UnitedHealthcare®
A UnitedHealth Group Company

[redacted]

May 19th, 2020

Mr. James Laverty | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427

Dear Mr Laverty,

This rate filing presents proposed premium rates effective January 1, 2021 through December 31, 2021 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**

2. Market: Small group, employers with 50 or fewer eligible employees

3. On or Off Exchange: Off Exchange Only

4. Effective date of coverage: 1/1/2021

5. Average rate change requested: 4.0%

6. Range of rate change requested: -3.5% to 10.8%

7. Total additional annual revenue generated from the proposed rate change: $2,118,498.

8. Products: HMO

9. Rating Areas: All

10. Metal levels: Gold, Silver, Bronze

11. Current number of covered lives and policyholders: 1,226 members and 215 policyholders

12. Number of plans offered in 2021: 9 plans.

The company offered 9 plans in 2020. For 2021, the company is offering 9 new plans, removing 9 plans from the market.

2-50 Rating Factors

START RATES

Medical Product	Base Rate January 1, 2021
HMO	$565.16

Age Rating: Member Rating using HHS Proposed Age Factors

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

EFFECTIVE DATE ADJUSTMENTS (TREND) - EPA = regions 556, 557, & 558

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Jan-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
May-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jun-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jul-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Aug-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Sep-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Oct-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Nov-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Dec-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650

EFFECTIVE DATE ADJUSTMENTS (TREND) - WPA = regions 560, 561, & 562

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Jan-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
May-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jun-21	1.0210	1.0210	1.0210	1.0210	1.0210	1.0210
Jul-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Aug-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Sep-21	1.0430	1.0430	1.0430	1.0430	1.0430	1.0430
Oct-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Nov-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650
Dec-21	1.0650	1.0650	1.0650	1.0650	1.0650	1.0650

AREA FACTORS

Rating Area	County	Area Factor
Rating Area 1	Erie	0.7554
Rating Area 1	Crawford	0.7554
Rating Area 1	Mercer	0.7554
Rating Area 1	Venango	0.7554
Rating Area 1	Clarion	0.7554
Rating Area 1	Forest	0.7554
Rating Area 1	Warren	0.7554
Rating Area 1	McKean	0.7554
Rating Area 2	Elk	0.8569
Rating Area 2	Cameron	0.8569
Rating Area 2	Potter	0.8569
Rating Area 3	Clinton	0.9976
Rating Area 3	Lycoming	0.9976
Rating Area 3	Sullivan	0.9976
Rating Area 3	Bradford	0.9976
Rating Area 3	Susquehanna	0.9976
Rating Area 3	Wyoming	0.9976
Rating Area 3	Lackawanna	0.9976
Rating Area 3	Wayne	0.9976
Rating Area 3	Pike	0.9976
Rating Area 3	Monroe	0.9976
Rating Area 3	Carbon	0.9976
Rating Area 3	Luzerne	0.9976
Rating Area 4	Lawrence	0.8081
Rating Area 4	Beaver	0.8081
Rating Area 4	Washington	0.8081
Rating Area 4	Greene	0.8081
Rating Area 4	Butler	0.8081
Rating Area 4	Allegheny	0.8081
Rating Area 4	Westmoreland	0.8081
Rating Area 4	Armstrong	0.8081
Rating Area 4	Indiana	0.8081
Rating Area 4	Fayette	0.8081
Rating Area 5	Jefferson	0.7510
Rating Area 5	Clearfield	0.7510
Rating Area 5	Cambria	0.7510
Rating Area 5	Somerset	0.7510
Rating Area 5	Bedford	0.7510
Rating Area 5	Blair	0.7510
Rating Area 5	Huntingdon	0.7510
Rating Area 6	Centre	0.9746
Rating Area 6	Mifflin	0.9746
Rating Area 6	Snyder	0.9746
Rating Area 6	Northumberland	0.9746
Rating Area 6	Columbia	0.9746
Rating Area 6	Schuylkill	0.9746
Rating Area 6	Lehigh	0.9746
Rating Area 6	Northampton	0.9746
Rating Area 7	Adams	1.0017
Rating Area 7	York	1.0017
Rating Area 7	Lancaster	1.0017
Rating Area 7	Berks	1.0017
Rating Area 8	Chester	0.8828
Rating Area 8	Delaware	0.8828
Rating Area 8	Montgomery	0.8828
Rating Area 8	Bucks	0.8828
Rating Area 8	Philadelphia	0.8828
Rating Area 9	Fulton	0.9094
Rating Area 9	Franklin	0.9094
Rating Area 9	Cumberland	0.9094
Rating Area 9	Perry	0.9094
Rating Area 9	Juniata	0.9094
Rating Area 9	Dauphin	0.9094

Pennsylvania Small Group - UHCPA - 2021 Portfolio

	Plan Name					In-Network					Out-of-Network				
			Metal		Act'l	Deductible			OOP Maximum		Deductible		OOP Maximum		
Product	Medical	Rx	Level	SCID	Value	Indiv.	Family	Coins	Indiv.	Family	Indiv.	Family	Coins	Indiv.	Family
HMO	CD-3Z	E83L	Bronze	24872PA0030001	64.9%	$6,850	$13,700	0%	$6,850	$13,700					
HMO	CD-32	F53L	Gold	24872PA0030002	76.9%	$1,500	$3,000	20%	$8,550	$17,100					
HMO	CD-33	F53L	Gold	24872PA0030003	78.2%	$1,000	$2,000	0%	$8,550	$17,100					
HMO	CD-34	F53L	Gold	24872PA0030004	77.3%	$0	N/A	0%	$8,550	$17,100					
HMO	CD-35	F53L	Silver	24872PA0030005	70.5%	$3,500	$7,000	20%	$8,550	$17,100					
HMO	CD-36	F53L	Silver	24872PA0030006	66.8%	$5,500	$11,000	0%	$8,550	$17,100					
HMO	CD-37	F53L	Silver	24872PA0030007	68.3%	$2,500	$5,000	0%	$7,000	$14,000					
HMO	CD-38	F53L	Silver	24872PA0030008	69.7%	$3,000	$6,000	0%	$8,550	$17,100					
HMO	CD-39	F53L	Silver	24872PA0030009	66.1%	$3,750	$7,500	0%	$7,000	$14,000					

Physician		Emergency		Hospital			Medical	Rx					
				OP Surgery			Deduct.	Deduct.					
PCP	SPEC	UC	ER	Free-St.	Hospital	IP	Type	Type	Deduct.	Tier 1	Tier 2	Tier 3	Tier 4
							Emb	Comb					
$30	$60	$60	50%				Emb	Sep		$15	$60	#####	$500
$30	$60	$60	50%				Emb	Sep		$15	$60	#####	$500
$30	$60	$60	50%	$350	$750	$300	Emb	Sep		$15	$60	#####	$500
$40	$80	$60	50%				Emb	Sep		$15	$60	#####	$500
$50	$100	$60	50%	$1,000	$1,500	$1,300	Emb	Sep		$15	$60	#####	$500
$30	$60	$60	50%	$250	$500	$750	Ded NonEmb/OOPM Emb	Comb		$15	$60	#####	$500
$40	$80	$60	50%	$500	$750	$1,300	Emb	Sep		$15	$60	#####	$500
$30	$60	$60	50%	$250	$500	$750	Ded NonEmb/OOPM Emb	Comb		$15	$60	#####	$500

Plan Relativity Factors

HMO

Medical Code	Rx Code	Total Relativity
CD-3Z	E83L	0.5602
CD-32	F53L	0.6559
CD-33	F53L	0.7255
CD-34	F53L	0.7778
CD-35	F53L	0.6005
CD-36	F53L	0.5970
CD-37	F53L	0.6215
CD-38	F53L	0.6479
CD-39	F53L	0.5820

Rate Calculation

Step	Rating Variable	Sample Attributes	Sample Values
A	Base Rate	Network 556 HMO	$565.16
B	Area Adjustment	Adams County (Rating Area 7)	1.0017
C		Area Adjusted Base Rate (A x B)	$566.12
D	EDA	January 2021 Effective Date	1.000
E	Benefit Relativity	CD3Z-E83L	0.5602
F	Subtotal of Med & Rx Benefit Adjustment (C x D x E)		$317.14

G Age/Gender Factors

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

H Rates

Age	Rate	Age	Rate	Age	Rate
0-14	$242.61	31	$367.57	48	$518.52
15	$264.18	32	$375.18	49	$541.04
16	$272.42	33	$379.93	50	$566.41
17	$280.67	34	$385.01	51	$591.47
18	$289.55	35	$387.55	52	$619.06
19	$298.43	36	$390.08	53	$646.97
20	$307.63	37	$392.62	54	$677.09
21	$317.14	38	$395.16	55	$707.22
22	$317.14	39	$400.23	56	$739.89
23	$317.14	40	$405.30	57	$772.87
24	$317.14	41	$412.92	58	$808.07
25	$318.41	42	$420.21	59	$825.52
26	$324.75	43	$430.36	60	$860.72
27	$332.36	44	$443.04	61	$891.16
28	$344.73	45	$457.95	62	$911.14
29	$354.88	46	$475.71	63	$936.20
30	$359.95	47	$495.69	64 & older	$951.42

Pennsylvania Small Group - New Plans - UHCPA

New 2021 Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0030001	HMO	Bronze	CD3Z	E83L
24872PA0030002	HMO	Gold	CD32	F53L
24872PA0030003	HMO	Gold	CD33	F53L
24872PA0030004	HMO	Gold	CD34	F53L
24872PA0030005	HMO	Silver	CD35	F53L
24872PA0030006	HMO	Silver	CD36	F53L
24872PA0030007	HMO	Silver	CD37	F53L
24872PA0030008	HMO	Silver	CD38	F53L
24872PA0030009	HMO	Silver	CD39	F53L

Terminated 2020 Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0020001	HMO	Bronze	BRA6	910V
24872PA0020008	HMO	Gold	BRA7	B54V
24872PA0020009	HMO	Gold	BRA8	B54V
24872PA0020010	HMO	Silver	BRA9	B54V
24872PA0020011	HMO	Silver	BRBA	B54V
24872PA0020012	HMO	Silver	BRBB	B54V
24872PA0020013	HMO	Silver	BRBC	B54V
24872PA0020014	HMO	Gold	BRBD	B54V
24872PA0020015	HMO	Silver	BRBE	B54V

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
APRIL 2020 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT

	Notes:	Inpatient	Outpatient	Professional	Other	Capitation	Total Medical	Retail Pharmacy	Weighted Aggregate
Component Summary									
Utilization / Service Mix	[1] , [2]	1.1%	5.0%	3.2%	0.1%	0.0%	3.0%	5.6%	**3.5%**
Unit Cost	[3]	4.6%	4.6%	2.3%	2.8%	4.4%	3.9%	4.8%	**4.0%**
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Benefit Leveraging	[4]	0.1%	1.4%	1.2%	0.7%	0.0%	0.9%	1.4%	**1.0%**
Margin		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total Proposed Pricing Trend	[6]	**5.8%**	**11.3%**	**6.8%**	**3.6%**	**4.4%**	**8.0%**	**12.2%**	**8.7%**
Service Weight - Pennsylvania		23.4%	31.3%	21.2%	4.4%	2.5%	82.9%	17.1%	100.0%

Notes:

[1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.

[2] Represents expected changes in intensity of services provided.

[3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;

[4] Impact of member cost-share leveraging on net claims cost trend.

[5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).

[6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Exhibit - Age Curve Calibration

State: PA || Market Segment:Small Group

Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2021

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	0.95%	33	1.1980	1.79%
1	0.7650	1.14%	34	1.2140	1.82%
2	0.7650	0.62%	35	1.2220	2.11%
3	0.7650	1.11%	36	1.2300	1.24%
4	0.7650	0.54%	37	1.2380	1.31%
5	0.7650	0.67%	38	1.2460	1.40%
6	0.7650	0.58%	39	1.2620	2.24%
7	0.7650	0.22%	40	1.2780	1.78%
8	0.7650	0.61%	41	1.3020	1.32%
9	0.7650	0.68%	42	1.3250	0.84%
10	0.7650	0.56%	43	1.3570	1.71%
11	0.7650	1.18%	44	1.3970	0.85%
12	0.7650	1.25%	45	1.4440	2.41%
13	0.7650	0.47%	46	1.5000	1.38%
14	0.7650	0.84%	47	1.5630	1.72%
15	0.8330	0.88%	48	1.6350	2.04%
16	0.8590	0.67%	49	1.7060	2.26%
17	0.8850	0.81%	50	1.7860	1.48%
18	0.9130	1.07%	51	1.8650	1.71%
19	0.9410	0.93%	52	1.9520	1.66%
20	0.9700	0.95%	53	2.0400	2.49%
21	1.0000	0.66%	54	2.1350	2.07%
22	1.0000	1.97%	55	2.2300	1.38%
23	1.0000	1.46%	56	2.3330	2.37%
24	1.0000	1.20%	57	2.4370	1.86%
25	1.0040	2.14%	58	2.5480	2.02%
26	1.0240	2.32%	59	2.6030	2.58%
27	1.0480	2.42%	60	2.7140	1.24%
28	1.0870	2.41%	61	2.8100	1.31%
29	1.1190	3.11%	62	2.8730	2.32%
30	1.1350	3.26%	63	2.9520	1.68%
31	1.1590	2.45%	64+	3.0000	1.68%
32	1.1830	3.55%			
Weighted Average Factor	1.4866				

Exhibit - Geographic Factor Calibration

State: PA || Market Segment:Small Group

Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2021

Rating Area	Current Factor	Membership Distribution
1	0.7554	2.2%
2	0.8569	0.0%
3	0.9976	2.8%
4	0.8081	26.0%
5	0.7510	0.9%
6	0.9746	6.1%
7	1.0017	6.5%
8	0.8828	47.9%
9	0.9094	7.6%
Weighted Average Factor	0.8780	

Single Risk Pool Adjustment Factors

Legal Entity (Credibility: 2.48%)

Other Adjustment	
Catastrophic Claim Adjustment	0.060
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	**1.075**

Site Specific Cat Claim Level	$0.00
Expected Cat Claims, PMPM	$22.43
Net Cat Claim Override	60%
Cat Claim Adjustment	$13.46
Total Experience Period Claim Cost, PMPM	$223.21
Catastrophic Claim Adjustment	0.060

Trend to Rating Period

Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

Credibility Manual (Credibility: 97.52%)

Other Adjustment	
Catastrophic Claim Adjustment	0.015
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	**1.029**

Site Specific Cat Claim Level	$26.77
Expected Cat Claims, PMPM	$36.21
Net Cat Claim Override	60%
Cat Claim Adjustment	$5.66
Total Experience Period Claim Cost, PMPM	$387.16
Catastrophic Claim Adjustment	0.015

Trend to Rating Period

Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

2021 AV Pricing Value Calculation

	0.6527			0.679	1.026	0.975	1.000		14,712	
HIOS ID	**Relativity**	**Paid-to-Allowed Adjustment**	**Cost Sharing (relative to average)**	**Total (AV)**	**PID Formula**	**Normalize Factor**	**PID Formula x Normalize Factor**	**Final Plan Relativity**	**Projected Membership**	**Metal Level**
24872PA0030002	0.6573	0.679	1.007	0.684	1.024	0.975	0.998	0.6559	2371	Gold
24872PA0030003	0.7107	0.679	1.089	0.739	1.047	0.975	1.021	0.7255	2370	Gold
24872PA0030004	0.7477	0.679	1.145	0.778	1.067	0.975	1.040	0.7778	2370	Gold
24872PA0030005	0.611	0.679	0.936	0.636	1.008	0.975	0.983	0.6005	998	Silver
24872PA0030006	0.6079	0.679	0.931	0.632	1.008	0.975	0.982	0.5970	998	Silver
24872PA0030007	0.6289	0.679	0.963	0.654	1.014	0.975	0.988	0.6215	998	Silver
24872PA0030008	0.6508	0.679	0.997	0.677	1.021	0.975	0.996	0.6479	998	Silver
24872PA0030009	0.5947	0.679	0.911	0.619	1.004	0.975	0.979	0.5820	998	Silver
24872PA0030001	0.5749	0.679	0.881	0.598	1.000	0.975	0.974	0.5602	2611	Bronze

Table 10

Column K	**Column L**
0.679	1.000
Pricing AV (company-determined AV)	**Benefit Richness (induced demand)**
0.684	0.998
0.739	1.021
0.778	1.040
0.636	0.983
0.632	0.982
0.654	0.988
0.677	0.996
0.619	0.979
0.598	0.974

Plan Adjusted Index Rate (PAIR) Exhibit

Market: Pennsylvania Small Group
License: UnitedHealthcare of Pennsylvania, Inc.

	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze
	UHCPA	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**
Plan Name	**CD-32**	**CD-33**	**CD-34**	**CD-39**	**CD-35**	**CD-36**	**CD-37**	**CD-38**	**CD-3Z**
2021 Effective Date	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21	1Q21
Index Rate	$571.65	$571.65	$571.65	$571.65	$571.65	$571.65	$571.65	$571.65	$571.65
Risk Adjustment	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%	-6.45%
Reinsurance Assessment	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Market Adjusted Index Rate	**$608.55**	**$608.55**	**$608.55**	**$608.55**	**$608.55**	**$608.55**	**$608.55**	**$608.55**	**$608.55**
Provider Network Savings	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Actuarial Value and Cost Sharing	0.684	0.739	0.778	0.619	0.636	0.632	0.654	0.677	0.598
Benefit Richness (Induced Demand)	0.998	1.021	1.040	0.979	0.983	0.982	0.988	0.996	0.974
Distribution And Administrative cost	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
Plan Adjusted Index Rate	**$483.77**	**$535.08**	**$573.63**	**$429.28**	**$442.94**	**$440.31**	**$458.35**	**$477.84**	**$413.14**
Calibration									
Age Factor Calibration	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866	1.4866
Area Factor Calibration	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779	0.8779
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	$370.66	$409.98	$439.52	$328.91	$339.38	$337.37	$351.19	$366.13	$316.55
Trend Normalization									
Calibrated Plan Adjusted Index Rate	$370.66	$409.98	$439.52	$328.91	$339.38	$337.37	$351.19	$366.13	$316.55
Consumer Adjusted Prem Rates - Area 1 (Age 21)	$280.00	$309.70	$332.01	$248.46	$256.37	$254.85	$265.29	$276.57	$239.12
Consumer Adjusted Prem Rates - Area 2 (Age 21)	$317.62	$351.31	$376.62	$281.85	$290.81	$289.09	$300.94	$313.73	$271.25
Consumer Adjusted Prem Rates - Area 3 (Age 21)	$369.77	$408.99	$438.46	$328.12	$338.56	$336.56	$350.35	$365.25	$315.79
Consumer Adjusted Prem Rates - Area 4 (Age 21)	$299.53	$331.30	$355.18	$265.80	$274.25	$272.63	$283.80	$295.87	$255.80
Consumer Adjusted Prem Rates - Area 5 (Age 21)	$278.37	$307.89	$330.08	$247.01	$254.87	$253.36	$263.74	$274.96	$237.73
Consumer Adjusted Prem Rates - Area 6 (Age 21)	$361.25	$399.56	$428.36	$320.56	$330.76	$328.80	$342.27	$356.83	$308.51
Consumer Adjusted Prem Rates - Area 7 (Age 21)	$371.29	$410.68	$440.27	$329.47	$339.96	$337.94	$351.79	$366.75	$317.09
Consumer Adjusted Prem Rates - Area 8 (Age 21)	$327.22	$361.93	$388.01	$290.36	$299.60	$297.83	$310.03	$323.22	$279.45
Consumer Adjusted Prem Rates - Area 9 (Age 21)	$337.08	$372.83	$399.70	$299.11	$308.63	$306.80	$319.37	$332.95	$287.87
Rate Tables Template Rates - Area 1 (Age 21)	$280.02	$309.73	$332.06	$248.47	$256.37	$254.87	$265.33	$276.60	$239.16
Rate Tables Template Rates - Area 2 (Age 21)	$317.65	$351.35	$376.68	$281.86	$290.82	$289.12	$300.99	$313.77	$271.30
Rate Tables Template Rates - Area 3 (Age 21)	$369.80	$409.04	$438.52	$328.13	$338.56	$336.59	$350.40	$365.29	$315.84
Rate Tables Template Rates - Area 4 (Age 21)	$299.56	$331.34	$355.23	$265.81	$274.25	$272.66	$283.85	$295.90	$255.85
Rate Tables Template Rates - Area 5 (Age 21)	$278.39	$307.93	$330.13	$247.02	$254.88	$253.39	$263.79	$274.99	$237.77
Rate Tables Template Rates - Area 6 (Age 21)	$361.27	$399.61	$428.41	$320.57	$330.76	$328.83	$342.32	$356.86	$308.56
Rate Tables Template Rates - Area 7 (Age 21)	$371.32	$410.72	$440.33	$329.48	$339.96	$337.97	$351.84	$366.79	$317.14
Rate Tables Template Rates - Area 8 (Age 21)	$327.24	$361.97	$388.06	$290.37	$299.60	$297.86	$310.08	$323.25	$279.49
Rate Tables Template Rates - Area 9 (Age 21)	$337.11	$372.88	$399.76	$299.12	$308.63	$306.83	$319.43	$332.99	$287.92

Plan Revenue Neutrality Calculation

Group:	PA 2-50
Effective Date:	1/1/2021

Avg Rel	Avg Rel	Rev Neutrality
0.5794	0.6175	-6.2%

License	Product	Medical Plan Code	Rx Plan Code	Integrated Rx?	Membership	Current Combined Med+Rx Plan Rel	Resloped Combined Med+Rx Plan Rel	New Model Difference
UHIC	EPO	BI-C2	914	N	277	0.5276	0.5676	7.6%
UHIC	POS	BI-C3	914	N	236	0.5361	0.5764	7.5%
UHIC	EPO	BI-C4	911	Y	1,631	0.6311	0.6817	8.0%
UHIC	POS	BI-C5	911	Y	3,231	0.6400	0.6909	8.0%
UHIC	EPO	BI-C6	911	Y	147	0.6583	0.7072	7.4%
UHIC	POS	BI-C7	911	Y	190	0.6677	0.7170	7.4%
UHIC	EPO	BI-C8	911	Y	5,799	0.5129	0.5702	11.2%
UHIC	POS	BI-C9	911	Y	9,546	0.5220	0.5796	11.0%
UHIC	POS	BI-CY	911	N	15,396	0.6154	0.6458	4.9%
UHIC	EPO	BI-CZ	911	N	7,369	0.6056	0.6357	5.0%
UHIC	EPO	BI-D2	914	N	292	0.4287	0.4776	11.4%
UHIC	POS	BI-D3	911	N	15,062	0.5474	0.5877	7.3%
UHIC	POS	BI-D4	912	N	13,830	0.4927	0.5397	9.5%
UHIC	EPO	BI-D5	912	N	4,727	0.4834	0.5302	9.7%
UHIC	POS	BI-D6	912	N	11,876	0.5297	0.5727	8.1%
UHIC	EPO	BI-D7	912	N	7,661	0.5201	0.5628	8.2%
UHIC	POS	BI-D8	916	N	17,611	0.7213	0.7491	3.8%
UHIC	EPO	BI-D9	916	N	5,208	0.7115	0.7389	3.9%
UHIC	EPO	BI-DA	913	N	6,523	0.4417	0.4836	9.5%
UHIC	POS	BI-DB	913	N	10,330	0.4500	0.4922	9.4%
UHIC	EPO	BI-DC	911	Y	53	0.5201	0.5804	11.6%
UHIC	POS	BI-DD	911	Y	26	0.5296	0.5903	11.5%
UHIC	EPO	BI-DE	911	Y	281	0.4893	0.5463	11.6%
UHIC	POS	BI-DF	911	Y	1,263	0.4980	0.5553	11.5%
UHIC	EPO	BI-DG	914	N	710	0.4423	0.4870	10.1%
UHIC	POS	BI-DH	914	N	452	0.4495	0.4945	10.0%
UHIC	EPO	BI-DI	911	Y	1,046	0.4092	0.4597	12.3%
UHIC	POS	BI-DJ	911	Y	3,002	0.4163	0.4670	12.2%
UHIC	EPO	BI-DK	913	N	1,979	0.3868	0.4344	12.3%
UHIC	EPO	BI-DL	575	Y	8,034	0.3905	0.4420	13.2%
UHIC	POS	BI-DM	916	N	5,898	0.7596	0.7786	2.5%
UHIC	EPO	BI-DN	916	N	691	0.7493	0.7681	2.5%
UHCPA	HMO	BI-DO	910V	Y	1,508	0.3634	0.4124	13.5%
UHCPA	HMO	BI-DP	512V	N	1,585	0.4405	0.4849	10.1%
UHCPA	HMO	BI-DQ	512V	N	2,518	0.5295	0.5640	6.5%
UHCPA	HMO	BI-DR	512V	N	2,241	0.3908	0.4371	11.8%
UHCPA	HMO	BI-DS	512V	N	282	0.3914	0.4387	12.1%
UHCPA	HMO	BI-DT	512V	Y	356	0.4592	0.5133	11.8%
UHIC	POS	BI-DV	915	N	349	0.5444	0.5842	7.3%
UHIC	EPO	BI-DW	915	N	46	0.5351	0.5747	7.4%
UHIC	POS	BI-DX	915	N	411	0.5148	0.5602	8.8%
UHIC	EPO	BI-DY	915	N	194	0.5055	0.5506	8.9%
UHIC	POS	BI-DZ	914	N	318	0.4359	0.4851	11.3%
UHIC	POS	BI-EA	911	N	1,828	0.4535	0.5004	10.3%
UHIC	EPO	BI-EB	911	N	949	0.4455	0.4921	10.5%
UHIC	POS	BI-EC	911	N	26	0.4342	0.4838	11.4%
UHIC	EPO	BI-ED	911	N	227	0.4262	0.4756	11.6%
UHIC	EPO	BI-EE	911	N	3,679	0.5313	0.5714	7.6%
UHIC	EPO	BI-EF	917	N	2,639	0.7573	0.7737	2.2%
UHIC	POS	BI-EG	917	N	23,759	0.7681	0.7848	2.2%
UHIC	POS	BI-EH	911	Y	6,920	0.5783	0.6363	10.0%
UHIC	EPO	BI-EI	911	Y	2,054	0.5669	0.6246	10.2%
UHIC	POS	AU-A2	603	N	5	0.5472	0.5851	6.9%
UHIC	POS	AU-A4	ZU	N	6,882	0.6681	0.7039	5.4%
UHIC	EPO	AU-A5	602	Y	1,744	0.5809	0.6380	9.8%
UHIC	POS	AU-A6	602	Y	4,496	0.5930	0.6504	9.7%
UHIC	EPO	AU-A7	YM	N	2,820	0.7416	0.7604	2.5%
UHIC	POS	AU-A8	YM	N	12,122	0.7532	0.7722	2.5%
UHIC	EPO	AU-A9	YM	N	851	0.7173	0.7405	3.2%
UHIC	EPO	AU-AA	605	N	2,876	0.4540	0.4965	9.4%
UHIC	POS	AU-AB	605	N	6,786	0.4633	0.5061	9.2%
UHIC	EPO	AU-AC	602	Y	3,535	0.5201	0.5781	11.1%
UHIC	POS	AU-AD	602	Y	5,479	0.5294	0.5876	11.0%
UHIC	EPO	AU-AE	602	Y	1,398	0.4954	0.5494	10.9%
UHIC	POS	AU-AF	602	Y	3,294	0.5063	0.5606	10.7%
UHIC	EPO	AU-AG	575	Y	4,459	0.3915	0.4429	13.1%
UHIC	POS	AU-AH	602	N	16,622	0.5755	0.6056	5.2%
UHIC	EPO	AU-AI	602	N	6,419	0.5647	0.5945	5.3%
UHIC	EPO	AU-AJ	602	N	573	0.4669	0.5130	9.9%
UHIC	POS	AU-AK	602	N	164	0.4761	0.5224	9.7%
UHIC	EPO	AU-AL	602	Y	811	0.6395	0.6896	7.8%
UHIC	POS	AU-AM	602	Y	2,680	0.6484	0.6988	7.8%
UHIC	POS	AU-AO	ZU	N	6,238	0.7429	0.7555	1.7%
UHIC	EPO	AU-AP	ZU	N	1,759	0.7306	0.7430	1.7%
UHIC	EPO	AU-AQ	605	N	1,643	0.3950	0.4423	12.0%
UHIC	EPO	AU-AR	602	Y	121	0.6608	0.7095	7.4%
UHIC	POS	AU-AS	602	Y	114	0.6714	0.7204	7.3%
UHIC	EPO	AU-AT	602	Y	21	0.5197	0.5796	11.5%
UHIC	POS	AU-AU	602	Y	213	0.5304	0.5905	11.3%
UHIC	EPO	AU-AV	610	N	161	0.5366	0.5759	7.3%
UHIC	POS	AU-AW	610	N	67	0.5462	0.5857	7.2%
UHIC	EPO	AU-AX	610	N	417	0.4472	0.4910	9.8%
UHIC	POS	AU-AY	610	N	903	0.4546	0.4987	9.7%
UHIC	POS	AU-AZ	608	N	8	0.4552	0.4994	9.7%
UHIC	POS	AU-BA	YM	N	4,603	0.7295	0.7528	3.2%
UHIC	EPO	AU-BB	ZU	N	2,447	0.6562	0.6918	5.4%
UHIC	EPO	AU-BC	602	N	1,926	0.5420	0.5813	7.3%
UHIC	POS	AU-BD	602	N	4,767	0.5523	0.5920	7.2%
UHIC	EPO	AU-BE	603	N	4,501	0.4875	0.5348	9.7%
UHIC	POS	AU-BF	603	N	5,078	0.4977	0.5453	9.6%
UHIC	EPO	AU-BG	603	N	2,248	0.5262	0.5687	8.1%
UHIC	POS	AU-BH	603	N	4,755	0.5369	0.5796	8.0%
UHIC	EPO	AU-BI	602	N	609	0.5450	0.5843	7.2%
UHIC	POS	AU-BJ	602	N	4,000	0.5556	0.5953	7.1%
UHIC	IND	AV-JL	YM	N	54	1.3295	1.3854	4.2%

Projected Risk Adjustment PMPM

a	Billable Member Months	345,290
b	Plan Liability Risk Score	1.2770
c	Allowable Rating Factor	1.4295
d	Geographic Cost Factor	0.9610
e	Induced Demand Factor	1.0842
f	Actuarial Value	0.7950
g	PA UHIC – Product for All Plans with Risk	1.3112
h	PA UHIC – Product for All Plans without Risk	1.1799
i	State Avg – Product for All Plans with Risk	1.4708
j	State Avg – Product for All Plans without Risk	1.2197
k	State Average Premium	$502.65
l	2018 Administrative Cost Adjustment to State Average Premium	86%
m	Transfer PMPM	($32.82)
n	PA UHIC Average Premium	$508.38
o	Transfer as a Percent of PA UHIC Average Premium	-6.5%
p	Proj Inc Claims, before ACA rein & Risk Adj't, PMPM (URRT Wksht 1)	$571.65
q	Risk Adjustment User Fee	$0.25
r	Projected Risk Adjustments PMPM	($36.90)

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)}\right]\overline{P_s}$$

$$l = \left[\frac{g}{i} - \frac{h}{j}\right]k$$

$T_i =$ Plan i Transfer PMPM
$PLRS_i =$ Plan i Plan Liability Risk Score
$AV_i =$ Plan i Actuarial Value
$ARF_i =$ Plan i Average Rating Factor
$IDF_i =$ Plan i Induced Demand Factor
$GCF_i =$ Plan i Geographic Cost Factor
$s_i =$ Plan i Share of State Enrollment

Notes:

- Values are estimated based on calendar year 2019 and on 2019 claims incurred and paid through 12/31/2019 for ACR experience
- UHC amounts above for 2019 are for UHIC and UHC of PA combined.

