in demographic factor represents comparing the average demographic profile for the manual membership to the demographic of the projected enrollment in 2018.*

*Change in Network-This factor was developed by comparing the average network factor in the experience period, to the average network factor available in 2018*

*Change in Other-The components of this factor includes the deductible suppression factor of .997 which is discussed in response to objection 6.*

- 12) Regarding response #32, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.

*We believe we have appropriately bucketed this expense.*



If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

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**Pennsylvania  
Aetna Life Insurance Company  
1Q18 Small Group Rates  
Objection 4: Trend**

Exhibit 8 Buildup

Service Type	Claim			Projection	
	Distribution	Utilization	Unit Cost	Allowed	Trend
Facility Inpatient					
Facility Outpatient					
Physician					
Capitation					
Medical (IP+OP+Phy)					
Pharmacy					
Medical + Rx					

TRUE      Matches Exhibit 8

TRUE      Matches Exhibit 8

Exhibit 12 Build up

	Trend expense	Projected	Projected Paid	
	Guidance	Allowed Trend	Leveraging	Trend
Medical				
RX				
Total				

Exhibit 12 Build up

Effective Quarter	Trend
1	
2	
3	
4	

TRUE      Matches Exhibit 12

Aetna Life Insurance Company  
HIOS ISSUER ID: 33906  
1Q18 Small Group Rates  
Objection 6: Area Mix Factor

Rating Area	Counties	Manual Period Membership	Manual Area Factor	Projected Membership	Projected Area Factor
[Redacted]					

Area Shift (Mix) Factor	[Redacted]
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**Note:**

Area Shift (Mix) Factor computed as the ratio of the Projected Membership by Area over the Manual Membership by Area Factor represents: The impact due to the shift of the population distribution across areas



**Pennsylvania**  
**Aetna Life Insurance Company**  
**1Q18 Small Group Rates**  
**Objection 10 Geographic Calibration**

Rating Area	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor

Average Experience Period Area Factor	
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**Note:**  
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution

Average Projected Area Factor	
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**Note:**  
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution

Calibration Factor	
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Area Shift Factor	
-------------------	--

**Note:**  
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents:  
The impact due to the shift of the population distribution across areas

Area Factor Change	
--------------------	--

**Note:**  
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using projected membership Factor represents:  
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period

**Pennsylvania  
Aetna Life Insurance Company  
1Q18 Small Group Rates  
Objection 10: Age Calibration**

	<b>All Members</b>	<b>Age 0-20 \$0 Prem Members</b>	<b>Rated Members</b>
<b>Member Months</b>			
<b>Age Calibration Factor</b>			
<b>Age Gender of Rated Mems</b>			