SERFF Tracking #:	CABC-132354885	State Tracking #:	CABC-132354885	Company Tracking #:	20-51
State:	Pennsylvania		Filing Company:	Capital Advantage	Assurance Company
TOI/Sub-TOI:	H15I Individual He	ealth - Hospital/Surgical/Me	edical Expense/H15I.001 Health - Hospital/	Surgical/Medical Expense	
Product Name:	Rates - CAAC Ind	lividual PPO			
Project Name/Number:	/				

## Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Ind_20-51_Revised_CAAC_PPO_PublicFiling01_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling02_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling03_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling04_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling05_Supporting_20200731.pdf
Item Status:	
Status Date:	

## Capital BLUE

#### May 19, 2020

Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Capital Advantage Assurance Company Individual Rates Filing No 20-51 TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense Filing Type: Rate

#### Dear

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2021.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change Requested: -12.4%
- Range of Requested Rate Change: -15.5% to -8.4%
- Total additional annual revenue generated from the proposed rate change: \$(43,274,974)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 35,965/24,705
- 2021 Number of Plans: 14
- 2020 Number of Plans and Change: 4
- Contract Form #: CAAC-Ind-PPO-C-v0121, CAAC-Ind-EPO-C-V0121, and CAAC-Ind-PPOChoice-C-v0121
- Form Filing SERFF #: CABC-132354801
- Binder SERFF #: CABC-PA21-125097706
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677641

#### Harrisburg, PA 17177 | capbluecross.com

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions rega	<u>rding</u> thi <u>s filing</u>	g, please call me at	(or via email at
	) or	at	
	). Thank yo	u for your assistance in	n this matter.

Sincerely,



, ASA, MAAA

Manager, Actuarial Services Capital BlueCross

Enclosures

cc:

, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Associate General Counsel

# Attachment I

## Rate Change Summary

## Capital Advantage Assurance Company (CAAC) – Individual Plans

Rate request filing ID # CABC-132354885 - 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: Revised requested average rate change: Range of requested rate change: Effective date: Mapped Members: Available in: -14.4%<sup>1</sup> N/A<sup>1</sup> -17.5% to -10.6% 1/1/2021 35,965 Rating Areas 6, Rating Area 7, and Rating Area 9

#### **Key information**

Jan. 2019-Dec. 2019 financial experience

npany made (after taxes)	\$53,405,715
es & fees	\$34,600,111
ninistrative expenses	\$27,205,397
ms	\$341,201,393
miums	\$456,412,615

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

Claims: Administrative:	89.51 <b>%</b> 8.00%
Taxes & fees:	0.49%
Profit:	2.00%

The company expects its annual medical costs to increase 6.61%.

#### **Explanation of requested rate change**

Favorable Experience Net Risk Adjustment: -12% Suspension of the Health Insurer Fee: -3% Reinsurance Program: -6% Future Cost and Utilization: 7%

<sup>&</sup>lt;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.

## Capital BLUE

July 23, 2020

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Capital Advantage Assurance Company Individual Rates Filing No 20-51 TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense Filing Type: Rate

Dear

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2021.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change Requested: -14.4%
- Range of Requested Rate Change: -17.5% to -10.6%
- Total additional annual revenue generated from the proposed rate change: \$(50,341,269)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 35,958/24,705
- 2021 Number of Plans/Change from 2020: 14/10 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0121, CAAC-Ind-EPO-C-V0121, and CAAC-Ind-PPOChoice-C-v0121
- Form Filing SERFF #: CABC-132354801
- Binder SERFF #: CABC-PA21-125097706
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677641

#### Harrisburg, PA 17177 | capbluecross.com

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding	this filing, pleas	e c <u>all me at</u>	(or via email at
	) or	at	_
().	Thank you for y	our assistance in this mat	ter.

Sincerely,



, ASA, MAAA

Manager, Actuarial Services Capital BlueCross

Enclosures

cc:

, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Associate General Counsel

## CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

## ACTUARIAL MEMORANDUM Individual Rates Effective January 1, 2021

### **General Information**

#### **Company Information**

- Company Legal Name: Capital Advantage Assurance Company CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2021

#### **PID Company Information**

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change Requested: -14.4%
- Range of Requested Rate Change: -17.5% to -10.6%
- Total additional annual revenue generated from the proposed rate change: \$(50,341,269)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 35,958/24,705
- 2021 Number of Plans/Change from 2020: 14/ 10 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0121, CAAC-Ind-EPO-C-V0121, and CAAC-Ind-PPOChoice-C-v0121
- Form Filing SERFF #: CABC-132354801
- Binder SERFF #: CABC-PA21-125097706
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677641

#### **Company Contact Information**

- Primary Contact Name:
- Primary Contact Telephone Number:
- Primary Contact Email Address:

#### Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2021. CAAC will offer individual products on and off the PA state-based exchange.

#### **Rate History and Proposed Variations in Rate Changes**

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2017	CABC-130539561	43.3%
Individual	CAAC	1/1/2018	CABC-131022042	49.2%
Individual	CAAC	1/1/2019	CABC-131454875	-20.8%
Individual	CAAC	1/1/2020	CABC-131915676	0.2%

#### Average Rate Change

CAAC is proposing an aggregate annual -14.4% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Favorable Experience Net Risk Adjustment: -12% Suspension of the Health Insurer Fee: -3% Reinsurance Program: -6% Future Cost and Utilization: 7%

#### **Regulatory Considerations**

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Mandate: 1.01
- Cost Sharing Reduction (CSR) Funding: Factor of 1.20 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 0.999
- COVID-19 Adjustment of 1.0

#### Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 46.

#### Benefit Changes 2020-2021

A summary of proposed 2021 benefits is included in Exhibit A. There are several benefit changes being implemented in 2021. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

#### **Experience Period Premium and Claims**

**Single Risk Pool**: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the individual market.

**Base Experience Period**: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2019 and December 31, 2019.

Paid Through Date: Claims in the BEP are paid through February 29, 2020

**Premiums (net of MLR Rebate) in BEP:** Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

#### Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

**Estimated Incurred but Not Paid Claims**: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

- 1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
- 2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".

- 3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
- 4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
- 5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
- 6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP Incurred Claims = \sum \frac{BEP Paid Claims by Incurred Month}{Completion by Incurred Month}$$

BEP Allowed Claims

 $= \sum \frac{BEP \ Paid \ Claims + BEP \ Member \ Cost \ Share \ by \ Incurred \ Month}{Completion \ by \ Incurred \ Month}$ 

**Risk Adjustment in BEP**: Risk adjustment amounts in the BEP are equal to corporate 2019 budgeted amounts and will be updated once finalized transfer payments are available.

Loss Ratio in BEP: Loss ratio is 74.76%

#### **Credibility of Data**

CAAC individual data was used to develop rates. No credibility manual is used.

#### **Trend Identification**

Trend: 6.61%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

- 1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
  - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
    - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
  - b. Internal Prescription Drug Trend Model
    - i. Price Inflation
    - ii. Contract Pricing
    - iii. Member Cost-Sharing
    - iv. Units per Script
    - v. Brand/Generic Mix
    - vi. Therapeutic Mix
    - vii. Cost per Script
    - viii. Pipeline (new drugs)
- 2. Utilization Considerations:
  - a. Intensity of medical services rendered
  - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - c. Further migration from brand prescription drugs to generic prescription drugs
  - d. Favorable impacts of value based benefits designs
  - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
- 3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
- 4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
- 5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

**Benefit Categories**: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

## Rate Development & Change

### **Projection Factors**

**Changes in Morbidity:** Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The changes to morbidity is equal to the Department's Individual Adjustment factor times the Reinsurance Morbidity factor discussed above.

**Changes in Benefits:** Benefit changes are not applied to allowed claims as allowed should stay consistent from 2019 to 2021. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average projected manual PMPM divided by member-month weighted section below.

**Changes in Demographics:** CAAC does not expect changes in demographics in its individual population.

**Changes in Network:** A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

Network Factor = ([Projected MM by Plan] × [Network Factor by Plan]) ÷ [Total Projected MM]

**Other Adjustments:** An additional adjustment is applied to reflect pharmacy contracting savings in the projection period. Capital BlueCross (CBC) has contracted a new Pharmacy Benefit Manager (PBM) effective 1/1/2020, with calculated savings (combined price and Rx rebate savings) of 5% over CBC's current contract. The other adjustment factor is calculated as:

Other Adjustment

 $= ([Rx Savings Factor] - 1) \times [BEP Allowed Prescription Drug PMPM]$  $\div [BEP Allowed Total PMPM] + 1$ 

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

#### Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

**Projected Allowed Claims:** The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See <u>Projection Factors</u> section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

- 1. Start with Projected Allowed Claims at Current Benefits
- 2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment is made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

#### Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

- 1. Gather claims experience as described in the Data section above.
  - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    - b. BEP Member Months
- 2. Develop BEP Paid and Incurred Claims:

 $BEP \ Paid \ and \ Incurred \ Claims = \frac{BEP \ Paid \ Claims}{Completion \ Factor}$ 

The development of completion factors is described in <u>Experience Period Premium</u> <u>and Claims</u> above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

 $BEP Paid and Incurred Claim PMPM = \frac{BEP Paid and Incurred Claims}{BEP Member Months}$ 

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the <u>Projection</u> <u>Factors</u> section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

#### Trended Claim PMPM

= [BEP Paid and Incurred Claim PMPM] ×  $(1 + [Trend\%])^{Trend Months/12}$ 

5. Develop Projected Paid and Incurred Claim PMPM:

Projected Paid and Incurred Claims PMPM = [Trended Claim PMPM] × [Benefit Adjustment] × [Morbidity Adjustment] × [Reinsurance Adjustment] × [Other Adjustment]

The *Morbidity Adjustment*, and *Other Adjustment* are discussed in the <u>Projections</u> <u>Factors</u> section above. The *Benefit Adjustment* is described in more detail in step 6 below. The *Reinsurance Adjustment* is discussed in <u>Market Adjusted Index Rate section</u> below.

- 6. Develop Projected Claims PMPM by Benefit as follows:
  - a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
  - b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

 $Benefit Level Adjustment = \frac{Average Manual Cost in Projection Period}{Manual Cost of Base Plan}$ 

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

 $Base Plan Paid and Incurred Claims PMPM = \frac{Benefit Adjusted Paid and Incurred Claims PMPM}{Benefit Level Adjustment}$ 

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

 $Benefit Relativity A = \frac{Manual Cost of Benefit A}{Manual Cost of Base Plan}$ 

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
  - i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
  - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the Projected Claims PMPM by Benefit is:

Projected Claims PMPM Benefit A = Projected Claims PMPM Base Plan × Pricing Relativity A

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

= Projected Claims PMPM Benefit A × Expected Member Dist of Benefit A + Projected Claims PMPM Benefit B × Expected Member Dis of Benefit B + …

7. The Paid-To-Allowed Ratio is then:

 $Paid to Allowed Ratio = \frac{Total Projected Claims PMPM}{Projected Allowed Claims at Current Benefits}$ 

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

#### Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable marketwide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

> [Market Adjusted Index Rate] = ([Index Rate] x [Paid to Allowed Ratio] - [Projected Incurred Reinsurace Recoveries] - [Projected Incurred Risk Adjustment PMPM]

#### + [Exchange Fees PMPM]) ÷ [Paid to Allowed Ratio]

#### Projected Incurred Risk Adjustments PMPM:

Relevant to 2021 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2021. The following items are those that we deem important in generating a CRA payment transfer adjustment:

- 1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
- 2. Statewide average premiums
- 3. Current market penetration of this company and competitors in the market and in the state
- 4. 2018-2019 risk adjustment results
- 5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Please note that corporate budgeted amounts are used in the BEP. While CBC has done additional work to project 2020/2021 CRA expectations, those calculations will be finalized once 2019 CRA results are released, and a detailed calculation will be provided at that time. At the time of the initial filing, a placeholder is being used, reflecting best estimates to date.

#### **Projected Incurred Reinsurance Recoveries:**

In order to calculate the value of reinsurance, the following is provided:

- 1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
- PA Rate Exhibits, tab II.b shows the projected Individual ACA claims using all CBC subsidiaries – CAAC, CAIC, and KHPC. The claims represent BEP claims trended at 7% to the projection period.

3. CBC is utilizing this approach in order apply a consistent reinsurance factor across all CBC Individual ACA plans regardless of issuing entity. This approach also provides credibility to the small CBC issuers (KHPC and CAIC).

#### **Exchange Fee PMPM:**

The exchange fee PMPM is calculated as:

```
Exchange Fee PMPM

= [Avg 2021 On - Exchange Premium PMPM] × [% Members On

- Exchange]

Where

[Avg 2021 On - Exchange Premium PMPM

= [Avg 2020 On - Exchange Premium PMPM × (1

+ [Avg Proposed Rate Change])
```

See Exhibit K for the development of the Market Adjusted Index Rate.

#### **Retention Items**

#### Administrative Expense Load:

- Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.19 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC individual products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
  - a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    - i. Complete Health Risk Assessment questionnaire and receive a gift card.
    - ii. Participate in an online coaching program and receive a gift card reward.

- iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
- iv. Fees are included in overall administrative expense fee discussed above.
- v. Included in URRT Worksheet 2 "Administrative Expense", and PA Rate Exhibits Table 6.
- 3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. CBC pays commissions for new business and renewal enrollment received during open enrollment, both on and off exchange, and in all geographic areas. Commission is less on catastrophic plans due to the lower premium. CBC does not pay commission during Special Enrollment Periods (SEP). The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement redacted version. Files are as follows:
  - a. Redacted Agent Agreement: "Ind\_20-
  - 51\_Initial\_CAAC\_PPO\_WBEBrokerIndRedacted\_Supporting\_20200519.pdf"
  - B. Redacted Preferred Producer Master Agreement: "Ind\_20-51\_Initial\_CAAC\_PPO\_PPMABrokerIndRedacted\_Supporting\_20200519.pdf"
- Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

#### Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 1, "Profit and Risk", and PA Rate Exhibits Table 6.

#### **Taxes and Fees:**

- 1. Exchange Fee All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
- 2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

### Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- 2. Induced Demand: Please see Table 8. Induced Demand is calculated as:

 $[Pricing AV]^2 - [Pricing AV] + 1.24$ 

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

- 3. Provider Network: CAAC is offering 3 networks: PPO, Valley Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
  - a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
    - i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
    - ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
    - iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
    - iv. See Exhibit O1 for the development of the EPO network factor.
  - b. The PPO Choice tiered design allows members to choose lower cost providers within their region.
    - i. The product is offered in Lancaster county.
    - ii. We assume that 90% of claims will be attributable to Lancaster General Hospital (LGH), which is a tier 1 provider, and largest provider in Lancaster county.
    - iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing LGH claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
    - iv. The rating factor of 0.84 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
    - v. See Exhibit O2 for the development of the PPO Choice network factor.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.

- 5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2020.
- 6. Adjustment for distribution and administrative costs: Described in <u>Retention</u> section above.
- 7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

## **Calibrated Plan Adjusted Index Rates**

**Age Curve Calibration**: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind\_20-51\_Initial\_CAAC\_PPO\_List-Billed\_Supporting\_20190519 for the calculation.

**Geographic Factor Calibration**: The average geographic rating factor is calculated by taking the CAAC member-weighted average by region.

**Geographic Factors:** CBC performed regional analysis (Exhibit Q – Regional Analysis) to quantify the cost difference between the three regions in our service area. The analysis gathered Individual ACA (all CBC subsidiaries) incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:

[Change in Regional Rating Factor Region A] = [Region A LR] ÷ [BOB LR]

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

[Change in Regional Rating Factor Region A] = [Region A LR] ÷ [Target LR]

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

**Tobacco Factor Calibration:** Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

[Calibrated Plan Adjusted Index Rate] = [Plan Adjusted Index Rate] ÷ ([Age Curve Calibration] × [Geographic Factor Calibration] x [Tobacco Factor])

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

## **Consumer Adjusted Premium Rate Development**

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

[Member – Level Consumer Adjusted Premium Rate] = [Calibrated Plan Adjusted Index Rate] × [Age Factor] × [Geographic Factor] × [Tobacco Factor]

[Family Consumer Adjusted Premium Rate] = ∑[Member – Level Consumer Adjusted Premium Rate]
 With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

## **AV Metal Values**

Plan 45127PA0020025 uses alternative method 156.135(b)(2) to establish AV. Ind\_20-51\_Initial\_CAAC\_PPO\_UniquePlanDesign\_Supporting\_20200519 is includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

## **AV Pricing Values**

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section <u>Paid to Allowed</u> above. Differences in health status are not included.

## **Projected Loss Ratio**

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

## **Membership Projection**

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth, due to lowering rates and introducing additional networks. A similar distribution to current is applied.

#### **Attachments and Examples**

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary Exhibit B – Benefit Change Summary Exhibit C – Benefit Categories Exhibit D – Benefit Mix Exhibit E – Trend Exhibit F – URRT Exhibit G – Paid-to-Allowed Development Exhibit H – Retention Exhibit I – Projected Loss Ratio Exhibit J – Index Rate Exhibit K – Market Adjusted Index Rate Exhibit L – Rate Development by Plan Exhibit M – Plan Adjusted Index Rates Exhibit N – Calibration Exhibit O - Rating Factors Exhibit O1 - EPO Network Exhibit O2 - PPO Choice Network Exhibit P – Quarterly Base Rates Exhibit Q – Regional Analysis

Broker Contracts Actuarial Value Screenshots List-Billed Data Extended OEP and Covid-19 Estimates

### **Actuarial Statement**

I, ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

- , ASA, MAAA, do hereby certify that:
- 1. This filing has been prepared in accordance with the following:
  - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
  - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
  - c. Actuarial Standard of Practice No. 12, "Risk Classification"
  - d. Actuarial Standard of Practice No. 23, "Data Quality"
  - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
  - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
  - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
- 2. The index rate is:

I,

- a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
- b. Developed in compliance with the applicable Actuarial Standards of Practice.
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
- d. Neither excessive nor deficient.
- e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
- 3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
- 4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
  - a. The analysis was
    - i. conducted by a member of the American Academy of Actuaries, and
    - ii. performed in accordance with generally accepted actuarial principles and methods.
- 5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
- 6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

- 7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



, ASA, MAAA Manager, Actuarial Services Capital BlueCross

#### PA Rate Template Part I Data Relevant to the Rate Filing

-----

Table 0. Identifying Information			
Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO & EPO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2021	to	12/31/2021
Base Period Start Date:	1/1/2019	to	12/31/2019
Date of Most Recent Membership:	2/1/2020		

Table 1. Number of Members

	Member-months	Members	Member-months	
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period	
Average Age	45.5	44.9	44.9	
Total	522,994	35,958	554,592	
<18	38,985	2,760	42,568	
18-24	33,301	2,334	35,998	
25-29	32,069	2,271	35,026	
30-34	33,430	2,351	36,260	
35-39	35,809	2,483	38,296	
40-44	36,616	2,608	40,224	
45-49	44,513	3,153	48,630	
50-54	55,405	3,903	60,197	
55-59	76,573	5,382	83,008	
60-63	90,085	6,853	105,696	
64+	46.208	1.860	28.687	

#### 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
\$418,323,715.47	\$349,460,695.36	\$355,365,205.25	522,994	\$67,555,737.87	\$422,920,943.12	\$0.00	(\$14,163,812.60)	\$0.00	\$0.00	\$38,088,900.00	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)								\$ 781.57			
Loss Ratio								74.76%			
*Express Prescription Drug Rebotes as a negative number											

#### Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.75%	0.00%	0.00%	5.75%	22.86%
Outpatient Hospital	6.00%	0.00%	0.00%	6.00%	38.61%
Professional	5.45%	0.00%	0.00%	5.45%	21.98%
Other Medical	6.00%	0.00%	0.00%	6.00%	2.56%
Capitation				3.00%	0.00%
Prescription Drugs	10.20%	1.15%	0.00%	11.47%	14.00%
Total Annual Trend	///////////////////////////////////////	~~~~		6.61%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.136	
* Express Cost, Utilization, Induced Utilization and Weight as percentage	8				
** Should equal URRTTrend					

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-16		\$12.881.421.18	1.0000	\$ 12.881.421.18	29.625	\$ 434.82		(\$85.684.57)	\$16.248.331.33	
Feb-16		\$16.100.868.15	1.0000	\$ 16.100.868.15	31.356	\$ 513.49		(\$63.186.02)	\$19.593.163.47	
Mar-16		\$18.584.360.27	1.0000	\$ 18.584.360.27	32.245	\$ 576.35		(\$1.153.584.36)	\$21.023.924.29	\$ 652.01
Apr-16		\$16.388.178.49	1.0000	\$ 16.388.178.49	32.281	\$ 507.67		(\$934.751.93)	\$18.533.848.37	\$ 574.14
Mav-16		\$17.390.753.76	1.0000	\$ 17.390.753.76	32.153	\$ 540.87		(\$2,460.06)	\$20.338.133.62	\$ 632.54
Jun-16		\$18.367.724.39	1.0000	\$ 18.367.724.39 \$ 16.982.845.19	32.023	\$ 573.58		(\$586.823.65)	\$20,596,185,46 \$18,691,997,83	\$ 643.17 \$ 584.75
Jul-16	ŀ	\$16.925.142.53	0.9966			\$ 531.28		(\$809.153.33)	\$18.691.997.83 \$22.361.467.40	
Aug-16	ŀ	\$19,642,498,12 \$18,250,148,57	1.0000	\$ 19.642.498.12 \$ 18.250.148.57	31,791 31,560	\$ 617.86 \$ 578.27		(\$350.78)	S22 361.467.40 \$19.919.282.27	\$ 703.39 \$ 631.16
Sep-16	H	518,750,148,57 519,838,147,77	1,0000	S 18 250 148.57 S 19 838 147 77	31,550	\$ 578.27		(58/0.4/4.36)	\$22,255,045,31	5 631.16 5 712.78
Oct-16 Nov-16	H	519,818,147,77	1,0000	S 19.838.14/.// S 20.682.079.41	31.223	\$ 671.61		(5/22.44)	577,255,045,31	S 712.78 S 750.19
Nov-16 Dec-16	\$175.018.931.69	S20.682.079.41 S21.748.084.62	1,0000	S 20.682.079.41 S 21.748.084.62	30,795	\$ 5/1.61 \$ 740.51	\$34,457,932,01	(\$1.014.04)	\$22,710,211,42	
Jan-17	5175.018.931.69	521.748.084.62	1,0000	S 21.748.084.62 S 22.771.623.85	29.359	s /40.51 \$ 491.23	554.457.932.01	(\$544 751 36)	522,710,511,42 529,356,136,85	\$ 1/5.2/ \$ 633.28
		\$22,771,625.85	1.0000	\$ 25,503,877,08	46,355	\$ 491.23 \$ 528.99		(\$544,751.36) (\$644,878,80)	\$29,356,136.85 \$31,012,457,93	5 633.28 5 643.25
Feb-17 Mar-17		\$25,503,877,08 \$30,394,654,08	1,0000	S 25.503.877.08 S 30.394.654.08	48.212	\$ 528.99 \$ 622.31		(\$644.878.80) (\$847.112.41)	\$31.012.457.93 \$35.522.159.21	\$ 643.25 \$ 727.29
	H	530.594.654.08	1,0000	5 <u>30.394.654.08</u> 5 28.186.837.39	48.842	5 677.31 5 583.74		(\$865.140.48)	535 522 159 21	\$ 669.70
Apr-17	H	528.186.837.39 531.114.456.77	1,0000	S 28 186 857.39 S 31 114 456 77	48.287	5 585.74 5 655.36		(\$892.132.65)	\$34,976,621,37	
May-17	H	531.114.456.//	1,0000	5 <u>31.114.456.77</u> 5 29.582.528.35	47.477	5 632.71		(\$921 339 16)	533.030.909.88	\$ 735.71 \$ 705.47
Jun-17 Jul-17	H	529.582.528.35	1,0000	5 29.582.528.35 \$ 26.985.059.31	46.755	5 652.71 5 585.73		(\$921.339.16)	535.030.909.88	5 /05.4/ \$ 647.89
Jul-17 Aug.17	H	526,985,059,31 528,704,824,93	1,0000	S 26.985.059.31 S 28.704.824.93	45.071	5 585.73 5 630.32		(\$944.331.95)	\$31,718,407,50	5 696 50
Aug-17 Sep-17	H	\$28,704,824,93 \$27,466,980,72	1,0000	S 28.704.824.93 S 27.466.980.72	45.540	\$ 610.32 \$ 611.03		(\$965.387.22)	\$30,028,195,32	5 668.01
Sep-17 Oct-17	H	\$27,466,980,72 \$30,769,188,02	1,0000	S 27.466.980.72 S 30.769.171.62	44.952	5 611.03 5 695.33		(\$1.075.205.99)	\$33,220,457,37	5 668.01 \$ 751.86
0ct-17 Now.17		530,769,188,02	1,0000	S 30.769.171.62 S 30.470.389.92	44.251	\$ 200.66		(\$1.075.705.99)	\$32,682,084,84	
Dec.17	\$405 202 307 30	021 520 460 56	1 0000	\$ 31.589.455.18	41 980	\$ 754.10	\$54 597 846 40	N1 172 406 831	C22 574 992 70	
Jan-18	5406.202.307.30	\$15,871,179,10	1 0000	\$ 15.871.241.68	41.820	\$ 456.65	354.397.846.40	(\$525.387.18)	\$22,958,464,10	
Jan-18 Feb-18	H	\$17 315 777 05	1 0000	\$ 17.315.913.45	34.755	\$ 515.92		(\$705.492.08)	\$22,958,464.10	\$ 668.77
Mar-18		518 876 824 78	1 0000	\$ 18,876,982,59	33.503	\$ 567.64		(\$896.183.71)	\$23 301 871 17	\$ 700.70
Apr-18		519,651,666,87	1 0000	\$ 19.651.835.27	33.255	s 597.48		(\$834 758 58)	\$23,652,249,30	\$ 719.11
May-18		\$19.840.154.88	0.9999	\$ 19.842.994.50	32.243	\$ 615.42		(\$864.335.52)	\$23,438,118,16	\$ 726.92
Jun-18		\$18.045.347.90	0 9999	\$ 18.047.955.30	31 793	\$ 567.67		(\$857.932.39)	\$21,032,045,49	
Jul-14		\$19,034,359,15	0 9999	\$ 19.037.026.83	31 618	\$ 602.09		(\$813.252.27)	\$21,868,866,01	\$ 691.66
419.18	ł	\$21,267,347,30	0.9928	\$ 21,422,121,30	31.160	\$ 687.49		(\$816 580 72)	\$24 323 989 90	\$ 780.62
Sen.18	ł	\$20,273,016,17	0.9997	\$ 20 278 458 56	30.770	\$ 659.03		(\$718 653 37)	\$22,663,998,17	\$ 736.56
Oct-18		\$21 798 716 24	0.9996	\$ 21 807 122 91	30.401	\$ 717.32		(\$802.764.33)	\$74 484 348 74	\$ 805.38
Nov-18		\$23,659,196,36	0.9995	\$ 23,672,148,03	30.005	\$ 788.91		(\$743,208,92)	\$26.076.613.70	
Dec-18	\$386 278 615 13	\$21 207 692 69	0.9992	\$ 21 225 451 44	29.596	\$ 717.17	\$51 802 478 13	(\$868.967.18)	\$23 157 721 40	\$ 782.46
Jan-19	2000 210 000 20	\$24,712.018.65	0.9990	\$ 24,736,326,08	45.101	\$ 548.47	221.002.410.12	(\$579.052.59)	\$34,028,715,94	
Feb-19		\$25,333,609,29	0.9989	\$ 25.360.401.64	45.261	\$ 560.31		(\$622.902.96)	\$31,919,136,12	
Mar-19		\$27,818,799,23	0.9985	\$ 27.861.009.03	45.130	\$ 617.35		(51,431,948,14)	\$33,195,838,78	\$ 735.56
Apr-19		\$28,893,303,67	0.9979	\$ 28.955.094.93	44.803	\$ 646.28		(\$1.150.472.25)	\$33,995,553,68	\$ 758.78
May-19		\$32,020,831,83	0,9960	\$ 32,149,299,85	44,144	\$ 728.28		(51,280,840,18)	\$36.526.540.15	\$ 827.44
Jun-19		\$28.019.674.79	0.9885	\$ 28.345.824.36	43.778	\$ 647.49		(51,282,082,64)	\$32,037,670,40	
Jul-19		\$28,817,029,55	0.9937	\$ 28,999,351,49	43.448	\$ 667.45		(51.350.070.48)	\$32,719,028,93	\$ 753.06
Aug-19		\$30,224,890,42	0.9889	\$ 30,564,761,39	43.118	\$ 708.86		(51.371.650.34)	\$33,835,819,28	\$ 784.73
Sep-19		\$30,610,286,26	0.9758	\$ 31,369,185,85	42.774	\$ 733.37		(\$1.305.556.49)	\$34,449,220.14	\$ 805.38
Oct-19		\$33,317,638,03	0.9774	\$ 34.088.520.71	42.324	\$ 805.42		(51,281,202,96)	\$37,463,237,85	\$ 885.15
Nov-19		\$29,155,967,42	0.9616	\$ 30.321.334.19	41.975	\$ 722.37		(51.178.070.09)	\$33.077.434.89	
Dec-19	\$418.323.715.47	\$30,536,646,22	0.9363	\$ 32.614.095.73	41.138	\$ 792.80	\$67.555.737.87	(51.329.963.48)	\$35,508,934,36	\$ 863.17

Nov-29 S418 3) \* Express Completion Factor as a percentage \*\*Express Prescription Drug Rebates as a negative number

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO & EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

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
\$426,554,969.41	\$355,034,614.26	\$360,870,798.78	538,933	\$69,236,678.20	\$430,107,476.98		(\$14,451,272.20)	\$161,270.03	\$0.00	\$35,890,954.00	
Experience Period Total Allowed E	HB Claims + EHB Capitation PMPM	net of prescription drug rebates)									\$ 771.56
Loss Ratio											74.95%

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.75%	0.00%	0.00%	5.75%	22.86%
Outpatient Hospital	6.00%	0.00%	0.00%	6.00%	38.61%
Professional	5.45%	0.00%	0.00%	5.45%	21.98%
Other Medical	6.00%	0.00%	0.00%	6.00%	2.56%
Capitation		NIIIIIIIIIIIIIII		3.00%	0.00%
Prescription Drugs	10.20%	1.15%	0.00%	11.47%	14.00%
Total Annual Trend		NIIIIIIIIIIIIIIIIIIIII		6.61%	100.00%
Months of Trend		****************			V/////////////////////////////////////
Total Applied Trend Projection Factor		///////////////////////////////////////		1.136	*//////////////////////////////////////

#### 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-16		\$20,597,750.64	1.0000	\$ 20,597,750.64	61,069	\$ 337.29		(\$136,122.26)	\$25,411,014.19	\$ 416.10
Feb-16		\$25,601,212.17	1.0000	\$ 25,601,212.17	65,715	\$ 389.58		(\$82,963.72)	\$30,925,628.42	\$ 470.60
Mar-16		\$31,409,446.39	1.0000	\$ 31,409,446.39	69,031	\$ 455.00		(\$1,928,606.16)	\$35,282,821.13	\$ 511.12
Apr-16		\$28,144,589.71	1.0000	\$ 28,144,589.71	69,111	\$ 407.24		(\$1,496,812.04)	\$31,766,730.75	\$ 459.65
May-16		\$29,521,638.37	1.0000	\$ 29,521,638.37	68,299	\$ 432.24		(\$3,965.94)	\$34,352,803.76	\$ 502.98
Jun-16		\$31,382,589.29	1.0000	\$ 31,382,589.29	67,534	\$ 464.69		(\$1,026,159.02)	\$34,972,980.76	\$ 517.86
Jul-16		\$28.818.691.81	0.9966		66.900	\$ 432.26		(\$1.277.633.84)	\$31.973.517.16	\$ 477.93
Aug-16		\$30.538.024.90	1.0000		66.179	\$ 461.45		(\$1.891.59)	\$34.982.788.31	\$ 528.61
Sep-16		\$28.891.175.74	1.0000	\$ 28.891.175.74	65.493	\$ 441.13		(\$1.389.635.87)	\$31.667.992.08	\$ 483.53
Oct-16		\$31.338.885.08	1.0000	\$ 31.338.885.08	64.220	\$ 487.99		(\$776.49)	\$35.308.090.06	\$ 549.80
Nov-16		\$33.006.877.48	1.0000	\$ 33.005.877.48	62.996	\$ 523.95		(\$1.024.22)	\$36.939.104.23	\$ 586.37
Dec-16	\$316,667,870.65	\$33,716,995.55	1.0000	\$ 33,716,995.55	60,064	\$ 561.35	\$55,451,208.23	(\$3,049,171.93)	\$34,540,266.56	\$ 575.06
Jan-17		\$22,246,677.17	1.0000	\$ 22,246,677.17	49,441	\$ 449.96		(\$559,048.29) (\$658.045.07)	\$29,160,411.45 \$30,912,767,93	\$ 589.80
Feb-17				\$ 25,128,003.86		\$ 488.89				\$ 601.44
Mar-17		\$30,620,393.26	1.0000	\$ 30,620,393.26	52,021	\$ 588.62		(\$861,380.31)	\$36,013,448.53	\$ 692.29 \$ 624.81
Apr-17		\$27,662,028.24 \$30,974,505.86	1.0000	\$ 27,662,028.24	51,374	\$ 538.44 \$ 613.73		(\$879,790.29)	\$32,098,905.90	5 624.81 S 695.90
May-17				\$ 30,974,505.86 \$ 29,454,406.03		\$ 593.05		(\$919,549.26)	\$35,121,282.83	\$ 668.59
Jun-17		\$29,454,406.03	1.0000		49,666	\$ 593.05 \$ 541.01		(\$949,482.93)	\$33,206,390.83	5 603.84
Jul-17		\$26,474,262.86 \$28,325,432,46	1.0000	\$ 26,474,262.86	48,935	\$ 541.01 \$ 585.96		(5889,773.37) (5957.091.15)	\$29,548,813.33 \$31,555,520,59	5 603.84 S 652.78
Aug-17		\$28,525,452.46	1.0000	\$ 28,325,432.46	48,340			(5957,091.15)	\$31,555,520.59 \$29,858,585,66	
Sep-17		\$27,133,754.23 \$30,366,168,16	1.0000	\$ 27,133,734.23	47,710	\$ 568.72		(5978,969.26)	\$29,858,585.66	\$ 625.83
Oct-17			1.0000	\$ 30,366,151.59		\$ 646.80				\$ 704.31 \$ 705.93
Nov-17		\$30,163,827.35	1.0000	\$ 30,163,812.51	46,134	\$ 653.83	-	(\$1,059,667.60)	\$32,567,204.26	\$ 705.93 \$ 761.00
Dec-17	\$422,609,127,76	\$31,608,267.00		\$ 31,608,252.17		\$ 711.71	\$57.740.522.38	(\$1,188,512.53)	\$33,797,598.61	
Jan-18		\$16.374.826.53	1.0000	\$ 16.374.891.09	37.240	\$ 439.71		(\$541.636.93)	\$23.826.737.24	\$ 639.82
Feb-18		\$17.712.282.05		\$ 17.712.421.11	35.858	\$ 493.96 \$ \$44.34		(\$721.965.15)	\$23.105.565.86	S 644.36
Mar-18		\$19.332.118.18	1.0000	\$ 19.332.279.20	35.515			(\$915.554.62)	\$24,000,759,95 \$24,491,501,94	\$ 675.79
Apr-18 May-18		\$20,294,237.09 \$20,485.811.02	1.0000	\$ 20,294,411.42 \$ 20,488,736.82	35,105 34,403	\$ 578.11 \$ 595.55		(5860,341.61) (5880,418.04)	\$24,491,501.94 \$24,309,135.99	\$ 697.66 \$ 706.60
May-18 Jun-18		\$20,485,811.02 \$18,733,685.99	0.9999	\$ 20,488,736.82 \$ 18.736.393.63	34,403	\$ 595.55 \$ 552.37		(\$880,418.04) (\$878,959,75)	\$24,309,135.99 \$21,947,624.56	\$ 706.60 \$ 647.04
Jun-18 Jul-18		\$18,733,685.99	0.9999	\$ 18,736,393.65 \$ 19,773.505.17	33,920	\$ 552.37 \$ 586.59		[5878,959.75] [5833,137,22]	\$21,947,624.56 \$22,777,060,74	\$ 647.04 \$ 675.70
Jul-18 Aug-18		\$19,770,741.33 \$22,046.637.73	0.9999	\$ 19,775,505.17 \$ 22,206,488.77	33,709	5 586.59 S 668.39	-	(5833,137.22)	\$22,777,060.74 \$25,310,269.54	\$ 6/5.70 \$ 761.81
Aug-18 Sep-18		\$22,046,637.73 \$20,760,227.69	0.9928	\$ 22,205,488.77 \$ 20.765.778.42	33,224 32,772	5 608.39 S 633.64	-	(5844,024.41) (5741.114.50)	\$25,310,269.54 \$23,318,130.89	\$ 761.81 \$ 711.53
Sep-18 Oct-18		\$20,760,227.69 \$22,768,706.23	0.9997		32,772	\$ 533.64 \$ 703.92		(5741,114.50) (5824,243.12)	\$23,318,130.89 \$25,645,325.74	\$ 711.53 \$ 792.55
Oct-18 Nov-18		\$22,768,705.23	0.9995		32,358	\$ 703.92 \$ 766.09		[5824,243.12] [5775.369.47]	\$25,645,325.74 \$26,964,259,07	\$ 792.55 \$ 845.20
Nov-18 Dec-18	\$401 379 293 20	\$24,427,377.76 \$22.011.107.79	0.9995		31,903	\$ 766.09 \$ 700.75	554 562 239 63	(\$775,369.47) (\$900,571,78)	\$26,964,259.07 \$24,081,092.39	\$ 845.20 \$ 766.01
Dec-18 Jan-19	\$401.379.293.20	\$22,011,107.79 \$25.330.771.00	0.9992		31,437	\$ 700.75 \$ \$44.56	\$54,562,239,63	(5900,571.78)	\$24,081,092.39	\$ 766.01 \$ 750.27
Jan-19 Feb-19		\$25.682.984.94	0.9990		46.562	S 544.55 S 550.68		5588.934.17 (5632.668.76)	\$34.934.297.05 \$32.426.964.91	S 750.27 S 694.55
Feb-19 Mar-19		\$25.682.984.94 \$28.120.233.56	0.9989		46.538	S 550.68 S 605.31		(\$1.450.974.72)	\$33.625.723.67	\$ 694.55 \$ 722.73
Mar-19 Apr-19		\$28.120.255.56 \$29.242.273.72	0.9985	S 28.162.818.78 S 29.304.442.54	46.526	5 605.31 \$ 634.52		(\$1,225,990,56)	\$33.625.725.67 \$34.397.969.39	S 722.73 S 744.80
Adr-19 May-19		\$29.242.273.72 \$32.660.206.50	0.9979	S 29.304.442.54 S 32.791.447.80	46.184	s 634.52 \$ 720.61		(\$1.327.717.59)	\$34.397.969.39	S 744.80 S 818.93
May-19 Jun-19		\$22,660,705,50 \$28,395,311,98	0.9960	s 32.791.447.80 s 28.725.423.00	45.505	s 720.61 \$ 636.77		(\$1.327.717.59)	537.265.617.85 537.530.449.57	5 818.93 \$ 721.12
Jun-19 Jul-19		528.395.311.98 529.211.589.48	0.9885		45.111	5 656.66		(\$1.302.456.99)	\$32,530,449,57 \$33,208,315,75	\$ 721.12 \$ 741.82
Jul-19 Aug-19		529.211.589.48 530.682.381.75	0.9937	S 29.395.158.76 S 31.026.483.38	44.766	5 698.43		(51.370.368.84)	535.208.315.75 534.422.970.54	S 741.82 S 774.89
Aug-19 Sep-19		\$30.682.381.75 \$31.124.943.51	0.9889		44,423 44,046	s 698.4s s 724.15		(\$1.325.701.95)	\$34,422,970,54 \$35,041,869,00	\$ 774.89 \$ 795.57
Sep-19 Oct-19		\$31.124.943.51 \$33.909.823.14	0.9758		44.046	\$ 724.15 \$ 796.07		(\$1.325.701.95)	\$35.041.869.00 \$38.159.663.24	\$ 795.57 \$ 875.60
Nov-19		\$29,548,107,08	0.9616	\$ 30.727.972.60	43,281	\$ 711.18		(\$1,188,323,57)	\$33,573,813,35	\$ 777.05
Nov-19 Dec-19	6476 554 060 A1	\$31.125.487.60	0.9363	\$ 33,241,983,40	43,207	\$ 785.23	569 236 678 20	(\$1,348,498,30)	\$36,229,820,49	\$ 777.05 \$ 855.81
* Express Completion Factor as a p		531,125,487.80	0.9363	33,241,983.40	42,334	/ /85.23	569.736.678.20	(\$1,348,498.30)	\$36,229,820.49	3 005/81

\* Express Completion Factor as a percentage \*Express Prescription Drug Rebates as a negative number

#### Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	Capital Advantage Assurance	Company Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2021		
Incurred Dates:	1/1/2019 to 12/31/2019	Proj. Incurred Claim Impact:	-5.9%

		Individual ACA Compliant Policies	Only: Incurred Dates 1/1/2019 to	12/31/2019	
Annual Incurre	ed Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
Ś0	\$29,999	52,314	496,631	\$117,044,623	\$117,044,623
\$30,000	\$34,999	368	3,978	\$12,122,466	\$12,122,466
\$35,000	\$39,999	257	2,784	\$9,780,470	\$9,780,470
\$40,000	\$44,999	208	2,281	\$8,991,462	\$8,991,462
\$45,000	\$49,999	188	2,071	\$9,059,221	\$9,059,221
\$50,000	\$54,999	158	1,692	\$8,441,248	\$8,441,248
\$55,000	\$59,999	104	1,162	\$6,061,408	\$6,061,408
\$60,000	\$64,999	123	1,359	\$7,810,673	\$7,552,269
\$65,000	\$69,999	93	982	\$6,410,670	\$5,912,268
\$70,000	\$74,999	75	785	\$5,538,354	\$4,915,342
\$75,000	\$79,999	70	758	\$5,520,416	\$4,728,166
\$80,000	\$84,999	51	584	\$4,267,764	\$3,543,106
\$85,000	\$89,999	48	523	\$4,268,096	\$3,435,238
\$90,000	\$94,999	48	506	\$4,509,195	\$3,531,678
\$95,000	\$99,999	48	460	\$4,155,738	\$3,174,295
	\$109,999	96	1.069	\$4,155,758	
\$100,000	1	45	501		\$7,993,889
\$110,000	\$119,999			\$5,255,532	\$4,175,532
\$120,000	\$129,999	57	612	\$7,278,906	\$5,910,906
\$130,000	\$139,999	49	505	\$6,701,806	\$5,525,806
\$140,000	\$149,999	43	450	\$6,348,673	\$5,316,673
\$150,000	\$159,999	40	408	\$6,283,387	\$5,323,387
\$160,000	\$169,999	24	252	\$4,022,567	\$3,446,567
\$170,000	\$179,999	27	294	\$4,801,535	\$4,153,535
\$180,000	\$189,999	23	255	\$4,313,829	\$3,761,829
\$190,000	\$199,999	15	165	\$2,955,886	\$2,595,886
\$200,000	\$209,999	21	235	\$4,397,509	\$3,893,509
\$210,000	\$219,999	19	213	\$4,160,868	\$3,704,868
\$220,000	\$229,999	9	107	\$2,076,276	\$1,860,276
\$230,000	\$239,999	8	94	\$1,927,850	\$1,735,850
\$240,000	\$249,999	10	108	\$2,507,632	\$2,267,632
\$250,000	\$259,999	8	85	\$2,081,097	\$1,889,097
\$260,000	\$269,999	3	26	\$816,167	\$744,167
\$270,000	\$279,999	7	77	\$1,961,085	\$1,793,085
\$280,000	\$289,999	6	66	\$1,742,356	\$1,598,356
\$290,000	\$299,999	7	72	\$2,105,849	\$1,937,849
\$300,000	\$324,999	12	130	\$3,807,324	\$3,519,324
\$325,000	\$349,999	10	115	\$3,397,652	\$3,157,652
\$350,000	\$374,999	9	95	\$3,320,511	\$3,104,511
\$375,000	\$399,999	7	73	\$2,781,008	\$2,613,008
\$400,000	\$424,999	6	57	\$2,508,678	\$2,364,678
\$425,000	\$449,999	4	43	\$1,785,324	\$1,689,324
\$450,000	\$474,999	4	46	\$1,863,813	\$1,767,813
\$475,000	\$499,999	1	12	\$492,448	\$468,448
\$500,000	\$599,999	6	60	\$3,357,843	\$3,213,843
\$600,000	\$699,999	4	40	\$2,564,269	\$2,468,269
\$700,000	\$799,999	1	10	\$783,436	\$759,436
\$800,000	\$899,999	2	21	\$1,706,800	\$1,658,800
\$900,000	\$999,999	4	48	\$3,911,832	\$3,815,832
\$1,000,000+		9	91	\$12,901,951	\$12,685,951
Total		54,743	522,994	\$341,201,393	\$321,208,849

#### Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Carrier Name:	Capital Advantage Assurance	e Company Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2021		
		Proj. Incurred Claim	Impact: -6.1%
		Proj. Morbidity Impa	-0.1%

		Reinsurance Program Impact Con	tillidance rable bevelopment - ra		
Annual Incurred	d Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	53,548	512,146	\$125.072.595	\$125,072,595
\$30,000	\$34,999	366	4,047	\$12,091,995	\$12,091,995
\$35,000	\$39,999	325	2,820	\$12,360,656	\$12,360,656
\$40,000	\$44,999	237	2,293	\$10,245,173	\$10,245,173
\$45,000	\$49,999	180	2,107	\$8,707,024	\$8,707,024
\$50,000	\$54,999	181	1,716	\$9,655,076	\$9,655,076
\$55,000	\$59,999	146	1,162	\$8,545,303	\$8,545,303
\$60,000	\$64,999	126	1.359	\$8.003.362	\$7,737,345
\$65,000	\$69,999	93	1.022	\$6,418,764	\$5,915,505
\$70.000	\$74,999	94	797	\$6,930,574	\$6,156,229
\$75,000	\$79,999	91	798	\$7,199,079	\$6,155,632
\$80,000	\$84,999	63	584	\$5,293,725	\$4,385,490
\$85,000	\$89,999	66	523	\$5,860,344	\$4,720,138
\$90,000	\$89,999	55	523	\$5,860,344	\$4,720,138
	1. /	40	480		
\$95,000	\$99,999	40	480	\$3,972,031	\$3,028,813
\$100,000	\$109,999			\$8,966,660	\$6,950,660
\$110,000	\$119,999	75	525	\$8,783,060	\$6,983,060
\$120,000	\$129,999	71	624	\$8,973,685	\$7,269,685
\$130,000	\$139,999	41	505	\$5,615,762	\$4,631,762
\$140,000	\$149,999	53	474	\$7,828,860	\$6,556,860
\$150,000	\$159,999	43	408	\$6,750,987	\$5,718,987
\$160,000	\$169,999	41	252	\$6,896,037	\$5,912,037
\$170,000	\$179,999	35	306	\$6,216,833	\$5,376,833
\$180,000	\$189,999	26	255	\$4,882,973	\$4,258,973
\$190,000	\$199,999	25	165	\$4,992,006	\$4,392,006
\$200,000	\$209,999	21	247	\$4,394,165	\$3,890,165
\$210,000	\$219,999	17	213	\$3,715,385	\$3,307,385
\$220,000	\$229,999	13	107	\$2,958,364	\$2,646,364
\$230,000	\$239,999	20	94	\$4,805,480	\$4,325,480
\$240,000	\$249,999	14	108	\$3,485,062	\$3,149,062
\$250,000	\$259,999	10	97	\$2,592,484	\$2,352,484
\$260,000	\$269,999	6	31	\$1,607,761	\$1,463,761
\$270,000	\$279,999	9	89	\$2,514,292	\$2,298,292
\$280,000	\$289,999	9	66	\$2,608,400	\$2,392,400
\$290,000	\$299,999	7	72	\$2,094,025	\$1,926,025
\$300,000	\$324,999	13	130	\$4,137,432	\$3,825,432
\$325,000	\$349,999	15	115	\$5,135,655	\$4,775,655
\$350,000	\$374,999	13	95	\$4,821,974	\$4,509,974
\$375,000	\$399,999	6	73	\$2.370.853	\$2,226,853
\$400,000	\$424,999	8	57	\$3,367,730	\$3,175,730
\$425,000	\$449,999	4	43	\$1,768,654	\$1,672,654
\$450,000	\$474,999	8	46	\$3,742,652	\$3,550,652
\$475,000	\$499,999	3	12	\$1,487,575	\$1,415,575
\$500,000	\$599,999	9	72	\$4,834,128	\$4,618,128
\$600,000	\$699,999	8	40	\$5,302,951	\$4,018,128
\$700,000	\$799,999	2	10	\$1,523,833	\$1,475,833
\$800,000	\$899,999	1	21	\$1,525,855	\$873,071
\$900,000	\$999,999	2	48	\$1,954,367	\$1,906,367
	2222,222	13	91	\$1,954,367	\$1,906,367
\$1,000,000+					

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

Table 8. Components of Rate Change

Rate A. Calibrated Plan Aduated Index Rate (PMPM) B. Base period allowed daires before normalization C. Normalization factor component of change

Emiliar Control Hard Control (Control)
 Control Information Control Control (Control)
 Control Information Control Control Control
 Control Information Control Control
 Control Information Control Control
 Control Information Control Control
 Control Information Control
 Control

arnes in Mis-

m of Components of Rate C

Carrier Name: Productik: Market Samment: Rate Effective Date: Table 5. Development of the Projected Index Rate, Market-Adjusted Index R	PPO India 1/1/	& EPO Idual 2021	iurance Company	
Development of the Projected Index Nate		ual Experience	Marriel Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription data relates) PMPM		Data		
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM Two year trend projection Factor	5	781.57	\$ 771.56 1.116	<- Actual Experience PMPM should be consistent
Two year trend broketson Factor Unadkisted Projected Allowed DHB Claims PMPM	5	1110	\$ \$75.85	
Single Risk Pool Adjustment Factors	2	888.24	5 8/6.85	
Change in Mrobidity - Impart of Bainsurance Doverson		n 999	0.999	
Change in Morbidity - All Other		1.010	1.010	<- See URRT Instructions
Total Non-Morbidity Charmen		0.953	0.953	<- see creci instructions
Charace in Demographics		1.000	1 000	c. See 1 INT Instructions
				<- see creci inteructions
Charare in Network		0.960	0.960	
Channe in Benefits		1.000	1.000	<- See URRT Instructions
Channe in Other		0.993	0.993	<- See URRT Instructions
Total Adjusted Projected Allowed EHE Claims PMPM				
	\$	854.35	5 843.40	
Credibility Factors Biended Projected DHB Claims PMPM		100%	0%	<- See Instructions
Development of the Market Adjusted Index Rate and Total Allowed Claims			5 854.35	<- Projected Index Rate
Adjusted Dreierted Allmand FHB Claims 2M2M		894.15	r . Index Bate for Drok	
Projected Paid to Allowed Ratio	2	0.773	<- Index sate for Pros	Iction Period on URR1
Projected Incurred EHE Claims PMPM	<	660.54		
Market-wide Adkastments	-			
Deniantari Inconvel Dick Arlinatement DMDM		\$76.38		
Protected Incurred Exchange User Fees PMPM		\$18.53		
Protected Incurred Reinsutance Recoveries PMPM Market-John Tomarked Incurrent PMP Claims PMPM	<	\$40.11 \$62.57		
Market-Addated Projected Incurred Ena Laams PMPM	2	504.57		
Market-Adiusted Projected Allowed EHB Claims PMPM	5	727.64	<- Market-Adusted In	ndex Rate
Projected Allowed Non-CHE Claims PMPM		\$0.00		
Market-Aduated Projected Incurred Total Claims PMPM	5	562.57		
Market-Adiasted Projected Allowed Total Claims PMPM	5	727.64		
Table 6. Retention		Percentares	PMPM Amounts	I
		8.00%	\$50.31	
Administrative Expenses		7.05%	\$44.39	
General and Claims				
General and Claims Agent/Broker Fees and Commissions		0.54%	\$3.42	
General and Claims Agent/Bicker Fees and Commissions Guality Improvement Initiatives		0.40%	\$2.50	
General and Claims Agent/Broker Fees and Commissions				
General and Claims Apent/Unicker Fees and Commissions Quality Improvement Initiatives Taxes and Fees Risk Adaptment User Fee FDDII Fee		0.42% 0.42% 0.04% 0.03%	\$2.50 \$3.05 \$0.25 \$0.19	
General and Carms Quality important inflations Quality important inflations Taxas and free and the second of the second of the second FOOI Ine FOOI Ine PA Personal & Other Taxas If applicable (		0.40% 0.49% 0.04% 0.03% 0.00%	\$2.50 \$3.05 \$0.25 \$0.19 \$0.00	
General and Claims Apent/Unicker Fees and Commissions Quality Improvement Initiatives Taxes and Fees Risk Adaptment User Fee FDDII Fee		0.42% 0.42% 0.04% 0.03%	\$2.50 \$3.05 \$0.25 \$0.19	
General and Coloms Apentibilities (Test and Continuitions) Tanas and Fares Nak Aduziment (Test Fare RCOR Fare RCOR Fare Other Sens (FaceState) Product (Sense Test FaceState)		0.42% 0.42% 0.0% 0.0% 0.0% 0.42%	\$2.50 \$3.05 \$0.25 \$0.19 \$0.00 \$2.64	
General and Camma Appendison of a sea of Commission Tanah and Commission Tanah and Commission Tanah Adalamenta Uniter Fee FCOII Fee FCOII Fee Formanie Alor France (I associated) Health Imuurance Francisco Fee (Francisco Groups andy)		0.42% 0.42% 0.04% 0.03% 0.02% 0.42% 0.02%	\$2,50 \$3,05 \$0,25 \$0,19 \$0,00 \$2,64 \$0,00	

396.58 (22.4

\$0.00 419.04

-5.4%

#### For Informational Purposes only - No input required. Informational Purposes only - No input required. Information Information Information Information Information ¢ 781 ¢7 \$ 418.323.715.47 74.765

Table 5A. Small Group Projected Index Rate with Qu	arte	rly Trend							
Effective Date		1/1/2021		4/1/2021		7/1/2021	10/1/2021	Tota	Sinale Risk Pool
# of Member Months Renewing in Quarter									
Adjusted Projected Allowed EHB Claims PMPM	5	854.35	5	854.35	5	854.35	\$ 854.35	\$	854.35
Meetins of Transf				3		6			
Annual Trend		6.61%		6.61%		6.61%	6.61%		
Sinale Risk Pool Projected Allowed Claims	5	854.35	5	858.12	5	882.12	\$ <b>E95.34</b>	5	-

\_

#### Table 7. Normalized Market-Adjusted Projected Allowed Total Claims -2020 -2021

F

Average Are Factor	1.795		1.861
Average Geographic Factor	1.033		2.055
Average Tobacco Factor	1.005		1.002
Average Benefit Richness (induced demand)	1.000		1.000
Average Network Factor	1.000		1.000
Market-Aduated Projected Allowed Total Claims PMPM	\$851.65	\$ 73	17.64
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 457.36	\$ 30	19.83

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

	2020	1	2021	Differenc	Percent Change
;	412.54	\$	353.01	\$ (59.5	31 -14.4%
	\$788.04	5	781.57	\$ (6.4	7) -1.6%
5	(364.84)	5	(384.33)	\$ (19.4	4.7%
s	423.20	s	397.24	\$ (25.5	5) -6.3%
\$	69.32	5	54.21	\$ (15.1	-3.7%
ε	24.63	<	4.05	< (30 F	71 .5 0%
5		5	(21.28)	5 (21.2	<li>5.2%</li>
s	(75.40)	5	(50.21)	\$ 25.3	9 6.1%
5	15.61	5	12.18	\$ (3.4	3) -0.8%
5		5	26.37	\$ 26.1	7 6.4%
s	457.36	5	422.58	\$ (34.7	<li>a) -8.4%</li>
s		\$	17.41	\$ 17.4	4.2%
s	(87.45)	5	(79.85)	\$ 7.6	1.8%
۰.		۰.	(0.60)	\$ (0.6	0.1%
ŝ		ŝ		s -	
e	(87.45)	<	(63.03)	5 24.4	2 5.9%
			(en enj		
	27.12		28.26	5 1.1	4 0.3%
	13.77		1.72		
ť.	8.25		7.05		
	49.14		37.04		
	40.04	-	27.04	3 14.1	-2.9%
	\$0.00			e .	0.0%
e	419.04	<	395 58	\$ (22.4	5.4%

le 10. Plan er Name: actici: et Sooment: Effective Data Period Start D	ar: Jana wit Mereiberchip:	Casital Advantage Assar PPO & EPO Individual 1/5/2015	ince Company										6	CFR Part 1563	t (d) (2) Aliono	Geoeraahic Tebacos Ca Naaroatza	Collection Confector 1.862 Confector Factor 1.054 Rotator Factor 1.062 Collection Factor 1.963		21952 21952				4311 333 Number of Council Service Information	
- Sumber	HDS Flan ID (Similard Companyord)	Pian Type (MAD, POL, IPO, SPO, Indennativ, Other)	1/1,0333 Pian Medering Kana	Reving, Mediled, New, Dissertinued & Mapped, Dissertinued & Not Mapped (LM,N,DM, ONM: Ser 2021	1/1/2331 H05 Film 10 (# 1/1/2530 Film Observations of & Manarel 1	Metalla Tar	Metallis Tev Advantal Vilue	Handard &K, Approach (1), Assessed (2)	Eschange GnjOlf er Off	formany.	Induced ad	outlis in dilare to DB	Prodder	Calasinghis Balality	Non-Runding of CSR Adjustment	Pue Persium Idado Cat	Teers & Free (est including Enhange & Sec) Continency	Total Covered Lines Mapped Into 2023 Plans @ E2- 01 2020	Total Propulsed Data	2020 Calibrated 2023 Pize Adjusted Calibrated Pize Index Safe PAPUI Kate PUPM	Proposed Eale Change Compared in Prior 12 manifes	X of Total Covered Dires	1 2 1 4 1 4 7	
- Current Ment							0.497			6.819	0.898	1.000	1.041	1.000	1.063	5 421.00 8.0% 5 620.46 8.3%	0.3% 2.0%	15,914	44,234	\$ 412.34 \$ 103.01	-34.4%			5,03 8,08
land Plans 1		8.0	TAINETCHAL	DAM	MAN/JOAN	8/4	1/4	3/4	8/4	64 N	0. 5.9		0.	30	1.001	8/5 8/5	80. 80.			N0. N0.	76/A	N/L		
	41127742030013	PFG	Gala PRO 3155/35/35	a l		Carl a	0.7971218	Name and Str.	Owider	0.848	1.034	1.000	1041	1.000	1.000	5491.34 7.3	N 0.5% 3.0%	23.744	10.111	1442.41 1 290.80	-23.5 N	28.5%	6.015 6.366	1.881 10.344
	61127FA0020021	PF0	50w FFO 1810/20/80	M		10vm	0 \$77273	Tandard IV	08	0.760	0.010	1 000	1051	1.000	1 000	5152.00 E.3 5720.32 E.3		1.727	1.325	1102 00 1 115 01 1451 31 1 401 71	-17.5%	4.8%	224 473	126 1.327
			and the second diffe	-			a a rail[]]]		Canada and C	- 14	- vill		1041	1.000	1 200	1720.53		11.09	1130	1 40171 1 40171	-30.6%	33.4% 10.7%	5265 4768	1.844 11.371
	411277A0020022	FFG	faile FPO Chase 2000/5/10	N		Galid	0.806823	Second IV	Ow/Cel	0.922	1.041	1.000	0.814	1.000	1 000	5384.05	N 0.3% 2.0%		1.777	10.00 1 132.40	0.0%	0.0%		
	411277405030621	115	Silver FPO Chasse 3850/20/85	×.		al an	0.7041047	Sandard IV	OII .	6.775	0.844	1.000	0.814	1.000	1.000	5465.24 10.3	K 0.5% 2.0%		440	\$0.00 \$ 270.64	0.0%	0.0%		-
-	#11277A0030024	170		8		10vm	0.7057572	Tandard IV	On/Def	0.771	1061	3 600	0.816	1.000	1 200	5450.14 2.5	5 0.55 2.05		1.029	10.00 1 144.21	0.0%	0.0%		
	41127740000021	110	Exerce FPG Chaise 7100/0/10 Cold Valley Advantage IPO	N		-	O BERKLEN	Assessed 1	OWCE	0.4M	0.812	1 200	0.814	1.000	1.000	5452.37 53.4	N 0.5% 2.0%		1.145	10-20 1 217 AL	0.0%	0.0%		
		100	Carlo Valley Advantage DPD			Decide in the second	0.7844738	Transford By	Ou Par	0.000	1.014	1.000	0.017	1.000	1,000	5423.83 7.8				10.00 1 210.00	0.0%	0.0%		
_	********		Silver Valley Advantage IPO						Children -					1.000		9548.85 2.8				10.00 1 110.00	0.0%			
	61127PA0160003	870	same resize	N		Ser.	0.6771141	Tended IV	01	0.780	0.050	3,000	0.827	1.000	1.000	5091.28	5 0.55 2.05		66	50.00 1. 284.08	0.0%	0.0%		
			Silver Valley Advantage IPO																					
	#1127FA2180004	120	econ/20/ap Energy Value Advantage (PO	8		t/ver	0.876815	Tended IV	On/Off	0.736	1.065	3 000	0.827	1.000	1 200	5600.89 2.6	8 0.55 2.05		323	10.00 1 302.12	0.0%	0.0%		
			Ensure Valley Advantage IPO																	10.00 1 10.147	0.0%	0.0%		
_			Earliel Carping Plan											1.000							0.0%			
	651277A0020026	PPO	31.55.030/2000/4000	N		Carla	0.8014243	Sector IV	DA/DE	0.910	1.053	1.000	1.041	1.000	1.000	\$723.79 6.8	N 0.5% 2.0%			\$0.00 \$ 405.68	0.0%	0.0%		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
			Company and and a state of the														-							
-	41127740000027	FFG	Calabiantis PPO \$153.0/75 ICAACI	N		Calabiahic	0.4154548	Next and AV	OA/OB	C E EE	0.025	1.000	1041	0.660	1 000	5118.42 18.4	5 0.55 2.05		74	50.00 8 293.44	0.0%	0.0%		
						_					1124	_	_			5817.66				4 405.23	0.0%	0.0%		
											1.124					5857.48				1 (1).73	0.0%	0.0%		
											5.126					5857.48				4 (15.75	0.0%	0.0%		_
											1.134					5857.66				\$ 415.75	0.0%	0.0%		
											1.124					5857.46				4 415.25	0.0%	0.0%		_
_						_					1126					5817.66				1 41575	0.0% 0.0%	0.0%		
_						_					1124					5857.48				1 (0.7)	0.0%	0.0%		
_									_		1.1.1.4	_				5817.86				1 (117)	0.0%	0.0%		
									_		5.124					5817.48				1 (1) 21	0.0%	0.0%		
											1126					5857.48				1 (11.7)	0.0%	0.0%		
											1.134			_		\$857.66				\$ 415.25	0.0%	0.0%		
								_			1.124			_		5817.66				1 405.25	0.0%	0.0%		
								_			1.134			_		5857.66				4 41171	0.0% 0.0%	0.0%		_
								_			1.1.1			_						1 (0.2)	0.0%	0.0%		
											1.134			_		5817.98				\$ 415.75	0.0%	0.0%		
											1126					5817.46				1 415.75	0.0%	0.0%		
											1.134			_		\$857.66				\$ 415.25	0.0%	0.0%		
								_			1125			_		5817.66				1 (0)21 1 (0)21	0.0% 0.0%	0.0%		
								_			1126			_		5857.46				1 41071	0.0%	0.0%		
								_			1126			_		5817.48				1 (1).73	0.0%	0.0%		
											1.134			_		5857.48				\$ 415.75	0.0%	0.0%		
											1126					5857.48				1 (11.7)	0.0%	0.0%		
											1.134			_		\$857.66				\$ 415.25	0.0%	0.0%		
								_			1.134			_		5817.66				1 41575	0.0%	0.0%		
								_			1124			_		5817.86				3 415.25	0.0%	0.0%		
								_			1.1.14			_		5827.06				1 (1)/1	0.0%	0.0%		
											1.124					5857.68				1 (11.7)				
											5.324					\$817.66				\$ 415.25	0.0%	0.0%		
											1 1 2 6					5817.66				1 (11.7)	0.0%	0.0%		
											1.134					5817.66				1 41/2	0.0% 0.0%	0.0% 0.0%		