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
APRIL 2020 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT

	Notes:	Inpatient	Outpatient	Professional	Other	Capitation	Total Medical	Retail Pharmacy	Weighted Aggregate
Component Summary									
Utilization / Service Mix	[1] , [2]	1.5%	5.4%	3.5%	0.4%	0.0%	3.4%	6.3%	**3.9%**
Unit Cost	[3]	4.8%	4.5%	2.3%	2.6%	1.3%	3.8%	4.8%	**4.0%**
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Benefit Leveraging	[4]	0.1%	1.4%	1.2%	0.7%	0.0%	0.9%	1.5%	**1.0%**
Margin		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total Proposed Pricing Trend	[6]	**6.5%**	**11.6%**	**7.2%**	**3.8%**	**1.3%**	**8.3%**	**13.1%**	**9.1%**
Service Weight - Pennsylvania		23.4%	31.3%	21.2%	4.4%	2.5%	82.9%	17.1%	100.0%

Notes:

[1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.

[2] Represents expected changes in intensity of services provided.

[3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;

[4] Impact of member cost-share leveraging on net claims cost trend.

[5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).

[6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Federal MLR Development

Estimated Federal MLR Calculation		
Claims		
(A)	Projected Claims	$413.75
(B)	QI-IT Initiatives, Fraud, Medical Management	$3.86
(C)	Total Projected Claims for MLR (A + B)	$417.61
Premium		
(D)	Avg Single Risk Pool Gross Premium	$482.43
(E)	Total Taxes and Fees	$3.18
(F)	Total Premium for MLR (D - E)	$479.25
MLR (C / F)		**87.1%**

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.53%
Premium Tax	0.00%
ACA Taxes: Insurer Fee	0.00%
ACA Taxes: PCORI Fee	0.04%
ACA Taxes: Risk Adjustment User Fee	0.04%
ACA Taxes: Exchange User Fee	0.00%
All Other Taxes & Fees	0.03%
Total	**0.65%**

Paid to Allowed Ratio Calculation

Projected Paid to Allowed Ratio - Projection Period	**67.9%**

Blended Experience Period Paid to Allowed Ratio	**65.0%**

Legal Entity:

Experience Period Incurred Claim, PMPM	$ 223.21
Experience Period Allowed Claim, PMPM	$ 314.71
Experience Period Paid to Allowed Ratio	70.9%

Allowed Claims (Non-Capitated)	$ 2,717,024
Total Prescription Drug Rebates*	$ (153,638)
Total EHB Capitation	$ 110,731
Experience Period Allowed Claim	$ 2,674,117
Member Months	8,497
Experience Period Allowed Claim, PMPM	$ 314.71

Credibility Manual:

Experience Period Incurred Claim, PMPM	$ 387.16
Experience Period Allowed Claim, PMPM	$ 469.12
Experience Period Paid to Allowed Ratio	82.5%
Experience Period Adjusted Paid to Allowed Ratio	64.8%

Staring Point - Relativity Differential	0.7593
Normalized for Induced Demand and Network Differentials	
Induced Demand	0.9666
Needed P/A adj't to Cred Man. to Match Filing Entity	0.7856

Leveraging Impact	1.0210
Re-Sloping/Revenue Neutrality Adjustment	0.6891
Cost Sharing Distr. Shift (Includes Re-Sloping/Revenue Neutrality Adj't)	1.4845

Leveraging Impact Calculation:

Leveraging Trend	1.0%
Months of Trend Applied	25
Leveraging Impact	1.0210

Cost Sharing Distr. Shift

Filed 1/1/2021

Current Medical Manual Rate	$ 565.16
Average Med & Rx Rel	0.6541
Currently Approved 7/1/2020	
Current Medical Manual Rate	$ 831.42
Average Med Rel	0.4406
Cost Sharing Distr. Shift	1.4845

Metal Tier	Avg Sloping Adj	Projected Mbr Months
Bronze	1.000	2,611
Silver	1.030	4,990
Gold	1.080	7,111
Platinum	1.150	0
Projected Avg IDF:	1.049	

Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	1,508
Silver	1.030	2,882
Gold	1.080	4,107
Platinum	1.150	0
Legal Entity Avg IDF:	1.049	

Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	20,163
Silver	1.030	64,296
Gold	1.080	156,467
Platinum	1.150	93,529
Credibility Manual Avg IDF:	1.085	

Legal Entity Med Rel:	0.4406
Credibility Manual Med Rel:	0.5803
Staring Point - Relativity Differential	0.7593

PA Area Factor Analysis

Rating Area	Total (UHIC + UHCPA) Membership 202002	A. Current Pricing Area Factors	B. Indicated Area Factors	C. Indicated Change C = (B/A)-1
1	631	0.7720	0.7554	-2.2%
2	5	0.7798	0.8569	9.9%
3	813	0.9186	0.9976	8.6%
4	7,459	0.8087	0.8081	-0.1%
5	254	0.7953	0.7510	-5.6%
6	1,741	0.9238	0.9746	5.5%
7	1,871	0.9462	1.0017	5.9%
8	13,725	0.9020	0.8828	-2.1%
9	2,169	0.8943	0.9094	1.7%
Totals	28,668	0.8780	0.8780	0.0%

UnitedHealthcare®
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[redacted]th [redacted]

July 20th, 2020

Ms. Cherri Sanders-Jones
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427
Dear Ms. Sanders-Jones,

The purpose of this letter and attached supporting documents is to respond to your Objection Letter submitted 7/7/2020.

- In response to question #1, a post submission update has been submitted in SERFF.
- In response to question #7, Table 10 of PA Actuarial Memorandum Exhibits have been updated. Column L has been updated using the PID required formula as part of the calculation. Detailed development of Column K and Column L in Table 10 can be found in Exhibit 11 "11 – AVCS Calc" in the Rate Exhibits. Rates Exhibits in Excel is uploaded to SERFF.
- In response to question #9 and 10, the 2019 experience period risk adjustment amount in Table 2 of PA Actuarial Memorandum Exhibits has been updated to reflect the department calculated revised risk adjustment transfer amount sent on June 30th, 2020. With this change, Actuarial Memorandums, URRT, Rate Exhibits, Plan Design Summary, Federal Actuarial Memorandum and Federal Rates Templates are also updated accordingly.
- In response to question #11, we are putting a factor of 1.000 for COVID in our filing.
- In response to Note to Filer received on July 20th, a consumer friendly justification is uploaded to SERFF.

All filing documents were impacted by these changes and were updated accordingly.

Should you have any questions or need any additional information, please contact me at [redacted] or [redacted]

Sincerely,
[redacted]

Introduction:
July 7, 2020

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by COB on July 16, 2020. If you have any questions or difficulties in providing the information within this time frame, please contact me.

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

1. Please update the Rate/Rule Schedule Tab in SERFF to reflect the updated rate change.

Rate/Rule Schedule tab in SERFF has been updated.

2. As a follow-up to question 11, please provide by service category the emerging data and resulting trend for the 2020 calendar year y-t-d as of end of May. The information previously provided was for years 2018 and 2019.

Please see objection response Excel workbook tab 2.

3. As a follow-up to question 15, please provide support for using a trend rate of 9.13% in the development of the base rate while the trend information in the PA Rate Template is 8.06%.

The trend information in the PA Rate Template does not include leveraging trend. The difference between 9.13% and 8.06% is due to leveraging trend, which is 1.0%.

4. As a follow-up to question 16, please provide quantitative and qualitative support for the items causing a need for the "Balancing Item" adjustment in row 27 of the response exhibit file.

There are no items included in the Balancing Item. The Balancing Item is used to match the discrepancy between URRT development and our final pricing. The Part I Unified Rate Review Template does not demonstrate the process used to develop our rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers. The Balancing Item adjustment is needed to produce rates that are consistent with our rating system.

5. The following questions pertain to the response to question 17:
a. Please provide quantitative support for the development of the full credibility amount of 360,000 member months

The credibility threshold of 360,000 member months, or 30,000 members, was developed from an internal national study of Allowed PMPM claim costs.

This study used resampling (also known as bootstrapping or Monte Carlo simulation) to understand the underlying distribution of data. Resampling refers to the use of the observed data to produce new hypothetical samples, the results of which can then be analyzed. This credibility study uses resampling

as its method to evaluate confidence intervals (CIs) around a particular cohort's Allowed PMPM (the normalized weighted average / mean).

The simulation involved the following steps:

1. Pull random groups – this creates a subset of the block of business
2. Sum member months until reaching the threshold level
3. Calculating statistics / CIs, then
4. Repeat 1,000 times

The company decided that full credibility would be at 95% confidence interval. This study indicated 360,000 member months would be full credibility.

b. The provided credibility formula results in a credibility of 20.4% for the experience period of 8,497 member months; please provide additional support for only applying 2.48% credibility to the experience period

Since we decided to blend our UHIC and UHCPA experience blocks together we used member weighted approach in our rate development to produce one required rate change on both licenses. With UHIC at 2.48% of total 2019 membership in PA we used actuarial judgement to use this credibility weighting in our rate development.

6. The following questions pertain to the response to question 18:

a. Please provide support for not applying any adjustment (e.g., statewide premium trend) to the calculated 2019 risk transfer amount in developing the 2021 risk transfer amount

The 2021 projected risk transfer amount assumes same transfer percentage as 2019 but is applied to projected index rate which is trended.

b. Please provide support for applying a percent of premium value (row 20 of the "14 – Risk Adj" tab in the support file) to an allowed claim amount (row 21 of the same tab) in the development of the risk transfer amount

Please see objection response excel workbook tab 6.

c. Please provide support for applying the projected paid-to-allowed ratio of 0.679 to the projected risk transfer amount, which already reflects a paid amount and should be input on tab II of the PA Rate Template as a paid amount

The risk adjustment payment in URRT Worksheet 2 starts with the index rate and is on an allowed basis. Paid to allowed ratio is not used in calculating the risk adjustment payment of -$36.90 PMPM. CMS URR Instructions (pages 15-18) state that "the amount used to calculate the Market Adjusted Index rate should be grossed up by the paid to allowed factor". Therefore, the projected paid to allowed ratio of 0.679 is applied to the projected risk transfer amount in tab II of the PA Rate Template as a paid amount.

7. The following questions pertain to the response to question 26:

a. The prior response did not provide qualitative or quantitative support for the "Pricing AV" values found in column K of Table 10 of the PA Rate Template and a wide range of values within a metal level still remains

(i.e., 0.615 to 0.696 for Silver plans). Please provide the necessary support for these factors and how only the cost-sharing design of the plans are accounted for in these factors.

Column K and Column L of Table 10 of the PA Rate Template have been updated accordingly. As a result, the range of values within a metal level is not as wide as prior. Please see Exhibit 11 "11 – AVCS Calc" in the filing exhibits for development of column K in Table 10.

b. The Pennsylvania Insurance Department specified that the following induced demand formula should be used for all plans: AV ^ 2 – AV + 1.24. The information in column L of Table 10 of the PA Rate Template still does not reflect the specified formula. As an example, the first plan shown below has a lower pricing AV but higher induced demand factor than the second plan, which should not occur of the specified formula is used. Please update the filing to reflect the specified formula.

HIOS ID	Pricing AV	Normalized Induced Demand
24872PA0030002	0.648	1.030
24872PA0030008	0.671	0.982

The information in column L of Table 10 of the PA Rate Template has been updated to reflect the induced demand formula AV ^ 2 – AV + 1.24. Also, there are no longer any instances where a plan has lower pricing AV but higher induced demand factor than another plan. Please see Exhibit 11 "11 – AVCS Calc" in the filing exhibits for development of columns K and L in Table 10.

8. As a follow-up to question 34, please provide the quantitative development of the "HCE Area Factors 201901 – 201912" and the "UCRT Adjustment" columns.

Please see objection response excel workbook tab 8.

9. 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 30, 2020, or the final CMS transfer amount published on or before July 16, 2020, if it differs from the Department calculation.

The 2019 experience period risk adjustment amount in Table 2 has been updated to reflect the department calculated revised risk adjustment transfer amount sent on June 30th. All other rate filing documents have been updated accordingly.

10. 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.

We are using the risk adjustment information sent from the Department on June 30th.

11. 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 Department July 13 guidance.

Our COVID factor in the filing is 1.000.

12. 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.

Confirming consistency between workbooks as required.

13. 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. Departments 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 rates 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 of the above items).

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.

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

Should you have any questions regarding this correspondence, please contact me at vleonard@pa.gov.

Sincerely,

Valerie Leonard

Conclusion:

Sincerely,

Valerie Leonard

Objection 2

Service Category	1/1/2019 - 5/31/2019	1/1/2020-5/31/2020	YOY Trend
Inpatient	$ 106.16	$ 121.35	14.3%
Outpatient	$ 142.13	$ 128.98	-9.3%
Physician	$ 76.91	$ 83.20	8.2%
Capitation	$ 15.98	$ 15.65	-2.1%
Other Medical	$ 0.31	$ 0.24	-21.0%
Retail Pharmacy	$ 49.21	$ 54.10	9.9%
Total	$ 390.70	$ 403.50	3.3%

Objection 6

Entity	Estimated Risk Adjustment	Earned Premium	Risk Adjustment	Member Months
UHIC	$ (10,093,662.00)	$ 169,613,494.26	0.9438	334455
UHCPA	$ (1,088,898.00)	$ 3,523,661.64	0.7639	8497

Transfer as a Percent of PA Average Premium -6.5%

Objection 8

Rating Area	Total (UHIC + UHCPA) Membership 202002	A.Current Area Factors	HCE Area Factors 201901 - 201912	UCRT Adjustment	UCRT Adjusted HCE Area Factors 201901 - 201912	B.Proposed Area Factors	C. Indicated Change C = (B/A)-1
1	631	0.7720	0.7647	1.0015	0.8127	0.7554	-2.2%
2	5	0.7798	0.9080	0.9938	0.9219	0.8569	9.9%
3	813	0.9186	1.0774	1.0132	1.0733	0.9976	8.6%
4	7,459	0.8087	0.8308	1.0072	0.8694	0.8081	-0.1%
5	254	0.7953	0.7631	0.9958	0.8079	0.7510	-5.6%
6	1,741	0.9238	1.0650	0.9959	1.0485	0.9746	5.5%
7	1,871	0.9462	1.0927	1.0040	1.0776	1.0017	5.9%
8	13,725	0.9020	0.9482	0.9885	0.9498	0.8828	-2.1%
9	2,169	0.8943	0.9549	1.0190	0.9784	0.9094	1.7%
	28,668	0.8780	0.9327	0.9982	0.9446	0.8780	0.0%

Development of UCRT Adjustment

Rating Region	Experience period: 1/1/2019-12/1/2019	Rating period: 1/1/2020-12/1/2020	% change from experience period to rating period	% Adjustment to UHC Area Factor Study results reflect Relative Provider Contracting Changes	UCRT Adjustment
1	$71,332,389	$74,539,234	4.50%	0.15%	1.0015
2	$5,281,588	$5,476,364	3.69%	-0.62%	0.9938
3	$151,358,510	$160,008,661	5.72%	1.32%	1.0132
4	$352,051,311	$369,949,842	5.08%	0.72%	1.0072
5	$42,242,980	$43,889,423	3.90%	-0.42%	0.9958
6	$172,768,123	$179,524,441	3.91%	-0.41%	0.9959
7	$209,333,714	$219,282,705	4.75%	0.40%	1.0040
8	$605,448,659	$624,420,411	3.13%	-1.15%	0.9885
9	$129,174,115	$137,336,544	6.32%	1.90%	1.0190
Total	$1,738,991,390	$1,814,427,625	4.34%		

Development of HCE Area Factors 201901 - 201912

Rating Region	COUNTY	Members	HCE Factor	Mbrs X HCE Fctr	Allowed Amounts
1	CLARION	7	0.749	5.243	$ 63,855,019
1	CRAWFORD	28	0.878	24.584	$ 63,855,019
1	ERIE	463	0.755	349.565	$ 63,855,019
1	FOREST	2	0.689	1.378	$ 63,855,019
1	MCKEAN	7	0.658	4.606	$ 63,855,019
1	MERCER	271	0.775	210.025	$ 63,855,019
1	VENANGO	6	0.765	4.590	$ 63,855,019
1	WARREN	45	0.754	33.930	$ 63,855,019
2	POTTER	5	0.910	4.550	$ 4,760,369
2	CAMERON	0.1	0.838	0.084	$ 4,760,369
2	ELK	0.1	0.879	0.088	$ 4,760,369
3	BRADFORD	19	0.972	18.468	$ 115,008,168
3	CARBON	69	0.966	66.654	$ 115,008,168
3	LACKAWANNA	127	1.018	129.286	$ 115,008,168
3	LUZERNE	124	1.272	157.728	$ 115,008,168
3	LYCOMING	6	1.167	7.002	$ 115,008,168
3	MONROE	124	1.027	127.348	$ 115,008,168
3	PIKE	79	1.096	86.584	$ 115,008,168
3	SUSQUEHANNA	45	1.133	50.985	$ 115,008,168
3	TIOGA	25	1.058	26.450	$ 115,008,168
3	WAYNE	55	0.983	54.065	$ 115,008,168
3	WYOMING	2	1.333	2.666	$ 115,008,168
3	CLINTON	0.1	1.188	0.119	$ 115,008,168
3	SULLIVAN	0.1	1.110	0.111	$ 115,008,168
4	ALLEGHENY	5423	0.847	4593.281	$ 301,874,538
4	ARMSTRONG	137	0.809	110.833	$ 301,874,538
4	BEAVER	340	0.727	247.180	$ 301,874,538
4	BUTLER	498	0.861	428.778	$ 301,874,538
4	FAYETTE	157	0.787	123.559	$ 301,874,538
4	GREENE	72	0.821	59.112	$ 301,874,538
4	INDIANA	51	0.748	38.148	$ 301,874,538
4	LAWRENCE	155	0.744	115.320	$ 301,874,538
4	WASHINGTON	776	0.802	622.352	$ 301,874,538
4	WESTMORELAND	885	0.812	718.620	$ 301,874,538
5	BEDFORD	51	0.792	40.392	$ 46,292,887
5	BLAIR	15	0.795	11.925	$ 46,292,887
5	CAMBRIA	114	0.775	88.350	$ 46,292,887
5	CLEARFIELD	7	0.861	6.027	$ 46,292,887
5	JEFFERSON	8	0.690	5.520	$ 46,292,887
5	SOMERSET	97	0.728	70.616	$ 46,292,887
5	HUNTINGDON	0.1	0.811	0.081	$ 46,292,887
6	CENTRE	13	1.243	16.159	$ 134,637,573
6	LEHIGH	570	1.081	616.170	$ 134,637,573
6	MIFFLIN	3	0.964	2.892	$ 134,637,573
6	NORTHAMPTON	863	1.045	901.835	$ 134,637,573
6	SCHUYLKILL	25	0.977	24.425	$ 134,637,573
6	UNION	19	1.500	28.500	$ 134,637,573
6	COLUMBIA	0.1	1.408	0.141	$ 134,637,573
6	MONTOUR	0.1	0.766	0.077	$ 134,637,573
6	NORTHUMBERLAND	0.1	1.108	0.111	$ 134,637,573
6	SNYDER	0.1	1.135	0.114	$ 134,637,573
7	ADAMS	82	1.105	90.610	$ 164,862,357
7	BERKS	443	1.156	512.108	$ 164,862,357
7	LANCASTER	711	1.067	758.637	$ 164,862,357
7	YORK	607	1.075	652.525	$ 164,862,357
8	BUCKS	2554	0.908	2319.032	$ 462,991,070
8	CHESTER	2124	0.969	2058.156	$ 462,991,070
8	DELAWARE	1900	0.953	1810.700	$ 462,991,070
8	MONTGOMERY	3548	0.943	3345.764	$ 462,991,070
8	PHILADELPHIA	3238	0.969	3137.622	$ 462,991,070
9	CUMBERLAND	803	0.955	766.865	$ 105,572,916
9	DAUPHIN	726	0.916	665.016	$ 105,572,916
9	FRANKLIN	371	0.973	360.983	$ 105,572,916
9	FULTON	29	0.947	27.463	$ 105,572,916
9	JUNIATA	11	1.137	12.507	$ 105,572,916
9	LEBANON	294	1.019	299.586	$ 105,572,916
9	PERRY	22	0.989	21.758	$ 105,572,916

Rating Region	Total Members	Sum of Mbrs X HCE Fctr	HCE Area Factors 201901 - 201912
1	829	634	0.7647
2	5	5	0.9080
3	675	727	1.0774
4	8494	7057	0.8308
5	292	223	0.7631
6	1493	1590	1.0650
7	1843	2014	1.0927
8	13364	12671	0.9482
9	2256	2154	0.9549

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[redacted]

June 23rd, 2020

Ms. Cherri Sanders-Jones
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427
Dear Ms. Sanders-Jones,

The purpose of this letter and attached supporting documents is to respond to your Objection Letter submitted 6/23/2020.

- In response to question #23, #24, #26, #27, #28, #29 we have updated Table 10 of PAAM.
- In response to question #6, #7, we have updated Table 2 of PAAM.
- In response to question #7, #18, #33, we have updated PAAM, URRT, Plan Design Summary, PA actuarial memo, federal actuarial memo, and federal rates template.
- In response to question #22, the risk adjustment user fee is updated to be $0.25 PMPM.

All filing documents were impacted by these changes and were updated accordingly.

Should you have any questions or need any additional information, please contact me at [redacted] r [redacted]

Sincerely,

[redacted]

Objection Letter for UHLC-132374427

Filing at a Glance

State:
Pennsylvania

TOI:
H15G Group Health - Hospital/Surgical/Medical Expense

Sub-TOI:
H15G.003 Small Group Only

Filing Type:
Rate

Filing Company:
UnitedHealthcare of Pennsylvania, Inc.

SERFF Tracking Number:
UHLC-132374427

State Tracking Number:
UHLC-132374427

Company Tracking Number:

Product Name:
PA Small Business Filing HMO 1.1.2021 Off Exchange Only

Project Name:

Destruction Date:

Objection Letter Status:
Pending Industry Response

Objection Letter Date:
06/16/2020

Respond By Date:
06/23/2020

Submitted Date:

06/16/2020 01:22 PM
Dear Daniel Akier,

Introduction:
June 16, 2020

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

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

1. Section 4.3 of the 2021 URR Instructions requires issuers to discuss the reason for rate increase(s): Issuers must provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:
• Single risk pool experience which is more adverse than that assumed in the current rates
• Medical inflation
• Increased utilization
• Prospective changes to benefits covered by the product or successor products
• New taxes and fees imposed on the issuer
• Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in risk adjustment

In our objection response Excel workbook we have included detail on factors going into proposed rate increase. The factors contributing to YOY change from 1/1/20 to 1/1/21 are changes in benefit plan design, base rate changes (approved 7/1/20 change and filed 1/1/21 change), one year of 2020 annual approved trend at 9.7%, removal of health insurer PPACA fee and revenue neutral change to account for changes in our updated 2021 pricing model vs 2020 pricing model.

For purposes of the URRT the proposed rate change is 0% due to needing to create new products due to Uniform Modification.

2. 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.

The rate changes vary by plan due to plan design changes and pricing in an updated model for 2021 plan designs. The revenue neutral adjustment in total accounts for the changes in pricing accounted for in updated pricing model.

For the impact of morbidity please note the following:
Like HHS' induced demand factors, UHC's SG slope method excludes differences due to health status in the plan slope adjustments. The ACA prohibits health status rating therefore cost differences attributed to morbidity are normalized and removed from UHC's slope adjustments using the HHS risk model and risk formula. Removing the effect of risk selection from UHC's SG pricing slope should yield plan relationships that integrate an induced demand utilization component

3. Please confirm that the data in 'I Data' tab represents UnitedHealthcare of Pennsylvania, Inc. only.

Confirm 'I Data' tab represents UnitedHealthcare of Pennsylvania, Inc. only.

4. Please reconcile the current enrollment in Table 1 cell D18 with the current enrollment in Worksheet 2 of the URRT cell D34.

The current enrollment in Worksheet 2 of the URRT is as of December-2019 and the current enrollment in Table 1 is as of February-2020.

5. In Table 2, you include a capitation amount in cell J36. Please provide a list of all capitated services and their corresponding pmpms for the rating period, the current period, and the experience period.

Please see objection response Excel workbook tab 5 for the PMPMs. We have provided list of capitated services that total up to PMPM in Table 2. Below is further detail on the PMPMs.

The insurance and HMO rates are same for 2019 as HMO was a new block in PA. We were unable to provide current period data as Finance has not communicated the 2020 rates. The projection period we took the experience period (2019) and trended forward two years at our filed 8.7% experience trend.

The major components of the Cap are:
UBH = $9.08 and
Chiro = $1.51

The other STAT adjustments are a series of GL items that are allowed under the SHCE definition.

The major components are:

- Other Medical - $1.90 pmpm – which is mostly composed of items such as Provider items (settlements, Provider Bonus and Gain share – and Contract inducement) and state specific Assessment and surcharges. (NYCHRA is the best know example of that)
- KEFR/EBR – $.93 pmpm. KEFR and EBR are Known Environmental Factor Reserve and Extended Benefit Reserve.
- CHIRO Risk Transfer – (-$.72 pmpm). Chiro Claims flow into our FFS claims so we back out those claims flagged in a GL account that are ceded back to Optum.
- Beacon - $.35. This represents the Lab arrangement for FL members irrespective of where the policy is sitused. The largest portion of this cap is clearly in the FL market – however there are members all over. This arrangement sunsetted at the end of September. So we adjusted the $13.05 cap for 3 months reduction at $.35 to get to $12.96. This was applied to the INS piece only. Even if I had been able to measure the HMO impact the fact that members have to be local for the HMO means the adjustment should only be for INS.

Those total up to $13.05 and the $-.09 adjustment for Beacon only on Insurance business.

6. The Department notes that the Table 2 estimated cost sharing in cell F36 is consistent with Worksheet 2 cell D28 of the URRT but inconsistent with the annual cost sharing amount in Table 4 cell I97. Please explain.

Table 4 cell I97 is updated to reflect Table 2 F36. This was an input mistake in the initial filing.

7. In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer of -$1,066,623 shared by the Department on May 23, 2020 from Jim Laverty.

Risk adjustment amount in Table 2 is updated to reflect the risk adjustment transfer of -$1,066,623.

8. Please reconcile the earned premium pmpm generated from the Department's Table 2 data with Worksheet 2 of the URRT cell D35.

The earned premium in Department's Table 2 is for the experience period of calendar year 2019. The earned premium total in Table 2 matches the amount in cell D32 of URRT Worksheet 2. The earned premium PMPM in Worksheet 2 of the URRT cell D35 is current premium PMPM which is based on December-2019.

9. Please provide detailed quantitative support for the cost and utilization trend assumptions included in Tables 3 and 3b of the PA Rate Template.

Please see objection response Excel workbook tab 9.

10. Please discuss the service category weights in Table 3 relative to the projected weights in the 2020 rate submission.

Our reporting system underwent some minor changes that shifted some charges into different categories vs 2020.

11. Please provide by service category the emerging claims data for this policy for the calendar year y-t-d as of end of May and discuss how this data may impact the resulting trend.

Please see objection response Excel workbook tab 11.

12. Please provide your data, assumptions, and analysis that supports your proposed trends of 8.06% and 8.70%. If large claims were removed, please discuss.

Please see objection response Excel workbook tab 9 for the support of our proposed claims trend of 8.06%.

Please see objection Excel workbook tab 12 for the support of our proposed 8.7% forward pricing trend.

Please reference Word document titled "PAsgTrendNarrative20200618" for narrative on our trend setting process.

Large claims were not removed. The experience base we're working is large enough that unexpected large claims levels have minimal impact on the ultimate results.

13. Regarding Trend:

a. Was the data in Table 4 or 4b utilized in developing the proposed trend?

Data in Table 4 and 4b is utilized in developing the proposed trend, but PA experience on its own is not considered credible on its own to set trend. Please reference Word document titled "PAsgTrendNarrative20200618" for further narrative on our trend setting process.

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

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

14. In Table 4, please explain why the completion factor in May is lower than the factors in June through October.

The data we used is paid through February-2020. We believe there are more claim amounts than normal that are incurred in May-2019 but have not been paid as of February. We are still working on confirming this.

15. Please demonstrate how the base rate on tab "1 – Base Rates & Factors" of the supporting Excel file was developed. Please show the complete build up starting with the experience period allowed or paid PMPM. Please clearly show and describe how each adjustment was developed and its purpose. Additionally, please demonstrate that pharmacy rebates were removed in the base rate development.

Please see objection response Excel workbook tab 15

16. Please provide a quantitative development of the following adjustments, for both the manual and experience data, included in Table 5 of the PA Rate Template, for both the experience and manual rate. Quantitative development should be provided for every item included in each of the below adjustments.

a. Change in Demographics

b. Change in Benefits

c. Change in Other

Please see objection response Excel workbook tab 16

i. Please provide a detailed quantitative exhibit and explanation of the various components used in developing the "Catastrophic Claim Adjustment" adjustment. This should include the detail used in developing the information provided on tab "9 – Single Risk Pool Adj Fctrs" of the support Excel file.

Please see objection response Excel workbook tab 16.

ii. Please provide a detailed quantitative exhibit and explanation of the various components used in developing the "Balancing Item"adjustment.

There are no items included in the Balancing Item. The Balancing Item is used to match the discrepancy between URRT development and our final pricing. The Part I Unified Rate Review Template does not demonstrate the process used to develop our rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers. The Balancing Item adjustment is needed to produce rates that are consistent with our rating system.

17. Please provide support for applying 2.5% credibility to the experience data of approximately 8,500 member months. This would imply a fully credible threshold of approximately 13.8M member months using a typical credibility approach (i.e., (8,500 / 13,800,000) ^ 0.5= 2.5%).

We consider full credibility to be at 360,000 member months. The following formula is our standard formula for credibility:

$$Credibility = Min(1.000, 0.0044007 \times MemberMonths^{0.4240924})$$

Using this formula the credibility for UHIC would be 96.9% at 334,455 member months in the experience period. Since this is not fully credible we decided to blend experience with our UHCPA block. Calendar year 2019 was the first year of experience for the UHCPA block. Since UHIC is an established block of experience I decided to place a little more credibility weight on the UHIC business by using the simple method of member weighting the UHIC and UHCPA member counts as their credibility percentages. UHCPA had a total member month count of 8,497. The total member months for experience period are 342,952 which produces a credibility of 97.52% for UHIC and 2.48% for UHCPA.

18. Please provide sources used, and quantitative support for any adjustments made to those sources, in the development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template.

The risk adjustment transfer amount has been updated to reflect the estimated amounts provided by the Pennsylvania Insurance Department based on the RATEE submissions of all insurers. In URRT Worksheet 1 Section II, Risk Adjustment payment/charge PMPM is -$32.88, which is developed from projected index rate and risk adjustment transfer payment provided by PID. We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is -$22.33 = -$32.88*0.679. See Exhibit "14 - Risk Adj" showing the development of the risk adjustment PMPM.

19. The actuarial memorandum indicates that cell C28 in Table 5 is overwritten to reflect the projected member distribution used to develop the paid-to-allowed ratio of 0.687. However, it appears that the same data is used to develop both the current and projected average paid-to-allowed ratio in Table 10. Thus, the resulting average paid-to-allowed factor of 0.664 is the same whether using the current distribution or projected distribution. Please review and update or explain.

We are using projected lives in Column W in table 10 in determining paid to allowed ratio. However, the formula in Table 5 is overwritten as the existing formula does not account for benefit richness. Both pricing AV (column K in Table 10) and benefit richness factor (column L in Table 10) come into play in developing the paid to allowed ratio. Although weighted average of benefit richness (cell L16) is 1.000, benefit richness by plan can vary and this will impact the weighted average of paid to allowed ratio.

Please reference filing exhibit tab [17 - Paid to Allowed Ratio] for detailed development of paid to allowed ratio in two different approaches. The first approach shows how paid to allowed ratio is developed using experience paid to allowed ratio with adjustments from legal entity and credibility manual. The second approach shows the development of paid to allowed ratio with column K and L in Table 10.

20. In support of the average paid to allowed factor of 0.687 in Table 5 you provided Exhibit 10 in the supporting Excel workbook. What is the basis for the projected allowed and projected paid claims in columns D and E given that the plans to be offered in 2021 are all new and have no prior experience?

We removed Exh 10 from the exhibits as this was a past requirement and we missed revision to guidance to use HHS factors for induced demand factors.

21. Regarding Table 6:
a. Please provide the proposed commission schedules for 2021.

Please see objection response Excel workbook tab 21a for 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.

Please see objection response Excel workbook tab 2b for the development of the percent and pmpm amounts in table 6.

c. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.

In the 2019 SHCE the ratio of line item 6.6 ($19,776.08) to line item 1.1 ($2,472,009.68) is 0.8%.

The PMPM amount is ratio of line item 6.6 ($19,776.08) to member months (7,031) which is $2.81.

22. Please update the Risk Adjustment User Fee to be $0.25 PMPM as noted in the Final Notice of Benefit and Payment Parameters for 2021.
Risk adjustment user fee has been updated to be $0.25 PMPM.

23. Please reconcile the Projected Required Revenue PMPM in Table 6 cell C64 with the URRT Worksheet 2 cell D82.

The projected required revenue PMPM in Table 6 now ties with URRT worksheet cell D82.

24. Please review and correct the number of Projected Lives in column W of Table 10 as you show member months when projected lives is requested. Since all of the existing plans are being discontinued and mapped, please show the expected membership distribution by new plan design.
We have updated the projected membership data in column W to be in 2021 plans.

25. Section 1.E of the PA actuarial memorandum indicates that use of the new federal AV Calculator led to some benefit plans falling outside the allowed AV metal ranges. The Department notes that United has seemingly discontinued all 2020 plans and mapped existing members to new plans. Is this correct? Please explain.

Yes we had to discontinue both products from 2020 due to uniform modification (UM) reasons which discontinued all the plans and mapped existing members to new plans. The product has plans where the Rx cost sharing structure changed in Tiers 3 and 4 from the 2020 plans to 2021 plans. This violates UM and causes a discontinuance of the product.

a. Discuss whether or not this constitutes a market withdrawal.

This does not constitute a market withdrawal as there is no intention on our part to withdraw. The change in Rx cost share structure was the reason due to Uniform Modification where we had to discontinue the product codes from 2020 and create new product codes for 2021. The plan designs within the products are very similar from 2020 to 2021.

b. Also discuss how members were mapped to new plans. Confirm that the crosswalk hierarchy is met.

Terminated plans are mapped to similar plans based on cost sharing provisions such as deductibles, copays, out of pocket maximums, etc. The exercise is only for purposes of completing the URRT. Since plan mapping happens later in the year, closer to the time of a group's renewal, this is our best estimate, but our final mapping will be complaint with CMS's crosswalking hierarchy.

26. The following questions pertain to the plan factors provided in Table 10 of the PA Rate Template:

a. Please provide quantitative and qualitative support for the "Pricing AV" values found in column K. This support should include the justification for the wide range of values within a metal level (i.e., new 2021 Silver plans range from 0.658, which is lower than some Bronze plans, to 0.804, which is higher than some Platinum plans) and provide sufficient detail on the various factors included in the values (i.e., if it not just plan benefits).

In our revised filing, induced demand factors have been updated to reflect HSS factors. In updated table 10, the "Pricing AV" values found in column K do not have as wide of a range of values within a metal level as initial filing. For example, silver plans do not have values lower than Bronze plans, nor have values higher than Platinum plans. The range for silver plans is now from 0.614 to 0.695.

b. The Pennsylvania Insurance Department specified that the following induced demand formula should be used for all plans: AV ^ 2 – AV + 1.24. The normalized induced demand factors, such that the weighted average equals 1.000, should be input into column L. Please update the filing to reflect the specified formula.

We have updated column L in Table 10 to reflect the specified formula.

27. Exhibit 11-AVC of the supporting Excel workbook shows that the induced demand factors are not consistent with the IDF factors utilized in the risk adjustment transfer formula. Please correct.

Exhibit 11 has been updated with the IDF factors utilized in the risk adjustment transfer formula.

28. Please explain why the average benefit richness in cell L15 is not normalized to 1.

The average benefit richness in cell L15 is updated to normalize to 1.

29. The updated guidance was intended to make our small group rate increase calculation consistent with the federal URRT. For this filing year only, there will be a slight disconnect, in that, the input entered in Table 10 column Z for the 2020 calibrated plan index rate for each plan (column AA from the approved 2020 filing) will need to be adjusted by the Q1 2020 Trend factor by Quarter" shown in Table 5A cell J35 to calculate the Q1 plan rate. Please update all documents and worksheets as necessary.

Updates have been made for this change .

30. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

Please see objection response Excel workbook tab 30.

31. Please provide detailed explanation demonstrating the various components (e.g., claims trend, underlying experience, etc.) driving the 0.3% rate increase requested in Section 3 of the actuarial memorandum.

As with UHIC objection, we believe the Department is asking about the 8.7% noted in section 3 of the Part III actuarial memorandum which is the proposed annual pricing trend for 2021. The support for the proposed pricing trend is contained in objection response Excel workbook tab 12.

32. Please provide an Excel exhibit that shows the year over year (Q1 2021/Q1 2020, Q2 2021/Q2 2020, etc.) rate change renewing insureds will receive if insureds renew in the new crosswalked plans.

Please see objection response Excel workbook tab 32.

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

The rates between the Plan Design Summary Rate Tables (PDSR) and Federal Rates Template (RTT) are identical for all plans. When compared to PAAM approximately 2/3 of plans exactly match to PDSR/RTT and remaining plans are off by $0.01 due to rounding. For the binder filing we will provide the updated rates to our regulatory filer responsible for binder filing.

34. In support of Table 13, you provided Exhibit 18 in the supporting Excel workbook. You show the indicated factors relative to the current approved factors but provide no supporting data, narrative or analysis. Please provide quantitative and qualitative support for the development of the rating region factors.
a. Additionally, please discuss how the data was adjusted to ensure that health status was removed.

The process of developing Rating Area Factors starts by analyzing normalized cost metrics within each rating area. Allowed claims were first gathered by rating area and then normalized for the risk profile in each rating area. This normalizes the impact of health status between rating areas to gain a true view of unit cost differentials between rating area. Our process also considers known future contract initiatives as part of the unit cost calculation and area calculations.

b. Please show the historical and current data that supports the approved factors and the data that supports the proposed factors.

We are using our Healthcare Economic (HCE) data for calendar year 2019. The data represents Unit Costs by geographic split; we select the data at the County level. The data from HCE is normalized for utilization levels and service mix - resulting in one rate per county that is intended to reflect relative charge levels only. As shown in Column G "UCRT Adjusted HCE Area Factors 201901 – 201912", we weight this number by 80% and add in a flat 20% (1.00 x 20%) to represent Rx costs, resulting in a relative cost index for each county. The data is then aggregated at the state level and compared to current pricing factors. This compares the emerging experience to the current pricing factors to possibly recalibrate the area factors.

c. Discuss the primary reasons for the change in the proposed factors.

Our area cost analysis indicated that many of our current area factors were not aligned with our expected costs by area. It was decided by our PA Health Plan to align our area factors to our expected costs but to make the change revenue neutral in total which is indicated in the Exhibit and support we have provided.

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

Our one expanded bronze plan on the UHCPA license is a HSA plan and qualifies as a High Deductible Health Plan

36. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2019, as applicable.

UHCPA was first introduced as a new license in 1/1/2019. Since we have actual claim costs PMPM for 2019 we don't have any projections. Please see exhibit 36 in the objection response workbook for actual ACA only claim costs.

37. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 for the following categories: member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy.

Please see objection response Excel workbook tab 37.

38. The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide and support an updated Covid-19 impact assessment, if desired.

Noted

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

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

Should you have any questions regarding this correspondence, please contact me at vleonard@pa.gov.

Sincerely,

Valerie Leonard

Objection 1

SCID	Plan Code	Proposed Benefit Plan Factor	Prior Benefit Plan Factor (Mapped)	Benefit Plan Factor Δ	Base Rate Δ *	7/1/20 Base Rate Δ	1/1/21 Base Rate Δ	Trend Impact	PPACA Fee Removal	Revenue Neutrality (Benefit Plan Factor)	Total Plan Δ	Premium
24872PA0030002	CD-32	0.4720	0.4421	6.8%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	6.6%	$ 92,702
24872PA0030003	CD-33	0.5324	0.5199	2.4%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	2.3%	$ 154,772
24872PA0030004	CD-34	0.5812	0.5874	0.0%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	-0.1%	$ 105,305
24872PA0030009	CD-39	0.4385	0.3930	11.6%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	11.5%	$ -
24872PA0030005	CD-35	0.4294	0.3929	9.3%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	9.2%	$ 16,630
24872PA0030006	CD-36	0.4272	0.3927	8.8%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	8.7%	$ 18,227
24872PA0030007	CD-37	0.4835	0.4522	6.9%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	6.8%	$ -
24872PA0030008	CD-38	0.4662	0.4378	6.5%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	6.4%	$ -
24872PA0030001	CD-3Z	0.4099	0.3606	0.0%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	-0.1%	$ 60,428
				2.9%	-0.1%	4.4%	-4.5%	9.7%	-2.65%	-6.2%	2.8%	

Objection 5

Service	Experience Period PMPM	Projection Period PMPM
UBH	$9.08	$10.73
Chiro	$1.51	$1.78
Other Medical	$1.90	$2.24
KEFR/EBR	$0.93	$1.10
Chiro Risk Transfer	-$0.72	-$0.85
Beacon	$0.35	N/A
TOTAL Capitation PMPM	$13.05	$15.01
Beacon Insurance Adjustment	N/A	N/A
EBH Percentage	99.86%	99.86%
EHB Adjusted Capitation PMPM	**$13.03**	**$14.98**

Objection 9

UNITED HEALTHCARE
HEALTHCARE ECONOMICS
PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A1 -- UNIT COST DEVELOPMENT - PENNSYLVANIA

INPATIENT		**Region**	**Service**	
Facility	**Contract % Chg**	**Weight**	**Weight**	<== Pennsylvania service weights(Schedule E)
Region A	6.0%	25.2%		
Region B	7.6%	1.9%		
Region C	3.5%	45.6%		
Region D	5.7%	23.8%		
Region E	3.3%	1.7%		
Region F	5.8%	1.7%		
Total	4.8%	100%	23.4%	<== Summary Exhibit - Inpatient Unit Cost
OUTPATIENT		**Region**	**Service**	
Facility	**Contract % Chg**	**Weight**	**Weight**	<== Pennsylvania service weights(Schedule E)
Region A	5.9%	26.3%		
Region B	8.1%	3.4%		
Region C	1.9%	35.9%		
Region D	6.1%	28.2%		
Region E	2.8%	2.4%		
Region F	4.9%	3.9%		
Total	4.5%	100%	31.3%	<== Summary Exhibit - Outpatient Unit Cost
PROFESSIONAL		**Region**		
Provider	**Contract % Chg**	**Weight**		
Region A	2.1%	17.9%		
Region B	0.6%	1.8%		
Region C	2.5%	47.3%		
Region D	2.2%	28.3%		
Region E	1.2%	2.3%		
Region F	1.6%	2.4%		
Total	2.3%	100%	21.2%	<== Summary Exhibit - Professional Unit Cost
OTHER/ANCILLARY		**Region**		
Provider	**Contract % Chg**	**Weight**		
Region A	2.5%	16.5%		
Region B	2.0%	1.8%		
Region C	2.5%	48.7%		
Region D	2.9%	27.5%		
Region E	3.1%	2.2%		
Region F	2.7%	3.4%		
Total	2.6%	100%	4.4%	<== Summary Exhibit - Other Unit Cost
CAPITATION				
Contracts	**Contract % Chg**	**Weight**		
Group A	1.3%	100%	2.5%	
PHARMACY				
Total	4.8%		17.1%	<== Summary Exhibit - Pharmacy Unit Cost
				<== "Unit Cost estimates are Fixed"
ALL SERVICES	4.0%		100.0%	<== Summary Exhibit - All Services Unit Cost
MEDICAL WO PHARMACY	3.8%		82.9%	<== Summary Exhibit - Total Medical

Regional information includes all in-state and out-of-state facilities and providers with contract changes weighted by claim dollars.
The contract % change represents all provider changes both in-state and out-of-state over the projection period.
Regional provider assignments are an internal process only and do not correspond to allowable rating areas.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A2 -- 2019 UNIT COST DEVELOPMENT - NATIONAL NON-CAPITATED SERVICES

	National Unit Cost	National Weight	<== Weights - Schedule E - National Non-Capitated Services
Inpatient	3.8%	22.3%	
Outpatient	3.7%	28.6%	
Professional	1.1%	22.9%	
Other/Ancillary	2.7%	4.5%	
Pharmacy	4.8%	21.7%	
Total	3.3%	100.0%	
Medical Only	2.9%	78.3%	

Nationwide contract summaries by Service category for Non-Capitated Services only.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B1 -- UTILIZATION / SERVICE MIX COST DEVELOPMENT - NATIONAL HISTORIC

	Medical			Pharmacy			
	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	
Baseline Medical Expense							
Member Months	########	########	0.3%	########	########	0.3%	
Average Demo Factor	1.089	1.098	0.8%	1.089	1.098	0.8%	<== Combined Medical/Pharmacy Demo Factor
Allowed Claim Costs	########	########		########	########		
Allowed Claim Costs PMPM	$ 366.66	$ 393.14	7.2%	$ 90.84	$ 103.41	13.8%	
Adjusted Baseline Medical Expense							
Allowed Claim Costs PMPM			7.2%			13.8%	
Certificate of Coverage Changes		/	0.0%		/	0.0%	<== Represents national certificate of coverage changes on 2019 utilization.
Impact of Benefit changes on Utilization		/	0.0%		/	0.0%	<== Represents an adjustment for utilization levels assuming no benefit changes.
Demographic change		/	0.8%		/	0.8%	<== Based on fixed age/sex table applied to the common experience base.
Impact of Work Day Changes		/	-0.1%		/	-0.1%	<== Represents the difference in work days between 2018 and 2019.
National Historic Unit Cost		/	2.9%		/	4.8%	<==Nationwide Contract Averages(Schedule A2)
National Historic Utilization/Mix Trend - 2018			3.5%			7.9%	

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B2 -- UTILIZATION COST DEVELOPMENT - NATIONAL PROJECTED

	Medical		Pharmacy		
Projected Utilization Trend	**2019**	**2020**	**2019**	**2020**	
Utilization Trend	3.5%	3.8%	7.9%	7.1%	<== The starting 2019 Utilization Trend is taken from Schedule B1
	2019 - 2020 Run Rate Adj.	2020 - 2021 Run Rate Adj.	2019 - 2020 Run Rate Adj.	2021 - 2022 Run Rate Adj.	
Administrative Initiatives	-0.45%	-0.20%	-1.65%	-0.20%	<== Includes impact from any administrative or procedural changes
Contracting	-0.04%	0.43%	-0.04%	0.43%	<== Includes impact from changes in mix of providers and services provided
Economic	-0.10%	0.00%	-0.10%	0.00%	<== Includes expected utilization changes due to changes in economic conditions
Environmental	0.09%	-0.10%	0.09%	-0.10%	<== Includes impact from flu, storms, etc..
Policy	0.01%	0.02%	0.01%	0.02%	<== Includes impact for any policy provision changes except for mandates
Regulatory	-0.02%	-0.07%	-0.02%	-0.07%	<== Includes impact from mandate changes
Technology	0.03%	-0.01%	0.25%	-0.71%	<== Includes impact from any new medical technologies including new drugs
Workdays	0.71%	-0.78%	0.71%	-0.78%	<== Includes impact from Work day differences between years
Subtotal	0.22%	-0.71%	-0.76%	-1.41%	<== The total run rate adjustment from year to year (This total is applied the to previous year utilization to project next year's utilization trend)
	2020	**2021**	**2020**	**2021**	
Projected Utilization Trend	3.8%	3.0%	7.1%	5.6%	<== Projected Utilization uses 2019 and adjusts for any anticipated changes in run rate
50/50 Blended Utilization/Service Mix Trend	3.4%			6.3%	<== Blending occurs to match the experience period with the projected date of rate change

Run Rate adjustments represent differences in trend changes from year to year.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B3 -- UTILIZATION COST DEVELOPMENT - NATIONAL SERVICE LEVEL SPLIT

	Medical									
Baseline Medical Expense	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	COC Chgs on Util	Impact of Benefit chg on Util	Demo	Impact of Working Days	2018 Unit Cost	2018 Utilization/ Mix Trend	
Allowed Claim Costs PMPM			(F)	(G)	(H)	(I)	(J)	(K)	(L)	
Inpatient	$ 91.45	$ 97.12	6.2%	0.0%	0.0%	0.8%	-0.1%	3.8%	1.6%	<==(F)/(G)/(H)/(I)/(J)/(K) = (L)
Outpatient	$ 132.79	$ 146.17	10.1%	0.0%	0.0%	0.8%	-0.1%	3.7%	5.5%	
Professional	$ 117.96	$ 124.43	5.5%	0.0%	0.0%	0.8%	-0.1%	1.1%	3.7%	<== 2019 Unit Cost - Schedule A2
Ancillary/Other	$ 24.46	$ 25.41	3.9%	0.0%	0.0%	0.8%	-0.1%	2.7%	0.5%	
Medical	$ 366.66	$ 393.14	7.2%	0.0%	0.0%	0.8%	-0.1%	2.9%	3.5%	<== Schedule B1
50/50 Blended Utilization/Service Mix Trend			3.4%							<== Schedule B2
Historic 2018 Utilization/Service Mix Trend			3.5%							
Historic to Projected Blend Adjustment			-0.1%							

Service Level	2019 Utilization/ Mix Trend	Historic to Projected Adjustment	Projected Utilization/ Service Mix
Inpatient	1.6%	-0.1%	1.5%
Outpatient	5.5%	-0.1%	5.4%
Professional	3.7%	-0.1%	3.5%
Ancillary/Other	0.5%	-0.1%	0.4%
Medical	3.5%	-0.1%	3.4%
Capitation			0.0%
Pharmacy			6.3%

<== Schedule B2

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PROPRIETARY & CONFIDENTIAL INFORMATION

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE D -- BENEFIT LEVERAGING DEVELOPMENT - PENNSYLVANIA SMALL GROUP

A. Baseline Claims --- Year 1/2018 - 12/2018

	Inpatient	Outpatient	Professional	Other	Capitation	Rx	
Allowed $	########	########	########	$8,619,294	$0	########	<== Baseline Allowed claims for Pennsylvania Small Group
Deductible $	$342,869	$6,615,768	$5,755,862	$1,412,224	$0	$1,834,911	
Copay $	$243,734	$741,810	$2,533,964	$287,997	$0	$3,440,928	
Coins $	$655,177	$2,579,999	$964,275	$770,944	$0	$0	
Net $	########	########	########	$6,148,129	$0	########	

B. Estimated Trend CY 2019 --- Same Exposure Membership

Core Util / Mix	1.5%	5.4%	3.5%	0.4%	6.3%	<-- Estimated Same Exposure Membership Util / Srvc Mix Trend
Core Network Unit $	4.8%	4.8%	2.3%	2.6%	4.8%	<-- Normalized Unit $ Trend, Sched A1
Demographic Trend	0.0%	0.0%	0.0%	0.0%	0.0%	<-- Estimated Same Exposure Membership Demographic Trend, Sched C
Allowed Claims Trend	6.3%	10.4%	5.9%	3.0%	11.4%	
Copay Util Trend	1.5%	5.4%	3.5%	0.4%	6.3%	<-- Estimated Util Trend on Services w/ Copay

C. Simulated Net Trend CY 2019 With Common Membership @ Same Benefit Design

Allowed $	########	########	########	$8,881,185	$0	########	
Deductible $	$342,869	$6,615,768	$5,755,862	$1,412,224	$0	$1,834,911	
Copay $	$247,333	$781,636	$2,623,646	$289,194	$0	$3,659,265	
Coins $	$697,417	$2,889,794	$1,034,068	$799,991	$0	$0	
Net $	########	########	########	$6,379,776	$0	########	
Net Trend	6.4%	12.0%	7.2%	3.8%	0.0%	13.1%	
Implied Benefit Leveragi	0.10%	1.40%	1.20%	0.70%	0.00%	1.50%	<-- Net Trend v Allowed Trend, Common Membership @ Same Benefit Design
Projected Leverage Chan	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<-- Includes any anticipated changes including ACA requirements (Higher pharmacy trend through high cost drugs requires leverage reduction)
Projected Benefit Levera	0.1%	1.4%	1.2%	0.7%	0.0%	1.5%	<-- Final Projected Benefit Leveraging by Service Category

Using the Cost sharing component percentage from a completed experience period, the appropriate trend factors are applied to the various components in order to simulate the benefit leveraging component under no change in benefits.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE E -- SERVICE TYPE WEIGHTING

	National	National Non-Capitated	Pennsylvania Small Group
Inpatient	22.2%	22.7%	23.4%
Outpatient	27.9%	28.7%	31.3%
Professional	22.1%	22.7%	21.2%
Ancillary	4.4%	4.5%	4.4%
Capitation	2.5%	0%	2.5%
Pharmacy	20.8%	21.4%	17.1%
Total	100.0%	100.0%	100.0%

Objection 11

Service Category	1/1/2018 - 5/31/2018	1/1/2019 - 5/31/2019	YOY Trend
Inpatient	$ 83.11	$ 106.16	27.7%
Outpatient	$ 128.13	$ 142.13	10.9%
Physician	$ 71.48	$ 76.91	7.6%
Capitation	$ 14.88	$ 15.98	7.4%
Other Medical	$ 0.43	$ 0.31	-28.8%
Retail Pharmacy	$ 45.38	$ 49.21	8.4%
Total	$ 343.41	$ 390.70	13.8%

Objection 13

UNITED HEALTHCARE
HEALTHCARE ECONOMICS
PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A1 -- UNIT COST DEVELOPMENT - PENNSYLVANIA

INPATIENT		**Region**	**Service**	
Facility	**Contract % Chg**	**Weight**	**Weight**	<== Pennsylvania service weights(Schedule E)
Region A	5.9%	25.4%		
Region B	7.5%	1.9%		
Region C	3.3%	45.3%		
Region D	5.2%	23.9%		
Region E	3.6%	1.7%		
Region F	5.5%	1.8%		
Total	4.6%	100%	23.4%	<== Summary Exhibit - Inpatient Unit Cost
OUTPATIENT		**Region**	**Service**	
Facility	**Contract % Chg**	**Weight**	**Weight**	<== Pennsylvania service weights(Schedule E)
Region A	5.8%	26.5%		
Region B	7.4%	3.4%		
Region C	2.3%	35.4%		
Region D	6.1%	28.4%		
Region E	3.0%	2.4%		
Region F	4.8%	3.9%		
Total	4.6%	100%	31.3%	<== Summary Exhibit - Outpatient Unit Cost
PROFESSIONAL		**Region**		
Provider	**Contract % Chg**	**Weight**		
Region A	2.3%	18.0%		
Region B	1.2%	1.8%		
Region C	2.6%	47.3%		
Region D	2.0%	28.2%		
Region E	1.0%	2.3%		
Region F	1.0%	2.4%		
Total	2.3%	100%	21.2%	<== Summary Exhibit - Professional Unit Cost
OTHER/ANCILLARY		**Region**		
Provider	**Contract % Chg**	**Weight**		
Region A	2.6%	16.5%		
Region B	2.5%	1.7%		
Region C	2.6%	48.7%		
Region D	3.2%	27.5%		
Region E	3.5%	2.2%		
Region F	2.9%	3.4%		
Total	2.8%	100%	4.4%	<== Summary Exhibit - Other Unit Cost
CAPITATION				
Contracts	**Contract % Chg**	**Weight**		
Group A	4.4%	100%	2.5%	
PHARMACY				
Total	4.8%		17.1%	<== Summary Exhibit - Pharmacy Unit Cost
				<== "Unit Cost estimates are Fixed"
ALL SERVICES	4.0%		100.0%	<== Summary Exhibit - All Services Unit Cost
MEDICAL WO PHARMACY	3.9%		82.9%	<== Summary Exhibit - Total Medical

Regional information includes all in-state and out-of-state facilities and providers with contract changes weighted by claim dollars.
The contract % change represents all provider changes both in-state and out-of-state over the projection period.
Regional provider assignments are an internal process only and do not correspond to allowable rating areas.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE A2 -- 2019 UNIT COST DEVELOPMENT - NATIONAL NON-CAPITATED SERVICES

	National Unit Cost	National Weight	<== Weights - Schedule E - National Non-Capitated Services
Inpatient	3.8%	22.3%	
Outpatient	3.7%	28.6%	
Professional	1.1%	22.9%	
Other/Ancillary	2.7%	4.5%	
Pharmacy	4.8%	21.7%	
Total	3.3%	100.0%	
Medical Only	2.9%	78.3%	

Nationwide contract summaries by Service category for Non-Capitated Services only.