	Template Part IV																											
Table 11. P	lan Premium Develop	pment for 21-Yea	ar-Old Non-	Tobacco User																								
Carrier Name: Productisi: Market Seam	ent:	Capital Advantage As PPO & EPO Individual	surance Compar	w																								
Rate Effective	Date:	1/1/2021																										
									2020 21-702	ır-old. Non-'	Tobacco Pres	nium PMPN							202121-98	ir-old. Non	Tobacco Pres	nium PMPI	w					Chang
			Discontinued, New, Modified, Existing	1/1/2021 Plan HIDS Plan ID (# 1/1/2020											Average (weighted by										Average (weighted by			
Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketine Name	(D,N,M,E) for 2021	Plan Discontinued & Magoed	Metallic On/Off or Tier Off		2			5	6	7			encolimen t by rating areal	1	2	3	4	5	6	,		9	encoliment t by rating are al	1	2	3
Totals		These cells auto-fill	using the data e	ntarred in Table 10.		\$	· \$ ·	5 -	5 -	\$ 1	\$414.17	\$442.01	\$ -	\$407.61	\$425.11	\$ -	5 -	5 -	5 -	\$ -	\$254.82	\$404.07	5 -	\$236.71	\$372.49	0.0/	% 0.0%	5 0.0%
Plan 1	451279A0020013	Gold PPO 2150/10/20	м	0	Gold On	5	. 5.	5.	5 -	5 -	\$462.65	\$495.04	5 -	\$467.28	\$477.07	\$ .	5.	5.	5.	\$ .	\$290.80	\$445.51	5.	\$ 282.98	\$413.05		-	
Plan 2 Plan 2	45127PA0020021 45127PA0020008	Silver PPO 5950/20/40 Silver PPO 6000/20/40	M	0	Silver Off Silver On	5					\$451.55	\$409.48 \$482.16		\$386.52 \$456.07	\$465.22	s - s -					\$215.82 \$402.75	\$460.27	5 -	\$ 295.67	\$426.45		1	
Plan 4 Plan 5 Plan 6	45127PA0020020 45127PA0020022 45127PA0020022	Bronze PPO 8000.0750 sid PPO Choice 2000.0 er PPO Choice 2950./20	M N	0	Bronze On Gold On Silver Off	5		s . s .	5 -	4 -	\$240.77	\$ 364.62	4 -	\$	\$ 250.92	s . s .	5 -	4 -	4 -	s . s .	\$281.67 \$222.60 \$220.46	\$221.10 \$279.17 \$208.22	5 -	\$276.03 \$225.95 \$265.05	\$ 296.45		-	
Plan 9 Plan 7 Plan 8	451279A0020024 451279A0020024	er PPO Choice 4000/20 har PPO Choice 4000/20 har PPO Choice 7100.0	N	0	Silver On Bronze On	5	· <u>s</u> ·	3 5	5 -	5 -	3 -	5 .	3 .	\$ .	s - s -	5 -	\$ .	5	5 .	s -	\$246.25 \$237.83	\$294.72 \$271.13	5 -	\$229.22	5 -		4	
Dian G	45137040140003	Har Advantues (D/) 315	-	0	Gold On Char Off	c .		÷ .	έ.	έ.	¢ .	< .	4 . 4 .	č .	¢ .	¢ .	ε.	č .	ε.	ζ.	C355 80	C100.01	< . /	C343.78 C228.30	ε.		4	
Dian 11 Dian 12	45137040140004	film Advantum (DO 600) (alley Advanture (DO 80)	N	0	Glur An Broose On	¢		e .	ε.	ε.	ζ.	ζ.	ξ.	ē .	c . c .	¢ .	ε.	ē .	ε.	ε.	C343 32 C253 67	CA130C	ζ.	C30008	¢ .		4	
Plan 13 Plan 14	45127PA0020026 45127PA0020027	a av Plan 25/50/000/20 tophic PPO \$550/0/75	N	0	Gold On Catastrophic On	5		5 .	5 -	s . s .	5 -	5 .	5 -	s . s .	s . s .	\$ .	s . s .	5 .	5 .	s . s .	\$405.68 \$193.66	\$462.47 \$220.78	5 .	\$ 297.57	s . s .		-	
Plan 15 Plan 16	0 0	0	0 0	0 0	0 0 0	5			5 -		5 -	5 .		s .	s -	s - s -	s . s		s . s .	s . s		\$473.95		\$407.44 \$407.44	\$ -		1	
Plan 17 Plan 18	0	0	°.	0	0 0	5	· <u>\$</u> ·	5 -	5 -	s . s .	5 -	5 -	5 -	5 -	s - s -	5 -	5 -	5 -	5 -	5 -	\$415.75 \$415.75	\$473.95 \$473.95	5 -	\$407.44 \$407.44	5 -		-	
Plan 19 Plan 20 Plan 21	0	0		0	0 0	5	. <u>.</u> .	4 .	5 .	s . s .	5 .	5 .	4 .	s . s .	s . s .	\$ .	s . s .	5 .	5 . 5 .	5 -	\$415.75 \$415.75 \$415.75	\$473.95 \$473.95 \$473.95		5407.44 5407.44 5407.44			4	
Plan 22 Plan 22 Plan 23		0		0	0 0	5	· <u>s</u> ·	\$ .	5 .	5 -	\$ .	5 .	5 .	5 .	\$ -	\$ .	5 .	4	4 4	\$ .	\$415.75 \$415.75	\$473.95 \$473.95	5 -	5407.64 5407.64	5 - 2		4	
Plan 24 Plan 25	0	0	ě	0	0 0	\$		4	\$ .	\$ .	\$ .	\$ .	4	\$ .	\$ .	\$ .	\$ .	\$ .	4 -	\$ .		\$472.95	5 -	\$407.64	\$ -		4	
Plan 26 Plan 27	0	0	0	0	0 0	5		4 -	\$ -	\$ .	5 -	\$ .	4 .	\$ .	\$ -	\$ 1	5 -	5 -	5 -	\$ .	\$415.75 \$415.75	\$472.95	5 -	\$407.64	\$ -		4	
Plan 28 Plan 29	°	0	0	0	0 0	5	· 2 ·	5 -	\$ 1	s . s .	5 -	s . s .		\$ .	s - s -	s - s -	s . s .	5 -	5	s . s .	\$415.75 \$415.75	\$472.95 \$472.95	5 -	\$407.64 \$407.64	\$ -		-	
Plan 30 Plan 31	0 0	0	0 0	0	0 0	5					ŝ .	\$ -	4			s - s -					\$415.75 \$415.75	\$473.95 \$473.95	5 -	\$407.64 \$407.64	\$ -		1	
Plan 32 Plan 32 Plan 34	0	0	0	0	0 0	5		\$ 1	5 - 2	\$ -	5 -	5 -	4 -	\$ -	s . s .	s . s .	\$ 1	4 -	5	\$ -	\$415.75 \$415.75 \$415.75	\$472.95 \$472.95 \$473.95		\$407.64 \$407.64 \$407.64	\$ -		<u> </u>	
Plan 34 Plan 36 Plan 36	۵ ۵	a a	<u>^</u>	0	0 0	c c	. <u>.</u> .	¢ .	¢ .	ε.	<	<	<	¢ .	¢ .	¢ .	ε.	6.	¢ . ¢ .	6.	CALC 7C CALC 7C \$415.75	CA73 GE CA73 GE S473.95	ς.	CA1724 CA1724 S407.64	¢ .		4	
Plan 25 Plan 27 Plan 28		0	ő	0	0 0	5		3.	5 .	5 -	5 .	5 .	3 .	5 .	\$ .	5 .	5 .	5 .	5 .	5 .	\$415.75 \$415.75	\$473.95 \$473.95	3 -	5407.64 5407.64	\$ -		4	
Plan 29 Plan 40			0	0	0 0	5		4 1	5 -	4 ·	5 -	5 .	4 .	\$ .	\$ -	\$ .	5 .	4 .	<u> </u>	5 -	\$415.75 \$415.75	5473.95	5 -	5407.44	\$ .		4	
Plan 41 Plan 42	0	0		0	0 0	5		5 .	5 -	s . s .	5 -	5 .	4 .	5 .	5 -	\$ -	5 .	5 .	5 -	5 -	\$415.75 \$415.75	\$473.95 \$473.95		\$407.44 \$407.44			+	
Plan 43 Plan 44	0	0	ê	0	0 0	5		4 . 4 .	5 -	4 . 4 .	5 -	5 .	5 .	\$ .	s . s .	\$ .	5 -	5 .	5 .	\$ .	\$415.75 \$415.75	\$473.95		\$407.44 \$407.44			4	
Plan 45 Plan 46	00	0	0 0	0 0	0 0	s s			s . s .		s . s .		5 .	s .	s . s .	s . s .			s . s .	s .	\$415.75 \$415.75	\$473.95 \$473.95		\$407.64 \$407.64			1	
Plan 47 Plan 48	0	0	0 0	0	0 0	5					s - s -				5 -	\$ -			4 1		\$415.75 \$415.75	\$473.95	4 -	\$407.64	\$ .			
Plan 49 Plan 50	0	0	0	0	0 0	5	· 2 ·	5 -	5 -	\$ .	5 -	\$ 1	5 -	\$ -	\$ -	\$ -	5 -	5 -	5	\$ -	\$415.75 \$415.75	\$472.95 \$472.95	5 -	\$407.64 \$407.64	\$ -		+	

Average (weighted by encolines t by rating area)

-18.0% -12.4% -19.9% -15.7% -12.2% -8.4% -19.8% -15.5%

-15.5% -10.0% -17.5% -12.1% -10.6% -4.7% -17.3% -11.9%

.....

#### PA Rate Quarterly Template Part V Consumer Factors

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

Capital Advantage Assurance Company PPO & EPO Individual 1/1/2021

#### Table 12. Age and Tobacco Factors

e.

	Proj	ection Perio	d Age and	Tobacco I	actors	
Age	Age	Tobacco		Age	Age	Tobacco
Band	Factor	Factor		Band	Factor	Factor
0-14	0.765			40	1.278	1.075
15	0.833			41	1.302	1.075
16	0.859			42	1.325	1.075
17	0.885			43	1.357	1.075
18	0.913			44	1.397	1.075
19	0.941			45	1.444	1.100
20	0.970			46	1.500	1.100
21	1.000	1.025		47	1.563	1.100
22	1.000	1.025		48	1.635	1.100
23	1.000	1.025		49	1.706	1.100
24	1.000	1.025		50	1.786	1.150
25	1.004	1.025		51	1.865	1.150
26	1.024	1.025		52	1.952	1.150
27	1.048	1.025		53	2.040	1.150
28	1.087	1.025		54	2.135	1.150
29	1.119	1.025		55	2.230	1.200
30	1.135	1.025		56	2.333	1.200
31	1.159	1.025		57	2.437	1.200
32	1.183	1.025		58	2.548	1.200
33	1.198	1.025		59	2.603	1.200
34	1.214	1.025		60	2.714	1.250
35	1.222	1.025		61	2.810	1.250
36	1.230	1.025		62	2.873	1.250
37	1.238	1.025		63	2.952	1.250
38	1.246	1.025		64+	3.000	1.250
39	1.262	1.025				

\*PA follows the federal default age curve.

#### Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.070	1.140
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.010	0.980

#### Table 14. Network Factors

	Projection Period Network Factors			
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
PPO	All	1.000	1.000	
Valley Advantage EPO	6		0.890	9/19/2016
PPO Choice	7		0.820	5/1/2009

## Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Table B

			Projected	Pro	jected Allowed	Projected Paid	Paid to Allowed	Average Tobacco	AV and Cost	(8)/(6*7) Induced	Induced Demand
<u>Plan ID</u>	Plan Name	Metal Level	<u>Membership</u>		<u>Claims</u>	<u>Claims</u>	Factor	Factor	Sharing Factor	<b>Utilization</b>	Table 10
(1)		(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0020013	Gold PPO 2150/10/20	Gold	121,335	\$	91,926,556	84,369,062	0.92	1.000	0.89	0.97	1.03
45127PA0020021	Silver PPO 5950/20/40	Silver	20,465	\$	15,504,817	11,296,706	0.73	1.000	0.76	1.04	0.96
45127PA0020008	Silver PPO 6000/20/40	Silver	134,785	\$	102,116,627	80,882,093	0.79	1.000	0.76	0.95	1.05
45127PA0020020	Bronze PPO 8000/0/50	Bronze	149,526	\$	113,284,792	72,770,991	0.64	1.000	0.69	1.07	0.93
45127PA0020022	Gold PPO Choice 2000/0/30	Gold	32,719	\$	20,326,789	19,109,937	0.94	1.000	0.90	0.96	1.04
45127PA0020023	Silver PPO Choice 3950/20/35	Silver	5,522	\$	3,430,561	2,569,078	0.75	1.000	0.78	1.04	0.97
45127PA0020024	Silver PPO Choice 4000/20/35	Silver	36,345	\$	22,579,453	18,480,236	0.82	1.000	0.77	0.94	1.06
45127PA0020025	Bronze PPO Choice 7100/0/50	Bronze	40,326	\$	25,052,663	16,246,185	0.65	1.000	0.70	1.07	0.93
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	Gold	3,271	\$	2,205,593	2,024,266	0.92	1.000	0.89	0.97	1.03
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	Silver	557	\$	375,578	273,644	0.73	1.000	0.76	1.04	0.96
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	Silver	3,638	\$	2,453,057	1,942,958	0.79	1.000	0.76	0.95	1.05
45127PA0140005	Bronze Valley Advantage EPO 8000/0/50	Bronze	4,029	\$	2,716,703	1,745,134	0.64	1.000	0.69	1.07	0.93
45127PA0020026	Gold Easy Blue PPO 0/0/25	Gold	1,185	\$	897,787	857,690	0.96	1.000	0.91	0.95	1.05
45127PA0020027	Catastrophic PPO 8550/0/75	Catastrophic	889	\$	673,530	428,899	0.64	1.000	0.69	1.08	0.93
Total			554,592	2	403,544,506	312,996,879	0.77	1.00	0.77	1.00	1.00
PMPM					727.64	564.37					
Rate Dev II					727.64	562.57					

	Capital Advanta	-						
Company Name:	Company							
Market: Product:	Indivi PPO an							
Effective Date of Rates:	January				Ending date of	Rates:	December	31 2021
Encetive bute of hates.	January	1, 2021			Linuing date of	nutes.	Detember	51, 2021
HIOS Plan ID (On Exchange)=>	45127PA	0020020	45127PA	0020020	45127PA	0020020	45127PA	0020008
HIOS Plan ID (Off Exchange)=>	45127PA		45127PA		45127PA		45127PA	
Plan Marketing Name =>							PPO 6000/20/4	
Form # => Rating Area =>	CAAC-Ind-PI		CAAC-Ind-P	PO-C-v0121	CAAC-Ind-P		CAAC-Ind-Pl	
Network =>	PP		PF	0	PP		PP	
Metal =>	Bro		Bro		Bro		Silv	
Deductible =>	\$8000 Med/F		\$8000 Med/I		\$8000 Med/F		\$6000 Med/F	
Coinsurance =>	09 650/685/60		0' \$50/\$85/\$0		05 \$50/\$85/\$0		20 \$40/\$85/\$400	
Copays => OOP Maximum =>	\$50/\$85/\$0 \$8550 Med/F		\$8550 Med/I		\$8550 Med/F		\$8550 Med/F	
Pediatric Dental (Yes/No) =>	Ye		Y		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$215.48	\$215.48	\$245.64	\$245.64	\$211.17	\$211.17	\$308.87	\$308.87
15 16	\$234.63 \$241.95	\$234.63 \$241.95	\$267.48 \$275.83	\$267.48 \$275.83	\$229.94 \$237.12	\$229.94 \$237.12	\$336.32 \$346.82	\$336.32 \$346.82
16	\$241.95 \$249.28	\$241.95 \$249.28	\$275.83 \$284.18	\$275.83 \$284.18	\$237.12 \$244.29	\$237.12 \$244.29	\$346.82 \$357.32	\$346.82 \$357.32
18	\$257.16	\$257.16	\$293.17	\$293.17	\$252.02	\$252.02	\$368.62	\$368.62
19	\$265.05	\$265.05	\$302.16	\$302.16	\$259.75	\$259.75	\$379.93	\$379.93
20	\$273.22	\$273.22	\$311.47	\$311.47	\$267.76	\$267.76	\$391.64	\$391.64
21 22	\$281.67 \$281.67	\$288.71 \$288.71	\$321.10 \$321.10	\$329.13 \$329.13	\$276.04 \$276.04	\$282.94 \$282.94	\$403.75 \$403.75	\$413.84 \$413.84
23	\$281.67	\$288.71	\$321.10	\$329.13	\$276.04	\$282.94	\$403.75	\$413.84
24	\$281.67	\$288.71	\$321.10	\$329.13	\$276.04	\$282.94	\$403.75	\$413.84
25	\$282.80	\$289.87	\$322.39	\$330.45	\$277.14	\$284.07	\$405.36	\$415.50
26	\$288.43	\$295.64	\$328.81	\$337.03	\$282.66	\$289.73	\$413.44	\$423.78
27 28	\$295.19 \$306.18	\$302.57 \$313.83	\$336.52 \$349.04	\$344.93 \$357.77	\$289.29 \$300.05	\$296.52 \$307.55	\$423.13 \$438.88	\$433.71 \$449.85
29	\$315.19	\$323.07	\$359.32	\$368.30	\$308.88	\$316.61	\$451.80	\$463.09
30	\$319.70	\$327.69	\$364.45	\$373.56	\$313.30	\$321.13	\$458.26	\$469.71
31	\$326.46	\$334.62	\$372.16	\$381.46	\$319.93	\$327.92	\$467.95	\$479.64
32	\$333.22	\$341.55	\$379.87	\$389.36	\$326.55	\$334.72	\$477.64	\$489.58
33 34	\$337.44 \$341.95	\$345.88 \$350.50	\$384.68 \$389.82	\$394.30 \$399.57	\$330.69 \$335.11	\$338.96 \$343.49	\$483.69 \$490.15	\$495.78 \$502.41
35	\$344.20	\$352.81	\$392.39	\$402.20	\$337.32	\$345.75	\$493.38	\$505.72
36	\$346.45	\$355.12	\$394.96	\$404.83	\$339.53	\$348.01	\$496.61	\$509.03
37	\$348.71	\$357.43	\$397.53	\$407.46	\$341.73	\$350.28	\$499.84	\$512.34
38	\$350.96	\$359.73	\$400.10	\$410.10	\$343.94	\$352.54	\$503.07	\$515.65
39 40	\$355.47 \$359.97	\$364.35 \$386.97	\$405.23 \$410.37	\$415.36 \$441.15	\$348.36 \$352.77	\$357.07 \$379.23	\$509.53 \$515.99	\$522.27 \$554.69
41	\$366.73	\$394.24	\$418.08	\$449.43	\$359.40	\$386.35	\$525.68	\$565.11
42	\$373.21	\$401.20	\$425.46	\$457.37	\$365.75	\$393.18	\$534.97	\$575.09
43	\$382.23	\$410.89	\$435.74	\$468.42	\$374.58	\$402.68	\$547.89	\$588.98
44 45	\$393.49	\$423.00 \$447.40	\$448.58 \$463.67	\$482.23 \$510.04	\$385.62	\$414.54 \$438.46	\$564.04	\$606.34 \$641.32
45	\$406.73 \$422.50	\$447.40 \$464.76	\$463.67 \$481.66	\$510.04 \$529.82	\$398.60 \$414.05	\$438.46 \$455.46	\$583.02 \$605.62	\$641.32 \$666.19
47	\$440.25	\$484.28	\$501.89	\$552.07	\$431.45	\$474.59	\$631.06	\$694.17
48	\$460.53	\$506.58	\$525.00	\$577.51	\$451.32	\$496.45	\$660.13	\$726.14
49	\$480.53	\$528.58	\$547.80	\$602.58	\$470.92	\$518.01	\$688.80	\$757.68
50	\$503.06 \$525.31	\$578.52 \$604.11	\$573.49	\$659.52	\$493.00 \$514.81	\$566.95	\$721.10	\$829.26
51 52	\$525.31 \$549.82	\$604.11 \$632.29	\$598.86 \$626.79	\$688.69 \$720.81	\$514.81 \$538.82	\$592.03 \$619.65	\$752.99 \$788.12	\$865.94 \$906.34
53	\$574.61	\$660.80	\$655.05	\$753.31	\$563.11	\$647.58	\$823.65	\$947.20
54	\$601.37	\$691.57	\$685.56	\$788.39	\$589.34	\$677.74	\$862.01	\$991.31
55	\$628.12	\$753.75	\$716.06	\$859.27	\$615.56	\$738.67	\$900.36	\$1,080.44
56	\$657.14 \$686.43	\$788.56 \$823.72	\$749.14 \$782.53	\$898.96 \$939.04	\$643.99	\$772.79 \$807.24	\$941.95 \$983.94	\$1,130.34
57 58	\$686.43 \$717.70	\$823.72 \$861.23	\$782.53 \$818.17	\$939.04 \$981.81	\$672.70 \$703.34	\$807.24 \$844.01	\$983.94 \$1,028.76	\$1,180.73 \$1,234.51
59	\$733.19	\$879.82	\$835.83	\$1,003.00	\$718.52	\$862.23	\$1,020.70	\$1,261.15
60	\$764.45	\$955.57	\$871.48	\$1,089.34	\$749.16	\$936.45	\$1,095.78	\$1,369.72
61	\$791.49	\$989.37	\$902.30	\$1,127.88	\$775.66	\$969.58	\$1,134.54	\$1,418.17
62	\$809.24	\$1,011.55	\$922.53	\$1,153.16	\$793.05	\$991.32	\$1,159.97	\$1,449.97
63 64+	\$831.49 \$845.00	\$1,039.36 \$1,056.26	\$947.90 \$963.30	\$1,184.87 \$1,204.14	\$814.86 \$828.11	\$1,018.58 \$1,035.14	\$1,191.87 \$1,211.24	\$1,489.84 \$1,514.06
041	J04J.00	,0J0.20	JJJJ.30	¥1,204.14	4020.11	,ujj.14	¥1,211.24	

	Canital Advanta	an Assurance	1					
Company Name:	Capital Advanta Company	-						
Market:	Indivi							
Product:	PPO an	d EPO						
Effective Date of Rates:	January	1, 2021			Ending date of	Rates:	December	31, 2021
HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=>	45127PA		45127PA 45127PA		45127PA	0020021	45127PA	020021
Plan Marketing Name =>	-		-				PPO 5950/20/4	
Form # =>	CAAC-Ind-PF		CAAC-Ind-P		CAAC-Ind-P		CAAC-Ind-PI	
Rating Area =>	7		9	)	e	5	7	
Network =>	PP		PF		PP		PP	
Metal => Deductible =>	Silv \$6000 Med/R		Silv \$6000 Med/I		Silv \$5950 Med/F		Silv \$5950 Med/R	
Coinsurance =>	20		20		20		20	
Copays =>	\$40/\$85/\$400	PCP/SPC/ER	\$40/\$85/\$400	PCP/SPC/ER	\$40/\$85/\$400	PCP/SPC/ER	\$40/\$85/\$400	PCP/SPC/ER
OOP Maximum =>	\$8550 Med/R		\$8550 Med/I		\$8550 Med/F		\$8550 Med/R	
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye	
Age Band 0 - 14	Non-Tobacco	Cobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Contraction Contraction
0 - 14 15	\$352.11 \$383.41	\$352.11 \$383.41	\$302.69 \$329.60	\$302.69 \$329.60	\$241.61 \$263.09	\$241.61 \$263.09	\$275.44 \$299.92	\$275.44 \$299.92
16	\$395.38	\$395.38	\$339.88	\$339.88	\$271.30	\$203.05	\$309.28	\$309.28
17	\$407.34	\$407.34	\$350.17	\$350.17	\$279.51	\$279.51	\$318.64	\$318.64
18	\$420.23	\$420.23	\$361.25	\$361.25	\$288.35	\$288.35	\$328.72	\$328.72
19	\$433.12	\$433.12	\$372.33	\$372.33	\$297.20	\$297.20	\$338.80	\$338.80
20	\$446.47	\$446.47	\$383.80	\$383.80	\$306.36	\$306.36	\$349.24	\$349.24
21 22	\$460.28 \$460.28	\$471.78 \$471.78	\$395.68 \$395.68	\$405.57 \$405.57	\$315.83 \$315.83	\$323.73 \$323.73	\$360.05 \$360.05	\$369.05 \$369.05
22 23	\$460.28	\$471.78 \$471.78	\$395.68	\$405.57 \$405.57	\$315.83	\$323.73	\$360.05	\$369.05
24	\$460.28	\$471.78	\$395.68	\$405.57	\$315.83	\$323.73	\$360.05	\$369.05
25	\$462.12	\$473.67	\$397.26	\$407.19	\$317.09	\$325.02	\$361.49	\$370.52
26	\$471.32	\$483.10	\$405.17	\$415.30	\$323.41	\$331.50	\$368.69	\$377.90
27	\$482.37	\$494.43	\$414.67	\$425.03	\$330.99	\$339.26	\$377.33	\$386.76
28 29	\$500.32	\$512.83	\$430.10	\$440.85	\$343.31	\$351.89	\$391.37	\$401.15
30	\$515.05 \$522.41	\$527.92 \$535.47	\$442.76 \$449.09	\$453.83 \$460.32	\$353.41 \$358.47	\$362.25 \$367.43	\$402.89 \$408.65	\$412.96 \$418.87
31	\$533.46	\$546.80	\$458.59	\$470.05	\$366.05	\$375.20	\$417.29	\$427.73
32	\$544.51	\$558.12	\$468.08	\$479.79	\$373.63	\$382.97	\$425.93	\$436.58
33	\$551.41	\$565.19	\$474.02	\$485.87	\$378.36	\$387.82	\$431.34	\$442.12
34	\$558.77	\$572.74	\$480.35	\$492.36	\$383.42	\$393.00	\$437.10	\$448.02
35 36	\$562.46 \$566.14	\$576.52 \$580.29	\$483.51 \$486.68	\$495.60 \$498.85	\$385.94 \$388.47	\$395.59 \$398.18	\$439.98 \$442.86	\$450.98 \$453.93
30	\$569.82	\$584.07	\$480.08	\$498.85	\$391.00	\$400.77	\$442.80	\$456.88
38	\$573.50	\$587.84	\$493.01	\$505.34	\$393.52	\$403.36	\$448.62	\$459.83
39	\$580.87	\$595.39	\$499.34	\$511.83	\$398.58	\$408.54	\$454.38	\$465.74
40	\$588.23	\$632.35	\$505.67	\$543.60	\$403.63	\$433.90	\$460.14	\$494.65
41	\$599.28	\$644.22	\$515.17	\$553.81	\$411.21	\$442.05	\$468.78	\$503.94
42 43	\$609.86 \$624.59	\$655.60 \$671.44	\$524.27 \$536.93	\$563.59 \$577.20	\$418.47 \$428.58	\$449.86 \$460.72	\$477.06 \$488.58	\$512.84 \$525.23
43 44	\$624.59 \$643.00	\$671.44 \$691.23	\$536.93 \$552.76	\$577.20 \$594.21	\$428.58 \$441.21	\$460.72 \$474.31	\$488.58 \$502.98	\$525.23 \$540.71
44	\$664.64	\$731.10	\$571.35	\$628.49	\$456.06	\$501.66	\$519.91	\$571.90
46	\$690.41	\$759.45	\$593.51	\$652.86	\$473.74	\$521.12	\$540.07	\$594.08
47	\$719.41	\$791.35	\$618.44	\$680.28	\$493.64	\$543.01	\$562.75	\$619.03
48	\$752.55	\$827.80	\$646.93	\$711.62	\$516.38	\$568.02	\$588.68	\$647.54
49 50	\$785.23 \$822.05	\$863.75 \$945.36	\$675.02 \$706.68	\$742.52 \$812.68	\$538.81 \$564.07	\$592.69 \$648.68	\$614.24 \$643.04	\$675.66 \$739.50
50	\$822.05 \$858.41	\$945.36 \$987.17	\$706.68 \$737.93	\$812.68 \$848.62	\$564.07 \$589.02	\$648.68 \$677.38	\$643.04 \$671.49	\$739.50 \$772.21
52	\$898.46	\$1,033.23	\$772.36	\$888.21	\$616.50	\$708.98	\$702.81	\$808.23
53	\$938.96	\$1,079.81	\$807.18	\$928.25	\$644.29	\$740.94	\$734.49	\$844.67
54	\$982.69	\$1,130.09	\$844.77	\$971.48	\$674.30	\$775.44	\$768.70	\$884.00
55	\$1,026.41	\$1,231.70	\$882.36	\$1,058.83	\$704.30	\$845.16	\$802.90	\$963.48
56	\$1,073.82	\$1,288.59 \$1,346.03	\$923.11 \$964.26	\$1,107.73	\$736.83 \$769.68	\$884.20 \$923.61	\$839.99 \$877.43	\$1,007.99 \$1,052.92
57 58	\$1,121.69 \$1,172.78	\$1,346.03 \$1,407.34	\$964.26	\$1,157.11 \$1,209.82	\$769.68 \$804.73	\$923.61 \$965.68	\$877.43 \$917.40	\$1,052.92 \$1,100.88
59	\$1,198.10	\$1,437.71	\$1,029.94	\$1,235.93	\$822.11	\$986.53	\$937.20	\$1,124.64
60	\$1,249.19	\$1,561.48	\$1,073.86	\$1,342.33	\$857.16	\$1,071.45	\$977.17	\$1,221.46
61	\$1,293.37	\$1,616.72	\$1,111.85	\$1,389.81	\$887.48	\$1,109.35	\$1,011.73	\$1,264.66
62	\$1,322.37	\$1,652.96	\$1,136.77	\$1,420.97	\$907.38	\$1,134.22	\$1,034.41	\$1,293.02
63	\$1,358.73 \$1,380.82	\$1,698.41 \$1,726.03	\$1,168.03	\$1,460.04 \$1,483.78	\$932.33	\$1,165.41	\$1,062.86	\$1,328.57 \$1,350.17
64+	\$1,380.82	şı,/26.03	\$1,187.03	\$1,483.78	\$947.48	\$1,184.36	\$1,080.14	\$1,350.17

Company Name:	Capital Advanta Company								
Market:	Indivi	· · · · ·							
Product:	PPO an					1			
Effective Date of Rates:	January :	1, 2021			Ending date of	Rates:	December	<sup>•</sup> 31, 2021	
HIOS Plan ID (On Exchange)=>			45127PA	0020013	45127PA	0020013	45127PA0020013		
HIOS Plan ID (Off Exchange)=>	45127PA0		45127PA		45127PA		45127PA0020013		
Plan Marketing Name => Form # =>	PPO 5950/20/4 CAAC-Ind-PP		2150/10/2 CAAC-Ind-P		CAAC-Ind-P		PPO 2150/10/20 Combined w, CAAC-Ind-PPO-C-v0121		
Rating Area =>	9			5			g ar the line i		
Network =>	PP		PF		PF		PF		
Metal => Deductible =>	Silv \$5950 Med/R		Go \$2150 Med/F		Gc \$2150 Med/	na Rx Combined	Gc \$2150 Med/F		
Coinsurance =>	209		10		10		10		
Copays =>	\$40/\$85/\$400			D PCP/SPC/ER		PCP/SPC/ER	\$20/\$45/\$300		
OOP Maximum => Pediatric Dental (Yes/No) =>	\$8550 Med/R Ye		\$8550 Med/I Ye	es	\$8550 Med/I	es	\$8550 Med/I Ye		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$236.78	\$236.78	\$298.96	\$298.96	\$340.82	\$340.82	\$292.98	\$292.98	
15 16	\$257.82 \$265.87	\$257.82 \$265.87	\$325.54 \$335.70	\$325.54 \$335.70	\$371.11 \$382.69	\$371.11 \$382.69	\$319.03 \$328.98	\$319.03 \$328.98	
17	\$273.92	\$273.92	\$345.86	\$345.86	\$394.28	\$394.28	\$338.94	\$338.94	
18	\$282.59	\$282.59	\$356.80	\$356.80	\$406.75	\$406.75	\$349.66	\$349.66	
19 20	\$291.25 \$300.23	\$291.25 \$300.23	\$367.74 \$379.08	\$367.74 \$379.08	\$419.23 \$432.15	\$419.23 \$432.15	\$360.39 \$371.49	\$360.39 \$371.49	
20	\$309.51	\$317.25	\$390.80	\$400.57	\$445.51	\$456.65	\$382.98	\$392.56	
22	\$309.51	\$317.25	\$390.80	\$400.57	\$445.51	\$456.65	\$382.98	\$392.56	
23 24	\$309.51 \$309.51	\$317.25 \$317.25	\$390.80 \$390.80	\$400.57 \$400.57	\$445.51 \$445.51	\$456.65 \$456.65	\$382.98 \$382.98	\$392.56 \$392.56	
25	\$310.75	\$318.52	\$392.36	\$400.37	\$447.29	\$458.48	\$384.52	\$394.13	
26	\$316.94	\$324.87	\$400.18	\$410.18	\$456.20	\$467.61	\$392.18	\$401.98	
27 28	\$324.37 \$336.44	\$332.48 \$344.85	\$409.56 \$424.80	\$419.80 \$435.42	\$466.90 \$484.27	\$478.57 \$496.38	\$401.37 \$416.30	\$411.40 \$426.71	
28	\$346.35	\$355.00	\$437.31	\$448.24	\$498.53	\$490.38	\$410.50	\$439.27	
30	\$351.30	\$360.08	\$443.56	\$454.65	\$505.66	\$518.30	\$434.69	\$445.55	
31	\$358.73	\$367.69	\$452.94	\$464.26	\$516.35	\$529.26	\$443.88	\$454.98	
32 33	\$366.15 \$370.80	\$375.31 \$380.07	\$462.32 \$468.18	\$473.87 \$479.88	\$527.04 \$533.72	\$540.22 \$547.07	\$453.07 \$458.81	\$464.40 \$470.29	
34	\$375.75	\$385.14	\$474.43	\$486.29	\$540.85	\$554.37	\$464.94	\$476.57	
35	\$378.23	\$387.68	\$477.56	\$489.50	\$544.42	\$558.03	\$468.01	\$479.71	
36 37	\$380.70 \$383.18	\$390.22 \$392.76	\$480.68 \$483.81	\$492.70 \$495.91	\$547.98 \$551.54	\$561.68 \$565.33	\$471.07 \$474.13	\$482.85 \$485.99	
38	\$385.65	\$395.30	\$486.94	\$499.11	\$555.11	\$568.99	\$477.20	\$489.13	
39	\$390.61	\$400.37	\$493.19	\$505.52	\$562.24	\$576.29	\$483.33	\$495.41	
40 41	\$395.56 \$402.99	\$425.22 \$433.21	\$499.44 \$508.82	\$536.90 \$546.98	\$569.36 \$580.06	\$612.07 \$623.56	\$489.45 \$498.65	\$526.16 \$536.04	
42	\$410.11	\$440.86	\$517.81	\$556.65	\$590.30	\$634.58	\$507.45	\$545.51	
43	\$420.01	\$451.51	\$530.32	\$570.09	\$604.56	\$649.90	\$519.71	\$558.69	
44 45	\$432.39 \$446.94	\$464.82 \$491.63	\$545.95 \$564.32	\$586.89 \$620.75	\$622.38 \$643.32	\$669.06 \$707.65	\$535.03 \$553.03	\$575.16 \$608.33	
46	\$464.27	\$510.70	\$586.20	\$644.82	\$668.27	\$735.09	\$574.48	\$631.92	
47	\$483.77	\$532.15	\$610.82	\$671.90	\$696.34	\$765.97	\$598.60	\$658.46	
48 49	\$506.05 \$528.03	\$556.66 \$580.83	\$638.96 \$666.70	\$702.85 \$733.38	\$728.41 \$760.04	\$801.25 \$836.05	\$626.18 \$653.37	\$688.80 \$718.71	
50	\$552.79	\$635.71	\$697.97	\$802.66	\$795.68	\$915.04	\$684.01	\$786.61	
51	\$577.24	\$663.83	\$728.84	\$838.17	\$830.88	\$955.51	\$714.27	\$821.40	
52 53	\$604.17 \$631.41	\$694.80 \$726.12	\$762.84 \$797.23	\$877.27 \$916.82	\$869.64 \$908.84	\$1,000.09 \$1,045.17	\$747.58 \$781.29	\$859.72 \$898.48	
54	\$660.81	\$759.93	\$834.36	\$959.51	\$951.17	\$1,043.17	\$817.67	\$940.32	
55	\$690.21	\$828.26	\$871.48	\$1,045.78	\$993.49	\$1,192.19	\$854.05	\$1,024.87	
56 57	\$722.09 \$754.28	\$866.51 \$905.14	\$911.74 \$952.38	\$1,094.08 \$1,142.86	\$1,039.38 \$1,085.71	\$1,247.26 \$1,302.86	\$893.50 \$933.33	\$1,072.20 \$1,120.00	
58	\$788.64	\$946.37	\$995.76	\$1,142.80	\$1,135.16	\$1,362.20	\$975.84	\$1,120.00	
59	\$805.66	\$966.80	\$1,017.25	\$1,220.70	\$1,159.67	\$1,391.60	\$996.91	\$1,196.29	
60 61	\$840.02 \$869.73	\$1,050.02 \$1,087.17	\$1,060.63 \$1,098.15	\$1,325.79 \$1,372.69	\$1,209.12 \$1,251.89	\$1,511.40 \$1,564.86	\$1,039.42 \$1,076.19	\$1,299.27 \$1,345.23	
62	\$869.73 \$889.23	\$1,087.17 \$1,111.54	\$1,098.15 \$1,122.77	\$1,372.69 \$1,403.46	\$1,251.89 \$1,279.96	\$1,564.86 \$1,599.94	\$1,076.19 \$1,100.31	\$1,345.23 \$1,375.39	
63	\$913.68	\$1,142.10	\$1,153.64	\$1,442.05	\$1,315.15	\$1,643.94	\$1,130.57	\$1,413.21	
64+	\$928.53	\$1,160.68	\$1,172.39	\$1,465.50	\$1,336.53	\$1,670.67	\$1,148.94	\$1,436.19	

Company Name:	Capital Advanta Company								
Market									
Product: Effective Date of Rates:					Ending date of	Rates:	Decembe	r 31 2021	
Lifective Date of Nates.	January	1, 2021			Linuting date of	Nates.	December	51, 2021	
HIOS Plan ID (On Exchange)=>	45127PA		45127PA		45127PA		45127PA0020022		
HIOS Plan ID (Off Exchange)=>	45127PA		45127PA		45127PA		45127PA0020022		
Plan Marketing Name => Form # =>	CAAC-Ind-PF		CAAC-Ind-P		CAAC-Ind-P		O Choice 2000/0/30 Combined CAAC-Ind-PPOChoice-C-v0121		
Rating Area =>	6				9		7		
Network =>	PP	-	PF	-	PF		PF		
Metal => Deductible =>	Bror \$8550 Med/R		Bro \$8550 Med/I		Bro \$8550 Med/I	nze Rx Combined	Go \$2000 Med/I		
Coinsurance =>	09		0		0		0		
Copays =>	\$75/\$0/\$0 P		\$75/\$0/\$0		\$75/\$0/\$0		\$30/\$50/\$200		
OOP Maximum => Pediatric Dental (Yes/No) =>	\$8550 Med/R Ye		\$8550 Med/I	Rx Combined es		Rx Combined	\$8550 Med/I Ye		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$148.15	\$148.15	\$168.89	\$168.89	\$145.19	\$145.19	\$290.06	\$290.06	
15	\$161.32	\$161.32	\$183.90	\$183.90	\$158.09	\$158.09	\$315.84	\$315.84	
16 17	\$166.35 \$171.39	\$166.35 \$171.39	\$189.64 \$195.38	\$189.64 \$195.38	\$163.03 \$167.96	\$163.03 \$167.96	\$325.70 \$335.56	\$325.70 \$335.56	
18	\$176.81	\$176.81	\$201.57	\$201.57	\$173.28	\$173.28	\$346.18	\$346.18	
19	\$182.23	\$182.23	\$207.75	\$207.75	\$178.59	\$178.59	\$356.79	\$356.79	
20 21	\$187.85 \$193.66	\$187.85 \$198.50	\$214.15 \$220.77	\$214.15 \$226.29	\$184.09 \$189.79	\$184.09 \$194.53	\$367.79 \$379.16	\$367.79 \$388.64	
21 22	\$193.66	\$198.50	\$220.77	\$226.29	\$189.79	\$194.55 \$194.53	\$379.16	\$388.64 \$388.64	
23	\$193.66	\$198.50	\$220.77	\$226.29	\$189.79	\$194.53	\$379.16	\$388.64	
24	\$193.66	\$198.50	\$220.77	\$226.29	\$189.79	\$194.53	\$379.16	\$388.64	
25 26	\$194.43 \$198.31	\$199.30 \$203.27	\$221.66 \$226.07	\$227.20 \$231.72	\$190.55 \$194.34	\$195.31 \$199.20	\$380.68 \$388.26	\$390.20 \$397.97	
20	\$202.96	\$203.27	\$231.37	\$237.15	\$198.90	\$155.20	\$397.36	\$407.30	
28	\$210.51	\$215.77	\$239.98	\$245.98	\$206.30	\$211.46	\$412.15	\$422.46	
29	\$216.71	\$222.12	\$247.04	\$253.22	\$212.37	\$217.68	\$424.28	\$434.89	
30 31	\$219.80 \$224.45	\$225.30 \$230.06	\$250.58 \$255.88	\$256.84 \$262.27	\$215.41 \$219.96	\$220.79 \$225.46	\$430.35 \$439.45	\$441.11 \$450.44	
32	\$229.10	\$234.83	\$261.17	\$267.70	\$224.52	\$230.13	\$448.55	\$459.76	
33	\$232.00	\$237.80	\$264.49	\$271.10	\$227.36	\$233.05	\$454.24	\$465.59	
34 35	\$235.10 \$236.65	\$240.98 \$242.57	\$268.02 \$269.78	\$274.72 \$276.53	\$230.40 \$231.92	\$236.16 \$237.72	\$460.31 \$463.34	\$471.81 \$474.92	
36	\$238.20	\$244.16	\$271.55	\$278.34	\$233.44	\$239.27	\$466.37	\$478.03	
37	\$239.75	\$245.74	\$273.32	\$280.15	\$234.96	\$240.83	\$469.41	\$481.14	
38	\$241.30	\$247.33	\$275.08	\$281.96	\$236.47	\$242.39	\$472.44	\$484.25	
39 40	\$244.40 \$247.50	\$250.51 \$266.06	\$278.61 \$282.15	\$285.58 \$303.31	\$239.51 \$242.55	\$245.50 \$260.74	\$478.50 \$484.57	\$490.47 \$520.91	
41	\$252.15	\$271.06	\$287.45	\$309.00	\$247.10	\$265.64	\$493.67	\$530.70	
42	\$256.60	\$275.84	\$292.52	\$314.46	\$251.47	\$270.33	\$502.39	\$540.07	
43 44	\$262.80 \$270.54	\$282.51 \$290.83	\$299.59 \$308.42	\$322.06 \$331.55	\$257.54 \$265.13	\$276.86 \$285.02	\$514.53 \$529.69	\$553.11 \$569.42	
45	\$279.65	\$307.61	\$318.80	\$350.67	\$274.05	\$301.46	\$547.51	\$602.26	
46	\$290.49	\$319.54	\$331.16	\$364.27	\$284.68	\$313.15	\$568.75	\$625.62	
47 48	\$302.69 \$316.63	\$332.96 \$348.30	\$345.07 \$360.96	\$379.57 \$397.06	\$296.64 \$310.30	\$326.30 \$341.33	\$592.63 \$619.93	\$651.90 \$681.93	
48 49	\$316.63	\$348.30 \$363.42	\$360.96	\$397.06 \$414.30	\$310.30	\$341.33 \$356.15	\$619.93 \$646.85	\$681.93 \$711.54	
50	\$345.88	\$397.76	\$394.30	\$453.44	\$338.96	\$389.80	\$677.19	\$778.76	
51	\$361.18	\$415.35	\$411.74	\$473.50	\$353.95	\$407.05	\$707.14	\$813.21	
52 53	\$378.02 \$395.07	\$434.73 \$454.33	\$430.95 \$450.38	\$495.59 \$517.93	\$370.46 \$387.17	\$426.03 \$445.24	\$740.13 \$773.49	\$851.15 \$889.52	
54	\$413.46	\$475.48	\$471.35	\$542.05	\$405.19	\$465.97	\$809.52	\$930.94	
55	\$431.86	\$518.23	\$492.32	\$590.79	\$423.22	\$507.87	\$845.54	\$1,014.64	
56 57	\$451.81 \$471.95	\$542.17 \$566.34	\$515.06 \$538.02	\$618.07 \$645.63	\$442.77 \$462.51	\$531.33 \$555.01	\$884.59 \$924.02	\$1,061.51 \$1,108.83	
57	\$471.95 \$493.45	\$566.34 \$592.13	\$538.02 \$562.53	\$645.63 \$675.03	\$462.51 \$483.58	\$555.01 \$580.29	\$924.02 \$966.11	\$1,108.83 \$1,159.33	
59	\$504.10	\$604.92	\$574.67	\$689.60	\$494.02	\$592.82	\$986.96	\$1,184.36	
60	\$525.59	\$656.99	\$599.18	\$748.97	\$515.08	\$643.85	\$1,029.05	\$1,286.31	
61 62	\$544.18 \$556.39	\$680.23 \$695.48	\$620.37 \$634.28	\$775.46 \$792.85	\$533.30 \$545.26	\$666.63 \$681.57	\$1,065.45 \$1,089.34	\$1,331.81 \$1,361.67	
63	\$571.68	\$093.48 \$714.61	\$651.72	\$814.65	\$560.25	\$700.31	\$1,089.34	\$1,399.12	
64+	\$580.97	\$726.22	\$662.31	\$827.90	\$569.36	\$711.70	\$1,137.48	\$1,421.86	

Company Name:	Capital Advanta Company								
Market:									
Product: Effective Date of Rates:					Ending date of	Rates:	Decembe	31, 2021	
		_,							
HIOS Plan ID (On Exchange)=>			45127PA		45127PA		45127PA0020026		
HIOS Plan ID (Off Exchange)=> Plan Marketing Name =>		45127PA0020023 hoice 3950/20/35 CombineD Cho		.0020024 20/35 Combine	45127PA PO Choice 7100		45127PA0020026 Gold Easy Blue PPO 0/0/25		
Form # =>	•		•	•	CAAC-Ind-PPO		CAAC-Ind-P		
Rating Area =>	7		-		7		6		
Network => Metal =>	PP		PF		PF		PF		
Deductible =>	Silv \$3950 Med/R		\$4000 Med/I	ver Rx Combined	Bro \$7100 Med/F		Go \$0 /\$0 I		
Coinsurance =>	20		20		0		0	-	
Copays =>	\$35/\$65/\$400			D PCP/SPC/ER	\$50/\$85/\$0		\$25/\$50/\$200		
OOP Maximum => Pediatric Dental (Yes/No) =>	\$8550 Med/R Ye		\$8550 Med/I	Rx Combined es	\$8550 Med/I	Rx Combined es	\$8000 Med/I Ye		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$235.87	\$235.87	\$301.96	\$301.96	\$207.41	\$207.41	\$310.35	\$310.35	
15	\$256.83	\$256.83	\$328.81	\$328.81	\$225.85	\$225.85	\$337.93	\$337.93	
16 17	\$264.85 \$272.87	\$264.85 \$272.87	\$339.07 \$349.33	\$339.07 \$349.33	\$232.90 \$239.95	\$232.90 \$239.95	\$348.48 \$359.03	\$348.48 \$359.03	
18	\$281.50	\$281.50	\$360.38	\$360.38	\$235.55	\$235.55	\$370.39	\$370.39	
19	\$290.13	\$290.13	\$371.44	\$371.44	\$255.13	\$255.13	\$381.74	\$381.74	
20	\$299.07	\$299.07	\$382.88	\$382.88	\$262.99	\$262.99	\$393.51	\$393.51	
21 22	\$308.32 \$308.32	\$316.03 \$316.03	\$394.72 \$394.72	\$404.59 \$404.59	\$271.13 \$271.13	\$277.90 \$277.90	\$405.68 \$405.68	\$415.82 \$415.82	
23	\$308.32	\$316.03	\$394.72	\$404.59	\$271.13	\$277.90	\$405.68	\$415.82	
24	\$308.32	\$316.03	\$394.72	\$404.59	\$271.13	\$277.90	\$405.68	\$415.82	
25	\$309.56	\$317.30	\$396.30	\$406.21	\$272.21	\$279.02	\$407.30	\$417.49	
26 27	\$315.72 \$323.12	\$323.62 \$331.20	\$404.20 \$413.67	\$414.30 \$424.01	\$277.63 \$284.14	\$284.57 \$291.24	\$415.42 \$425.15	\$425.80 \$435.78	
28	\$335.15	\$343.53	\$429.07	\$439.79	\$294.71	\$302.08	\$440.97	\$452.00	
29	\$345.02	\$353.64	\$441.70	\$452.74	\$303.39	\$310.97	\$453.96	\$465.30	
30 31	\$349.95	\$358.70 \$366.28	\$448.01	\$459.21	\$307.73	\$315.42	\$460.45	\$471.96	
31	\$357.35 \$364.75	\$300.28	\$457.49 \$466.96	\$468.92 \$478.63	\$314.24 \$320.74	\$322.09 \$328.76	\$470.18 \$479.92	\$481.94 \$491.92	
33	\$369.37	\$378.61	\$472.88	\$484.70	\$324.81	\$332.93	\$486.00	\$498.15	
34	\$374.31	\$383.66	\$479.20	\$491.18	\$329.15	\$337.38	\$492.50	\$504.81	
35 36	\$376.77 \$379.24	\$386.19 \$388.72	\$482.35 \$485.51	\$494.41 \$497.65	\$331.32 \$333.49	\$339.60 \$341.82	\$495.74 \$498.99	\$508.13 \$511.46	
37	\$381.71	\$391.25	\$488.67	\$500.89	\$335.65	\$344.05	\$502.23	\$514.79	
38	\$384.17	\$393.78	\$491.83	\$504.12	\$337.82	\$346.27	\$505.48	\$518.11	
39	\$389.11	\$398.83	\$498.14	\$510.60	\$342.16	\$350.72	\$511.97	\$524.77	
40 41	\$394.04 \$401.44	\$423.59 \$431.55	\$504.46 \$513.93	\$542.29 \$552.48	\$346.50 \$353.01	\$372.49 \$379.48	\$518.46 \$528.20	\$557.34 \$567.81	
42	\$408.53	\$439.17	\$523.01	\$562.24	\$359.24	\$386.19	\$537.53	\$577.84	
43	\$418.40	\$449.78	\$535.64	\$575.81	\$367.92	\$395.51	\$550.51	\$591.80	
44 45	\$430.73	\$463.03	\$551.43	\$592.79	\$378.76 \$391.51	\$407.17	\$566.73	\$609.24	
45	\$445.22 \$462.49	\$489.74 \$508.74	\$569.98 \$592.09	\$626.98 \$651.30	\$406.69	\$430.66 \$447.36	\$585.80 \$608.52	\$644.38 \$669.37	
47	\$481.91	\$530.10	\$616.96	\$678.65	\$423.77	\$466.15	\$634.08	\$697.49	
48	\$504.11	\$554.52	\$645.38	\$709.91	\$443.29	\$487.62	\$663.29	\$729.62	
49 50	\$526.00 \$550.67	\$578.60 \$633.27	\$673.40 \$704.98	\$740.74 \$810.73	\$462.54 \$484.23	\$508.80 \$556.87	\$692.09 \$724.54	\$761.30 \$833.23	
50	\$550.67 \$575.03	\$661.28	\$704.98 \$736.16	\$810.73 \$846.59	\$484.23 \$505.65	\$556.87 \$581.50	\$724.54 \$756.59	\$833.23 \$870.08	
52	\$601.85	\$692.13	\$770.50	\$886.08	\$529.24	\$608.62	\$791.89	\$910.67	
53	\$628.98	\$723.33	\$805.24	\$926.02	\$553.10	\$636.06	\$827.59	\$951.73	
54 55	\$658.27 \$687.56	\$757.01 \$825.08	\$842.74 \$880.24	\$969.15 \$1,056.28	\$578.85 \$604.61	\$665.68 \$725.53	\$866.13 \$904.67	\$996.05 \$1,085.60	
56	\$719.32	\$863.18	\$920.89	\$1,050.28	\$632.54	\$723.33 \$759.04	\$946.45	\$1,085.00	
57	\$751.39	\$901.66	\$961.94	\$1,154.33	\$660.73	\$792.88	\$988.64	\$1,186.37	
58	\$785.61	\$942.73	\$1,005.76	\$1,206.91	\$690.83	\$829.00	\$1,033.67	\$1,240.41	
59 60	\$802.57 \$836.79	\$963.08 \$1,045.99	\$1,027.47 \$1,071.28	\$1,232.96 \$1,339.10	\$705.74 \$735.84	\$846.89 \$919.80	\$1,055.99 \$1,101.02	\$1,267.18 \$1,376.27	
61	\$866.39	\$1,082.99	\$1,109.18	\$1,335.10	\$761.86	\$952.33	\$1,139.96	\$1,424.95	
62	\$885.82	\$1,107.27	\$1,134.04	\$1,417.56	\$778.95	\$973.68	\$1,165.52	\$1,456.90	
63	\$910.17	\$1,137.72	\$1,165.23	\$1,456.54	\$800.36	\$1,000.46	\$1,197.57	\$1,496.96	
64+	\$924.96	\$1,156.22	\$1,184.17	\$1,480.22	\$813.38	\$1,016.72	\$1,217.03	\$1,521.30	

<b>6</b>	Capital Advanta		Ĭ						
Company Name: Market:	Company Indivi	· · · · ·							
Product:	PPO an								
Effective Date of Rates:	January	1, 2021			Ending date of	Rates:	Decembe	r 31, 2021	
HIOS Plan ID (On Exchange)=>	/5127DA	1020026	45127PA	0020026	45127PA	01/0002			
HIOS Plan ID (Off Exchange)=>				0020026	45127PA		45127PA0140003		
Plan Marketing Name =>	Gold Easy Blue	e PPO 0/0/25	Gold Easy Blu	e PPO 0/0/25	0	• •	dvantage EPO 5	950/20/40 Con	
Form # =>	CAAC-Ind-PI		CAAC-Ind-P		CAAC-Ind-El		CAAC-Ind-E		
Rating Area => Network =>	7 PP		PF		EP		EF		
Metal =>	Go		Go		Go		Silv		
Deductible =>	\$0 /\$0 N		\$0 /\$0 I		\$2150 Med/H		\$5950 Med/I		
Coinsurance =>	09		0		10		20		
Copays => OOP Maximum =>	\$25/\$50/\$200 \$8000 Med/R		\$25/\$50/\$200 \$8000 Med/F		\$20/\$45/\$300 \$8550 Med/H		\$40/\$85/\$400 \$8550 Med/I	PCP/SPC/ER Bx Combined	
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Ye		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$353.79	\$353.79	\$304.14	\$304.14	\$268.36	\$268.36	\$217.32	\$217.32	
15 16	\$385.24 \$397.27	\$385.24 \$397.27	\$331.17 \$341.51	\$331.17 \$341.51	\$292.22 \$301.34	\$292.22 \$301.34	\$236.64 \$244.02	\$236.64 \$244.02	
10	\$409.29	\$409.29	\$351.85	\$351.85	\$310.46	\$301.34 \$310.46	\$251.41	\$251.41	
18	\$422.24	\$422.24	\$362.98	\$362.98	\$320.28	\$320.28	\$259.37	\$259.37	
19	\$435.19	\$435.19	\$374.11	\$374.11	\$330.10	\$330.10	\$267.32	\$267.32	
20 21	\$448.60 \$462.48	\$448.60 \$474.04	\$385.64 \$397.57	\$385.64 \$407.51	\$340.28 \$350.80	\$340.28 \$359.57	\$275.56 \$284.08	\$275.56 \$291.18	
21 22	\$462.48	\$474.04 \$474.04	\$397.57	\$407.51	\$350.80	\$359.57 \$359.57	\$284.08	\$291.18 \$291.18	
23	\$462.48	\$474.04	\$397.57	\$407.51	\$350.80	\$359.57	\$284.08	\$291.18	
24	\$462.48	\$474.04	\$397.57	\$407.51	\$350.80	\$359.57	\$284.08	\$291.18	
25	\$464.33	\$475.93	\$399.16	\$409.14	\$352.20	\$361.01	\$285.22	\$292.35	
26 27	\$473.57 \$484.67	\$485.41 \$496.79	\$407.11 \$416.65	\$417.29 \$427.07	\$359.22 \$367.64	\$368.20 \$376.83	\$290.90 \$297.72	\$298.17 \$305.16	
27	\$502.71	\$515.28	\$432.15	\$442.96	\$381.32	\$370.85	\$308.79	\$316.51	
29	\$517.51	\$530.45	\$444.88	\$456.00	\$392.55	\$402.36	\$317.89	\$325.83	
30	\$524.91	\$538.03	\$451.24	\$462.52	\$398.16	\$408.11	\$322.43	\$330.49	
31	\$536.01	\$549.41	\$460.78	\$472.30	\$406.58	\$416.74	\$329.25	\$337.48	
32 33	\$547.11 \$554.05	\$560.79 \$567.90	\$470.32 \$476.28	\$482.08 \$488.19	\$415.00 \$420.26	\$425.37 \$430.76	\$336.07 \$340.33	\$344.47 \$348.84	
34	\$561.44	\$575.48	\$482.65	\$494.71	\$425.87	\$436.52	\$344.87	\$353.49	
35	\$565.14	\$579.27	\$485.83	\$497.97	\$428.68	\$439.39	\$347.15	\$355.82	
36	\$568.84	\$583.07	\$489.01	\$501.23	\$431.48	\$442.27	\$349.42	\$358.15	
37 38	\$572.54 \$576.24	\$586.86 \$590.65	\$492.19 \$495.37	\$504.49 \$507.75	\$434.29 \$437.10	\$445.15 \$448.02	\$351.69 \$353.96	\$360.48 \$362.81	
39	\$576.24	\$598.23	\$495.37 \$501.73	\$507.75 \$514.27	\$437.10 \$442.71	\$448.02 \$453.78	\$358.51	\$367.47	
40	\$591.04	\$635.37	\$508.09	\$546.20	\$448.32	\$481.95	\$363.05	\$390.28	
41	\$602.14	\$647.30	\$517.63	\$556.45	\$456.74	\$491.00	\$369.87	\$397.61	
42	\$612.78	\$658.74	\$526.78	\$566.28	\$464.81	\$499.67	\$376.41	\$404.64	
43 44	\$627.58 \$646.08	\$674.65 \$694.53	\$539.50 \$555.40	\$579.96 \$597.06	\$476.04 \$490.07	\$511.74 \$526.82	\$385.50 \$396.86	\$414.41 \$426.62	
45	\$667.81	\$734.60	\$574.09	\$631.49	\$506.56	\$557.21	\$410.21	\$451.23	
46	\$693.71	\$763.08	\$596.35	\$655.98	\$526.20	\$578.82	\$426.12	\$468.73	
47	\$722.85	\$795.13	\$621.40	\$683.54	\$548.30	\$603.13	\$444.02	\$488.42	
48 49	\$756.15	\$831.76	\$650.02	\$715.02	\$573.56	\$630.91	\$464.47	\$510.92	
49 50	\$788.98 \$825.98	\$867.88 \$949.88	\$678.25 \$710.05	\$746.07 \$816.56	\$598.46 \$626.53	\$658.31 \$720.51	\$484.64 \$507.37	\$533.10 \$583.47	
51	\$862.52	\$991.89	\$741.46	\$852.68	\$654.24	\$752.38	\$529.81	\$609.28	
52	\$902.75	\$1,038.16	\$776.05	\$892.46	\$684.76	\$787.48	\$554.52	\$637.70	
53	\$943.45	\$1,084.97	\$811.04	\$932.69	\$715.63	\$822.98	\$579.52	\$666.45	
54 55	\$987.38 \$1,031.32	\$1,135.49 \$1,237.58	\$848.80 \$886.57	\$976.12 \$1,063.89	\$748.96 \$782.28	\$861.30 \$938.74	\$606.51 \$633.50	\$697.49 \$760.20	
56	\$1,031.32	\$1,237.38 \$1,294.75	\$927.52	\$1,113.03	\$782.28	\$958.74 \$982.10	\$662.76	\$795.31	
57	\$1,127.05	\$1,352.46	\$968.87	\$1,162.64	\$854.90	\$1,025.88	\$692.30	\$830.76	
58	\$1,178.39	\$1,414.06	\$1,013.00	\$1,215.60	\$893.84	\$1,072.61	\$723.84	\$868.60	
59 60	\$1,203.82	\$1,444.59 \$1,568.95	\$1,034.87	\$1,241.84 \$1,248.74	\$913.13 \$952.07	\$1,095.76 \$1,190.09	\$739.46	\$887.35 \$963.74	
61	\$1,255.16 \$1,299.56	\$1,568.95 \$1,624.44	\$1,079.00 \$1,117.16	\$1,348.74 \$1,396.45	\$952.07 \$985.75	\$1,190.09 \$1,232.19	\$770.99 \$798.26	\$963.74 \$997.83	
62	\$1,328.69	\$1,660.86	\$1,142.21	\$1,427.76	\$1,007.85	\$1,259.81	\$816.16	\$1,020.20	
63	\$1,365.23	\$1,706.53	\$1,173.62	\$1,467.02	\$1,035.56	\$1,294.45	\$838.60	\$1,048.26	
64+	\$1,387.43	\$1,734.28	\$1,192.70	\$1,490.87	\$1,052.39	\$1,315.50	\$852.23	\$1,065.30	