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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B1 -- UTILIZATION / SERVICE MIX COST DEVELOPMENT - NATIONAL HISTORIC

	Medical			Pharmacy			
	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	
Baseline Medical Expense							
Member Months	########	########	0.3%	########	########	0.3%	
Average Demo Factor	1.089	1.098	0.8%	1.089	1.098	0.8%	<== Combined Medical/Pharmacy Demo Factor
Allowed Claim Costs	########	########		########	########		
Allowed Claim Costs PMPM	$ 366.66	$ 393.14	7.2%	$ 90.84	$ 103.41	13.8%	
Adjusted Baseline Medical Expense							
Allowed Claim Costs PMPM			7.2%			13.8%	
Certificate of Coverage Changes		/	0.0%		/	0.0%	<== Represents national certificate of coverage changes on 2019 utilization.
Impact of Benefit changes on Utilization		/	0.0%		/	0.0%	<== Represents an adjustment for utilization levels assuming no benefit changes.
Demographic change		/	0.8%		/	0.8%	<== Based on fixed age/sex table applied to the common experience base.
Impact of Work Day Changes		/	-0.1%		/	-0.1%	<== Represents the difference in work days between 2018 and 2019.
National Historic Unit Cost		/	2.9%		/	4.8%	<==Nationwide Contract Averages(Schedule A2)
National Historic Utilization/Mix Trend - 2018			3.5%			7.9%	

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B2 -- UTILIZATION COST DEVELOPMENT - NATIONAL PROJECTED

	Medical		Pharmacy		
Projected Utilization Trend	**2019**	**2020**	**2019**	**2020**	
Utilization Trend	3.5%	3.8%	7.9%	7.1%	<== The starting 2019 Utilization Trend is taken from Schedule B1
	2019 - 2020 Run Rate Adj.	2020 - 2021 Run Rate Adj.	2019 - 2020 Run Rate Adj.	2021 - 2022 Run Rate Adj.	
Administrative Initiatives	-0.45%	-0.20%	-1.65%	-0.20%	<== Includes impact from any administrative or procedural changes
Contracting	-0.04%	0.43%	-0.04%	0.43%	<== Includes impact from changes in mix of providers and services provided
Economic	-0.10%	0.00%	-0.10%	0.00%	<== Includes expected utilization changes due to changes in economic conditions
Environmental	0.09%	-0.10%	0.09%	-0.10%	<== Includes impact from flu, storms, etc..
Policy	0.01%	0.02%	0.01%	0.02%	<== Includes impact for any policy provision changes except for mandates
Regulatory	-0.02%	-0.07%	-0.02%	-0.07%	<== Includes impact from mandate changes
Technology	0.03%	-0.01%	0.25%	-0.71%	<== Includes impact from any new medical technologies including new drugs
Workdays	0.71%	-0.78%	0.71%	-0.78%	<== Includes impact from Work day differences between years
Subtotal	0.22%	-0.71%	-0.76%	-1.41%	<== The total run rate adjustment from year to year (This total is applied the to previous year utilization to project next year's utilization trend)
	2020	**2021**	**2020**	**2021**	
Projected Utilization Trend	3.8%	3.0%	7.1%	5.6%	<== Projected Utilization uses 2019 and adjusts for any anticipated changes in run rate
0/100 Blended Utilization/Service Mix Trend	3.0%			5.6%	<== Blending occurs to match the experience period with the projected date of rate change

Run Rate adjustments represent differences in trend changes from year to year.

UNITED HEALTHCARE
HEALTHCARE ECONOMICS

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE B3 -- UTILIZATION COST DEVELOPMENT - NATIONAL SERVICE LEVEL SPLIT

	Medical									
Baseline Medical Expense	Year 1/2018 - 12/2018	Year 1/2019 - 12/2019	Annual Trend	COC Chgs on Util	Impact of Benefit chg on Util	Demo	Impact of Working Days	2018 Unit Cost	2018 Utilization/ Mix Trend	
Allowed Claim Costs PMPM			(F)	(G)	(H)	(I)	(J)	(K)	(L)	
Inpatient	$ 91.45	$ 97.12	6.2%	0.0%	0.0%	0.8%	-0.1%	3.8%	1.6%	<==(F)/(G)/(H)/(I)/(J)/(K) = (L)
Outpatient	$ 132.79	$ 146.17	10.1%	0.0%	0.0%	0.8%	-0.1%	3.7%	5.5%	
Professional	$ 117.96	$ 124.43	5.5%	0.0%	0.0%	0.8%	-0.1%	1.1%	3.7%	<== 2019 Unit Cost - Schedule A2
Ancillary/Other	$ 24.46	$ 25.41	3.9%	0.0%	0.0%	0.8%	-0.1%	2.7%	0.5%	
Medical	$ 366.66	$ 393.14	7.2%	0.0%	0.0%	0.8%	-0.1%	2.9%	3.5%	<== Schedule B1
50/50 Blended Utilization/Service Mix Trend			3.0%							<== Schedule B2
Historic 2018 Utilization/Service Mix Trend			3.5%							
Historic to Projected Blend Adjustment			-0.5%							

Service Level	2019 Utilization/ Mix Trend	Historic to Projected Adjustment	Projected Utilization/ Service Mix
Inpatient	1.6%	-0.5%	1.1%
Outpatient	5.5%	-0.5%	5.0%
Professional	3.7%	-0.5%	3.2%
Ancillary/Other	0.5%	-0.5%	0.1%
Medical	3.5%	-0.5%	3.0%
Capitation			0.0%
Pharmacy			5.6%

<== Schedule B2

Baseline experience represents a national fixed exposure base which is in-force for both experience periods.
Baseline experience does not include any capitated expenses.

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HEALTHCARE ECONOMICS

PROPRIETARY & CONFIDENTIAL INFORMATION

PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE D -- BENEFIT LEVERAGING DEVELOPMENT - PENNSYLVANIA SMALL GROUP

A. Baseline Claims --- Year 1/2018 - 12/2018

	Inpatient	Outpatient	Professional	Other	Capitation	Rx	
Allowed $	########	########	########	$8,619,294	$0	########	<== Baseline Allowed claims for Pennsylvania Small Group
Deductible $	$342,869	$6,615,768	$5,755,862	$1,412,224	$0	$1,834,911	
Copay $	$243,734	$741,810	$2,533,964	$287,997	$0	$3,440,928	
Coins $	$655,177	$2,579,999	$964,275	$770,944	$0	$0	
Net $	########	########	########	$6,148,129	$0	########	

B. Estimated Trend CY 2019 --- Same Exposure Membership

Core Util / Mix	1.5%	5.4%	3.5%	0.4%	6.3%	<-- Estimated Same Exposure Membership Util / Srvc Mix Trend
Core Network Unit $	4.8%	4.8%	2.3%	2.6%	4.8%	<-- Normalized Unit $ Trend, Sched A1
Demographic Trend	0.0%	0.0%	0.0%	0.0%	0.0%	<-- Estimated Same Exposure Membership Demographic Trend, Sched C
Allowed Claims Trend	6.3%	10.4%	5.9%	3.0%	11.4%	
Copay Util Trend	1.5%	5.4%	3.5%	0.4%	6.3%	<-- Estimated Util Trend on Services w/ Copay

C. Simulated Net Trend CY 2019 With Common Membership @ Same Benefit Design

Allowed $	########	########	########	$8,881,185	$0	########	
Deductible $	$342,869	$6,615,768	$5,755,862	$1,412,224	$0	$1,834,911	
Copay $	$247,333	$781,636	$2,623,646	$289,194	$0	$3,659,265	
Coins $	$697,417	$2,889,794	$1,034,068	$799,991	$0	$0	
Net $	########	########	########	$6,379,776	$0	########	
Net Trend	6.4%	12.0%	7.2%	3.8%	0.0%	13.1%	
Implied Benefit Leveragi	0.10%	1.40%	1.20%	0.70%	0.00%	1.50%	<-- Net Trend v Allowed Trend, Common Membership @ Same Benefit Desi
Projected Leverage Chan	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<-- Includes any anticipated changes including ACA requirements (Higher pharmacy trend through high cost drugs requires leverage reduct
Projected Benefit Levera	0.1%	1.4%	1.2%	0.7%	0.0%	1.5%	<-- Final Projected Benefit Leveraging by Service Category

Using the Cost sharing component percentage from a completed experience period, the appropriate trend factors are applied to the various components in order to simulate the benefit leveraging component under no change in benefits.

UNITED HEALTHCARE
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PENNSYLVANIA SMALL GROUP RATE FILING

SCHEDULE E -- SERVICE TYPE WEIGHTING

	National	National Non-Capitated	Pennsylvania Small Group
Inpatient	22.2%	22.7%	23.4%
Outpatient	27.9%	28.7%	31.3%
Professional	22.1%	22.7%	21.2%
Ancillary	4.4%	4.5%	4.4%
Capitation	2.5%	0%	2.5%
Pharmacy	20.8%	21.4%	17.1%
Total	100.0%	100.0%	100.0%

Objection 15

Experience	4Q2019
Member Months	342,952
Allowed Claims PMPM (EHB only)	$464.64
Incurred Med Claims	$330.66
Incurred Rx Claims	$80.28
Rx Rebates PMPM	-$27.84
Incurred Rx Claims Less Rx Rebates	$52.44
Total Incurred Claims PMPM	$383.10
- Site Specific Cat Claim Level	($26.11)
Expected Cat Claim PMPM	$35.81
Net Cat_Claim Override	60%
Subtotal	**$388.91**
Months of Trend (mid month)	25.0
x Annual Trend Rate	9.13%
Claim Cost Subtotal	$466.52
/ Target Loss Ratio	84.0%
/ Risk Score Rel to State Avg	0.946
PPACA Fees	1.000
Needed Revenue PMPM	$587.54
Med Base Rate 7/1/2020	$845.80
Med Rel	0.5143
Medical Pricing Trend	1.024
Subtotal Medical	$445.40
Rx Base Rate 7/1/2020	$845.80
Rx Rel	0.0625
Rx EDA	1.024
Subtotal Rx	$54.17
Subtotal Medical and Rx	$499.56
Age Factor	1.4180
Area Factor	0.8684
Current Undiscounted PMPM	$615.18
Supportable Price Adjustment	***-4.5%***

Prior Base Rate 7/1/2020
EDA Trend to 1/1/2021
Base Rate trended to 1/1/2020
Supportable Pricing Adjustment
Revenue Neutrality
Base Rate 1/1/2021

Filed Base Rate 1/1/2020

$	831.42
	1.024
$	851.37
	-4.5%
	-6.20%
$	762.73

$	762.70

Objection 16

Experience Period:

Change in Demographics:	0.986
Change in Benefits:	1.000
Change in Other:	1.075

Demographics

Rating Area	Experience Membership	Projected Membership	Proposed Rating Area Factors
1	469	324	0.7554
2	-	3	0.8569
3	394	417	0.9976
4	983	3,828	0.8081
5	126	130	0.751
6	484	893	0.9746
7	909	960	1.0017
8	4,378	7,044	0.8828
9	754	1,113	0.9094

Demographics Geo Shift:	0.986
Demographics Age Shift:	1.000

Other

Catastrophic Claim Adjustment	0.060
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	1.075

Site Specific Cat Claim Level	$0.00
Expected Cat Claim Level %	9.1%
Expected Cat Claims, PMPM	$22.43
Net Cat Claim Override	60%
Cat Claim Adjustment	$13.46
Total Experience Period Claim Cost, PMPM	$223.21
Catastrophic Claim Adjustment	0.060

Trend to Rating Period

Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

Manual Period:

Change in Demographics:	1.059
Change in Benefits:	0.967
Change in Other:	1.029

Demographics

Rating Area	Manual Membership	Proposed Rating Area Factors
1	11,237	0.7554
2	60	0.8569
3	7,294	0.9976
4	103,572	0.8081
5	3,334	0.751
6	17,196	0.9746
7	18,720	1.0017
8	143,377	0.8828
9	29,665	0.9094

Demographics Geo Shift:	1.009
Demographics Age Shift:	1.050

Other

Catastrophic Claim Adjustment	0.015
Trend (24 vs 25 months)	0.006
Balancing Item	0.008
TOTAL Other Adj't	1.029

Site Specific Cat Claim Level	$26.77
Expected Cat Claim Level %	9.1%
Expected Cat Claims, PMPM	$36.21
Net Cat Claim Override	60%
Cat Claim Adjustment	$5.66
Total Experience Period Claim Cost, PMPM	$387.16
Catastrophic Claim Adjustment	0.015

Trend to Rating Period

Annualized Unit Cost Trend	3.98%
Annualized Utilization Trend	3.88%
Trended to 25 months	1.174
Annualized Cost Trend Year 1	4.00%
Annualized Utilization Trend Year 1	3.90%
Annualized Cost Trend Year 2	4.00%
Annualized Utilization Trend Year 2	3.90%
Trended to 24 months	1.168
Trend (24 vs 25 months)	0.006

Raw Data

Claims	Large Losses	Member Months
1671.44		36
86500.83		390
14617.37		226
124991.84		192
26513.52		117
3749.18		48
20148.36		85
15646		266
9274.18		55
39.15		3
4463.46		65
3789.71		45
1649.16		89
12911.24		28
2796.7		56
965.38		28
182.7		14
221.79		14
3299.77		21
3206.82		36
781.46		25
899.81		48
169.65		13
119164.99		37
710.61		25
526.77		27
743.35		15
65.25		5
39.15		3
665.49		15
1120.52		9
1198.54		6
65.25		5
23693.43		43
65.25		5
1245.33		14
45.38		1
13.05		1
279.34		12
47009.64		265
1496.05		81
26.1		2
246.06		7
156.6		12
39.15		3
117.45		9
26.1		2
13.05		1
13025.24		366
20256.53		118
421974.91		829
111639.78		615
1136.32		43
3019.77		60
4454.78		119
9624.86		101
25307.63		175
18901.64		129
2182.67		55
2429.12		60
22281.36		69
22645.99		72
143.55		11
6947.39		153
48177.44		181
2890.92		27
21761.73		74
396.48		18
2220.76		107
27633.98		18
39235.6		228
1080.52		39
402.77		28
272.24		14
1423.55		34

Metal Tier	Average Sloping Adjustment	Experience Projected Member Months	Manual Experience Member Months
Bronze	1.000	2,611	20,163
Silver	1.030	4,990	64,296
Gold	1.080	7,111	156,467
Platinum	1.150	-	93,529
Avg Factor:		1.049	1.085

	Total:	8497	8474		334455	331741	
Age	Age Factors	Experience Period Total Members	Experience Period Billable Members	Distribution of Members by Age	Credibility Experience Period Total Members	Credibility: Experience Period Billable Members	Distribution of Members by Age
0	0.765	86	81	1.0%	4515	4313	1.3%
1	0.765	109	97	1.1%	3422	3169	0.9%
2	0.765	57	53	0.6%	3480	3307	1.0%
3	0.765	94	94	1.1%	3211	3082	0.9%
4	0.765	46	46	0.5%	3423	3267	1.0%
5	0.765	57	57	0.7%	3516	3351	1.0%
6	0.765	49	49	0.6%	3721	3554	1.1%
7	0.765	20	19	0.2%	4022	3764	1.1%
8	0.765	52	52	0.6%	3816	3600	1.1%
9	0.765	59	58	0.7%	3682	3463	1.0%
10	0.765	48	48	0.6%	3701	3487	1.0%
11	0.765	100	100	1.2%	3967	3792	1.1%
12	0.765	106	106	1.2%	3837	3708	1.1%
13	0.765	40	40	0.5%	3805	3681	1.1%
14	0.765	71	71	0.8%	3788	3713	1.1%
15	0.833	75	75	0.9%	4187	4159	1.2%
16	0.859	57	57	0.7%	4370	4346	1.3%
17	0.885	69	69	0.8%	3671	3664	1.1%
18	0.913	91	91	1.1%	4091	4091	1.2%
19	0.941	79	79	0.9%	4254	4254	1.3%
20	0.97	81	81	1.0%	4415	4415	1.3%
21	1	56	56	0.7%	4032	4032	1.2%
22	1	167	167	2.0%	4706	4706	1.4%
23	1	124	124	1.5%	4361	4361	1.3%
24	1	102	102	1.2%	4890	4890	1.5%
25	1.004	182	182	2.1%	4771	4771	1.4%
26	1.024	197	197	2.3%	7151	7151	2.1%
27	1.048	206	206	2.4%	6775	6775	2.0%
28	1.087	205	205	2.4%	7002	7002	2.1%
29	1.119	264	264	3.1%	6728	6728	2.0%
30	1.135	277	277	3.3%	6833	6833	2.0%
31	1.159	208	208	2.4%	6729	6729	2.0%
32	1.183	302	302	3.6%	6854	6854	2.0%
33	1.198	152	152	1.8%	6177	6177	1.8%
34	1.214	155	155	1.8%	6478	6478	1.9%
35	1.222	179	179	2.1%	6883	6883	2.1%
36	1.23	105	105	1.2%	6258	6258	1.9%
37	1.238	111	111	1.3%	6020	6020	1.8%
38	1.246	119	119	1.4%	6077	6077	1.8%
39	1.262	190	190	2.2%	6245	6245	1.9%
40	1.278	151	151	1.8%	5889	5889	1.8%
41	1.302	112	112	1.3%	5649	5649	1.7%
42	1.325	71	71	0.8%	5453	5453	1.6%
43	1.357	145	145	1.7%	5002	5002	1.5%
44	1.397	72	72	0.8%	5203	5203	1.6%
45	1.444	205	205	2.4%	4966	4966	1.5%
46	1.5	117	117	1.4%	5065	5065	1.5%
47	1.563	146	146	1.7%	5843	5843	1.7%
48	1.635	173	173	2.0%	5795	5795	1.7%
49	1.706	192	192	2.3%	6242	6242	1.9%
50	1.786	126	126	1.5%	6149	6149	1.8%
51	1.865	145	145	1.7%	5899	5899	1.8%
52	1.952	141	141	1.7%	6083	6083	1.8%
53	2.04	212	212	2.5%	5857	5857	1.8%
54	2.135	176	176	2.1%	5868	5868	1.8%
55	2.23	117	117	1.4%	5919	5919	1.8%
56	2.333	201	201	2.4%	5586	5586	1.7%
57	2.437	158	158	1.9%	5703	5703	1.7%
58	2.548	172	172	2.0%	5733	5733	1.7%
59	2.603	219	219	2.6%	5346	5346	1.6%
60	2.714	105	105	1.2%	5346	5346	1.6%
61	2.81	111	111	1.3%	4560	4560	1.4%
62	2.873	197	197	2.3%	4618	4618	1.4%
63	2.952	143	143	1.7%	3734	3734	1.1%
64	3	143	143	1.7%	7083	7083	2.1%

6414.93		66
9595.48		90
358.17		14
728.12		25
10769.13		12
5090.82		5
2845.52		78
3683.92		25
11288.74		38
13102.73		28
1361.73		24
15194.97		63
2426.87		5
78.3		6
789.32		3
2577.98		36
224.24		13
2034.27		70
13.05		1
682.82		24
104.91		8
13.05		1
469.8		36
4911.58		87
1340.73		39
50399.56		194
9057.27		148
1431.3		49
53419.85		87
8361.14		39
10545.61		30
2559.45		31
248.46		16
104.4		8
3289.19		21
48798.75		42
58520.42		120
2740.04		14
1099.64		31
104.4		8
18204.57		6
201.97		9
751.65		18
272.87		4
9581.23		37
160.76		4
17682.62		18
2881.18		38
27147.14		97
92707.98		312
143.55		11
3964.84		9
44.87		1
7368.37		50

Raw Data

Claims	Large Losses	Member Months
608.32		10
568.02		13
273.66		4
181.95		5
2641.42		13
792.56		10
192.35		6
88.93		6
78.3		6
52.2		4
638.18		6
4004.25		14
16561.27		30
2864.07		6
159.68		2
91191.97		137
445.13		14
154.58		6
311.41		23
24424.92		9
78.3		6
9479.23		32
65603.94		51
3990.43		49
806.38		21
997.69		21
469.8		36
2461.51		89
790.17		21
1441.98		27
5445.65		75
23728.02		72
573.67		24
33788.68		18
5575.04		39
1417.97		55
49322.69		85
130.5		10
13227.39		45
6141.23		5
1290.5		64
340.87		15
17383.71		192
1609.08		30
20128.13		48
1537.11		12
6181.06		54
13.05		1
1591.1		45
2176.27		39
25842.38		234
255.98		15
23423.38		35
153204.34		120
84891.61		83
5323.64		105
525.54		28
388.78		14
254920.48	57508.93	38
495.9		38
309.39		12
37841.91		50
64440.01		107
1639.59		28
21521.32		73
731.64		32
803.7		17
52799.02		108
390.51		17
107727.88		77
1212.83		9
7248.65		18
2403.52		18
10022.35		76
18054.55		182
35085.84		67
59004		115
24784.25		70
45954.87		41
617.03		36
9103.79		65
4931.04		40
40471.32		61
583.6		26
33823.88		74
14033.72		153
14427.49		177
9956.05		99
35957.06		201
22151.87		141
3435.43		17
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5263.51		55
950.84		22
18797.05		148
679.84		25
840.63		55
188320.02		436
42293.74		553
45397.89		177
302056.36		134
2032.63		44
3067.12		98
512.65		37
32708.29		127
1016.93		9
386013.37	66955.79	399
76337.21		157
3172.34		60
1476.42		12
45861.85		93
370870.67	111779.27	214
11131.1		94
25813.7		66
28727.35		82
18877.15		12
58373.04		145
88260.43		60
1714.79		12
112405.88		604
73228.88		205
11368.03		87
48063.96		112
14510.17		53
61736.81		84
3452.67		46
1040.17		36
2249.81		24
40093.85		107
11233.8		122

3701.68		124
31903.89		55
28632.45		56
4886.41		70
193653.09		66
129650.4		116
7463		44
717.85		22
2020.43		26
16262.92		161
649.65		9
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18720.45		85
4557.53		111
134071.46		318
23218.01		32
36624.82		101
22711.21		30
31603.8		228
3920.65		79
28740.25		30
101464.37		27
2157.55		24
994.58		54
7223.23		30
439.39		28
207.36		16
98852.9		194
12042.62		80
2499.74		55
6411.5		45
3005.48		66
49638.25		63
5870.06		63
9684.07		80
762.49		45
36259.91		115
902.46		48
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2506.6		9
2096.54		48
1014.02		16
4169.18		98
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401.5		21
703.99		42
36727.87		263
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155.52		12
33084.07		42
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17665.78		81
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49914.51		21
6780.84		24
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355.92		5
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672.69		20
526.64		15
3928.1	19	53
102.24		8
325.35		9
306.12		16
12688.09		38
2524.85		16
749.46		28
689.31		27
326.75		6
967.81		6
1690.81		24
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914.81		6
18265.22		99
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1731.17		38
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25.38		2
287.44		9
50.76		4
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76.14		6
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258.67		8
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38.07		3
133.7		8
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76.14		6
753.96		4
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1769.26		3
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3459.74		29
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796.47		12
292045.35		138
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85771.78		72
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4487.86		31
679.28		12
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39.15		3
696.87		19
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5115.69		12
39.15		3
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71702.98		56
28510.2		141
953.03		12
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28216.42		90
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3877.98		34
1467.57		18
643.34		17
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13608.64		129
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3321.16		24
4872.04		15
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22840.57		234
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36941.84		105
19154.4		223
175.43		7
4886.86		19
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275938.32	62246.63	135
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215206.17		210
14465.94		96
1886.1		59
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13799.56		28
16938.83		125
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980.94		19
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89838.25		272
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1998.77		42
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1005.26		18
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61289.8		151
362384.66		731
65789.33		309

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802.53		32
180541.34		124
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260.45		10
1393.22		31
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10322.75		248
17054.77		42
47746.12		39
83564.45		169
10920.16		43
68324.94		76
312080.41		935
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20643.94		11
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44028.29		49
20294.25		66
23396.88		102
31021.83		149
44326.04		164
126733.55		610
13363.72		55
145945.63		539
6457.34		55
174681.97		349
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3040.88		96
214598.56		566
209977.89		362
147269.99		905
74057.89		82
105410.54		176
236380.18		298
130304.72		475
38969.1		36
5756.94		28
104098.01		469
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470584.37		1067
4966.57		54
10096.06		72
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90460.77		363
131124.2		510
13720.94		39
52677.56		135
82011.98		217
571178.23		984
3607.88		24
34298.24		37
212154.02		456
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4080.29		86
141104.88		547
184542.81		140
104268.38		270
231117.19		350
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39648.74		38
16815.77		213
26753.71		222
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154.47		3
57651.29		182
32082.81		33
27924.13		33
12940.81		55
15769.5		105
118290.69		367
3610.66		91
19497.62		55
71122.57		84
64952.03		78
3027.27		47
76989.79		22
4201.59		79
44411.12		104
8322.89		110
4732.92		55
3386.62		111
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144021.75		1129
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56071.74		152
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37512.79		266
3281.89		67
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51915.23		164
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11566.43		47
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38124.03		242
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1756.23		38

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8927.35		93
23948.81		16
9941.15		24
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624.42		16
793.26		16
309.92		16
9604.86		87
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23112.27		54
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250105.78		54
3642.12		21
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14501.37		24
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154.44		12
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6750.41		29
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144.41		7
193.55		10
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1287.43		25
1845.38		32
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607.87		20
614.83		16
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13349.72		146
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1472.77		22
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2746.31		42
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3285.63		16
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285.5		22

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7604.11		58
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22514.86		16
64721.87		110
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13369.82		6
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32274.69		76
4573.57		48
163.85		6
3275.82		48
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9431.96		21
4089.63		36
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68.25		5
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195.09		4
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673.88		30
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352.35		27
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3065.28		117
11353.12		75
14009.76		336
285.66		22
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260097.85		236
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2342.53		74
630.5		24
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716.11		20
38899.92		24
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344.08		18
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2026.99		63
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11340.24		49
2391.31		7
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154.44		12
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2562.03		8
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319.46		6
3896.53		6
38.07		3
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5401.56		14
1482.55		16
2035.58		79
25.38		2
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76.14		6
546.34		24
39.15		3
630.31		11
21498.96		28
418.37		6
477.22		6
213.94		3
10774.68		24
2454.39		36
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66459.06		81

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44929.37		178
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17940.16		76
13316.17		133
3737.05		54
2406.34		25
32725.31		108
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54751.14		356
11090.47		12
7000.63		65
2979.8		44
22604.58		63
54397.09		160
13497.91		78
31320.73		181
3684.63		20
32473.71		226
5772.58		19
4053.82		24
30342.93		56
128.47		2
1697.89		8
2350.28		32
10434.54		74
1549.74		29
1047.05		49
437.27		18
26437.99		109
6622.14		27
2086.53		30
58716.92		33
210516.26		132
122307.6		259
2134.86		119
130.14		10
329.81		8
183896.54		284
396.42		8
445532.22	226807.75	176
2707.55		116
14601.22		8
519665.58	229183.31	479
189829.76		246
90286.6		201
51444.48		510
194448.69		655
301472.45		510
121158.4		271
56811.72		92
248682.65		683
16942.78		154
915437.76	124184.13	1155
314826.46		758
41210.7		126
425811.69		1074
7053.14		76
25248.62		90
153278.02		681
48711.87		392
139601.25		652
882.36		68
59888.61		222
445258.04	1960.25	822
4246.4		26
34533.83		336
1208617.77	114879.9	2377
24828.02		132
970940.91	221758.2	2159
231855.59		370
1096950.23	130599.5	1582
4275.58		53
94275.98		379
234257.32		925
2685.53		52
516.3		16
1484.38		21
93511.72		39

4126.42		125
367.42		11
31354.89		95
16704.42		23
41701.84		152
72574.62		48
18798.13		100
141497.69		474
152011.26		473
1313.57		11
38618.82		133
2583.91		50
168.93		13
51322.28		40
129.42		10
70030.29		193
51821.84		50
12695.3		130
4947.81		40
52688.86		230
1521.39		55
7551.25		27
142.47		11
3827.73		57
617.73		9
38967.11		149
117.09		9
18060.15		90
269026.53		226
108737.94		243
52.2		4
868.91		18
1549.58		27
52.2		4
1112.27		32
6385.59		40
63260.95		104
192.87		15
198374.29		189
331.44		6
12783.4		40
443.44		25
1560.22		21
14896.72		49
38663.49		63
2265.73		60
15424.99		77
180.54		14
3719.54		56
970		15
32025.79		37
12971.45		203
2407.32		127
5020.65		64
14538.13		40
149809.93		379
227.69		12
25069.76		185
29741.5		27
2812.43		47
108465.28		383
177.91		7
141.17		8
2078.92		22
9282.33		34
3690.33		65
17056.74		25
4441.67		20
11350.83		31
6823.67		60
2872.51		13
29612.47		104
102.24		8
4650.31		32
51.12		4
125663.29		333
1342.49		24
54127.99		44
498.94		4
454.46		20
51.12		4
76.14		6
30453.96		59
3130.27		35
38.07		3
1601.52		20
5583.72		12
152.28		12
11936.72		155
1147.19		35
202.32		10
87126.97	51041.32	71
51.2		4
79458.85	92179.4	24
12617.4	147.75	120
50.76		4
581.41		16
29993.33		20
834.76		19
344.81		6
3135.8		58
2244.04		47
26416.48		71
5189.29		9
6890.97		18
25.38		2
67681.82	67810.79	76
30492.5		140
2528.19		47
10393.15		14
29449.91	30136.6	30
76.14		6
285.19		12
77932.87		350
6925.9		12
1928.36		9
2931.57		20
295.2		6
4375.03		22
3081.7		12
1322.79		23
26.1		2
25467.27		120
13230.87		67
25784.07		53
2394.91		34
5072.78		26
2788.25		21
4404.84		58
642.97		11
1088.91		18
2839.68		30
10810.37		8
16923.37		46
52252.67		38

10345.75		40
8299.1		36
10536.43		14
456.89		18
214.61		11
4072.73		23
9568.62		42
9776.82		55
847.73		18
11716.85		48
7323.19		52
76100.21		126
48653.75		91
79690.69		277
67093.63		114
39.15		3
14486.2		81
1876.71		37
93974.71		229
104.4		8
45652.67		294
23087.13		220
12668.31		130
159403.45		432
1411.08		36
24946.75		85
59430.95		105
27358.25		128
1379.86		18
1375.15		20
25196.51		60
6487.05		20
16532.53		281
6807.82		15
6053.61		25
429644.71	155521.86	130
13449.86		45
29541.83		89
1324.35		49
382.23		25
13874.47		113
123854.1		207
6174.05		56
647.15		19
14792.36		48
163094.59		380
91369.64		363
714199.16	78427.85	1168
507550.49		803
217199.63		521
94084.71		297
20243.93		98
10552.56		128
128062.05		334
869417.09		1632
149110.69		390
27280.18		264
33525.98		217
1681.98		20
257263.46		592
67522.79		201
32173.97		109
36111.92		149
14292.68		74
326.25		25
36015.61		144
29479.16		49
23497.87		65
113102.4		169
7935.93		94
47086.13		189
24433.01		65
31400.55		152
129216.27		252
38679.2		143
83157.28		352
618.82		28
13306.3		128
779.19		27
114284.08		292
77683.14		395
6260.71		109
117.45		9
339359.02		359
131641.96		244
338011.12		714
78.3		6
87171.09		180
16063.05		20
62673.76		20
124116.56		211
24946.85		220
11602.47		34
217083.8		790
97578.83		163
39993.61		140
16188.97		90
24527.77		194
76454.01		436
485656.18	47595.22	653
21645.18		121
48376.87		125
307585	23735.46	801
1447216.27	172244.78	3552
1681777.76	48718.96	3656
793559.94	76210.27	1831
197089.33		709
386119.46		921
203042.58		673
24932.96		293
451555.15	92236.88	360
104.4		8
101436.52		262
139805.38		321
110734.79		325
232747.57		951
142735.04		720
48148.11		386
179393.31		891
3372865.62		6852
286176.83		411
878703.87	393993.7	1032
158151.3		359
90695.39		468
555375.02		1544
2869.02		40
3936.8		66
252894.75		310
288258.06		458
328570.07	40358.61	565
828.53		22
97973.17		418
254538.75		837
399387.67		1080
75016.8		330