	Capital Advantage Assurance
Company Name:	Company (CAAC)
Market:	Individual
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2021

Ending date of Rates:	December 31, 2021
Ending date of Rates:	December 31, 2021

HIOS Plan ID (On Exchange)=>	45127PA	0140004	45127PA	0140005				
HIOS Plan ID (Off Exchange)=>	45127PA	0140004	45127PA0140005					
Plan Marketing Name =>			Advantage EPO 8000/0/50 Cor					
Form # =>		PO-C-V0121		PO-C-V0121				
Rating Area =>								
Network =>	EF	ver	EPO Bronze					
Metal => Deductible =>	\$6000 Med/I		\$8000 Med/I					
Coinsurance =>		1%	\$8000 ivied/i					
Copays =>		D PCP/SPC/ER	\$50/\$85/\$0					
OOP Maximum =>	\$8550 Med/I		\$8550 Med/I					
Pediatric Dental (Yes/No) =>	Y			es				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$277.17	\$277.17	\$194.06	\$194.06				
15	\$301.81	\$301.81	\$211.31	\$211.31				
16	\$311.23	\$311.23	\$217.90	\$217.90				
17	\$320.65	\$320.65	\$224.50	\$224.50				
18	\$330.80	\$330.80	\$231.60	\$231.60				
19 20	\$340.94	\$340.94	\$238.70	\$238.70				
20	\$351.45	\$351.45	\$246.06 \$253.67	\$246.06 \$260.01				
21 22	\$362.32 \$362.32	\$371.38 \$371.38	\$253.67 \$253.67	\$260.01 \$260.01				
22	\$362.32	\$371.38	\$253.67	\$260.01				
24	\$362.32	\$371.38	\$253.67	\$260.01				
25	\$363.77	\$372.86	\$254.68	\$261.05				
26	\$371.02	\$380.29	\$259.76	\$266.25				
27	\$379.71	\$389.20	\$265.85	\$272.49				
28	\$393.84	\$403.69	\$275.74	\$282.63				
29	\$405.44	\$415.57	\$283.86	\$290.95				
30	\$411.23	\$421.51	\$287.92	\$295.11				
31	\$419.93	\$430.43	\$294.00	\$301.35				
32	\$428.62	\$439.34	\$300.09	\$307.59				
33	\$434.06	\$444.91	\$303.90	\$311.49				
34 35	\$439.86	\$450.85	\$307.96	\$315.65				
36	\$442.76 \$445.65	\$453.82 \$456.79	\$309.98 \$312.01	\$317.73 \$319.81				
37	\$443.03	\$450.75	\$312.01	\$321.89				
38	\$451.45	\$462.74	\$316.07	\$323.97				
39	\$457.25	\$468.68	\$320.13	\$328.13				
40	\$463.04	\$497.77	\$324.19	\$348.50				
41	\$471.74	\$507.12	\$330.28	\$355.05				
42	\$480.07	\$516.08	\$336.11	\$361.32				
43	\$491.67	\$528.54	\$344.23	\$370.05				
44	\$506.16	\$544.12	\$354.38	\$380.96				
45	\$523.19	\$575.51	\$366.30	\$402.93				
46	\$543.48	\$597.83	\$380.50	\$418.56				
47 48	\$566.31	\$622.94	\$396.49	\$436.13				
48 49	\$592.39 \$618.12	\$651.63	\$414.75 \$432.76	\$456.23 \$476.04				
49 50	\$618.12 \$647.10	\$679.93 \$744.17	\$432.76 \$453.05	\$476.04 \$521.01				
50	\$675.73	\$777.09	\$473.09	\$544.06				
52	\$707.25	\$813.34	\$495.16	\$569.44				
53	\$739.13	\$850.00	\$517.49	\$595.11				
54	\$773.55	\$889.59	\$541.59	\$622.82				
55	\$807.97	\$969.57	\$565.68	\$678.82				
56	\$845.29	\$1,014.35	\$591.81	\$710.17				
57	\$882.97	\$1,059.57	\$618.19	\$741.83				
58	\$923.19	\$1,107.83	\$646.35	\$775.62				
59	\$943.12	\$1,131.74	\$660.30	\$792.36				
60	\$983.34	\$1,229.17	\$688.46	\$860.58				
61	\$1,018.12	\$1,272.65	\$712.81	\$891.02				
62	\$1,040.95	\$1,301.18	\$728.79 \$749.92	\$910.99				
63 64+	\$1,069.57 \$1,086.95	\$1,336.96 \$1,358.70	\$748.83 \$761.00	\$936.04 \$951.26				
04+	\$T'090'32	ş1,358.70	\$/01.UU	\$951.26				

#### Capital Advantage Assurance Company (CAAC) Individual Plan Design Summary

Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
Bronze PPO 8000/0/50	PPO	Bronze	On/Off	РРО	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
Silver PPO 6000/20/40	РРО	Silver	On/Off	РРО	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
Silver PPO 5950/20/40	PPO	Silver	Off	РРО	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
Gold PPO 2150/10/20	РРО	Gold	On/Off	РРО	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
Catastrophic PPO 8550/0/75	PPO	Catastrophic	On/Off	PPO	6,7,9	All
						Lancaster
						Lancaster Lancaster
			,			Lancaster
Gold Easy Blue PPO 0/0/25	PPO	Gold	On/Off	РРО	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
Gold Valley Advantage EPO 2150/10/20	EPO	Gold	On/Off	Valley Advantage EPO	6	Lehigh and Northampton
Silver Valley Advantage EPO 5950/20/40	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
						Lehigh and Northampton Lehigh and Northampton
	Bronze PPO 8000/0/50 Silver PPO 6000/20/40 Silver PPO 5950/20/40 Gold PPO 2150/10/20 Catastrophic PPO 8550/0/75 Gold PPO Choice 2000/0/30 Silver PPO Choice 3950/20/35 Bronze PPO Choice 3950/20/35 Bronze PPO Choice 7100/0/50 Gold Easy Blue PPO 0/0/25	Bronze PPO 8000/0/50     PPO       Bronze PPO 6000/20/40     PPO       Silver PPO 6000/20/40     PPO       Silver PPO 5950/20/40     PPO       Gold PPO 2150/10/20     PPO       Catastrophic PPO 8550/0/75     PPO       Gold PPO 2150/10/20     PPO       Silver PPO Choice 3950/20/35     PPO       Silver PPO Choice 7100/0/50     PPO       Gold Easy Blue PPO 0/0/25     PPO       Gold Valley Advantage EPO 2150/10/20     EPO       Silver Valley Advantage EPO 6000/20/40     EPO	Bronze PPO 8000/0/50PPOBronzeBronze PPO 6000/20/40PPOSilverSilver PPO 6000/20/40PPOSilverSilver PPO 5950/20/40PPOSilverGold PPO 2150/10/20PPOGoldCatastrophic PPO 8550/0/75 Gold PPO Choice 2000/0/30 Silver PPO Choice 3950/20/35 Bronze PPO Choice 3950/20/35 Bronze PPO Choice 7100/0/50PPOGold Easy Blue PPO 0/0/25PPOGoldGold Valley Advantage EPO 2150/10/20 Silver Valley Advantage EPO 5950/20/40 Silver Valley Advantage EPO 6000/20/40EPO	Plan Marketing NameProductMetalExchangeBronze PPO 8000/0/50PPOBronzeOn/OffSilver PPO 6000/20/40PPOSilverOn/OffSilver PPO 5950/20/40PPOSilverOffGold PPO 2150/10/20PPOGoldOn/OffCatastrophic PPO 8550/0/75PPOGoldOn/OffGold PPO 2150/10/20PPOGoldOn/OffSilver PPO Choice 3950/20/35PPOSilverOffSilver PPO Choice 3950/20/35PPOSilverOffSilver PPO Choice 7100/0/50PPOSilverOffGold Easy Blue PPO 0/0/25PPOGoldOn/OffGold Valley Advantage EPO 2150/10/20EPOGoldOn/OffSilver Valley Advantage EPO 5950/20/40EPOSilverOffSilver Valley Advantage EPO 5950/20/40EPOSilverOffSilver Valley Advantage EPO 6000/20/40EPOSilverOn/Off	Plan Marketing NameProductMetailExchangeNetworkBronze PPO 8000/0/50PPOBronzeOn/OffPPOSilver PPO 6000/20/40PPOSilverOn/OffPPOSilver PPO 5950/20/40PPOSilverOffPPOGold PPO 2150/10/20PPOGoldOn/OffPPOGold PPO 2150/10/20PPOGoldOn/OffPPOGold PPO 2150/10/20PPOGoldOn/OffPPOGold PPO 2150/10/20PPOGoldOn/OffPPOGold PPO 2150/10/20PPOSilverOffPPOGold PPO 2150/10/20PPOSilverOn/OffPPOGold PPO Choice 3950/20/35PPOSilverOn/OffPPOSilver PPO Choice 4000/20/35PPOSilverOn/OffPPO ChoiceGold Easy Blue PPO 0/0/25PPOGoldOn/OffPPOGold Valley Advantage EPO 2150/10/20EPOGoldOn/OffValley Advantage EPOSilver Valley Advantage EPO 5950/20/40EPOSilverOffValley Advantage EPOSilver Valley Advantage EPO 6000/20/40EPOSilverOn/OffValley Advantage EPO	Plan Marketing NameProductMetalExchangeNetworkRating AreaBronze PPO 8000/0/50PPOBronzeOn/OffPPO6,7,9Silver PPO 6000/20/40PPOSilverOn/OffPPO6,7,9Silver PPO 5950/20/40PPOSilverOffPPO6,7,9Gold PPO 2150/10/20PPOGoldOn/OffPPO6,7,9Gold PPO 2150/10/20PPOGoldOn/OffPPO6,7,9Gold PPO 2150/10/20PPOGoldOn/OffPPO6,7,9Gold PPO Choice 3950/20/35PPOGoldOn/OffPPO6,7,9Silver PPO Choice 3950/20/35PPOSilverOn/OffPPO6,7,9Silver PPO Choice 2100/0/30PPOSilverOn/OffPPO Choice7Gold Easy Blue PPO 0/0/25PPOGoldOn/OffPPO6,7,9Gold Valley Advantage EPO 150/10/20EPOGoldOn/OffValley Advantage EPO6Silver Valley Advantage EPO 5950/20/40EPOSilverOn/OffValley Advantage EPO6

#### Company Name Capital Advantage Assurance Company (CAAC) Market Individual

#### RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	RATING AREA 6 RA									RATING	AREA 7			RATING AREA 9	)										
	02-01-2020 Number of Cove	red Lives by Ra	ating County		817	626	5,089	433	95	5,436	801	1,469	558	472	1,699	2,850	3,818	6,482	1,668	1,283	1,121	219	154	575	293
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adam	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0020020	Bronze PPO 8000/0/50	PPO	Bronze	On/Off	\$281.67	\$281.67	_	\$281.67		\$281.67	\$281.67	\$281.67		\$281.67	\$321.1	0 \$321.10		\$321.10	\$276.04	\$276.04	\$276.04	\$276.04	\$276.04	\$276.04	\$276.04
45127PA0020008	Silver PPO 6000/20/40	PPO	Silver	On/Off	\$403.75				\$403.75	\$403.75	\$403.75	\$403.75		\$403.75	\$460.2			\$460.28	\$395.68	\$395.68	\$395.68	\$395.68		\$395.68	
45127PA0020021	Silver PPO 5950/20/40	PPO	Silver	Off	\$315.83	\$315.83		\$315.83		\$315.83	\$315.83	\$315.83		\$315.83	\$360.0			\$360.05	\$309.51	\$309.51	\$309.51	\$309.51		\$309.51	
45127PA0020013	Gold PPO 2150/10/20	PPO	Gold	On/Off	\$390.80	\$390.80		\$390.80		\$390.80	\$390.80	\$390.80		\$390.80	\$445.5			\$445.51	\$382.98	\$382.98	\$382.98			\$382.98	
45127PA0020027	Catastrophic PPO 8550/0/75	PPO	Catastrophic	On/Off	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$220.7	7 \$220.77	\$220.77	\$220.77	\$189.79	\$189.79	\$189.79	\$189.79	\$189.79	\$189.79	\$189.79
45127PA0020022	Gold PPO Choice 2000/0/30	PPO	Gold	On/Off													\$379.16								
45127PA0020023	Silver PPO Choice 3950/20/35	PPO	Silver	Off													\$308.32								
45127PA0020024	Silver PPO Choice 4000/20/35	PPO	Silver	On/Off													\$394.72								
45127PA0020025	Bronze PPO Choice 7100/0/50	PPO	Bronze	On/Off													\$271.13								
45127PA0020026	Gold Easy Blue PPO 0/0/25	PPO	Gold	On/Off	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$462.4	8 \$462.48		\$462.48	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	EPO	Gold	On/Off			\$350.80	)		\$350.80															
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	EPO	Silver	Off			\$284.08			\$284.08															
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	EPO	Silver	On/Off			\$362.32			\$362.32															
45127PA0140005	Bronze Valley Advantage EPO 8000/0/50	EPO	Bronze	On/Off			\$253.67	,		\$253.67															
		1																							

А	В	C	D	E	F	G	н	1	J	K L M N O P Q R	R S
	Unified Rate Review v5.1									To add a product to Worksheet 2 - Plan Product Info, select the Add Product button of	or Ctrl + Shift +
1										To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl +	+ Shift + L.
	Company Legal Name:	Capital Advantage Assurance	Company					State:	PA	To validate, select the Validate button or Ctrl + Shift + I.	
1	HIOS Issuer ID:	45127						Market:	Individual	To finalize, select the Finalize button or Ctrl + Shift + F.	
		1/1/2021						market.		To finding, scient the rinding batton of eth r single riv	
	Effective Date of Kate change(s).	1/1/2021									
_	Market Level Calculations (Same for a	-!! 0!									
-	Warket Level Calculations (Same for a	all Plans)									
-											
	Section I: Experience Period Data										
1	Experience Period:		1/1/2019	to 1	2/31/2019						
				Total	PMPM						
	Allowed Claims			\$408,757,130.52	\$781.57						
	Reinsurance			\$0.00	\$0.00						
1	Incurred Claims in Experience Period			\$341,201,392.65	\$652.40						
-	Risk Adjustment			\$38,088,900.00	\$72.83						
-	Experience Period Premium			\$418,323,715.47	\$799.86						
1	Experience Period Member Months			522,994		l					
	Section II: Projections										
			Year	Trend	Year 2	Trend		1			
		Experience Period Index					Trended EHB Allowed Claims				
	Benefit Category	Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM				
	Inpatient Hospital	\$178.64			1.059	1.000	\$199.77				
	Outpatient Hospital	\$301.76	1.059		1.061	1.000	\$339.06				
	Professional Other Medical	\$171.79	1.055		1.054	1.000	\$191.03 \$22.46				
	Capitation	\$19.99			1.001	1.000	\$22.46				
	Prescription Drug	\$109.39	1.050		1.106		\$135.91				
	Total	\$781.57					\$888.23				
								-1			
	Morbidity Adjustment				1.009						
	Demographic Shift				1.000						
	Plan Design Changes				1.000						
	Other				0.953						
	Adjusted Trended EHB Allowed Claim	IS PMPM for	1/1/2021		\$854.10						
	Manual EHB Allowed Claims PMPM				\$0.00						
i i	Applied Credibility %				100.00%						
j											
						Projected Period Totals					
	Projected Index Rate for		1/1/2021		\$854.10	\$473,677,027.20					
	Reinsurance				\$51.88	\$28,772,232.96					
	Risk Adjustment Payment/Charge				\$98.79	\$54,788,143.68					
	Exchange User Fees				<u>3.33%</u>	<u>\$13,438,382.60</u>					
1	Market Adjusted Index Rate				\$727.66	\$403,555,033.16	l				
1	Projected Member Months				554,592						
1	rojected member months				554,552	l					
1											
1	Information Not Releasable to t	he Public Linless Authorized h	v law: This information has not be	en publically disclosed and may be pr	ivileged and confidential. It is for in	nternal government use only and m	ust not he disseminated distribu	ted or conie	d to nersons no	t authorized to receive the information. Unauthorized disclosure may result in	
1		and a solid offices AuthOff2ed t	, com and mation has not be	en paoneany disclosed and fildy be pr		e full extent of the law.	ase not be unserninated, distribu	cca, or copie	.o to persons 110	a dation zea to receive the information. On addion zea disclosure may result in	
1					prosecution to th						

Product-Plan	Data Collect	ion
--------------	--------------	-----

Product/Plan Level Calculations

Company Legal Name:

oduct-Plan Data Collection	
----------------------------	--

Capital Advantage Assurance Company

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. PA State: Market: Individual

To validate, select the Validate button or Ctrl + Shift + I.

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

HIOS Issuer ID: Effective Date of Rate Change(s): 45127 1/1/2021 To finalize, select the Finalize batton or C(r) + Shift + F. To remove a product, involute to the corresponding Product Name/Product ID field and select the Remove Product button or C(r) + Shift + Q. To remove a plan, howgite to the corresponding Plan Hame/Plan (B )ridd and select the Remove Plan button or C(r) + Shift + A.

	Field # Section I: General Product and Plan Information															
	1.1 Product Name						PP							EPO		
	1.2 Product ID						45127P							45127F		
	1.3 Plan Name		2150/10/20	6000/20/40	5950/20/40	8000/0/50		PPO 0/0/25 Rx 0	3950/20/35			8550/0/75 (CAAC)	Advantage EPO			
	1.4 Plan ID (Standard Component ID) 1.5 Metal		45127PA0020013 4	5127PA0020008 4	5127PA0020021 Silver	45127PA0020020 Bronze	45127PA0020022 Gold	45127PA0020026 Gold	45127PA0020023 4	5127PA0020024 45 Silver	127PA0020025 Bronze	45127PA0020027 Catastrophic	45127PA0140002 Gold	45127PA0140003 Silver	45127PA0140004 Silver	45127PA0140 Bro
	1.5 Metal 1.6 AV Metal Value		0.787	0.677	0.677	0.645	0.807	0.802	0.705	0.704	0.650	Catastrophic 0.613	0.794	0.677	0.677	Brc 0.
	1.0 AV Metal Value 1.7 Plan Category			Renewing	Renewing	Renewing	0.807 New	0.802 New	0.705 New	New	0.050 New	0.615 New	0.794 New	0.677 New	0.677 New	
	1.7 Plan Category 1.8 Plan Type		Renewing PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO		EPO	EPO	
	1.8 Plan Type 1.9 Exchange Plan?		Yes	Yes	NO	Yes	Yes	Yes	NO	Yes	Yes	Yes	Yes	EPO No	Yes	
	1.10 Effective Date of Proposed Rates		1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2
	1.10 Effective Date of Proposed Rates 1.11 Cumulative Rate Change % (over 12 mos prior)		-15 53%	-10.59%	-17 47%	-17 34%	1/1/2021	1/1/2021	0.00%	0.00%	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2
	1.12 Product Rate Increase %		-13.33%	-10.35%	-17.4776	-17.34/0	-14.4		0.00%	0.00%	0.00%	0.00%	0.00%	0.00		0.
	1.13 Submission Level Rate Increase %						-14.4	1370	-14.435	/				0.00	176	
	1.15 Submission Lever Rate increase /s								-14.43)	0						
neet 1 Totals	Section II: Experience Period and Current Plan Lev															
	2.1 Plan ID (Standard Component ID)	Total	45127PA0020013 45		127PA0020021				45127PA0020023 45							45127PA0140
\$408,757,131		\$408,757,131	\$179,666,534	\$143,915,924	\$17,926,821	\$67,247,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	
	2.4 Member Cost Sharing	\$67,555,738	\$30,323,319	\$13,245,776	\$4,276,414	\$19,710,230	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	
\$341,201,393		\$341,201,393	\$149,343,215	\$130,670,148	\$13,650,407	\$47,537,622	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	
\$38,088,900		\$38,088,900	\$26,432,907	\$27,466,816	\$634,330	-\$16,445,154	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	
\$418,323,715		\$418,323,715	\$169,853,385	\$136,011,770	\$16,958,003	\$95,500,557	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
522,994		522,994	191,596	157,814	23,114	150,470	0	0	0	0	0	0	0	0	0	
	2.10 Current Enrollment	35,958	10,239	11,374	1,727	12,618	0	0	0	0	0	0	0	0	0	
_	2.11 Current Premium PMPM	\$767.91	\$861.00	\$841.00	\$713.00	\$634.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	ş
	2.12 Loss Ratio	74.76%	76.08%	79.93%	77.59%	60.13%	#DIV/0!	NDIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	NDIV/0!	#DIV/0!	#DI
	Per Member Per Month	4.00		40000					and a second second		and a second					
	2.13 Allowed Claims	\$781.57	\$937.74	\$911.93	\$775.58 \$0.00	\$446.92	#DIV/0!	NDIV/0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	NDIV/01	#DIV/0!	#DI
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00		\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DI
	2.15 Member Cost Sharing	\$129.17	\$158.27	\$83.93	\$185.01	\$130.99	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DI
	2.16 Cost Sharing Reduction	\$0.00	\$0.00 \$779.47	\$0.00	\$0.00 \$590.57	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	NDI
						\$315.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DI
	2.17 Incurred Claims	\$652.40		\$828.00												
	2.18 Risk Adjustment Transfer Amount	\$72.83	\$137.96	\$174.05	\$27.44	-\$109.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	NDIV/01	#DIV/0!	
									#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/01 #DIV/01	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/01 #DIV/01	#DIV/0! #DIV/0!	
	2.18 Risk Adjustment Transfer Amount	\$72.83	\$137.96	\$174.05	\$27.44	-\$109.29	#DIV/0!	#DIV/0!								#DIV #DIV
	2.18 Risk Adjustment Transfer Amount 2.19 Premium	\$72.83	\$137.96 \$886.52	\$174.05 \$861.85	\$27.44 \$733.67	-\$109.29 \$634.68	MDIV/01 MDIV/01	#DIV/0! #DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	MDIV/0!	#DIV/0!	NDIV
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors	\$72.83	\$137.96 \$886.52	\$174.05 \$861.85	\$27.44 \$733.67	-\$109.29 \$634.68	MDIV/01 MDIV/01	#DIV/0! #DIV/0!	#DIV/0!	NDIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	MDIV/0!	#DIV/0!	#DI\
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)	\$72.83	\$137.96 \$886.52	\$174.05 \$861.85	\$27.44 \$733.67	-\$109.29 \$634.68	MDIV/01 MDIV/01	#DIV/0! #DIV/0!	#DIV/01 45127PA0020023 45	NDIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	MDIV/0!	#DIV/0!	#DI\ 45127PA01400
	2.18 Risk Adjustment Transfer Amount 2.19 Premium Section III: Plan Adjustment Factors 3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate	\$72.83	\$137.96 \$886.52 45127PA0020013 45	\$174.05 \$861.85 5127PA0020008 45	\$27.44 \$733.67 \$127PA0020021	-\$109.29 \$634.68 45127PA0020020	#DIV/0! #DIV/0! 45127PA0020022	NDIV/01 NDIV/01 45127PA0020026	#DIV/0! 45127PA0020023 45 \$727.6	NDIV/01	#DIV/0!	#DIV/01	#DIV/01 45127PA0140002	WDIV/0! 45127PA0140003	#DIV/0! 45127PA0140004	NDIV
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Gost Sharing Design of Plan	\$72.83	\$137.96 \$886.52 45127PA0020013 45 0.9178	\$174.05 \$861.85 5127PA0020008 45 0.9505	\$27.44 \$733.67 \$127PA0020021 0.7286	-\$109.29 \$634.68 45127PA0020020 0.6424	MDIV/01 MDIV/01 45127PA0020022 0.9401	#DIV/01 #DIV/01 45127PA0020026 0.9553	#DIV/01 45127PA0020023 45 \$727.6 0.7489	#DIV/01 127PA0020024 45 5 0.9821	#DIV/0! 127PA0020025 0.6485	NDIV/01 45127PA0020027 0.6368	#DIV/0! 45127PA0140002 0.9178 0.9267	NDIV/01 45127PA0140003 0.7286	#DIV/01 45127PA0140004 0.9505	#DIV 45127PA01400 0.6
	2.13 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment	\$72.83	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412	\$27.44 \$733.67 127PA0020021 0.7286 1.0412	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412	MDIV/01 MDIV/01 45127PA0020022 0.9401 0.8538	NDIV/01 NDIV/01 45127PA0020026 0.9553 1.0412	#DIV/01 45127PA0020023 45 \$727.6 0.7489 0.8538	#DIV/01 127PA0020024 45 5 0.9821 0.8538	#DIV/01 127PA0020025 0.6485 0.8538	WDIV/01 45127PA0020027 0.6368 1.0412	#DIV/0! 45127PA0140002 0.9178 0.9267	NDIV/01 45127PA0140003 0.7286 0.9267	#DIV/01 45127PA0140004 0.9505 0.9267	#DI\ 45127PA01400 0.6 0.9
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.8 Market Adjusted index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network Adjustment     3.5 Reart(E) in Addition to CHB	\$72.83	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412	\$27.44 \$733.67 127PA0020021 0.7286 1.0412	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412	MDIV/01 MDIV/01 45127PA0020022 0.9401 0.8538	NDIV/01 NDIV/01 45127PA0020026 0.9553 1.0412	#DIV/01 45127PA0020023 45 \$727.6 0.7489 0.8538	#DIV/01 127PA0020024 45 5 0.9821 0.8538	#DIV/01 127PA0020025 0.6485 0.8538	WDIV/01 45127PA0020027 0.6368 1.0412	#DIV/0! 45127PA0140002 0.9178 0.9267	NDIV/01 45127PA0140003 0.7286 0.9267	#DIV/01 45127PA0140004 0.9505 0.9267	#DIV 45127PA0140 0.6 0.9 1.0
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.5 Renefits in Addition to EHB     Administrative Costs	\$72.83	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000	\$27.44 \$733.67 \$127PA0020021 0.7286 1.0412 1.0000	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000	#DIV/01 #DIV/01 45127PA00200222 0.9401 0.8538 1.0000	NDIV/01 NDIV/01 45127PA0020026 0.9553 1.0412 1.0000	#DIV/0! 45127PA0020023 45 \$727.6 0.7489 0.8538 1.0000	NDIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000	#DIV/01 127PA0020025 0.6485 0.8538 1.0000	NDIV/01 45127PA0020027 0.6368 1.0412 1.0000	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000	WDIV/01 45127PA0140003 0.7286 0.9267 1.0000	WDIV/0  45127PA0140004 0.9505 0.9267 1.0000	#DIV 45127PA01400 0.6 0.9 1.0 1.0
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Heaviork Adjustment     3.5 Renefits in Addition to EHB     Administrative Equesse     3.6 Administrative Equesse     3.7 Taxes and Fees	\$72.83	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48%	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48%	\$27.44 \$733.67 127PA0020021 0.7286 1.0412 1.0000 8.67% 0.49%	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50%	#DIV/01 #DIV/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.4%	NDIV/01 NDIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48%	#DIV/01 45127PA0020023 45 5727.6 0.7489 0.8538 1.0000 10.06% 0.50%	NDIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.95% 0.49%	#DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52%	#DIV/0 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54%	#DIV/0 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49%	#DIV/01 #5127PA0140003 0.7286 0.9267 1.0000 9.60%	#DIV/01 45127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48%	#DIV 45127PA01400 0.6 0.9 1.0 10. 0.9
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.5 Renefits in Addition to Fit8     Administrative Costs     3.6 Ardinistrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Lad	\$72.83	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48% 2.00%	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48% 2.00%	\$27.44 \$733.67 127PA0020021 0.7286 1.0412 1.0000 8.67% 0.49% 2.00%	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50% 2.00%	#DIV/01 #DIV/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.49% 2.00%	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00%	#DIV/0 45127PA0020023 45 \$727.6 0.7489 1.0000 10.06% 0.50% 2.00%	#DIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.95% 0.49% 2.00%	#DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00%	#DIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54% 2.00%	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49% 2.00%	#DIV/0 45127PA0140003 0.7286 0.9267 1.0000 9.60% 0.50% 2.00%	#DIV/0 45127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48% 2.00%	45127PA01400 0.6 0.9 1.0 10. 2.1
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Heaviork Adjustment     3.5 Renefits in Addition to EHB     Administrative Equesse     3.6 Administrative Equesse     3.7 Taxes and Fees	\$72.83	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48%	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48%	\$27.44 \$733.67 127PA0020021 0.7286 1.0412 1.0000 8.67% 0.49%	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50%	#DIV/01 #DIV/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.4%	NDIV/01 NDIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48%	#DIV/01 45127PA0020023 45 5727.6 0.7489 0.8538 1.0000 10.06% 0.50%	NDIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.95% 0.49%	#DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52%	#DIV/0 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54%	#DIV/0 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49%	#DIV/01 45127PA0140003 0.7286 0.9267 1.0000 9.60% 0.50%	#DIV/01 45127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48%	45127PA0140 0.6 0.5 1.0 10. 2. 1.0
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Hevork Adjustment     3.5 Renefits in Addition to EHB     Administrative Expense     3.6 Administrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Caststrophic Adjustment     3.10 Plan Adjusted Index Rate	\$72.83 \$799.86	\$137.96 \$886.52 45127PA0020013 45 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48% 2.00% 1.0000	\$27.44 \$733.67 0.7286 1.0412 1.0000 8.67% 0.49% 2.00% 1.0000	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.55% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.49% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00% 1.0000	#DIV/01 45127PA0020023   44 5727.6 0.7489 0.8538 1.0000 10.06% 0.50% 2.00% 1.0000 5532.11	#DIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.95% 0.49% 2.00% 1.0000 \$681.28	#DIV/01 #DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00% 1.0000	WDIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54% 2.00% 0.6600	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000	#DIV/01 45127PA0140003 0.9267 1.0000 9.60% 0.50% 2.00% 1.0000	#DiV/0! #5127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48% 2.00% 1.0000	45127PA0140 0.6 0.5 1.0 10. 2. 1.0
	2.18 Nik Adjustment Transfer Amount     2.19 Premium     Section III: Plun Adjustment Factors     3.19 Ina ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network Adjustment     3.5 Benefits in Addition to File     Administrative Costs     Anno Plant Adjusted Index Rate     3.3 Design Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor	\$72.83 \$799.86	\$137.96 \$886.52 45127PA0020013 45 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48% 2.00% 1.0000	\$27.44 \$733.67 0.7286 1.0412 1.0000 8.67% 0.49% 2.00% 1.0000	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.55% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.49% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00% 1.0000	#Drv/01 45127PA020023 44 45127PA020023 44 5727.6 0.7489 0.6538 1.0000 1.0006 0.50% 2.00% 1.0000 5532.11 0.5374	#DIV/0  127PA0020024 45 5  0.9821 0.8538 1.0000  7.95% 0.49% 2.00% 1.0000 \$681.28	#DIV/01 #DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00% 1.0000	WDIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54% 2.00% 0.6600	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000	#DIV/01 45127PA0140003 0.9267 1.0000 9.60% 0.50% 2.00% 1.0000	#DiV/0! #5127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48% 2.00% 1.0000	45127PA0140 0.6 0.5 1.0 10. 2. 1.0
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.2 Masket Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.5 Renefits in Addition to EHB     Administrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castscription: Adjustment     3.10 Plan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Georgraphic Calibration Factor	\$72.83 \$799.86 0.5374 0.9480	\$137.96 \$886.52 45127PA0020013 45 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48% 2.00% 1.0000	\$27.44 \$733.67 0.7286 1.0412 1.0000 8.67% 0.49% 2.00% 1.0000	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.55% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.49% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00% 1.0000	#Drv/01 45127PA0020023 45 5727.6 0.7489 0.6538 1.0000 1.0006 0.50% 2.00% 1.0000 5532.11 5532.11 5532.137	#DIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.95% 0.49% 2.00% 1.0000 \$681.28	#DIV/01 #DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00% 1.0000	WDIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54% 2.00% 0.6600	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000	#DIV/01 45127PA0140003 0.9267 1.0000 9.60% 0.50% 2.00% 1.0000	#DiV/0! #5127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48% 2.00% 1.0000	45127PA0140 0.6 0.5 1.0 10. 2. 1.0
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plun Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.5 Renefits in Addition to FHB     Administrative Expense     3.7 Addex Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.11 Age Calibration Factor     3.12 Calibration Factor     3.13 Tobacc Calibration Factor     3.13 Tobacc Calibration Factor	\$72.83 \$799.86	5137.66 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0402 7.09% 0.48% 2.00% 1.0000 \$768.95	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48% 2.00% 1.00000 \$794.42	\$27.44 \$733.67 0.7286 1.0412 1.0000 8.67% 2.00% 1.0000 \$621.36	\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50% 2.00% 1.0000 \$554.21	801V/01 801V/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.49% 2.00% 1.0000 \$654.41	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00% 1.0000 \$798.16	#Drv/01 45127PA0020023 45 5727.6 0.6538 0.6538 0.6538 0.050% 1.0000 5532.11 0.5374 0.5374 0.5374 0.5374	#DIV/01 127PA0020024 45 5 5 0.9821 0.8538 1.0000 7.95% 0.49% 2.00% 1.0000 \$681.28	#DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00% 1.0000 \$468.00	#DIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54% 0.54% 0.6600 \$381.03	#DIV/01 45127PA0140002 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000 \$690.27	#DIV/01 45127PA0140003 0.7286 0.9267 1.0000 9.60% 0.50% 2.00% 1.0000 \$558.94	#DIV/01 45127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48% 2.00% 1.0000 \$712.87	45127PA0140 0.6 0.9.5 1.0 10. 0.0 2. 2. 1.0 2. 2. 1.0 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.2 Masket Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.5 Renefits in Addition to EHB     Administrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castscription: Adjustment     3.10 Plan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Georgraphic Calibration Factor	\$72.83 \$799.86 0.5374 0.9480	\$137.96 \$886.52 45127PA0020013 45 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48% 2.00% 1.0000	\$27.44 \$733.67 0.7286 1.0412 1.0000 8.67% 0.49% 2.00% 1.0000	-\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.49% 2.00% 1.0000	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00% 1.0000	#Drv/01 45127PA0020023 45 5727.6 0.7489 0.6538 1.0000 1.0006 0.50% 2.00% 1.0000 5532.11 5532.11 5532.137	#DIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.95% 0.49% 2.00% 1.0000 \$681.28	#DIV/01 #DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00% 1.0000	WDIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54% 2.00% 0.6600	#DIV/01 45127PA0140002 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000 \$690.27	#DIV/01 45127PA0140003 0.9267 1.0000 9.60% 0.50% 2.00% 1.0000	#DiV/0! #5127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48% 2.00% 1.0000	#DIV 45127PA01400 0.6 0.9.9 1.0 10.0 2.1 2.2 1.0 5499
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plun Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.5 Benefits in Addition to FHB     Administrative Expense     3.5 Administrative Expense     3.1 Plan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Gaibration Factor     3.13 Calibration Factor     3.14 Calibration Factor	\$72.83 \$799.86 0.5374 0.9480	5137.66 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0402 7.09% 0.48% 2.00% 1.0000 \$768.95	\$174.05 \$861.85 5127PA0020008 45 0.9505 1.0412 1.0000 6.87% 0.48% 2.00% 1.00000 \$794.42	\$27.44 \$733.67 0.7286 1.0412 1.0000 8.67% 2.00% 1.0000 \$621.36	\$109.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50% 2.00% 1.0000 \$554.21	801V/01 801V/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.49% 2.00% 1.0000 \$654.41	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00% 1.0000 \$798.16	#Drv/01 45127PA0020023 45 5727.6 0.6538 0.6538 0.6538 0.050% 1.0000 5532.11 0.5374 0.5374 0.5374 0.5374	#DIV/01 127PA0020024 45 5 5 0.9821 0.8538 1.0000 7.95% 0.49% 2.00% 1.0000 \$681.28	#DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00% 1.0000 \$468.00	#DIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.54% 0.54% 0.6600 \$381.03	#DIV/01 45127PA0140002 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000 \$690.27	#DIV/01 45127PA0140003 0.7286 0.9267 1.0000 9.60% 0.50% 2.00% 1.0000 \$558.94	#DIV/01 45127PA0140004 0.9505 0.9267 1.0000 7.61% 0.48% 2.00% 1.0000 \$712.87	#DIV 45127PA01400 0.6 0.9.9 1.0 10.0 2.1 2.2 1.0 5499
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.2 Masket Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.4 Provider Network Adjustment     3.6 Administrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castsorphic Adjustment     3.10 Pan Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Georgraphic Calibration Factor     3.13 Castsorphic Calibration Factor     3.13 Calibration Plan Adjusted Index Rate	572.83 \$799.86 0.5374 0.9480 0.9976	5137.96 5886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.0995 0.485 2.00% 1.0000 5768.95 	\$174.05 \$861.85 \$127PA0020008 45 0.9505 1.0412 1.0000 0.48% 2.00% 1.0000 \$794.42 \$403.75	\$27.44 \$733.67 127PA0020021 10412 1.0000 8.67% 2.00% 1.0000 \$621.36 \$315.80	5102.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50% 2.00% 1.0000 \$554.21 \$281.67	#011/01 #D11/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 2.00% 1.0000 \$654.41 \$332.59	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 0.48% 2.00% 1.0000 \$798.16 \$405.65	#DIV/01 45127PA0020023 45 5272-6 0.7489 0.8538 1.0000 10.06% 1.0000 5532.11 0.537 0.9486 0.9976 52270.43	#DIV/0 127PA0020024 45 5 0.8538 0.09821 0.8538 1.0000 7.95% 0.45% 1.0000 5681.28 5681.28 5346.25	#DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 2.00% 1.0000 \$468.00 \$468.00	#DIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.64% 0.6660 \$381.03 \$381.03	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.039% 1.0000 \$690.27 \$350.82	#DIV/01 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.00% 2.00% 2.00% 5558.94 \$284.07	#DIV/01 45127PA0140004 0.9505 0.9267 1.0000 7.61% 2.00% 1.0000 \$712.87 \$362.31	#DN 45127PA01400 0.6 0.9 1.0 10: 2.2 1.0 2.2 1.0 5499 \$255
	2.18 Risk Adjustment Transfer Amount     2.19 Preimie     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.1 Advet Adjusted Index Rate     3.1 A Vand Cost Sharing Design of Plan     3.4 Rovid Adjusted Index Rate     3.4 Rovid Rovid Adjustment     3.5 Renefits in Addition to FHB     Administrative Expense     3.7 Taske and Fee     3.8 Profit R Risk Load     3.10 Raterprotect Adjustment     3.10 Raterprotect Adjustment     3.10 Raterprote Adjustment     3.11 Age Calibration Factor     3.11 Age Calibration Factor     3.13 Tokaco Calibration Factor     3.13 Tokaco Calibration Factor     3.13 Calibration Factor     3.13 Calibration Factor     3.14 Calibrated Plan Adjusted Index Rate     Section IV: Projected Plan Level Information     4.1 Plan ID (Standard Component ID)	572.83 5799.86 0.5374 0.9460 0.99976 Total	5137.66 5386.52 45127PA0020013 45 0.9178 1.0412 1.0400 7.09% 0.48% 2.00% 1.0000 5768.95 5390.81 45127PA0020013 45	\$174.05 \$861.85 \$127PA0020008 45 0.9505 1.0412 1.0000 6.875 0.485 2.00% 1.0000 \$7794.42 \$403.75 \$127PA0020008 45	\$27.44 \$733.67 127PA0020021 1.07286 1.0412 1.0000 8.67% 2.00% 1.0000 \$621.36 \$315.80	5102.29 \$634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.50% 2.00% 1.0000 \$554.21 \$281.67 \$281.67	801/01 801/01 8101/01 45127PA0020022 0.9401 0.8538 1.0000 8.26% 0.45% 2.00% 1.0000 \$554.41 \$332.59 45127PA0020022	#DIV/01 #DIV/01 45127PA0020026 0.9553 1.0412 1.0000 6.84% 2.00% 1.0000 5798.16 \$405.65	#Drv/01 45127PA0020023 [45 5727.6 0.7485] 0.6538 1.0000 10.06% 0.50% 2.00% 1.0000 5532.11 0.5535 1.0000 5532.11 0.5348 0.5976 5270.43 45127PA0020023 [45	#DIV/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.95% 2.00% 1.0000 \$681.28 1.0000 \$681.28 1.0000 1.0000 \$681.28 1.0000 1.000 1.00 1.00 1.00 1.00 1.00 1.000 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0 1.	#DIV/01 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 1.0000 5468.00 5468.00 54237.85 127PA0020025	#DIV/01 45127PA0020027 0.6368 1.0412 1.0000 13.89% 0.6500 \$381.03 \$193.65 \$193.65	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000 \$690.27 \$350.82	#DIV/01 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.00% 1.0000 \$558.94 \$284.07 45127PA0140003	#DIV/01 45127PA0140004 0.9505 0.9267 1.0000 7.61% 0.43% 2.00% 1.0000 \$712.87 \$362.31	801 801 801 801 801 801 801 801
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.1 Market Adjusted Inder Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.4 Provider Network Adjustment     3.6 Administrative Expense     3.7 Taxes and Fees     3.6 Administrative Expense     3.9 Caststrophic Adjustment     3.10 Plan Adjusted Inder Rate     3.10 Plan Adjusted Inder Rate     3.11 Age Calibration Factor     3.12 Georgraphic Calibration Factor     3.13 Tobacco Calibration Factor     3.13 Calibration Factor     3.13 Calibration Plan Adjusted Inder Rate     Section IV: Projected Plan Level Information     4.1 Plan ID (Standard Component ID)     4.2 Allowed Claims	\$72.83 \$799.86 0.5374 0.9480 0.9976 Total	5137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000 5768.35 5390.81 45127PA0020013 45 5104,704.013	\$174.05 \$861.85 \$1277.40020008 [45 0.9505] 1.0000 6.87% 0.48% 2.00% 1.0000 5734.42 \$403.75 \$403.75 \$1277.40020008 [45	\$27.44 \$733.67 1227PA0020021 0.7286 1.0412 1.0000 8.67% 2.00% 1.0000 \$621.36 \$315.80 \$315.80	5102.25 5634.68 45127PA0020020 0.6424 1.0412 1.0000 9.68% 0.05% 2.00% 1.0000 5554.21 5281.67 5281.67	100/00 100/00 100/00 451279A002022 0.9401 0.6538 1.0000 1.0000 5654.41 5332.59 5332.59 5332.59	INDV/01 IND	#DIV/01 45127PA0020023 [45 5272.6 0.4853 0.6538 1.0000 1.0000 5.532.11 0.5392 0.0997 5.270.43 45127PA0020023 [45 5.35.5548]	#DIV/0 1277PA0020024 45 5 0.9821 0.8538 1.0000 7.955 0.495 2.005 5.0495 5.0495 5.0495 5.0495 5.000 5.681.28 127PA0020024 45 5.316.86,784	#DIV/01 127PA0020025 0.6485 0.6383 1.0000 11.3% 1.0000 11.3% 1.0000 5468.00 5468.00 5468.00 5237.85 127PA0020025 127PA0020025	#DIV/01 45127PA0020027 0.6368 1.0402 1.0000 13.89% 0.6600 5381.03 5193.65 5193.65 5193.65	#DIV/01 45127PA0140002 0.9178 0.9267 1.0000 7.85% 0.49% 2.00% 1.0000 5690.27 5590.27 5350.82	#DIV/01 45127PA0140003 0.9267 1.0000 9.60% 0.50% 2.00% 1.0000 \$558.94 \$284.07 \$284.07	#DIV/01 45127PA0140004 0.9267 0.9267 1.0000 7.61% 0.48% 2.00% 1.0000 \$712.87 \$362.31 \$362.31	#DI 45127PA0140 0.6 0.5 1.6 1.0 0. 0. 2. 1.0 1.0 5.49 \$49 \$25 \$45 27PA0140 \$2,784
	2.18 Bik Adjustment Transfer Amount     2.19 Preimin     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.4 Market Adjusted Inder Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network Adjustment     3.5 Rerefits in Addition to FHB     Administrative Expense     3.7 Taske and Fee     3.8 Prolin & Rink Load     1.10 Plan Adjusted Inder Rate     3.11 Age Claimston Factor     3.11 Age Claimston Factor     3.11 Age Claimston Factor     3.11 Age Claimston Factor     3.12 Addition Factor     3.12 Addition Factor     3.13 Tobacc O calibration Factor     3.13 Tobacc O calibration Factor     3.13 Classcopic Calibration Factor     3.13 Classcopic Calibration Factor     3.14 Calibrated Plan Adjusted Inder Rate     Section IV: Projected Plan Level Information     4.1 Plan ID (Standard Component ID)     4.2 Allowed Claims	572.83 5799.86 0.5374 0.5374 0.5480 0.9976 Total 5473.678.770 522.247.13	\$137.96 \$886.52 \$886.52 \$10.020013 43 \$10.412 1.0000 7.09% 0.48% 2.00% 1.0000 \$768.35 \$ \$390.81 \$390.81 \$390.81	\$174.05 \$861.85 \$1277-A002008 \$1277-A002008 \$10000 \$30000 \$30000 \$3000 \$30000000 \$30000 \$300000 \$300000000	\$27.44 \$733.67 1127PA0020021 0.7286 1.0412 1.0000 8.67% 0.49% 2.00% 1.0000 \$621.36 \$315.80 1127PA0020021 \$515.377,749 \$320,945 \$320,945	5109.39 5634.68 45127940020020 0.6434 1.0412 1.0402 1.0402 2.000 1.0000 5554.21 5281.67 45127940020020 5518.121,388	803/01/01 8017/01 45127PA002022 45127PA002022 0.8401 1.0000 8.26% 0.45% 2.20% 1.0000 5.654.41 5.532.59 45127PA002022 45127PA002022 5.5332.58	1001/01 45127PA002026 45127PA002026 0 4553 1 0 4021 1 0 40 1 0 4021 1	#DTV/01 451277A0020023 [45 5727.6 0.7489 0.8538 1.0000 10.06% 0.50% 2.00% 1.0000 5532.11 0.5374 0.9582 0.9976 5220.43 45127PA0020023 [45 5535.554	001/00 12779A0020024 45 5 0.98221 0.8538 1.0000 7.95% 2.00% 2.00% 2.00% 5681.28 5346.25 1277PA0020024 45 533.66.784 534.65.784	#DIV/01 127PA0020025 0.6485 0.6538 1.0000 11.39% 0.52% 1.0000 5.468.00 5.468.00 5.468.00 5.237.85 127PA0020025 52,37.85	#DIV/01 45127PA0020027 0.6368 1.0412 1.0000 1.389% 2.200% 2.200% 2.200% 5381.03 5193.65 5193.65 5193.65 5193.65	#DIV/01 45127PA0140002 0.9267 1.0000 7.85% 2.00% 1.0000 \$690.27 \$350.82 45127PA0140002 \$355.82	#DIV/0] 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.00% 2.00% 5558.94 45127PA0140003 5558.94 45127PA0140003 5396,723 52,844.07	#DIV/01 45127PA0140004 0.9505 0.9207 1.0000 7.6155 0.4855 2.0056 1.0000 \$712.87 5362.31 45127PA0140004 53398.086 5345.395	#01 45127PA0140 0.0 1.0 0.0 2. 1.0 0.0 2. 3.0 5.49 5.49 5.49 5.45 5.27PA0140 45127PA0140 5.7844 5.7845 5.7845 5.7845 5.7845 5.7845 5.7845 5.7845 5.784
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.1 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.4 Provider Network Adjustment     3.6 Administrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castsorphic Adjustment     3.10 Pan Adjusted Index Rate     3.12 Georgraphic Adjustment     3.10 Pan Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Georgraphic Calibration Factor     3.13 Calibration Factor     3.13 Calibration Factor     3.13 Calibration Factor     4.1 Flan ID (Standard Component ID)     4.2 Allowed IPan Adjusted Index Rate	\$72.83 \$799.86 0.5374 0.9480 0.9976 Total	5137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000 5768.95 5390.81 45127PA0020013 45 5104,704.013 544.867,300 54,738,977	\$174.05 \$861.85 \$1277.40020008 [45 0.9505] 1.0000 6.87% 0.48% 2.00% 1.0000 5734.42 \$403.75 \$403.75 \$1277.40020008 [45	\$77.44 \$733.67 1127PA0020021 0.7286 1.0412 1.0000 8.67% 0.49% 2.00% 1.0000 5621.36 \$315.80 1127PA0020021 \$15.6377,749 \$820,945 \$2,223,568	5109.39 5109.39 451279A0020020 0.6424 1.04021 1.0402 1.0402 1.0402 1.0402 53554.21 5281.67 5381.67 5281.67	800/01 45127PA0020022 0.9401 0.8583 1.0000 8.26% 2.00% 1.0000 55954.41 5332.59 45127PA0020222 573.365,465 513.312.598	100/07 101/07 45127PA0020026 0.9553 1.04022 1.0000 6.8455 2.0055 1.0000 5798.16 45127PA0020026 45127PA0020026 51.038,452 5405.55	45127PA0020023 45 5727.6 0.7489 0.6538 1.0000 10.06% 0.50% 1.0000 10.06% 0.50% 1.00000 1.00000 1.00000 1.00000000	HDIV/01 1277PA0020024 455 3 0.9822] 0.8538 1.0000 1.0000 5.081.28 1.0000 5.081.28 1.0000 5.081.28 1.0000 5.081.28 1.0000 5.081.28 1.0000 5.081.78 5.346.784 5.34.686.784 5.34.5964 5.327.5964	#DIV/01 127PA0020025 0.6485 0.6485 0.6358 1.0000 1.139% 2.00% 1.0000 5.468.000 5.468.000 5.468.00000000000000000000000000000000000	#DIV/01 45127PA0020027 0.6358 1.0412 1.0000 1.1.8994 0.6600 5.548,0 5.548,860 5.548,860 5.548,860 5.554,860 5.554,860 5.554,860 5.554,860 5.510,128	#DUV/01 45127PA0140002 0.9377 0.9000 7.8555 0.0499 0.0000 5.990.27 45127PA0140002 45127PA0140002 45127PA0140002 5.55512,163 5.512,163 5.5522,1632,17522,1	45127PA0140003 45127PA0140003 0.7288 0.5367 1.0000 9.650% 2.200% 1.0000 5558.94 5284.07 5284.07 5396,723 523,344 552,344 552,344	#DIV/01 45127PA0140004 0.9305 0.9305 0.9305 0.9305 0.9305 0.0450 1.0000 5712.87 5362.31 5362.31 5362.31	801 45127PA0140 0.6 0.5 1.0 1.0 0.0 2.1 1.0 5.49 5.49 5.25 5.25 5.25 5.25 5.25 5.27PA0140 5.27PA0
	2.18 Pikk Adjustment Transfer Amount     2.19 Preimium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Inder Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network Adjustment     3.5 Rerefits in Addition to FdB     Administrative Expense     3.6 Administrative Expense     3.7 Taxes and Fee     3.8 Prolin & Rink Load     3.9 Castorphic Adjustment     3.11 Age Claimston Factor     3.11 Age Claimston Factor     3.11 Age Claimston Factor     3.12 Gastorphic Calibration Factor     3.12 Gastorphic Calibration Factor     3.12 Gastorphic Calibration Factor     3.13 Colascord Calibration Factor     3.13 Colascord Calibration Factor     3.14 Calibrated Plan Adjusted Inder Rate     Section IV: Projected Plan Level Information     4.1 Plan ID (Standard Component ID)     4.2 Allowed Claims     4.4 Member Cost Sharing	572.83 5799.86 5799.86 0.5174 0.5480 0.9976 Total 5473.678.770 522.247215 522.247215 522.247215	\$137.96 \$886.52 45127PA0020013 45 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000 \$768.85 45127PA0020013 45 5390.81 45127PA0020013 45 5390.81 45127PA0020013 45 5390.81	\$174.05 \$361.85 \$127PA0020008 45 0.9505 1.0412 1.0402 1.0400 5.7% 0.68% 2.00% 1.0000 5.7% 4.0000 5.7% 4.0000 5.7% 4.0000 5.7% 4.0000 5.7% 5.443,65,601 5.54,465,641 5.54,665,81 5.54,655,81 5.54,655,81 5.54,655,81 5.5555,81 5.555,81 5.555,81 5.555,81 5.5555,81 5.5555,81 5.5555,	577.44 5713.67 1279A0020021 107366 107366 10736 10000 8.67% 10000 8.67% 10000 521.36 5315.80 1279A002021 135.677,749 5315.82 1272A002021 125.85 1272A002021 125.85 1272A002021 125.85 1272A002021 125.85 1272A002021 125.85 1272A002021 125.85 1272A002021 125.85 1272A002021 125.85 1	-5109.39 5534.68 45127PA0020020 0.6428 1.06428 1.06428 0.6685 0.3005 2.0005 1.0000 5.0685 0.3005 2.0005 1.0000 5.5421 5	800/01 801/01 45127PA0020022 0.9401 0.0538 1.0000 5.02 5.02 5.02 5.02 5.02 5.02 5.02	ию//01 ию//01 45127PA0020026 0.9553 1.0452 1.0452 1.0000 6.84% 2.0000 5798.16 5405.65 5405.55 5405.65 5405.55	801/(0) 451276A020021 45 5727 6 0.8536 0.8536 0.8536 0.0095 0.0095 0.0095 0.0095 0.5522.110000.110000.1000	001/00 1277PA0020024 [45 5 0.05821 0.05821 0.05831 1.0000 7.95% 1.0000 5681.28 5346.25 127PA0020024 [45 533.66,784 53.46,786 53.45,786 53.45,796	#DIV(9) 127PA0020025 0.6445 0.6548 1.0000 11.39% 0.525% 2.00% 5468.00 558.00	#DIV/0 45127PA0020027 0.6358 1.0402 1.0000 13.89% 0.6458 0.54% 0.6600 5381.03 5193.65 5193.55 5193.	45127PA0140002 45127PA0140002 0.9277 1.0000 7.85% 2.05% 1.0000 5590.27 45127PA0140002 45127PA0140002 45127PA0140002 55351.85 5532.26 5	#DIV/01 45127PA0140003 0.7286 0.9267 1.00000 9.606 2.006 1.00000 5538.54 5538.54 5538.54 5538.54 5538.54 5538.54 5538.54 5538.54 5538.55 55555 555555 5555555555	#DIV/01 451277A0140004 0.9565 0.9267 1.0000 7.6133 2.005 1.0000 7.6133 2.005 5712.87 5712.87 5362.31 451277A0140004 451379A0140004 33380.086 5145.937 542.511 5145.937	#D1 45127PA0140 0.0 0.0 1.1 1.0 1.0 2.2 5.25 5.25 5.25 5.27PA0140 5.27PA0140 5.27PA0140 5.5555
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Risk     3.4 Provide Heators Adjustment     3.10 Plans Adjusted Index Risk     3.10 Plans Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Organs Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Organs Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Organs Adjusted Index Rate     4.1 Plan ID (Standard Component ID)     4.2 Allowed Claims     4.3 Penissurance     4.4 Member Cost Sharing     4.4 Sinchard Claims	572.83 5799.86 0.5374 0.5475.678,770 522,247,215 575,595,977 572,247,245 575,595,977	5137.66 5886.52 45127PA0020013 4 45127PA0020013 4 10412 10000 7.09% 0.485 2.09% 1.0000 5768.35 5390.81 45127PA0020013 4 45127PA0020013 4 5102.79.04013 540.78.9771 505.59.97.736	\$174.05 \$361.85 \$12774002008 45 0.9505 1.0121 1.0000 6.87% 0.03% 7.00% 5.794.42 \$403.75 \$403.75 \$403.75 \$403.75 \$403.75 \$403.75 \$403.75	\$27.44 \$733.67 1227PA0020021 0.7286 1.0412 1.0000 8.67% 0.49% 2.00% 1.0000 5621.36 \$315.80 \$315.80 \$315.80 \$325.80 \$2,223,58 \$2,223,57 \$2,223,58 \$2,223,58 \$2,223,57 \$2,223,58 \$2,223,57 \$2,223,58 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,223,57 \$2,225,57 \$2,255,57 \$2	- 5109.379 5193.468 45127PA0020020 0.6424 1.0421 1.0400 9.95% 2.00% 1.0000 5554.21 5281.67 5281.67 5281.67 5281.67 5281.67 5281.67 5281.67 5281.67 5281.67 528.08 5584.21 5281.67 528.08 5584.21 5584.21 528.08 5584.21 528.08 5584.21 528.08 5584.21 528.08 5584.21 528.08 5584.21 5	800/01 801/01 45127PA0020022 0.9401 0.9538 1.0000 8.20% 2.00% 2.00% 5554.41 5332.59 5512.75 513.32,508 5512.75 5512.75 5512.75 5512.75 5512.75 5512.75 5512.75 5512.75 5512.55 5515	1001/01 1001/01 1001/01 1001/01 10020 10020 10020 10020 10020 10020 10020 10020 10020 10020 10020 5788.16 5405.65	45127PA023023] 42 45127PA023023] 42 5727 6 7786 8538 1.0000 10.06% 0.55% 1.0000 5532.10 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 5127PA0202023] 42 55270.43 0.55% 0.55% 5127PA0202023] 42 55270.43 0.55% 5127PA02202023] 42 55270.43 0.55% 51270.43 5120	801/00 1277PA0020024 45 5 0.9821 0.6838 1.0000 7.995 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.000000 1.000000 1.0000000 1.0000000000	4DIV/01 127PA0020025 127PA0020025 127PA0020025 13956 0.8538 0.8538 1.0000 11.3956 0.5257 2.00% 1.0000 5468.0	#DIV/01 45127PA0020027 0 63585 1 0412 1 0412 1 0412 1 0402 0 5456 0 06600 5 358103 5 193.65 5 193.65 5 193.65 5 190.75 5 45.8860 5 35.662 5 190.75 5 190.75	#DUV/01 45127PA0140002 0.9178 0.9287 1.0000 7.85% 2.00% 1.0000 5.950.87 45127PA0140002 5.9512.08 5.9512.08 5.9512.08 5.955.08 5.955.0855.0	45127PA0140003 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.00% 2.00% 1.0000 5.558.94 5558.94 5558.94 5528.67 5528.47 5528.47 5528.47 5528.47 5527.44 5	#DIV(0) 45127PA0140004 0.9595 0.9267 1.0000 7.615 2.00% 1.0000 5712.87 531290 5312.87 531290.000 5312.87 531290.000 5312.87 531290.000 5312.87 531290.000 5312.87 531290.000 5312.87 531290.000 5312.87 531290.000 5312.87 531290.000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 531290.0000 5312.87 532.57 532.57 5312.87 532.57 53.57 532.57 53.57 55.57 55.57 55.57 55.	#D1 45127PA0140 0.0 0.0 1.0 1.0 0.0 2.2 1.0 5.49 5.49 5.49 5.49 5.25 45127PA0140 5.7.84 5.7.84 5.7.84 5.5.656 5.1.967
	2.18 Risk Adjustment Transfer Amount     2.19 Preimin     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Rovid Adjusted Index Rate     3.4 Rovid Adjusted Index Rate     3.6 Administrative Expense     3.6 Administrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castorphic Adjustment     3.10 Ran Adjusted Index Rate     3.11 Adject Calibration Factor     3.11 Galarston Factor     3.11 Galarston Factor     3.11 Galarston Factor     3.13 Tolacco Calibration Factor     3.13 Tolacco Calibration Factor     3.14 Galarston     3.24 Galarston     3.24	972.83 5799.86 5799.86 0.9360 0.9360 0.9360 0.9360 0.9376 0.93	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000 \$768.95 45127PA0020013 45 45127PA0020013 45 45127PA0020013 45 5390.81 45127PA0020013 45 5390.81	\$1277A00 \$261.85 \$1277A0020008 45 0.9505 1.0412 1.0402 1.0400 5.20% 5.20	577.44 5733.67 1279A0020021 107386 107386 107386 107386 107386 10000 8.67% 10000 5.2136 5315.80 1279A0020021 5315.80 1279A0020021 5315.80 1279A0020021 5315.80 5315.	500.30 5634.68 45127PA0020020 0.6422 1.0422 1.0422 1.0422 0.000 5054.21 5281.67 5282.67 5398.107 5598.10757 5598.107575 5598.107575 55998.107575 5598.107555 5599755 559755555 5597555555555555	800/01 801/01 45127PA0020022 0.9401 0.6538 1.0000 5.0495 2.00% 5.0495 5.532.59 5.532.59 5.532.59 5.532.59 5.532.59 5.532.59 5.532.59 5.532.59 5.532.59	100/01 #DIV/01 45127PA0020026 45127PA0020026 1.0432 1.0432 1.0432 1.0432 2.00% 1.0000 5798.16 5405.65 5405.75 5405.7	801/(7) 451277A0230221 42 5727 6 0.7889 0.8381 1.000 1.0006 1.0006 0.5372 1.0006 5.322.11 0.5372 0.5372 0.5372 1.000 5.5322.13 1.0006 5.535.548 5.575.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.555.548 5.275.557.548 5.275.5488 5.275.5488 5.275.5	801/00   127PA0020024   45 0 09821   0.05338   0.05338   0.05338   0.05338   0.0500	#DIV/01 127PA0020025 0.6445 0.6545 1.0000 11.39% 0.625% 2.00% 5.468.00 5560.078 5560.078 5560.078 5560.078 5570.078 5560.078 5570.078 5700.078 5570.078 5770.078 5770.078 5770	#DIV/0 45127PA0020027 0.6358 1.0402 1.0000 13.89% 0.64% 0.6600 5381.03 5193.65 5195	45127PA0140022 45127PA0140022 0.9178 0.9287 1.0000 5.4987 2.00% 5.590.27 45127PA0140020 5.590.27 45127PA0140020 5.592.249 45127PA0140020 5.592.249 5.532.1461 5.532.24120000000000000000000000000000	45127PA0140003 45127PA0140003 0.7286 0.9267 1.0000 9.606 0.50% 2.00% 1.0000 5558.94 5284.07 45127PA0140003 5558.94 45127PA0140003 5284.07 45127PA0140003 5284.07 45127PA0140003 5284.07 45127PA0140003 5284.07 45127PA014003 5284.07 528	#DIV/01 451277A0140004 0.9505 0.9267 1.0000 7.6133 0.48% 2.00% 1.0000 5712.87 5362.31 451277A0140004 451277A0140004 451379A0140004 5346,337 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 546,351 547,551 547,5551 547,5551 547,55555555555555555555555555555555555	#D1 #5127PA0140 0.0 0.0 0.0 1.0 0.0 0.0 0.0 0.
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plun Adjustment Factors     3.1 Plan ID (Standard Component ID)     2.1 Market Adjusted Index Rate     3.1 AV and Cost Sharing Design of Plan     3.2 Market Adjusted Index Rate     3.4 Provide Heaviori, Adjustment     3.5 Renefits in Addition to Plin     4.6 Market Rate     3.1 Of kan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Of Rate Adjusted Index Rate     3.13 Of kan Adjusted Index Rate     3.13 Of kan Adjusted Index Rate     3.14 Geographic Calibration Factor     3.14 Geographic Calibration Factor     3.14 Geographic Calibration Factor     3.13 Tobacic Calibration Factor     3.14 Generate Plan Adjusted Index Rate     5.10 ID (Standard Component ID)     4.2 Reinsurance     4.4 Member Cost Sharing     4.4 Generate Cost Sharing     4.4 Generate Cost Sharing     4.6 Incurrent Clains     4.7 Risk Adjustment Transfer Amount     4.8 Premismin	572.83 5799.86 5799.86 0.5374 0.4575 5472.678,74 5472.678,74 575.959.07 575.959.07 575.959.07 575.959.07 575.959.07 575.959.07 575.959.05 575.7471.845 542.359.747	5137.66 5886.52 45127PA0020013 [4 0.9178] 1.0412 1.0000 7.09% 2.00% 5.20% 5.20% 5.20% 5.390.81 45127PA0020013 [4 45127PA0020013 [4 510770-0013] 45127PA0020013 [4 510770-0013] 4512792 510770-0013 510770-0015 510770-000000000000000000	\$174.05 \$861.85 \$1277A0020008 4 0.9505 1.0621 1.0620 1.0620 1.0620 1.0620 1.0620 1.0620 1.0600 5.770 1.0000 5.794.62 5.403.75 5.127A020008 4 5.505.841 5.505	527.44 5713.67 1227PA0020021 0.7286 1.04212 1.04212 1.0000 8.67% 2.00% 7.0000 5621.36 5315.80 127PA0020021 127PA0020021 127PA0020021 127PA0020021 54.537,749 530,945 54.537,749 532,945 54.537,749 532,945 54.537,749 532,945 54.537,749 532,945 54.537,749 54.547,749 54.547,749 54.547,749 54.547,749 55.547,547,547,547,547,547,547,547,547,547,	-5109.39 5593.46 45127PA0020020 0.6424 1.0412 1.0402 9.6855 2.006 1.0000 5554.21 5281.07 5281.07 5281.07 5281.07 5281.07 5281.07 5282.07 52	800/01 801/01 451279A002002 0.9401 0.8584 1.0000 8.26% 1.0000 5554.41 5532.59 5332.59 5332.59 5332.59 5332	100/07 #01/07 45127PA0020026 0 9553 1 0412 1 0402 1 040 1 0402 1 0402	451277A023023 44 451277A023023 44 0.8538 0.8538 1.0000 	#01//01 1277PA0020024 45 5 0.9821 0.6838 1.0000 7.95% 0.09% 2.00% 1.0000 5 5 5 5 5 5 5 5 5 5 5 5 5	4DV/01 1277A0020025 1277A0020025 1277A0020025 1275A0020025 11.3996 0.5252 2.000 5.468.00 5.468.00 5.468.00 5.468.00 5.27.85 1277A0020025 5.25,730,247 5.1617.60 5.5,800,478 5.8,809,980 5.3,8846,980,100 5.3,88,869,980	#DIV/01 45127PA0020027 0.6368 1.0402 1.0000 11.89% 0.6600 5.381.03 5127PA000007 5454.860 5335.662 5335.662 5335.662 5355.662 5355.662 5355.662 5315.070 5315.070 5315.070	45127PA0140022 45127PA0140022 0.0178 0.0267 1.0000 7.85% 0.04% 1.0000 5.551216 5.551216 5.551216 5.552216 5.552216 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55225 5.55255 5.555555 5.555555 5.555555 5.55555555	45127PA0140003 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.00% 1.0000 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 5.559.9456.94 5.558.94 5.558.9456.9456.9456.9456.9456.9456.94	#DUV(0) 45127PA0140004 0.9595 0.9267 1.0000 7.0155 2.005 1.0000 5.712.87 5.712.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.52.512.000 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.55 5.52.52.55 5.52.52.55 5.55.55 5.55.55 5.55.55 5.55.55 5.55.5	#DP #5127PA0140 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0
	2.18 Risk Adjustment Transfer Amount     2.19 Preimin     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Inder Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Rovide Adjusted Inder Rate     3.4 Rovide Adjusted Inder Rate     3.6 Administrative Expense     3.6 Administrative Expense     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castorphic Adjustment     3.18 Adjusted Inder Rate     3.10 Risk Adjusted Inder Rate     3.11 Age Calibration Factor     3.11 Age Calibration Factor     3.12 Solitorated Plan Adjusted Inder Rate     3.10 Salibrated Plan Adjusted Inder Rate     3.14 Calibrated Plan Adjusted Inder Rate     3.14 Calibrated Plan Adjusted Inder Rate     3.14 Risk Load Adjusted Inder Rate     4.1 Plan ID (Standard Component ID)     4.2 Allowed Calibration     4.5 Cost Sharing Reduction     4.5 Tors Kanjustment Transfer Amount     4.8 Prenium	972.83 5799.85 5799.85 0.9360 0.9360 0.9360 0.9376 5512,22713 575.999,707 5212,247,128 5212,471,28 542,359,771,284 554,5329,771,848 554,5329,771,848 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,784 554,5329,787,787,784 554,5329,787,787,784 554,5329,787,787,784 554,5329,787,787,784 554,5329,787,787,784 554,5329,787,787,784 554,5329,787,787,784 554,5329,787,787,784 554,5329,787,787,787 554,5329,787,787 554,5329,787,787 554,5329,787,787 554,5329,787,787 554,5329,787,787 554,5329,787,787 554,5329,787 555,5329 555,5329 555,5329 555,5529 555	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000 \$768.95 45127PA0020013 45 5390.81 45127PA0020013 45 5390.81 45127PA0020013 45 5390.81 5390.85 5390.55 50 59.267.567 59.207.567 59.207.567	\$1277A00 \$261.85 \$1277A0020008 45 0.9505 1.0412 1.0000 6.87% 0.045 1.0000 5.77442 5.401.75 \$401.75 \$401.75 \$401.75 \$402.75 \$402.87 \$402.75 \$402.87 \$40	527.44 5733.67 127PA0020021 127PA0020021 1.0421 1.0421 1.0401 8.67% 2.00% 2.00% 2.00% 5.2136 5.315.80 5.315.80 5.315.80 5.327PA0020021 5.315.817 5.327.247.247.247.247.247.247.247.247.247.2	500.30 5634.68 45127PA0020020 0.64224 1.0422 1.0422 1.0422 0.000 5054.21 5281.67 5282.67 5398.107 5598.1075 5598.1075 5598.1075 5598.10755 5598.10755 559755 559755 5598.107555 5597555 55975555555555555555555555	800/01 801/01 801/01 45127PA0202022 45127PA0202022 80401 8205 10000 5605441 533259 45127PA020022 533259 45127PA020022 533259 551359 551359 551359 5515559 5515559 551559 551559 5515559 551559 5515559 5515559 5515	100/01 #DIV/01 45127PA0020026 45127PA0020026 1.9452 1.0452 1.0452 2.00% 1.0000 5798.16 54025.65 54025.75	801/(7) 451277A0210221 42 5727.6 0.7889 0.8539 1.000 1.0006 0.5572 1.000 5.552.13 0.557 0.557 0.557 0.557 0.557 0.557 5.578 5.575 5	#DIV/01 127PA0020024 [45 5 0.9821 0.9838 1.0000 7.99% 2.09% 2.20	1277A0020025 1277A0020025 0.6485 0.8538 1.0000 11.33% 0.52% 2.00% 1.0000 5.468.00 5.467.00 5.467.00 5.5,817.60 5.5,817.60 5.5,817.20 5.5,817.20 5.5,817.20 5.5,817.20 5.5,817.20 5.5,817.20 5.5,807.40 5.	#DIV/01 45127PA0020027 0 6368 1 0402 1 0000 1 3899 0 5981 2 2095 5 381.03 5 193.65 5	#DUV01 45127PA0140002 0.9178 0.9287 1.0000 7.85% 2.00% 7.85% 1.0000 5.590.37 45127PA0140002 45127PA0140002 45127PA0140002 5.559.260 5.592.2600 5.592.260 5.592.2600 5.592.2600000000000000	45127PA0140003 45127PA0140003 0.7286 0.9267 1.0000 8.650 0.9267 2.00% 2	45127PA0140004 [ 45127PA0140004] 0.9905 0.9267 1.0000 7.6155 2.00% 5.712.87 5365.31 5365.31 5380.666 5533.880.666 5533.880.666 5533.880.666 5535.830.060 5532.870.000 5227.870.300 5227.870.3387 5327.870.3387 5227.870.5387 5227.870.5387 5227.870.5387 5227.870.5387 5227.870.5387 5227.870.5377 5227.870.5377 5227.870.5377 5227.870.5377 5227.970.53777 5227.970.53777 5227.970.53777 5227.970.537777 5227.570.570777 5227.57077777777777777777777777777777777	801 45127PA0140 0.5 0.5 1.6 1.6 1.6 1.6 2. 1.6 5.49 5.49 5.49 5.45 5.27PA0140 5.2784 5.16 5.55 5.55 5.55 5.55 5.55 5.55 5.55
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plun Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network. Adjustment     3.5 Benefits in Addition to Pl8     Administrative Casts     Annote Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.12 Gastrady Plan Rate Index Rate     3.13 Tobacic Calibration Factor     3.14 Geographic Calibration Factor     3.13 Tobacic Calibration Factor     3.13 Tobacic Calibration Factor     3.14 Geographic Calibration Factor     3.14 Geographic Calibration Factor     3.14 Calibrated Plan Adjusted Index Rate     Section IV: Projected Plan Level Information     4.1 Plan ID (Standard Component IC)     4.2 Monder Calibration     4.5 Norming     4.5 Cost Sharing Reduction     4.6 Normer Clains     4.7 Risk Adjustment Transfer Amount     4.8 Premium	572.83 5799.86 5799.86 0.5374 0.4575 5472.678,74 5472.678,74 575.959.07 575.959.07 575.959.07 575.959.07 575.959.07 575.959.07 575.959.05 575.7471.845 542.359.747	5137.66 5886.52 45127PA0020013 [4 0.9178] 1.0412 1.0000 7.09% 2.00% 5.20% 5.20% 5.20% 5.390.81 45127PA0020013 [4 45127PA0020013 [4 510770-0013] 45127PA0020013 [4 510770-0013] 4512792 510770-0013 510770-0015 510770-000000000000000000	\$174.05 \$861.85 \$1277A0020008 4 0.9505 1.0621 1.0620 1.0620 1.0620 1.0620 1.0620 1.0620 1.0600 5.770 1.0000 5.794.62 5.403.75 5.127A020008 4 5.505.841 5.505	527.44 5713.67 1227PA0020021 0.7286 1.04212 1.04212 1.0000 8.67% 2.00% 7.0000 5621.36 5315.80 127PA0020021 127PA0020021 127PA0020021 127PA0020021 54.537,749 530,945 54.537,749 532,945 54.537,749 532,945 54.537,749 532,945 54.537,749 532,945 54.537,749 54.547,749 54.547,749 54.547,749 54.547,749 55.547,547,547,547,547,547,547,547,547,547,	-5109.39 5593.46 45127PA0020020 0.6424 1.0412 1.0402 9.6855 2.006 1.0000 5554.21 5281.07 5281.07 5281.07 5281.07 5281.07 5281.07 5282.07 52	800/01 801/01 451279A002002 0.9401 0.8584 1.0000 8.26% 1.0000 5554.41 5532.59 5332.59 5332.59 5332.59 5332	100/07 #01/07 45127PA0020026 0 9553 1 0412 1 0402 1 040 1 0402 1 0402	451277A023023 44 451277A023023 44 0.8538 0.8538 1.0000 	#01//01 1277PA0020024 45 5 0.9821 0.6838 1.0000 7.95% 0.09% 2.00% 1.0000 5 5 5 5 5 5 5 5 5 5 5 5 5	4DV/01 1277A0020025 1277A0020025 1277A0020025 1275A0020025 11.3996 0.5252 2.000 5.468.00 5.468.00 5.468.00 5.468.00 5.27.85 1277A0020025 5.25,730,247 5.1617.60 5.5,800,478 5.8,809,980 5.3,8846,980,100 5.3,88,869,980	#DIV/01 45127PA0020027 0.6368 1.0402 1.0000 11.89% 0.6600 5.381.03 5127PA000007 5454.860 5335.662 5335.662 5335.662 5355.662 5355.662 5355.662 5315.070 5315.070 5315.070	#DUV01 45127PA0140002 0.9178 0.9287 1.0000 7.85% 2.00% 7.85% 1.0000 5.590.37 45127PA0140002 45127PA0140002 45127PA0140002 5.559.260 5.592.2600 5.592.260 5.592.2600 5.592.2600000000000000	45127PA0140003 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.00% 1.0000 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 45127PA014003 5.558.94 5.559.9456.94 5.558.94 5.558.9456.9456.9456.9456.9456.9456.94	#DUV(0) 45127PA0140004 0.9595 0.9267 1.0000 7.0155 2.005 1.0000 5.712.87 5.712.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.3128.000 5.512.87 5.52.512.000 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.52 5.52.52.55 5.52.52.55 5.52.52.55 5.55.55 5.55.55 5.55.55 5.55.55 5.55.5	801 45127PA0140 0.5 0.5 1.6 1.6 1.6 1.6 2. 1.6 5.49 5.49 5.49 5.45 5.27PA0140 5.2784 5.16 5.55 5.55 5.55 5.55 5.55 5.55 5.55
	2.18 Risk Adjustment Transfer Amount     2.19 Preimin     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Indes Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Rovide Artwork Adjustment     3.6 Renefts in Addition to CHB     Administrative Expenses     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castorphote Adjustment     3.10 Ren Adjusted Indes Rate     3.11 Agec Calibration Factor     3.12 Calibrated Plan Adjusted Indes Rate     4.1 Plan ID (Standard Component ID)     4.2 Allowed Calims     4.5 Cost Sharing Reduction     4.5 Tesk Adjustent Transfer Amount     4.8 Prenium     4.9 Projected Member Months     4.10 Into ISC Rate Amount     4.10 Ren Kaljustent Transfer Amount     4.9 Projected Member Konths     4.10 Ren Kaljustent Transfer Amount	972.83 \$779.86 \$799.86 \$799.86 \$799.86 \$799.86 \$799.86 \$799.86 \$799.86 \$799.86 \$799.86 \$7014 \$7	\$137.96 \$886.52 \$886.52 \$10.577 \$1.0000 7.09% 0.48% 2.00% 1.0000 \$768.95 \$390.81 \$390.81 \$53900.81 \$5390.81 \$53	\$1279.400 \$261.85 \$1279.40020008 \$10.925 1.0422 1.0000 \$403.75	527.44 5733.67 127PA0020021 127PA0020021 1.0422 1.0000 8.67% 2.00% 2.00% 5.315.80 5.315.80 5.315.80 5.315.80 5.315.80 5.315.80 5.327,749 5.32,326	5109.39 5634.68 45127PA0020020 0.6424 1.0422 1.0422 1.0402 0.6424 0.6424 1.0422 1.0402 0.6424 0.6424 0.6424 1.0422 1.0402 5.2821.67 5.282	800/01 801/01 45127PA0020022 0.9401 0.6538 1.0000 1.0000 5.022 5.332.59 5.332	100/01 #DIV/01 45127PA0020026 0.9553 1.9452 1.9452 1.9452 2.00% 1.0000 5.798.16 5405.65 540	801/(4) 451277A023021 43 5727.6 0.883 0.8638 1.000 1.000 1.000 5322.11 0.5372 1.000 5332.13 0.5372	#DIV/01 127PA0020024 45 5 0.9821 0.0838 1.0000 7.99% 2.00% 1.0000 5681.28 1.0000 5681.28 1.0000 5681.28 1.0000 5681.28 1.0000 5681.28 1.0000 5681.28 1.0000 5681.28 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.000000 1.000000 1.000000 1.0000000000	1277A0020025 1277A0020025 0.6485 0.6358 1.0000 11.33% 0.52% 2.00% 1.0000 5.468.00 5.463.00 5.463.00 5.4617.60 5.51,607.60 5.51,607.60 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,607.80 5.50,807.80	#DIV/01 45127PA0020027 0 6368 1 0402 1 0000 5 3810 5 0585 5 193.65 5 193.65 5 193.65 5 193.65 5 193.65 5 193.65 5 193.65 5 193.65 5 190.01 5 190.01 5 193.65 5 190.01 5 190.00	45127PA0140022 45127PA0140022 0.9178 0.9287 1.0000 7.85% 1.0000 5.890.27 45127PA014002 45127PA014002 45127PA014002 45127PA014002 5.55.0.82 5.55.0.92 5.55.0.82 5.55.0.95.0.82 5.55.0.82 5.	ирлу(0) 451279A0140003 0.7286 0.5267 1.0000 5.558.94 1.0000 5.558.94 451279A014003 5.558.94 5.5284.07 5.52784.07 5.57784.07 5.57784.07 5.57784.07 5.57784.07 5.57784.07 5.57784.07 5.57784.07 5.57784.07 5.57784.07784.07 5.57784.07578.07 5.57784.075784.075784.075784.075784.075784.075784.075784.075784.075784.075784.075784.075784.075784.075	ирлусі) 45127PA0140004 45127PA0140004 0.9505 0.9267 1.0000 7.6455 1.0000 5712.87 5362.311 5362.312 5362.343 53145,927 532.349,866 5424,5927 5424,5927 5424,592 5425,5925,592 5425,5925	801 45127PA0140 0.5 0.5 1.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
	2.18 Risk Adjustment Transfer Amount     2.19 Premium     Section III: Plun Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network Adjustment     3.5 Reinfis In Addition to Plan     deministrative Costs     and Plan     3.7 Tarest Deprese     3.1 Tarest Deprese     3.10 Plan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.10 Plan Adjusted Index Rate     3.11 Age Calibration Factor     3.14 Geographic Adjustment     3.13 Tobacic Calibration Factor     3.14 Geographic Calibration Factor     3.14 Calibrated Plan Adjusted Index Rate     Section IV: Projected Plan Level Information     4.1 Plan ID (Standard ComponentID)     4.2 Adjoved Claims     4.3 Devision Storing     4.4 Forsiting Relation     4.5 Plan May Level Plan Adjusted Index Rate     4.7 Risk Adjustment Tarosfer Amount     4.8 Premium     4.9 Projected Plan Level Information     4.1 Plan ID (Standard ComponentID)	572.83 5799.86 0.5374 0.4576 570,976 522,247,215 522,247,215 522,247,215 527,247,247,215 527,247,247,215 527,247,247,245 527,247,245 545,245 557,247,2457,2457,247,2457,247,2457,247,247,247,247,247,247,247,247,247,24	137.96 \$886.52 45127PA0020013   4 0.9178 1.0412 1.0412 1.0400 7.00% 2.00% 1.0000 5768.95 5390.81 45127PA0020013   4 \$100,708,013 \$4,867,300 \$4,867,300 \$4,867,300 \$4,867,300 \$4,867,300 \$4,867,300 \$4,867,300 \$4,867,300 \$595,097,716 \$592,2755 \$32,2755 \$82,231 \$83,231	\$174.05 \$861.85 \$1277A0020008   42 0.9505 1.0612 1.0600 \$9955 1.0612 1.0000 \$794.42 \$403.75\$\$403.75\$\$4	527.44 5733.67 127PA0020021 1.0412 1.0402 8.67% 2.00% 1.0000 5.621.36 5.315.80 127PA0020021 5.621.36 5.315.80 127PA0020021 5.621.36 5.315.80 127PA0020021 5.621.36 5.621	-5109.39 5634.68 45127PA0D20020 0.6432 1.0444 1.0444 1.0	800/01 801/01 451279A0020022 0.69401 0.6533 1.0000 8.8265 2.055 1.0000 5.5332.59 451279A002002 5.5332.59 451279A002002 5.5332.59 5.5325.59 5.535.59 5.5555.59555.59 5.5555.59555.59555.59555.59555.5	100/01 #01/01 45127PA0020026 0 9553 1 0402 1 0000 6 8845 2 00% 1 0000 5 708410 5 7084100000000000000000000000000000000000	801/(/d) 451277A023023 4/3 577.6 378.6 379.6 378.6 379	801/01 127PA0020024 45 5 0.9821 0.8538 1.0000 7.995 1.0000 5.0005 5.0005 5.0005 5.31.66,78 5.31.66,78 5.31.66,785 5.31.56,786 5.32,252,25 5.22,250,25 5.32,759,74 3.6,345 9.0,785 5.87,133 1.0003 1.0005 1.005	127PA0020025 0.6485 0.8538 0.8538 1.0000 11.39% 0.52% 1.0000 5468.00 5468.00 5468.00 5468.00 5468.00 5457.930.24 557.930.24 553.930.100 53.889.100 53.88,869.983 40.326 83.33% 5438.00	#DIV/01 45127PA0020027 0.6388 1.0412 1.0000 113.89% 0.656% 0.6660 5.518.03 5193.65 5193.55 5195.55 5195.55 5195.55 5195.55 519	#DUV/01 45127PA0140022 0.9178 0.9267 1.0000 7.83% 2.00% 1.0000 5.950.42 5.950.42 5.950.40 5.950.40 5.950.40 5.952.45 5.952.555.55 5.952.555.55 5.952.555.55 5.952.555.555.55 5.952.555.555.555.555.555.555.555.555.55	45127PA0140003 45127PA0140003 0.7286 0.5267 1.0000 9.60% 2.00% 2.00% 1.0000 5.558.94 5.284.07 5	45127PA0140004 45127PA0140004 0.93905 0.93905 0.93905 1.0000 7.613% 0.48% 2.00% 1.0000 5.712.87 5.3138.06% 5.3138.06% 5.3138.06% 5.3145.917 5.32.87 5.3398.06% 5.24.25% 5.327.870 5.24.25% 5.34.25%	#DP #5127PA0140 45127PA0140 0 0 0 0 0 0 0 0 0 0 0 0 0
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Maeke Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.6 Exercises and Fees     3.6 Administrative Expenses     3.7 Taxes and Fees     3.8 Profit & Risk Load     3.9 Castsrophic Adjustment     3.10 Bin Adjusted Index Rate     3.10 Plan Adjusted Index Rate     3.10 Administrative Expenses     3.10 Administrative Expenses     3.10 Administrative Expenses     3.10 Castsrophic Adjustment     3.10 Genz Adjusted Index Rate     3.11 Adje Calibration Factor     3.12 Genzymhic Calibration Factor     3.13 Castarder Plan Adjusted Index Rate     4.1 Plan ID (Standard Component ID)     4.2 Allowed Calibration     4.5 Cost Sharing Beduction     4.5 Cost Sharing Beduction     4.7 Bix Adjustment Transfer Amount     4.9 Projected Member Months     4.10 Reins Rate     Reinse Per Month     4.11 Reins ID (Standard Component ID)	972.83 5779.86 5779.86 5779.86 5779.86 0.55774 0.9460 0.9976 0.9460 0.9976 521.24715 575.999.07 521.24715 575.999.07 521.24715 575.999.07 521.24715 575.999.07 521.24715 575.999.07 521.24715 575.999.07 521.24715 575.999.07 521.24715 575.999.07 5	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 0.48% 2.00% 1.0000 \$768.95 45127PA0020013 45 \$390.81 45127PA0020013 45 \$390.81 45127PA0020013 45 \$390.81 5390.85 50 55.097.756 59.267.567 59.23.567 59.267.567 59.267.567 59.267.567 59.267.567 59.267.567 59.267.567 59.267.567 59.267.567 59.267.567 59.267.567 59.275.57 59.575.57 59.255.57 59.255.57 59.255.57 59.255.57 59.255.57 59.255.57	\$1277A0020008 45 \$1277A0020008 45 0.9305 1.0412 1.0000 6.87% 0.085 2.00% 1.0000 5.7544.42 5.403.75 5.405.41 5.5405.42 5.	527.44 \$713.67 127PA0020021 127PA0020021 1.0422 1.0402 8.67% 2.00% 2.00% 5.0135 8.00 \$621.36 \$315.80 \$315.8	5109.39 5634.66 45127PA0020020 0.6424 1.0422 1.0422 1.0402 0.6424 0.6555 0.000 0.5554.21 0.5554.	800/01 801/01 801/01 45127PA0020022 0.9491 0.9538 1.0000 8.20% 2.00% 1.0000 5.5332.59 5.5332.59 5.5332.59 5.5332.59 5.5332.59 5.5332.59 5.5332.59 5.5332.59 5.5332.59 5.532.872 5.	1001/01 #DIV/01 #DIV/01 45127PA0020026 0.9553 1.0422 1.0000 6.84% 2.00% 1.0000 5798.16 5405.65 5405	801/(2) 45127/A023021 43 577.6 0.838 1.000 1.0005 2.005 2.005 2.005 3.005 3.005 4.005 3.005 3.005 3.005 4.005 3.005 3.005 3.005 4.005 3.	801/00 127PA0020024 45 5 0.9821 0.9838 1.0000 7.9854 0.9854 1.0000 7.9854 1.0000 5.681.28 1.0000 5.681.28 1.0000 5.681.28 1.0000 5.542.35 5.127.064	#DN/01 127PA0020025 0.6485 0.8538 0.8538 0.2205 0.225 0.255 0.225 0.225 0.255 0.	#DIV/01 45127PA0020027 0 6368 1 0402 1 0000 1 1 8954 2 0000 5 38103 5 109.35 5 109.55 5 109.5	#DUV/01 45127PA0140002 45127PA0140002 7.85% 7.95% 7.95	ирлу(0) 45127PA0140003 0.7286 0.9267 1.0000 9.6000 1.00000 1.00000 1.00000 1.00000000	ирлусл 45127PA0140004 45127PA0140004 0.9955 0.9267 1.0000 7.6155 0.4867 1.0000 5.712.87 5.7862.31 45127PA0140064 45127PA0140064 45127PA0140064 5.5145,917 5.562,313 5.562,313 5.562,313 5.562,313 5.572,780,300 5.5727,800 5.5727,900 5.5727,900 5.5727,900 5.5727,9000 5.5727,9000 5.5727,900000000000000000000000	80/ 80/ 45127PA0140 0.0 0.0 1.0 1.0 1.0 0.0 2.1 5.49 5.25 5.25 5.2784 5.1561 5.2784 5.165 5.1,967 5.3070 5.2,010 4.84 8.4 5.69 5.49
	2.18 Nix Adjustment Transfer Amount     2.19 Premium     Section III: Plun Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network Adjustment     3.5 Rendits in Addition to FHB     Adjustrative Costs     3.1 Plan ID (Standard Component ID)     3.1 Plan Adjusted Index Rate     3.11 Age Collivation Factor     3.10 Plan Adjusted Index Rate     3.11 Age Collivation Factor     3.13 Tobacc Collivation Factor     3.14 Plan Adjusted Index Rate     3.14 Plan Adjusted Index Rate     3.14 Plan ID (Standard Component ID)     4.2 Allowed Calimistic     4.3 Network Optimized     4.3 Network Optimized     4.4 Member Cost Sharing     4.5 Planding Blanction     4.5 Planding Blanction     4.5 Planding Blanction     4.5 Planding Blanction     4.5 Plan Adjustement     4.5 Planding Blanction     4.5 Planding	972.83 5799.86 0.5374 0.9376 5472.578,770 5472.578,770 5472.579,707 5472.579,707 5452.579,9707 5452.5797,9707 5452.579,9707 5452.579,9707 5452.579,9707 5452	\$137.66 \$886.52 \$127PA0020013 4 \$127PA0020013 4 \$10412 1.0400 7.00% 0.40% 1.0000 5768.95 \$390.81 \$390.81 \$390.81 \$45127PA0020013 4 \$104,704,013 \$4,867,300 \$4,867,300 \$4,867,300 \$595,907,70 \$595,207,705 \$39,287,507 \$39,297,507 \$39,297,507 \$39,297,507 \$39,297,507 \$39,297,507 \$39,297,507 \$39,507 \$30,507	\$174.05 \$861.85 \$1277A0020008   43 0.9505 1.0412 1.0000 5.0505 1.0000 5.0505 1.0000 5.7784.42 \$403.75	527.44 5733.67 1127PA0020021 1.0412 1.0000 8.67% 1.0000 5621.36 53315.80 127PA0020021 55315.80 127PA0020021 55315.80 127PA0020021 553.177,749 552,742,368 553,749 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 552,742,568 553,749 552,742,568 552,748,568 552,748,568 552,748,568 552,748,568 552,748,568 552,748,568 552,748,568 552,748,568 552,748,568 552,748,568 552,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568 553,748,568555,748,568 555,748,568555,748,568 555,748,568555,748,568,5685555,748,568,568,568,568,568,568,568,568,568,56	-5109.39 5634.68 45127PA0D20020 0.6438 1.0421 1.0402 1.0	800/01/ 801/01/ 451279A0202022 0.94921 0.6533 1.0000 8.2605, 9.6055 1.0000 5.5332.59 5	100/07 #01/07 #01/07 45127PA0020026 0 9553 1 0402 1 040	801//01 451277A023023 43 577.6 3788 0.838 0.838 0.838 0.000 0.006 0.000 0.006 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.0000 0.0000 0.000000	401/01 1277PA0020024 45 5 0.9821 0.9821 0.9853 1.0000 7.995 2.005 1.0000 5.0005 5.0005 5.3146,755 5.3146,756 5.3145,7564 5.325,222 5.25 5.25 5.22 5.22 5.22 5.25 5.25 5.25 5.22 5.22 5.25 5.25 5.25 5.22 5.22 5.22 5.25 5.2	127PA0020025 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 1.0000 5468.0000	#DIV/01 45127PA0020027 0.63568 1.0402 1.0000 113.89% 0.6560 0.54% 0.6600 5.318.03 5193.65 555.660 555.660 555.660 555.667 553.070 553.077 858.85 531.070 553.077 858.85 531.070 533.0775 533.0775 5	#DUV/01 45127PA0140022 0.9178 0.9267 1.0000 7.85% 2.00% 1.0000 5.5350.42 45127PA014002 45127PA014002 45127PA014002 5.5350.42 45127PA014002 5.52516 5.55516 5.5555555555	45127PA0140003 45127PA0140003 0.9267 1.0000 9.60% 2.00% 2.00% 1.0000 9.558.84 5284.07 5284.07 5284.07 5284.07 522.244 5559.83 522.244 5559.83 5539.45 5539.55 5539.5559.55 5539.5555555555	451279 A0140004 451279 A0140004 0.93905 0.93905 0.93905 1.0000 7.61% 0.48% 2.00% 1.0000 5.712.87 5.378.060 5.318.000 5.318.000 5.318.000 5.318.000 5.318.000 5.318.000 5.318.000 5.318.000 5.318.000 5.318.000 5.318.000 5.327.870 5.328.0000 5.328.000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.0000 5.328.00000 5.328.00000 5.328.00000 5.328.00000 5.328.00000 5.328.00000 5.328.000000 5.328.00000000000000000000000000000000000	#01 #01 45127PA0140 0 0 0 0 0 0 0 0 0 0 0 0 0
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.6 Renefits in Addition to CHB     Administrative Expenses     3.7 Taxes and Frees     3.8 Profit & Risk Load     3.9 Castsrophic Adjustment     3.10 Bins Adjusted Index Rate     3.10 Gastrophic Adjustment     3.12 Gasgraphic Calibration Factor     3.13 Castor Plan Adjusted Index Rate     4.4 Member Cost Sharing     4.5 Cut Sharing Reduction     4.5 Cut Sharing Reduction     4.5 Premium     4.17 Bins Adjustment Transfer Amount     4.8 Premium     4.10 Rest Rate     4.13 Revender Claims     4.13 Revender Amount     4.13 Revender Claims     4.14 Cost Sharing Reduction	572.83 5799.86 5799.86 0.53774 0.5476.75 5473.678.75 5473.678.75 575.959.70 575.595.97 575.595.97 575.595.97 575.595.97 575.595.50 557.5471.48 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 545.50	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 1.0000 \$7.09% 1.0000 \$7.08% 1.0000 \$7.68.55 45127PA0020013 45 \$5390.81 45127PA0020013 45 \$5390.81 45127PA0020013 45 \$5390.81 45127PA0020013 45 \$5390.81 55390.735 \$5390.85 \$5390.735 \$5390.85 \$5390.735 \$5300.735 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.75555 \$50000.75555 \$500	\$1277A0020008 45 \$1277A0020008 45 0.9305 1.0422 1.0000 6.87% 0.9305 1.042 1.0000 5.754.42 5.403.75 5.405.41 5.54.65.61 5.54.75 5.54.65.61 5.54.55.61 5.54.55.61 5.54.55.61 5.54.55.61 5.54.55.61 5.54.55.61 5.54.55.61 5.54.55.65.55.55.55.55.55.55.55.55.55.55.55.	527.44 5713.67 127PA0020021 1.27PA0020021 1.0412 1.0412 1.04012 1.0412 1.0412 1.04012 1.0412	-5109.375 -5193.468 45127740020020 164527740020020 164517 164517 164517 164517 5281.67 5381.67 5381.67 5381.67 5381.67 5381.67 5381.67 5381.78 5387.78 5387.7	IBOV(01)           #DIV(01)           #DIV(01)           451279A0020021           0.94021           0.85031           0.85041           0.85041           0.850441           51279A0020021           51279A0020021           51279A0020021           5512.451           5512.452           5512.752	001/01 001/01 001/01 1001/01 100000 100000 10000 10000 10000 10	801/(2) 45127/A023023   42 577.6 0.838 1.000 1.000 532.11 0.377.6 0.000 532.11 0.377.7 0.000 532.11 0.377.7 0.000 532.11 0.377.7 0.000 532.11 0.377.7 1.000 0.377.7 0.000 532.11 0.377.7 1.000 0.000 0.377.7 1.000 0.0000 0.00000 0.00000 0.0000 0.00000 0.00000 0.0000 0.00000 0.0	#DIV/01 127PA0020024 45 5 0 09821 0 0000 0 00000 0 0000 0 0000 0 0000 0 0000 0 0000 0 0000 0 0000 0 0000 0 00000 0 000000 0 00000000	#DN/01 127PA0020025 0.6485 0.6538 0.538 0.538 0.528 0.538 0.548 0.538 0.548 0.538 0.548 0.548 0.548 0.548 0.548 0.548 0.548 0.548 0.548 0.558 0.548 0.558 0.	#DIV/01 45127PA0020027 0 6588 1 10402 1 1000 1 18954 5 6500 5 5193.65 5 5193.65 5 5193.65 5 5193.65 5 5100.125 5 500.125 5 500.125	#DUV01 45127PA0140022 45127PA014002 7.85% 0.0287 1.0000 5.55% 1.0000 5.55% 3.55% 5.57% 5.5	ирлу(0) 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.000 1.000 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.95 5.559.95 5.559.559	ирлу(0) 451279A0140004 0.9505 0.9257 1.0000 7.61% 0.48% 2.0000 1.00000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000000	80/ 80/ 45127PA0140 0.0 0.0 1.0 1.0 1.0 1.0 1.0 2.2 5.25 45127PA0140 5.2784 5166 5555 51.967 53.070 4.84 84 54.95 5.010 4.9 5.010 5.0000 5.0000 5.0000 5.0000 5.0000 5.00
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provide Network Adjustment     3.5 Renefits in Addition to FHB     Adjusted Index Rate     3.5 Administrative Expense     3.7 Bits Adjusted Index Rate     3.10 Flan Adjusted Index Rate     3.11 Age Calibration Factor     3.13 Tobacc Calibration Factor     3.13 Tobacc Calibration Factor     3.14 Gabrated Plan Adjusted Index Rate     Section IV: Projected Plan Level Information     4.1 Plan ID (Standard Component ID)     4.2 Allowed Calims     4.5 Cost Sharing Reduction     4.5 Projection Manthe	972.83 5799.86 5799.86 0.5374 0.9480 0.9575 0.976 0.976 0.976 0.976 0.976 0.976 0.976 0.976 0.977 0.976 0.976 0.976 0.976 0.977 0.976 0.9770 0.9770 0.9770 0.9770000000000	5137.96 \$886.52 45127PA0020013 43 45127PA0020013 43 1.0412 1.0400 7.0995 0.0495 5768.95 5390.81 45127PA0020013 43 549.67,300 54,387,300 54,387,300 54,387,300 59,267,357 59,267,357 59,267,357 59,267,357 59,267,357 59,267,357 59,267,357 59,267,357 59,267,357 59,267,357 59,267,357 59,273,356 59,267,357 59,273,356 59,267,357 59,273,356 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 578,357 50,000 50,000 578,357 50,000 50,000 50,000 578,357 50,0000 50,0000	\$1274.05 \$861.85 \$1277A023005 [4] 0.9505 1.0412 1.0000 6.6774 0.0505 1.0425 1.0000 5.774.42 \$403.75 \$443.456.601 \$254.456.601 \$254.456.601 \$254.456.601 \$254.456.601 \$254.456.601 \$107.402 \$403.75 \$405.75 \$403.75 \$40	527.44 5733.67 127PA0020021 1.0412 1.0402 1.0412 1.0402 5021.36 5021.36 5021.36 5021.36 5021.36 5021.36 5021.36 5127PA0020021 5127PA0020021 5127PA0020021 512.712.84 512.712.712.84 512.712.712.712.712.712.712.712.712.712.7	5109.39 5593.468 45127PA0020020 0.6438 1.6432 1.6	800/01 801/01 451279A0020022 0.9401 0.6538 1.0000 8.265 0.4940 1.0000 5.5382.59 5.5382	100/01 #01/01 #01/01 45127PA0020026 0.9553 1.0402 1.0402 1.0402 1.0402 1.0402 1.0000 5.758.16 5405.65 5405.	801/(4) 4512764020021 45 5727 6 0.838 0.838 0.838 1.000 1.0005 2.00% 2.00% 2.00% 3.000 5.522.11 0.5372 0.9572 4.512764020021 45 5.522.13 5.522.53 5.522.53 5.522.55 5.	#DIV/01 127PA0020024 45 5 0 0.9821 0.0533 1.000 7.9535 2.0095 1.0000 5.8128 2.0095 1.0000 5.8128 2.0095 1.0000 5.8128 2.0095 1.0000 5.8128 2.0095 1.0000 5.8128 2.0095 5.346,784 5.346,784 5.346,784 5.346,784 5.347,784 5.343,797 5.345,797 5.345,79	127PA0020025 127PA0020025 0.6485 0.8538 1.0000 11.39% 0.52% 1.0000 5468.00 5468.00 5468.00 5468.00 5468.00 5468.00 5468.00 5468.00 5468.00 5468.00 5468.00 5468.00 5468.10 548.10 548.40	#DIV/01 45127PA0020027 0 6.6368 1 1.0412 1 1.000 0 5.458 2 2.00% 5 3.5862 5 3.5875 5 3.58755 5 3.58755	43127PA0140002 43127PA0140002 0.9172 0.0207 0.0007 0.00000000	45127PA0140003 45127PA0140003 0.9267 0.9267 1.0000 9.60% 2.00% 2.00% 1.0000 5.558.84 45127PA0140003 5.528.44 5.2284.07 5.22.444 5.22.2444 5.22.244 5.22.2444 5.	451279A0140004 451279A0140004 0.93905 0.9267 1.0000 7.6155 0.4895 2.006 1.0000 5.76155 2.006 1.0000 5.7625 5.380,000 5.72,877 5.380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.5380,000 5.72,877 5.7580,0000 5.7580,000 5.7580,0000 5.75800,0000 5.75800,00	45127PA0140 0.0. 0.0. 1.0.
	2.18 Bix Adjustment Transfer Amount     2.19 Premium     Section III: Plan Adjustment Factors     3.1 Plan ID (Standard Component ID)     3.2 Market Adjusted Index Rate     3.3 AV and Cost Sharing Design of Plan     3.4 Provider Network Adjustment     3.6 Renefits in Addition to CHB     Administrative Expenses     3.7 Taxes and Frees     3.8 Profit & Risk Load     3.9 Castsrophic Adjustment     3.10 Bins Adjusted Index Rate     3.10 Gastrophic Adjustment     3.12 Gasgraphic Calibration Factor     3.13 Castor Plan Adjusted Index Rate     4.4 Member Cost Sharing     4.5 Cut Sharing Reduction     4.5 Cut Sharing Reduction     4.5 Premium     4.17 Bins Adjustment Transfer Amount     4.8 Premium     4.10 Rest Rate     4.13 Revender Claims     4.13 Revender Amount     4.13 Revender Claims     4.14 Cost Sharing Reduction	572.83 5799.86 5799.86 0.53774 0.5476.75 5473.678.75 5473.678.75 575.959.70 575.595.97 575.595.97 575.595.97 575.595.97 575.595.50 557.5471.48 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 0.5355 545.502 545.50	\$137.96 \$886.52 45127PA0020013 45 0.9178 1.0412 1.0000 7.09% 1.0000 \$7.09% 1.0000 \$7.08% 1.0000 \$7.68.55 45127PA0020013 45 \$5390.81 45127PA0020013 45 \$5390.81 45127PA0020013 45 \$5390.81 45127PA0020013 45 \$5390.81 55390.735 \$5390.85 \$5390.735 \$5390.85 \$5390.735 \$5300.735 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.7555 \$5000.75555 \$50000.75555 \$500	\$1277A0020008 45 \$1277A0020008 45 0.9305 1.0422 1.0000 6.87% 0.9305 1.042 1.0000 5.754.42 5.403.75 5.405.41 5.54.65.61 5.54.75 5.54.65.61 5.54.65.65.65.65.65.65.65.65.65.65.65.65.65.	527.44 5713.67 1127PA0020021 1.07286 1.0412 1.0412 1.0402 8.67% 2.00% 2.00% 5.0135.80 5.315.80	-5109.375 -5193.468 45127740020020 164527740020020 164517 164517 164517 164517 5281.67 5381.67 5381.67 5381.67 5381.67 5381.67 5381.67 5381.78 5387.78 5387.7	IBOV(01)           #DIV(01)           #DIV(01)           451279A0020021           0.94021           0.85031           0.85041           0.85041           0.850441           51279A0020021           51279A0020021           51279A0020021           5512.451           5512.452           5512.752	001/01 001/01 001/01 1001/01 100000 100000 10000 10000 10000 10	801/(2) 45127/A023023   42 577.6 0.838 1.000 1.000 532.11 0.377.6 0.000 532.11 0.377.7 0.000 532.11 0.377.7 0.000 532.11 0.377.7 0.000 532.11 0.377.7 1.000 0.377.7 0.000 532.11 0.377.7 1.000 0.000 0.377.7 1.000 0.0000 0.00000 0.00000 0.0000 0.00000 0.00000 0.0000 0.00000 0.0	#DIV/01 127PA0020024 45 5 0 09821 0 0000 0 00000 0 0000 0 0000 0 0000 0 0000 0 0000 0 0000 0 0000 0 00000 0 000000 0 00000000	#DN/01 127PA0020025 0.6485 0.6538 0.538 0.528 0.298 0.2988 0.298 0.2988 0.298 0.298 0.298 0.298	#DIV/01 45127PA0020027 0 6588 1 10402 1 1000 1 18954 5 6500 5 5193.65 5 5193.65 5 5193.65 5 5193.65 5 5100.125 5 500.125 5 500.12	#DUV01 45127PA0140022 45127PA014002 7.85% 0.0287 1.0000 5.55% 1.0000 5.55% 3.55% 5.57% 5.5	ирлу(0) 45127PA0140003 0.7286 0.9267 1.0000 9.60% 2.000 1.000 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.94 5.558.95 5.559.95 5.558.95 5.559.559	ирлу(0) 451279A0140004 0.9505 0.9257 1.0000 7.61% 0.48% 2.0000 1.00000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000000	#DIV 45127PA01400 0.6 0.9 1.0 1.0 1.0 2.7 2.7 2.7 2.7 2.7 2.7 2.7 2.7 2.7 2.7

#### **Rating Area Data Collection**

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.1400
Rating Area 9	0.9800

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

# CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

# ACTUARIAL MEMORANDUM Individual Rates Effective January 1, 2021

# **General Information**

### **Company Information**

- Company Legal Name: Capital Advantage Assurance Company CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2021

### **PID Company Information**

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change Requested: -14.4%
- Range of Requested Rate Change: -17.5% to -10.6%
- Total additional annual revenue generated from the proposed rate change: \$(50,341,269)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 35,958/24,705
- 2021 Number of Plans/Change from 2020: 14/ 10 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0121, CAAC-Ind-EPO-C-V0121, and CAAC-Ind-PPOChoice-C-v0121
- Form Filing SERFF #: CABC-132354801
- Binder SERFF #: CABC-PA21-125097706
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677641

## **Company Contact Information**

- Primary Contact Name:
- Primary Contact Telephone Number:
- Primary Contact Email Address:

## Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2021. CAAC will offer individual products on and off the PA state-based exchange.

## **Rate History and Proposed Variations in Rate Changes**

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2017	CABC-130539561	43.3%
Individual	CAAC	1/1/2018	CABC-131022042	49.2%
Individual	CAAC	1/1/2019	CABC-131454875	-20.8%
Individual	CAAC	1/1/2020	CABC-131915676	0.2%

### Average Rate Change

CAAC is proposing an aggregate annual -14.4% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Favorable Experience Net Risk Adjustment: -12% Suspension of the Health Insurer Fee: -3% Reinsurance Program: -6% Future Cost and Utilization: 7%

### **Regulatory Considerations**

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Mandate: 1.01
- Cost Sharing Reduction (CSR) Funding: Factor of 1.20 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 0.999
- COVID-19 Adjustment of 1.0

## Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 46.

#### Benefit Changes 2020-2021

A summary of proposed 2021 benefits is included in Exhibit A. There are several benefit changes being implemented in 2021. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

### **Experience Period Premium and Claims**

**Single Risk Pool**: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the individual market.

**Base Experience Period**: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2019 and December 31, 2019.

Paid Through Date: Claims in the BEP are paid through February 29, 2020

**Premiums (net of MLR Rebate) in BEP:** Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

### Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

**Estimated Incurred but Not Paid Claims**: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

- 1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
- 2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".

- 3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
- 4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
- 5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
- 6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP Incurred Claims = \sum \frac{BEP Paid Claims by Incurred Month}{Completion by Incurred Month}$$

BEP Allowed Claims

 $= \sum \frac{BEP \ Paid \ Claims + BEP \ Member \ Cost \ Share \ by \ Incurred \ Month}{Completion \ by \ Incurred \ Month}$ 

**Risk Adjustment in BEP**: Risk adjustment amounts in the BEP are equal to corporate 2019 budgeted amounts and will be updated once finalized transfer payments are available.

Loss Ratio in BEP: Loss ratio is 74.76%

# **Credibility of Data**

CAAC individual data was used to develop rates. No credibility manual is used.

# **Trend Identification**

Trend: 6.61%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

- 1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
  - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
    - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
  - b. Internal Prescription Drug Trend Model
    - i. Price Inflation
    - ii. Contract Pricing
    - iii. Member Cost-Sharing
    - iv. Units per Script
    - v. Brand/Generic Mix
    - vi. Therapeutic Mix
    - vii. Cost per Script
    - viii. Pipeline (new drugs)
- 2. Utilization Considerations:
  - a. Intensity of medical services rendered
  - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - c. Further migration from brand prescription drugs to generic prescription drugs
  - d. Favorable impacts of value based benefits designs
  - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
- 3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
- 4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
- 5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

**Benefit Categories**: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

# Rate Development & Change

# **Projection Factors**

**Changes in Morbidity:** Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The changes to morbidity is equal to the Department's Individual Adjustment factor times the Reinsurance Morbidity factor discussed above.

**Changes in Benefits:** Benefit changes are not applied to allowed claims as allowed should stay consistent from 2019 to 2021. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average projected manual PMPM divided by member-month weighted section below.

**Changes in Demographics:** CAAC does not expect changes in demographics in its individual population.

**Changes in Network:** A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

Network Factor = ([Projected MM by Plan] × [Network Factor by Plan]) ÷ [Total Projected MM]

**Other Adjustments:** An additional adjustment is applied to reflect pharmacy contracting savings in the projection period. Capital BlueCross (CBC) has contracted a new Pharmacy Benefit Manager (PBM) effective 1/1/2020, with calculated savings (combined price and Rx rebate savings) of 5% over CBC's current contract. The other adjustment factor is calculated as:

Other Adjustment

 $= ([Rx Savings Factor] - 1) \times [BEP Allowed Prescription Drug PMPM]$  $\div [BEP Allowed Total PMPM] + 1$ 

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

# Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

**Projected Allowed Claims:** The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See <u>Projection Factors</u> section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

- 1. Start with Projected Allowed Claims at Current Benefits
- 2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment is made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

# Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

- 1. Gather claims experience as described in the Data section above.
  - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    - b. BEP Member Months
- 2. Develop BEP Paid and Incurred Claims:

 $BEP \ Paid \ and \ Incurred \ Claims = \frac{BEP \ Paid \ Claims}{Completion \ Factor}$ 

The development of completion factors is described in <u>Experience Period Premium</u> <u>and Claims</u> above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

 $BEP Paid and Incurred Claim PMPM = \frac{BEP Paid and Incurred Claims}{BEP Member Months}$ 

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the <u>Projection</u> <u>Factors</u> section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

# Trended Claim PMPM

= [BEP Paid and Incurred Claim PMPM] ×  $(1 + [Trend\%])^{Trend Months/12}$ 

5. Develop Projected Paid and Incurred Claim PMPM:

Projected Paid and Incurred Claims PMPM = [Trended Claim PMPM] × [Benefit Adjustment] × [Morbidity Adjustment] × [Reinsurance Adjustment] × [Other Adjustment]

The *Morbidity Adjustment*, and *Other Adjustment* are discussed in the <u>Projections</u> <u>Factors</u> section above. The *Benefit Adjustment* is described in more detail in step 6 below. The *Reinsurance Adjustment* is discussed in <u>Market Adjusted Index Rate section</u> below.

- 6. Develop Projected Claims PMPM by Benefit as follows:
  - a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
  - b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

 $Benefit Level Adjustment = \frac{Average Manual Cost in Projection Period}{Manual Cost of Base Plan}$ 

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

 $Base Plan Paid and Incurred Claims PMPM = \frac{Benefit Adjusted Paid and Incurred Claims PMPM}{Benefit Level Adjustment}$ 

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

 $Benefit Relativity A = \frac{Manual Cost of Benefit A}{Manual Cost of Base Plan}$ 

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
  - i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
  - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the Projected Claims PMPM by Benefit is:

Projected Claims PMPM Benefit A = Projected Claims PMPM Base Plan × Pricing Relativity A

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

= Projected Claims PMPM Benefit A × Expected Member Dist of Benefit A + Projected Claims PMPM Benefit B × Expected Member Dis of Benefit B + …

7. The Paid-To-Allowed Ratio is then:

 $Paid to Allowed Ratio = \frac{Total Projected Claims PMPM}{Projected Allowed Claims at Current Benefits}$ 

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

# Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable marketwide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

> [Market Adjusted Index Rate] = ([Index Rate] x [Paid to Allowed Ratio] - [Projected Incurred Reinsurace Recoveries] - [Projected Incurred Risk Adjustment PMPM]

## + [Exchange Fees PMPM]) ÷ [Paid to Allowed Ratio]

# Projected Incurred Risk Adjustments PMPM:

Relevant to 2021 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2021. The following items are those that we deem important in generating a CRA payment transfer adjustment:

- 1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
- 2. Statewide average premiums
- 3. Current market penetration of this company and competitors in the market and in the state
- 4. 2018-2019 risk adjustment results
- 5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Please note that corporate budgeted amounts are used in the BEP. While CBC has done additional work to project 2020/2021 CRA expectations, those calculations will be finalized once 2019 CRA results are released, and a detailed calculation will be provided at that time. At the time of the initial filing, a placeholder is being used, reflecting best estimates to date.

# **Projected Incurred Reinsurance Recoveries:**

In order to calculate the value of reinsurance, the following is provided:

- 1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
- PA Rate Exhibits, tab II.b shows the projected Individual ACA claims using all CBC subsidiaries – CAAC, CAIC, and KHPC. The claims represent BEP claims trended at 7% to the projection period.

3. CBC is utilizing this approach in order apply a consistent reinsurance factor across all CBC Individual ACA plans regardless of issuing entity. This approach also provides credibility to the small CBC issuers (KHPC and CAIC).

# **Exchange Fee PMPM:**

The exchange fee PMPM is calculated as:

```
Exchange Fee PMPM

= [Avg 2021 On - Exchange Premium PMPM] × [% Members On

- Exchange]

Where

[Avg 2021 On - Exchange Premium PMPM

= [Avg 2020 On - Exchange Premium PMPM × (1

+ [Avg Proposed Rate Change])
```

See Exhibit K for the development of the Market Adjusted Index Rate.

# **Retention Items**

## Administrative Expense Load:

- Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.19 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC individual products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
  - a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    - i. Complete Health Risk Assessment questionnaire and receive a gift card.
    - ii. Participate in an online coaching program and receive a gift card reward.

- iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
- iv. Fees are included in overall administrative expense fee discussed above.
- v. Included in URRT Worksheet 2 "Administrative Expense", and PA Rate Exhibits Table 6.
- 3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. CBC pays commissions for new business and renewal enrollment received during open enrollment, both on and off exchange, and in all geographic areas. Commission is less on catastrophic plans due to the lower premium. CBC does not pay commission during Special Enrollment Periods (SEP). The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement redacted version. Files are as follows:
  - a. Redacted Agent Agreement: "Ind\_20-
  - 51\_Initial\_CAAC\_PPO\_WBEBrokerIndRedacted\_Supporting\_20200519.pdf"
  - B. Redacted Preferred Producer Master Agreement: "Ind\_20-51\_Initial\_CAAC\_PPO\_PPMABrokerIndRedacted\_Supporting\_20200519.pdf"
- Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

## Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 1, "Profit and Risk", and PA Rate Exhibits Table 6.

# **Taxes and Fees:**

- 1. Exchange Fee All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
- 2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

# Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- 2. Induced Demand: Please see Table 8. Induced Demand is calculated as:

 $[Pricing AV]^2 - [Pricing AV] + 1.24$ 

Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.

- 3. Provider Network: CAAC is offering 3 networks: PPO, Valley Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
  - a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
    - i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
    - ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
    - iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
    - iv. See Exhibit O1 for the development of the EPO network factor.
  - b. The PPO Choice tiered design allows members to choose lower cost providers within their region.
    - i. The product is offered in Lancaster county.
    - ii. We assume that 90% of claims will be attributable to Lancaster General Hospital (LGH), which is a tier 1 provider, and largest provider in Lancaster county.
    - iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing LGH claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
    - iv. The rating factor of 0.84 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
    - v. See Exhibit O2 for the development of the PPO Choice network factor.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.

- 5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2020.
- 6. Adjustment for distribution and administrative costs: Described in <u>Retention</u> section above.
- 7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

# **Calibrated Plan Adjusted Index Rates**

**Age Curve Calibration**: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind\_20-51\_Initial\_CAAC\_PPO\_List-Billed\_Supporting\_20190519 for the calculation.

**Geographic Factor Calibration**: The average geographic rating factor is calculated by taking the CAAC member-weighted average by region.

**Geographic Factors:** CBC performed regional analysis (Exhibit Q – Regional Analysis) to quantify the cost difference between the three regions in our service area. The analysis gathered Individual ACA (all CBC subsidiaries) incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:

[Change in Regional Rating Factor Region A] = [Region A LR] ÷ [BOB LR]

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

[Change in Regional Rating Factor Region A] = [Region A LR] ÷ [Target LR]

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

**Tobacco Factor Calibration:** Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

[Calibrated Plan Adjusted Index Rate] = [Plan Adjusted Index Rate] ÷ ([Age Curve Calibration] × [Geographic Factor Calibration] x [Tobacco Factor])

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

# **Consumer Adjusted Premium Rate Development**

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

[Member – Level Consumer Adjusted Premium Rate] = [Calibrated Plan Adjusted Index Rate] × [Age Factor] × [Geographic Factor] × [Tobacco Factor]

[Family Consumer Adjusted Premium Rate] = ∑[Member – Level Consumer Adjusted Premium Rate]
 With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

# **AV Metal Values**

Plan 45127PA0020025 uses alternative method 156.135(b)(2) to establish AV. Ind\_20-51\_Initial\_CAAC\_PPO\_UniquePlanDesign\_Supporting\_20200519 is includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

# **AV Pricing Values**

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section <u>Paid to Allowed</u> above. Differences in health status are not included.

# **Projected Loss Ratio**

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

# **Membership Projection**

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth, due to lowering rates and introducing additional networks. A similar distribution to current is applied.