39185.29		178
42732		218
130.5		10
4673.66		90
6249.57		40
80078.37		171
94937.91		206
210591.94		270
142835.09		230
58741.08		140
36843.82		216
89.41		6
9957.35		77
102542.57		381
2010.58		36
338426.79		461
175.95		11
599401.41		1092
10901.2		38
12312.13		207
463370.82	64328.9	644
841.64		13
843.71		43
200653.98		667
64304.89		233
212480.19		247
15362		77
141757.27		185
17608.28		185
330.32		16
8601.66		44
2265.51		27
36584.69		86
10248.78		92
90861.54		438
14663.66		46
124646.35		63
274239.88	5789.54	371
232181.85		224
616.62		21
20809.12		107
1179.03		24
77629.31		199
7803.72		58
70924.96		405
13875.31		163
131552.84		338
50516.59		232
458327.77	1344.71	742
423625.5		909
93341.95		288
18715.58		169
38399.28		103
331.16		14
11730.62		180
19084.78		159
27843.55		266
40788.35		324
54229.48		81
59869.59		152
2683.97		8
4256.31		58
25269.62		28
1774.99		16
6870.97		135
27563.16		149
66121.62		72
28709.92		42
57417.04		24
645.65		26
10154.71		194
266.49		21
545.95		4
5796.29		65
27403.82		184
9655.94		160
724.17		42
32255.12		109
1668.88		31
88892.86		363
5851.66		108
18480.55		63
284.27		10
25981.32		27
18560.88		45
1565.96		4
52455.95		116
19638.14		16
1300.88		8
510.71		24
9836.24		32
2042.89		39
8062.23		20
10835.17	260.83	94
219.41		1
23976.26	25727.02	72
27563.51	1241.79	178
162379.52	36805.63	424
50161.71		162
10268.79		50
1330.63		34
5879.47		41
7116.85		12
11276.85		20
110455.27		298
42667.4		95
533.46		12
313.84		12
320.57		13
17460.41		24
12634.02		25
130.5		10
3201.39		30
121756.73		70
778.32		18
1548.79		48
3955.5		70
21654.66		110
35993.04		563
193017.15		197
602630.57	15582.17	1247
1287.72		45
8456.88		69
23776.31		114
25597.79		137
300223.46		166
1606.7		60
49597.08		292
49323.39		206
210757.04	40023.4	24
25296.42		212
62449.69		24
3403.02		36
86119.42		64
60413.44		144

105967.06		126
7345.87		30
10762.16		117
6933.89		47
1578.04		35
180.54		14
6142.93		21
6609.85		14
1681.98		12
331.68		24
356.35		18
354.06		6
667.48		14
61655.44		178
402.87		15
40778.66		51
63.45		5
257.27		11
99.1		5
653.33		8
145.97		4
215.7		6
2950.71		39
9809.54		41
9636.32		45
7270.73		6
102410.63		61
228.41		10
369.47		28
3392.66		52
7326.15		25
7238.01		45
30365.61		34
6447.3		72
593.18		20
197764.04		557
12049.91		32
2044.22		80
5047.26		63
927.29		28
4359.14		18
26.1		2
153787.28		102
9760.7		68
764.12		20
34147.9		92
36004.09		187
324881.48		770
71263.27		198
3255.54		54
144310.6		465
560.39		14
41616.78		110
12129.1		123
47788.69		272
138873.18		398
127183.09		638
76374.12		48
113863.18		176
133776.84		256
5665.69		48
189704.28		480
6303.2		72
16777.25		48
3935.07		12
40191.38		242
42226.61		72
107664.4		416
21578.61		11
10452.36		99
5043.66		51
95359.11		138
1193.91		23
2526.28		55
13924.38		24
4931.5		104
3270.63		90
7831.72		35
5171.4		14
10325.78		78
29315.03		30
7354.43		30
589876.76	408127.04	446
3242.48		13
1924.15		46
659.64		27
1379.25		18
129.16		6
108497.96	24108.88	22
3900.33		4
306.16		8
2120.21		14
88.83		7
42581.37		53
1438.07		5
6628.54		31
7530.38		12
286.04		10
25.38		2
384.26		10
25.38		2

Objection 21a

	Rate Type	Case Size	2020 Rates New	2020 Rates Renewal
PA SE	PEPM	1-4	$ 3.00	$ 3.00
	PEPM	5+	$ 37.00	$ 32.00
PA other	PEPM	1-4	$ 3.00	$ 3.00
	PEPM	5+	$ 23.00	$ 20.00

	Rate Type	Case Size	2021 Rates New	2021 Rates Renewal
PA SE	PEPM	1-4	$ 3.00	$ 3.00
	PEPM	5+	$ 37.00	$ 32.00
PA other	PEPM	1-4	$ 3.00	$ 3.00
	PEPM	5+	$ 23.00	$ 20.00

Objection 21b

Small Business Broker Commissions (2-50)
Pennsylvania

Geography	Case Size	Type	Broker Comm PEPM	Broker Comm Ratio	Broker Comm PMPM	Estimated Memb Mix	Broker Comm Blended PMPM
SE PA	1-4	New Business	$3.00	1.61	$1.86	4%	$0.07
SE PA	5+	New Business	$37.00	1.54	$24.09	11%	$2.68
PA other	1-4	New Business	$3.00	1.51	$1.99	3%	$0.05
PA other	5+	New Business	$23.00	1.48	$15.51	5%	$0.81
SE PA	1-4	Renewal Business	$3.00	1.82	$1.65	10%	$0.16
SE PA	5+	Renewal Business	$32.00	1.69	$18.91	34%	$6.34
PA other	1-4	Renewal Business	$3.00	1.67	$1.79	7%	$0.12
PA other	5+	Renewal Business	$20.00	1.60	$12.47	27%	$3.36
							$13.59

	PMPM	% of Prem
Blended Commissions PMPM	$13.59	2.58%
General Agent Override PMPM	$3.46	0.65%
Broker Bonus PMPM	$0.38	0.07%
Total Commissions/Bonus PMPM	**$17.44**	**3.29%**

	Required Revenue PMPM	Agent/Broker Fees & Commission
UHIC	$563.26	$18.55
UHCPA	$478.25	$15.75

Objection 30

2020 Plan Info						2021 Plan Info					
Product	ML	HIOS ID	Relativity	AVCS w/IDF	AVCS w/o IDF	Product	ML	HIOS ID	Relativity	AVCS w/IDF	AVCS w/o IDF
HMO	Bronze	24872PA0020001	0.3606	0.5009	0.5609	HMO	Bronze	24872PA0030001	0.4099	0.5793	0.6075
HMO	Gold	24872PA0020008	0.4421	0.6141	0.5878	HMO	Gold	24872PA0030002	0.472	0.6670	0.6478
HMO	Gold	24872PA0020009	0.5199	0.7221	0.6912	HMO	Gold	24872PA0030003	0.5324	0.7524	0.7307
HMO	Silver	24872PA0020010	0.3929	0.5457	0.5659	HMO	Silver	24872PA0030005	0.4294	0.6068	0.6179
HMO	Silver	24872PA0020011	0.3927	0.5455	0.5656	HMO	Silver	24872PA0030006	0.4272	0.6037	0.6147
HMO	Silver	24872PA0020012	0.4522	0.6281	0.6513	HMO	Silver	24872PA0030007	0.4835	0.6833	0.6958
HMO	Silver	24872PA0020013	0.4378	0.6081	0.6305	HMO	Silver	24872PA0030008	0.4662	0.6588	0.6709
HMO	Gold	24872PA0020014	0.5874	0.8159	0.7809	HMO	Gold	24872PA0030004	0.5812	0.8213	0.7976
HMO	Silver	24872PA0020015	0.393	0.5459	0.5660	HMO	Silver	24872PA0030009	0.4385	0.6197	0.6310

Objection 32

	Base Rate	EDA	Base Rate x EDA
2020 Q1	$760.25	1.0000	$760.25
2020 Q2	$760.25	1.0230	$777.74
2020 Q3	$831.42	0.9850	$818.94
2020 Q4	$831.42	1.0010	$832.25
2021 Q1	$762.70	1.0000	$762.70
2021 Q2	$762.70	1.0210	$778.72
2021 Q3	$762.70	1.0430	$795.50
2021 Q4	$762.70	1.0650	$812.28

2020 Q1			2021 Q1			Q1
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	$ 274.15	CD-3Z	0.4099	$ 312.63	14.0%
BR-A7	0.4421	$ 336.11	CD-32	0.4720	$ 359.99	7.1%
BR-A8	0.5199	$ 395.25	CD-33	0.5324	$ 406.06	2.7%
BR-A9	0.3929	$ 298.70	CD-35	0.4294	$ 327.50	9.6%
BR-BA	0.3927	$ 298.55	CD-36	0.4272	$ 325.83	9.1%
BR-BB	0.4522	$ 343.79	CD-37	0.4835	$ 368.77	7.3%
BR-BC	0.4378	$ 332.84	CD-38	0.4662	$ 355.57	6.8%
BR-BD	0.5874	$ 446.57	CD-34	0.5812	$ 443.28	-0.7%
BR-BE	0.3930	$ 298.78	CD-39	0.4385	$ 334.44	11.9%

2020 Q2			2021 Q2			Q2
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	$ 280.45	CD-3Z	0.4099	$ 319.20	13.8%
BR-A7	0.4421	$ 343.84	CD-32	0.4720	$ 367.56	6.9%
BR-A8	0.5199	$ 404.35	CD-33	0.5324	$ 414.59	2.5%
BR-A9	0.3929	$ 305.57	CD-35	0.4294	$ 334.38	9.4%
BR-BA	0.3927	$ 305.42	CD-36	0.4272	$ 332.67	8.9%
BR-BB	0.4522	$ 351.69	CD-37	0.4835	$ 376.51	7.1%
BR-BC	0.4378	$ 340.49	CD-38	0.4662	$ 363.04	6.6%
BR-BD	0.5874	$ 456.84	CD-34	0.5812	$ 452.59	-0.9%
BR-BE	0.3930	$ 305.65	CD-39	0.4385	$ 341.47	11.7%

2020 Q3			2021 Q3			Q3
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	$ 295.31	CD-3Z	0.4099	$ 326.08	10.4%
BR-A7	0.4421	$ 362.05	CD-32	0.4720	$ 375.48	3.7%
BR-A8	0.5199	$ 425.77	CD-33	0.5324	$ 423.52	-0.5%
BR-A9	0.3929	$ 321.76	CD-35	0.4294	$ 341.59	6.2%
BR-BA	0.3927	$ 321.60	CD-36	0.4272	$ 339.84	5.7%
BR-BB	0.4522	$ 370.32	CD-37	0.4835	$ 384.62	3.9%
BR-BC	0.4378	$ 358.53	CD-38	0.4662	$ 370.86	3.4%
BR-BD	0.5874	$ 481.05	CD-34	0.5812	$ 462.34	-3.9%
BR-BE	0.3930	$ 321.84	CD-39	0.4385	$ 348.83	8.4%

2020 Q4			2021 Q4			Q4
Plan Code	Plan Rel	PMPM	Plan Code	Plan Rel	PMPM	YoY
BR-A6	0.3606	$ 300.11	CD-3Z	0.4099	$ 332.95	10.9%
BR-A7	0.4421	$ 367.94	CD-32	0.4720	$ 383.40	4.2%
BR-A8	0.5199	$ 432.69	CD-33	0.5324	$ 432.46	-0.1%
BR-A9	0.3929	$ 326.99	CD-35	0.4294	$ 348.79	6.7%
BR-BA	0.3927	$ 326.82	CD-36	0.4272	$ 347.01	6.2%
BR-BB	0.4522	$ 376.34	CD-37	0.4835	$ 392.74	4.4%
BR-BC	0.4378	$ 364.36	CD-38	0.4662	$ 378.68	3.9%
BR-BD	0.5874	$ 488.86	CD-34	0.5812	$ 472.10	-3.4%
BR-BE	0.3930	$ 327.07	CD-39	0.4385	$ 356.18	8.9%

Objection 34

Rating Area	Total (UHIC + UHCPA) Membership 202002	A. Current Area Factors	HCE Area Factors 201901 - 201912	UCRT Adjustment	UCRT Adjusted HCE Area Factors 201901 - 201912	B. Proposed Area Factors	C. Indicated Change C = (B/A)-1
1	631	0.7720	0.7647	1.0015	0.8127	0.7554	-2.2%
2	5	0.7798	0.9080	0.9938	0.9219	0.8569	9.9%
3	813	0.9186	1.0774	1.0132	1.0733	0.9976	8.6%
4	7,459	0.8087	0.8308	1.0072	0.8694	0.8081	-0.1%
5	254	0.7953	0.7631	0.9958	0.8079	0.7510	-5.6%
6	1,741	0.9238	1.0650	0.9959	1.0485	0.9746	5.5%
7	1,871	0.9462	1.0927	1.0040	1.0776	1.0017	5.9%
8	13,725	0.9020	0.9482	0.9885	0.9498	0.8828	-2.1%
9	2,169	0.8943	0.9549	1.0190	0.9784	0.9094	1.7%
	28,668	0.8780	0.9327	0.9982	0.9446	0.8780	0.0%

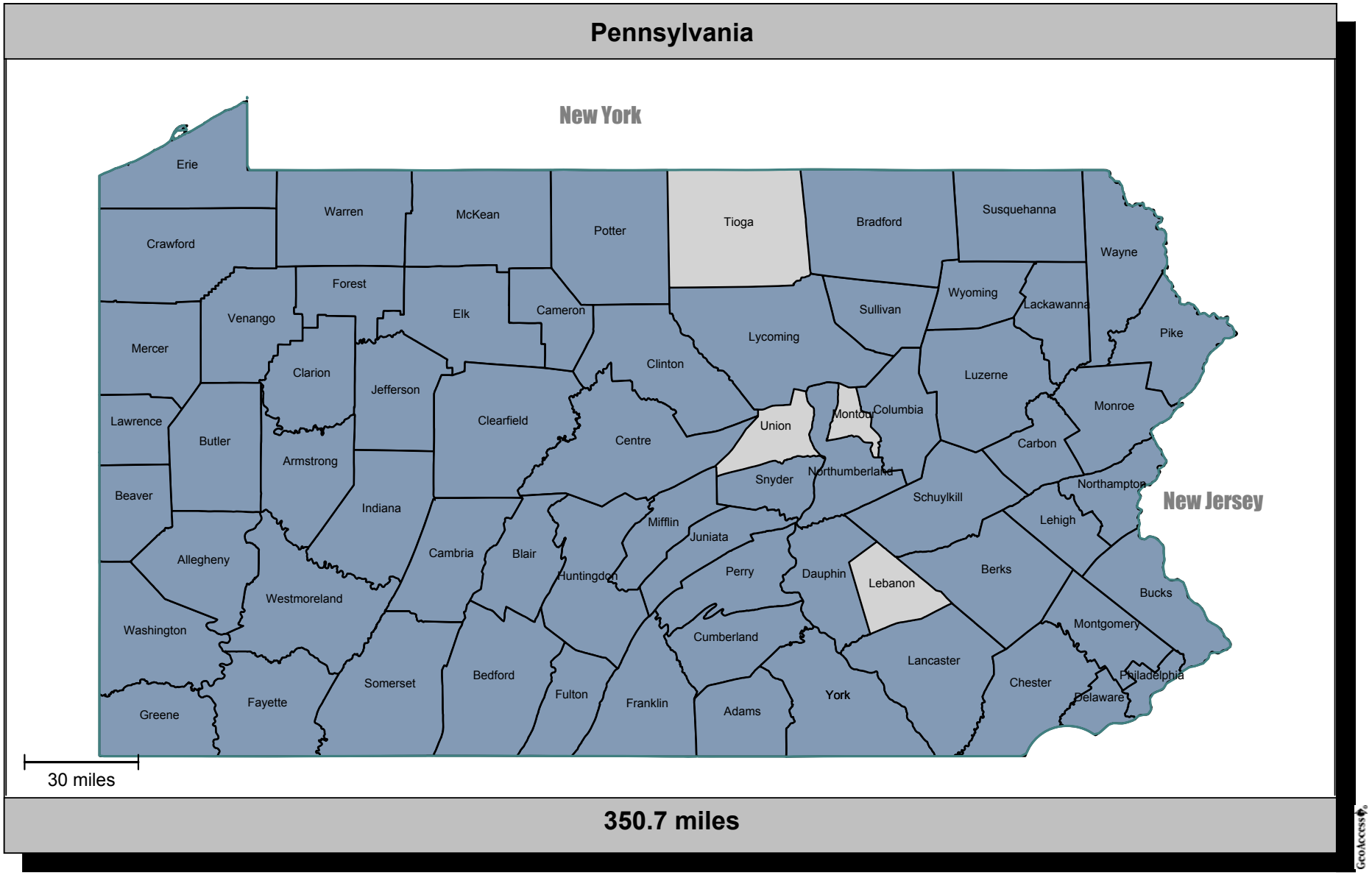
Objection 36

Year	Ultimate Incurred Claims	Membership	Ultimate Incurred PMPM
2019	$ 1,939,530.81	8,497	$ 228.26

Objection 37

	2014	2015	2016	2017	2018	2019
Member Months	N/A	N/A	N/A	N/A	N/A	7,031
General & Admin Expenses	N/A	N/A	N/A	N/A	N/A	$483,243
Total Incurred Claims	N/A	N/A	N/A	N/A	N/A	$1,614,521
Total Premium	N/A	N/A	N/A	N/A	N/A	$2,472,010
Total Paid Taxes & Fees	N/A	N/A	N/A	N/A	N/A	$121,106
Profit	N/A	N/A	N/A	N/A	N/A	$266,426
Annual Underwriting Gain/(Loss)	N/A	N/A	N/A	N/A	N/A	$249,279
Annual Underwriting Gain/(Loss) PMPY	N/A	N/A	N/A	N/A	N/A	$425.45

Geographic overview



Pennsylvania HMO

Additional Extended OEP and Covid-19 Requests

IMPORTANT: In addition to providing the estimated impact of the Extended OEP and Covid-19 in the Estimate Tab, please address the following questions in a separate document.

1) Provide a detailed description of how the proposed Extended OEP and Covid-19 adjustment factors were calculated for each market, if the expectation is that it will vary by market.
2) If the proposed Extended OEP and Covid-19 adjustment factors were developed based on recent claims experience or membership distributions, describe how credibility was taken into account.
3) If the proposed Extended OEP and Covid-19 adjustment factor varies by area, provide an explanation describing why this is the case.

1) [redacted]

2) [redacted]

3) [redacted]

PENNSYLVANIA INSURANCE DEPARTMENT
ACA Extended OEP and Covid-19 ASSUMPTIONS
MARKET

N	Description of Factor	Factor
1	Covid-19	
2	Extended OEP	

The Exchange Authority has indicated that the open enrollment period will be extended to 1/15/21. If the company anticipates that this extended open enrollment period will cause added adverse selection, relative to the Federal OEP of 11/1/2020 - 12/15/2020, please provide details regarding the estimated impact as well as support for the magnitude of the factor adjustment.

Please insert a factor that represents the morbidity impact associated with the "Description of Factor" in Column C. If there is no impact, then the "Factor" field should be set equal to 1.000

Federal Rate Filing Justification Part II
Written Description Justifying the Rate Increase

UnitedHealthcare of Pennsylvania, Inc.
NAIC: 95220
FEIN: 25-1756858

State of Pennsylvania Rate Review

Scope and Range of the Rate Increase

The requested rate change for small group health benefit plans sold in the state of Pennsylvania will be effective January 1, 2021 and impact 1,226 covered lives. The rate change experienced by members will vary depending on plan selection and geographic area. Additional premium changes may occur upon renewal due to changes in member age, changes in plan selection, and changes in geographic location.

Financial Experience of the Product

The benefit care ratio for this product during the 2019 calendar year is 53.8%. This ratio is the portion of premium that is needed to pay medical claims. The complement of the benefit care ratio is the portion of premium needed for taxes and fees, administrative expenses, and margin.

Changes in Medical Service Costs

There are many different healthcare cost trends that contribute to increases in the overall U.S. healthcare spending each year. These trend factors affect health insurance premiums, which can mean a premium rate increase to cover costs. Some of the key healthcare cost trends that have affected this year's rate actions include:

- Increasing cost of medical services: Annual increases in reimbursement rates to healthcare providers, such as hospitals, doctors, and pharmaceutical companies.
- Increased utilization: The number of office visits and other services continues to grow. In addition, total healthcare spending will vary by the intensity of care and use of different types of health services. The price of care can be affected by the use of expensive procedures such as surgery versus simply monitoring or providing medications.
- Higher costs from deductible leveraging: Healthcare costs continue to rise every year. If deductibles and copayments remain the same, a higher percentage of healthcare costs need to be covered by health insurance premiums each year.
- Cost shifting from the public to the private sector: Reimbursements from the Centers for Medicare and Medicaid Services (CMS) to hospitals do not generally cover the cost of providing care to these patients. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
- Impact of new technology: Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased healthcare spending and utilization.

Changes in Benefits

Changes in covered benefits impact costs and therefore affect premium changes. Benefit plans are typically changed for one of three reasons: to comply with the requirements of the Affordable Care Act or state law, to respond to consumer feedback, or to address a particular medical cost issue to provide greater long-term affordability of the product.

Administrative Costs and Anticipated Margins

UnitedHealthcare of Pennsylvania, Inc. works to directly control administrative expenses by adopting better processes and technology and developing programs and innovations that make healthcare more affordable. We have led the marketplace by introducing key innovations that make healthcare services more accessible and affordable for customers, improve the quality and coordination of healthcare services, and help individuals and their physicians make more informed healthcare decisions. Taxes and fees imposed by the State and Federal government are significant factors that impact healthcare spending and have to be included in the administrative costs associated with the plans. These fees include Affordable Care Act taxes and fees which impact health insurance costs and need to be reflected in premium. Another component of premium is margin, which is set to address expected volatility and risk in the market.

The requested rate change is anticipated to be sufficient to cover the projected benefit and administrative costs for the 2021 plan year.

Current Part III Actuarial Memorandum Language UHIC

Section 17: Terminated Plans and Products

The following products are being terminated: 23489PA001 & 23489PA006

We have a product discontinuance for both of these products this year due to Uniform Modification reasons. Both of these products had change in prescription cost share structures in Tiers 3 and 4 which violates Uniform Modification and caused product discontinuance. Due to this all of our 2020 plans have been terminated and new plans have been created for 2021. The new product codes for 2021 are 23489PA013 and 23489PA014.

> Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Proposed Part III Actuarial Memorandum Language UHIC

Section 17: Terminated Plans and Products

The following products are being terminated: 23489PA001 & 23489PA006

Pursuant to 45 CFR §147.106(d)(3)(ii), the table below identifies the discontinued products that correspond to the new products that will be offered beginning January 1, 2021:

Terminated Product ID	Replacement Product ID
23489PA001	23489PA014
23489PA006	23489PA013

Both of these products are being discontinued due to changes to the prescription cost shares. The changes go beyond what are allowed as Uniform Modifications. From the URR instructions on page 11 it states following as one of the criteria to be considered uniform modification of coverage:

> Within the product, each plan has the same cost-sharing structure as before the modification, except for any variation in cost sharing solely related to changes in cost and utilization of medical care, or to maintain the same metal tier level.

Both of our products had changes in prescription cost share structures in Tiers 3 and 4 which go beyond what are allowed for Uniform Modifications and caused product discontinuance. Due to this, all of our 2020 plans have been terminated and new plans have been created for 2021. We are still offering the same products of EPO and PPO in 2021 that were offered in 2020. Current membership will be mapped to the new and similar product in 2021. For example, 23489PA001 is a PPO product in 2020 and plans from that product will be mapped to PPO product 23489PA014 in 2021.

The following is noted on page 12 of the URR instructions and we interpret that we have satisfied this criteria for no market withdrawal.

An issuer's identification of which new product replaces which discontinued product will be considered reasonable if it reflects the issuer's expectations regarding significant transfer of enrollment from one product to the other (for example, because the products have been cross-walked for that purpose). Issuers should identify which new product replaces which discontinued product in the actuarial memorandum. This provides a way for issuers to completely revise their product portfolio offerings without triggering a 5-year ban, provided they are not revising all of their products simply to avoid rate review.

Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Below is a mapping of our 2020 plans.

Pennsylvania UHIC

Discontinued Plans in 2020	**Replacement Plans in 2021**
2020 HIOS ID	**2021 HIOS ID**
23489PA0060068	23489PA0130002
23489PA0060071	23489PA0130003
23489PA0060054	23489PA0130004
23489PA0010101	23489PA0140002
23489PA0060048	23489PA0130005
23489PA0010089	23489PA0140003
New Plan in 2021	23489PA0130006
New Plan in 2021	23489PA0130007
New Plan in 2021	23489PA0130008
23489PA0060067	23489PA0130001
23489PA0010116	23489PA0140001
23489PA0010001	23489PA0140008
23489PA0060020	23489PA0130014
23489PA0010017	23489PA0140010
23489PA0060024	23489PA0130015
23489PA0010021	23489PA0140011
23489PA0060049	23489PA0130019
23489PA0010090	23489PA0140015
23489PA0060004	23489PA0130020
23489PA0060060	23489PA0130028
23489PA0010109	23489PA0140022
23489PA0060073	23489PA0130009
23489PA0010118	23489PA0140004
23489PA0060074	23489PA0130010

23489PA0010119	23489PA0140005
23489PA0060005	23489PA0130011
23489PA0010013	23489PA0140006
23489PA0060043	23489PA0130012
23489PA0010039	23489PA0140007
23489PA0060010	23489PA0130013
23489PA0010007	23489PA0140009
23489PA0060037	23489PA0130016
23489PA0060064	23489PA0130017
23489PA0010032	23489PA0140012
23489PA0010113	23489PA0140013
23489PA0060075	23489PA0130018
23489PA0010120	23489PA0140014
23489PA0060065	23489PA0130021
23489PA0010114	23489PA0140016
23489PA0060066	23489PA0130022
23489PA0010115	23489PA0140017
23489PA0060050	23489PA0130023
23489PA0060069	23489PA0130024
23489PA0010117	23489PA0140018
23489PA0060076	23489PA0130025
23489PA0010121	23489PA0140019
23489PA0060062	23489PA0130026
23489PA0010111	23489PA0140020
23489PA0060063	23489PA0130027
23489PA0010112	23489PA0140021
New Plan in 2021	23489PA0140023
23489PA0060070	Terminated
23489PA0060072	Terminated
23489PA0010098	Terminated
23489PA0010105	Terminated
23489PA0010106	Terminated
23489PA0060051	Terminated
23489PA0060056	Terminated
23489PA0060057	Terminated
23489PA0010110	Terminated
23489PA0060061	Terminated

Current Part III Actuarial Memorandum Language UHCPA

Section 17: Terminated Plans and Products

The following product is being terminated: 24872PA002

We have a product discontinuance for this product this year due to Uniform Modification reasons. This product had a change in prescription cost share structures in Tiers 3 and 4 which violates Uniform Modification and caused the product discontinuance. Due to this all of our 2020 plans have been terminated and new plans have been created for 2021. The new product code for 2021 is 24872PA003.

> Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Proposed Part III Actuarial Memorandum Language UHCPA

Section 17: Terminated Plans and Products

The following product is being terminated: 24872PA002

Pursuant to 45 CFR §147.106(d)(3)(ii), the table below identifies the discontinued product that corresponds to the new product that will be offered beginning January 1, 2021:

Terminated Product ID	Replacement Product ID
24872PA002	24872PA003

This product is being discontinued due to changes to the prescription cost shares. The changes go beyond what are allowed as Uniform Modifications. From the URR instructions on page 11 it states following as one of the criteria to be considered uniform modification of coverage:

> Within the product, each plan has the same cost-sharing structure as before the modification, except for any variation in cost sharing solely related to changes in cost and utilization of medical care, or to maintain the same metal tier level.

This product had changes in prescription cost share structures in Tiers 3 and 4 which go beyond what are allowed for Uniform Modifications and caused product discontinuance. Due to this, all of our 2020 plans have been terminated and new plans have been created for 2021. We are still offering the same product of HMO in 2021 that was offered in 2020. Current membership will be mapped to the new and similar product in 2021. For example, 24872PA002 is a HMO product in 2020 and plans from that product will be mapped to HMO product 24872PA003 in 2021.

The following is noted on page 12 of the URR instructions and we interpret that we have satisfied this criteria for no market withdrawal.

An issuer's identification of which new product replaces which discontinued product will be considered reasonable if it reflects the issuer's expectations regarding significant transfer of enrollment from one product to the other (for example, because the products have been cross-walked for that purpose). Issuers should identify which new product replaces which discontinued product in the actuarial memorandum. This provides a way for issuers to completely revise their product portfolio offerings without triggering a 5-year ban, provided they are not revising all of their products simply to avoid rate review.

Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Below is a mapping of our 2020 plans.

Pennsylvania UHCPA

Discontinued Plans in 2020	**Replacement Plans in 2021**
2020 HIOS ID	**2021 HIOS ID**
24872PA0020008	24872PA0030002
24872PA0020009	24872PA0030003
24872PA0020014	24872PA0030004
24872PA0020010	24872PA0030005
24872PA0020011	24872PA0030006
24872PA0020012	24872PA0030007
24872PA0020013	24872PA0030008
24872PA0020015	24872PA0030009
24872PA0020001	24872PA0030001

13. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA
- Certificate of Coverage- COC21.HMO.2018.SG.PA
- Navigate Schedule of Benefits- SBN21.NAV.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network)- ATT21.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network/Out-of-Network)- ATT21.RX.NET-OON.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network)- SBN21.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network/Out-of-Network)- SBN21.RX.NET-OON.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network)- ATT21.PVCS.NET.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network/Out-of-Network)- ATT21.PVCS.NET-OON.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network)- ATT21.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network/Out-of-Network)- ATT21.PDS.NET-OON.H.2018.SG.PA
- UnitedMotion Attachment- ATT21.UHM.H.2018.SG.PA
- Real Appeal Attachment- ATT20.REALAP.H.2018.SG.PA
- Sanvello Attachment - ATT21.SANVELLO.I.2018.SG.PA

SERFF Form Number: **UHLC-132357929**
SERFF Binder Number: **UHLC-PA21-125099118**

14. HIOS Issuer ID # **24872** and submission tracking # UHLC-132374427

Should you have any questions or need any additional information, please contact me at [redacted] or at [redacted]

Sincerely,

[redacted]

Rate Change Summary

UnitedHealthcare of Pennsylvania, Inc. – Small Group Plans

Rate request filing ID #UHLC-132211682 - 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:	7.2%
Revised requested average rate change:	8.8%
Range of requested rate change:	-1.6% to 15.5%%
Effective date:	1/1/2021
People impacted:	1,226
Available in:	All Counties – Except for Lebanon, Montour, Tioga, and Union

Key information

January 2019-December 2019 financial experience

Premiums	$2,434,764
Claims	$1,896,623
Administrative expenses	$356,548
Taxes & fees	$119,281
Company made (after taxes)	$62,312

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

Claims:	85.9%
Administrative:	11.4%
Taxes & fees:	0.7%
Profit:	2.0%

The company expects its annual medical costs to increase 8.7%.

Explanation of requested rate change

UnitedHealthcare insurance Company in requesting the rate increase because of the increase in medical costs and utilization of health care services.

UnitedHealthcare®
A UnitedHealth Group Company

[redacted]

August 7th, 2020

Ms. Cherri Sanders-Jones
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427

Dear Ms. Cherri Sanders-Jones,

This rate filing presents proposed premium rates effective January 1, 2021 through December 31, 2021 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**

2. Market: Small group, employers with 50 or fewer eligible employees

3. On or Off Exchange: Off Exchange Only

4. Effective date of coverage: 1/1/2021

5. Average rate change requested: 8.8%

6. Range of rate change requested: -1.6% to 15.5%

7. Total additional annual revenue generated from the proposed rate change: $331,556.

8. Products: HMO

9. Rating Areas: All

10. Metal levels: Gold, Silver, Bronze

11. Current number of covered lives and policyholders: 1,226 members and 215 policyholders

12. Number of plans offered in 2021: 9 plans.

The company offered 9 plans in 2020. For 2021, the company is offering 9 new plans, removing 9 plans from the market.

13. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA
- Certificate of Coverage- COC21.HMO.2018.SG.PA
- Navigate Schedule of Benefits- SBN21.NAV.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network)- ATT21.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network/Out-of-Network)- ATT21.RX.NET-OON.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network)- SBN21.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network/Out-of-Network)- SBN21.RX.NET-OON.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network)- ATT21.PVCS.NET.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network/Out-of-Network)- ATT21.PVCS.NET-OON.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network)- ATT21.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network/Out-of-Network)- ATT21.PDS.NET-OON.H.2018.SG.PA
- UnitedMotion Attachment- ATT21.UHM.H.2018.SG.PA
- Real Appeal Attachment- ATT20.REALAP.H.2018.SG.PA
- Sanvello Attachment - ATT21.SANVELLO.I.2018.SG.PA

SERFF Form Number: **UHLC-132357929**
SERFF Binder Number: **UHLC-PA21-125099118**

14. HIOS Issuer ID # **24872** and submission tracking # UHLC-132374427

Should you have any questions or need any additional information, please contact me at [redacted] or at [redacted]

Sincerely,

[redacted]

UnitedHealthcare®
A UnitedHealth Group Company

[redacted]

August 11th, 2020

Ms. Cherri Sanders-Jones
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132374427
Dear Ms. Sanders-Jones,

The changes in revised filing are in response to the updates agreed upon by the Department on 8/6/2020 regarding our Pricing AVs and plan relativities. The revised rate change is now 8.8%.

The following items are updated:
• Cover letter
• PA actuarial memorandum
• PA Filing Exhibits
• Departments rate exhibits
• Department rates template
• URRT
• Federal rates template
• Part III actuarial memorandum
• Rate Change Request Summary
• Public filing pdf with limited redactions

Should you have any questions or need any additional information, please contact me a[redacted] or [redacted]

Sincerely,

[redacted]

Actuarial Memorandum
UnitedHealthcare of Pennsylvania, Inc., NAIC #95220
PA Small Group Rate Filing

August 8th, 2020

This rate filing presents proposed premium rates effective January 1st, 2021 through December 31st, 2021 for medical and Rx benefit plans to be sold by the UnitedHealthcare of Pennsylvania, Inc. to small group employers.

The filing has been prepared as required by the "2021 ACA Compliant Health Insurance Rate Filing Guidance 03-26-2020", as well as current ACA rules. This rate filing should not be used for any other purposes. Within that context, there are no limitations or constraints on the use or applicability of the rating items discussed herein. The intended user of this filing is the PA Department of Insurance.

1. Basic Information and Data

A. Company Information

UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **952209**
Small Group Rate Filing Off Exchange only

B. Rate History and Proposed Variations in Rate Changes

UHLC-131482151 submitted 5/21/2018 for effective date 1/1/2019-12/31/2019, new product filing.

UHLC-131757493 submitted 2/8/2019 for effective date 7/1/2019-12/31/2019 base rate reduction of 2.7%. All rate revisions were applied uniformly.

UHLC-131919215 submitted 7/18/2019 for effective date 1/1/2020-12/31/2020 base rate reduction of 0.99%. Entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132211682 submitted 01/10/2020 for effective date 7/1/2020-12/31/2020 base rate increase of 4.4%. All rate revisions were applied uniformly.

C. Average Rate Change

Please see Table 10 for the calculation of the average rate change in the attached PA Actuarial Memorandum Rate Exhibits
The "Proposed Rate Change Compared to Prior 12 months" in Table 10 Column AC is 8.8%.
In Table 11, the change in 21-year-old non-tobacco premium PMPM for 1Q2021 (Cell AN13) is 9.6%.

D. Membership Count

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	36.6	37.1	37.1
Total	8,497	1,226	14,712
<18	1,195	160	1,920
18-24	700	102	1,224
25-29	1,054	158	1,896
30-34	1,094	139	1,668
35-39	704	99	1,188
40-44	551	116	1,392
45-49	833	123	1,476
50-54	800	112	1,344
55-59	867	109	1,308
60-63	556	81	972
64+	143	27	324

We estimated projected membership by annualizing our February-2020 membership.

E. Benefit Changes

Changes to member cost sharing were required for certain benefit plans. Use of the new federal Actuarial Value (AV) Calculator led to some benefit plans falling outside the allowed AV metal ranges. Benefit plan changes were made to move these plans back into the allowed AV ranges. The benefit changes for these plans are listed in Exhibit 2.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status.

All the changes are revenue neutral and the Plan Relativity Factors are listed in Exhibit 3a and 3b. Also, the revenue neutrality factor development is shown in Exhibit 13.

F. Experience Period Claims and Premium

The experience period includes ACA business for legal entity UHC of PA.

<u>Premiums (net of MLR Rebate) in Experience Period</u>
Earned premium for our small group market business in Pennsylvania for January 2019 thru December 2019 was approximately $3,523,662. There were no MLR rebates for 2019 calendar year.

Paid Through Date
The experience period is January 1, 2019 to December 31, 2019, with claims paid through February 29, 2020.

Support for estimate of incurred but not paid claims
The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process includes:

1) Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.

Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports. The same completion factors are applied to both incurred and allowed claims amounts.

Non-EHB benefits and the experience period cost
The non-EHB claims account for 0.14% of the total claims in the experience period. The non-EHB services are exclusively for physician and outpatient claims. We expect the same benefits to be covered during the rating period.

Capitation
Capitation includes all services provided under one or more capitated agreements and it is applied uniformly across all membership during the experience period. For this experience period, the capitated amount is $13.03 PMPM.

Pharmacy Rebates
The prescription drug cost is net of rebates received from drug manufacturers. For this experience period the average pharmacy rebate is -$18.08 PMPM.

Risk Adjustment
The estimated risk adjustment transfer payment is $1,088,898. Risk adjustment percentage applied to the experience period premium is -31%.

Reinsurance Recoveries
Since this is a small group filing and the state of Pennsylvania chose not to combine its individual and small group markets, reinsurance recoveries are not applicable to this rate filing. As such, no adjustments were made to the experience.

G. Credibility of Data

We are using United Healthcare small group UHIC ACA experience and United Healthcare Pennsylvania Inc small group UHCPA ACA experience with credibility applied. UHIC ACA experience has 97.52% credibility assigned and UHCPA ACA experience has 2.48% credibility assigned. The assigned credibility is

determined by membership weighting in experience period. As ASOP 25, section 3.4 states: "Professional Judgment - The actuary should use professional judgment when selecting, developing, or using a credibility procedure. The use of credibility procedures is not always a precise mathematical process."

H. Trend Identification

In the credibility manual, two years of annual trend were applied to the experience to project it to the rating period. The table below details the components of each trend factor.

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.80%	1.48%	0.00%	6.35%	23.43%
Outpatient Hospital	4.47%	5.37%	0.00%	10.08%	31.33%
Professional	2.30%	3.54%	0.00%	5.92%	21.21%
Other Medical	2.61%	0.42%	0.00%	3.04%	4.44%
Capitation				1.29%	2.50%
Prescription Drugs	4.80%	6.35%	0.00%	11.45%	17.09%
Total Annual Trend				8.06%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.168	

See the definition in the Historical Experience section.

Weight is based on the ratio of experience period index rate PMPM of different service categories over total PMPM, shown in URRT Worksheet 1 Section II Projections.

Please see Exhibit "15 - Claims Trend Summary" included in this filing for details on the trend components.

We are proposing the annual pricing trend to be at 8.7% applied quarterly, the quarterly trend is 2.1%.

The details of the proposed 8.7% trend are in Exhibit "6 – Pricing Trend" included in this filing.

The 8.7% pricing trend included in the input in Table 5A represents future quarterly pricing trends that will be used to increase 1/1/2021 premium rates to determine 4/1/2021, 7/1/2021, and 10/1/2021 premium rates.

Our trend setting process is outlined by the following narrative and exhibits. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Depending on the amount of underlying experience, additional markets may be added together to limit the variability of small blocks of experience. Historical patterns will produce highly variable results with limited credibility. National utilization/mix assumptions along with local contract assessment will be used to produce a more stable and reliable trend estimate.

I. Historical Experience

Table 4 below describes the most recent 48 months of experience data with 2 month of runout for the experience period which includes ACA business for legal entity UHC of PA, with 2.48% credibility assigned.

Table 4b below describes the most recent 48 months of experience data with 2 month of runout for the credibility manual which includes ACA business for legal entity UHIC, with 97.52% credibility assigned.

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-19		$ 60,538.00	0.9998	$ 60,550.78	356	$ 170.09		$ (3,091.06)	$ 88,299.82	$ 248.03
Feb-19		$ 87,514.99	0.9988	$ 87,619.77	422	$ 207.63		$ (3,047.15)	$ 125,459.78	$ 297.30
Mar-19		$ 73,831.61	0.9974	$ 74,026.27	481	$ 153.90		$ (3,964.46)	$ 102,283.12	$ 212.65
Apr-19		$ 72,492.71	0.9964	$ 72,756.63	567	$ 128.32		$ (8,188.38)	$ 122,516.84	$ 216.08
May-19		$ 121,939.26	0.9740	$ 125,172.30	629	$ 199.00		$ (13,545.51)	$ 162,025.20	$ 257.59
Jun-19		$ 136,462.84	0.9927	$ 137,461.68	689	$ 199.51		$ (12,922.06)	$ 177,283.49	$ 257.31
Jul-19		$ 166,268.37	0.9916	$ 167,671.23	749	$ 223.86		$ (18,423.86)	$ 232,841.80	$ 310.87
Aug-19		$ 199,283.54	0.9897	$ 201,458.84	813	$ 247.80		$ (16,035.87)	$ 276,692.14	$ 340.33
Sep-19		$ 164,615.71	0.9825	$ 167,552.21	831	$ 201.63		$ (15,289.98)	$ 225,408.35	$ 271.25
Oct-19		$ 265,676.96	0.9756	$ 272,496.65	907	$ 300.44		$ (16,340.89)	$ 341,722.89	$ 376.76
Nov-19		$ 222,661.10	0.9607	$ 231,775.13	968	$ 239.44		$ (16,609.35)	$ 298,383.43	$ 308.25
Dec-19	$ 3,523,661.64	$ 319,812.18	0.9379	$ 340,989.31	1,085	$ 314.28	$ 777,493.55	$ (26,179.62)	$ 410,469.34	$ 378.31

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		$ 5,218,716.16	1.0000	$ 5,218,716.16	15,254	$ 342.12		$ (228,555.69)	$ 6,566,998.09	$ 430.51
Feb-16		$ 5,288,521.20	1.0000	$ 5,288,521.20	15,518	$ 340.80		$ (255,567.49)	$ 6,559,115.16	$ 422.68
Mar-16		$ 5,392,230.18	1.0000	$ 5,392,230.18	15,605	$ 345.55		$ (256,390.99)	$ 6,707,591.17	$ 429.84
Apr-16		$ 5,233,616.76	1.0000	$ 5,233,616.76	15,958	$ 327.96		$ (272,679.01)	$ 6,315,430.82	$ 395.75
May-16		$ 5,538,821.71	1.0000	$ 5,538,821.71	16,223	$ 341.42		$ (353,405.92)	$ 6,683,036.35	$ 411.95
Jun-16		$ 5,606,109.79	1.0000	$ 5,606,109.79	16,517	$ 339.41		$ (332,762.03)	$ 6,572,535.94	$ 397.93
Jul-16		$ 5,264,448.99	1.0000	$ 5,264,448.99	17,105	$ 307.77		$ (319,238.78)	$ 6,416,944.72	$ 375.15
Aug-16		$ 5,944,254.70	1.0000	$ 5,944,254.70	17,618	$ 337.40		$ (368,450.18)	$ 7,107,782.58	$ 403.44
Sep-16		$ 5,362,708.35	1.0000	$ 5,362,708.35	18,129	$ 295.81		$ (369,477.59)	$ 6,418,102.74	$ 354.02
Oct-16		$ 5,972,436.13	1.0000	$ 5,972,436.13	18,725	$ 318.96		$ (357,890.65)	$ 7,086,780.34	$ 378.47
Nov-16		$ 5,816,657.77	1.0000	$ 5,816,657.77	18,948	$ 306.98		$ (380,057.42)	$ 6,882,904.54	$ 363.25
Dec-16	$ 81,127,997.24	$ 6,465,337.67	1.0000	$ 6,465,337.67	20,443	$ 316.26	$ 18,015,634.06	$ (359,356.42)	$ 7,950,779.67	$ 388.92
Jan-17		$ 7,048,043.82	1.0000	$ 7,048,043.82	22,142	$ 318.31		$ (402,058.66)	$ 7,048,043.82	$ 318.31
Feb-17		$ 7,188,782.39	1.0000	$ 7,188,782.39	22,449	$ 320.23		$ (376,371.03)	$ 7,188,782.39	$ 320.23
Mar-17		$ 8,708,001.52	1.0000	$ 8,708,001.52	22,821	$ 381.58		$ (500,096.48)	$ 8,708,001.52	$ 381.58
Apr-17		$ 6,576,138.80	1.0000	$ 6,576,138.80	22,999	$ 285.93		$ (435,405.97)	$ 6,576,138.80	$ 285.93
May-17		$ 8,666,331.17	1.0000	$ 8,666,331.17	23,130	$ 374.68		$ (491,604.40)	$ 8,666,331.17	$ 374.68
Jun-17		$ 7,920,006.21	1.0000	$ 7,920,006.21	23,576	$ 335.94		$ (494,431.83)	$ 7,920,006.21	$ 335.94
Jul-17		$ 8,028,780.18	1.0000	$ 8,028,780.18	23,415	$ 342.89		$ (452,508.36)	$ 8,028,780.18	$ 342.89
Aug-17		$ 8,438,273.14	1.0000	$ 8,438,273.14	23,640	$ 356.95		$ (497,577.85)	$ 8,438,273.14	$ 356.95
Sep-17		$ 8,341,770.91	1.0000	$ 8,341,770.91	23,923	$ 348.69		$ (431,168.43)	$ 8,341,770.91	$ 348.69
Oct-17		$ 8,583,841.63	1.0000	$ 8,583,841.63	23,744	$ 361.52		$ (483,680.14)	$ 8,583,841.63	$ 361.52
Nov-17		$ 9,006,408.89	1.0000	$ 9,006,408.89	24,042	$ 374.61		$ (545,140.42)	$ 9,006,408.89	$ 374.61
Dec-17	$ 117,358,541.11	$ 7,707,103.45	1.0000	$ 7,707,103.45	22,544	$ 341.87	$ 20,954,156.10	$ (416,374.82)	$ 7,707,103.45	$ 341.87
Jan-18		$ 8,067,799.96	1.0000	$ 8,067,799.96	24,217	$ 333.15		$ (511,146.24)	$ 9,543,578.29	$ 394.09
Feb-18		$ 7,109,203.67	1.0000	$ 7,109,203.67	24,437	$ 290.92		$ (478,689.17)	$ 8,452,201.92	$ 345.88
Mar-18		$ 8,708,831.81	1.0000	$ 8,708,831.81	25,440	$ 342.33		$ (529,427.72)	$ 10,132,283.06	$ 398.28
Apr-18		$ 9,371,828.37	1.0000	$ 9,371,828.37	26,022	$ 360.15		$ (553,071.75)	$ 10,600,218.50	$ 407.36
May-18		$ 9,791,214.58	1.0000	$ 9,791,214.58	26,529	$ 369.08		$ (593,610.57)	$ 10,986,763.94	$ 414.14
Jun-18		$ 11,185,811.31	1.0000	$ 11,185,811.31	27,181	$ 411.53		$ (571,452.14)	$ 12,035,569.69	$ 442.79
Jul-18		$ 9,521,509.32	1.0000	$ 9,521,509.32	27,395	$ 347.56		$ (579,768.45)	$ 11,014,571.42	$ 402.07
Aug-18		$ 10,896,642.45	1.0000	$ 10,896,642.45	27,687	$ 393.57		$ (677,286.66)	$ 12,099,800.14	$ 437.02
Sep-18		$ 10,365,974.88	1.0000	$ 10,365,974.88	28,033	$ 369.78		$ (573,418.80)	$ 11,417,559.86	$ 407.29
Oct-18		$ 11,336,975.81	1.0000	$ 11,336,975.81	28,569	$ 396.83		$ (724,499.42)	$ 12,485,215.54	$ 437.02
Nov-18		$ 11,601,872.44	1.0000	$ 11,601,872.44	28,577	$ 405.99		$ (723,984.93)	$ 12,661,124.28	$ 443.05
Dec-18	$ 154,726,572.04	$ 10,544,132.13	1.0000	$ 10,544,132.13	29,418	$ 358.42	$ 21,816,799.04	$ (682,363.40)	$ 11,690,989.88	$ 397.41
Jan-19		$ 10,557,261.24	0.9982	$ 10,576,497.75	27,883	$ 379.32		$ (705,571.09)	$ 12,318,073.48	$ 441.78
Feb-19		$ 11,323,757.18	0.9972	$ 11,355,574.78	28,212	$ 402.51		$ (668,326.20)	$ 12,724,709.76	$ 451.04
Mar-19		$ 11,173,787.73	0.9967	$ 11,210,630.70	28,112	$ 398.78		$ (753,242.42)	$ 13,421,274.29	$ 477.42
Apr-19		$ 11,287,025.63	0.9950	$ 11,343,740.29	27,918	$ 406.32		$ (786,356.78)	$ 12,856,417.56	$ 460.51
May-19		$ 11,848,778.74	0.9701	$ 12,213,698.77	27,960	$ 436.83		$ (819,139.55)	$ 13,657,496.06	$ 488.47
Jun-19		$ 10,203,804.41	0.9928	$ 10,278,012.57	27,957	$ 367.64		$ (690,503.91)	$ 11,758,841.62	$ 420.60
Jul-19		$ 11,287,216.53	0.9899	$ 11,402,422.35	27,836	$ 409.63		$ (793,787.65)	$ 12,773,387.14	$ 458.88
Aug-19		$ 10,742,103.65	0.9879	$ 10,873,170.56	27,268	$ 398.75		$ (768,534.55)	$ 12,269,183.88	$ 449.95
Sep-19		$ 10,494,814.77	0.9828	$ 10,678,238.63	27,556	$ 387.51		$ (771,911.49)	$ 11,918,889.92	$ 432.53
Oct-19		$ 12,235,933.95	0.9745	$ 12,556,535.94	28,032	$ 447.94		$ (841,903.99)	$ 14,096,901.39	$ 502.89
Nov-19		$ 10,853,023.12	0.9580	$ 11,328,583.18	28,007	$ 404.49		$ (808,734.42)	$ 12,749,717.35	$ 455.23
Dec-19	$ 169,613,494.26	$ 10,047,320.94	0.9360	$ 10,734,841.85	27,714	$ 387.34	$ 27,412,174.74	$ (985,140.13)	$ 12,026,075.42	$ 433.94

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

This rate filing proposes quarterly rates.

2. Rate Development & Change

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

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 314.27	$ 468.46
Two year trend projection Factor	1.168	1.168
Unadjusted Projected Allowed EHB Claims PMPM	$ 366.95	$ 546.99
Single Risk Pool Adjustment Factors		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.000	1.000
Total Non-Morbidity Changes	1.060	1.054
Change in Demographics	0.986	1.059
Change in Network	1.000	1.000
Change in Benefits	1.000	0.967
Change in Other	1.075	1.029
Total Adjusted Projected Allowed EHB Claims PMPM	$ 388.95	$ 576.30
Credibility Factors	**2.48%**	**97.52%**
Blended Projected EHB Claims PMPM		**$ 571.65**
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	$ 571.65	<- Index Rate for Proje
Projected Paid to Allowed Ratio	0.679	
Projected Incurred EHB Claims PMPM	$ 388.15	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	-$25.06	
Projected Incurred Exchange User Fees PMPM	$0.00	
Projected Incurred Reinsurance Recoveries PMPM	$0.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 413.21	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 608.55	<- Market-Adjusted In
Projected Allowed Non-EHB Claims PMPM	$ 0.80	
Market-Adjusted Projected Incurred Total Claims PMPM	$ 413.75	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 609.36	

Projected risk adjustment PMPM is -$36.90 in URRT Worksheet 1 section II. We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is -$25.06 = -$36.90*0.679. See Exhibit "14 - Risk Adj" showing the development of the risk adjustment PMPM.

The Index Rate for the experience period is approximately 99.86% of allowed claims due to benefits in excess of EHBs.

The Index rate calculation is demonstrated in Table 5A below:

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	14,712				14,712
Adjusted Projected Allowed EHB Claims PMPM	$ 571.65	$ 571.65	$ 571.65	$ 571.65	$ 571.65
Months of Trend	-	3	6	9	
Annual Trend	8.70%	8.70%	8.70%	8.70%	
Single Risk Pool Projected Allowed Claims	$ 571.65	$ 583.70	$ 596.00	$ 608.56	$ 571.65
Quarterly Trend Factor	1.000	1.021	1.043	1.065	1.000

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy

benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio. Historical affiliated carrier experience was used to develop the actuarial value and cost sharing adjustment for each plan as well as the distribution and administrative costs adjustment.

Provider network, deliver system and utilization management adjustment
Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs
Benefit Extra EHB is the percentage of claims that are covered and are not included in EHB. The projected non- EHB impact is 0.14%.

Distribution and Administrative Costs
Distribution and Administrative Costs include premium tax, SG&A, quality improvements, federal income tax, and after-tax income. These items are discussed in the section Non-Benefit Expenses and Profit of this memorandum. Risk adjustment transfers and user fees and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Tobacco Factors
Tobacco factors are not used in rating. As such, no adjustment is made for costs that are expected to be recouped through the tobacco surcharge.

Index Rate Calibration
Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration
The calculated age curve calibration is 1.487, which equals the average age factor of the expected member distribution by age in the ACA enrollment. This corresponds with an approximate age of 44 years. The age factors used in this calculation are the HHS-specified age curve.
Exhibit “7 - Age Calibration” shows the Average Age calibration factor development.

Geographic Calibration
The geographic factor calibration is 0.878, which equals the expected average area factor. A table of the geographic rating factors is below.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.7720	0.7554
Rating Area 2	Elk, Cameron, Potter	0.7798	0.8569
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.9186	0.9976
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.8087	0.8081
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.7953	0.7510
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.9238	0.9746
Rating Area 7	Adams, York, Lancaster, Berks	0.9462	1.0017
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.9020	0.8828
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin	0.8943	0.9094

Exhibit “8 - Geographic Calibration” shows the Average Area calibration factor development.

The proposed area factor changes are revenue neutral in total as indicated in Exhibit “18 Area Factors Change”.

Population morbidity by area was not considered when determining geographic area factors changes.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age, area, and tobacco status.

<u>Consumer Adjusted Premium Rate Development</u>
The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate by the average age and geographic rating factors, and applying the consumer specific age, geographic, and tobacco status rating factors. The calculation is provided below.

	Plan Adjusted Index Rate
/	Age Calibration Factor
/	Geographic Calibration Factor
x	Consumer Specific Age Rating Factor
x	Consumer Specific Geographic Rating Factor
x	Tobacco Status Factor
x	Small Group Trend Adjustment
=	Consumer Adjusted Premium Rate

Small Group Trend Adjustment

Since this is a small group filing that includes rates with schedule trend increases by quarter, the Index Rate, Market Adjusted Index Rate and Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, the Consumer Adjusted Premium Rate includes the trend adjustments in calculated quarterly rates.

B. Retention Items

Administrative Expense Load

The expense formula is similar to the United Healthcare Insurance Company except for the Premium Tax component that doesn't apply to the HMO product.

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load varies by plan. These assumptions are based on the general ledger actual results for 2019 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements.

The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

For this filing, this is calculated at 11.4%.

	1/1/2021 Filing	
Administrative Expenses Allocation	**Estimated % of Premium**	**Estimated PMPM**
Selling Expenses (Commissions, Broker Bonus)	3.3%	$15.89
General Admin Expenses	8.1%	$39.15
Total	**11.41%**	**$55.04**

Profit and Risk Margin
The Profit and Risk Margin is 2%. This target does not vary by product or plan.

Taxes and Fees
Taxes and fees are expected to be 0.65% and include federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fees Allocation	1/1/2021 Filing Estimated % of Premium	Estimated PMPM
Federal / State Income Tax on Profit & Risk Load	0.53%	$2.56
Premium Tax	0.00%	$0.00
ACA Taxes: Insurer Fee	0.00%	$0.00
ACA Taxes: PCORI Fee	0.04%	$0.21
ACA Taxes: Risk Adjustment User Fee	0.04%	$0.25
ACA Taxes: Exchange User Fee	0.00%	$0.00
All Other Taxes & Fees	0.03%	$0.15
Total	**0.65%**	**$3.18**

C. Normalized Market-Adjusted Projected Allowed Total Claims

The 2021 average age factor is 1.487. The age factors used in this calculation are the HHS-specified age curve. The 2021 average geographic factor is 0.878.

D. Components of Rate Change

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.416	1.487
Average Geographic Factor	0.863	0.878
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.185	0.967
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 532.98	$ 609.36
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 368.04	$ 483.02

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

	2020	2021
Paid-to-Allowed	0.645	0.679
URRT Trend (Total Applied Trend Factor)	1.167	1.168
URRT Morbidity	1.000	1.000
URRT "Other"	0.985	1.054
Risk Adjustment	$ 21.85	$ 25.06
Exchange User Fee	$ -	$ -
Reinsurance Recoveries	$ -	$ -
Capitation	$11.21	$13.03
Network	1.000	1.000
Pricing AV	0.619	0.671
Benefit Richness	1.185	0.963
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	12.41%	11.41%
Taxes and Fees	3.26%	0.65%
Profit and/or Contingency	2.00%	2.00%

Changes in "Other" include the changes in the catastrophic claims adjustment impact, PPACA fee, trend adjustment. The capitation arrangements for 2020 resulted in a projection of $11.21 PMPM and for 2021 is $13.03 PMPM.

3. Plan Rate Development

Table 10 has been populated as instructed.

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

Table 11 has been populated as instructed.

5. Plan Factors

A. Age and Tobacco Factors

Table 12 has been populated as instructed using the default federal standard age curve.

B. Geographic Factors

Table 13 has been populated as instructed

C. Network Factors

Table 14 has been populated as instructed

D. Service Area Composition

There is just one service area that includes all the counties.

E. Composite Rating

No composite rating is offered for this product.

3. COVID-19 Rate Impact

The COVID-19 rate impact factor applied to the 2021 rates is 1.000.

6. Actuarial Certifications

I [redacted] UnitedHealthcare, I am a member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products. I have reviewed applicable ASOPs during the preparation of this rate filing.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
  - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
  - Developed in compliance with the applicable Actuarial Standards of Practice,
  - Reasonable in relation to the benefits provided and population anticipated to be covered,
  - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CRF 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106. For 2021 we have a full product discontinuance for our current product due to Uniform Modification reasons. This product had a change in prescription cost share structures in Tiers 3 and 4 which violates Uniform Modification and caused the product discontinuance. Due to this all of our 2020 plans have been terminated and new plans have been created for 2021. The new product code for 2021 is 23489PA003.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification
- 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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.
- All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of PA and all applicable Actuarial Standards of Practice, including ASOP No. 8 and the rates are not unfairly discriminatory.