# **Attachments and Examples**

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary Exhibit B – Benefit Change Summary Exhibit C – Benefit Categories Exhibit D – Benefit Mix Exhibit E – Trend Exhibit F – URRT Exhibit G – Paid-to-Allowed Development Exhibit H – Retention Exhibit I – Projected Loss Ratio Exhibit J – Index Rate Exhibit K – Market Adjusted Index Rate Exhibit L – Rate Development by Plan Exhibit M – Plan Adjusted Index Rates Exhibit N – Calibration Exhibit O - Rating Factors Exhibit O1 - EPO Network Exhibit O2 - PPO Choice Network Exhibit P – Quarterly Base Rates Exhibit Q – Regional Analysis

Broker Contracts Actuarial Value Screenshots List-Billed Data Extended OEP and Covid-19 Estimates

# **Actuarial Statement**

I, ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

- , ASA, MAAA, do hereby certify that:
- 1. This filing has been prepared in accordance with the following:
  - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
  - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
  - c. Actuarial Standard of Practice No. 12, "Risk Classification"
  - d. Actuarial Standard of Practice No. 23, "Data Quality"
  - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
  - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
  - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
- 2. The index rate is:

I,

- a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
- b. Developed in compliance with the applicable Actuarial Standards of Practice.
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
- d. Neither excessive nor deficient.
- e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
- 3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
- 4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
  - a. The analysis was
    - i. conducted by a member of the American Academy of Actuaries, and
    - ii. performed in accordance with generally accepted actuarial principles and methods.
- 5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
- 6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

- 7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



, ASA, MAAA Manager, Actuarial Services Capital BlueCross



#### CAPITAL ADVANTAGE ASSURANCE COMPANY, INC. RFJ Part II – Consumer Friendly Justification

Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Favorable claim experience
- PA Reinsurance Program
- Suspension of the Health Insurer Fee in 2021
- o Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- o Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

2021 Rates Table Template v10.0		quired. To validate press Validate button or ate, select Family-Tier Rates under Rating M		ze button or Ctrl + Shift + F.	
		g state, select Age-Based Rates under Ratin obacco User, you must give a rate for Tobac		ite for every age band.	
HIOS Issuer ID <sup>a</sup>	To add a new sheet, press the Add	I Sheet button, or Ctrl + Shift + H. All plans n			
Rate Effective Date Rate Expiration Date	* 1/1/2021				
•	* Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	on a plan
45127PA0020020 45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15 16	234.63	215.4 234.6 241.9
45127PA0020020 45127PA0020020	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18		249.2 257.1
45127PA0020020 45127PA0020020	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	273.22	265.0 273.2
45127PA0020020 45127PA0020020		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22		288. 288.
45127PA0020020 45127PA0020020	) Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	281.67	288. 288.
45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	288.43	289. 295.
45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	306.18	<u> </u>
45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	319.70	<u> </u>
45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	333.22	<u> </u>
45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	341.95	345. 350.
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	346.45	352. 355.
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	350.96	357. 359.
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	359.97	364. 386. 304
45127PA0020020 45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42 43	373.21	<u> </u>
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	393.49	410.0 423.0 447.4
45127PA0020020 45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47	422.50	447.2 464.7 484.2
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	460.53	506.5
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	503.06	578.
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52	549.82	632.1 660.4
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	601.37	691.3 753.
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56	657.14	788.
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	717.70	861.2
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	764.45	955.5
45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	809.24	1011.5 1039.3
45127PA0020020 45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14		1056.2 245.0
45127PA0020020 45127PA0020020	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16		267.4 275.8
45127PA0020020 45127PA0020020		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	293.17	284. 293.
45127PA0020020 45127PA0020020	0	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	311.47	<u> </u>
45127PA0020020 45127PA0020020		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	321.10	<u> </u>
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	321.10	<u> </u>
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	328.81	<u> </u>
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	349.04	<u>344.</u> 357.
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	364.45	368. 373.
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	379.87	381. 389.
45127PA0020020 45127PA0020020 45127PA0020020	) Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	389.82	<u> </u>
45127PA0020020 45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37	394.96	402. 404. 407.
45127PA0020020 45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	400.10	407. 410. 415.
45127PA0020020 45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40 41	410.37	415. 441. 449.
45127PA0020020 45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42 43	425.46	449. 457. 468.
451277 A0020020 45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	448.58	482. 510.
45127PA0020020 45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	481.66	529. 552.
451277A0020020 45127PA0020020 45127PA0020020	) Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	525.00	
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	573.49	659. 688.
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	626.79 655.05	720. 753.
45127PA0020020 45127PA0020020	) Rating Area 7 ) Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	685.56 716.06	788. 859.
45127PA0020020 45127PA0020020	) Rating Area 7 ) Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	782.53	898. 939.
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	835.83	981. 1003.
45127PA0020020 45127PA0020020	) Rating Area 7 ) Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	902.30	1089. 1127.
45127PA0020020 45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	947.90	1153. 1184.
45127PA0020020 45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	211.17	1204. 211.
45127PA0020020 45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	237.12	229. 237.
45127PA0020020 45127PA0020020	) Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	252.02	244.: 252.
45127PA0020020 45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	267.76	259. 267.
45127PA0020020 45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	276.04	282.9 282.9
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	23	276.04	282.

	45127PA0020020		Tobacco User/Non-Tobacco User	24		
	45127PA0020020	Rating Area 9			282.66	289.73
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	28	300.05	307.55
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	31	319.93	327.92
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	33	330.69	338.96
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	35	337.32	345.75
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	37	341.73	350.28
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	39	348.36	357.07
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	41	359.40	386.35
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	43	374.58	402.68
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	46	414.05	455.46
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	48	451.32	496.45
de 2774/2002 Reining and 02774/2002 Reining and 027744/2002 Reining and 02774/2002 Reining and 02774/2002 Reining	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	50	493.00	566.95
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	52	538.82	619.65
44378450000         Protect lumba Tabaca lumba         60         44.35         PP235           44378450000         Protect lumba Tabaca lumba         60         PP335         44.25           94378450000         Protect lumba Tabaca lumba         60         PP335         44.25           94378450000         Protect lumba Tabaca lumba         60         PP335         44.25           94378450000         Protect lumba Tabaca lumba         60         PP345         44.25           94378450000         Protect lumba Tabaca lumba         60         PP345         44.25           94378450000         Protect lumba Tabaca lumba         60         PP345         44.25           94378450000         Protect lumba Tabaca lumba         70         44.25         44.25	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	54	589.34	677.74
Image: 12700000000         Image: 127000000000000000000000000000000000000	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	56	643.99	772.79
Bit // full column         Column				59	718.52	862.23
Signification         These (berline "Gases) larger         Image: Signification of the source of the	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	61	775.66	969.58
Bit (121)/02200 Grap Noc (2)         Deck (124)/02200 Grap Noc (2) <thdeck (124)="" (2)<="" 02200="" grap="" noc="" th=""> <thdeck< td=""><td>45127PA0020020</td><td>Rating Area 9</td><td>Tobacco User/Non-Tobacco User</td><td>63</td><td>814.86</td><td>1018.58</td></thdeck<></thdeck>	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	63	814.86	1018.58
0127PA02000         Resp. Org.         0         0.00	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	308.87	308.87
Bit 22PM22005         Bits Acts         Totates before (bases berg         Bits         Bits Acts	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	16	346.82	346.82
40/2799-02000         Part 4         979-44         979-45           40/2799-02000         Resp. Aug. Aug. Aug. Aug. Aug. Aug. Aug. Aug	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	18	368.62	368.62
4127PA02000 Reng Ares         1	45127PA0020008 45127PA0020008	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	391.64 403.75	391.64 413.84
41:27FX00000         Finance bergin France         2         46.38         1135           41:27FX00000         Finance bergin France         2         46.31         47.33           41:27FX00000         Finance bergin France         2         45.16         45.20           41:27FX00000         Finance bergin France         1         45.20         45.20         45.20           41:27FX00000         Finance bergin France         1         45.20	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	403.75	413.84
4117PA00000         Bing And B         Traces UserNami Telesco UserNami Telesco         2         44.00         44.00           4117PA00000         Bing And B         Traces UserNami Telesco         2         44.00         44.00           4117PA00000         Bing And B         Traces UserNami Telesco         3         44.00         44.00           4117PA00000         Bing And B         Traces UserNami Telesco         3         44.00         44.00           4117PA00000         Bing And B         Traces UserNami Telesco         3         44.00         44.00           4117PA00000         Bing And B         Traces UserNami Telesco         3         44.00         44.00           4117PA00000         Bing And B         Traces UserNami Telesco         3         44.00         45.00           4117PA00000         Bing And B         Traces UserNami Telesco         3         44.00         45.00           4117PA00000         Bing And B         Traces UserNami Telesco         4         45.00         45.00           4117PA00000         Bing And B         Traces UserNami Telesco         4         45.00         45.00           4117PA00000         Bing And B         Traces UserNami Telesco         4         45.00         45.00           4117	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	405.36	415.50
46177-000000         Hang Area         Tobaco Lusticol.         3         46176         46176         46176         46176         46176         46177         46176         46176         46176         46176         46176         46177         46176         46176         46176         46176         46176         46177         46176         461776         46176         461776         46	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	423.13	433.71
4137/FA0D000         Balang Area 6         Tabasco Lawren, Tabasco La	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	451.80	463.09
44377#A00000         Bailing Aves         Telesco LawrNov-Technolog User         M         40015         60024           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         3         40033         600327           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         3         40034         40135           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         3         60037         60135           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         40         62548         60031           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         40         62548         60031           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         40         64348         60341           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         40         66352         664143           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         40         66362         66411         674142           44377#A002000         Bailing Aves         Telesco LawrNov-Technolog User         40         66362         664114         674142           44377#A0020000         Baili	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	467.95	479.64
45127PA02000         Range Area         Tobacco UserNor-Totacco User         36         44645         695935           46127PA02000         Range Area         Tobacco UserNor-Totacco User         30         60034         61224           46127PA02000         Range Area         Tobacco UserNor-Totacco User         30         60034         65224           46127PA02000         Range Area         Tobacco UserNor-Totacco User         40         65539         65549           46127PA020000         Range Area         Tobacco UserNor-Totacco User         40         65639         65641           46127PA020000         Range Area         Tobacco UserNor-Totacco User         40         65630         66611           46127PA020000         Range Area         Tobacco UserNor-Totacco User         40         65630         66631         66631           46127PA020000         Range Area         Tobacco UserNor-Totacco User         40         66313         777.00         66304         66534         66534         66534         66534         66534         66313         777.01         66304         66313         777.01         66304         66313         777.01         66377         66374         66324         66324         66313         777.01         663777         663944	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	490.15	502.41
45127PA020000         Range Ares         Tabasco UserNov-Tabasco User         38         90.037         \$515.85           45127PA020000         Range Ares         Tabasco UserNov-Tabasco User         90         90.63         \$522.77           45127PA020000         Range Ares         Tabasco UserNov-Tabasco User         40         90.84         90.85         \$522.77           45127PA020000         Range Ares         Tabasco UserNov-Tabasco User         40         90.84         90.85         \$60.	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	496.61	509.03
41272/A003000         Raimy Let 6         66440         66440           41272/A003000         Raimy Let 6         665511           41272/A003000         Raimy Let 6         665511           41272/A003000         Raimy Let 6         665511           41272/A003000         Raimy Let 6         66551           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         44         65502           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         44         65513         66774           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         46         66613         77274           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         66         77211         66232           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         66         77210         6623           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         63         65256         94727           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         64         6400.0         901131           41272/A003000         Raimy Ane 6         Tobacco UserNam Tobacco User         64         6400.0         901131	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	503.07	515.65
41272/MACK0000         Rainy Ame 6         Thanco UserNam Tabaco User         43         54.54.96         56.50.80           412774/ACC000         Rainy Ame 6         Transou UserNam Tabaco User         43         54.64.06         66.03.80           412774/ACC000         Rainy Ame 6         Transou UserNam Tabaco User         44         56.60         66.67           412774/ACC000         Rainy Ame 6         Transou UserNam Tabaco User         47         65.00         67.76           412774/ACC000         Rainy Ame 6         Transou UserNam Tabaco User         47         65.00         777.53           412774/ACC000         Rainy Ame 6         Transou UserNam Tabaco User         62         776.53         66.56           412774/ACC000         Rainy Ame 6         Transou UserNam Tabaco User         62         776.53         66.55         67.75         66.56         67.75         66.56         67.77         67.55 </td <td>45127PA0020008</td> <td>Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>40</td> <td>515.99</td> <td>554.69</td>	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	515.99	554.69
44/27/A002008         Raing Area 6         Tobacco User/Non-Tobaco User         46         663.52         661.10           45/27/A002008         Raing Area 6         Tobacco User/Non-Tobaco User         67         631.10         691.17           45/27/A002008         Raing Area 6         Tobacco User/Non-Tobaco User         67         631.10         691.17           45/27/A002008         Raing Area 6         Tobaco User/Non-Tobaco User         65         721.10         829.27           45/27/A002008         Raing Area 6         Tobaco User/Non-Tobaco User         52         735.12         605.25           45/27/A002008         Raing Area 6         Tobaco User/Non-Tobaco User         52         620.7         691.13           45/27/A002008         Raing Area 6         Tobaco User/Non-Tobaco User         55         600.36         100.41           45/27/A002008         Raing Area 6         Tobaco User/Non-Tobaco User         55         601.35         110.23           45/27/A002008         Raing Area 6         Tobaco User/Non-Tobaco User         55         601.35         110.23           45/27/A002008         Raing Area 6         Tobaco User/Non-Tobaco User         55         601.35         110.23         110.23           45/27/27/200000000         Raing Area 6         T	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	534.97	575.09
49127PA020008 Raing Area 6         Tobacco User Mon Tobacco User         44         66.13         77.81           49127PA020008 Raing Area 6         Tobacco UserNon Tobacco User         45         77.92           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         65         77.91           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         62         77.91         99.35           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         62         77.91         99.35           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         64         862.01         997.13           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         65         806.38         1003.44           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         65         106.36         1224.61           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         65         106.36         1224.61           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         66         106.36         1224.61           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco User         66         1114.43         11413.17           49127PA02008 Raing Area 6         Tobacco UserNon Tobacco UserNon Tobacco User         64         1143.43<			Tobacco User/Non-Tobacco User	45	583.02	641.32
44127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         64         65         77.55           44127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         63         77.10         82.24           44127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         63         77.25         88.54           44127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         64         842.21         89.71           44127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         65         600.36         108.04           44127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         65         600.36         1103.24           45127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         66         941.35         1103.24           45127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         66         1063.98         1103.24           45127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         69         1063.98         1103.24           45127PA02008         Raim Area 6         Tobacco User/Non Tobacco User         64         113.44         1418.17           45127PA020080         Raim Area 6         Tobacco User/Non Tobacco User	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	631.06	694.17
45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         51         720:00         865.4           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.3         6.23.6         947.20           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.6         941.81         943.81           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.6         941.85         1103.92           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.6         941.95         1103.92           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.6         1026.76         1224.51           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.0         1056.77         1393.77           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.0         1105.77         1393.77           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.1         1157.85         1418.17           45127FA020008 Rating Avea 6         Totacco User/Non-Totacco User         6.1         157.83         158.54         158.54           45127FA020008 Rating Avea 7         Totacco User/Non-Totacco User         6.1         157.83         158.54         158.54         158.54	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	688.80	757.68
45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-3         623.66         947.20           45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-5         600.84         1000.44           45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-5         600.84         1000.72           45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-6         1028.76         1228.15           45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-0         1068.76         1238.15           45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-0         1068.76         1338.42           45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-0         1068.76         1348.42           45127FA020008 Rating Area 6         Totacco Llear/Non-Totacco Llear         6-1         1158.45         144.63.27           45127FA020008 Rating Area 7         Totacco Llear/Non-Totacco Llear         6-1         155         338.31           45127FA020008 Rating Area 7         Totacco Llear/Non-Totacco Llear         6-1         155.58         338.31           45127FA020008 Rating Area 7         Totacco Llear/Non-Totacco Llear         1-5         338.41         338.41         338.41         338.4	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	51	752.99	865.94
46127PA020008 Raing Aras 6         Tobacco User/Non-Tobacco User         55         941.45         1130.34           46127PA020008 Raing Aras 6         Tobacco User/Non-Tobacco User         55         1028.76         1224.61           46127PA020008 Raing Aras 6         Tobacco User/Non-Tobacco User         60         1005.05         1234.61           46127PA020008 Raing Aras 6         Tobacco User/Non-Tobacco User         60         1005.76         1398.72           46127PA020008 Raing Aras 6         Tobacco User/Non-Tobacco User         61         1134.52         1418.17           45127PA020008 Raing Aras 7         Tobacco User/Non-Tobacco User         61         1134.52         1448.92           45127PA020008 Raing Aras 7         Tobacco User/Non-Tobacco User         61         355.31         333.41           45127PA020008 Raing Aras 7         Tobacco User/Non-Tobacco User         16         355.38         395.33           45127PA020008 Raing Aras 7         Tobacco User/Non-Tobacco User         17         447.53         440.73           45127PA020008 Raing Aras 7         Tobacco User/Non-Tobacco User         16         395.38         395.38           45127PA020008 Raing Aras 7         Tobacco User/Non-Tobacco User         16         440.22         440.73           45127PA020008 Raing Aras 7         Tobacco Us	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	53	823.65	947.20
45/27PA020008         Raming Area 6         Tobacco User/Non-Tobacco User         56         1028.76         1224.51           45/27PA020008         Raming Area 6         Tobacco User/Non-Tobacco User         66         1095.78         1399.72           45/27PA020008         Raming Area 6         Tobacco User/Non-Tobacco User         66         1195.45         1416.45           45/27PA020008         Raming Area 6         Tobacco User/Non-Tobacco User         66         1191.64         1446.44           45/27PA020008         Raming Area 6         Tobacco User/Non-Tobacco User         64         1191.61         1486.45           45/27PA020008         Raming Area 7         Tobacco User/Non-Tobacco User         64         433.41         353.91           45/27PA020008         Raming Area 7         Tobacco User/Non-Tobacco User         16         335.34         355.39           45/27PA020008         Raming Area 7         Tobacco User/Non-Tobacco User         19         433.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.12         443.13         444.47         446.47 </td <td>45127PA0020008</td> <td>Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>56</td> <td>941.95</td> <td>1130.34</td>	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	56	941.95	1130.34
45/27PA020006         Rating Area 6         Tobacco User/Non-Tobacco User         60         1059:76         1399:72           45/27PA020006         Rating Area 6         Tobacco User/Non-Tobacco User         62         1159:97         1149:97           45/27PA020006         Rating Area 6         Tobacco User/Non-Tobacco User         63         1191:87         1449:84           45/27PA020006         Rating Area 6         Tobacco User/Non-Tobacco User         64 and over         121:24         151:40           45/27PA020006         Rating Area 7         Tobacco User/Non-Tobacco User         16         365:41         383:41           45/27PA020006         Rating Area 7         Tobacco User/Non-Tobacco User         16         365:38         386:53           45/27PA020006         Rating Area 7         Tobacco User/Non-Tobacco User         18         420:22         420:23           45/27PA020006         Rating Area 7         Tobacco User/Non-Tobacco User         20         446:47         446:47           45/27PA020006         Rating Area 7         Tobacco User/Non-Tobacco User         21         400:28         471:79           45/27PA020006         Rating Area 7         Tobacco User/Non-Tobacco User         22         40:24         471:79           45/27PA020006         Rating Area 7	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1028.76	1234.51
45127PA0202008 Rating Area 6         Tobacco User/Non-Tobacco User         62         1199.97         14499.97           45127PA0202008 Rating Area 6         Tobacco User/Non-Tobacco User         64 and over         1211.24         1514.66           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         61 and over         1211.24         1514.56           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         15         333.41         333.41           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         17         407.33         407.34           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         18         443.22         407.23           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         19         443.31         433.41           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         21         446.42         446.47           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         21         446.22         471.78           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         22         460.28         471.78           45127PA0202008 Rating Area 7         Tobacco User/Non-Tobacco User         22         460.28         471.78           45127PA00202008 Ra	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1095.78	1369.72
45127EA0202008         Rating Area 6         Tobacco User/Non-Tobacco User         64 and over         1211.24         1514.06           45127EA0202008         Rating Area 7         Tobacco User/Non-Tobacco User         0.144         352.11         0.532.11         0.552.11         0.552.11	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1159.97	1449.97
45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         16         395.38         395.38           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         17         407.34         407.34           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         18         420.23         420.23           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         20         446.47         446.47           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         21         460.28         471.76           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         23         460.28         471.76           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         24         460.28         471.76           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         25         462.12         473.87           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         26         471.32         493.03           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         26         471.32         493.03           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         26         471.32         493.03           45127PA002008 Rating Area 7         Tobacco U	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1211.24	1514.06
45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         18         420.23         420.23           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         20         446.47         446.47           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         21         460.28         471.78           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         22         460.28         471.78           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         23         440.28         471.78           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         24         460.28         471.78           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         25         462.12         473.67           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         26         471.32         4843.10           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         28         500.32         512.83           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         29         515.05         527.92           45127PA020008 Rating Area 7         Tobacco User/Non-Tobacco User         30         551.41         558.47           45127PA020008 Rating Area 7         Tobacco	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	16	395.38	395.38
45127PA0020008 Rating Area 7         Tobacco User/Non-Tobacco User         20         446.47         446.47           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         21         460.28         471.76           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         23         460.28         471.76           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         23         460.28         471.76           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         24         460.28         471.76           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         25         462.12         473.57           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         27         482.37         4494.43           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         29         515.05         527.92           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         30         522.41         535.47           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         31         551.41         558.12           45127PA002008 Rating Area 7         Tobacco User/Non-Tobacco User         33         551.41         565.12           45127PA002008 Rating Area 7         Tobacco	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	18	420.23	420.23
45127P A002008 Rating Area 7         Tobacco User/Non-Tobacco User         22         440.28         471.78           45127P A002008 Rating Area 7         Tobacco User/Non-Tobacco User         23         460.28         471.78           45127P A002008 Rating Area 7         Tobacco User/Non-Tobacco User         24         460.28         471.78           45127P A002008 Rating Area 7         Tobacco User/Non-Tobacco User         26         471.32         483.10           45127P A002008 Rating Area 7         Tobacco User/Non-Tobacco User         28         500.32         511.83           45127P A002008 Rating Area 7         Tobacco User/Non-Tobacco User         28         500.32         511.83           45127P A0020008 Rating Area 7         Tobacco User/Non-Tobacco User         28         500.32         512.83           45127P A0020008 Rating Area 7         Tobacco User/Non-Tobacco User         30         522.41         535.47           45127P A0020008 Rating Area 7         Tobacco User/Non-Tobacco User         33         551.14         565.19           45127P A0020008 Rating Area 7         Tobacco User/Non-Tobacco User         33         551.41         565.19           45127P A0020008 Rating Area 7         Tobacco User/Non-Tobacco User         33         551.41         565.14           45127P A0020008 Rating Area 7	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	20	446.47	446.47
45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       24       460.28       471.76         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       26       462.12       473.67         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       26       471.32       483.07         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       28       500.32       512.83         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       29       515.05       522.92         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       30       522.41       558.77         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       31       533.46       546.80         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       556.72         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       556.72         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       35       5562.46       576.52         45127PA002008       Rating Area 7       Tobacco User/Non-Tobacco User       36       576.31       598.29       580.67 <td>45127PA0020008</td> <td>Rating Area 7</td> <td>Tobacco User/Non-Tobacco User</td> <td>22</td> <td>460.28</td> <td>471.78</td>	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	22	460.28	471.78
45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       26       471.32       483.10         45127PA022008 Rating Area 7       Tobacco User/Non-Tobacco User       27       482.37       494.43         45127PA022008 Rating Area 7       Tobacco User/Non-Tobacco User       28       600.32       6512.83         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       29       516.05       657.92         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       30       522.41       6535.47         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       31       533.46       566.12         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       565.61         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       565.61         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       34       558.77       572.74         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       36       566.14       566.40         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       37       569.42       584.07         45127PA020008 Rating Area 7       Tobacco User/Non-Tobacco User       36       566.14       560.57	45127PA0020008 45127PA0020008	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	460.28 462.12	471.78 473.67
45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       29       515.05       527.92         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       30       522.41       535.47         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       31       533.46       546.80         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       568.12         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       568.12         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       568.12         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       35       562.46       576.52         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       36       566.14       560.52         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       37       569.82       584.07         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       38       573.50       587.84         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       39       580.67       552.35         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       49       588.23       632.35	45127PA0020008 45127PA0020008	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User	27	482.37	494.43
45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       31       533.46       546.80         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       32       544.51       556.12         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       33       551.41       565.12         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       34       558.77       572.74         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       35       562.46       576.52         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       36       566.14       580.29         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       38       573.50       587.84         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       39       580.87       595.39         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       40       588.23       652.36         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       40       588.23       652.36         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       40       588.23       652.36         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       40       580.87       595.39	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	29	515.05	527.92
45127PA0020008         Rating         Area 7         Tobacco User/Non-Tobacco User         33         551.41         565.19           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         34         558.77         572.74           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         35         562.46         5762.52           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         36         566.14         580.29           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         37         569.82         584.07           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         38         573.50         587.84           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         39         580.87         595.39           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         40         588.23         632.35           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         41         599.39         580.87         595.39           45127PA0020008         Rating Area 7         Tobacco User/Non-Tobacco User         41         599.28         644.22           45127PA0020	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	31	533.46	546.80
45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       35       562.46       576.52         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       36       566.14       580.29         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       37       569.32       584.07         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       38       573.50       587.84         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       39       580.27       595.39         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       40       588.23       632.35         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       41       599.28       644.22         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       43       624.59       675.60         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       43       624.59       675.60         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       43       624.59       675.60         45127PA0020008       Rating Area 7       Tobacco User/Non-Tobacco User       43       624.59       671.41	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	33	551.41	565.19
45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       37       569.82       584.07         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       38       573.50       587.84         45127PA0020008 Rating Area 7       Tobacco User/Non-Tobacco User       39       580.87       595.39         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       40       588.23       632.35         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       41       599.28       644.22         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       42       609.86       655.60         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       43       624.59       671.44         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       44       643.00       691.23         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       45       664.64       731.10         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       46       690.41       759.45         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       46       690.41       759.45         45127PA002008 Rating Area 7       Tobacco User/Non-Tobacco User       47       719.41       719.45	45127PA0020008 45127PA0020008	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User	35 36	562.46 566.14	576.52 580.29
45127PA0020008Rating Area 7Tobacco User/Non-Tobacco User40588.23632.3545127PA0020008Rating Area 7Tobacco User/Non-Tobacco User41599.28644.2245127PA0020008Rating Area 7Tobacco User/Non-Tobacco User42609.86655.6045127PA0020008Rating Area 7Tobacco User/Non-Tobacco User43624.59671.4445127PA0020008Rating Area 7Tobacco User/Non-Tobacco User44643.00691.2345127PA0020008Rating Area 7Tobacco User/Non-Tobacco User45664.64731.1045127PA0020008Rating Area 7Tobacco User/Non-Tobacco User46690.41759.4545127PA0020008Rating Area 7Tobacco User/Non-Tobacco User46690.41759.4545127PA0020008Rating Area 7Tobacco User/Non-Tobacco User47719.41791.3545127PA0020008Rating Area 7Tobacco User/Non-Tobacco User48752.55827.8045127PA0020008Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA002008Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA002008Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA002008Rating Area 7Tobacco User/Non-Tobacco User50822.05945.36	45127PA0020008 45127PA0020008	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	569.82 573.50	584.07 587.84
45127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User42609.86655.6045127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User43624.59671.4445127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User44643.00691.2345127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User45664.64731.1045127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User46690.41759.4545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User47719.41791.3545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User47719.41791.3545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User48752.55827.8045127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User50822.05945.36	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	40	588.23	632.35
45127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User44643.00691.2345127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User45664.64731.1045127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User46690.41759.4545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User47719.41791.3545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User48752.55827.8045127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User50822.05945.36	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	42	609.86	655.60
45127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User46690.41759.4545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User47719.41791.3545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User48752.55827.8045127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User49785.23863.7545127PA0020008 Rating Area 7Tobacco User/Non-Tobacco User50822.05945.36	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	44	643.00	691.23
45127PA0020008 Rating Area 7         Tobacco User/Non-Tobacco User         48         752.55         827.80           45127PA0020008 Rating Area 7         Tobacco User/Non-Tobacco User         49         785.23         863.75           45127PA0020008 Rating Area 7         Tobacco User/Non-Tobacco User         50         822.05         945.36	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	46 47	690.41 719.41	759.45 791.35
5	45127PA0020008 45127PA0020008	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	752.55 785.23	827.80 863.75
		0				

45127PA0020008 45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 53	938.96	1033.23 1079.81
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 55	1026.41	<u>1130.09</u> 1231.70
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			1288.59 1346.03
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			1407.34 1437.71
45127PA0020008 45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		1249.19	1561.48 1616.72
45127PA0020008 45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 62	1322.37	1652.96 1698.41
45127PA0020008 45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 64 and over	1380.82	1726.03 302.69
45127PA0020008 45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 15	329.60	329.60 339.88
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco	User 17	350.17	350.17
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 19	372.33	361.25 372.33
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 21	395.68	383.80 405.57
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 23	395.68	405.57 405.57
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 25	397.26	405.57 407.19
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 27	414.67	415.30 425.03
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 29	442.76	440.85 453.83
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			460.32 470.05
45127PA0020008 45127PA0020008	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			479.79 485.87
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			492.36 495.60
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 36	486.68	498.85 502.09
45127PA0020008 45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 38	493.01	505.34 511.83
45127PA0020008 45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 40	505.67	543.60 553.81
45127PA0020008 45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 42	524.27	533.81 563.59 577.20
45127PA0020008 45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 44	552.76	577.20 594.21 628.49
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco	User 46	593.51	652.86
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 48	646.93	680.28 711.62
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 50	706.68	742.52 812.68
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 52	772.36	848.62 888.21
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 54	844.77	<u>928.25</u> 971.48
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 56	923.11	<u>    1058.83</u> 1107.73
45127PA0020008 45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 58	1008.18	<u>1157.11</u> 1209.82
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 60		1235.93 1342.33
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		1111.85 1136.77	1389.81 1420.97
45127PA0020008 45127PA0020008		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		1168.03 1187.03	1460.04 1483.78
45127PA0020021 45127PA0020021		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			241.61 263.09
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			271.30 279.51
45127PA0020021 45127PA0020021		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			288.35 297.20
45127PA0020021 45127PA0020021		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			306.36 323.73
45127PA0020021 45127PA0020021		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			323.73 323.73
45127PA0020021 45127PA0020021		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			323.73 325.02
45127PA0020021 45127PA0020021		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			331.50 339.26
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 28	343.31	351.89 362.25
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 30	358.47	367.43 375.20
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 32	373.63	382.97 387.82
45127PA0020021 45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 34	383.42	393.00 395.59
451277A0020021 45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 36	388.47	333.33 398.18 400.77
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco	User 38	393.52	403.36
45127PA0020021 45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 40	403.63	408.54 433.90 442.05
45127PA0020021 45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 42	418.47	449.86
45127PA0020021 45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 44	441.21	460.72 474.31
45127PA0020021 45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 46	473.74	501.66 521.12
45127PA0020021 45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 48	516.38	543.01 568.02
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 50	564.07	592.69 648.68
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 52	616.50	677.38 708.98
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 54	674.30	740.94 775.44
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 56	736.83	845.16 884.20
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 58	804.73	923.61 965.68
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 60	857.16	986.53 1071.45
45127PA0020021 45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 62	907.38	1109.35 1134.22
45127PA0020021 45127PA0020021	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 64 and over	947.48	1165.41 1184.36
45127PA0020021 45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 15	299.92	275.44 299.92
45127PA0020021 45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 17	318.64	309.28 318.64
45127PA0020021 45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 19	338.80	328.72 338.80
45127PA0020021 45127PA0020021	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 21	360.05	349.24 369.05
45127PA0020021 45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 22 User 23	360.05 360.05	369.05 369.05
45127PA0020021 45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 24 User 25	360.05 361.49	369.05 370.52
	Pating Area 7	Tobacco User/Non-Tobacco	User 26	368.69	377.90
45127PA0020021 45127PA0020021 45127PA0020021 45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 27	377.33	386.76 401.15

	45127PA0020021	Rating Area 7		30	408.65	418.87
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	32	425.93	436.58
No. 2000/2000     No. 2000/2000/2000     No. 2000/2000/2000/2000     No. 2000/2000/2000/2000/2000/2000/2000/200	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	35	439.98	450.98
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	37	445.74	456.88
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	39	454.38	465.74
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	41	468.78	503.94
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	44	502.98	540.71
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	46	540.07	594.08
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	48	588.68	647.54
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	50	643.04	739.50
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	53	734.49	844.67
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	55	802.90	963.48
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	57	877.43	1052.92
Att (PT-SUDE)         Unexployed (PT-SUDE)         G         USA         USA         USA           4tt (PT-SUDE)         Norther (PT-SUDE)         PPC (PT-SUDE)	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	60	977.17	1221.46
Bit Professor         Number States         Bit Professor         Number States         Number S	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	62	1034.41	1293.02
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1080.14	1350.17
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	15	257.82	257.82
dit275-200001         First Name         Theory Loss Name         Job 1993         Name	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	18	282.59	282.59
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	20	300.23	300.23
481779000011         Rain genes         Thouse likely of files of the second of the sec	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	22	309.51	317.25
493778.20011         Road Society         73         33.45         33.45           493778.20011         Road Society         70         34.45         34.65         34.65           493778.20011         Road Society         70         34.65         <	45127PA0020021 45127PA0020021	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	309.51 310.75	317.25 318.52
45177740021         Inter Aves         3         351.53         355.03           45177400221         Inter Aves         3         32.02.7         355.03           45177400221         Inter Aves         3         32.02.9         355.03         355	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	27	324.37	332.48
dispression         These barshow         All         33 (3) (3)         39 (2)           dispression         International bases barshow         3         37 (3)         37 (3)           dispression         International bases barshow         3         37 (3)         38 (3)           dispression         International bases barshow         3         37 (3)         38 (3)         38 (3)           dispression         International barshow         10 (3)         38	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	29	346.35	355.00
461277400201         Barry Ases         Traces barry Telesco.         36         175.75         38.15           461277400201         Barry Ases         Traces barry Telesco.         37         38.16         39.75           461277400201         Barry Ases         Traces barry Telesco.         38         38.16         39.75           461277400201         Barry Ases         Traces barry Telesco.         38         36.25         39.75           461277400201         Barry Ases         Traces barry Telesco.         49.75         49.75         49.75           461277400201         Barry Ases         Traces barry Telesco.         49.75         49.75         49.75           461277400201         Barry Ases         Traces barry Telesco.         49.75         49.75         49.75           461277400201         Barry Ases         Traces barry Telesco.         49.75 <t< td=""><td>45127PA0020021</td><td>Rating Area 9</td><td>Tobacco User/Non-Tobacco User</td><td>31</td><td>358.73</td><td>367.69</td></t<>	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	31	358.73	367.69
43:279:400201         Reing Area         Toracco ListerNor Toracco         30         30.00         300.0           44:279:400201         Reing Area         Toracco         ListerNor Toracco         30         30.00         60.00           44:279:400201         Reing Area         Toracco         ListerNor Toracco         30         30.00         60.00           44:279:400201         Reing Area         Toracco         ListerNor Toracco         40         40.00         4	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	34	375.75	385.14
44777400001         Namo Area         0.8000 <td< td=""><td>45127PA0020021</td><td>Rating Area 9</td><td>Tobacco User/Non-Tobacco User</td><td>36</td><td>380.70</td><td>390.22</td></td<>	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	36	380.70	390.22
dis127PA000021     Raing Anse 9     Tabaco Users     4     440.04     440.04       dis127PA000021     Raing Anse 9     Tabaco Users     4     440.04     440.04       dis127PA000021     Raing Anse 9     Tabaco Users     4     440.04     440.04       dis127PA000021     Raing Anse 9     Tabaco Users     4     440.04     440.04       dis127PA000021     Raing Anse 9     Tabaco Users     4     440.04     440.04       dis127PA000021     Raing Anse 9     Tabaco Users     4     440.07     550.05       dis127PA000021     Raing Anse 9     Tabaco Users     4     460.07     550.05       dis127PA000021     Raing Anse 9     Tabaco Users     5     650.17     560.05       dis127PA000021     Raing Anse 9     Tabaco Users     5     650.17     560.05       dis127PA000021     Raing Anse 9     Tabaco Users     5     650.17     560.05       dis127PA000021     Raing Anse 9     Tabaco Users     5     650.17     560.05       dis127PA000021     Raing Anse 9     Tabaco Users     5     650.17     560.05       dis127PA000021     Raing Anse 9     Tabaco Users     5     650.55     650.55       dis127PA000021     Raing Anse 9     Tabaco Users <td< td=""><td>45127PA0020021</td><td>Rating Area 9</td><td>Tobacco User/Non-Tobacco User</td><td>38</td><td>385.65</td><td>395.30</td></td<>	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	38	385.65	395.30
4127PR00002         Ramp Am 9         Tabace User Montaneous User         4.4         4.2.3.5         4.4.0.9           4102PR00002         Ramp Am 9         Tabace User Montaneous User Mont	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	41	402.99	433.21
463774A020201         Haming Ames 9         Tobacco UserNor-Tobacco User         445         4462 bit 462 b	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	43	420.01	451.51
45127PA020201         Baring Ames 9         Tablesco Llam Amerikanos Llam         47         483.77         583.71           45127PA020201         Baring Ames 9         Tobasco Llam Amerikanos Llam         43         661.65         653.73           45127PA020201         Baring Ames 9         Tobasco Llam Amerikanos Llam         43         661.75         653.73           45127PA020201         Raming Ames 9         Tobasco Llam Amerikanos Llam         61         677.42         653.73           45127PA020201         Raming Ames 9         Tobasco Llam Amerikanos Llam         63         661.71         664.83           45127PA020201         Raming Ames 9         Tobasco Llam Amerikanos Llam         63         670.21         724.22         685.51           45127PA020201         Raming Ames 9         Tobasco Llam Amerikanos Llam         63         774.22         685.51           45127PA020201         Raming Ames 9         Tobasco Llam Amerikanos Llam         63         774.22         685.51           45127PA020201         Raming Ames 9         Tobasco Llam Amerikanos	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	45	446.94	491.63
46/3727A00001*         Raing Area B         Totacco UserNon-Tobaco User         55         662.79         665.77           46/3727A00002*         Raing Area B         Totacco UserNon-Tobaco User         55         664.17         675.24           46/3727A00002*         Raing Area B         Totacco UserNon-Tobaco User         55         660.11         775.55           46/3727A00002*         Raing Area B         Totacco UserNon-Tobaco User         55         660.31         683.57           46/3727A00002*         Raing Area B         Totacco UserNon-Tobaco User         55         660.31         683.57           46/3727A00002*         Raing Area B         Totacco UserNon-Tobaco User         56         760.64         949.53           46/3727A00002*         Raing Area B         Totacco UserNon-Tobaco UserNon-T	45127PA0020021 45127PA0020021	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User	48	483.77 506.05	532.15 556.66
46127PA020211         Raing Area         Tobaco UserNon-Tobaco User         55         63.14         725.25           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         55         63.14         725.25           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         55         67.25         665.55           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         55         77.82         665.55           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         55         77.84         67.85.64         646.55           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         56         67.85.64         646.55           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         66         68.52         1111.55           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         65         712.55         72.55           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         68         63.55         1116.55           45127PA020211         Raing Area         Tobaco UserNon-Tobaco User         63         73.56         73.55         73.55         73.55         73.55         73.55         73.55         73.55 </td <td>45127PA0020021</td> <td>Rating Area 9</td> <td>Tobacco User/Non-Tobacco User</td> <td>50</td> <td>552.79</td> <td>635.71</td>	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	50	552.79	635.71
443127PA02021         Raing Area g         Tobaco UserNo-Tobaco User         64         660.01         7750.0           443127PA02021         Raing Area g         Tobaco UserNo-Tobaco User         66         772.00         686.0           443127PA02021         Raing Area g         Tobaco UserNo-Tobaco User         65         675.6         685.7           443127PA02021         Raing Area g         Tobaco UserNo-Tobaco User         65         675.6         685.6           443127PA02021         Raing Area g         Tobaco UserNo-Tobaco User         66         686.7         087.5           443127PA02021         Raing Area g         Tobaco UserNo-Tobaco User         66         686.7         087.5           443127PA02021         Raing Area g         Tobaco UserNo-Tobaco User         66         686.7         087.5           443127PA020213         Raing Area g         Tobaco UserNo-Tobaco User         66         686.7         087.5           443127PA020213         Raing Area g         Tobaco UserNo-Tobaco User         61         285.5         085.5           443127PA020213         Raing Area g         Tobaco UserNo-Tobaco User         10         36.8         285.6           443127PA020213         Raing Area G         Tobaco UserNo-Tobaco User         10         36.	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	52	604.17	694.80
49127PA020021 Raing Area 9         Tobacoo User/Non-Tobacoo User         67         764.28         40011           49127PA020021 Raing Area 9         Tobacoo User/Non-Tobacoo User         68         886.66         6966.8           49127PA020021 Raing Area 9         Tobacoo User/Non-Tobacoo User         68         886.25         1111.55           49127PA020021 Raing Area 9         Tobacoo User/Non-Tobacoo User         62         898.23         1111.56           49127PA020021 Raing Area 9         Tobacoo User/Non-Tobacoo User         63         913.66         1142.10           49127PA020021 Raing Area 9         Tobacoo User/Non-Tobacoo User         64 and over         0.285.5         1106.0           49127PA020021 Raing Area 9         Tobacoo User/Non-Tobacoo User         61-4         288.68         325.54	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	54	660.81	759.93
45127PA02002 Kang Are 9         Tobaco User/Non-Tobaco User         50         665.66         1965.86           45127PA02002 Kang Are 9         Tobaco User/Non-Tobaco User         61         686.73         1107.17           45127PA02002 Kang Are 9         Tobaco User/Non-Tobaco User         62         686.73         1107.17           45127PA02002 Kang Are 9         Tobaco User/Non-Tobaco User         64         64         66         66.80         1107.17           45127PA02002 Kang Are 9         Tobaco User/Non-Tobaco User         64         64         65         68.82         1111.55           45127PA02001 Sang Are 6         Tobaco User/Non-Tobaco User         64         64         65         68.85         635.56         535.56         535.70	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	57	754.28	905.14
46127PA020021         Ramp Ares 9         Tobacco User/Non-Tobaco User         61         869.73         1192.71           46127PA020021         Ramp Ares 9         Tobacco User/Non-Tobaco User         63         913.86         1142.10           46127PA020021         Ramp Ares 9         Tobacco User/Non-Tobaco User         63         913.86         1142.10           46127PA020021         Ramp Ares 6         Tobacco User/Non-Tobaco User         0.14         228.85         235.95           46127PA020013         Ramp Ares 6         Tobacco User/Non-Tobaco User         17         345.66         335.65           46127PA020013         Ramp Ares 6         Tobacco User/Non-Tobaco User         18         356.66         355.66           45127PA020013         Ramp Ares 6         Tobacco User/Non-Tobaco User         19         367.74         387.74           45127PA020013         Ramp Ares 6         Tobacco User/Non-Tobaco User         21         300.80         400.97           45127PA020013         Ramp Ares 6         Tobacco User/Non-Tobaco User         21         300.80         400.97           45127PA020013         Ramp Ares 6         Tobaco User/Non-Tobaco User         23         300.80         400.97           45127PA020013         Ramp Ares 6         Tobacoo User/Non-Tobaco User<	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	59	805.66	966.80
44127PA020021         Raing Area 6         Tobacco User/Non-Tobacco User         64 and over         928.53         1100.08           44127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         16         325.54         325.25           44127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         16         335.70         335.70           45127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         17         345.86         345.86           45127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         19         367.74         367.70           45127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         20         379.00         377.00           45127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         22         399.00         40027           45127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         22         399.00         40027           45127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         21         399.00         40027           45127PA020013         Raing Area 6         Tobacco User/Non-Tobacco User         22         399.00         40027           45127PA020013         Raing Area 6         Tobacc	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	61	869.73	1087.17
45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         16         925.54         925.54           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         17         345.66         345.87           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         18         365.80         365.80           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         20         379.00         377.00           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         21         380.80         400.27           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         21         390.80         400.27           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         22         990.80         400.27           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         22         990.80         400.27           45127PA0202101         Rating Area 6         Tobacco User Mon Tobacco User         22         990.80         400.27           45127PA0202013         Rating Area 6         Tobacco User Mon Tobacco User         23         422         442.51           45127PA0202013         Rating Area 6	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	928.53	1160.68
45127PA0020013 Raimg Area 6         Tobacco User         17         345.86         345.86           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         18         356.80         355.86           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         20         379.06         379.06           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         22         390.80         400.57           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         22         390.80         400.57           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         22         390.80         400.57           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         25         392.36         400.57           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         26         400.18         410.11           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         28         424.40         436.42           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         29         437.31         448.24           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco User         29         437.31         448.24           45127PA0020013 Raimg Area 6         Tobacco User/Non-Tobacco U	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	15	325.54	325.54
46127PA020013 Rating Arae 6       Tobacco User Non-Tobacco User       19       367.74       367.74         46127PA020013 Rating Arae 6       Tobacco User Non-Tobacco User       21       390.80       400.57         45127PA020013 Rating Arae 6       Tobacco User Non-Tobacco User       22       390.80       400.57         45127PA020013 Rating Arae 6       Tobacco User Non-Tobacco User       23       390.80       400.57         45127PA020013 Rating Arae 6       Tobacco User Non-Tobacco User       23       390.80       400.57         45127PA020013 Rating Arae 6       Tobacco User Non-Tobacco User       26       400.18       410.11         45127PA020013 Rating Arae 6       Tobacco User Non-Tobacco User       27       440.56       410.01         45127PA020013 Rating Arae 6       Tobacco User Non-Tobaco User       28       443.54       445.54         45127PA020013 Rating Arae 6       Tobacco User Non-Tobaco User       28       443.56       446.22         45127PA020013 Rating Arae 6       Tobacco User Non-Tobaco User       31       445.24       446.22         45127PA020013 Rating Arae 6       Tobacco User Non-Tobaco User       31       445.24       446.22         45127PA020013 Rating Arae 6       Tobacco User Non-Tobaco User       31       446.24       46.22	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	17	345.86	345.86
45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       22       390.80       4400.57         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       24       390.80       4400.57         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       24       390.80       4400.57         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       26       440.18       4410.18         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       26       440.81       45127         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       28       442.80       445.24         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       28       447.80       445.24         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       30       443.56       445.65         45127PA020013 Rating Area 6       Tobacoo User/Non-Tobacoo User       32       442.32       447.35         45127PA002013 Rating Area 6       Tobacoo User/Non-Tobacoo User       33       448.18       479.82         45127PA002013 Rating Area 6       Tobacoo User/Non-Tobacoo User       34       474.43       446.22         45127PA002013 Rating Area 6       Tobacoo User/Non-Tobacoo User       36       440.64       449.53	45127PA0020013 45127PA0020013	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	367.74 379.08	367.74 379.08
46127PA020018 Rating Area 6       Tobacco User/Non-Tobacco User       24       390.80       400.57         46127PA020018 Rating Area 6       Tobacco User/Non-Tobacco User       26       400.18       410.19         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       28       428.60       435.27         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       28       427.31       448.27         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       30       443.56       445.6         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       30       443.56       444.6         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       30       445.29       447.31       446.29         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       32       462.32       473.67         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       33       4468.18       479.80         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       34       477.43       466.22       473.67         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       34       474.43       466.23       499.11       456.27       451.27       451.27       451.27       451.27	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	22	390.80	400.57
46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       22       400.18       410.13         46127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       22       424.80       435.2         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       23       447.83       446.2         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       30       446.56       446.2         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       31       452.94       466.2         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       32       462.32       473.87         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       33       466.18       479.88         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       33       466.18       479.88         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       35       477.56       449.52         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       36       440.68       449.27         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       36       446.54       449.51         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       37       443.81       455.27	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	24	390.80	400.57
45127PA002013 Rating Area 6       Tobacco User/Non-Tobacco User       28       424.80       435.2         45127PA002013 Rating Area 6       Tobacco User/Non-Tobacco User       30       443.56       445.2         45127PA002013 Rating Area 6       Tobacco User/Non-Tobacco User       31       452.94       446.2         45127PA002013 Rating Area 6       Tobacco User/Non-Tobacco User       31       452.94       446.2         45127PA002013 Rating Area 6       Tobacco User/Non-Tobacco User       33       466.18       479.8         45127PA002013 Rating Area 6       Tobacco User/Non-Tobacco User       33       466.18       479.8         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       35       477.56       449.5         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       36       480.68       492.70         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       38       466.94       499.59         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       38       466.34       495.91         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       38       466.34       495.91         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       40       499.44       565.5	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	26 27	400.18 409.56	410.18 419.80
45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       31       452.24       473.82         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       32       463.23       473.82         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       33       468.18       479.88         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       34       474.43       446.22         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       35       4470.56       449.52         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       37       448.81       495.97         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       38       446.94       499.11         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       39       433.19       505.52         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       40       499.41       566.92         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       41       500.82       570.69         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       41       566.52       570.69         45127PA020013 Rating Area 6       Tobacco User/Non-Tobacco User       43       530.32       570.09      <	45127PA0020013 45127PA0020013	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	424.80 437.31	435.42 448.24
46127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       33       468.18       479.88         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       34       474.43       486.29         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       36       477.56       489.50         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       36       4476.43       449.62         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       37       483.81       495.91         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       38       486.94       499.11         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       39       493.19       505.52         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       40       494.4       536.32         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       41       508.82       566.62         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       43       530.32       570.00         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       44       545.95       566.82         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       44       545.95       566.68	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	31	452.94	464.26
45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       35       477.56       489.50         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       36       440.68       492.70         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       37       443.81       495.91         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       38       446.94       449.11         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       39       443.19       505.52         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       40       499.44       506.92         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       41       508.82       566.92         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       42       517.81       556.65         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       44       545.95       566.82         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       44       545.95       566.82         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       44       545.95       566.82         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       45       564.32       620.75	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	33	468.18	479.88
45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       38       486.94       499.11         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       39       493.19       505.52         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       40       499.44       536.90         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       41       508.62       546.39         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       42       517.81       556.66         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       43       530.32       570.09         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       44       545.55       586.83         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       45       564.32       620.75         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       46       586.20       644.82         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       47       610.82       671.90         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       46       586.20       644.82         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       47       610.82       671.90	45127PA0020013 45127PA0020013	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	477.56 480.68	489.50 492.70
45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       40       499.44       536.90         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       41       508.82       546.98         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       42       517.81       556.65         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       43       530.32       570.09         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       44       545.95       586.89         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       44       545.95       586.89         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       45       564.32       620.75         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       46       586.20       644.82         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       47       610.82       671.90         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       48       638.96       702.85         45127PA0020013       Rating Area 6       Tobacco User/Non-Tobacco User       50       697.97       802.66	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	38	486.94	499.11
45127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User42517.81556.6545127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User43530.32570.0945127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User44545.95586.2945127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User44545.95586.2045127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User45564.32662.0745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User46586.20644.8245127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User47610.82671.9045127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User48638.96772.8545127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User49666.70733.3845127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User50697.97802.6645127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User51728.84838.1745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User51728.84838.1745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User52762.84837.2745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53797.23916.2545127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53797.23916.5545127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53797.23916.5545127PA0020013 Rating Area 6 </td <td>45127PA0020013</td> <td>Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>40</td> <td>499.44</td> <td>536.90</td>	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	40	499.44	536.90
45127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User45564.32620.7545127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User46586.20644.8245127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User47610.82671.9045127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User48638.96702.8545127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User49666.70733.3845127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User50697.97802.6645127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User51728.84838.1745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User52762.84877.2745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53797.23916.8245127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53797.23916.8245127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53871.48915.8145127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53871.48915.8145127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53871.48916.8245127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User54834.36959.5145127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User55871.481045.7845127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User55871.481045.7845127PA0020013 Rating Area 6	45127PA0020013 45127PA0020013	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	517.81 530.32	556.65 570.09
45127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User47610.82671.9045127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User48638.96702.8545127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User49666.70733.3845127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User50697.97802.6645127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User51728.84838.77.2745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User52762.84877.2745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53797.23916.8245127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User54834.36959.5145127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User54834.36959.5145127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User55871.481045.78	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	45	564.32	620.75
45127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User49666.70733.3845127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User50697.97802.6645127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User51728.84833.1745127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User52762.84877.2345127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User53797.23916.8245127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User54834.36959.5145127PA0020013 Rating Area 6Tobacco User/Non-Tobacco User55871.481045.78	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	47	610.82	671.90
45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       51       728.84       838.17         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       52       762.84       877.27         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       53       797.23       916.82         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       54       834.36       959.51         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       54       834.36       959.51         45127PA0020013 Rating Area 6       Tobacco User/Non-Tobacco User       55       871.48       1045.78	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	49	666.70 697.97	733.38 802.66
45127PA0020013 Rating Area 6         Tobacco User/Non-Tobacco User         54         834.36         959.51           45127PA0020013 Rating Area 6         Tobacco User/Non-Tobacco User         55         871.48         1045.78	45127PA0020013 45127PA0020013	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	728.84 762.84	838.17 877.27
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	54	834.36	959.51

45127PA0020013 Rating Area 6	Tobacco User/Non-Tobacco User	57	952.38	<u>1142.86</u>
	Tobacco User/Non-Tobacco User	58	995.76	1194.91
45127PA0020013 Rating Area 6 45127PA0020013 Rating Area 6 45127PA0020013 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	1017.25 1060.63	1220.70 1325.79
45127PA0020013 Rating Area 6	Tobacco User/Non-Tobacco User	61	1098.15	1372.69
45127PA0020013 Rating Area 6	Tobacco User/Non-Tobacco User	62	1122.77	1403.46
45127PA0020013 Rating Area 6	Tobacco User/Non-Tobacco User	63	1153.64	1442.05
45127PA0020013 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1172.39	1465.50
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	340.82	340.82
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	15	371.11	371.11
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	16	382.69	382.69
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	17	394.28	394.28
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	18	406.75	406.75
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	19	419.23	
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	20	432.15	432.15
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	21	445.51	456.65
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	22	445.51	456.65
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	23	445.51	456.65
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	24	445.51	456.65
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	25	447.29	458.48
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	26	456.20	467.61
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	27	466.90	478.57
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	28	484.27	496.38
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	29	498.53	510.99
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	30	505.66	518.30
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	31		529.26
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	32	527.04	540.22
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	33	533.72	547.07
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	34	540.85	554.37
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	35	544.42	558.03
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	36	547.98	561.68
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	37	551.54	565.33
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	38	555.11	568.99
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	39	562.24	576.29
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	40	569.36	612.07
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	41	580.06	623.56
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	42 43	590.30	634.58
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User		604.56	649.90
45127PA0020013 Rating Area 7 45127PA0020013 Rating Area 7 46727PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	622.38 643.32	669.06 707.65
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	46	668.27	735.09
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	47	696.34	765.97
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	48	728.41	801.25
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	49	760.04	836.05
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	50	795.68	915.04
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	51	830.88	955.51
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	52	869.64	1000.09
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	53	908.84	1045.17
45127PA0020013 Rating Area 7 45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54 55	951.17 993.49	1043.17 1093.84 1192.19
45127PA0020013 Rating Area 7 45127PA0020013 Rating Area 7 45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57 58	1039.38 1085.71	1247.26 1302.86
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	58	1135.16	1362.20
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	59	1159.67	1391.60
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	60	1209.12	1511.40
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	61	1251.89	1564.86
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	62	1279.96	1599.94
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	63	1315.15	1643.94
45127PA0020013 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1336.53	1670.67
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	292.98	292.98
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	15	319.03	319.03
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	16	328.98	328.98
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	17	338.94	338.94
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	18	349.66	349.66
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	19	360.39	360.39
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	20	371.49	371.49
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	21	382.98	392.56
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	22	382.98	392.56
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	23	382.98	392.56
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	24	382.98	392.56
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	25	384.52	394.13
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	26	392.18	401.98
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	27	401.37	411.40
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	28	416.30	426.71
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	29	428.56	439.27
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	30	434.69	445.55
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	31	443.88	454.98
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	32	453.07	464.40
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	33	458.81	470.29
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	34	464.94	476.57
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	35	468.01	479.71
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	36	471.07	482.85
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	37	474.13	485.99
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	38	477.20	489.13
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	39	483.33	495.41
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	40	489.45	526.16
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	41	498.65	536.04
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	42	507.45	545.51
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	43	519.71	558.69
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	44	535.03	575.16
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	45	553.03	608.33
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	46	574.48	631.92
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	47	598.60	658.46
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	48	626.18	688.80
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	49	653.37	718.71
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	50	684.01	
45127PA0020013 Rating Area 9 45127PA0020013 Rating Area 9 46727PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52 52	714.27 747.58	821.40 859.72
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	53	781.29	898.48
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	54	817.67	940.32
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	55	854.05	1024.87
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	56	893.50	1072.20
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	57	933.33	1120.00
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	58	975.84	<u>1171.01</u>
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	59	996.91	1196.29
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	60	1039.42	1299.27
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	61	1076.19	1345.23
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	62	1100.31	1375.39
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	63	1130.57	1413.21
45127PA0020013 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1148.94	1436.19
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	148.15	148.15
45127PA0020027 Rating Area 6 45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	161.32 166.35	140.13 161.32 166.35
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	17	171.39	171.39
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	18	176.81	176.81
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	19	182.23	182.23
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	20	187.85	187.85
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	21	193.66	198.50
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	22	193.66	198.50
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	23	193.66	198.50
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	24	193.66	198.50
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	25	194.43	199.30
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	26	198.31	203.27
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	27	202.96	208.03
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	28	210.51	215.77
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	29	216.71	222.12
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	30	219.80	225.30
45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User	31	224.45	230.06
45127PA0020027 Rating Area 6 45127PA0020027 Rating Area 6 45127PA0020027 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32 33	229.10 232.00	230.06 234.83 237.80

45127PA0020027 45127PA0020027		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	3.		
45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	6 238.20 7 239.75	244.16 245.74
45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	9 244.40	250.51
45127PA0020027 45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 44 42 42	1 252.15	271.06
45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4:	3 262.80 4 270.54	282.51 290.83
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 44 44 44	6 290.49	319.54
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User		3 316.63	348.30
45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	0 345.88 1 361.18	397.76
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 55 54 54	3 395.07	454.33
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55 51	5 431.86	518.23
45127PA0020027 45127PA0020027	Rating Area 6 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5	7 471.95 3 493.45	566.34 592.13
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 60 6	525.59	656.99
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	6	2 556.39	695.48
45127PA0020027 45127PA0020027	Rating Area 6 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and ove	r 580.97 4 168.89	726.22 168.89
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	1: 1(	6 189.64	189.64
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	1; 1;	3 201.57	201.57
45127PA0020027 45127PA0020027	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	1 220.77	226.29
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	3 220.77	226.29
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25 20 20	5 221.66	227.20
45127PA0020027 45127PA0020027	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	2	7 231.37 3 239.98	237.15 245.98
45127PA0020027 45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30 3	250.58	256.84
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	2 261.17 3 264.49	267.70 271.10
45127PA0020027 45127PA0020027	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34	5 269.78	276.53
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31 33	7 273.32	280.15
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	3	9 278.61	285.58
45127PA0020027 45127PA0020027	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	2 292.52	309.00 314.46
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4:	4 308.42	331.55
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	331.16	364.27
45127PA0020027 45127PA0020027	Rating Area 7 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4	3 360.96 9 376.64	397.06 414.30
45127PA0020027 45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 5 55	1 411.74	473.50
45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5	3 450.38	517.93
45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	5 515.06	618.07
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5 5 5	3 562.53	675.03
45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	D 599.18 1 620.37	748.97
45127PA0020027 45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	6	3 651.72	814.65
45127PA0020027 45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and ove 0-14 11	4 145.19	145.19
45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	10	6 163.03 7 167.96	163.03 167.96
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User		9 178.59	178.59
45127PA0020027 45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 22 22	1 189.79	194.53
45127PA0020027 45127PA0020027	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	3 189.79 4 189.79	194.53 194.53
45127PA0020027 45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 20 20 21	6 194.34	199.20
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	3 206.30	211.46
45127PA0020027 45127PA0020027	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	215.41 1 219.96	220.79 225.46
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	3 227.36	233.05
45127PA0020027 45127PA0020027	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	3	5 231.92 5 233.44	237.72 239.27
45127PA0020027 45127PA0020027	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	7 234.96 3 236.47	240.83 242.39
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 44 4	242.55	260.74
45127PA0020027 45127PA0020027	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4:	2 251.47 3 257.54	270.33 276.86
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 44 44	5 274.05	301.46
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User		7 296.64	326.30
45127PA0020027 45127PA0020027	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	9 323.78 0 338.96	356.15 389.80
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5 55 55	2 370.46	426.03
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	5	405.19	465.97
45127PA0020027 45127PA0020027	Rating Area 9 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	6 442.77 7 462.51	531.33 555.01
45127PA0020027 45127PA0020027 45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50	9 494.02	592.82
45127PA0020027 45127PA0020027		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60		

45127PA0020027 Rating Are 45127PA0020027 Rating Are				
45127PA0020027 Rating Are 45127PA0020027 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 64 and ove	r 569.36	§ 711.70
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 15	5 337.93	337.93
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 18	3 370.39	370.39
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 20	393.51	393.51
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 22	2 405.68	415.82
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 24	405.68	415.82
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 20	ð 415.42	425.80
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 28	3 440.97	452.00
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 30	460.45	j 471.96
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 32	2 479.92	. 491.92
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 34	492.50	504.81
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 36	ð 498.99	511.46
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 38	3 505.48	518.11
45127PA0020026 Rating Are 45127PA0020026 Rating Are				557.34
45127PA0020026 Rating Are 45127PA0020026 Rating Are				
45127PA0020026 Rating Are 45127PA0020026 Rating Are		User 45	5 585.80	
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 4	634.08	697.49
45127PA0020026 Rating Are 45127PA0020026 Rating Are		User 49	692.09	761.30
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 5	756.59	870.08
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 53	827.59	951.73
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 55	5 904.67	1085.60
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 5	988.64	1186.37
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 59	1055.99	1267.18
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 6	1139.96	i 1424.95
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 6 Tobacco User/Non-Tobacco	User 63	3 1197.57	1496.96
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 0-14	4 353.79	353.79
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 16	397.27	397.27
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 18	3 422.24	422.24
45127PA0020026 Rating Are 45127PA0020026 Rating Are				448.60
45127PA0020026 Rating Are 45127PA0020026 Rating Are				
45127PA0020026 Rating Are 45127PA0020026 Rating Are		User 25	5 464.33	475.93
45127PA0020026 Rating Are 45127PA0020026 Rating Are		User 2	484.67	
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 29	517.51	530.45
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 3	536.01	549.4
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 33	3 554.05	567.90
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 35	5 565.14	579.2
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 3	572.54	586.8
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 39	583.64	598.2
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 4	602.14	647.30
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 43	627.58	674.65
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 4	667.81	734.60
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco			
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 49 User 50	788.98 825.98	867.8 949.8
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 52	902.75	i 1038.10
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 54	987.38	1135.4
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 56	6 1078.95	i 1294.75
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 58	3 1178.39	1414.00
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 60	) 1255.16	i 1568.9
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 62	2 1328.69	1660.8
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 7 Tobacco User/Non-Tobacco	User 64 and ove	r 1387.43	1734.28
45127PA0020026 Rating Are 45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 15	5 331.17	331.17
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 17	351.85	i 351.8
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 19	374.11	374.11
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 2 <sup>°</sup> User 21	397.57 2 397.57	407.5
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco a 9 Tobacco User/Non-Tobacco	User 23 User 24	3 397.57 4 397.57	407.5 407.5
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco a 9 Tobacco User/Non-Tobacco	User 29 User 26	ð 407.11	417.2
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 28	3 432.15	i 442.9
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 30	) 451.24	462.5
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 32	2 470.32	482.08
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 34	482.65	i 494.7 <sup>,</sup>
45127PA0020026 Rating Are 45127PA0020026 Rating Are	a 9 Tobacco User/Non-Tobacco	User 36	õ 489.01	501.23
45127PA0020026 Rating Are		3.	40210	504 40

	45127PA002002	26 Rating Area 9			508.09	546.20
		~		42	526.78	566.28
		0				
		~				
		~				
	45127PA002002	26 Rating Area 9				
	45127PA002002	26 Rating Area 9	Tobacco User/Non-Tobacco User	53	811.04	932.69
	45127PA002002	26 Rating Area 9	Tobacco User/Non-Tobacco User	55	886.57	1063.89
	45127PA002002	26 Rating Area 9	Tobacco User/Non-Tobacco User	57	968.87	1162.64
	45127PA002002	26 Rating Area 9	Tobacco User/Non-Tobacco User	59	1034.87	1241.84
	45127PA002002	26 Rating Area 9	Tobacco User/Non-Tobacco User	61	1117.16	1396.45
	45127PA002002	26 Rating Area 9	Tobacco User/Non-Tobacco User	63	1173.62	1467.02
0177000000     0000000     0000000     0000000     00000000     0000000000000     000000000000000000000000000000000000	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	290.06	290.06
	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	16	325.70	325.70
Science         Description         Description <thdescription< th=""> <thdescription< th=""> <th< td=""><td>45127PA002002</td><td>22 Rating Area 7</td><td>Tobacco User/Non-Tobacco User</td><td>18</td><td>346.18</td><td>346.18</td></th<></thdescription<></thdescription<>	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	18	346.18	346.18
Add Approx Bank Stand Area	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	20	367.79	367.79
44.17***********************************	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	22	379.16	388.64
Attractic Barbon         Tate and Harbon         38         38         38         38         36	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	24	379.16	388.64
44279/00022         bins is 1         Takes berka These berka	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	26	388.26	397.97
4.079700002         Barry Aurol         Tables Bernis Trades Law         3         4.011           4.079700002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000002         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012           4.0777000000         Barry Aurol         Tables Bernis Trades Law         3         4.012         4.012         4.012         4.012 <td>45127PA002002</td> <td>22 Rating Area 7</td> <td>Tobacco User/Non-Tobacco User</td> <td>28</td> <td>412.15</td> <td>422.46</td>	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	28	412.15	422.46
40:57742222 dam         17         Tables (selection Tables)         3         46:55         -0:25           40:57742222 dam         17         Tables (selection Tables)         3         46:55         -0:25           40:57742222 dam         17         Tables (selection Tables)         3         46:55         -0:25           40:57742222 dam         17         Tables (selection Tables)         3         46:55         -0:25           40:57742222 dam         17         Tables (selection Tables)         3         46:55         -0:25           40:57742222 dam         17         Tables (selection Tables)         3         46:55         -0:25	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	30	430.35	441.11
443775400002 Rung Aus 7         Tradeox Muscles Tradeox Muscle	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	32	448.55	459.76
40(27P)00002         Hang And Y         Tababa backhon Toosco Latz         30         447.4         447.50           40(27P)00002         Hang And Y         Tababa backhon Toosco Latz         30         447.50         447.50           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         30         447.50         457.57           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         40         457.50         457.77           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         40         457.60         457.67           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         40         457.60         457.67           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         40         457.60         457.60           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         40         40.73         40.73           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         40         40.73         40.74         40.74           40(27P)000027         Hang And Y         Tababa backhon Toosco Latz         40         40.74         40.74         40.74           40(27P)000027         Hang And Y         Hang And Y <td< td=""><td>45127PA002002</td><td>22 Rating Area 7</td><td>Tobacco User/Non-Tobacco User</td><td>34</td><td>460.31</td><td>471.81</td></td<>	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	34	460.31	471.81
4012PM0002         Stars         Index to terms         SS         42.2.4         43.2.2           4012PM0002         Stars         Add ST         42.2.4         43.3.7           4012PM0002         Stars         Add ST         43.3.7         43.3.7         43.3.7         43.3.7           4012PM0002         Stars         Totars         Lethers         Add ST         43.3.7         43.3.7         43.3.7         43.3.7         43.3.7         43.3.7         43.3.7         <	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	36	466.37	478.03
4017FX00022         Line (1)         40         4457         0.0000           4017FX00022         Line (1)         40         400         400         400           4017FX00022         Line (1)         40         400         400         400         400           4017FX00022         Line (1)         40         400         400         400         400           4017FX00022         Line (1)         40         400         400         400         400           4017FX00022         Line (1)         A00         400		~		38	472.44	484.25
41779/000202 Entry Avr 7         Theore UnerNov Takeou UnerNov T	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User	40	484.57	520.91
45:2179.000202         Being Amay         Tabacco User-Nar-France Use         4.1         52.65         63.22           45:779.000202         Being Amay         Tabacco User-Nar-France Use         4.0         65.65         63.22           45:779.000202         Being Amay         Tabacco User-Nar-France Use         4.0         6.0         64.61           45:779.000202         Being Amay         Tabacco User-Nar-France Use         4.0         6.0         67.71         77.74           45:779.000202         Being Amay         Tabacco User-Nar-France Use         6.0         67.71         77.74         77.74           45:779.000202         Being Amay         Tabacco User-Nar-France Use         6.0         77.74 <td></td> <td>~</td> <td></td> <td>42</td> <td>502.39</td> <td>540.07</td>		~		42	502.39	540.07
441779-400002         Fair of Alexan Description         44179-400002         640.07         660.00           44179-400002         Fair of Alexan Description         44179-400002         640.07         640.07           44179-400002         Fair of Alexan Description         44179-400002         640.07         777.00         777.00           44179-400002         Fair of Alexan Description         630.07         777.00         777.00           44179-400002         Fair of Alexan Description         630.07         777.00         777.00           44179-400002         Fair of Alexan Description         630.00         640.00         6		~				
45.127A02022     Raing Awa 7     Teacoo UserNa "Takaco User 0     66     66.55     71.5       45.127A02022     Raing Awa 7     Teacoo UserNa Takaco User 0     5     77.74     73.31       45.127A02022     Raing Awa 7     Teacoo UserNa Takaco User 0     5     77.74     73.31       45.127A02022     Raing Awa 7     Teacoo UserNa Takaco User 0     5     77.74     73.31       45.127A02022     Raing Awa 7     Teacoo UserNa Takaco User 0     5     665.5     70.64       45.127A02022     Raing Awa 7     Teacoo UserNa Teacoo User 0     5     665.5     70.64       45.127A02022     Raing Awa 7     Teacoo User Na Teacoo User Na Teacoo User 0     5     665.6     71.65       45.127A02022     Raing Awa 7     Teacoo User Na Teacoo User Na Teacoo User 0     5     665.6     71.65       45.127A02022     Raing Awa 7     Teacoo User Na Teacoo User Na Teacoo User 0     5     76.65     71.65       45.127A02022     Raing Awa 7     Teacoo User Na Teacoo User Na Teacoo User Na Teacoo User 0     5     76.65     71.65       45.127A02022     Raing Awa 7     Teacoo User Na Teacoo User N		~				
45/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law         50         677.16         777.76           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law         55         777.4         88.19           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law         55         777.4         88.19           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law         55         977.4         88.19           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law Mar Teaces Law         55         977.4         88.19           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law Mar Teaces Law         55         977.4         198.19           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law         56         101.5         101.5           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law         61         101.6         101.5         101.5           44/27/A02022         Being Aven 7         Takeso Law Mar Teaces Law         61         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6         101.6		~				
45/127/A02022         Raing Ans 7         Tabase User/Nor-Tabase User         97         76.53         65.13           45/127/A02022         Raing Ans 7         Tabase User/Nor-Tabase User         55         86.54         -0.144           45/127/A02022         Raing Ans 7         Tabase User/Nor-Tabase User         55         86.44         -0.014           45/127/A02022         Raing Ans 7         Tabase User/Nor-Tabase User/Nor		~				
44         45         80.02         90.04           45         7774000000         Ramp Amp 7         Totacco Usar/Non-Totacco Usar         5         644.54         1014.44           45         7774000000         Ramp Amp 7         Totacco Usar/Non-Totacco Usar         5         644.52         1116.53           45         7774000000         Ramp Amp 7         Totacco Usar/Non-Totacco Usar         5         645.52         1116.53           45         7774000000         Ramp Amp 7         Totacco Usar/Non-Totacco Usar         5         1065.52         1116.53           45         7774000000         Ramp Amp 7         Totacco Usar/Non-Totacco Usar         5         1065.52         1116.33         138.10           45         7774000000         Ramp Amp 7         Totacco Usar/Non-Totacco Usar         6         106.42         126.						
45127PA00002         Tating Ares 7         Totacco User Non-Totacco User         66         64.65         610615           45127PA00002         Tating Ares 7         Totacco UserNon-Totacco User         68         64.01         65.00         61.01						
44127PA00002         Tankaro Lernikov Tokacco User         6.6         60.611         1113.30           44127PA00002         Hang Awa 7         Tokacco User/Nor.Tokacco User         6.0         10.64.5         1113.30           44127PA00002         Hang Awa 7         Tokacco User/Nor.Tokacco User         6.0         10.64.5         1113.30           44127PA00002         Hang Awa 7         Tokacco User/Nor.Tokacco User         6.0         10.64.5         10.81.5           44127PA00002         Hang Awa 7         Tokacco User/Nor.Tokacco User         6.0         10.64.5         2.92.6           44127PA00002         Hang Awa 7         Tokacco User/Nor.Tokacco User         0.0         2.84.6         2.92.6           44127PA00002         Hang Awa 7         Tokacco User/Nor.Tokacco User         0.0         2.84.6         2.92.6           44127PA00002         Hang Awa 7         Tokacco User/Nor.Tokacco User         0.0         2.84.0         2.92.6           44127PA000003         Hang Awa 7         Tokacco User/Nor.Tokacco User         0.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0         2.84.0		~				
46127FA000022         Raing Area 7         Tobacco User/Non-Tobaco User         66         1002105         12830.31           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         6         1008.45         138.84           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         6         1008.45         138.84           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         6         4         45127A           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         15         256.83         226.85           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         15         256.83         226.83           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         15         256.83         286.83           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         16         29.01.3         29.01.3           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         2         30.8.2         31.6.0.3           45127PA000022         Raing Area 7         Tobacco User/Non-Tobaco User         2         30.8.2         31.6.0.3           45127PA000022         Raing Area 7         Tobacco User/Non-Toba						
413127FA020022         Raing Are 7         Tobacco UserNon-Tobacco User         6-7         1006-56         1333.81           41312FA020022         Raing Are 7         Tobacco UserNon-Tobacco User         6-6         1013.24         1013.14           41312FA020022         Raing Are 7         Tobacco UserNon-Tobacco User         6-6         1113.24         1013.14           41312FA020022         Raing Are 7         Tobacco UserNon-Tobacco User         6-6         205.457         225.56           41312FA020022         Raing Are 7         Tobacco UserNon-Tobacco User         6-6         205.457         225.61           41312FA020023         Raing Are 7         Tobacco UserNon-Tobacco User         7-7         201.50         225.61         225.61         225.70         226.07         226.07         226.07         226.07         226.07         226.07         226.07         226.07         226.07         226.07         236.07         226.07         236.07         226.07         236.07         226.07         236.07         226.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.07         236.0						
45127PA020022         Rating Aless 7         Tobacco User/Man Tobacco User         61         11137.60         111137.60	45127PA002002	22 Rating Area 7	Tobacco User/Non-Tobacco User			
45127PA020022         Rating Area 7         Tobacco User/Non-Tobaco User         0.14         22.8.67         22.8.67           45127PA020023         Rating Area 7         Tobacco User/Non-Tobaco User         16         24.6.6         24.8.8           45127PA020023         Rating Area 7         Tobacco User/Non-Tobaco User         16         24.6.8         22.8.1           45127PA020022         Rating Area 7         Tobacco User/Non-Tobacco User         20         229.0.7         229.0.7           45127PA020022         Rating Area 7         Tobacco User/Non-Tobacco User         22         303.8.2         316.0.3           45127PA020022         Rating Area 7         Tobacco User/Non-Tobacco User         22         303.8.2         316.0.3           45127PA020022         Rating Area 7         Tobacco User/Non-Tobacco User         22         303.8.2         316.0.3           45127PA020022         Rating Area 7         Tobacco User/Non-Tobacco User         22         303.8.2         316.0.3           45127PA020022         Rating Area 7         Tobacco User/Non-Tobacco User         22         33.8.1         33.5.0           45127PA020022         Rating Area 7         Tobacco User/Non-Tobacco User         22         33.8.1         33.8.2           45127PA020022         Rating Area 7	45127PA002002	22 Rating Area 7		63	1119.29	1399.12
441227PA020020         Raing Area         Tobaco User/Non-Tobaco User         117         222.27         222.87           45127PA020020         Raing Area         Tobaco User/Non-Tobaco User         13         23150         23150           45127PA020020         Raing Area         Tobaco User/Non-Tobaco User         13         23150         23150           45127PA020020         Raing Area         Tobaco User/Non-Tobaco User         21         2363.2         316.03           45127PA020020         Raing Area         Tobaco User/Non-Tobaco User         22         308.32         316.03           45127PA020020         Raing Area         Tobaco User/Non-Tobaco User         22         308.32         316.03           45127PA020020         Raing Area         Tobaco User/Non-Tobaco User         22         308.32         316.03           45127PA020020         Raing Area         Tobaco User/Non-Tobaco User         23         305.15         331.00           45127PA0200203         Raing Area         Tobaco User/Non-Tobaco User         28         335.15         343.50           45127PA0200203         Raing Area         Tobaco User/Non-Tobaco User         28         355.15         345.26           45127PA0200203         Raing Area         Tobaco User/Non-Tobaco User         30						
46127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       16       221.60       328.150         46127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       20       239.07       239.07         46127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       20       338.2       336.03         46127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       23       306.32       337.63         46127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       23       306.32       337.63         45127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       23       306.35       337.30         45127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       23       336.35       337.30         45127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       23       336.37       337.30         45127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       23       336.37       337.30         45127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       33       336.37       337.37         45127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       33       368.47       337.87         45127PA020023 Raing Area 7       Totacco User/Nor. Totacco User       33       368.47       378.87 <t< td=""><td>45127PA002002</td><td>23 Rating Area 7</td><td>Tobacco User/Non-Tobacco User</td><td>16</td><td>264.85</td><td>264.85</td></t<>	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	16	264.85	264.85
443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       20       299.07       299.07         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       22       308.32       316.03         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       22       308.32       316.03         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       24       308.32       316.03         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       22       315.17       332.82         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       22       315.17       332.82         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       23       335.15       333.82         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       33       345.95       535.61         443127PA020023 Raing Area 7       Totacco User/Non-Totacco User       33       345.95       358.64         45127PA020023 Raing Area 7       Totacco User/Non-Totacco User       33       345.95       358.64         45127PA020023 Raing Area 7       Totacco User/Non-Totacco User       35       347.31       358.64         45127PA020023 Raing Area 7       Totacco User/Non-Totacco User       37       341.11       358.86	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	18	281.50	281.50
45127PA020228 Rating Area 7         Tobacco User/Non-Tobacco User         22         393.32         316.03           45127PA020228 Rating Area 7         Tobacco User/Non-Tobacco User         24         303.32         316.03           45127PA020228 Rating Area 7         Tobacco User/Non-Tobacco User         24         303.32         316.03           45127PA020228 Rating Area 7         Tobacco User/Non-Tobacco User         28         315.72         323.20           45127PA020228 Rating Area 7         Tobacco User/Non-Tobacco User         28         336.10         334.20           45127PA020228 Rating Area 7         Tobacco User/Non-Tobacco User         28         336.10         345.20           45127PA0202028 Rating Area 7         Tobacco User/Non-Tobacco User         31         357.38         358.60           45127PA0202028 Rating Area 7         Tobacco User/Non-Tobacco User         33         369.37         377.87           45127PA0202028 Rating Area 7         Tobacco User/Non-Tobacco User         36         377.97         358.66           45127PA0202028 Rating Area 7         Tobacco User/Non-Tobacco User         36         376.77         358.67           45127PA0202028 Rating Area 7         Tobacco User/Non-Tobacco User         36         376.77         358.67           45127PA0202028 Rating Area 7         Tob	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	20	299.07	299.07
45127PA0020023 Raimg Area 7         Tobacco User/Non-Tobacco User         24         309.52         3117.30           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         26         315.72         323.62           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         26         315.72         323.62           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         28         335.15         343.32           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         28         355.15         343.53           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         31         345.25         355.64           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         33         369.37         377.66           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         34         374.31         383.66           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         35         376.77         386.19           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         36         374.31         383.66           45127PA0020023 Raing Area 7         Tobacco User/Non-Tobacco User         36         376.77         386.19           45127PA0020023 Raing Area 7         Tobacco	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	22	308.32	316.03
46122PA02023       Rating Area 7       Tobacco User/Non-Tobacco User       22       331.572       332.62         46122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       28       335.15       343.53         46122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       29       345.02       353.64         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       30       349.95       358.70         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       33       368.37       377.67         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       33       368.37       377.67         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       35       376.67       388.16         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       36       379.24       388.78         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       36       379.24       388.78         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       36       379.24       388.78         45122PA020023       Rating Area 7       Tobacco User/Non-Tobacco User       41       401.44       431.57	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	24	308.32	316.03
44127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         28         335.15         945.55           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         30         349.95         355.64           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         31         357.35         366.28           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         33         366.37         377.61           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         33         366.37         377.61           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         36         377.23         388.78           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         36         377.24         388.72           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         38         384.11         395.86           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         38         384.11         395.86           45127PA020023         Raimg Area 7         Tobacco User/Non-Tobacco User         41         401.44         415.25           45127PA020023         Raimg Area 7         Tobacco User	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	26	315.72	323.62
45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         30         349.95         3557.05           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         31         357.35         3666.28           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         33         369.37         3778.61           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         34         374.31         3836.61           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         36         379.24         3887.72           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         36         397.92         3987.861           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         36         394.11         393.78           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         38         384.17         399.12           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         40         394.01         439.85           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         40         394.01         439.17           45127PA002002 Rating Area 7         Tobacco User/Non-Tobacco User         40         394.01         431.55           45127PA002002 Rating Area 7         To	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	28	335.15	343.53
45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         33         398.475         377.87           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         34         374.31         398.36           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         35         376.77         398.16           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         36         379.24         398.72           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         36         379.24         398.72           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         37         381.71         391.35           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         36         394.17         398.37           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         40         394.04         442.59           45127PA020028 Raing Area 7         Tobacco User/Non-Tobacco User         41         401.44         431.55           45127PA0200208 Raing Area 7         Tobacco User/Non-Tobacco User         43         418.40         449.78           45127PA0200208 Raing Area 7         Tobacco User/Non-Tobacco User         44         430.73         446.00           45127PA0202028 Raing Area 7         Tobacco User/Non-	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	30	349.95	358.70
46127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       34       374.31       383.66         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       36       377.24       388.71         45127PA0020033 Rating Area 7       Tobacco User/Non-Tobacco User       38       384.17       393.76         45127PA0020033 Rating Area 7       Tobacco User/Non-Tobacco User       38       384.17       393.76         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       39       395.11       398.26         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       40       344.04       423.59         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       41       401.44       431.52         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       42       406.53       439.17         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       400.53       439.71         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       406.53       439.71         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       400.53       453.03         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       45       445.22       489.74	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	32	364.75	373.87
45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       36       379.24       388.72         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       38       384.17       393.78         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       38       384.17       393.78         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       39       389.11       398.83         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       40       401.44       401.55         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       42       408.63       493.157         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       42       408.63       493.157         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       44       430.73       463.03         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       44       430.73       463.03         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       44       440.73       463.03         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       44       440.73       453.03         45127PA002002 Rating Area 7       Tobacco User/Non-Tobacco User       46       442.24       455.52	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	34	374.31	383.66
45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       38       384.17       393.76         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       39       380.11       388.35         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       40       344.04       432.59         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       41       401.14       431.55         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       43       418.40       449.78         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       43       418.40       449.78         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       430.73       463.07         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       45       445.22       449.74         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       46       46.29       508.10         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       46       46.24       504.11       554.52         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       46       560       550.67       663.27         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       55 <td< td=""><td>45127PA002002</td><td>23 Rating Area 7</td><td>Tobacco User/Non-Tobacco User</td><td>36</td><td>379.24</td><td>388.72</td></td<>	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	36	379.24	388.72
45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       40       394.04       423.65         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       41       401.44       431.55         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       42       408.53       439.17         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       43       418.40       449.78         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       430.73       463.03         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       440.73       463.03         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       46       444.24       508.74         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       47       481.91       530.10         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       48       504.11       554.52         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       50       550.67       663.27         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       50       550.67       663.27         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       52       601.85       682.50	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	38	384.17	393.78
45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       42       408.53       439.17         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       43       418.40       449.78         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       430.73       463.03         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       45       445.22       449.74         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       46       462.49       508.74         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       47       481.91       530.10         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       48       504.11       554.52         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       48       504.11       554.52         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       50       550.67       633.27         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       51       575.03       661.28         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       53       628.98       723.33         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       54       658.27       757.07	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	40	394.04	423.59
45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       44       430.73       463.03         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       45       445.22       489.74         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       46       462.49       608.74         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       47       481.91       650.874         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       48       504.11       6554.52         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       48       506.11       656.67         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       50       550.67       633.27         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       51       575.03       661.28         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       52       601.85       692.13         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       53       628.98       773.33         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       682.58         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       682.58	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	42	408.53	439.17
45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       46       462.49       508.74         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       47       481.91       530.10         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       48       504.11       554.52         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       49       526.00       578.60         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       50       550.67       633.27         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       51       575.03       661.28         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       53       628.98       622.33         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       682.50         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       54       658.27       757.01         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023 Rating Area 7       Tobacco User/Non-Tobacco User       58       776.51       941.27	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	44	430.73	463.03
45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       48       504.11       554.52         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       49       526.00       578.60         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       50       550.67       663.27         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       51       575.03       661.28         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       52       601.85       692.13         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       53       668.827       7757.01         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       57       751.33       901.66         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       58       785.61       942.73 <td>45127PA002002</td> <td>23 Rating Area 7</td> <td>Tobacco User/Non-Tobacco User</td> <td>46</td> <td>462.49</td> <td>508.74</td>	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	46	462.49	508.74
45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       50       550.67       633.27         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       51       575.03       661.28         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       52       601.85       692.13         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       53       628.98       773.33         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       54       658.27       757.01         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       56       719.32       863.18         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       58       785.61       942.73         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       58       785.61       942.73         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       59       802.57       963.08	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	48	504.11	554.52
45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       52       601.85       692.13         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       53       628.98       723.33         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       54       658.27       757.01         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       55       687.56       825.08         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       56       719.32       863.18         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       57       751.39       901.66         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       58       785.61       942.73         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       59       802.57       963.08         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       60       836.79       1045.99         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       61       866.39       1082.99         45127PA0020023       Rating Area 7       Tobacco User/Non-Tobacco User       61       866.39       1082.99 </td <td>45127PA002002</td> <td>23 Rating Area 7</td> <td>Tobacco User/Non-Tobacco User</td> <td>50</td> <td>550.67</td> <td>633.27</td>	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	50	550.67	633.27
45127PA0020023Rating Area 7Tobacco User/Non-Tobacco User54658.27757.0145127PA0020023Rating Area 7Tobacco User/Non-Tobacco User55687.56825.0845127PA0020023Rating Area 7Tobacco User/Non-Tobacco User56719.32863.1845127PA0020023Rating Area 7Tobacco User/Non-Tobacco User57751.39901.6645127PA0020023Rating Area 7Tobacco User/Non-Tobacco User58785.61942.7345127PA0020023Rating Area 7Tobacco User/Non-Tobacco User59802.57963.0845127PA0020023Rating Area 7Tobacco User/Non-Tobacco User60836.791045.9945127PA0020023Rating Area 7Tobacco User/Non-Tobacco User60836.791045.9945127PA0020023Rating Area 7Tobacco User/Non-Tobacco User61866.391082.9945127PA0020023Rating Area 7Tobacco User/Non-Tobacco User63910.171137.7245127PA0020023Rating Area 7Tobacco User/Non-Tobacco User63910.171137.7245127PA0020023Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.2245127PA0020024Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.2245127PA0020024Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.2245127PA0020024Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.22 <td>45127PA002002</td> <td>23 Rating Area 7</td> <td>Tobacco User/Non-Tobacco User</td> <td>52</td> <td>601.85</td> <td>692.13</td>	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	52	601.85	692.13
45127PA0020023Rating Area 7Tobacco User/Non-Tobacco User56719.32863.1845127PA0020023Rating Area 7Tobacco User/Non-Tobacco User57751.39901.6645127PA0020023Rating Area 7Tobacco User/Non-Tobacco User58785.61942.7345127PA0020023Rating Area 7Tobacco User/Non-Tobacco User59802.57963.0845127PA0020023Rating Area 7Tobacco User/Non-Tobacco User60836.791045.9945127PA0020023Rating Area 7Tobacco User/Non-Tobacco User61866.391082.9945127PA0020023Rating Area 7Tobacco User/Non-Tobacco User62885.821107.2745127PA0020023Rating Area 7Tobacco User/Non-Tobacco User63910.171137.7245127PA0020023Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.2245127PA0020024Rating Area 7Tobacco User/Non-Tobacco User64 and over924.96301.96	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	54	658.27	757.01
45127PA0020023Rating Area 7Tobacco User/Non-Tobacco User58785.61942.7345127PA0020023Rating Area 7Tobacco User/Non-Tobacco User59802.57963.0845127PA0020023Rating Area 7Tobacco User/Non-Tobacco User60836.791045.9945127PA0020023Rating Area 7Tobacco User/Non-Tobacco User61866.391082.9945127PA0020023Rating Area 7Tobacco User/Non-Tobacco User62885.821107.2745127PA0020023Rating Area 7Tobacco User/Non-Tobacco User63910.171137.7245127PA0020023Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.2245127PA0020024Rating Area 7Tobacco User/Non-Tobacco User0-14301.96301.96	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	56	719.32	863.18
45127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User60836.791045.9945127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User61866.391082.9945127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User62885.821107.2745127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User63910.171137.7245127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.2245127PA0020024 Rating Area 7Tobacco User/Non-Tobacco User0-14301.96301.96	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	58	785.61	942.73
45127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User62885.821107.2745127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User63910.171137.7245127PA0020023 Rating Area 7Tobacco User/Non-Tobacco User64 and over924.961156.2245127PA0020024 Rating Area 7Tobacco User/Non-Tobacco User0-14301.96301.96	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	60	836.79	1045.99
45127PA0020023 Rating Area 7         Tobacco User/Non-Tobacco User         64 and over         924.96         1156.22           45127PA0020024 Rating Area 7         Tobacco User/Non-Tobacco User         0-14         301.96         301.96	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	62	885.82	1107.27
	45127PA002002	23 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	924.96	1156.22

		•						
Subsection         Subsect		•						
	4	5127PA0020024 Rating	Area 7 Tol			- 22	394	.72 404.59
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	. 24	394	.72 404.59
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 26	i 404	.20 414.30
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 28	3 429	.07 439.79
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	30	448	.01 459.21
						- 32	2 466	
Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network     Sub Network     Sub Network     Sub Network     Sub Network       Sub Network     Sub Network <td< td=""><td></td><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td></td<>		•						
		0						
	4	5127PA0020024 Rating	Area 7 Tol			37	488	
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	39	498	.14 510.60
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 41	513	.93 552.48
41290000         1000000000000000000000000000000000000	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	43	535	.64 575.81
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	45	569	.98 626.98
419794000         1000000000000000000000000000000000000	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	47	616	.96 678.65
	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	49	673	.40 740.74
		•				- 51	736	.16 846.59
410/P20201         Box         Desc         Sol         Sol         Sol         Desc         Sol         Sol <t< td=""><td>4</td><td>5127PA0020024 Rating</td><td>Area 7 Tol</td><td>bacco</td><td>User/Non-Tobacco Use</td><td>53</td><td>8 805</td><td>.24 926.02</td></t<>	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	53	8 805	.24 926.02
4137         Takes (jew)         Takes (jew)         G         GD10         HBS7           4137         Construction         C         CD72         CD82         CD82 <td>4</td> <td>5127PA0020024 Rating</td> <td>Area 7 To</td> <td></td> <td></td> <td></td> <td></td> <td></td>	4	5127PA0020024 Rating	Area 7 To					
4507/100001         Burg Same         Taxes (see Name Taxes ) is an iso of the set of the s	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	56	§ 920	.89 1105.07
del cymbolicity is any Amp         These black is any Amp         These black is any Amp         Composition is any Amp         Comp         Composition is any Amp         <	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 58	3 1005	.76 1206.91
A4577         Theory Laboratory Titlacory Laboratory Titlacor	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 60	1071	.28 1339.10
Shif Processor         United by Berlin Processor         0        0	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	62	1134	.04 1417.56
4         1         Table Up/Mar         1         Table Up/Mar         4         2 <th2< th="">         2         2         2</th2<>	4	5127PA0020024 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	64 and ove	r 1184	.16 1480.22
442774400005         Raing Aver 7         Trouges UserNo-Tences User         17         232.65         232.55           442774400005         Raing Aver 7         Trouges UserNo-Tences User         2         242.55         242.55           442774400005         Raing Aver 7         Trouges UserNo-Tences User         2         277.15         777.25           442774400005         Raing Aver 7         Trouges UserNo-Tences User         2         277.15         777.25           442774400005         Raing Aver 7         Trouges UserNo-Tences User         2         277.15         777.25           442774400005         Raing Aver 7         Trouges UserNo-Tences User         2         277.15         777.25           442774400005         Raing Aver 7         Trouges UserNo-Tences User         2         277.15         777.25           442774400005         Raing Aver 7         Trouges UserNo-Tences User         2         277.15         777.25           442774400005         Raing Aver 7         Trouges UserNo-Tences User         3         37.16         77.05         77.05           442774400005         Raing Aver 7         Trouges UserNo-Tences User         3         37.25         77.05         77.05         77.05         77.05         77.05         77.05         77.05 </td <td>4</td> <td>5127PA0020025 Rating</td> <td>Area 7 Tol</td> <td>bacco</td> <td>User/Non-Tobacco Use</td> <td>15</td> <td>i 225</td> <td>.85 225.85</td>	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	15	i 225	.85 225.85
dif         These bark         These bark         dif         27.11         27.01         27.01         27.01         27.01         27.01         27.01         27.01         27.01         27.01         27.01         27.01         27.00         27.01         27.00         27.01         27.00	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	17	239	.95 239.95
48117770400000         Ruing Ann 7         Theose UserNor-Teases User         21         27.15         27.29           4810777040000         Ruing Ann 7         Theose UserNor-Teases User         24         27.15         27.79           4810777040000         Ruing Ann 7         Theose UserNor-Teases User         24         27.15         27.79           481077040000         Ruing Ann 7         Theose UserNor-Teases User         24         27.15         27.29           481077040000         Ruing Ann 7         Theose UserNor-Teases User         24         28.10	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	19	255	.13 255.13
41217/2002020         Reing Am 7         Tronsco Userban Toxico User         2         271.5         277.9           41217/200202         Reing Am 7         Tronsco Userban Toxico User         2         271.15         277.9           41217/200202         Reing Am 7         Tronsco Userban Toxico User         2         271.15         277.9           41217/200202         Reing Am 7         Tronsco Userban Toxico Userban Toxico User         2         201.15         271.9           41217/200202         Reing Am 7         Tronsco Userban Toxico Userb		0				21	271	.13 277.90
44127 PA020202         Reing Amp 7         Transco User/Nor Transco		•						
44.127/AM22025         Rang Ass 7         Tabacco User/Non-Tabacco User         22         RA1.1         R31.2           44.027/AM22025         Rang Ass 7         Tabacco User/Non-Tabacco User         23         R37.7         R31.0           44.027/AM22025         Rang Ass 7         Tabacco User/Non-Tabacco User         33         R31.4         R32.0           44.027/AM220205         Rang Ass 7         Tabacco User/Non-Tabacco User         33         R31.4         R32.0           44.027/AM220205         Rang Ass 7         Tabacco User/Non-Tabacco User         33         R32.4         R33.0           45.027/AM220205         Rang Ass 7         Tabacco User/Non-Tabacco User         34         R32.0         R33.0           45.027/AM220205         Rang Ass 7         Tabacco User/Non-Tabacco User         34         R33.0         R33.0           45.027/AM220205         Rang Ass 7         Tabacco User/Non-Tabacco User         34         R33.0         R33.0         R33.0           45.027/AM220205         Rang Ass 7         Tabacco User/Non-Tabacco User         34         R33.0         R33.0 <td></td> <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		•						
44.0774000000; Bang Am 7         Tekenon bane harmen liter         98         78.47         5000           46.0774000000; Bang Am 7         Tekenon bane harmen liter         93         93.12.2         93.55           46.077400000; Bang Am 7         Tekenon bane harmen bane         93         93.52.4         93.55           46.077400000; Bang Am 7         Tekenon bane harmen bane         93         93.52.4         93.55           46.077400000; Bang Am 7         Tekenon bane harmen bane         93         93.55         93.55           46.077400000; Bang Am 7         Tekenon bane harmen bane         93         93.55	4	5127PA0020025 Rating	Area 7 Tol					
44.077/AUX0007. Basing Awar 7         Tobacco User/Non-Tobacco User         Bit 74         Bit 75         Bit 75           44.077/AUX0022. Basing Awar 7         Tobacco User/Non-Tobacco User         Bit 76	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 28	3 294	.71 302.08
48/3774A020028 Reing Am 7         Tobaco UserNov. Tokaco UserN	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	30	307	.73 315.42
4432774020028       Rung Ama 7       Telasco User/Am 7 Telasco User/Am	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 32	. 320	.74 328.76
48127PA020025         Raing Aves 7         Tobacco User Nor-Tobacco User 97         33.5.6         34.162           48127PA020025         Raing Aves 7         Tobacco User Nor-Tobacco User 97         32.5.6         34.215           48127PA020025         Raing Aves 7         Tobacco User Nor-Tobacco User 97         32.5.6         32.216         32.327           48127PA020025         Raing Aves 7         Tobacco User Nor-Tobacco User 9         4.6         36.3.6         37.246           48127PA020025         Raing Aves 7         Tobacco User Nor-Tobacco User Nor-Tobacco User 9         4.6         36.3.6         37.246           48127PA020025         Raing Aves 7         Tobacco User Nor-Tobacco User Nor-Tobac	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	. 34	329	.15 337.38
46127PA000005       Ramp Area 7       Tobacco LearNon-Tobacco	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	36	333	.49 341.82
d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         40         3450         372.44           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         41         353.01         357.45           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         44         373.76         387.77           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         44         373.76         447.77           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         46         39.15         450.87           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         46         46.12         450.87           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         46         46.25         456.87           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         58         557.24         66.85           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         58         557.24         66.85           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         58         557.24         66.85           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         58         657.24         658.55           d5127PA02025 Raing Avar         Totacco User/Nor-Totacco User         58 <t< td=""><td>4</td><td>5127PA0020025 Rating</td><td>Area 7 Tol</td><td>bacco</td><td>User/Non-Tobacco Use</td><td>38</td><td>337</td><td>.82 346.27</td></t<>	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	38	337	.82 346.27
45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       42       369.24       386.13         45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       43       387.25       407.74         45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       44       377.85       407.74         45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       44       442.27       460.74         45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       46       442.20       477.65         45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       46       442.25       605.55         45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       61       452.54       605.55         45/27PA02022 Fating Aver 7       Tobaco UserNon-Tobaco User       63       653.10       653.10       653.10       653.10       653.10       653.10       653.10       653.10       653.10       653.10       653.10       653.10       653.10       653.20 <td>4</td> <td>5127PA0020025 Rating</td> <td>Area 7 Tol</td> <td>bacco</td> <td>User/Non-Tobacco Use</td> <td>40</td> <td>346</td> <td>.50 372.49</td>	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	40	346	.50 372.49
443277A020025 Rating Area 7       Tobacco UserNan Tobacco User       44       378-76       47077         453277A020025 Rating Area 7       Tobacco UserNan Tobacco User       44       34157       44305         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       44       44237       44515         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       44       44237       44515         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       45       44524       4558         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       52       52524       65857         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       52       52524       65857         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       52       54516       65857         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       52       64516       72533         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       52       64516       72533         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       64       640324       75904         451277A020025 Rating Area 7       Tobacco UserNan Tobacco User       67       640325       640525         451277A020025 Rating	4	5127PA0020025 Rating	Area 7 To	bacco	User/Non-Tobacco Use	- 42	2 359	.24 386.19
45/27PA020025         Ruing Area 7         Tobacco User/Non-Tobacco	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	44	378	.76 407.17
45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       46       4442.29       447.25.4         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       60       448.23       5558.7         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       60       448.23       5558.7         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       65       623.44       660.26         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       55       660.46       77.858.6         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       55       660.46       77.858.4         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       66       652.54       77.859.44         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       66       670.73       77.228.4         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       68       600.05       622.20         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       68       700.71       626.23         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       62       770.86       973.88         45127PA020028 Rating Area 7       Tobacco User/Non-Tobacco User       62       770.86       973.88						- 46	š 406	
45127PA020202         Rating Area 7         Tobacco User/Non-Tobacco User         50         4444.22         556.65           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         52         552.42         668.65           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         53         655.10         663.66           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         54         677.84         665.66           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         56         663.16         772.53           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         56         659.15         522.90           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         56         659.15         522.90           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         661         778.56         99.80           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         63         600.39         1000.46           45127PA020205         Rating Area 7         Tobacco User/Non-Tobacco User         61         778.58         99.80           45127PA0202025         Rating Area 7 <td< td=""><td></td><td>•</td><td></td><td></td><td></td><td></td><td>-</td><td></td></td<>		•					-	
45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       52       529.24       608.02         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       54       578.45       668.66         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       55       604.65       775.25         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       56       664.52       776.94         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       56       666.54       672.25       776.94         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       66       775.54       919.80         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       61       776.36       973.36         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       61       776.36       973.54       919.80         45127PA002002       Raima Area 7       Tobacco User/Ann-Tobacco User       61       776.36       973.54       919.80       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90       910.90		•						
45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         53         553.10         653.00           45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         55         604.61         775.55           45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         56         652.54         775.04           45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         56         660.73         772.28           45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         56         660.74         84.62           45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         60         776.54         91.95           45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         60         776.54         91.95           45127PA020028 Failing Area 7         Tobacco User (Mon-Tobacco User         62         778.55         90.95         91.90         91.97         92.22         92.92		•						
49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       55       604.61       725.53         49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       57       660.73       7722.84         49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       58       660.83       822.00         49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       59       775.74       846.52         49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       61       776.58       991.50         49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       62       777.85       973.68         49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       64       800.33       1000.46         49127PA020226       Ruing Area 7       Tobacco User (Non-Tobacco User       64       800.34       100.67         49127PA020226       Ruing Area 6       Tobacco User (Non-Tobacco User       61       301.34       301.64         49127PA010002       Ruing Area 6       Tobacco User (Non-Tobacco User       61       301.34       301.44       301.64       301.64       301.64       301.64       301.64       301.64       301.64       301.64       301.64	4	5127PA0020025 Rating	Area 7 To	bacco	User/Non-Tobacco Use	53	553	
46127PA020025 Rating Area 7         Tobacco User/Non-Tobacco User         57         660.73         7722.88           46127PA0020025 Rating Area 7         Tobacco User/Non-Tobacco User         59         7705.74         846.89           45127PA0020025 Rating Area 7         Tobacco User/Non-Tobacco User         60         7735.84         919.80           45127PA0020025 Rating Area 7         Tobacco User/Non-Tobacco User         61         776.36         992.33           45127PA0020025 Rating Area 7         Tobacco User/Non-Tobacco User         62         778.95         970.33           45127PA0020025 Rating Area 7         Tobacco User/Non-Tobacco User         64 and over         613.33         1010.16           45127PA010002 Rating Area 6         Tobacco User/Non-Tobacco User         64 and over         613.33         1010.16           45127PA014002 Rating Area 6         Tobacco User/Non-Tobacco User         16         301.34         301.34           45127PA014002 Rating Area 6         Tobacco User/Non-Tobacco User         17         301.04         301.04           45127PA014002 Rating Area 6         Tobacco User/Non-Tobacco User         18         300.28         300.28           45127PA014002 Rating Area 6         Tobacco User/Non-Tobacco User         19         301.01         301.04           45127PA014002 Rating Area	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 55	<b>6</b> 04	.61 725.53
45127PA020025 Rating Area 7       Tobacco User/Non-Tobacco User       59       770.574       8846.89         45127PA020025 Rating Area 7       Tobacco User/Non-Tobacco User       61       761.86       992.23         45127PA020025 Rating Area 7       Tobacco User/Non-Tobacco User       62       779.95       973.68         45127PA020025 Rating Area 7       Tobacco User/Non-Tobacco User       63       800.36       1000.46         45127PA0120025 Rating Area 7       Tobacco User/Non-Tobacco User       63       800.36       1000.46         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       61       292.22       292.22         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       16       301.34       301.34         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       17       310.46       310.46         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       18       320.28       390.28         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       18       300.28       390.28         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       20       300.28       390.28         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       23       360.60       390.28	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	57	660	.73 792.88
45127EA020025       Rating Area 7       Tobacco User/Non-Tobacco User       61       761.86       992233         45127EA020025       Rating Area 7       Tobacco User/Non-Tobacco User       66.3       800.36       1000.46         45127EA020025       Rating Area 7       Tobacco User/Non-Tobacco User       66.43       800.36       1000.46         45127EA0120025       Rating Area 6       Tobacco User/Non-Tobacco User       61.43       2028.36       228.32         45127EA014002       Rating Area 6       Tobacco User/Non-Tobacco User       15       292.22       292.23       303.010       303.010       303.010       303.010       303.010       303.010       303.010	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	- 59	705	.74 846.89
46127PA020026 Rating Area 7         Tobacco User/Non-Tobacco User         63         900.36         1000.46           46127PA020026 Rating Area 6         Tobacco User/Non-Tobacco User         64 and over         813.33         1016.72           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         6-14         228.32         228.22           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         15         229.22         292.22           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         16         301.34         301.34           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         17         310.46         310.46           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         19         330.10         330.10           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         22         350.80         359.57           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         22         350.80         359.57           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         22         350.80         359.57           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         23         360.80         359.57           45127PA0140002 Rating Area 6 <td>4</td> <td>5127PA0020025 Rating</td> <td>Area 7 Tol</td> <td>bacco</td> <td>User/Non-Tobacco Use</td> <td>61</td> <td>761</td> <td>.86 952.33</td>	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	61	761	.86 952.33
45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       0-14       268.36       2282.32         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       15       292.22       222.22         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       17       310.46       301.34         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       18       330.10       330.10         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       19       330.10       330.10       330.10         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       21       350.80       359.57         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       23       350.80       359.57         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       23       350.80       359.57         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       23       350.80       359.57         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       24       350.80       359.57         45127PA0140002       Raing Area 6       Tobacco User/Non-Tobacco User       25       352.20       361.01<	4	5127PA0020025 Rating	Area 7 Tol	bacco	User/Non-Tobacco Use	63	8 800	.36 1000.46
45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       16       301.34       301.44         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       17       310.46       330.10         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       19       330.10       330.10         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       20       340.28       340.28         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       21       330.80       339.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       22       380.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       23       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       25       352.20       361.01         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       26       359.22       368.20         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       26       359.22       368.20         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       26       392.25       368.20         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       23       368.20       368.20	4	5127PA0140002 Rating	Area 6 To	bacco	User/Non-Tobacco Use	0-14	268	.36 268.36
45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       18       320.28       320.28         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       19       330.10       330.10         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       20       340.28       340.28         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       22       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       23       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       24       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       25       352.20       361.01         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       27       367.64       376.82         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       29       392.55       408.20         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       29       392.55       402.84         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       29       392.55       402.84         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       30       398.16       408.11	4	5127PA0140002 Rating	Area 6 To	bacco	User/Non-Tobacco Use	16	301	.34 301.34
46127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       20       340.28       340.28         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       21       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       22       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       23       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       24       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       25       352.20       361.01         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       27       367.64       376.83         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       28       381.32       390.85         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       30       398.16       401.84         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       31       406.58       416.74         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       33       420.26       430.76         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       31       406.58       416.74	4	5127PA0140002 Rating	Area 6 To	bacco	User/Non-Tobacco Use	18	3 320	.28 320.28
45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       22       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       23       360.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       24       350.80       359.57         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       25       352.20       361.01         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       26       359.22       368.20         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       27       367.64       376.83         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       28       381.32       390.65         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       29       392.55       402.36         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       30       398.16       400.11         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       31       406.58       416.74         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       33       420.26       430.76         45127PA0140002 Rating Area 6       Tobacco User/Non-Tobacco User       32       415.00       425.87	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	- 20	340	.28 340.28
45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         24         350.80         359.57           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         25         352.20         368.20           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         26         359.22         368.20           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         27         367.64         376.83           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         28         381.32         390.65           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         29         392.55         402.36           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         30         398.16         408.11           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         31         406.58         416.74           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         33         420.26         430.76           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         33         420.26         430.76           45127PA0140002 Rating Area 6         Tobacco User/Non-Tobacco User         33         420.26         430.76           45127PA0140002 Rating Area 6         <	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	- 22	2 350	.80 359.57
45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       26       359.22       368.20         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       27       367.64       376.83         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       28       381.32       390.85         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       29       392.55       402.36         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       30       398.16       408.11         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       31       406.58       416.74         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       31       406.58       416.74         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       33       420.26       430.76         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       33       420.26       430.76         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       33       420.26       430.76         45127PA0140002       Rating Area 6       Tobacco User/Non-Tobacco User       34       425.87       436.52	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	- 24	350	.80 359.57
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User27367.64376.8345127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User28381.32390.8545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User29392.55402.3645127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User30398.16408.1145127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User31406.58416.7445127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User33420.26430.7645127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User34425.87436.5245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User35428.68439.3945127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User37434.29445.1545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6 </td <td>4</td> <td>5127PA0140002 Rating</td> <td>Area 6 Tol</td> <td></td> <td></td> <td>- 26</td> <td>359</td> <td>.22 368.20</td>	4	5127PA0140002 Rating	Area 6 Tol			- 26	359	.22 368.20
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User29392.55402.3645127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User30398.16408.1145127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User31406.58416.7445127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User32415.00425.3745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User33420.26430.7645127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User33420.26430.7645127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User34425.87436.5245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User35428.68439.3945127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User36431.48442.2745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User37434.29445.1545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.32481.9545127PA0140002 Rating Area 6 </td <td>4</td> <td>5127PA0140002 Rating</td> <td>Area 6 Tol</td> <td></td> <td></td> <td>27</td> <td>367 3 381</td> <td>.32 390.85</td>	4	5127PA0140002 Rating	Area 6 Tol			27	367 3 381	.32 390.85
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User31406.58416.7445127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User32415.00425.3745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User33420.26430.7645127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User34425.87436.5245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User34428.68439.3245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User36431.48442.2745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User36431.48442.2745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User37434.29445.1545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.32481.9545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.32481.9545127PA0140002 Rating Area 6 </td <td>4</td> <td>5127PA0140002 Rating</td> <td>Area 6 Tol</td> <td>bacco</td> <td>User/Non-Tobacco Use</td> <td>- 29</td> <td>392</td> <td>.55 402.36</td>	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	- 29	392	.55 402.36
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User33420.26430.7645127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User34425.87436.5245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User35428.68439.3945127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User36431.48442.2745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User37434.29445.1545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.32481.9545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User41456.74491.0045127PA0140002 Rating Area 6 </td <td>4</td> <td>5127PA0140002 Rating</td> <td>Area 6 To</td> <td>bacco</td> <td>User/Non-Tobacco Use</td> <td>31</td> <td>406</td> <td>.58 416.74</td>	4	5127PA0140002 Rating	Area 6 To	bacco	User/Non-Tobacco Use	31	406	.58 416.74
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User35428.68439.3945127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User36431.48442.2745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User37434.29445.1545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.324481.9245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.324491.0045127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User41456.74491.0045127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User42464.81499.67	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	33	3 420	.26 430.76
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User37434.29445.1545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User38437.10448.0245127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.32481.9545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User41456.74491.0045127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User41456.74499.6745127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User42464.81499.67	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	- 35	i 428	.68 439.39
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User39442.71453.7845127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User40448.32481.9545127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User41456.74491.0045127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User42464.81499.67	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	37	434	.29 445.15
45127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User41456.74491.0045127PA0140002 Rating Area 6Tobacco User/Non-Tobacco User42464.81499.67	4	5127PA0140002 Rating	Area 6 Tol	bacco	User/Non-Tobacco Use	- 39	9 442	.71 453.78
	4	5127PA0140002 Rating	Area 6 To	bacco	User/Non-Tobacco Use	- 41	456	.74 491.00

			44	400.07	500.00
					526.82 557.21
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	47	548.30	603.13
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	49	598.46	658.31
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	51	654.24	752.38
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	53	715.63	822.98
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	55	782.28	938.74
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	57	854.90	1025.88
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	59	913.13	1095.76
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	61	985.75	1232.19
	45127PA0140002 Rating Area 6	Tobacco User/Non-Tobacco User	63	1035.56	1294.45
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	217.32	217.32
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	16	244.02	244.02
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	18	259.37	259.37
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	20	275.56	275.56
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	22	284.08	291.18
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	24	284.08	291.18
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	26	290.90	298.17
Science         Theor. Inches. Theor. Inc.         Science         Scie	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	28	308.79	316.51
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	30	322.43	325.83 330.49
distry         Name         <	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	32	336.07	<u>337.48</u> 344.47
	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	34	344.87	348.84 353.49
def 2794040000         Ramp date         Thanks (Lambor Tables) (Low         R	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	36	349.42	355.82 358.15
de:///withinstructure         Tabacto Jackies Tobacce Line         40         50.30         30.30           de://withinstructure	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	38	353.96	360.48 362.81
-43797441000         Reing Ause         Theory Justice Transcription         -0         37.6         -0.41           -43797441000         Reing Ause         Theory Justice Transcription         -0         -0.50         -0.50           -43797441000         Reing Ause         Theory Justice Transcription         -0         -0.50         -0.50           -43797441000         Reing Ause         Theory Justice Transcription         -0         -0.50         -0.50           -43797441000         Reing Ause         Theory Justice Transcription         -0         -0.50	45127PA0140003 Rating Area 6	Tobacco User/Non-Tobacco User	40	363.05	367.47 390.28
48         1000000         1000000         1000000         1000000         1000000         1000000         1000000         1000000         1000000         1000000         1000000         10000000         10000000         1000000000000         1000000000000000000000000000000000000	45127PA0140003 Rating Area 6		42	376.41	397.61 404.64
40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         44         44.12         44.12           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         43         44.64         45.61           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         43         44.64         45.61           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         63         45.61         45.71           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         63         45.61         45.71           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         63         45.75         47.75           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         63         47.75         47.75           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         63         47.75         47.75           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         64         47.75         47.75           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace User         64         47.75         47.75           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace UserNer Tabace User         64         47.75         47.75           40/17/14/001 Rang Anno 1         Tabace UserNer Tabace UserNer Tabace UserNer Tabace User         64	0				414.41 426.62
44127944003         Hange Asso         1         442         644.7         613.2           44127944003         Hange Asso         Tabacco Userino Tabacco User         61         775.2         612.2           44127944003         Hange Asso         Tabacco Userino Tabacco User         61         775.2         612.2           44127944003         Hange Asso         Tabacco Userino Tabacco User         61         63.5         62.7           44127944003         Hange Asso         Tabacco Userino Tabacco User         62         63.5         67.7           44127944003         Hange Asso         Tabacco Userino Tabacco User         62         63.5         67.7           44127944003         Hange Asso         Tabacco Userino Tabacco User         67         65.20         68.20           44127944003         Hange Asso         Tabacco Userino Tabacco User         60         77.09         68.20           44127944003         Hange Asso         Tabacco Userino Tabacco Userino Tabacco         61         77.09         68.20           44127944003         Hange Asso         Tabacco Userino Tabacco         61         61         62.20         63.5         63.5         63.5         63.5         63.5         63.5         63.5         63.5         63.5	•				451.23 468.73
481779/14000         Starp Asis F         Teacon Landon Total Total Total Starp Asis F         Sol F         F         Sol F					488.42 510.92
4507Ph/14000         Home         Tradeets barefore Tradeets United T					533.10 583.47
44.272/htt4003         Res         Folder         Sec         60.23	•		52		609.28 637.70
Hot Control Rang Are 6         Totaco Usinity Arre 6         Geo 067,23         Totaco Usinity Arre 6           Hot Control Rang Are 6         Totaco Usinity Arre 6         Geo 067,23         Bas 7,23         Bas 7,23<	•				666.45 697.49
45127PA14023         Finance Lambor         Theace Lambor         58         77.2.44         686           65127PA140200         Hang Anne         Theace Lambor         61         77.2.45         687.2           65127PA140200         Hang Anne         Theace Underhor         62         77.2.45         687.2           65127PA140200         Hang Anne         Theace Underhor         62         77.2.45         687.2           65127PA140200         Hang Anne         Theace Underhor         63         655.6         1002.0           65127PA140200         Hang Anne         Theace Underhor         63         551.6         1002.0           65127PA140200         Hang Anne         Theace Underhor         102.0	5				760.20 795.31
Holiz Provide Name         Tabacco Lange Name         Tabacco	•				830.76 868.60
44227A014000         Range         Tobacco User/Non-Tobacco User/No	•				887.35 963.74
del 212PA014003         Tobaco UserNo-Tobaco UserNo-Tobaco User         0.14         0.7777         0.053           45127PA014003         Faugi Area 6         Tobaco UserNo-Tobaco UserNo-Tobaco User         1         0.17         0.277 </td <td>•</td> <td></td> <td></td> <td></td> <td>997.83 1020.20</td>	•				997.83 1020.20
#8127PA140004         Tobaco User/Non Tobaco User         15         30181         30181         30181           #8127PA140004         Ramp Area 6         Tobaco User/Non Tobaco User         11         30180         3312         3312           #8127PA140004         Ramp Area 6         Tobaco User/Non Tobaco User         10         30306         3300         3300           #8127PA140004         Ramp Area 6         Tobaco User/Non Tobaco User         20         3314.6         3301.4         3301.6	•		64 and over		1048.26 1065.30
+6127PA0140004 Raing Area 6       Tobacco User/Non-Tobacco User       17       330.06       330.0         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       18       340.44       440.9         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       21       342.2       371.3         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       22       342.3       371.3         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       22       342.3       371.3         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       23       342.3       371.3         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       28       342.3       371.3         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       28       342.3       371.3         45127PA014004 Raing Area 6       Tobacco User/Non-Tobacco User       28       343.4       445.2         45127PA014006 Raing Area 6       Tobacco User/Non-Tobacco User       31       445.2       451.2         45127PA014006 Raing Area 6       Tobacco User/Non-Tobacco User       31       445.8       451.2         45127PA014006 Raing Area 6       Tobacco User/Non-Tobacco User       31       445.8       451.2         45127PA014006 Raing					277.17 301.81
Head 12/PA0140004         Raing Area 6         Totacco User/Non-Totacco User         10         94004	•		17		<u>311.23</u> 320.65
443277A014004 Raing Area 6         Totacco User/Non-Totacco User         21         392:32         373:33           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         23         392:32         377:33           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         23         392:32         377:33           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         28         377:02         382:32           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         28         377:02         382:32           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         28         475:37:30         485:37           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         39         465:46         465:56           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         39         445:66         483:39           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         38         445:66         483:39           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         38         445:66         485:58           453277A014004 Raing Area 6         Totacco User/Non-Totacco User         38         445:66         485:58           453277A014004 Raing Area 6         Totacco User/Non-T			19		330.80 340.94
45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       22       362.22       377.3         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       26       363.377       372.8         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       26       371.3       382.7         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       28       379.71       383.7         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       28       379.71       383.7         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       30       441.23       442.5         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       31       443.66       443.6         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       38       442.65       443.6         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       38       443.6       443.6         45127PA014004       Raing Area 6       Tabacco User/Non-Tabacco User       38       443.6       444.6       443.6       443.6       444.6       443.6       443.6       443.6       443.6       443.6       443.6       443.6       443.6<	45127PA0140004 Rating Area 6		21	362.32	<u>351.45</u> 371.38
45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         25         363.77         372.82           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         27         373.71         383.22           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         28         373.71         383.24           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         28         484.44         445.25           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         30         446.44         445.25           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         33         443.46         445.93           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         34         439.86         445.25           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         36         444.66         445.7           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         36         444.65         442.76           45127PA0140004         Raing Area 6         Tobacco User/Non-Tobacco User         36         444.65         442.72           45127PA0140004         Raing Area 6         To	•		23		371.38 371.38
45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         27         379.71         393.24           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         29         445.44         445.57           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         30         441.53         425.57           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         31         449.83         430.34           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         33         445.62         443.83           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         33         445.62         445.83           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         33         445.66         445.65           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         38         445.46         445.75           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         40         445.75         445.66         455.77           45/27PA0140004         Raimg Area 6         Tobacco User/Nor-Tobacco User         41         47.71         45.72         446.86         45.75         445.66	•		25		371.38 372.86
45127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         29         406.44         41525           45127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         31         415.93         430.4           45127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         33         445.65         443.3           45127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         33         443.66         444.9           45127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         33         443.66         444.9           46127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         36         442.76         445.8           46127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         38         445.76         445.7           45127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         38         445.7         452.7           45127#A014004 Raing Area 6         Tobacco User/Non-Tobacco User         40         446.1         457.1         457.1         457.1         457.2         458.8         457.2         458.8         457.2         458.6         457.2         458.6         457.2         458.6         457.2         458.6         457.2         458.6         457.2         458.6         457.2         458.6			27		380.29 389.20
44127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       31       419.33       4430.4         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       33       4431.06       4443.9         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       34       439.86       4450.8         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       35       442.76       4453.8         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       36       445.55       4450.7         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       38       445.16       465.7         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       38       445.75       445.6         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       40       443.04       407.75       445.75         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       40       400.7       55.05.7       45.72       445.6       465.7       45.75       445.75       445.6       45.75       45.75       45.75       45.75       45.75       45.75       45.75       45.75       45.75       45.75       45.75	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	29	405.44	403.69 415.57
45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         33         449.60         444.93           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         35         442.76         445.93           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         36         4445.55         445.55           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         37         448.55         445.75           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         38         467.145         446.75           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         39         447.75         446.85           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         41         471.74         507.7           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         43         441.67         506.1           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         43         461.67         461.67           45127PA014004         Rating Area 6         Tobacco User/Non-Tobacco User         43         461.67         50.7           45127PA014004         Rating Area 6         Tob	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	31	419.93	421.51 430.43
46127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         35         442.76         445.85           46127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         37         448.55         445.77           46127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         38         445.145         445.27           46127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         39         447.22         4468.04           46127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         40         463.04         497.77           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         41         471.74         500.71           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         42         460.07         516.00           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         502.19         575.5           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         506.16         544.11           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         506.16         579.81           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         45         522.31         575.5           45127PA0140004 Rating Area 6         <	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	33	434.06	439.34 444.91
45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       37       448.55       445.75         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       39       457.25       466.6         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       40       463.04       497.75         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       41       471.74       507.1         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       42       480.07       516.0         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       43       491.67       552.5         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       44       506.16       54.41         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       44       506.13       652.23         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       46       592.39       6651.6         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       46       592.39       6651.6         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       46       592.39       6651.6         45127PA0140004 Raing Area 6       Tobacco User/Mon-Tobacco User       50       647.10       777.0	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	35	442.76	450.85 453.82
45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         46         472.50         466.60           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         40         443.04         497.77           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         41         471.74         657.71           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         43         496.167         652.55           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         656.16         644.1           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         656.16         644.1           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         46         643.48         697.8           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         47         656.31         652.9           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         49         618.12         679.9           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         50         647.10         774.1           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         51         675.73         777.00           45127PA0140004 Rating Area 6         To	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	37	448.55	456.79 459.77
45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       41       471.74       507.11         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       43       491.67       552.65         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       43       491.67       552.65         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       45       523.19       575.5         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       46       543.49       597.8         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       46       543.49       597.8         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       46       563.1       622.9         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       49       618.12       679.9         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       50       647.10       774.4         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       52       707.25       813.3         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       969.5         45127PA014004 Rating Area 6       Tobacco User/Non-Tobacco User       56       845.2       1014.3       1014.3	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	39	457.25	462.74 468.68
45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         4516         5241           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         5616         544.1           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         44         5616         564.1           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         446         563.1         622.9           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         446         563.1         622.9           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         446         563.1         622.9           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         449         6618.12         679.9           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         50         647.10         774.0           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         52         707.25         813.3           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         55         807.97         966.5           45127PA0140004 Rating Area 6         Tobacco User/Non-Tobacco User         55         807.97         966.5           45127PA0140004 Rating Area 6         Tobacco User/	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	41	471.74	497.77 507.12
45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       44       506.16       544.11         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       46       543.48       567.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       47       566.31       6622.9         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       47       566.31       6622.9         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       48       592.39       661.6         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       49       618.12       679.9         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       50       647.10       744.1         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       52       707.25       813.3         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       53       739.13       850.0         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       969.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       56       845.29       1064.52         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       969.5	45127PA0140004 Rating Area 6		43	491.67	516.08 528.54
45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       46       543.48       597.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       47       566.31       622.9         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       48       592.39       661.6         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       49       618.12       677.9         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       50       647.10       774.1         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       51       675.73       777.0         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       53       739.13       850.0         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       989.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       56       845.29       1014.3         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       56       807.97       989.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1014.3         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1014.3	45127PA0140004 Rating Area 6 45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	45	523.19	544.12 575.51
45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       49       618.12       679.9         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       50       647.10       744.1         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       51       675.73       777.0         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       52       707.25       813.3         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       53       739.13       850.0         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       969.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       969.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       56       845.29       1014.3         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       57       882.97       1059.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8	45127PA0140004 Rating Area 6 45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	47	566.31	597.83 622.94
45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       51       675.73       777.0         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       62       707.25       813.3         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       53       739.13       865.0         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       54       773.55       889.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       969.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       56       845.29       1014.3         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       59       943.12       1131.7         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       61       1018.12       1227.6 <td>45127PA0140004 Rating Area 6</td> <td>Tobacco User/Non-Tobacco User</td> <td>49</td> <td>618.12</td> <td>651.63 679.93</td>	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	49	618.12	651.63 679.93
45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       53       739.13       850.00         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       54       773.55       889.57         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       966.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       966.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       55       882.97       1059.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       59       943.12       1131.7         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       60       983.34       1229.11         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       61       1018.12       1272.61         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       62       1040.95       1301.11         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       62       1040.95       1301.11	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	51	675.73	744.17 777.09
45127PA014004       Rating Area 6       Tobacco User/Non-Tobacco User       55       807.97       969.5         45127PA014004       Rating Area 6       Tobacco User/Non-Tobacco User       56       845.29       1014.3         45127PA014004       Rating Area 6       Tobacco User/Non-Tobacco User       57       882.97       1059.5         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       59       943.12       1131.7         45127PA014004       Rating Area 6       Tobacco User/Non-Tobacco User       60       983.34       1229.1         45127PA014004       Rating Area 6       Tobacco User/Non-Tobacco User       61       1018.12       1272.6         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       62       1040.95       1301.1         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       63       1069.57       1336.9         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       64 and over       1086.95       1358.7         45127PA0140004       Rating Area 6       Tobacco User/Non-Tobacco User       0-14       194.06       194.00	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	53	739.13	813.34 850.00
45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       57       882.97       1059.5         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       58       923.19       1107.8         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       59       943.12       1137.7         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       60       983.34       1229.1         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       61       1018.12       1272.6         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       62       1040.95       1301.1         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       63       1069.57       1336.9         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       64 and over       1080.95       1301.1         45127PA0140004 Rating Area 6       Tobacco User/Non-Tobacco User       0-14       194.06       194.00         45127PA0140005 Rating Area 6       Tobacco User/Non-Tobacco User       0-14       194.00       194.00         45127PA0140005 Rating Area 6       Tobacco User/Non-Tobacco User       0-14       194.00       211.31       211.31         45127PA0140005 Rating Area 6       Tobacco User/Non-Tobacco User       15       <	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	55	807.97	889.59 969.57
45127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User59943.121131.745127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User60983.341229.145127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User611018.121272.645127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User621040.951301.145127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User631069.571336.745127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User64 and over1086.951358.745127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User0-14194.06194.0045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User0-14194.06194.0045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User15211.31211.345127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User16217.90217.945127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User17224.50224.5045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60231.6045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60238.7045127PA0140005	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	57	882.97	1014.35 1059.57
45127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User611018.121272.6345127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User621040.951301.1145127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User631069.571336.9145127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User64 and over1086.951358.7145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User0-14194.06194.0045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User15211.312211.3145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User16217.902217.9045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User17224.50224.5145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60231.6145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60231.6145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User19238.70238.70	45127PA0140004 Rating Area 6 45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	59	943.12	1107.83 1131.74
45127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User621040.951301.1145127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User631069.571336.9145127PA0140004 Rating Area 6Tobacco User/Non-Tobacco User64 and over1086.951358.7145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User0-14194.06194.0145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User0-14194.06194.0145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User15211.312211.3145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User16217.902217.9045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User17224.502224.5145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60231.6145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60231.6145127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User19238.70238.70	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	61	1018.12	1229.17 1272.65
45127PA0140005Rating Area 6Tobacco User/Non-Tobacco User0-14194.06194.0045127PA0140005Rating Area 6Tobacco User/Non-Tobacco User15211.31211.3145127PA0140005Rating Area 6Tobacco User/Non-Tobacco User16217.90217.9045127PA0140005Rating Area 6Tobacco User/Non-Tobacco User17224.50224.5045127PA0140005Rating Area 6Tobacco User/Non-Tobacco User18221.60224.5045127PA0140005Rating Area 6Tobacco User/Non-Tobacco User19238.70238.70	45127PA0140004 Rating Area 6	Tobacco User/Non-Tobacco User	63	1069.57	1301.18 1336.96
45127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User15211.31211.345127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User16217.90217.9045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User17224.50224.5045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60231.6045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User19238.70238.70	45127PA0140004 Rating Area 6 45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	1086.95 194.06	1358.70 194.00
45127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User18231.60231.6045127PA0140005 Rating Area 6Tobacco User/Non-Tobacco User19238.70238.70	45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	16	217.90	211.31 217.90
	45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	18	231.60	224.50 231.60
			19		238.70 246.06