[redacted]

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc.		
Product(s):	HMO		
Market Segment:	Small Group		
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	36.6	37.1	37.1
Total	8,497	1,226	14,712
<18	1,195	160	1,920
18-24	700	102	1,224
25-29	1,054	158	1,896
30-34	1,094	139	1,668
35-39	704	99	1,188
40-44	551	116	1,392
45-49	833	123	1,476
50-54	800	112	1,344
55-59	867	109	1,308
60-63	556	81	972
64+	143	27	324

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
$ 3,523,661.64	$ 1,783,007.21	$ 1,939,530.84	8,497	$ 777,493.95	$ 2,717,024.36	$ 3,264.52	$ (153,638.21)	$ 130,730.63	$ -	$ (1,088,898.05)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 314.27**
Loss Ratio											**77.90%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.80%	1.48%	0.00%	6.35%	23.43%
Outpatient Hospital	4.47%	5.37%	0.00%	10.08%	31.33%
Professional	2.30%	3.54%	0.00%	5.92%	21.21%
Other Medical	2.61%	0.42%	0.00%	3.04%	4.44%
Capitation				1.29%	2.50%
Prescription Drugs	4.40%	6.95%	0.00%	11.45%	17.00%
Total Annual Trend				8.06%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.168	

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

*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ 60,538.00	0.9990	$ 60,550.76	356	$ 170.03		$ (3,091.08)	$ 88,299.82	$ 248.01
Feb-19		$ 87,514.39	0.9989	$ 87,619.77	422	$ 207.61		$ (3,047.24)	$ 125,459.78	$ 297.30
Mar-19		$ 73,831.61	0.9974	$ 74,026.27	481	$ 153.92		$ (3,964.46)	$ 102,283.12	$ 212.65
Apr-19		$ 72,492.71	0.9964	$ 72,756.63	567	$ 128.32		$ (8,188.38)	$ 122,516.84	$ 216.08
May-19		$ 121,939.26	0.9742	$ 125,172.30	629	$ 199.00		$ (13,545.51)	$ 162,025.20	$ 257.58
Jun-19		$ 136,462.84	0.9927	$ 137,461.68	689	$ 199.51		$ (12,922.08)	$ 177,283.49	$ 257.31
Jul-19		$ 166,268.37	0.9916	$ 167,671.23	749	$ 223.86		$ (18,423.86)	$ 232,841.80	$ 310.87
Aug-19		$ 199,283.54	0.9885	$ 201,458.84	813	$ 247.80		$ (16,035.87)	$ 276,692.14	$ 340.33
Sep-19		$ 164,615.71	0.9825	$ 167,552.21	831	$ 201.63		$ (15,289.98)	$ 225,408.35	$ 271.25
Oct-19		$ 265,676.96	0.9759	$ 272,496.65	907	$ 300.44		$ (16,340.89)	$ 341,722.89	$ 376.76
Nov-19		$ 222,663.10	0.9607	$ 231,775.33	968	$ 239.44		$ (16,609.19)	$ 298,383.43	$ 308.25
Dec-19	$ 3,523,661.64	$ 319,812.18	0.9173	$ 348,589.31	1,085	$ 314.28	$ 777,493.95	$ (26,179.62)	$ 410,469.34	$ 378.34

** Express Completion Factor as a percentage*

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

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 169,613,494.26	$ 124,659,163.71	$ 134,551,947.37	334,455	$ 27,412,174.74	$ 161,964,122.11	$ 220,597.01	$ (9,393,154.19)	$ 4,328,418.39	$ -	$ (10,093,662.00)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 468.46**
Loss Ratio											**81.17%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.80%	1.48%	0.00%	6.35%	21.43%
Outpatient Hospital	4.47%	5.37%	0.00%	10.08%	31.33%
Professional	2.30%	3.54%	0.00%	5.92%	21.21%
Other Medical	7.61%	0.42%	0.00%	3.04%	4.44%
Capitation				1.29%	2.50%
Prescription Drugs	8.9%	2.4%	0.0%	11.45%	17.09%
Total Annual Trend				8.06%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.168	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$ 5,218,716.16	1.0000	$ 5,218,716.16	15,258	$ 342.12		$ (228,555.69)	$ 6,568,998.06	$ 430.54
Feb-15		$ 5,288,521.20	1.0000	$ 5,288,521.20	15,518	$ 340.80		$ (259,567.49)	$ 6,559,115.16	$ 422.68
Mar-15		$ 5,392,230.18	1.0000	$ 5,392,230.18	15,605	$ 345.55		$ (256,390.99)	$ 6,707,591.37	$ 429.84
Apr-15		$ 5,233,616.76	1.0000	$ 5,233,616.76	15,958	$ 327.96		$ (272,679.01)	$ 6,315,430.82	$ 395.75
May-15		$ 5,538,821.71	1.0000	$ 5,538,821.71	16,225	$ 341.42		$ (351,405.92)	$ 6,681,036.35	$ 411.95
Jun-15		$ 5,606,109.79	1.0000	$ 5,606,109.79	16,517	$ 339.41		$ (332,762.03)	$ 6,572,535.94	$ 397.93
Jul-15		$ 5,264,448.99	1.0000	$ 5,264,448.99	17,105	$ 307.77		$ (319,238.78)	$ 6,416,944.72	$ 375.15
Aug-15		$ 5,944,254.70	1.0000	$ 5,944,254.70	17,618	$ 337.40		$ (368,450.18)	$ 7,107,782.58	$ 403.44
Sep-15		$ 5,362,708.35	1.0000	$ 5,362,708.35	18,128	$ 295.81		$ (369,477.59)	$ 6,418,102.74	$ 354.02
Oct-15		$ 5,972,436.13	1.0000	$ 5,972,436.13	18,726	$ 318.96		$ (357,890.65)	$ 7,086,780.34	$ 378.47
Nov-15		$ 5,816,657.22	1.0000	$ 5,816,657.22	18,946	$ 306.98		$ (380,057.42)	$ 6,882,904.54	$ 363.21
Dec-15	$ 81,127,997.24	$ 6,465,337.67	1.0000	$ 6,465,337.67	20,443	$ 316.26	$ 18,015,634.06	$ (359,356.42)	$ 7,950,779.67	$ 388.92
Jan-17		$ 7,048,043.82	1.0000	$ 7,048,043.82	22,142	$ 318.31		$ (402,058.66)	$ 7,048,043.82	$ 318.31
Feb-17		$ 7,188,782.39	1.0000	$ 7,188,782.39	22,449	$ 320.23		$ (326,321.03)	$ 7,188,782.39	$ 320.23
Mar-17		$ 8,708,001.52	1.0000	$ 8,708,001.52	22,821	$ 381.58		$ (500,096.48)	$ 8,708,001.52	$ 381.58
Apr-17		$ 6,576,138.80	1.0000	$ 6,576,138.80	22,999	$ 285.93		$ (435,405.97)	$ 6,576,138.80	$ 285.93
May-17		$ 8,666,331.17	1.0000	$ 8,666,331.17	23,130	$ 374.68		$ (491,604.40)	$ 8,666,331.17	$ 374.68
Jun-17		$ 7,920,006.21	1.0000	$ 7,920,006.21	23,578	$ 335.94		$ (494,433.83)	$ 7,920,006.21	$ 335.94
Jul-17		$ 8,028,780.18	1.0000	$ 8,028,780.18	23,415	$ 342.89		$ (452,508.36)	$ 8,028,780.18	$ 342.89
Aug-17		$ 8,438,273.14	1.0000	$ 8,438,273.14	23,640	$ 356.95		$ (497,577.85)	$ 8,438,273.14	$ 356.95
Sep-17		$ 8,341,770.91	1.0000	$ 8,341,770.91	23,925	$ 348.69		$ (431,168.43)	$ 8,341,770.91	$ 348.69
Oct-17		$ 8,583,841.63	1.0000	$ 8,583,841.63	23,744	$ 361.52		$ (483,680.14)	$ 8,583,841.63	$ 361.52
Nov-17		$ 9,006,408.89	1.0000	$ 9,006,408.89	24,042	$ 374.61		$ (545,140.42)	$ 9,006,408.89	$ 374.61
Dec-17	$ 117,358,541.11	$ 7,707,103.45	1.0000	$ 7,707,103.45	22,544	$ 341.87	$ 20,954,156.10	$ (416,374.82)	$ 7,707,103.45	$ 341.87
Jan-18		$ 8,067,799.96	1.0000	$ 8,067,799.96	24,217	$ 333.15		$ (511,146.24)	$ 9,543,578.29	$ 394.09
Feb-18		$ 7,109,203.67	1.0000	$ 7,109,203.67	24,437	$ 290.92		$ (478,689.17)	$ 8,452,201.92	$ 345.88
Mar-18		$ 8,708,831.81	1.0000	$ 8,708,831.81	25,440	$ 342.33		$ (529,427.72)	$ 10,132,283.06	$ 398.28
Apr-18		$ 9,371,828.37	1.0000	$ 9,371,828.37	26,022	$ 360.15		$ (553,071.75)	$ 10,600,218.50	$ 407.36
May-18		$ 9,791,214.58	1.0000	$ 9,791,214.58	26,529	$ 369.08		$ (593,610.57)	$ 10,986,763.94	$ 414.14
Jun-18		$ 11,185,811.31	1.0000	$ 11,185,811.31	27,181	$ 411.53		$ (571,452.14)	$ 12,035,568.69	$ 442.79
Jul-18		$ 9,521,509.32	1.0000	$ 9,521,509.32	27,395	$ 347.56		$ (579,768.45)	$ 11,014,571.42	$ 402.07
Aug-18		$ 10,896,642.45	1.0000	$ 10,896,642.45	27,687	$ 393.57		$ (677,286.66)	$ 12,099,800.14	$ 437.02
Sep-18		$ 10,365,974.88	1.0000	$ 10,365,974.88	28,033	$ 369.78		$ (573,418.80)	$ 11,417,559.86	$ 407.29
Oct-18		$ 11,336,975.81	1.0000	$ 11,336,975.81	28,568	$ 396.83		$ (724,499.42)	$ 12,485,215.54	$ 437.02
Nov-18		$ 11,601,872.44	1.0000	$ 11,601,872.44	28,577	$ 405.99		$ (723,984.93)	$ 12,661,124.28	$ 443.05
Dec-18	$ 154,726,572.04	$ 10,544,132.13	1.0000	$ 10,544,132.33	29,418	$ 358.42	$ 21,816,799.04	$ (682,363.40)	$ 11,690,989.84	$ 397.41
Jan-19		$ 10,557,261.24	0.9982	$ 10,576,497.75	27,881	$ 379.32		$ (705,573.09)	$ 12,318,073.48	$ 441.78
Feb-19		$ 11,323,757.18	0.9972	$ 11,355,574.78	28,212	$ 402.51		$ (668,326.20)	$ 12,724,709.76	$ 451.04
Mar-19		$ 11,173,787.73	0.9967	$ 11,210,630.70	28,112	$ 398.78		$ (753,242.42)	$ 13,421,274.29	$ 477.42
Apr-19		$ 11,287,025.63	0.9950	$ 11,343,740.29	27,918	$ 406.32		$ (786,354.78)	$ 12,856,417.56	$ 460.51
May-19		$ 11,848,778.74	0.9701	$ 12,213,698.77	27,960	$ 436.83		$ (819,139.55)	$ 13,657,496.06	$ 488.47
Jun-19		$ 10,203,804.41	0.9928	$ 10,278,012.57	27,957	$ 367.64		$ (690,503.91)	$ 11,758,841.62	$ 420.60
Jul-19		$ 11,287,216.53	0.9889	$ 11,402,422.35	27,836	$ 409.63		$ (793,787.65)	$ 12,773,387.14	$ 458.88
Aug-19		$ 10,742,103.65	0.9879	$ 10,873,170.56	27,268	$ 398.75		$ (768,534.55)	$ 12,269,183.88	$ 449.95
Sep-19		$ 10,494,814.77	0.9828	$ 10,678,238.63	27,556	$ 387.51		$ (771,911.49)	$ 11,918,889.92	$ 432.53
Oct-19		$ 12,233,913.95	0.9765	$ 12,556,535.94	28,016	$ 447.94		$ (841,903.99)	$ 14,096,901.39	$ 502.93
Nov-19		$ 10,853,023.12	0.9380	$ 11,328,583.38	28,007	$ 404.49		$ (808,734.42)	$ 12,749,717.35	$ 455.23
Dec-19	$ 169,613,494.26	$ 10,047,320.94	0.9360	$ 10,734,841.85	27,714	$ 387.34	$ 27,412,174.74	$ (985,140.13)	$ 12,026,075.42	$ 433.94

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

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**UnitedHealthcare of Pennsylvania, Inc**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2021**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 314.27	$ 468.46	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.168	1.168	
Unadjusted Projected Allowed EHB Claims PMPM	$ 366.95	$ 546.99	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	<- See URRT Instructions
Total Non-Morbidity Changes	1.060	1.054	
Change in Demographics	0.986	1.059	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	0.967	<- See URRT Instructions
Change in Other	1.075	1.029	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 388.95	$ 576.30	
Credibility Factors	**2.48%**	**97.52%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 571.65**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 571.65	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.679		
Projected Incurred EHB Claims PMPM	$ 388.15		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-$25.06		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 413.21		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 608.55	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 0.80		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 413.75		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 609.36		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 464.64**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 165,494,466.41**	
Blended Loss Ratio	**81.09%**	

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	14,712				14,712
Adjusted Projected Allowed EHB Claims PMPM	$ 571.65	$ 571.65	$ 571.65	$ 571.65	$ 571.65
Months of Trend		3	6	9	
Annual Trend	8.70%	8.70%	8.70%	8.70%	
Single Risk Pool Projected Allowed Claims	$ 571.65	$ 583.70	$ 596.00	$ 608.56	$ 571.65
Quarterly Trend Factor	1.000	1.021	1.043	1.065	1.000

Table 6. Retention

Retention Items: Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.41%	$54.93
General and Claims	8.12%	$39.07
Agent/Broker Fees and Commissions	3.29%	$15.85
Quality Improvement Initiatives	0.80%	$3.85
Taxes and Fees	0.65%	$3.11
Risk Adjustment User Fee	0.05%	$0.25
PCORI Fee	0.04%	$0.21
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$2.56
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$9.63
Total Retention	14.06%	$67.67
Projected Required Revenue PMPM	$ 481.42	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.416	1.487
Average Geographic Factor	0.863	0.878
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Induced demand)	1.185	0.967
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 532.98	$ 609.36
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 368.04	$ 483.02

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 334.58	$ 363.86	$ 29.28	8.8%
B. Base period allowed claims before normalization	$ 442.06	$ 464.64	$ 21.68	6.5%
C. Normalization factor component of change	$ (137.08)	$ (96.33)	$ 40.75	12.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 305.88	$ 368.30	$ 62.42	18.7%
D2. URRT Trend	$ 50.94	$ 61.74	$ 10.80	3.2%
D3. URRT Morbidity	$ -	$ -	$ -	0.0%
D4. URRT Other	$ (5.25)	$ 23.11	$ 28.37	8.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 23.39	$ 29.25	$ 5.86	1.8%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	0.0%
D8. Subtotal - Sum(D1:D7)	$ 374.95	$ 482.40	$ 107.45	32.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	$ (142.70)	$ (158.55)	$ (15.85)	-4.7%
E3. Benefit Richness	$ 42.87	$ (12.03)	$ (54.90)	-16.4%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (99.83)	$ (170.57)	$ (70.75)	-21.1%
F. Change in Retention Components				
F1. Administrative Expenses	$ 41.53	$ 41.52	$ (0.01)	0.0%
F2. Taxes and Fees	$ 10.91	$ 2.35	$ (8.56)	-2.6%
F3. Profit and/or Contingency	$ 6.69	$ 7.28	$ 0.59	0.2%
F4. Subtotal - Sum(F1:F3)	$ 59.12	$ 51.14	$ (7.98)	-2.4%
G. Change in Miscellaneous Items	$ -	$ 0.80	$ 0.80	0.2%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 334.25	$ 363.78	$ 29.52	8.8%

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

	2020	2021	
Paid-to-Allowed	0.665	0.679	
URRT Trend (Total Applied Trend Factor)	1.167	1.168	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	0.985	1.054	<- URRT W1, S2
Risk Adjustment	$ 21.85	$ 25.06	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$11.21	$13.03	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.619	0.671	<- For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.185	0.963	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.41%	11.41%	
Taxes and Fees	3.26%	0.65%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021
Base Period Start Date	1/1/2019
Date of Most Recent Membership:	2/1/2020
Market Adjusted Index Rate:	$ 608.55

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)
Totals - Current Membership							**0.730**			**0.671**
Total - Projected Membership							**0.721**			**0.679**
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A
Plan 1	24872PA0030002	HMO	Navigate HMO Gold 1 - 2021	N		Gold	0.769	Approach (2)	Off	0.684
Plan 2	24872PA0030003	HMO	Navigate HMO Gold 2 - 2021	N		Gold	0.782	Approach (2)	Off	0.739
Plan 3	24872PA0030004	HMO	Navigate HMO Gold 3 - 2021	N		Gold	0.773	Approach (2)	Off	0.778
Plan 4	24872PA0030005	HMO	Navigate HMO Silver 1 - 2021	N		Silver	0.705	Approach (2)	Off	0.636
Plan 5	24872PA0030006	HMO	Navigate HMO Silver 2 - 2021	N		Silver	0.668	Approach (2)	Off	0.632
Plan 6	24872PA0030007	HMO	Navigate HMO Silver 3 - 2021	N		Silver	0.683	Approach (2)	Off	0.654
Plan 7	24872PA0030008	HMO	Navigate HMO Silver 5 - 2021	N		Silver	0.697	Approach (2)	Off	0.677
Plan 8	24872PA0030009	HMO	Navigate HMO Silver 6 - 2021	N		Silver	0.661	Approach (2)	Off	0.619
Plan 9	24872PA0030001	HMO	Navigate HMO Bronze 1 - 2021	N		Bronze	0.649	Standard AV	Off	0.598
Plan 10	24872PA0020001	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.622	Standard AV	Off	0.598
Plan 11	24872PA0020008	HMO	UHC Navigate Gold 1500	DM	24872PA0030002	Gold	0.767	Approach (2)	Off	0.684
Plan 12	24872PA0020009	HMO	UHC Navigate Gold 1000	DM	24872PA0030003	Gold	0.794	Approach (2)	Off	0.739
Plan 13	24872PA0020010	HMO	UHC Navigate Silver 3500	DM	24872PA0030005	Silver	0.715	Approach (2)	Off	0.636
Plan 14	24872PA0020011	HMO	UHC Navigate Silver 5500	DM	24872PA0030006	Silver	0.682	Approach (2)	Off	0.632
Plan 15	24872PA0020012	HMO	UHC Navigate HSA Silver 2500	DM	24872PA0030007	Silver	0.694	Approach (2)	Off	0.654
Plan 16	24872PA0020013	HMO	UHC Navigate Silver 3000	DM	24872PA0030008	Silver	0.712	Approach (2)	Off	0.677
Plan 17	24872PA0020014	HMO	UHC Navigate Gold 0	DM	24872PA0030004	Gold	0.795	Approach (2)	Off	0.778
Plan 18	24872PA0020015	HMO	UHC Navigate HSA Silver 3750	DM	24872PA0030009	Silver	0.664	Approach (2)	Off	0.619
Plan 19										
Plan 20										
Plan 21										

Calibration	
Age Calibration Factor	1.487
Geographic Calibration Factor	0.878
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.305

Total Covered Li

45 CFR Part 156.8 (d) (2) Allowable Factors									
Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2021 Plans @ 02-01-2020
0.996	**1.001**	**1.000**	**1.000**	**1.000**	**$ 408.13**	**11.4%**	**0.6%**	**2.0%**	**1,226**
1.000	**1.001**	**1.000**	**1.000**	**1.000**	**$ 414.66**	**11.4%**	**0.6%**	**2.0%**	
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-
0.998	1.001	1.000	1.000	1.000	$415.80	11.4%	0.6%	2.0%	-
1.021	1.001	1.000	1.000	1.000	$459.90	11.4%	0.6%	2.0%	-
1.040	1.001	1.000	1.000	1.000	$493.04	11.4%	0.6%	2.0%	-
0.983	1.001	1.000	1.000	1.000	$380.71	11.4%	0.6%	2.0%	-
0.982	1.001	1.000	1.000	1.000	$378.45	11.4%	0.6%	2.0%	-
0.988	1.001	1.000	1.000	1.000	$393.96	11.4%	0.6%	2.0%	-
0.996	1.001	1.000	1.000	1.000	$410.71	11.4%	0.6%	2.0%	-
0.979	1.001	1.000	1.000	1.000	$368.97	11.4%	0.6%	2.0%	-
0.974	1.001	1.000	1.000	1.000	$355.10	11.4%	0.6%	2.0%	-
0.974	1.001	1.000	1.000	1.000	$355.10	11.4%	0.6%	2.0%	101
0.998	1.001	1.000	1.000	1.000	$415.80	11.4%	0.6%	2.0%	189
1.021	1.001	1.000	1.000	1.000	$459.90	11.4%	0.6%	2.0%	340
0.983	1.001	1.000	1.000	1.000	$380.71	11.4%	0.6%	2.0%	271
0.982	1.001	1.000	1.000	1.000	$378.45	11.4%	0.6%	2.0%	93
0.988	1.001	1.000	1.000	1.000	$393.96	11.4%	0.6%	2.0%	39
0.996	1.001	1.000	1.000	1.000	$410.71	11.4%	0.6%	2.0%	42
1.040	1.001	1.000	1.000	1.000	$493.04	11.4%	0.6%	2.0%	23
0.979	1.001	1.000	1.000	1.000	$368.97	11.4%	0.6%	2.0%	128
					$0.00				-
					$0.00				-
					$0.00				-

ves @ 02-01-2020
1,226

Total Projected Lives	2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
14,712	**$ 334.58**	**$ 363.86**	**8.8%**	
-	N/A	N/A	N/A	N/A
2,371	$ -	$ 370.70	0.0%	0.0%
2,370	$ -	$ 410.02	0.0%	0.0%
2,370	$ -	$ 439.57	0.0%	0.0%
998	$ -	$ 339.42	0.0%	0.0%
998	$ -	$ 337.40	0.0%	0.0%
998	$ -	$ 351.23	0.0%	0.0%
998	$ -	$ 366.16	0.0%	0.0%
998	$ -	$ 328.95	0.0%	0.0%
2,611	$ -	$ 316.58	0.0%	0.0%
-	$ 274.14	$ 316.58	15.5%	8.2%
-	$ 336.10	$ 370.70	10.3%	15.4%
-	$ 395.24	$ 410.02	3.7%	27.7%
-	$ 298.69	$ 339.42	13.6%	22.1%
-	$ 298.54	$ 337.40	13.0%	7.6%
-	$ 343.77	$ 351.23	2.2%	3.2%
-	$ 332.83	$ 366.16	10.0%	3.4%
-	$ 446.56	$ 439.57	-1.6%	1.9%
-	$ 298.77	$ 328.95	10.1%	10.4%
		$ -	0.0%	0.0%
		$ -	0.0%	0.0%
		$ -	0.0%	0.0%

02-01-2020 Number of Covered Lives by Rating Area										
1	2	3	4	5	6	7	8	9	Total	2021 Continued/ Discontinued Plans Indicator
20	-	42	139	18	132	93	671	111	**1,226**	
-	-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-	1
-	-	3	7	12	5	24	41	9	101	1
-	-	1	43	-	5	19	112	9	189	1
14	-	5	45	6	35	10	216	9	340	1
6	-	33	21	-	37	31	117	26	271	1
-	-	-	3	-	33	6	43	8	93	1
-	-	-	9	-	-	-	17	13	39	1
-	-	-	-	-	6	-	5	31	42	1
-	-	-	-	-	-	-	23	-	23	1
-	-	-	11	-	11	3	97	6	128	1
									-	0
									-	0
									-	0

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: UnitedHealthcare of Pennsylvania, Inc
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	**These cells auto-fill using the data entered in Table 10.**					
Plan 1	24872PA0030002	avigate HMO Gold 1 - 202	N	0	Gold	Off
Plan 2	24872PA0030003	avigate HMO Gold 2 - 202	N	0	Gold	Off
Plan 3	24872PA0030004	avigate HMO Gold 3 - 202	N	0	Gold	Off
Plan 4	24872PA0030005	avigate HMO Silver 1 - 20	N	0	Silver	Off
Plan 5	24872PA0030006	avigate HMO Silver 2 - 20	N	0	Silver	Off
Plan 6	24872PA0030007	avigate HMO Silver 3 - 20	N	0	Silver	Off
Plan 7	24872PA0030008	avigate HMO Silver 5 - 20	N	0	Silver	Off
Plan 8	24872PA0030009	avigate HMO Silver 6 - 20	N	0	Silver	Off
Plan 9	24872PA0030001	vigate HMO Bronze 1 - 20	N	0	Bronze	Off
Plan 10	24872PA0020001	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off
Plan 11	24872PA0020008	UHC Navigate Gold 1500	DM	24872PA0030002	Gold	Off
Plan 12	24872PA0020009	UHC Navigate Gold 1000	DM	24872PA0030003	Gold	Off
Plan 13	24872PA0020010	UHC Navigate Silver 3500	DM	24872PA0030005	Silver	Off
Plan 14	24872PA0020011	UHC Navigate Silver 5500	DM	24872PA0030006	Silver	Off
Plan 15	24872PA0020012	HC Navigate HSA Silver 25	DM	24872PA0030007	Silver	Off
Plan 16	24872PA0020013	UHC Navigate Silver 3000	DM	24872PA0030008	Silver	Off
Plan 17	24872PA0020014	UHC Navigate Gold 0	DM	24872PA0030004	Gold	Off
Plan 18	24872PA0020015	HC Navigate HSA Silver 37	DM	24872PA0030009	Silver	Off
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 282.77	$ -	$ 284.15	$ 277.55	$ 250.13	$ 301.44	$ 293.68	$ 307.57	$ 288.30	$ 298.66
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ 211.64	$ 213.78	$ 251.83	$ 221.70	$ 218.03	$ 253.25	$ 259.39	$ 247.28	$ 245.17	$ 245.15
$ 259.47	$ 262.09	$ 308.74	$ 271.81	$ 267.30	$ 310.49	$ 318.02	$ 303.16	$ 300.58	$ 297.62
$ 305.13	$ 308.21	$ 363.08	$ 319.64	$ 314.34	$ 365.13	$ 373.98	$ 356.51	$ 353.47	$ 350.19
$ 230.59	$ 232.92	$ 274.38	$ 241.56	$ 237.55	$ 275.94	$ 282.63	$ 269.43	$ 267.13	$ 269.19
$ 230.48	$ 232.81	$ 274.24	$ 241.43	$ 237.43	$ 275.80	$ 282.48	$ 269.29	$ 266.99	$ 271.35
$ 265.40	$ 268.08	$ 315.80	$ 278.01	$ 273.41	$ 317.58	$ 325.28	$ 310.09	$ 307.44	$ 301.81
$ 256.95	$ 259.54	$ 305.74	$ 269.16	$ 264.70	$ 307.47	$ 314.93	$ 300.22	$ 297.65	$ 299.36
$ 344.75	$ 348.23	$ 410.21	$ 361.14	$ 355.15	$ 412.54	$ 422.54	$ 402.80	$ 399.36	$ 402.80
$ 230.65	$ 232.98	$ 274.45	$ 241.62	$ 237.61	$ 276.01	$ 282.70	$ 269.49	$ 267.19	$ 267.86
									$ -
									$ -
									$ -
									$ -
									$ -

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 293.73	$ -	$ 346.10	$ 299.56	$ 261.14	$ 349.20	$ 347.63	$ 325.10	$ 321.90	$ 325.49
$ 280.03	$ 317.66	$ 369.81	$ 299.57	$ 278.40	$ 361.29	$ 371.33	$ 327.26	$ 337.12	$ -
$ 309.73	$ 351.35	$ 409.04	$ 331.34	$ 307.93	$ 399.61	$ 410.72	$ 361.97	$ 372.87	$ -
$ 332.05	$ 376.66	$ 438.51	$ 355.21	$ 330.11	$ 428.40	$ 440.31	$ 388.05	$ 399.74	$ -
$ 256.39	$ 290.84	$ 338.60	$ 274.28	$ 254.90	$ 330.79	$ 339.99	$ 299.64	$ 308.66	$ -
$ 254.87	$ 289.12	$ 336.59	$ 272.66	$ 253.39	$ 328.83	$ 337.98	$ 297.86	$ 306.83	$ -
$ 265.32	$ 300.97	$ 350.39	$ 283.83	$ 263.77	$ 342.31	$ 351.83	$ 310.06	$ 319.41	$ -
$ 276.60	$ 313.77	$ 365.29	$ 295.90	$ 274.99	$ 356.86	$ 366.79	$ 323.25	$ 332.99	$ -
$ 248.49	$ 281.88	$ 328.16	$ 265.82	$ 247.04	$ 320.59	$ 329.51	$ 290.40	$ 299.15	$ -
$ 239.15	$ 271.28	$ 315.82	$ 255.83	$ 237.75	$ 308.54	$ 317.12	$ 279.48	$ 287.90	$ -
$ 239.15	$ 271.28	$ 315.82	$ 255.83	$ 237.75	$ 308.54	$ 317.12	$ 279.48	$ 287.90	$ 285.10
$ 280.03	$ 317.66	$ 369.81	$ 299.57	$ 278.40	$ 361.29	$ 371.33	$ 327.26	$ 337.12	$ 326.98
$ 309.73	$ 351.35	$ 409.04	$ 331.34	$ 307.93	$ 399.61	$ 410.72	$ 361.97	$ 372.87	$ 361.10
$ 256.39	$ 290.84	$ 338.60	$ 274.28	$ 254.90	$ 330.79	$ 339.99	$ 299.64	$ 308.66	$ 311.20
$ 254.87	$ 289.12	$ 336.59	$ 272.66	$ 253.39	$ 328.83	$ 337.98	$ 297.86	$ 306.83	$ 311.40
$ 265.32	$ 300.97	$ 350.39	$ 283.83	$ 263.77	$ 342.31	$ 351.83	$ 310.06	$ 319.41	$ 307.12
$ 276.60	$ 313.77	$ 365.29	$ 295.90	$ 274.99	$ 356.86	$ 366.79	$ 323.25	$ 332.99	$ 335.24
$ 332.05	$ 376.66	$ 438.51	$ 355.21	$ 330.11	$ 428.40	$ 440.31	$ 388.05	$ 399.74	$ 388.05
$ 248.49	$ 281.88	$ 328.16	$ 265.82	$ 247.04	$ 320.59	$ 329.51	$ 290.40	$ 299.15	$ 292.21
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
4.4%	0.0%	22.2%	8.4%	5.4%	16.4%	18.8%	6.3%	12.0%	9.6%
13.0%	26.9%	25.4%	15.4%	9.0%	21.8%	22.3%	13.0%	17.4%	16.3%
7.9%	21.2%	19.8%	10.2%	4.2%	16.4%	16.8%	7.9%	12.2%	9.9%
1.5%	14.0%	12.7%	3.7%	-2.0%	9.4%	9.8%	1.5%	5.5%	3.1%
11.2%	24.9%	23.4%	13.5%	7.3%	19.9%	20.3%	11.2%	15.6%	15.6%
10.6%	24.2%	22.7%	12.9%	6.7%	19.2%	19.6%	10.6%	14.9%	14.8%
0.0%	12.3%	11.0%	2.1%	-3.5%	7.8%	8.2%	0.0%	3.9%	1.8%
7.6%	20.9%	19.5%	9.9%	3.9%	16.1%	16.5%	7.7%	11.9%	12.0%
-3.7%	8.2%	6.9%	-1.6%	-7.1%	3.8%	4.2%	-3.7%	0.1%	-3.7%
7.7%	21.0%	19.6%	10.0%	4.0%	16.2%	16.6%	7.8%	12.0%	9.1%