45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	21	253.67	260.01
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	22	253.67	260.01
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	23	253.67	260.01
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	24	253.67	260.01
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	25	254.68	261.05
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	26	259.76	266.25
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	27	265.85	272.49
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	28	275.74	282.63
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	29	283.86	290.95
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	30	287.92	295.11
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	31	294.00	301.35
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	32	300.09	307.59
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	33	303.90	311.49
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	34	307.96	315.65
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	35	309.98	317.73
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	36	312.01	319.81
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	37	314.04	321.89
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	38	316.07	323.97
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	39	320.13	328.13
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	40	324.19	348.50
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	41	330.28	355.05
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	42	336.11	361.32
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	43	344.23	370.05
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	44	354.38	380.96
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	45	366.30	402.93
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	46	380.50	418.56
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	47	396.49	436.13
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	48	414.75	456.23
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	49	432.76	476.04
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	50	453.05	521.01
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	51	473.09	544.06
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	52	495.16	569.44
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	53	517.49	595.11
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	54	541.59	622.82
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	55	565.68	678.82
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	56	591.81	710.17
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	57	618.19	741.83
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	58	646.35	775.62
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	59	660.30	792.36
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	60	688.46	860.58
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	61	712.81	891.02
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	62	728.79	910.99
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	63	748.83	936.04
45127PA0140005 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	761.00	951.26

#### INDIVIDUAL PORTFOLIO

	JAL PORTFOLIO				0							111 m t				
Changes	Plan Name	HI	IOS ID	Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	РСР	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging		OP Surgery Tier 1   Tier 2	Small Group: Rx \$0 Individual: Rx	Small Group: Rx \$250 (brand only deductible) Individual: N/A
		Small Group: Rx \$0 Individual: Rx	Small Group: Rx \$250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
										PLATIN	JM PRODUCTS					
										GOLD	PRODUCTS					
Changes	Gold PPO 2150/10/20	45127PA002001301		\$2,150	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	25   D/75	D/10%   D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 20 0 50 150	
lew	Gold PPO Choice 2000/0/30	45127PA002002201		\$2,000   \$4,000	0%   30%	\$8,550   \$8,550	\$30   \$50	\$50   \$75	D/200   D/200	\$75   \$75	D   D/30%	D   D/30%	D   D/30%	D   D/30%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% D/25 D/75, Mail: 20 - D/50 D/150	
ew	Gold Easy Blue PPO 0/0/25	45127PA002002601		\$0	0%	\$8,550	\$25	\$50	\$200	\$50	\$4,000	\$200	25   50	0   0	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4 15 45 70, Mail: 8 30 90 140	
lew	Gold Valley Advantage EPO 2150/10/20	45127PA014000201		\$2,150	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	DD	D/10%   D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 20 0 50 150	
								•	-	SILVE	R PRODUCTS	-	-			
Changes	Silver PPO 5950/20/40	45127PA002002100		\$5,950	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	25   D/75	D/20%   D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
hanges	Silver PPO 6000 CSR73	45127PA002000804		\$5,500	15%	\$6,500	\$10	\$20	D/200	\$45	D/15%	D/25%	20   D/60	D/15%   D/15%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 0 25 55, Mail: 10 0 50 110	
anges	Silver PPO 6000 CSR87	45127PA002000805		\$1,500	5%	\$2,450	\$5	\$10	D/75	\$35	D/5%	D/15%	15   D/40	D/5%   D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 0 15 40, Mail: 6 0 30 80	
anges	Silver PPO 6000 CSR94	45127PA002000806		\$425	0%	\$1,250	\$3	\$5	D/50	\$20	D	D/10%	10   D/20	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 0 10 25, Mail: 4 0 20 50	
hanges	Silver PPO 6000/20/40	45127PA002000801		\$6,000	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	25   D/75	D/20%   D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
lew	Silver PPO Choice 3950/20/35	45127PA002002300		\$3,950   \$8,550	20%   0%	\$8,550   \$8,550	\$35   \$60	\$65   \$85	D/400   D/400	\$100   \$100	D/20%   D/0%	D/20%   D/0%	D/20%   D/0%	D/20%   D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% D/50 D/100, Mail: 20 - D/100 D/200	
ew	Silver PPO Choice 4000/20/35	45127PA002002401		\$4,000   \$8,550	20%   0%	\$8,550   \$8,550	\$35   \$60	\$65   \$85	D/400   D/400	\$100   \$100	D/20%   D/0%	D/20%   D/0%	D/20%   D/0%	D/20%   D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% D/50 D/100, Mail: 20 - D/100 D/200	
ew	Silver PPO Choice 4000 CSR73	45127PA002002404		\$3,800   \$6,800	15%   0%	\$6,800   \$6,800	\$25   \$60	\$50   \$85	D/200   D/200	\$45   \$45	D/15%   D/0%	D/15%   D/0%	D/15%   D/0%	D/15%   D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 18% D/25 D/55, Mail: 10 - D/50 D/110	
ew	Silver PPO Choice 4000 CSR87	45127PA002002405		\$1,500   \$2,850	0%   0%	\$2,850   \$2,850	\$15   \$40	\$30   \$60	D/75   D/75	\$35   \$35	D/0%   D/0%	D/0%   D/0%	D/0%   D/0%	D/0%   D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 15% D/15 D/40, Mail: 6 - D/30 D/80	
ew	Silver PPO Choice 4000 CSR94	45127PA002002406		\$500   \$1,000	0%   0%	\$1,000   \$1,000	\$5   \$20	\$10   \$30	D/50   D/50	\$20   \$20	D/0%   D/0%	D/0%   D/0%	D/0%   D/0%	D/0%   D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 10% D/10 D/25, Mail: 4 - D/20 D/50	
lew	Silver Valley Advantage EPO 5950/20/40	45127PA014000300		\$5,950	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D   D	D/20%   D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
ew	Silver Valley Advantage EPO 6000/20/40	45127PA014000401		\$6,000	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D   D	D/20%   D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
ew	Silver Valley Advantage EPO 6000 CSR73	45127PA014000404		\$5,500	15%	\$6,500	\$10	\$20	D/200	\$45	D/15%	D/25%	D   D	D/15%   D/15%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 0 25 55, Mail: 10 0 50 110	
lew	Silver Valley Advantage EPO 6000 CSR87	45127PA014000405		\$1,500	5%	\$2,450	\$10	\$20	D/75	\$35	D/5%	D/15%	D   D	D/5%   D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 0 15 40, Mail: 6 0 30 80	
lew	Silver Valley Advantage EPO 6000 CSR94	45127PA014000406		\$425	0%	\$1,250	\$3	\$5	D/50	\$20	D	D/10%	D   D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 0 10 25, Mail: 4 0 20 50	
										BRONZ	ZE PRODUCTS					
Changes	Bronze PPO 8000/0/60	45127PA002002001		\$8,000	0%	\$8,550	\$50	\$85	D	D	D	D	25   D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	
lew	Bronze PPO Choice 7100/0/50	45127PA002002501		\$7,100   \$8,550	0%   0%	\$8,550   \$8,550	\$50   D	\$85   D	D D	D D	D   D	D   D	D   D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	
lew	Bronze Valley Advantage EPO 8000/0/50	45127PA014000501		\$8,000	0%	\$8,550	\$50	\$85	D	D	D	D	D D	DD	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	
New	Catastrophic PPO 8550/0/75	45127PA002002701		\$8,550	0%	\$8,550	D/75	D	D	D	D	D	DD	DD	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	

1 Drug copays/costsharing listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand

2 PPO Choice plans show costsharing for Choice 1 and Choice 2 providers, costsharing is separated by "|"

3 Tiered Lab benefits. Independent labs | Hospital based labs

4 D = Deductible D/# = Deductible applies first then a copay

5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

							AV		Pricin	g AV	Metal	Level	HRA	Amount	Deductible(	2x Family)	Coinsu	urance
Line	On/Off Exchange	New/Existing	HIOS	Med Description	<b>Rx Description</b>	Counties	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	76.1%	78.7%	86.4%	88.8%	Gold	Gold	0	0	2,150	2,150	10%	10%
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	66.9%	67.7%	74.0%	76.0%	Silver	Silver	0	0	5,950	5,950	20%	20%
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	66.9%	67.7%	73.6%	75.6%	Silver	Silver	0	0	6,000	6,000	20%	20%
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	72.3%	74.0%	73.6%	75.6%	Silver	Silver	0	0	5,500	5,500	15%	15%
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	86.2%	87.9%	73.6%	75.6%	Silver	Silver	0	0	1,500	1,500	5%	5%
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	93.3%	93.4%	73.6%	75.6%	Silver	Silver	0	0	450	425	0%	0%
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	62.2%	64.5%	67.2%	69.0%	Bronze	Bronze	0	0	8,000	8,000	0%	0%
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	62.2%	64.5%			Bronze	Bronze	0	0	8,000	8,000	0%	0%
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	60.8%	61.3%			Catastrophic	Catastrophic	0	0	8,150	8,550	0%	0%
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	60.8%	61.3%			Catastrophic	Catastrophic	0	0	8,150	8,550	0%	0%
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster		80.7%				Gold		0		2,000		0%
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster		70.5%				Silver		0		3,950		20%
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster		70.4%				Silver		0		4,000		20%
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster		73.8%				Silver		0		3,800		15%
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		86.7%				Silver		0		1,500		0%
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster		93.4%				Silver		0		500		0%
		New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster		65.0%				Bronze		0		7,100		0%
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton		79.4%				Gold		0		2,150		10%
	<b>U</b>	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton		67.7%				Silver		0		5,950		20%
		New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton		67.7%				Silver		0		6,000		20%
		New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton		73.8%				Silver		0		5,500		15%
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton		87.6%				Silver		0		1,500		5%
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton		94.2%				Silver		0		425		0%
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton		64.4%				Bronze		0		8,000		0%
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		80.2%				Gold		0		0		0%
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All		61.3%				Catastrophic		0		8,550		0%

11

				Μ	IOOP		A PCP	Non-A	CA PCP		SPC	I I	FR	Г	JC	IP Hosp Co	nav Per Dav	ID I	Iosp	High-Fn	d Imaging	Low-Fn	d Imaging
Line On/Off Exchange	Now/Evicti	ng HIOS Med Description	<b>Rx Description</b> Counties	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021		2021	2020	2021	2020	2021	2020	2021
1 On/Off Exchange		45127PA002001301 Gold PPO 2150/10/20	Combined w/Med All (excluding Lancaster)	2020 8,150	8,550	2020	2021	2020	2021	2020	2021 45	D/300	D/300	75	2021	N/A	2021 N/A	D/10%	D/10%	D/25%	D/25%	D/10%	D/10%
	Existing	45127PA002002100 Silver PPO 5950/20/40	Combined w/Med All (excluding Lancaster)	8,150	8,550	20	40	20	20	45	45	D/300 D/400	D/400	100	100	N/A	N/A	D/10% D/20%	D/20%	D/35%	D/35%	D/10% D/20%	D/10%
3 On/Off Exchange		45127PA00200801 Silver PPO 6000/20/40	Combined w/Med All (excluding Lancaster)	8,150	8,550	40	40	40	40	85	85	D/400 D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/35%	D/35%	D/20%	D/20%
	Existing	45127PA002000804 Silver PPO 6000 CSR73	Combined w/Med All (excluding Lancaster)	6,500	6,500	40	40	40	40	20	20	D/400 D/200	D/400 D/200	45	100	N/A	N/A	D/20% D/15%	D/20% D/15%	D/35%	D/25%	D/20% D/15%	D/20% D/15%
5 On/Off Exchange	0	45127PA002000805 Silver PPO 6000 CSR75	Combined w/Med All (excluding Lancaster)	2,450	2,450	10	10	10	10	20	20	D/200 D/75	D/200 D/75	45	4J 2E	N/A	N/A N/A	D/13% D/5%	D/13% D/5%	D/25% D/15%	D/25% D/15%	D/13% D/5%	D/13% D/5%
6 On/Off Exchange		45127PA002000806 Silver PPO 6000 CSR94	Combined w/Med All (excluding Lancaster)	1,250	1,250	2	2	2	2	10 E	E	D/73 D/50	D/50	20	20	N/A	N/A	0/3/0	D/370	D/13% D/10%	D/10%	0/5/0	0/3/0
		45127PA002000800 Silver PPO 0000 CSR94 45127PA002002001 Bronze PPO 8000/0/50	Combined w/Med All (excluding Lancaster)	8,150	8,550	60	50	60	50	95	5 9E	0/30	0/50	20	20	N/A	N/A	D	D	D/10/0	D/10/8	D	D
7 On/Off Exchange	-	· ·			8,550	60 60	50	60 60	50	65 0F	65 95	D	D	D	D	N/A N/A	N/A N/A	D	D	D	D	D	D
	Existing	53789PA010000800 Bronze HMO 8000/0/50	Combined w/Med All (excluding Lancaster)	8,150	· · · · · · · · · · · · · · · · · · ·	50		50		65	65	D	D	D	D	N/A N/A		D	D	D	D	D	D
	Existing	82795PA014000100 Catastrophic PPO 8550/0/75	Combined w/Med All	8,150	8,550	75	D/75	75	D/75	D	D	D	D	D	D	N/A N/A	N/A	D	D	D	D	D	D
	Existing	53789PA010000400 Catastrophic HMO 8550/0/75	Combined w/Med All	8,150	8,550	/5	D/75	/5	D/0	D	D	D	D D (200	D	D	N/A	N/A	D	D	D	D	D	D
, 0	New	45127PA002002201 Gold PPO Choice 2000/0/30	Combined w/Med Lancaster		8,550		30		50		50		D/200		/5		N/A		D D (200)(		D D (200)		D D (200)
U	New	45127PA002002300 Silver PPO Choice 3950/20/35	Combined w/Med Lancaster		8,550		35		60		65		D/400		100		N/A		D/20%		D/20%		D/20%
13 On/Off Exchange		45127PA002002401 Silver PPO Choice 4000/20/35	Combined w/Med Lancaster		8,550		35		60		65		D/400		100		N/A		D/20%		D/20%		D/20%
14 On/Off Exchange		45127PA002002404 Silver PPO Choice 4000 CSR73	Combined w/Med Lancaster		6,800		25		60		50		D/200		45		N/A		D/15%		D/15%		D/15%
15 On/Off Exchange		45127PA002002405 Silver PPO Choice 4000 CSR87	Combined w/Med Lancaster		2,850		15		40		30		D/75		35		N/A		D/0%		D/0%		D/0%
16 On/Off Exchange		45127PA002002406 Silver PPO Choice 4000 CSR94	Combined w/Med Lancaster		1,000		5		20		10		D/50		20		N/A		D/0%		D/0%		D/0%
17 On/Off Exchange		45127PA002002501 Bronze PPO Choice 7100/0/50	Combined w/Med Lancaster		8,550		50		0		85		D		D		N/A		D		D		D
18 On/Off Exchange	New	45127PA014000201 Gold Valley Advantage EPO 2150/10/20	Combined w/Med Lehigh and Northampton		8,550		20		20		45		D/300		75		N/A		D/10%		D/25%		D/10%
U	New	45127PA014000300 Silver Valley Advantage EPO 5950/20/40			8,550		40		40		85		D/400		100		N/A		D/20%		D/35%		D/20%
20 On/Off Exchange		45127PA014000401 Silver Valley Advantage EPO 6000/20/40			8,550		40		40		85		D/400		100		N/A		D/20%		D/35%		D/20%
21 On/Off Exchange		45127PA014000404 Silver Valley Advantage EPO 6000 CSR73			6,500		10		10		20		D/200		45		N/A		D/15%		D/25%		D/15%
22 On/Off Exchange		45127PA014000405 Silver Valley Advantage EPO 6000 CSR87			2,450		10		10		20		D/75		35		N/A		D/5%		D/15%		D/5%
23 On/Off Exchange		45127PA014000406 Silver Valley Advantage EPO 6000 CSR94			1,250		3		3		5		D/50		20		N/A		D		D/10%		D
24 On/Off Exchange		45127PA014000501 Bronze Valley Advantage EPO 8000/0/50	Combined w/Med Lehigh and Northampton		8,550		50		50		85		D		D		N/A		D		D		D
25 On/Off Exchange	New	45127PA002002601 Gold Easy Blue PPO 0/0/25	Rx 0 All (excluding Lancaster)		8,550		25		25		50		200		50		N/A		4,000		200		25
26 On/Off Exchange	New	45127PA002002701 Catastrophic PPO 8550/0/75	Combined w/Med All		8,550		D/75		D/75		D		D		D		N/A		D		D		D

							Lab: T	ier 1	Lab:	Tier 2	OP Facili	ity: Tier 1	OP Facili	ty: Tier 2	OP Surge	ery: Tier 1	OP Surge	ery: Tier 2
Line	<b>On/Off Exchange</b>	New/Existing	g HIOS	Med Description	<b>Rx Description</b>	Counties	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301 G	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	25	25	D/75	D/75	250	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%
2	Off Exchange	Existing	45127PA002002100 S	ilver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	25	25	D/75	D/75	250	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
3	On/Off Exchange	Existing	45127PA002000801 S	ilver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	25	25	D/75	D/75	250	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
4	On/Off Exchange	Existing	45127PA002000804 S	ilver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	20	20	D/60	D/60	200	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%
5	On/Off Exchange	Existing	45127PA002000805 S	ilver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	15	15	D/40	D/40	100	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%
		Existing	45127PA002000806 S	ilver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	10	10	D/20	D/20	50	D	D	D	D	D	D	D
7	On/Off Exchange	Existing	45127PA002002001 B	ronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	25	25	D	D	250	D	D	D	D	D	D	D
8	Off Exchange	Existing	53789PA010000800 B	ronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	25	25	D	D	250	D	D	D	D	D	D	D
9	Off Exchange	Existing	82795PA014000100 C	atastrophic PPO 8550/0/75	Combined w/Med	All	D	D	D	D	D	D	D	D	D	D	D	D
	0	Existing	53789PA010000400 C	atastrophic HMO 8550/0/75	Combined w/Med	All	D	D	D	D	D	D	D	D	D	D	D	D
		New	45127PA002002201 G	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster		D		D		D		D/30%		D		D/30%
	0	New	45127PA002002300 S	ilver PPO Choice 3950/20/35	Combined w/Med	Lancaster		D		D		D/20%		D		D/20%		D
13	On/Off Exchange	New	45127PA002002401 S	ilver PPO Choice 4000/20/35	Combined w/Med	Lancaster		D		D		D/20%		D		D/20%		D
14	On/Off Exchange	New	45127PA002002404 S	ilver PPO Choice 4000 CSR73	Combined w/Med			D		D		D/15%		D		D/15%		D
		New	45127PA002002405 S	ilver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		D		D		D		D		D		D
	. 0	New	45127PA002002406 S	ilver PPO Choice 4000 CSR94	Combined w/Med I	Lancaster		D		D		D		D		D		D
	On/Off Exchange	New		sronze PPO Choice 7100/0/50	Combined w/Med			D		D		D		D		D		D
18	On/Off Exchange	New	45127PA014000201 G	Gold Valley Advantage EPO 2150/10/20		Lehigh and Northampton		D		D		D/10%		D/10%		D/10%		D/10%
		New	45127PA014000300 S	ilver Valley Advantage EPO 5950/20/40		Lehigh and Northampton		D		D		D/20%		D/20%		D/20%		D/20%
		New		ilver Valley Advantage EPO 6000/20/40		Lehigh and Northampton		D		D		D/20%		D/20%		D/20%		D/20%
		New		ilver Valley Advantage EPO 6000 CSR73	· · ·	Lehigh and Northampton		D		D		D/15%		D/15%		D/15%		D/15%
		New		ilver Valley Advantage EPO 6000 CSR87		Lehigh and Northampton		D		D		D/5%		D/5%		D/5%		D/5%
	. 0	New		ilver Valley Advantage EPO 6000 CSR94	· ·	Lehigh and Northampton		D		D		D		D		D		D
		New		sronze Valley Advantage EPO 8000/0/50	· · ·	Lehigh and Northampton		D		D		D		D		D		D
				old Easy Blue PPO 0/0/25		All (excluding Lancaster)		25		50		2,000		2,000		0		0
26	On/Off Exchange	New	45127PA002002701 C	Catastrophic PPO 8550/0/75	Combined w/Med	All		D		D		D		D		D		D

				Rx Dec	d	Rx Gen Pref: De	ed Applies?	Rx Gen Pref: Coins	Rx Gen P	ref: Retail Copay	Rx Gen Pre	f: Mail Copay	Rx Gen Non-Pr	ref: Ded Applies	Rx Gen Nor	-Pref: Coins	Rx Gen Non-Pr	ref: Retail Copa	Rx Gen Non-P	ref: Mail Copay	<b>Rx Brand Pref</b>	: Ded Applies?	Rx Brand P	Pref: Coins
Line On/Off Exchange	New/Existin	ing HIOS Med Description	<b>Rx Description</b> Counties	2020	2021	2020	2021	2020 2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1 On/Off Exchange	Existing	45127PA002001301 Gold PPO 2150/10/20	Combined w/Med All (excluding Lancaster)	Combined	Combined	Ν	N	0% 0%	10	10	20	20	N	Ν	25%	25%	0	0	0	0	Y	Y	0%	0%
2 Off Exchange	Existing	45127PA002002100 Silver PPO 5950/20/40	Combined w/Med All (excluding Lancaster)	Combined	Combined	Ν	N	0% 0%	10	10	20	20	N	Ν	25%	25%	0	0	0	0	Y	Y	0%	0%
3 On/Off Exchange	Existing	45127PA002000801 Silver PPO 6000/20/40	Combined w/Med All (excluding Lancaster)	Combined	Combined	Ν	N	0% 0%	10	10	20	20	N	Ν	25%	25%	0	0	0	0	Y	Y	0%	0%
4 On/Off Exchange	Existing	45127PA002000804 Silver PPO 6000 CSR73	Combined w/Med All (excluding Lancaster)	Combined	Combined	Ν	N	0% 0%	5	5	10	10	N	Ν	18%	18%	0	0	0	0	Y	Y	0%	0%
5 On/Off Exchange	Existing	45127PA002000805 Silver PPO 6000 CSR87	Combined w/Med All (excluding Lancaster)	Combined (	Combined	Ν	N	0% 0%	3	3	6	6	N	Ν	15%	15%	0	0	0	0	Y	Y	0%	0%
6 On/Off Exchange	Existing	45127PA002000806 Silver PPO 6000 CSR94	Combined w/Med All (excluding Lancaster)	Combined	Combined	Ν	N	0% 0%	2	2	4	4	N	Ν	10%	10%	0	0	0	0	Y	Y	0%	0%
7 On/Off Exchange	Existing	45127PA002002001 Bronze PPO 8000/0/50	Combined w/Med All (excluding Lancaster)	Combined	Combined	Y	Y	0% 0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
8 Off Exchange	Existing	53789PA010000800 Bronze HMO 8000/0/50	Combined w/Med All (excluding Lancaster)	Combined	Combined	Y	Y	0% 0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
9 Off Exchange	Existing	82795PA014000100 Catastrophic PPO 8550/0/75	Combined w/Med All	Combined	Combined	Y	Y	0% 0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
10 Off Exchange	Existing	53789PA010000400 Catastrophic HMO 8550/0/75	Combined w/Med All	Combined	Combined	Y	Y	0% 0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
11 On/Off Exchange	New	45127PA002002201 Gold PPO Choice 2000/0/30	Combined w/Med Lancaster	(	Combined		N	0%		10		20		Ν		25%		0		0		Y		0%
12 Off Exchange	New	45127PA002002300 Silver PPO Choice 3950/20/35	Combined w/Med Lancaster	(	Combined		N	0%		10		20		Ν		25%		0		0		Y		0%
13 On/Off Exchange	New	45127PA002002401 Silver PPO Choice 4000/20/35	Combined w/Med Lancaster	(	Combined		N	0%		10		20		Ν		25%		0		0		Y		0%
14 On/Off Exchange	New	45127PA002002404 Silver PPO Choice 4000 CSR73	Combined w/Med Lancaster	(	Combined		N	0%		5		10		Ν		18%		0		0		Y		0%
15 On/Off Exchange	New	45127PA002002405 Silver PPO Choice 4000 CSR87	Combined w/Med Lancaster	(	Combined		N	0%		3		6		Ν		15%		0		0		Y		0%
16 On/Off Exchange	New	45127PA002002406 Silver PPO Choice 4000 CSR94	Combined w/Med Lancaster	(	Combined		N	0%		2		4		Ν		10%		0		0		Y		0%
17 On/Off Exchange	New	45127PA002002501 Bronze PPO Choice 7100/0/50	Combined w/Med Lancaster	(	Combined		Y	0%		0		0		Y		0%		0		0		Y		0%
18 On/Off Exchange	New	45127PA014000201 Gold Valley Advantage EPO 2150/10/2	0 Combined w/Med Lehigh and Northampton	(	Combined		N	0%		10		20		Ν		25%		0		0		Y		0%
19 Off Exchange	New	45127PA014000300 Silver Valley Advantage EPO 5950/20/4	40 Combined w/Med Lehigh and Northampton	(	Combined		N	0%		10		20		Ν		25%		0		0		Y		0%
20 On/Off Exchange	New	45127PA014000401 Silver Valley Advantage EPO 6000/20/4	40 Combined w/Med Lehigh and Northampton	(	Combined		N	0%		10		20		Ν		25%		0		0		Y		0%
21 On/Off Exchange	New	45127PA014000404 Silver Valley Advantage EPO 6000 CSR7	73 Combined w/Med Lehigh and Northampton	(	Combined		N	0%		5		10		Ν		18%		0		0		Y		0%
22 On/Off Exchange	New	45127PA014000405 Silver Valley Advantage EPO 6000 CSR8	87 Combined w/Med Lehigh and Northampton	(	Combined		N	0%		3		6		Ν		15%		0		0		Y		0%
23 On/Off Exchange	New	45127PA014000406 Silver Valley Advantage EPO 6000 CSRS	94 Combined w/Med Lehigh and Northampton	(	Combined		N	0%		2		4		Ν		10%		0		0		Y		0%
24 On/Off Exchange	New	45127PA014000501 Bronze Valley Advantage EPO 8000/0/	50 Combined w/Med Lehigh and Northampton	(	Combined		Y	0%		0		0		Y		0%		0		0		Y		0%
25 On/Off Exchange	New	45127PA002002601 Gold Easy Blue PPO 0/0/25	Rx 0 All (excluding Lancaster)		\$0		N	0%		4		8		Ν		0%		15		30		Ν		0%
26 On/Off Exchange	New	45127PA002002701 Catastrophic PPO 8550/0/75	Combined w/Med All	(	Combined		Y	0%		0		0	1	Y		0%		0		0		Y		0%

					<b>Ry Brand P</b>	of Patail Const	Ry Brand Pr	of Mail Conas	Rrand Non-P	rof. Dod Ann	Ry Brand	Non-Pref: Coins	Rrand Non-	Prof. Potail Car	v Brand Non-I	Prof. Mail Can	y Spacialty Tia	r 1. Dod Applic	<b>By Specialty 7</b>	Tior 1. Coing	Rx Specialty	Tior 1. May
ine On/Off Exchange	e New/Existing	HIOS Med Description	<b>Rx Description</b>	Counties	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1 On/Off Exchange		45127PA002001301 Gold PPO 2150/10/20		All (excluding Lancaster)	2020	2021	50	50	2020 Y	γ	0%	0%	75	75	150	150	2020 Y	2021 Y	40%	40%	800	800
2 Off Exchange		45127PA002002100 Silver PPO 5950/20/40		All (excluding Lancaster)	50	50	100	100	Y Y	Ŷ	0%	0%	100	100	200	200	Y	Ŷ	50%	50%	800	800
3 On/Off Exchange		45127PA002000801 Silver PPO 6000/20/40	-	All (excluding Lancaster)	50	50	100	100	y .	Ŷ	0%	0%	100	100	200	200	Y	Ŷ	50%	50%	800	800
4 On/Off Exchange		45127PA002000804 Silver PPO 6000 CSR73		All (excluding Lancaster)	25	25	50	50	v v	v	0%	0%	55	55	110	110	v v	v	40%	40%	700	700
5 On/Off Exchange	-	45127PA002000805 Silver PPO 6000 CSR87		All (excluding Lancaster)	15	15	30	30	y Y	Ŷ	0%	0%	40	40	80	80	Y	Ŷ	30%	30%	400	400
6 On/Off Exchange	-	45127PA002000806 Silver PPO 6000 CSR94		All (excluding Lancaster)	10	10	20	20	y .	Ŷ	0%	0%	25	25	50	50	Y	Ŷ	10%	10%	200	200
		45127PA002002001 Bronze PPO 8000/0/50	-	All (excluding Lancaster)	0	0	0	0	y .	Ŷ	0%	0%	0	0	0	0	N	N	50%	50%	0	0
8 Off Exchange		53789PA010000800 Bronze HMO 8000/0/50		All (excluding Lancaster)	0	0	0	0	y .	Ŷ	0%	0%	0	0	0	0	N	N	50%	50%	0	0
9 Off Exchange	U	82795PA014000100 Catastrophic PPO 8550/0/75	Combined w/Med	· • •	0	0	0	0	y .	Ŷ	0%	0%	0	0	0	0	Y	Y	0%	0%	0	0
10 Off Exchange		53789PA010000400 Catastrophic HMO 8550/0/75	Combined w/Med		0	0	0	0	Y	Ŷ	0%	0%	0	0	0	0	Y	Ŷ	0%	0%	0	0
11 On/Off Exchange	-	45127PA002002201 Gold PPO Choice 2000/0/30	Combined w/Med			25	, , , , , , , , , , , , , , , , , , ,	50		Ŷ		0%		75	-	150		Ŷ	• • •	40%	· ·	800
12 Off Exchange		45127PA002002300 Silver PPO Choice 3950/20/35	Combined w/Med			50		100		Ŷ		0%		100		200		Ŷ		50%		800
<b>U</b>		45127PA002002401 Silver PPO Choice 4000/20/35	Combined w/Med			50		100		Ŷ		0%		100		200		Ŷ		50%		800
14 On/Off Exchange		45127PA002002404 Silver PPO Choice 4000 CSR73	Combined w/Med			25		50		Y		0%		55		110		Y		40%		700
15 On/Off Exchange		45127PA002002405 Silver PPO Choice 4000 CSR87	Combined w/Med			15		30		Y		0%		40		80		Y		30%		400
16 On/Off Exchange		45127PA002002406 Silver PPO Choice 4000 CSR94	Combined w/Med			10		20		Y		0%		25		50		Y		10%		200
17 On/Off Exchange		45127PA002002501 Bronze PPO Choice 7100/0/50	Combined w/Med			0		0		Y		0%		0		0		Ν		50%		0
		45127PA014000201 Gold Valley Advantage EPO 2150/10/2	-	Lehigh and Northampton		25		50		Y		0%		75		150		Y		40%		800
19 Off Exchange		45127PA014000300 Silver Valley Advantage EPO 5950/20/		Lehigh and Northampton		50		100		Y		0%		100		200		Y		50%		800
20 On/Off Exchange		45127PA014000401 Silver Valley Advantage EPO 6000/20/		Lehigh and Northampton		50		100		Y		0%		100		200		Y		50%		800
21 On/Off Exchange		45127PA014000404 Silver Valley Advantage EPO 6000 CSR		Lehigh and Northampton	_	25		50		Y		0%		55		110		Y		40%		700
22 On/Off Exchange		45127PA014000405 Silver Valley Advantage EPO 6000 CSR		Lehigh and Northampton		15		30		Y		0%		40		80		Y		30%		400
23 On/Off Exchange		45127PA014000406 Silver Valley Advantage EPO 6000 CSR		Lehigh and Northampton		10		20		Y		0%		25		50		Y		10%		200
24 On/Off Exchange		45127PA014000501 Bronze Valley Advantage EPO 8000/0/		• •		0		0		Y		0%		0		0		Ν		50%		0
25 On/Off Exchange		45127PA002002601 Gold Easy Blue PPO 0/0/25		All (excluding Lancaster)		45		90		Ν		0%		70		140		Ν		20%		250
26 On/Off Exchange		45127PA002002701 Catastrophic PPO 8550/0/75	Combined w/Med	All		0		0		Y		0%		0		0		Y		0%		0

							s Specialty T	ier 2: Ded Applie	<b>Rx Specialty</b>	Tier 2: Coins	Rx Specialt	y Tier 2: Max
Line	<b>On/Off Exchange</b>	New/Existing	HIOS	Med Description	<b>Rx Description</b>	Counties	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	Y	Y	40%	40%	1000	1000
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	Y	Y	50%	50%	1000	1000
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	Y	Y	50%	50%	1000	1000
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	Y	Y	40%	40%	800	800
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	Y	Y	30%	30%	500	500
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	Y	Y	10%	10%	300	300
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	N	Ν	50%	50%	0	0
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	N	Ν	50%	50%	0	0
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	Y	Y	0%	0%	0	0
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	Y	Y	0%	0%	0	0
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster	1	Y		40%		1000
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster	1	Y		50%		1000
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster		Y		50%		1000
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster		Y		40%		800
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		Y		30%		500
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster		Y		10%		300
17	On/Off Exchange	New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster		Ν		50%		0
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton		Y		40%		1000
19	Off Exchange	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton		Y		50%		1000
20	On/Off Exchange	New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton		Y		50%		1000
21	On/Off Exchange	New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton		Y		40%		800
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton		Y		30%		500
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton	1	Y		10%		300
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton		Ν		50%		0
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		Ν		20%		350
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All		Y		0%		0

Exhibit B\_BenChange

IP OP Professional Inpatient Outpatient Professional Other Medical Other Medical

Type of Service IP - CABG IP - Cesarean Maternity Delivery IP - Major Joint Procedures of Lower Extremity IP - Maternity Non-delivery IP - Medical IP - Neonatal IP - Newborn IP - Normal maternity delivery IP - Other Cardiovascular Procedures IP - Other Surgical IP - Psychiatric IP - Substance Abuse IP - Ungroupable OP - Blood OP - Cardiac Rehab OP - Cardiovascular OP - Dialysis OP - Emergency Room OP - Maternity Non-delivery Care OP - Observation Room OP - Other OP Services OP - PT/OT/ST OP - Pathology/Lab OP - Pharmacy OP - Psychiatric OP - Radiology - CT/MRI/PET OP - Radiology - General OP - Substance Abuse OP - Surgery OP - Unmapped ADDL Benefits Other Hearing Aids IP Visits - IP Psychiatric IP Visits - IP Substance Abuse IP Visits - Medical Inpatient Surgery - Primary Surgeon Inpatient Surgery - Anesthesia Inpatient Surgery - Assistant Surgeon Maternity - Cesarean Deliveries Maternity - Non Deliveries Maternity - Normal Deliveries Office Administered Drugs Office/Misc - Allergy Immunotherapy Office/Misc - Allergy Testing Office/Misc - Misc. Medical Office/Misc - Office/Home Visits Office/Misc - Urgent Care Other Physician - Cardiovascular Other Physician - Chiropractor Other Physician - Consults Other Physician - Emergency Room Visits Other Physician - Physicial Therapy Pathology/Lab - IP Preventive care - Hearing/Speech Exams Preventive care - Immunization Preventive care - Other Preventive care - Physical Exams Preventive care - Well Baby Exams Radiology - IP Unmapped ADDL Benefits Other Hearing Aids IP Visits - Medical Independent Lab Maternity - Cesarean Deliveries Maternity - Non Deliveries Maternity - Normal Deliveries OP Visits - OP Psychiatric OP Visits - OP Substance Abuse Office Administered Drugs Office/Misc - Allergy Immunotherapy Office/Misc - Allergy Testing Office/Misc - Misc. Medical Office/Misc - Office/Home Visits Office/Misc - Urgent Care Other Physician - Cardiovascular Other Physician - Chiropractor Other Physician - Consults Other Physician - Emergency Room Visits Other Physician - Physicial Therapy Outpatient Surgery - Anesthesia Outpatient Surgery - Office Outpatient Surgery - Outpatient Facility Pathology/Lab - OP Pathology/Lab - Office Preventive care - Hearing/Speech Exams Preventive care - Immunization Preventive care - Other Preventive care - Physical Exams Preventive care - Well Baby Exams Radiology - OP - CT/MRI/PET Radiology - OP - General Radiology - Office - CT/MRI/PET Radiology - Office - General Unmapped Unmapped OP - Ambulance OP - DME OP - Home Health/PDN OP - Medical Surgical Supplies Dental Other - Ambulance Other - DME Other - Glassess/Contacts Other - PDN/Home Health Other - Prosthetics Preventive care - Vision Exams Dental Other - Ambulance Other - DME Other - Glassess/Contacts Other - PDN/Home Health Other - Prosthetics Preventive care - Vision Exams

Exhibit C\_BeneCat

286.69

Benefit Mix Calculation				BEP Manua	l Cost Calculation	286.6
	Med Manual Cost	Rx Manual Cost	Manual Cost PMPM	Company	HIOS 14 Digit	Manual Cost PMPM
Average in Experience Period			286.69	CAAC	45127PA0020013	323.98
Average in Rating Period			281.88	CAAC	45127PA0020008	275.88
				CAAC	45127PA0020020	251.97
Benefit Mix Adjustment			0.983	CAAC	45127PA0020021	277.33

#### **Benefit Mix Calculation**

522,994	Projected 2021 Manual Co	281.88	554,592
			Proj Member
[	Mapped 2020 Plan	<u>Total</u>	<u>Dist</u>
	45127PA0020013	323.66	121,335
	45127PA0020008	275.60	134,785
	45127PA0020020	251.72	149,526
	45127PA0020021	277.06	20,465
	45127PA0020022	328.52	32,719
	45127PA0020023	282.60	5,522
	45127PA0020024	281.11	36,345
	45127PA0020025	253.62	40,326
	45127PA0140002	323.66	3,271
	45127PA0140003	277.06	557
	45127PA0140004	275.60	3,638
	45127PA0140005	251.72	4,029
	45127PA0020026	331.75	1,185
	45127PA0020027	249.97	889
	522,994	Mapped 2020 Plan           45127PA0020013           45127PA0020008           45127PA0020020           45127PA0020020           45127PA0020021           45127PA0020022           45127PA0020023           45127PA0020023           45127PA0020024           45127PA0020025           45127PA0140002           45127PA0140003           45127PA0140005           45127PA0020026	Mapped 2020 PlanTotal45127PA0020013323.6645127PA0020008275.6045127PA0020020251.7245127PA0020021277.0645127PA0020022328.5245127PA0020023282.6045127PA0020024281.1145127PA0020025253.6245127PA0140002323.6645127PA0140003277.0645127PA0140004275.6045127PA0140005251.7245127PA0140005251.7245127PA0020026331.75

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Trend

				Trend by	Service Category					
		<u>Year 1</u>			<u>Year 2</u>					
<u>Category</u>	Cost	<u>Util</u>	Induced Demand	Cost	<u>Util</u>	Induced Demand	Total Year 1	Total Year 2	<u>Weights</u>	Total Weights
Inpatient Hospital	5.60%	0.00%	0.00%	5.90%	0.00%	0.0%	5.6%	5.9%	26.6%	23%
Outpatient Hospital	5.90%	0.00%	0.00%	6.10%	0.00%	0.0%	5.9%	6.1%	44.9%	39%
Professional	5.50%	0.00%	0.00%	5.40%	0.00%	0.0%	5.5%	5.4%	25.6%	22%
Other Medical	5.90%	0.00%	0.00%	6.10%	0.00%	0.0%	5.9%	6.1%	3.0%	3%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0.0%	0%
Prescription Drug	9.80%	1.00%	0.00%	10.60%	1.30%	0.0%	10.9%	12.0%	100.0%	14%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100.0%	100%

Aggregate Pricing	Trend Year 1
Total	6.4%
Medical	5.7%
Drug	10.9%
Agg Med + Rx Trend	6.4%
Dental and Vision	2.0%

Aggregate Pricing	Trend Year 2
Total	6.7%
Medical	5.9%
Drug	12.0%
Agg Med + Rx Trend	6.7%
Dental and Vision	2.0%

		<u>Year 1 F</u>	Raw Trends*			Year 2 Rav	v Trends*	
URRT Categories	Cost	<b>Utilization</b>	Induced Demand	<u>Composite</u>	Cost	<b>Utilization</b>		<u>Composite</u>
Inpatient Hospital	4.8%	0.0%	0.0%	4.8%	5.1%	0.0%	0.0%	5.1%
Outpatient Hospital	5.1%	0.0%	0.0%	5.1%	5.3%	0.0%	0.0%	5.3%
Professional	4.7%	0.0%	0.0%	4.7%	4.6%	0.0%	0.0%	4.6%
Other Medical	5.1%	0.0%	0.0%	5.1%	5.3%	0.0%	0.0%	5.3%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	9.0%	1.0%	0.0%	11.2%	9.8%	1.3%	0.0%	12.2%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

\*From Hospital and Physician Trend Models

		Adjustments to Pri	icing Trend
	Medical	Drug	7
Intensity	0.0%	Contracting	0.0%
Leveraging	0.8%	Leveraging	0.8%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	<b>Buy-Downs</b>	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.8%	Total	0.80%

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 URRT

#### **Experience Period Member Months**

522,994

Section II: Projections		,	Year 1 Trend	Y	ear 2 Trend					
							Trended EHB			
	Experience Perio	d Index Rate					Allowed Claims			
Benefit Category	PMPM		Cost	Utilization	Cost	Utilization	PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	\$	178.64	1.056	1.000	1.059	1.000	199.77	\$ 89,397,753	\$ 93,430,109	\$ 178.64
Outpatient Hospital	\$	301.76	1.059	1.000	1.061	1.000	339.06	\$ 127,003,523	\$ 157,817,513	\$ 301.76
Professional	\$	171.79	1.055	1.000	1.054	1.000	191.03	\$ 69,740,575	\$ 89,846,552	\$ 171.79
Other Medical	\$	19.99	1.059	1.000	1.061	1.000	22.46	\$ 8,415,215	\$ 10,452,203	\$ 19.99
Capitation	\$	-	1.030	1.000	1.030	1.000	0.00	\$-	\$-	\$ -
Prescription Drug	\$	109.39	1.098	1.010	1.106	1.013	135.91	\$ 46,644,326	\$ 57,210,753	\$ 109.39
Total	\$	781.57					888.23			\$ 781.57

Change in Morbidity - Impact of Reinsurance Progra	0.999
Change in Morbidity - All Other	1.010
*Other	
Change in Demographics	1.000
Change in Network	0.960
Change in Benefits	1.000
Change in Other	0.993
Projected Index Rate	854.35

Drug Rate Deve

# Medical Rate Development

Base Experience Period:	1/1/2019-12/31/2019
Data as of	2/29/2020
Rating Period:	1/1/2021 - 12/31/2021
Trend Months:	24
Trend:	5.7%

se Experience Perio
Data as of
Rating Period:
Trend Months:
Trend:

1	Medical Paid and Incurred Claims	288,105,932	
2	Completion Factor	0.98	
3	BEP Completed Claims (1) / (2)	293,957,724	
4	BEP Member Months	522,994	
5	BEP Completed Claim PMPM (3) / (4)	562.07	
6	Trend Factor	1.12	
7	Trended Claim PMPM (5) x (6)	628.18	
8	Benefit Change Factor	0.98	
9	Morbidity Adjustment	1.01	
10	Network	0.96	
11	Capitation	0	
12	Capitation PMPM	0.00	
13	Other Adjustment (Reinsurance)	0.938	
14	Other Adjustment	1.000	
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (12)] x (13) x (14)	561.89	
		Expected Claim PMPM in	
		*	
	Medical	Rating Period 561.89	
	Drug	97.37	
	Pediatric Dental	0.98	
	Pediatric Vision	0.10	
	Expected Distribution of Embedded Dental Benefit	100%	

1	BEP Paid and Incurred Claims**
2	Completion Factor

- 2 Completion Factor
  3 BEP Completed Claims (1) / (2)
  4 BEP Member Months
  5 BEP Completed Claim PMPM (3) / (4)
  6 Trend Factor
  7 Trended Claim PMPM (5) x (6)
  8 Benefit Change Factor
  9 Morbidity Adjustment
  10 Network
  11 By Behates

- 10 Network
  11 Rx Rebates
  12 Rx Rebates PMPM
  13 Other Adjustment (Reinsurance)
  14 Other Adjustment (Rx Contract Savings)
  15 Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) (12)] x (

	Expected Claim PMPM in
	Rating Period
Medical	561.89
Drug	97.37
Pediatric Dental	0.98
Pediatric Vision	0.10
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	660.35
Total Expected Incurred in Rating Period Net RA and Reinsurance + Exchange Fee	562.38
	054.10
Projected Allowed	854.10
Paid to Allowed Ratio	0.773

Paid to Allowed Ratio

# Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Paid to Allowed Ratio Development

Development		Pediatric Dental Rate Developm	ent	Pediatric Vision Rate Developn	ient
1/1/2019-12/31	/2019	Base Experience Period:	1/1/2019-12/31/2019	Base Experience Period:	1/1/2019-12/31/2019
2/29/2020	)	Data as of	2/29/2020	Data as of	2/29/2020
1/1/2021 - 12/31	1/2021	Rating Period:	1/1/2021 - 12/31/2021	Rating Period:	1/1/2021 - 12/31/2021
24		Trend Months:	24	Trend Months:	24
10.9%		Trend:	2.0%	Trend:	2.0%
	60,786,830	1 BEP Paid and Incurred Claims	514,384	1 BEP Paid and Incurred Claims	53,549
	1.000	2 Completion Factor	0.948	2 Completion Factor	0.947
	60,808,138	3 BEP Completed Claims (1) / (2)	542,816	3 BEP Completed Claims (1) / (2)	56,527
	522,994	4 BEP Member Months	522,994	4 BEP Member Months	522,994
	116.27	5 BEP Completed Claim PMPM (3) / (4)	1.04	5 BEP Completed Claim PMPM (3) / (4)	0.11
	1.23	6 Trend Factor	1.04	6 Trend Factor	1.04
	142.99	7 Trended Claim PMPM (5) x (6)	1.08	7 Trended Claim PMPM (5) x (6)	0.11
	0.98	8 Benefit Change Factor	1.00	8 Benefit Change Factor	1.00
	1.01	9 Morbidity Adjustment	1.01	9 Morbidity Adjustment	1.01
	0.96	10 Network	0.96	10 Network	0.96
	14,163,813	11		11	
	27.08	12		12	
	0.938	13 Other Adjustment (Reinsurance)	0.938	13 Other Adjustment (Reinsurance)	0.938
	0.950	14 Other Adjustment	1.000	14 Other Adjustment	1.000
2)] x (13) x (14)	97.37	15 Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.98	15 Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.10

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Risk Adjustment Fee	\$0.25	\$0.00	\$0.00	\$0.25	0.04%
Admin PMPM	\$47.05	\$0.60	\$0.09	\$47.74	7.1%
Broker PMPM	\$3.68	\$0.00	\$0.00	\$3.68	0.5%
Placeholder1	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder2	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder3	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	\$0.20	\$0.00	\$0.00	\$0.20	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	\$18.53	\$0.00	\$0.00	\$18.53	2.8%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

#### Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters		0.00%	
Quarter	% of Enrollees	HIF	_
1	100%	0.00%	
[	Admin	Profit	Taxes
	8.0%	2.0%	3.2%
Claims	7.1%		
Broker	0.5%		
Quality Improvement	0.4%		

	2021	assessmen 2022	assessment
0		0.0%	0.0%
3		0.0%	0.0%
6		0.0%	0.0%
9		0.0%	0.0%

Exhibit H\_Ret

					Gold PPO	Silver PPO	Silver PPO	Bronze PPO	Gold Valley	Silver Valley	Silver Valley	Bronze Valley	Gold Easy	Catastrophic
	Gold PPO	Silver PPO	Silver PPO	Bronze PPO	Choice	Choice	Choice	Choice	Advantage	Advantage	Advantage	Advantage	Blue PPO	PPO
Plan	2150/10/20	5950/20/40	6000/20/40	8000/0/50	2000/0/30	3950/20/35	4000/20/35	7100/0/50	EPO	EPO	EPO	EPO	0/0/25	8550/0/75
Deductible	2150	5950	6000	8000	2000	3950	4000	7100	2150	5950	6000	8000	0	8550
Expected Claim Cost	695.34	552.00	720.10	486.68	584.06	465.24	610.16	402.87	618.85	491.28	640.89	433.14	723.79	318.42
Expected Premium PMPM *	\$768.89	\$621.39	\$794.37	\$554.18	\$654.38	\$532.13	\$681.24	\$467.95	\$690.19	\$558.90	\$712.86	\$499.09	\$798.17	\$381.04
Allowed Adjustments to Premium for MLR														
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53
Quality Improvement	3.08	2.49	3.18	2.22	2.62	2.13	2.72	1.87	2.76	2.24	2.85	2.00	3.19	1.52
Federal Income Tax**	3.23	2.61	3.34	2.33	2.75	2.23	2.86	1.97	2.90	2.35	2.99	2.10	3.35	1.60
MLR Adjusted Claims	\$698.42	\$554.49	\$723.28	\$488.89	\$586.68	\$467.37	\$612.89	\$404.74	\$621.61	\$493.52	\$643.74	\$435.14	\$726.98	\$319.94
MLR Adjusted Premium	\$746.68	\$599.80	\$772.06	\$532.87	\$632.66	\$510.91	\$659.40	\$447.00	\$668.31	\$537.58	\$690.88	\$478.02	\$775.84	\$360.46
Expected Member Distribution	21.9%	3.7%	24.3%	27.0%	5.9%	1.0%	6.6%	7.3%	0.6%	0.1%	0.7%	0.7%	0.2%	0.2%

Unadjusted Premium	\$600.64
Unadjusted Premium	\$671.45
Expected MLR Adjusted Claims	\$603.33
Expected MLR Adjusted Premium	\$649.65
MLR	92.9%

\* From Exhibit L

\*\*21% of profit or contingency (assumed to be 2%)

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Projected Index Rate

Projected Index Rate	\$854.35				
Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - December	\$854.35		100%	\$854.35	
Average for Projection Period	\$854.35			\$854.35	\$727.64

\* From URRT and Exhibit B

Exhibit J\_IndexRate

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Market Adjusted Index Rate

#### **Development of Market Adjusted Index Rate**

Q1 Index Rate	854.35	Index Rate Calculated in II Rate Developme
Paid to Allowed	0.77	Differs slightly from URRT due to rounding
Q1 Projected Claims	660.54	
Net Projected ACA Reinsurace Recoveries	40.11	
Net Projected Risk Adjustments PMPM	76.38	
Exchange User Fee Adjustment	18.53	
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	562.57	
Q1 Market Adjusted Index Rate	727.64	
Development of Exchange User Fee		
Average Exchange Premium	\$720.70	7
Average Exchange Fee	\$21.62	
Percentage of Membership on Exchange	86%	
Exchange Fee to Add to Market Index Rate	\$18.53	
Development of Risk Adjustment Projection		
Projected 2020 Risk Adjustment Transfer	\$76.38	
Projected 2019 Risk Adjustment	\$38,088,900	7
2019 MemberMonths	522,994	
Projected 2019 Risk Adjustment Payment PMPM	\$72.83	
Capital Advantage Assurance Company	\$38,088,900	

t & Change

Show Network is Normalized	1.00													
Show Induced Demand is Normalized	1.00													
					New									
<b>Rate Development by Benefit Option</b>	On/Off Exchange	Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange
Level of Coverage	Gold	Silver	Silver	Bronze	Gold	Silver	Silver	Bronze	Gold	Silver	Silver	Bronze	Gold	Catastrophic
HIOS 16 Digit	45127PA002001301	45127PA002002100	45127PA002000801	45127PA002002001	45127PA002002201	45127PA002002300	45127PA002002401	45127PA002002501	45127PA014000201	45127PA014000300	45127PA014000401	45127PA014000501	45127PA002002601	45127PA002002701
HIOS Plan ID	45127PA0020013	45127PA0020021	45127PA0020008	45127PA0020020	45127PA0020022	45127PA0020023	45127PA0020024	45127PA0020025	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005	45127PA0020026	45127PA0020027
Med Plan Name:	Gold PPO 2150/10/20	Silver PPO 5950/20/40	) Silver PPO 6000/20/40	Bronze PPO 8000/0/50	Gold PPO Choice 2000/0/30	Silver PPO Choice 3950/20/3	5 Silver PPO Choice 4000/20/3	5 Bronze PPO Choice 7100/0/50	Gold Valley Advantage EPO 2150/10/20	Silver Valley Advantage EPO 5950/20/4	0 Silver Valley Advantage EPO 6000/20/40	Bronze Valley Advantage EPO 8000/0	/50 Gold Easy Blue PPO 0/0/25	Catastrophic PPO 8550/0/7
Rx:	<b>Combined w/Med</b>	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	- Rx 0	Combined
Plan Type:	РРО	PPO	РРО	PPO	<b>PPO Choice</b>	<b>PPO Choice</b>	<b>PPO Choice</b>	<b>PPO Choice</b>	EPO	EPO	EPO	EPO	PPO	РРО
HRA	Ν	Ν	Ν	N	Ν	N	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν
Q1 Market Adjusted Index Rate	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64
	121.01	/2//01	/2/.01	727101	/2//01	121101	121101	121101	727101	121101	121.01	/2/101	,2,	121101
AV and Cost-Sharing Adjustment	0.89	0.76	0.76	0.69	0.90	0.78	0.77	0.70	0.89	0.76	0.76	0.69	0.91	0.69
Network	1.041	1.041	1.041	1.041	0.854	0.854	0.854	0.854	0.927	0.927	0.927	0.927	1.041	1.041
Non-Funding of CSR Adjustment	1.000	1.000	1.200	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.200	1.000	1.000	1.000
Catastrophic Adjustment	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.660
Induced Demand	1.034	0.959	1.048	0.930	1.043	0.966	1.061	0.932	1.034	0.959	1.048	0.930	1.050	0.929
	1.054	0.757	1.040	0.950	1.045	0.900	1.001	0.932	1.054	0.757	1.040	0.750	1.050	0.727
Plan Pricing Relativities:														
Pricing Relativity	1.000	0.794	1.036	0.700	0.840	0.669	0.877	0.579	0.890	0.707	0.922	0.623	1.041	0.458
Total Projected Claims PMPM + Market Level Adjustments:	695.34	552.00	720.10	486.68	584.06	465.24	610.16	402.87	618.85	491.28	640.89	433.14	723.79	318.42
Total Trojected Chamis Tim M + Market Dever Adjustments.	075.54	552.00	720.10	400.00	304.00	403.24	010.10	402.07	010.05	771.20	010107	-55.17	125.17	510.72
Retention														
Admin PMPM	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74
Broker PMPM	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68
Risk Adjustment User Fee	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25
PCORTF	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20
Value-Based Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
BCBSA Identity Theft	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Quality improvement	0.7/0	0.470	0.770	0.470	0.470	0.470	0.470	0.470	0.7/0	0.7/0	0.7/0	0.470	0.7/0	0.470
Premium Neutrality	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
Total Premium Single Rate:	\$390.80	\$315.83	\$403.75	\$281.67	\$332.60	\$270.46	\$346.25	\$237.84	\$350.80	\$284.07	\$362.32	\$253.67	\$405.68	\$193.67
Plan Adjusted Index Rates	\$768.89	\$621.39	\$794.37	\$554.18	\$654.38	\$532.13	\$681.24	\$467.95	\$690.19	\$558.90	\$712.86	\$499.09	\$798.17	\$381.04
Expected Member Distribution	21.9%	3.7%	24.3%	27.0%	5.9%	1.0%	6.6%	7.3%	0.6%	0.1%	0.7%	0.7%	0.2%	0.2%
	21.770	J.170	24.370	21.070	3.770	1.070	0.070	1.370	0.070	U.170	U. / 70	<b>U.</b> / 70	0.270	0.270
	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42
Admin	7.1%	8.7%	6.9%	9.7%	8.3%	10.1%	7.9%	11.4%	7.9%	9.6%	7.6%	10.7%	6.8%	13.9%
Taxes	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
1 8268	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%

27

ExhibitL\_RateDev

		100%	554,592						
<u>#</u>	Combo Description	<u>Projected Membership</u>	<u>Proj MM</u>	<u>New or Existing</u>	Product ID	<u> Plan ID (14)</u>	<u>On/Off Exchange</u>	<u>Metal Level</u>	<u>Metal Value</u>
1	Gold PPO 2150/10/20	21.9%	121,335	Existing	45127PA002	45127PA0020013	On/Off Exchange	Gold	78.7%
2	Silver PPO 5950/20/40	3.7%	20,465	Existing	45127PA002	45127PA0020021	Off Exchange	Silver	67.7%
3	Silver PPO 6000/20/40	24.3%	134,785	Existing	45127PA002	45127PA0020008	On/Off Exchange	Silver	67.7%
4	Bronze PPO 8000/0/50	27.0%	149,526	Existing	45127PA002	45127PA0020020	On/Off Exchange	Bronze	64.5%
5	Gold PPO Choice 2000/0/30	5.9%	32,719	New	45127PA002	45127PA0020022	On/Off Exchange	Gold	80.7%
6	Silver PPO Choice 3950/20/35	1.0%	5,522	New	45127PA002	45127PA0020023	Off Exchange	Silver	70.5%
7	Silver PPO Choice 4000/20/35	6.6%	36,345	New	45127PA002	45127PA0020024	On/Off Exchange	Silver	70.4%
8	Bronze PPO Choice 7100/0/50	7.3%	40,326	New	45127PA002	45127PA0020025	On/Off Exchange	Bronze	65.0%
9	Gold Valley Advantage EPO 2150/10/20	0.6%	3,271	New	45127PA014	45127PA0140002	On/Off Exchange	Gold	79.4%
10	Silver Valley Advantage EPO 5950/20/40	0.1%	557	New	45127PA014	45127PA0140003	Off Exchange	Silver	67.7%
11	Silver Valley Advantage EPO 6000/20/40	0.7%	3,638	New	45127PA014	45127PA0140004	On/Off Exchange	Silver	67.7%
12	Bronze Valley Advantage EPO 8000/0/50	0.7%	4,029	New	45127PA014	45127PA0140005	On/Off Exchange	Bronze	64.4%
13	Gold Easy Blue PPO 0/0/25	0.2%	1,185	New	45127PA002	45127PA0020026	On/Off Exchange	Gold	80.2%
14	Catastrophic PPO 8550/0/75	0.2%	889	New	45127PA002	45127PA0020027	On/Off Exchange	Catastrophic	61.3%

# **Benefit Plans**

68.6%

1.04

0.93

0.66

<u>ge</u>	<u>Metal Level</u>	<u>Metal Value</u>	Pricing Value	<u>Network</u>	Induced Demand	<u>Catastophic</u>	<b>Product</b>	Med Plan Description	<b>Deductible</b>	Drug Plan	<u>Pediatric Dental</u>	<u>Pediatric Vi</u>
ge	Gold	78.7%	88.8%	1.04	1.03	1.00	PPO	Gold PPO 2150/10/20	2150	Combined	Embedded	Embedde
	Silver	67.7%	76.0%	1.04	0.96	1.00	PPO	Silver PPO 5950/20/40	5950	Combined	Embedded	Embedde
ge	Silver	67.7%	75.6%	1.04	1.05	1.00	PPO	Silver PPO 6000/20/40	6000	Combined	Embedded	Embedde
ge	Bronze	64.5%	69.0%	1.04	0.93	1.00	PPO	Bronze PPO 8000/0/50	8000	Combined	Embedded	Embedde
ge	Gold	80.7%	90.1%	0.85	1.04	1.00	<b>PPO</b> Choice	Gold PPO Choice 2000/0/30	2000	Combined	Embedded	Embedde
	Silver	70.5%	77.5%	0.85	0.97	1.00	PPO Choice	Silver PPO Choice 3950/20/35	3950	Combined	Embedded	Embedde
ge	Silver	70.4%	77.1%	0.85	1.06	1.00	PPO Choice	Silver PPO Choice 4000/20/35	4000	Combined	Embedded	Embedde
ge	Bronze	65.0%	69.6%	0.85	0.93	1.00	PPO Choice	Bronze PPO Choice 7100/0/50	7100	Combined	Embedded	Embedde
ge	Gold	79.4%	88.8%	0.93	1.03	1.00	EPO	Gold Valley Advantage EPO 2150/10/20	2150	Combined	Embedded	Embedde
	Silver	67.7%	76.0%	0.93	0.96	1.00	EPO	Silver Valley Advantage EPO 5950/20/40	5950	Combined	Embedded	Embedde
ge	Silver	67.7%	75.6%	0.93	1.05	1.00	EPO	Silver Valley Advantage EPO 6000/20/40	6000	Combined	Embedded	Embedde
ge	Bronze	64.4%	69.0%	0.93	0.93	1.00	EPO	Bronze Valley Advantage EPO 8000/0/50	8000	Combined	Embedded	Embedde
ge	Gold	80.2%	91.0%	1.04	1.05	1.00	PPO	Gold Easy Blue PPO 0/0/25	0	Combined	Embedded	Embedde
-								5				

PPO

8550

Combined

Catastrophic PPO 8550/0/75

Embedded

								<u>Annual Trend</u>					
al	Pediatric Vision	<u>Average Plan Adj</u>	<u>O1 Plan Adj Index</u>	<u>O2 Plan Adj Index</u> Bata					Aggregate Trend	Q1 Calibrated	Q2 Calibrated	Q3 Calibrated	Q
<u>ai</u>	rematric vision	Index Rate	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	Medical & Rx	Dental & Vision	Aggregate Trend	Plan Index	Plan Index	Plan Index	
	Embedded	\$768.89	\$768.89				6.44%	2.0%	6.44%	\$390.80			
	Embedded	\$621.40	\$621.40				6.44%	2.0%	6.44%	\$315.83			
	Embedded	\$794.37	\$794.37				6.44%	2.0%	6.44%	\$403.75			
	Embedded	\$554.18	\$554.18				6.44%	2.0%	6.44%	\$281.67			
	Embedded	\$654.39	\$654.39				6.44%	2.0%	6.44%	\$332.60			
	Embedded	\$532.12	\$532.12				6.44%	2.0%	6.44%	\$270.46			
	Embedded	\$681.24	\$681.24				6.44%	2.0%	6.44%	\$346.25			
	Embedded	\$467.94	\$467.94				6.44%	2.0%	6.44%	\$237.83			
	Embedded	\$690.19	\$690.19				6.44%	2.0%	6.44%	\$350.80			
	Embedded	\$558.91	\$558.91				6.44%	2.0%	6.44%	\$284.08			
	Embedded	\$712.86	\$712.86				6.44%	2.0%	6.44%	\$362.32			
	Embedded	\$499.09	\$499.09				6.44%	2.0%	6.44%	\$253.67			
	Embedded	\$798.17	\$798.17				6.44%	2.0%	6.44%	\$405.68			
	Embedded	\$381.03	\$381.03				6.44%	2.0%	6.44%	\$193.66			

1 04 0								
d Q4 Ca	alibrated	Calibrated Index						
Plan	n Index	from PA Exhibits	% Admin	% Taxes	Plan ID (14)	HIOS ID (16)	All Plan Names	Company
		390.80	7.1%	0.5%	45127PA0020013	45127PA002001301	Gold PPO 2150/10/20	CAAC
		315.83	8.7%	0.5%	45127PA0020021	45127PA002002100	Silver PPO 5950/20/40	CAAC
		403.75	6.9%	0.5%	45127PA0020008	45127PA002000801	Silver PPO 6000/20/40	CAAC
		281.67	9.7%	0.5%	45127PA0020020	45127PA002002001	Bronze PPO 8000/0/50	CAAC
		332.60	8.3%	0.5%	45127PA0020022	45127PA002002201	Gold PPO Choice 2000/0/30	CAAC
		270.46	10.1%	0.5%	45127PA0020023	45127PA002002300	Silver PPO Choice 3950/20/35	CAAC
		346.25	7.9%	0.5%	45127PA0020024	45127PA002002401	Silver PPO Choice 4000/20/35	CAAC
		237.83	11.4%	0.5%	45127PA0020025	45127PA002002501	Bronze PPO Choice 7100/0/50	CAAC
		350.80	7.9%	0.5%	45127PA0140002	45127PA0140002011	Valley Advantage EPO 2150/1	CAAC
		284.08	9.6%	0.5%	45127PA0140003	45127PA014000300	r Valley Advantage EPO 5950/2	CAAC
		362.32	7.6%	0.5%	45127PA0140004	45127PA014000401	r Valley Advantage EPO 6000/2	CAAC
		253.67	10.7%	0.5%	45127PA0140005	45127PA014000501 z	ze Valley Advantage EPO 8000	CAAC
		405.68	6.8%	0.5%	45127PA0020026	45127PA002002601	Gold Easy Blue PPO 0/0/25	CAAC
		193.66	13.9%	0.5%	45127PA0020027	45127PA002002701	Catastrophic PPO 8550/0/75	CAAC

Exhibit M\_PlanAdjInd

7/22/2020

### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Calibration

Expected Average Age Factor:	1.866
List-Billed Adjustment for Max 3 Children	1.003
Adjusted Average Age Factor	1.861
Expected Average Region Factor:	1.05
Expected Average Tobacco Factor	1.002
Cumulative Rating Factors (Premium Neutrality):	1.97

	Age Factors			<b>Region Factors</b>		Т	obacco F	actors
Age	Distribution of Poplulation	Age Factor	Region	Distribution of Population	Factor	PPO	<u>HMO</u>	Final Factor
0-14	6.04%	0.765	6	44%	1.0000	1.002	1.002	1.002
15	0.49%	0.833	7	41%	1.1400			
16	0.59%	0.859	9	15%	0.9800			
17	0.55%	0.885						
18	0.63%	0.913						
19	0.99%	0.941						
20	1.09%	0.970						
21	1.14%	1.000						
22	1.00%	1.000						
23	0.88%	1.000						
24	0.76%	1.000						
25	0.81%	1.004						
26	1.44%	1.024						
27	1.38%	1.048						
28	1.29%	1.087						
29	1.39%	1.119						
30	1.35%	1.135						
31	1.30%	1.159						
32	1.37%	1.183						
33	1.25%	1.198						
34	1.26%	1.214						
35	1.40%	1.222						
36	1.37%	1.230						
37	1.43%	1.238						
38	1.34%	1.246						
39	1.37%	1.262						
40	1.51%	1.278						
41	1.34%	1.302						
42	1.53%	1.325						
43	1.31%	1.357						
44	1.56%	1.397						
45	1.59%	1.444						
46	1.66%	1.500						
47	1.62%	1.563						
48	1.89%	1.635						
49	2.01%	1.706						
50	2.00%	1.786						
51	1.97%	1.865						
52	2.14%	1.952						
53	2.33%	2.040						
54	2.41%	2.135						
55	2.59%	2.230						
56	2.83%	2.333						
57	2.91%	2.437						
58	3.19%	2.548						
59	3.45%	2.603						
60	3.60%	2.714						
61	4.28%	2.810						
62	5.25%	2.873						
63	5.93%	2.952						
64+	5.17%	3.000						

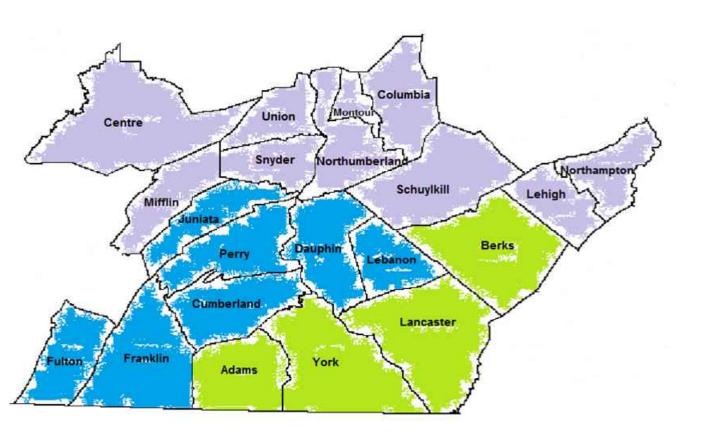


7/22/2020

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Rating Factors

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

Region



Region	Factor
6	1
7	1.14
9	0.98

Network	Factor
PPO	1.00
EPO	0.89
PPO Choice	0.82

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Valley Advantage EPO Network Factor

Valley Advantage Network Factor Developme	<u>nt</u>		Aggregate Ca
Savings Over Area Hospitals	%	Claims	
IP	27%	23%	
OP	17%	39%	(
Physician	8%	22%	
EPO Network/Non-EPO Movement			
St. Luke's	75%	Assumes 75% of claims over to St. Luke's from higher costs facilities	
Other	25%		
Blended Savings	13.0%		
Medical Rating Factor	0.87		
Total Rating Factor	0.89		

\*0.89 applied in rating

# te Calculation to apply to URRT

<u>Category</u>	Network Factor	<u>PMPM</u>
Inpatient Hospital	0.870	178.64
Outpatient Hospital	0.870	301.76
Professional	0.870	171.79
Other Medical	1	19.99
Capitation	1	0.00
Prescription Drug	1	109.39
Total	0.89	781.57

#### Capital Advantage Assurance Company **Individual Rates** Effective 1/1/2021 **PPO Choice Network Factor**

PPO Choice Network Factor Development			Aggregate Calculation to apply to URRT		
Choice 1 over Choice 2 Facility Savings	9	6 Claims	Category	Network Factor	<u>PMPM</u>
IP	26%	23%	Inpatient Hospital	0.783	178.64
OP	26%	39%	Outpatient Hospital	0.783	301.76
Physician	19%	22%	Professional	0.783	171.79
			Other Medical	1	19.99
<u>Utilization</u>			Capitation	1	0.00
Choice 1	90%	Assumes 90% of claim dollars in Choice 1 Facility	Prescription Drug	1	109.39
Choice 2	10%				
			Total	0.82	781.57
Blended Savings	21.7%				
Medical Rating Factor	78.3%				
Total Rating Factor	0.82				

\*0.82 applied in rating



Filing 20-51

Benefit Plans												Base Rates												
																	<u>1/1/2021 - 12/31/2021</u>				<u>Annual Trend</u>			
<u>mbo Description</u>	Projected Membership	<u>Proj MM</u>	<u>New or Existing</u>	Product ID	<u>Plan ID</u>	<b>On/Off Exchange</b>	<u>Metal Level</u>	<u>Metal Value</u>	<b>Pricing Value</b>	Induced Demand	l <u>Product</u>	Medical Plan Description	<u>Deductible</u>	Drug Plan Desc	<u>Pediatric Dental</u>	Pediatric Vision	<u>Medical + Rx</u>	<b>Medical</b>	<u>Rx</u>	Pediatric Dental	<b>Pedatric Vision</b>	<u>Total</u>	Medical & Rx	Dental & Vision
1 PPO 2150/10/20	21.9%	121,335	Existing	45127PA002	45127PA0020013	On/Off Exchange	Gold	78.7%	88.8%	1.03	PPO	Gold PPO 2150/10/20	2150	Combined	Embedded	Embedded	\$389.88	\$319.70	\$70.18	\$0.82	\$0.10	\$390.80	6.4%	2.0%
r PPO 5950/20/40	3.7%	20,465	Existing	45127PA002	45127PA0020021	Off Exchange	Silver	67.7%	76.0%	0.96	PPO	Silver PPO 5950/20/40	5950	Combined	Embedded	Embedded	\$314.91	\$258.23	\$56.68	\$0.82	\$0.10	\$315.83	6.4%	2.0%
r PPO 6000/20/40	24.3%	134,785	Existing	45127PA002	45127PA0020008	On/Off Exchange	Silver	67.7%	75.6%	1.05	PPO	Silver PPO 6000/20/40	6000	Combined	Embedded	Embedded	\$402.83	\$330.32	\$72.51	\$0.82	\$0.10	\$403.75	6.4%	2.0%
ze PPO 8000/0/50	27.0%	149,526	Existing	45127PA002	45127PA0020020	On/Off Exchange	Bronze	64.5%	69.0%	0.93	PPO	Bronze PPO 8000/0/50	8000	Combined	Embedded	Embedded	\$280.75	\$230.21	\$50.54	\$0.82	\$0.10	\$281.67	6.4%	2.0%
PO Choice 2000/0/30	5.9%	32,719	New	45127PA002	45127PA0020022	On/Off Exchange	Gold	80.7%	90.1%	1.04	PPO Choice	Gold PPO Choice 2000/0/30	2000	Combined	Embedded	Embedded	\$331.68	\$271.98	\$59.70	\$0.82	\$0.10	\$332.60	6.4%	2.0%
PO Choice 3950/20/35	1.0%	5,522	New	45127PA002	45127PA0020023	Off Exchange	Silver	70.5%	77.5%	0.97	PPO Choice	Silver PPO Choice 3950/20/35	3950	Combined	Embedded	Embedded	\$269.54	\$221.02	\$48.52	\$0.82	\$0.10	\$270.46	6.4%	2.0%
PO Choice 4000/20/35	6.6%	36,345	New	45127PA002	45127PA0020024	On/Off Exchange	Silver	70.4%	77.1%	1.06	PPO Choice	Silver PPO Choice 4000/20/35	4000	Combined	Embedded	Embedded	\$345.33	\$283.17	\$62.16	\$0.82	\$0.10	\$346.25	6.4%	2.0%
PO Choice 7100/0/50	7.3%	40,326	New	45127PA002	45127PA0020025	On/Off Exchange	Bronze	65.0%	69.6%	0.93	PPO Choice	Bronze PPO Choice 7100/0/50	7100	Combined	Embedded	Embedded	\$236.91	\$194.27	\$42.64	\$0.82	\$0.10	\$237.83	6.4%	2.0%
Advantage EPO 2150/10/20	0.6%	3,271	New	45127PA014	45127PA0140002	On/Off Exchange	Gold	79.4%	88.8%	1.03	EPO	Gold Valley Advantage EPO 2150/10/20	2150	Combined	Embedded	Embedded	\$349.88	\$286.90	\$62.98	\$0.82	\$0.10	\$350.80	6.4%	2.0%
Advantage EPO 5950/20/40	0.1%	557	New	45127PA014	45127PA0140003	Off Exchange	Silver	67.7%	76.0%	0.96	EPO	Silver Valley Advantage EPO 5950/20/40	5950	Combined	Embedded	Embedded	\$283.16	\$232.19	\$50.97	\$0.82	\$0.10	\$284.08	6.4%	2.0%
Advantage EPO 6000/20/40	0.7%	3,638	New	45127PA014	45127PA0140004	On/Off Exchange	Silver	67.7%	75.6%	1.05	EPO	Silver Valley Advantage EPO 6000/20/40	6000	Combined	Embedded	Embedded	\$361.40	\$296.35	\$65.05	\$0.82	\$0.10	\$362.32	6.4%	2.0%
Advantage EPO 8000/0/50	0.7%	4,029	New	45127PA014	45127PA0140005	On/Off Exchange	Bronze	64.4%	69.0%	0.93	EPO	Bronze Valley Advantage EPO 8000/0/50	8000	Combined	Embedded	Embedded	\$252.75	\$207.25	\$45.50	\$0.82	\$0.10	\$253.67	6.4%	2.0%
asy Blue PPO 0/0/25	0.2%	1,185	New	45127PA002	45127PA0020026	On/Off Exchange	Gold	80.2%	91.0%	1.05	PPO	Gold Easy Blue PPO 0/0/25	0	Combined	Embedded	Embedded	\$404.76	\$331.90	\$72.86	\$0.82	\$0.10	\$405.68	6.4%	2.0%
ophic PPO 8550/0/75	0.2%	889	New	45127PA002	45127PA0020027	On/Off Exchange	Catastrophic	61.3%	68.6%	0.93	PPO	Catastrophic PPO 8550/0/75	8550	Combined	Embedded	Embedded	\$192.74	\$158.05	\$34.69	\$0.82	\$0.10	\$193.66	6.4%	2.0%

# 2.0% 2.0% 2.0% 2.0% 2.0% 2.0% 2.0% 2.0% 2.0% 2.0% 2.0% 2.0% 2.0%

7/22/202

#### Capital Advantage Assurance Company Individual Rates Effective 1/1/2021 Regional Analysis

Annual Rate Change	-14.4%								
		-		Res	sults				
			Projected LR w No						
	Current Month		Region Factor			Adjusted for			Final Rel to Region
By Region	<u>Members</u>	Enrollment Dist	<u>Change</u>	<u>Target LR</u>	Target LR Change	Regional Costs	Current Factors	Adj Factors	<u>6*</u>
6	15504	42%	102%	104%	0.980	-16.1%	1.000	0.980	1.000
7	16535	45%	74%	71%	1.040	-11.0%	1.070	1.113	1.140
9	5043	14%	101%	106%	0.950	-18.7%	1.010	0.960	0.980
Total	37083	100%	89%	90%	1.003	-14.2%	1.033	1.036	1.060

## 2019 Individual Data - All Companies Combined (CAAC, CAIC, KHPC)

	2019 Individual Data - All Companies Combined (CAAC, CAIC, KHPC)													
	Total	1	538,933	37,083	\$426,554,969	\$430,107,477	\$26,269,115	\$360,870,799	\$26,549,234	-\$14,451,272	\$39,752,584	74%	0.70	1.85
				Current Month			<u>High Claimant</u>		<u>High Claimant</u>					
Region	Group County Name	% 2019 Enrollment	<u>MemberMonths</u>	Members	Premium	Allowed Claims	Allowed Claims	Incurred Claims	Incurred Claims	Rx Rebates	RA Estimate	Loss Ratio	Avg AV	Avg PLRS
6	Lehigh	15%	80,464	5,537	\$61,016,293	\$57,223,511.03	\$2,177,957	\$57,460,886	\$2,191,722	-\$2,679,114	\$4,233,235	84%	0.703	1.758
6	Northampton	15%	80,601	5,546	\$61,282,864	\$59,981,176.83	\$5,587,489	\$59,856,229	\$5,668,640	-\$2,798,043	\$4,744,941	86%	0.704	1.787
6	Schuylkill	4%	22,124	1,522	\$18,953,773	\$15,681,320.31	\$0	\$15,748,997	\$0	-\$639,515	\$1,219,494	75%	0.715	1.949
6	Centre	2%	9,383	646	\$6,861,142	\$5,456,467.44	\$0	\$5,428,708	\$0	-\$194,586	\$123,568	75%	0.694	1.673
6	Northumberland	2%	8,996	619	\$7,862,881	\$8,296,340.33	\$0	\$8,304,553	\$0	-\$252,244	\$896,824	92%	0.713	2.086
6	Columbia	1%	6,865	472	\$5,878,978	\$6,903,621.97	\$1,058,711	\$6,952,990	\$1,072,231	-\$216,041	\$1,238,578	95%	0.715	2.279
6	Union	1%	5,616	386	\$4,429,400	\$4,947,863.40	\$924,250	\$5,035,782	\$935,501	-\$192,867	\$507,374	98%	0.703	1.959
6	Mifflin	1%	4,129	284	\$3,765,961	\$3,565,858.45	\$0	\$3,572,349	\$0	-\$135,526	\$889,560	74%	0.727	2.392
6	Snyder	1%	6,141	423	\$4,876,065	\$4,006,187.70	\$0	\$4,064,627	\$0	-\$115,979	-\$873,825	99%	0.707	1.356
6	Montour	0%	1,003	69	\$845,147	\$850,756.07	\$0	\$839,754	\$0	-\$10,366	\$149,230	83%	0.706	1.691
7	Lancaster	14%	76,875	5,290	\$58,474,884	\$58,368,887.00	\$3,425,384	\$58,267,333	\$3,462,150	-\$2,279,381	\$4,975,482	88%	0.699	1.766
7	Berks	9%	51,070	3,514	\$40,642,664	\$46,611,201.60	\$5,397,856	\$45,940,922	\$5,467,783	-\$1,730,779	\$4,296,161	98%	0.706	1.898
7	York	17%	90,165	6,204	\$73,303,201	\$79,530,430.09	\$2,699,014	\$12,136,369	\$2,718,258	-\$26,535	\$7,519,318	15%	0.711	1.889
7	Adams	4%	22,202	1,528	\$18,556,454	\$20,449,828.42	\$1,204,028	\$20,328,745	\$1,212,172	-\$709,649	\$736,576	102%	0.715	1.823
9	Dauphin	3%	17,384	1,196	\$13,264,590	\$12,110,588.17	\$0	\$11,691,360	\$0	-\$542,350	\$2,195,784	72%	0.681	1.810
9	Cumberland	4%	22,064	1,518	\$16,976,017	\$18,518,230.08	\$2,010,356	\$17,942,058	\$2,016,700	-\$829,967	\$3,071,579	85%	0.679	1.876
9	Lebanon	1%	5,068	349	\$4,181,467	\$5,910,675.64	\$1,784,071	\$5,790,725	\$1,804,077	-\$192,040	\$2,282,753	87%	0.696	2.780
9	Franklin	4%	20,905	1,438	\$18,585,916	\$16,160,119.67	\$0	\$16,096,320	\$0	-\$670,031	\$1,886,067	75%	0.709	2.000
9	Perry	1%	3,877	267	\$3,350,833	\$2,978,053.48	\$0	\$2,885,806	\$0	-\$164,435	\$90,360	79%	0.684	1.817
9	Fulton	1%	2,716	187	\$2,429,786	\$1,747,475.90	\$0	\$1,721,121	\$0	-\$56,437	-\$373,975	81%	0.723	1.486
9	Juniata	0%	1,283	88	\$1,016,654	\$808,883.41	\$0	\$805,166	\$0	-\$15,388	-\$56,498	82%	0.687	1.690
6		42%	225,323	15,504	\$175,772,504	\$166,913,104	\$9,748,406	\$167,264,875	\$9,868,095	-\$7,234,280	\$13,128,978	85%	0.71	1.82
7		45%	240,313	16,535	\$190,977,203	\$204,960,347	\$12,726,282	\$136,673,369	\$12,860,363	-\$4,746,344	\$17,527,537	63%	0.71	1.86
9		14%	73,297	5,043	\$59,805,262	\$58,234,026	\$3,794,427	\$56,932,555	\$3,820,777	-\$2,470,648	\$9,096,069	79%	0.68	1.93

\_

#### 2021 Proj LR 89.5%

# Capital BLUE

June 23, 2020

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Capital Advantage Assurance Company Individual Rates Filing No 20-51 TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense Filing Type: Rate

Dear

CAAC received an objection letter from the Department dated June 16, 2020. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Risk adjustment calculation workbook
- Expanded Bronze justification workbook
- PPO Choice and EPO Network calculation workbook
- Trend leveraging calculation workbook
- Completeness and Redaction Justification Checklist
- Broker commission schedules
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos Actuarial, Cover Letter

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 5: Correction to Table 0 product type
- Question 6: Update to Table 2 BEP risk adjustment
- Question 10: Table 5 morbidity added formula

- Question 11: Change to Table 5, Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, Projected Incurred Risk Adjustment PMPM
- Question 12: Change to projected risk adjustment
- Question 14: Change to risk adjustment fee amount
- Question 16: Change to trend
- Question 17: Change to Table 10 AV type
- Question 21: Correction to Exhibit O1 and O2 network factors
- Question 24: Correct formula in Exhibit L to include PCORTF. This flows to Table 10, taxes and fees
- Question 26: Change to induced demand change is to show formula only, values are the same
- Question 31: Change to projected loss ratio formula
- Question 32: Additional data added to Exhibit Q

If you have any questions regarding this filing, please call me at 9 (or via email at

Sincerely,



, ASA, MAAA Manager, Actuarial Services Capital BlueCross

Enclosures

cc:

, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Corporate Counsel

## CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

#### Question and Answer Individual Rates Effective January 1, 2021

With this response, please find corresponding Q&A Exhibits in Ind\_20-51\_Initial\_CAAC\_PPO\_Q&AExhibits1\_Supporting\_20200623.xlsx

**Question 1.** In the Rate/Rule Schedule tab, the Number of Policyholders Affected for this Program is listed as 35,965. Per the PA AM Exhibits, Table 10, cell V15, the total policyholders listed is 35,958. These numbers should be consistent, please update accordingly.

Answer 1. The Rate/Rule Schedule tab has been corrected to show 35,958.

**Question 2.** In the Cover Letter, the listed total for current covered lives is 35,965 but the current total policyholders listed in the PA AM Exhibits, Table 10, cell V15, is 35,958. These numbers should be consistent, please update accordingly.

Answer 2. The Cover Letter has been corrected to show 35,958 total policyholders.

**Question 3.** In the Cover Letter, for the Number of plans offered in 2021 and the change this represents from 2020, it mentions that for 2021 there will be 14 plans offered but does not mention the change this represents. Please update to include a statement stating that this represents the addition of 10 new plans.

Answer 3. The requested statement has been added to the Cover Letter.

**Question 4.** If the requested rate increase is not the same across all products and plans, provide an explanation as to why the rate changes vary by product or plan given, they are based on the same single risk pool of experience for the market. Explain how the impact of morbidity was removed from impacting the variance in rate changes across products or plans.

**Answer 4.** The variance is rate change across plans is driven by the required induced-demand factor formula. This is a change from 2020 approved induced demand factors. The largest difference is seen with the on-exchange Silver plan, as the induced demand formula requires that the non-funding of CSR adjustment factor of 1.2 be included, resulting in an induced demand factor higher than Gold. Secondly, benefit changes shown in Exhibit B – Benefit Changes account for slightly differences in rate change. And thirdly, variances stem from calibrations to Capital's manual cost model, which determines pricing AV. Plan-specific or member-specific experience or morbidity are not used to determine pricing AV, therefore morbidity does not impact plan-specific rate change.

**Question 5.** In Table 0, Company Information, cell D7: Product Type, please change the product types from just PPO to PPO & EPO.

Answer 5. Table 0 has been corrected to show PPO & EPO.

**Question 6.** Per Table 2: Experience Period Claims and Premiums, please update the Estimated Risk Adjustment, in cell L36, to reflect the amount provided in the Department issued RATEE filings.

**Answer 6.** Table 2 has been updated to reflect the risk adjustment amounts provided by the Department.

**Question 7.** Per the Pennsylvania Actuarial Memorandum, CAAC does not have capitation. Please explain why capitation is included in Table 2: Experience Period, Table 3: Trend, and listed as \$0.76 in the URRT.

**Answer 7.** Table 2 and the URRT have been corrected to show no capitation. The amounts shown in the capitation column are claim expenses and have been moved to the correct category. Trend is developed on a combined basis across CAAC and its subsidiaries, Capital Advantage Insurance Company (CAIC) and Keystone Health Plan Central (KHPC). Combined trend allows pricing for plans across CBC subsidiaries to reflect benefit differences, which results in better consumer understanding. The capitation is from KHPC.

#### Question 8. Regarding Trend:

- a. Is the data in Table 4 or 4b utilized in developing the proposed trend?
- b. Is the data in Table 4 or 4b raw unadjusted data or has it been normalized or otherwise adjusted? If the data has been adjusted, please provide an exhibit that quantitatively shows the unadjusted allowed monthly data for the 48 months. Also, include the following monthly data:
  - i. The average age factor;
  - ii. The average geographic factor;
  - iii. The average tobacco factor; and
  - iv. The average benefit factor;
  - v. The normalized average PMPM (should match the allowed PMPMs in Column L of Table 4b).

#### Answer 8.

- a. The data in Table 4/4b is not utilized to develop trend.
- b. The data in Table 4/4b is raw unadjusted data.

**Question 9.** Please provide quantitative and qualitative support for the development of the projected membership, including the projection of an additional 10,000 individuals enrolled in the projection year, as referenced on the 'OtherData' tab.

**Answer 9.** CAAC lost approximately 7,000 members in 2020 due to competitor EPO plans pricing. We are assuming with the combination of lowering PPO rates in 2021 and adding EPO

plans, we will be able to grow beyond our 2019 membership, so 10,000 additional members is an attainable target.

**Question 10.** In Table 5, Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, cell C16 & D16, Change in Morbidity – All Other is hard coded as 1.01. Please confirm that the individual mandate being used is 1.01. Also, change the cell to read as the following formula, Change in Morbidity – All Other = 1.01 \* Issuer Specific Morbidity Assumption.

**Answer 10.** I confirm the individual mandate being used is 1.01. Table 5, Change in Morbidity – All Other cell has been updated to show the requested formula.

**Question 11.** Per Table 5: Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, Projected Incurred Risk Adjustment PMPM, please update the amount, as necessary. Please remember to update the URRT as well.

Answer 11. All amounts have been updated as necessary.

**Question 12.** Please provide quantitative development of the projected incurred risk adjustment of \$70.06 PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support, as well as the source and any adjustments to the source information, for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium).

Answer 12. The projected risk adjustment PMPM has been updated to reflect 2019 risk adjustment amounts provided by the Department as the baseline. The baseline is then adjusted for changes in risk between 2019 and May 2020. Please see IND\_20-51\_Initial\_CAAC\_PPO\_RiskCalc\_Supporting\_CONF\_20200623.xlsx for the RA calculation and assumptions including all values requested above. Please note that the 2019 amounts do not exactly match the Department's values, but are reasonably close. These will be updated once CMS releases their final report.

The Summary tab contains the final projected incurred risk adjustment PMPM, highlighted in yellow.

**Question 13.** Please provide quantitative and qualitative support for not applying any adjustment for a change in demographics or geography, considering the projected increase in membership.

**Answer 13.** We utilize the assumption that new membership will resemble existing membership, making changes to demographics or region negligible.

Question 14. Per Table 6: Retention:

- a. Please provide the proposed commission schedules for 2021.
- b. Using the proposed commission schedules, quantitatively show the development of the percent and PMPM amounts in cells C51 and D51.

- c. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvements Initiatives percent and PMPM amount.
- d. Please update the risk adjustment user fee to \$0.25, per the 2021 Final Notice and Payment Parameters.

#### Answer 14.

a. Please see IND\_20-

51\_Initial\_CAAC\_PPO\_PPMABrokerInd\_Supporting\_CONF\_20200623 and IND\_20-51\_Initial\_CAAC\_PPO\_WBEBrokerInd\_Supporting\_CONF\_20200623 for the unredacted commission schedules.

b. The commission amounts for 2021 are the same as 2020, so financial line of business reports are used to determine the PMPM amount. \$3.68 on Exhibit H - Retention is the actual CBC Individual broker fee paid Jan 2020-March 2020. \$3.68 is then calculated as a percent of premium using average premium PMPM calculated in Exhibit I – Projected Loss Ratio. That premium is higher than that shown in Table 6 because it includes the CSR non-funding factor of 1.2 where applicable, while Table 6 does not. This causes slight differences in the calculated retention PMPMs (broker fee is \$3.44 in Table 6).

c. According to MLR rebate rules, 0.4% is the maximum allowable Quality Improvement (QI) amount to include in the MLR rebate calculations without providing extensive documentation. For that reason, the same amount is used in pricing. But please note the 2019 SHCE shows a QI amount greater than 0.4%.

d. The risk adjustment fee amount has been updated to \$0.25.

**Question 15.** Please provide support for not including any utilization trend in the Medical trend amounts.

**Answer 15.** Annually, the actuarial team meets with our Chief Medical Officer to discuss utilization trends by market segment based on provider conversations and emerging trends in the medical community. Based on those conversations, her best estimate is no change in utilization from 2019 to 2021. Please note this is pre-Covid-19, as Covid-19 factors will be applied separately.

**Question 16.** Please provide quantitative support for the 1.0% leveraging and 0.5% intensity adjustments utilized on the 'Exhibit E\_Trend' tab.

#### Answer 16. Please see IND\_20-

51\_Initial\_CAAC\_PPO\_Leveraging\_Supporting\_20200623.xlsx , tab: LeveragingINDAllData. In order to determine the future impact of leveraging, including the impact of increasing cost sharing due to allowed costs rising, the exhibit shows a claim probability distribution with allowed amounts by range. The data is 2019 CBC ACA single risk pool population. The average AV in the Individual market is approximately 0.75. From the data, I can infer that a deductible (applying to all services) of \$2,159 is equal to 75% AV for this population. Using that deductible amount, I can measure incurred claims and member cost-sharing trend, given an allowed trend of 6.5%. Claims are trended in a database in order to move claims into the correct buckets. You can see that the total allowed amounts are increasing at 6.5% annually (columns P

and Z). Given the deductible and allowed trend, incurred claims trend at 7.3%, member costshare at 1.9% and leveraging is 7.3%-6.5% = 0.8%. The leveraging factor has been updated from 1.0% to 0.8% to match the calculation.

The intensity factor of 0.5% is being revised to 0% with this submission. While intensity of OP services continues to grow, that has been offset by reductions in IP services.

**Question 17.** The Bronze PPO Choice 7100/0/50 choice plan is listed as having a Standard AV in Table 10 within the '2021\_Indiv\_CAAC\_PAAMExhibits\_20200519.xlsm' file, which is inconsistent with the AV Metal Values section in the actuarial memorandum. Please address.

Answer 17. This has been corrected in Table 10.

Question 18. Please provide quantitative support for the catastrophic adjustment.

**Answer 18.** The catastrophic adjustment is the same as that approved in 2020. No additional calculations have been made in order to keep pricing as consistent as possible from year to year.

**Question 19.** Please confirm that CAAC individual does not have any private reinsurance. If there is private reinsurance, please show where the private reinsurance is being accounted for in the PA AM Exhibits.

Answer 19. CAAC Individual does not have any private reinsurance.

**Question 20.** Please provide quantitative support for the 75%, and 90% assumptions for the attributable claims within the St. Luke's and Lancaster General Hospital network, respectively.

**Answer 20.** St. Luke's EPO is offered in region 6 along with PPO offerings. Individual members are able to choose between EPO or PPO depending on their care needs. Because of this individual selection, the highest cost members will choose PPO so their care will continue without interruption. Lower cost members will choose the EPO. In a multi-choice environment, it is estimated that 75% of claims will move to the lower cost facility (most severe cases staying at LVH).

PPO Choice is offered in Lancaster county without a CBC PPO offering. This limits choice in the county, so a greater percentage of claims will move to the lower cost facility (LGH). But because PPO Choice is a tiered network, some severe cases will remain at higher cost hospitals and the member will pay Choice 2 cost share. It is estimated that 90% of claims will move to the lower cost facility.

**Question 21.** Please provide quantitative support for the savings assumptions for the Valley Advantage EPO and PPO Choice network factor development.

**Answer 21.** Please see Ind\_20-51\_Initial\_CAAC\_PPO\_PPOChoice-EPO\_Supporting\_CONF\_20200623.xlsx for quantitative support of PPO Choice network factors. We relied on two method for the pricing factors: Method 1: Risk-weighted claims. This method utilizes CBC's member attribution database to assign members to providers based on that member's utilization history. This method allows CBC to assign PPO members to their preferred provider in order to analyze cost and utilization by provider. The data here is for all attributed CBC members regardless of market segment. The focus of the study is on two facilities: Wellspan (WSG) and Lancaster General Hospital (LGH). PPO Choice is only offered in Lancaster county in the Individual market, so the vast majority of PPO Choice members will use LGH as their preferred provider. In order to evaluate the savings from a typical PPO it is reasonable to limit the analysis to two large providers in region 7: LGH (Choice 1) and WSG (Choice 2).

- Member Months (MM) are attributed members for the period 201809-201908.
- Claims are for the same period.
- Claims are by type Facility IP (FIP), Facility OP (FOP), Professional IP (PIP) and Professional OP (POP).
- Claims are normalized for risk using Medicare diagnosis-related group (DRG) risk factors for FIP and Medicare Current Procedure Terminology (CPT) risk for FOP, PIP and POP.
- LGH (Choice 1) is compared to WSG (Choice 2) on a PMPM basis.

## Method 2: Medicare Benchmark Contract Pricing

Gather Medicare Contract Pricing as of 6/30/2019. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. PPO Choice 1 facilities are listed on tab, PPO Choice Tier1 Hospital and PPO Choice 2 facilities are listed on tab, PPO Choice Tier2 Hospital. Choice 1 versus Choice 2 costs as a percentage of Medicare are summarized on the SummaryPPOChoice tab.

Method 1 was used for professional pricing and Method 2 was used for facility pricing. Please note that both methods produced similar facility results. Exhibit O1 has been updated to match the analysis (now shows 26% discount on facility and 19% discount on professional instead of 25% across all medical categories).

For Valley Advantage EPO pricing, please see Please see Ind\_20-

51\_Initial\_CAAC\_PPO\_PPOChoice-EPO\_Supporting\_CONF\_20200623.xlsx. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. Valley Advantage EPO is offered in region 6. The largest providers in region 6 are St. Luke's (EPO provider) and Lehigh Valley Hospital (LVH). For this analysis, CBC contracted allowed claims as a percentage of Medicare are compared between St. Luke's and LVH. Note that professional contracting is not included in the Medicare Benchmark. Professional claims are assumed equal between St. Luke's and LVH, but EPO members do have contracted savings, noted on the exhibit. The calculation is shown on SummaryEPO. **Question 22.** Please provide support for not applying an induced utilization adjustment to the experience period allowed claims due to a decrease in benefit mix as noted on 'Exhibit D\_BenMix'.

Answer 22. The changes in benefit mix are small enough that we did not deem an induced demand factor necessary. We believe induced demand changes to allowed claims in this market segment are negligible. Exhibit D – Benefit Change shows the expected changes to incurred claims due to differences in cost sharing between the BEP and the projection period, which is used to develop the Paid-to-Allowed ratio in Exhibit G.

**Question 23.** The Federal Income Tax in "Exhibit H\_Ret" is calculated as a subset of the Contingency amount (21% of the 2% Contingency). However, it is included in the rate development as an amount in addition to the 2% Contingency amount. Please provide an explanation as to why this approach is appropriate and does not double-count the impact of Federal Income Tax (i.e., 2.0% is stated as the Contingency amount in the actuarial memorandum but 2.42% is actually included into the rate development).

**Answer 23.** Federal income tax is estimated using 2% contingency and included as an allowable retention item. While federal income tax is tied to UW gain/loss, and that amount can only be estimated by considering contingency pricing, it is its own retention line item separate from contingency.

**Question 24.** Please address the discrepancy found in the Patient-Centered Outcomes Research Trust Fund row (line 17) in 'Exhibit I\_ProjLR' tab that may be due to formula dragging. Additionally, it is expected this PMPM would equal cell G19 on the 'Exhibit H\_Ret' tab. Also, please validate that the fee flows through to the appropriate exhibits.

**Answer 24.** Exhibit I – Projected Loss Ratio has been corrected to display the same PCORTF amount found in Exhibit H. PCORTF was also missing from Exhibit L – Rate Development, which feeds retention percentages to Table 10. This has been corrected.

**Question 25.** Per Table 5, the Projected Paid-to-Allowed Ratio is listed as 0.773. Given that the Benefit Richness and Provider Network are normalized using projected membership. Please explain the variation from Table 5's 0.773 paid-to-allowed factor to Table 10's projected pricing AV factor of 0.821.

**Answer 25.** The difference stems from the non-funding of CSR factor. It is our intent to apply the paid-to-allowed ratio without the impact of the non-funding of CSR factor, so not to doublecount. Because the factor is not normalized to a 1.0, applying a paid-to-allowed value that includes the average impact of the CSR factor (1.063), followed by the application of 1.2 to onexchange silver plans, inflates the rates.

**Question 26.** Per the Department's published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: (Plan Pricing AV in column K \* CSR Defunding Adjustment in column P)^2 - (Plan Pricing AV in column K \* CSR Defunding Adjustment in column P) + 1.24. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or L16 balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

**Answer 26.** The formula has been added to Table 10. The values are the same as originally filed.

**Question 27.** Per Table 10: Plan Rates, column R, Admin Costs, please explain why the admin percent varies throughout all plans.

Answer 27. The admin cost is a fixed PMPM amount applied to all plans. This amount varies as a percentage of premium. The percentages are calculated on Exhibit L – Rate Development.

**Question 28.** Per Table 10: Plan Rates, column S, Taxes & Fees, please explain why the percent for taxes and fees changes from plan to plan and why this is appropriate.

Answer 28. Taxes and Fees vary slightly by plan due to the fixed dollar PCORTF amount. This is illustrated in Exhibit L – Rate Development.

**Question 29.** Per Table 14. Network Factors, Valley Advantage and PPO Choice is a new network being offered this year. Has this network been approved by the Pennsylvania Department of Health? If not, when is the expected approval date? If it has been approved, please add the DOH Approval Date in Cell O28 and Cell O29.

**Answer 29.** The PPO Choice network has been offered to Capital's Large Group members since 2009. The network was approved in 2009, but we have not found documentation with the exact date. I have added 5/1/2009 as the approval date until we can locate the documentation.

Question 30. Is the network PPO Choice a narrow network?

**Answer 30.** PPO Choice is a tiered network narrow network with Choice 1 and Choice 2 providers.

**Question 31.** Per Exhibit I\_ProjLR, Quality Improvements is being subtracted from denominator in calculating the federal Medical Loss Ratio. Per my understanding, the federal Medical Loss Ratio Equation is (Incurred Claims + Quality Improvements) / (Premiums – Taxes & Fees). Please explain why it is appropriate to subtract Quality Improvements from the denominator instead of adding it to the numerator.

**Answer 31.** Exhibit I – Projected Loss Ratio has been corrected to use the formula described above.

**Question 32.** Please update rows 18-38 of 'Exhibit Q\_RegAnalysis' to also include total allowed claims, allowed claims for members with over \$500K in paid claims in 2019, paid claims for members with over \$500K in paid claims in 2019, average 2019 risk score, and average AV as used in the risk adjustment calculation (i.e., 0.60 for bronze plans, 0.70 for silver plans, etc.). This will provide us with additional detail to calculate proposed area factors as the current area factors are driven by the hard-coded adjustments in cells F8:F10.

Answer 32. Exhibit Q – Regional Analysis has been updated with the requested data. Please also refer to page 14 of the actuarial memorandum for a description of the target loss approach to changes in regional rating. This approach gradually aligns regional factors with cost, while minimizing disruption to the market.

**Question 33.** Please confirm that the reason for the capitation weight of 0.09% for the trend in the PA AM Exhibits is from using a combined trend weight across all Individual rate filings. Specifically, that the capitation is attributable to KHPC.

Answer 33. I confirm the above.

**Question 34.** Pennsylvania Actuarial Memorandum Exhibits, Reinsurance Tables: Please provide an excel exhibit showing all adjustments used to get the projected table from the experience table. Please explain the reasoning behind combining all three Capital companies when calculating the projected reinsurance impact.

**Answer 34.** The only adjustment applied from the experience table to the projected table is trend. Each claim is trended at 7% per year in a database so that the trended amount falls into the correct claims range. We use combined data to apply equally across all companies in order to develop rates in a market segment that differ in rate due to benefits, lessening consumer confusion. This also solves credibility issues with small issuers such as KHPC and CAIC.

**Question 35.** For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

#### Answer 35. Please see IND\_20-

51\_Initial\_CAAC\_PPO\_ExpandedBronze\_Supporting\_20200623 which contains detail pertaining to all CBC expanded bronze plans in the Small Group and Individual markets.

**Question 36.** Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rates Table, Federal Rates Template, and binder are identical.

Answer 36. I confirm that the exhibits above have been tested to ensure that rates are identical.

**Question 37.** Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2016-2019, as applicable.

Answer 37. Please see Q&A Exhibit 1 for the requested data.

**Question 38.** Please provide an exhibit showing the actual experience for calendar years 2015-2019 and the projection for 2020 and 2021 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Annual Underwriting Gain/Loss and Underwriting Gain/Loss PMPY. Also, show how the financial gains and losses reconciles with the Annual Financial Statements for those periods.

Answer 38. Please see Q&A Exhibit 2 for the requested data.

## Capital Advantage Assurance Company Individual Rates Q&A Exhibit 1 Projected vs. Actual

	Paid		Risk Adjustment		Exhange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2015	\$418.47	\$878.38	-\$0.08	\$183.99	\$7.76	\$3.63	\$426.31	\$698.03
2016	\$389.53	\$560.37	-\$0.21	\$35.14	\$7.25	\$8.46	\$396.99	\$533.69
2017	\$594.92	\$602.70	\$0.13	\$73.23	\$10.42	\$21.52	\$605.21	\$550.98
2018	\$733.23	\$595.73	\$28.09	\$143.04	\$22.71	\$30.46	\$727.85	\$483.15
2019	\$712.69	\$652.40	\$41.87	\$80.11	\$23.14	\$24.97	\$693.96	\$597.26

## Capital Advantage Assurance Company Individual Rates Q&A Exhibit 2 Financial History and Projection

Year	Member Months	<b>Total Premium</b>	<b>Total Incurred</b>	Total Admin	Total Taxes & Fees	<b>Total Profit</b>	Annual Underwriting gain/loss	Annu
2015	116,524	\$35,782,357	\$39,619,369	\$6,417,372	-\$1,578,184	-\$8,676,200	-\$8,676,200	
2016	441,483	\$206,421,719	\$198,804,077	\$22,067,974	-\$2,493,483	-\$11,956,849	-\$11,956,849	
2017	608,124	\$421,792,762	\$327,512,527	\$28,757,392	\$31,112,324	\$34,410,519	\$34,410,519	
2018	425,822	\$448,851,011	\$252,196,416	\$20,113,710	\$63,072,775	\$113,468,110	\$113,468,110	
2019	561,282	\$466,919,777	\$352,434,088	\$27,205,397	\$34,600,111	\$52,680,181	\$52,680,181	
Projected 2020	521,362	\$473,976,463	\$348,595,229	\$25,354,511	\$12,874,658	\$87,152,065	\$87,152,065	
Projected 2021	554,592	\$347,902,572	\$311,167,342	\$28,082,405	\$1,694,774	\$6,958,051	\$6,958,051	

## nnual Underwriting gain/loss PMPY

-\$893.50 -\$325.00 \$679.02 \$3,197.62 \$1,126.28 \$2,005.95 \$150.56

# Capital BLUE

July 20, 2020

Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Capital Advantage Assurance Company Individual Rates Filing No 20-51 TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense Filing Type: Rate

#### Dear

CAAC received an objection letter from the Department dated July 7, 2020. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised risk adjustment calculation workbook
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos Actuarial, Cover Letter
- Rate Change Summary (Attachment 1)
- Public Filing

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: The COVID Factor is applied to Table 5, cells C16 and D16, and reflects the issuer's morbidity assumption \* Individual Adjustment (individual market only) \* COVID factor.
- Question 2: Update to Table 2 BEP risk adjustment
- Question 3: Update to Table 5 Projected Incurred Risk Adjustment PMPM
- Question 4: Update to Table 6 Risk Adjustment User Fee
- Question 9: Correction to Table 5 Incurred Exchange User Fee PMPM

### Harrisburg, PA 17177 | capbluecross.com

• Question 12: Correction to URRT, Worksheet 2 Projected Reinsurance PMPM

). Thank you for your assistance in this matter.

Sincerely,



Manager, Actuarial Services Capital BlueCross

Enclosures

cc:

, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Corporate Counsel

# CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

## Question and Answer Individual Rates Effective January 1, 2021

With this response, please find corresponding Q&A Exhibits in Ind\_20-51\_Initial\_CAAC\_PPO\_Q&AExhibits2\_Supporting\_20200720.xlsx

**Question 1.** On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the COVID-19 impact on 2021 rates. Responses to the round two questions are due on July 16th. Please be sure that all documents in SERFF, after that date, reflect the impact of COVID-19 and are consistent with the Department's July 13th guidance.

**Answer 1.** The documents in SERFF reflect the impact of COVID-19 and are consistent with the Department's July 13<sup>th</sup> guidance.

**Question 2.** Please update the 2019 experience period risk adjustment amount, in Table 2, to reflect the Department calculated revised risk adjustment transfer amount sent to your company on June 30th, 2020, or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation.

**Answer 2.** Table 2 BEP risk adjustment is updated to reflect the Department's calculated revised risk adjustment transfer amount sent on June 30, 2020.

**Question 3.** If the projected risk adjustment transfer amount in Table 5 will be modified, due to the June 30th revisions, or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation, please provide narrative and detailed supporting data to justify the proposed changes.

**Answer 3.** Projected risk adjustment in Table 5 has been modified to reflect the June 30<sup>th</sup> revisions. Please see Ind\_20-

51\_Revised\_CAAC\_PPO\_RiskCalc\_Supporting\_CONF\_20200720.xls. The calculation is the same as that submitted in June with changes only for the revised statewide average PLRS. Additionally, the "Comparison" tab shows the change to projected RA in comparison to the change in 2019 amounts provided by the Department. The change in projection is consistent with the change in 2019 results.

**Question 4.** Per Table 6. Retention, the risk adjustment user fee is as \$0.23 PMPM. Please update the risk adjustment user fee to \$0.25 PMPM, per the 2021 Final Notice and Payment Parameters.

**Answer 4.** Table 6, Retention, has been updated so that the risk adjustment user fee is \$0.25 PMPM.

**Question 5.** As a follow-up to question 12, please provide support for the following assumptions:

- a. The 0.940 adjustment to the statewide average premium
- b. The values listed as "202005 CBC Estimates", the support for theses values should include the following:
  - i. Source of data used
  - ii. The time-frame of the data used (e.g., 202001 202005 data)
  - iii. The development of any completion factors which were applied if a full year of data was not utilized
  - iv. Any adjustments which were applied to reflect any decrease in utilization which occurred in 2020 as a result of COVID-19
  - v. Any other adjustments which were applied to change the calculation from a 2020 estimate to a 2021 estimate

## Answer 5.

- a. 0.94 is the approximate impact of reinsurance to Individual premiums in 2021, projected in II.b. Reins Table Proj.
- b. Documentation of 202005 CBC Estimates is included on the "Documentation" tab of Ind\_20-
  - 51\_Revised\_CAAC\_PPO\_RiskCalc\_Supporting\_CONF\_20200720.xls
    - i. CBC collects and tracks member risk score information using the HHS risk model. This is referred to as Care Modeler data in the documentation.
    - ii. Timeframe used: 202001-202005
    - iii. Completion factors are developed by comparing PLRS as of 201905 to final PLRS as of 201912, but final PLRS derivation does vary by company/market. Actual PLRS as of 201905, factor applied, and notes are found on the "PLRSCompletion" tab.
    - iv. No utilization adjustments are made for COVID-19.
    - v. The only adjustment to move from 2020 to 2021 is noted in a. above statewide average premium is adjusted for reinsurance.

**Question 6.** As a follow-up to question 13, please provide additional support for the assumption that projected membership distributions will resemble the experience membership distributions.

**Answer 6.** Please see Q&A Exhibit 1 for historical enrollment by age and region. The data is all Capital Individual ACA members enrolled between 201701 and 202006. The average age is consistent, although it does increase slightly each year. We assume enrollment growth will slow to nullify any increase in average age between 2019 and 2021. Regional distributions have moved some between 2017 and 2020. Using proposed regional rating factors, the average factor moved from 1.051 in 2017 to 1.062 in 2018 and has moved down to 1.055 in 2020. For both age and region, this slight variation from year to year provides assurance that a factor of 1.0 is reasonable.

**Question 7.** As a follow-up to question 21, The EPO IP savings changed from 18% to 27% with the updated filing. What drove this increase in savings from the initial filing to the updated filing?

**Answer 7.** The original filing utilized a pricing analysis performed in 2018 to price the Valley Advantage EPO in the group market. Upon review (due to the Department's question), updated provider contracts show that St. Luke's and neighboring Lehigh Valley Hospital IP reimbursement amounts (as a percentage of Medicare) continue to widen. The Medicare benchmark analysis is based on contracting through 2021.

**Question 8.** The blended savings formula in cell B16 on both the 'Exhibit O1\_EPO Network' and 'Exhibit O2\_PPOChoiceNetwork' tabs utilizes a distribution that implicitly applies 0% savings to non medical claims. However, the final factor in cell B17 is only applied to medical claims. As a result, the 0% savings to non-medical claims is being double-counted. Please adjust the formulas on these tabs to remove the double-counting of the 0% savings to non-medical claims (e.g., the final network factor should be what is calculated in cell B17).

**Answer 8.** The blended savings in B16 and B17 is the medical-only savings. This is medical contracted savings, tempered only for fact that higher severity cases will not move to the lower cost facility (i.e. the most-costly members will remain in a regular PPO product, assumptions shown in cells B13 and B14). The total rating factor in B18 is the factor to be applied to total claims (medical, Rx, and other). Here the medical-only factor is applied to medical claims and 1.0 is applied to non-medical to calculated the total factor. This factor is greater than the medical-only factor so not to overstate the total savings.

**Question 9.** Please explain why the Exchange User Fee PMPM remained consistent between the current filing and the initial filing considering the updated premium between the two submissions.

**Answer 9.** With this submission, the Exchange User Fee PMPM is being corrected to reflect the lower proposed 2021 rates.

**Question 10.** Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rates Template are identical.

**Answer 10.** I confirm that I have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rates Template are identical.

**Question 11.** Please ensure that the 7/16/20 versions of the following items are posted in SERFF with your July 16th response to this data call:

- a. Cover letter identifying all changes made and the reason for the change. Also, show the revised rate change
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits

- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment 1)
- i. Public filing PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all the above items).

### Answer 11.

- 1. The following is included with this data call as of 7/16/2020:
  - a. Cover letter identifying all changes made, the reason for the change, and revised rate change.
  - b. PA Actuarial Memorandum
  - c. PA Actuarial Memorandum Exhibits
  - d. Department's Plan Design Summary and Rate Template Exhibits (rate template by county is populated with only numeric values no "NA")
  - e. URRT
  - f. Federal Rate Template
  - g. Part III: Actuarial Memorandum
  - h. Updated Rate Change Request Summary (Attachment 1)
  - i. Public filing PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all the above items).

Question 12: Please update the projected reinsurance amounts in URRT Worksheet 2.

Answer 12: With this submission, URRT Worksheet 2 projected reinsurance amounts are corrected to be consistent with Table 5.

# Capital Advantage Assurance Company Q&A Exhibit 1

# Age and Region Supporting Data

<u>Individual</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Age	43.0	44.8	45.3	45.8
<b>Region Factor</b>	1.051	1.062	1.060	1.055

Small Group	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Age	37.6	37.8	38.4	38.8
<b>Region Factor</b>	1.039	1.039	1.037	1.034

# Capital BLUE

July 23, 2020

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Capital Advantage Assurance Company Individual Rates Filing No 20-51 TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense Filing Type: Rate

Dear

CAAC received an email from the Department dated July 21, 2020 noting one outstanding issue related to network factor development. We have reviewed the issue and are correcting with this submission. CAAC is providing the following in response to the email:

- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos Actuarial, Cover Letter
- Revised Rate Change Summary (Attachment 1)
- Revised Public Filing

All changes are related to the change in network factor and are listed below:

- Exhibit O1: Correction to formula in cell B15
- Exhibit O2: Correction to formula in cell B15
- Exhibit O: Correction to Valley Advantage EPO and PPO Choice network factors
- Table 14: Correction to Valley Advantage EPO and PPO Choice proposed network factors
- Table 10: Correction to normalized provider network factor for Valley Advantage EPO and PPO Choice

If you have any questions regarding this filing, please call me at

) or

(or via email at

Thank you for your assistance in this matter.

at

### Harrisburg, PA 17177 | capbluecross.com

Sincerely,



, ASA, MAAA Manager, Actuarial Services Capital BlueCross

Enclosures

cc:

# Capital BLUE

July 31, 2020

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Capital Advantage Assurance Company Individual Rates Filing No 20-51 TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense Filing Type: Rate

Dear

CAAC received an email from the Department dated July 30, 2020 noting one outstanding issue in PAAM Exhibits Table 10. Plans to be offered both on and off the exchange are listed as on exchange only. We have reviewed the issue and are correcting with this submission. CAAC is providing the following in response to the email:

- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised Public Filing

The only change made with this submission is to Table 10, column J (Exchange On/Off or Off).

If you have any questions regarding this filing, please call me at 717-541-7269 (or via email at <u>Stephanie.Gray@capbluecross.com</u>) or Mark Spitler at 717-541-6613 (<u>Mark.Spitler@capbluecross.com</u>). Thank you for your assistance in this matter.

Sincerely,



Manager, Actuarial Services Capital BlueCross

#### Enclosures



# 2020 Service Area

## Issuer: 45127 Market: Individual



**Key** (modify as needed)

: 2020 on-exchange service area

: 2020 off-exchange only service area

# 2021 Service Area

## Issuer: 45127 Market: Individual



Key (modify as needed)

: 2021 on-exchange service area

: 2021 off-exchange only service area