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 299.92	$ -	$ 353.40	$ 305.87	$ 266.65	$ 356.56	$ 354.96	$ 331.95	$ 328.68	$ 332.35
$ 285.93	$ 324.35	$ 377.61	$ 305.88	$ 284.27	$ 368.90	$ 379.16	$ 334.15	$ 344.22	$ -
$ 316.26	$ 358.75	$ 417.66	$ 338.32	$ 314.42	$ 408.03	$ 419.37	$ 369.60	$ 380.73	$ -
$ 339.05	$ 384.60	$ 447.75	$ 362.70	$ 337.07	$ 437.43	$ 449.59	$ 396.23	$ 408.16	$ -
$ 261.80	$ 296.97	$ 345.74	$ 280.06	$ 260.27	$ 337.77	$ 347.16	$ 305.95	$ 315.17	$ -
$ 260.25	$ 295.21	$ 343.69	$ 278.40	$ 258.73	$ 335.76	$ 345.10	$ 304.14	$ 313.30	$ -
$ 270.91	$ 307.31	$ 357.77	$ 289.81	$ 269.33	$ 349.52	$ 359.24	$ 316.60	$ 326.14	$ -
$ 282.43	$ 320.38	$ 372.98	$ 302.13	$ 280.78	$ 364.38	$ 374.52	$ 330.06	$ 340.01	$ -
$ 253.72	$ 287.82	$ 335.07	$ 271.43	$ 252.25	$ 327.35	$ 336.45	$ 296.52	$ 305.45	$ -
$ 244.19	$ 277.00	$ 322.48	$ 261.22	$ 242.76	$ 315.04	$ 323.80	$ 285.37	$ 293.97	$ -
$ 244.19	$ 277.00	$ 322.48	$ 261.22	$ 242.76	$ 315.04	$ 323.80	$ 285.37	$ 293.97	$ 291.10
$ 285.93	$ 324.35	$ 377.61	$ 305.88	$ 284.27	$ 368.90	$ 379.16	$ 334.15	$ 344.22	$ 333.87
$ 316.26	$ 358.75	$ 417.66	$ 338.32	$ 314.42	$ 408.03	$ 419.37	$ 369.60	$ 380.73	$ 368.71
$ 261.80	$ 296.97	$ 345.74	$ 280.06	$ 260.27	$ 337.77	$ 347.16	$ 305.95	$ 315.17	$ 317.75
$ 260.25	$ 295.21	$ 343.69	$ 278.40	$ 258.73	$ 335.76	$ 345.10	$ 304.14	$ 313.30	$ 317.96
$ 270.91	$ 307.31	$ 357.77	$ 289.81	$ 269.33	$ 349.52	$ 359.24	$ 316.60	$ 326.14	$ 313.60
$ 282.43	$ 320.38	$ 372.98	$ 302.13	$ 280.78	$ 364.38	$ 374.52	$ 330.06	$ 340.01	$ 342.31
$ 339.05	$ 384.60	$ 447.75	$ 362.70	$ 337.07	$ 437.43	$ 449.59	$ 396.23	$ 408.16	$ 396.23
$ 253.72	$ 287.82	$ 335.07	$ 271.43	$ 252.25	$ 327.35	$ 336.45	$ 296.52	$ 305.45	$ 298.36
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Quarter 3 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 306.24	$ -	$ 360.84	$ 312.32	$ 272.27	$ 364.07	$ 362.44	$ 338.95	$ 335.61	$ 339.35
$ 291.96	$ 331.19	$ 385.57	$ 312.33	$ 290.26	$ 376.68	$ 387.15	$ 341.20	$ 351.48	$ -
$ 322.92	$ 366.31	$ 426.46	$ 345.45	$ 321.04	$ 416.63	$ 428.21	$ 377.38	$ 388.76	$ -
$ 346.19	$ 392.71	$ 457.19	$ 370.34	$ 344.17	$ 446.65	$ 459.07	$ 404.58	$ 416.77	$ -
$ 267.31	$ 303.23	$ 353.02	$ 285.96	$ 265.76	$ 344.88	$ 354.47	$ 312.40	$ 321.81	$ -
$ 265.73	$ 301.44	$ 350.93	$ 284.27	$ 264.18	$ 342.84	$ 352.37	$ 310.55	$ 319.90	$ -
$ 276.62	$ 313.79	$ 365.31	$ 295.92	$ 275.01	$ 356.89	$ 366.81	$ 323.27	$ 333.01	$ -
$ 288.38	$ 327.13	$ 380.84	$ 308.50	$ 286.70	$ 372.06	$ 382.41	$ 337.02	$ 347.17	$ -
$ 259.07	$ 293.88	$ 342.14	$ 277.15	$ 257.56	$ 334.25	$ 343.54	$ 302.76	$ 311.89	$ -
$ 249.33	$ 282.83	$ 329.27	$ 266.73	$ 247.88	$ 321.68	$ 330.63	$ 291.38	$ 300.16	$ -
$ 249.33	$ 282.83	$ 329.27	$ 266.73	$ 247.88	$ 321.68	$ 330.63	$ 291.38	$ 300.16	$ 297.24
$ 291.96	$ 331.19	$ 385.57	$ 312.33	$ 290.26	$ 376.68	$ 387.15	$ 341.20	$ 351.48	$ 340.91
$ 322.92	$ 366.31	$ 426.46	$ 345.45	$ 321.04	$ 416.63	$ 428.21	$ 377.38	$ 388.76	$ 376.48
$ 267.31	$ 303.23	$ 353.02	$ 285.96	$ 265.76	$ 344.88	$ 354.47	$ 312.40	$ 321.81	$ 324.45
$ 265.73	$ 301.44	$ 350.93	$ 284.27	$ 264.18	$ 342.84	$ 352.37	$ 310.55	$ 319.90	$ 324.66
$ 276.62	$ 313.79	$ 365.31	$ 295.92	$ 275.01	$ 356.89	$ 366.81	$ 323.27	$ 333.01	$ 320.21
$ 288.38	$ 327.13	$ 380.84	$ 308.50	$ 286.70	$ 372.06	$ 382.41	$ 337.02	$ 347.17	$ 349.52
$ 346.19	$ 392.71	$ 457.19	$ 370.34	$ 344.17	$ 446.65	$ 459.07	$ 404.58	$ 416.77	$ 404.58
$ 259.07	$ 293.88	$ 342.14	$ 277.15	$ 257.56	$ 334.25	$ 343.54	$ 302.76	$ 311.89	$ 304.65
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 312.69	$ -	$ 368.45	$ 318.90	$ 278.01	$ 371.74	$ 370.07	$ 346.09	$ 342.68	$ 346.50
$ 298.11	$ 338.17	$ 393.69	$ 318.91	$ 296.37	$ 384.62	$ 395.31	$ 348.39	$ 358.88	$ -
$ 329.73	$ 374.03	$ 435.45	$ 352.73	$ 327.81	$ 425.41	$ 437.24	$ 385.34	$ 396.95	$ -
$ 353.49	$ 400.98	$ 466.82	$ 378.15	$ 351.43	$ 456.06	$ 468.74	$ 413.10	$ 425.55	$ -
$ 272.95	$ 309.62	$ 360.46	$ 291.99	$ 271.36	$ 352.15	$ 361.94	$ 318.98	$ 328.59	$ -
$ 271.33	$ 307.79	$ 358.33	$ 290.26	$ 269.75	$ 350.06	$ 359.80	$ 317.09	$ 326.65	$ -
$ 282.45	$ 320.40	$ 373.01	$ 302.15	$ 280.80	$ 364.41	$ 374.54	$ 330.08	$ 340.03	$ -
$ 294.46	$ 334.02	$ 388.87	$ 315.00	$ 292.74	$ 379.90	$ 390.47	$ 344.12	$ 354.49	$ -
$ 264.53	$ 300.08	$ 349.35	$ 282.99	$ 262.99	$ 341.29	$ 350.78	$ 309.14	$ 318.46	$ -
$ 254.59	$ 288.80	$ 336.21	$ 272.35	$ 253.10	$ 328.46	$ 337.60	$ 297.52	$ 306.49	$ -
$ 254.59	$ 288.80	$ 336.21	$ 272.35	$ 253.10	$ 328.46	$ 337.60	$ 297.52	$ 306.49	$ 303.50
$ 298.11	$ 338.17	$ 393.69	$ 318.91	$ 296.37	$ 384.62	$ 395.31	$ 348.39	$ 358.88	$ 348.10
$ 329.73	$ 374.03	$ 435.45	$ 352.73	$ 327.81	$ 425.41	$ 437.24	$ 385.34	$ 396.95	$ 384.41
$ 272.95	$ 309.62	$ 360.46	$ 291.99	$ 271.36	$ 352.15	$ 361.94	$ 318.98	$ 328.59	$ 331.29
$ 271.33	$ 307.79	$ 358.33	$ 290.26	$ 269.75	$ 350.06	$ 359.80	$ 317.09	$ 326.65	$ 331.50
$ 282.45	$ 320.40	$ 373.01	$ 302.15	$ 280.80	$ 364.41	$ 374.54	$ 330.08	$ 340.03	$ 326.95
$ 294.46	$ 334.02	$ 388.87	$ 315.00	$ 292.74	$ 379.90	$ 390.47	$ 344.12	$ 354.49	$ 356.89
$ 353.49	$ 400.98	$ 466.82	$ 378.15	$ 351.43	$ 456.06	$ 468.74	$ 413.10	$ 425.55	$ 413.10
$ 264.53	$ 300.08	$ 349.35	$ 282.99	$ 262.99	$ 341.29	$ 350.78	$ 309.14	$ 318.46	$ 311.07
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UnitedHealthcare of Pennsylvania, Inc**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2021**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.7720	0.7554
Rating Area 2	Elk, Cameron, Potter	0.7798	0.8569
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.9186	0.9976
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.8087	0.8081
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.7953	0.7510
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.9238	0.9746
Rating Area 7	Adams, York, Lancaster, Berks	0.9462	1.0017
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.9020	0.8828
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin	0.8943	0.9094

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**DOH Approval Date**
HMO Navigate	All	1.000	1.000	3/24/2018

Company Name: tedHealthcare Insurance Comp
Market: Small Group
Product: HMO
Effective Date of Rates: January 1, 2021
Ending date of Rates: March 31, 2021

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA
Plan Marketing Name =>	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bro
Deductible =>	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,
Coinsurance =>	0%		20%		0%		0%		20%		0%		0%		0%		0%		0
Copays =>	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-
OOP Maximum =>	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$182.96	$182.96	$214.22	$214.22	$236.94	$236.94	$254.03	$254.03	$196.12	$196.12	$194.98	$194.98	$202.98	$202.98	$211.60	$211.60	$190.08	$190.08	$207.54
15	$199.22	$199.22	$233.26	$233.26	$258.01	$258.01	$276.61	$276.61	$213.56	$213.56	$212.31	$212.31	$221.02	$221.02	$230.41	$230.41	$206.98	$206.98	$225.99
16	$205.44	$205.44	$240.54	$240.54	$266.06	$266.06	$285.24	$285.24	$220.22	$220.22	$218.93	$218.93	$227.92	$227.92	$237.60	$237.60	$213.44	$213.44	$233.05
17	$211.66	$211.66	$247.82	$247.82	$274.11	$274.11	$293.87	$293.87	$226.89	$226.89	$225.56	$225.56	$234.82	$234.82	$244.79	$244.79	$219.90	$219.90	$240.10
18	$218.35	$218.35	$255.66	$255.66	$282.78	$282.78	$303.17	$303.17	$234.07	$234.07	$232.70	$232.70	$242.25	$242.25	$252.54	$252.54	$226.85	$226.85	$247.70
19	$225.05	$225.05	$263.50	$263.50	$291.46	$291.46	$312.47	$312.47	$241.24	$241.24	$239.83	$239.83	$249.68	$249.68	$260.28	$260.28	$233.81	$233.81	$255.29
20	$231.99	$231.99	$271.62	$271.62	$300.44	$300.44	$322.10	$322.10	$248.68	$248.68	$247.22	$247.22	$257.37	$257.37	$268.30	$268.30	$241.02	$241.02	$263.16
21	$239.16	$239.16	$280.02	$280.02	$309.73	$309.73	$332.06	$332.06	$256.37	$256.37	$254.87	$254.87	$265.33	$265.33	$276.60	$276.60	$248.47	$248.47	$271.30
22	$239.16	$239.16	$280.02	$280.02	$309.73	$309.73	$332.06	$332.06	$256.37	$256.37	$254.87	$254.87	$265.33	$265.33	$276.60	$276.60	$248.47	$248.47	$271.30
23	$239.16	$239.16	$280.02	$280.02	$309.73	$309.73	$332.06	$332.06	$256.37	$256.37	$254.87	$254.87	$265.33	$265.33	$276.60	$276.60	$248.47	$248.47	$271.30
24	$239.16	$239.16	$280.02	$280.02	$309.73	$309.73	$332.06	$332.06	$256.37	$256.37	$254.87	$254.87	$265.33	$265.33	$276.60	$276.60	$248.47	$248.47	$271.30
25	$240.12	$240.12	$281.14	$281.14	$310.97	$310.97	$333.39	$333.39	$257.40	$257.40	$255.89	$255.89	$266.39	$266.39	$277.71	$277.71	$249.46	$249.46	$272.39
26	$244.90	$244.90	$286.74	$286.74	$317.16	$317.16	$340.03	$340.03	$262.52	$262.52	$260.99	$260.99	$271.70	$271.70	$283.24	$283.24	$254.43	$254.43	$277.81
27	$250.64	$250.64	$293.46	$293.46	$324.60	$324.60	$348.00	$348.00	$268.68	$268.68	$267.10	$267.10	$278.07	$278.07	$289.88	$289.88	$260.40	$260.40	$284.32
28	$259.97	$259.97	$304.38	$304.38	$336.68	$336.68	$360.95	$360.95	$278.67	$278.67	$277.04	$277.04	$288.41	$288.41	$300.66	$300.66	$270.09	$270.09	$294.90
29	$267.62	$267.62	$313.34	$313.34	$346.59	$346.59	$371.58	$371.58	$286.88	$286.88	$285.20	$285.20	$296.90	$296.90	$309.52	$309.52	$278.04	$278.04	$303.58
30	$271.45	$271.45	$317.82	$317.82	$351.54	$351.54	$376.89	$376.89	$290.98	$290.98	$289.28	$289.28	$301.15	$301.15	$313.94	$313.94	$282.01	$282.01	$307.93
31	$277.19	$277.19	$324.54	$324.54	$358.98	$358.98	$384.86	$384.86	$297.13	$297.13	$295.39	$295.39	$307.52	$307.52	$320.58	$320.58	$287.98	$287.98	$314.44
32	$282.93	$282.93	$331.26	$331.26	$366.41	$366.41	$392.83	$392.83	$303.29	$303.29	$301.51	$301.51	$313.89	$313.89	$327.22	$327.22	$293.94	$293.94	$320.95
33	$286.51	$286.51	$335.46	$335.46	$371.06	$371.06	$397.81	$397.81	$307.13	$307.13	$305.33	$305.33	$317.87	$317.87	$331.37	$331.37	$297.67	$297.67	$325.02
34	$290.34	$290.34	$339.94	$339.94	$376.01	$376.01	$403.12	$403.12	$311.23	$311.23	$309.41	$309.41	$322.11	$322.11	$335.79	$335.79	$301.64	$301.64	$329.36
35	$292.25	$292.25	$342.18	$342.18	$378.49	$378.49	$405.78	$405.78	$313.28	$313.28	$311.45	$311.45	$324.23	$324.23	$338.01	$338.01	$303.63	$303.63	$331.53
36	$294.17	$294.17	$344.42	$344.42	$380.97	$380.97	$408.43	$408.43	$315.34	$315.34	$313.49	$313.49	$326.36	$326.36	$340.22	$340.22	$305.62	$305.62	$333.70
37	$296.08	$296.08	$346.66	$346.66	$383.45	$383.45	$411.09	$411.09	$317.39	$317.39	$315.53	$315.53	$328.48	$328.48	$342.43	$342.43	$307.61	$307.61	$335.87
38	$297.99	$297.99	$348.90	$348.90	$385.92	$385.92	$413.75	$413.75	$319.44	$319.44	$317.57	$317.57	$330.60	$330.60	$344.64	$344.64	$309.59	$309.59	$338.04
39	$301.82	$301.82	$353.39	$353.39	$390.88	$390.88	$419.06	$419.06	$323.54	$323.54	$321.65	$321.65	$334.85	$334.85	$349.07	$349.07	$313.57	$313.57	$342.38
40	$305.65	$305.65	$357.87	$357.87	$395.83	$395.83	$424.37	$424.37	$327.64	$327.64	$325.72	$325.72	$339.09	$339.09	$353.49	$353.49	$317.54	$317.54	$346.72
41	$311.39	$311.39	$364.59	$364.59	$403.27	$403.27	$432.34	$432.34	$333.79	$333.79	$331.84	$331.84	$345.46	$345.46	$360.13	$360.13	$323.51	$323.51	$353.23
42	$316.89	$316.89	$371.03	$371.03	$410.39	$410.39	$439.98	$439.98	$339.69	$339.69	$337.70	$337.70	$351.56	$351.56	$366.50	$366.50	$329.22	$329.22	$359.47
43	$324.54	$324.54	$379.99	$379.99	$420.30	$420.30	$450.61	$450.61	$347.89	$347.89	$345.86	$345.86	$360.05	$360.05	$375.35	$375.35	$337.17	$337.17	$368.15
44	$334.11	$334.11	$391.19	$391.19	$432.69	$432.69	$463.89	$463.89	$358.15	$358.15	$356.05	$356.05	$370.67	$370.67	$386.41	$386.41	$347.11	$347.11	$379.01
45	$345.35	$345.35	$404.35	$404.35	$447.25	$447.25	$479.49	$479.49	$370.20	$370.20	$368.03	$368.03	$383.14	$383.14	$399.41	$399.41	$358.79	$358.79	$391.76
46	$358.74	$358.74	$420.03	$420.03	$464.60	$464.60	$498.09	$498.09	$384.56	$384.56	$382.31	$382.31	$398.00	$398.00	$414.90	$414.90	$372.71	$372.71	$406.95
47	$373.81	$373.81	$437.67	$437.67	$484.11	$484.11	$519.01	$519.01	$400.71	$400.71	$398.36	$398.36	$414.71	$414.71	$432.33	$432.33	$388.36	$388.36	$424.04
48	$391.03	$391.03	$457.83	$457.83	$506.41	$506.41	$542.92	$542.92	$419.16	$419.16	$416.71	$416.71	$433.81	$433.81	$452.24	$452.24	$406.25	$406.25	$443.58
49	$408.01	$408.01	$477.71	$477.71	$528.40	$528.40	$566.49	$566.49	$437.37	$437.37	$434.81	$434.81	$452.65	$452.65	$471.88	$471.88	$423.89	$423.89	$462.84
50	$427.14	$427.14	$500.12	$500.12	$553.18	$553.18	$593.06	$593.06	$457.88	$457.88	$455.20	$455.20	$473.88	$473.88	$494.01	$494.01	$443.77	$443.77	$484.54
51	$446.03	$446.03	$522.24	$522.24	$577.65	$577.65	$619.29	$619.29	$478.13	$478.13	$475.33	$475.33	$494.84	$494.84	$515.86	$515.86	$463.40	$463.40	$505.97
52	$466.84	$466.84	$546.60	$546.60	$604.59	$604.59	$648.18	$648.18	$500.43	$500.43	$497.51	$497.51	$517.92	$517.92	$539.92	$539.92	$485.01	$485.01	$529.58
53	$487.89	$487.89	$571.24	$571.24	$631.85	$631.85	$677.40	$677.40	$522.99	$522.99	$519.93	$519.93	$541.27	$541.27	$564.26	$564.26	$506.88	$506.88	$553.45
54	$510.61	$510.61	$597.84	$597.84	$661.27	$661.27	$708.95	$708.95	$547.35	$547.35	$544.15	$544.15	$566.48	$566.48	$590.54	$590.54	$530.48	$530.48	$579.23
55	$533.33	$533.33	$624.44	$624.44	$690.70	$690.70	$740.49	$740.49	$571.71	$571.71	$568.36	$568.36	$591.69	$591.69	$616.82	$616.82	$554.09	$554.09	$605.00
56	$557.96	$557.96	$653.29	$653.29	$722.60	$722.60	$774.70	$774.70	$598.11	$598.11	$594.61	$594.61	$619.01	$619.01	$645.31	$645.31	$579.68	$579.68	$632.94
57	$582.83	$582.83	$682.41	$682.41	$754.81	$754.81	$809.23	$809.23	$624.77	$624.77	$621.12	$621.12	$646.61	$646.61	$674.07	$674.07	$605.52	$605.52	$661.16
58	$609.38	$609.38	$713.49	$713.49	$789.19	$789.19	$846.09	$846.09	$653.23	$653.23	$649.41	$649.41	$676.06	$676.06	$704.78	$704.78	$633.10	$633.10	$691.27
59	$622.53	$622.53	$728.89	$728.89	$806.23	$806.23	$864.35	$864.35	$667.33	$667.33	$663.43	$663.43	$690.65	$690.65	$719.99	$719.99	$646.77	$646.77	$706.19
60	$649.08	$649.08	$759.97	$759.97	$840.61	$840.61	$901.21	$901.21	$695.79	$695.79	$691.72	$691.72	$720.11	$720.11	$750.69	$750.69	$674.35	$674.35	$736.31
61	$672.04	$672.04	$786.86	$786.86	$870.34	$870.34	$933.09	$933.09	$720.40	$720.40	$716.18	$716.18	$745.58	$745.58	$777.25	$777.25	$698.20	$698.20	$762.35
62	$687.11	$687.11	$804.50	$804.50	$889.85	$889.85	$954.01	$954.01	$736.55	$736.55	$732.24	$732.24	$762.29	$762.29	$794.67	$794.67	$713.85	$713.85	$779.44
63	$706.00	$706.00	$826.62	$826.62	$914.32	$914.32	$980.24	$980.24	$756.80	$756.80	$752.38	$752.38	$783.25	$783.25	$816.52	$816.52	$733.48	$733.48	$800.88
64+	$717.48	$717.48	$840.06	$840.06	$929.19	$929.19	$996.18	$996.18	$769.11	$769.11	$764.61	$764.61	$795.99	$795.99	$829.80	$829.80	$745.41	$745.41	$813.90

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMC
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Area 2	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	nze	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Sil
Deductible =>	850	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,
Coinsurance =>	%	20%		0%		0%		20%		0%		0%		0%		0
Copays =>	-D&C	30-60		30-60		30-60		40-80		50-100		30-60		40-80		30
OOP Maximum =>	850	$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$207.54	$243.00	$243.00	$268.78	$268.78	$288.16	$288.16	$222.48	$222.48	$221.18	$221.18	$230.26	$230.26	$240.03	$240.03	$215.62
15	$225.99	$264.60	$264.60	$292.67	$292.67	$313.77	$313.77	$242.25	$242.25	$240.84	$240.84	$250.72	$250.72	$261.37	$261.37	$234.79
16	$233.05	$272.86	$272.86	$301.81	$301.81	$323.57	$323.57	$249.81	$249.81	$248.35	$248.35	$258.55	$258.55	$269.53	$269.53	$242.12
17	$240.10	$281.12	$281.12	$310.94	$310.94	$333.36	$333.36	$257.38	$257.38	$255.87	$255.87	$266.38	$266.38	$277.69	$277.69	$249.45
18	$247.70	$290.01	$290.01	$320.78	$320.78	$343.91	$343.91	$265.52	$265.52	$263.97	$263.97	$274.80	$274.80	$286.47	$286.47	$257.34
19	$255.29	$298.91	$298.91	$330.62	$330.62	$354.46	$354.46	$273.66	$273.66	$272.06	$272.06	$283.23	$283.23	$295.26	$295.26	$265.23
20	$263.16	$308.12	$308.12	$340.81	$340.81	$365.38	$365.38	$282.10	$282.10	$280.45	$280.45	$291.96	$291.96	$304.36	$304.36	$273.40
21	$271.30	$317.65	$317.65	$351.35	$351.35	$376.68	$376.68	$290.82	$290.82	$289.12	$289.12	$300.99	$300.99	$313.77	$313.77	$281.86
22	$271.30	$317.65	$317.65	$351.35	$351.35	$376.68	$376.68	$290.82	$290.82	$289.12	$289.12	$300.99	$300.99	$313.77	$313.77	$281.86
23	$271.30	$317.65	$317.65	$351.35	$351.35	$376.68	$376.68	$290.82	$290.82	$289.12	$289.12	$300.99	$300.99	$313.77	$313.77	$281.86
24	$271.30	$317.65	$317.65	$351.35	$351.35	$376.68	$376.68	$290.82	$290.82	$289.12	$289.12	$300.99	$300.99	$313.77	$313.77	$281.86
25	$272.39	$318.92	$318.92	$352.76	$352.76	$378.19	$378.19	$291.98	$291.98	$290.28	$290.28	$302.19	$302.19	$315.03	$315.03	$282.99
26	$277.81	$325.27	$325.27	$359.78	$359.78	$385.72	$385.72	$297.80	$297.80	$296.06	$296.06	$308.21	$308.21	$321.30	$321.30	$288.62
27	$284.32	$332.90	$332.90	$368.21	$368.21	$394.76	$394.76	$304.78	$304.78	$303.00	$303.00	$315.44	$315.44	$328.83	$328.83	$295.39
28	$294.90	$345.29	$345.29	$381.92	$381.92	$409.45	$409.45	$316.12	$316.12	$314.27	$314.27	$327.18	$327.18	$341.07	$341.07	$306.38
29	$303.58	$355.45	$355.45	$393.16	$393.16	$421.50	$421.50	$325.43	$325.43	$323.53	$323.53	$336.81	$336.81	$351.11	$351.11	$315.40
30	$307.93	$360.53	$360.53	$398.78	$398.78	$427.53	$427.53	$330.08	$330.08	$328.15	$328.15	$341.62	$341.62	$356.13	$356.13	$319.91
31	$314.44	$368.16	$368.16	$407.21	$407.21	$436.57	$436.57	$337.06	$337.06	$335.09	$335.09	$348.85	$348.85	$363.66	$363.66	$326.68
32	$320.95	$375.78	$375.78	$415.65	$415.65	$445.61	$445.61	$344.04	$344.04	$342.03	$342.03	$356.07	$356.07	$371.19	$371.19	$333.44
33	$325.02	$380.54	$380.54	$420.92	$420.92	$451.26	$451.26	$348.40	$348.40	$346.37	$346.37	$360.59	$360.59	$375.90	$375.90	$337.67
34	$329.36	$385.63	$385.63	$426.54	$426.54	$457.29	$457.29	$353.06	$353.06	$350.99	$350.99	$365.40	$365.40	$380.92	$380.92	$342.18
35	$331.53	$388.17	$388.17	$429.35	$429.35	$460.30	$460.30	$355.38	$355.38	$353.30	$353.30	$367.81	$367.81	$383.43	$383.43	$344.43
36	$333.70	$390.71	$390.71	$432.16	$432.16	$463.32	$463.32	$357.71	$357.71	$355.62	$355.62	$370.22	$370.22	$385.94	$385.94	$346.69
37	$335.87	$393.25	$393.25	$434.97	$434.97	$466.33	$466.33	$360.04	$360.04	$357.93	$357.93	$372.63	$372.63	$388.45	$388.45	$348.94
38	$338.04	$395.79	$395.79	$437.78	$437.78	$469.34	$469.34	$362.36	$362.36	$360.24	$360.24	$375.03	$375.03	$390.96	$390.96	$351.20
39	$342.38	$400.87	$400.87	$443.40	$443.40	$475.37	$475.37	$367.01	$367.01	$364.87	$364.87	$379.85	$379.85	$395.98	$395.98	$355.71
40	$346.72	$405.96	$405.96	$449.03	$449.03	$481.40	$481.40	$371.67	$371.67	$369.50	$369.50	$384.67	$384.67	$401.00	$401.00	$360.22
41	$353.23	$413.58	$413.58	$457.46	$457.46	$490.44	$490.44	$378.65	$378.65	$376.43	$376.43	$391.89	$391.89	$408.53	$408.53	$366.98
42	$359.47	$420.89	$420.89	$465.54	$465.54	$499.10	$499.10	$385.34	$385.34	$383.08	$383.08	$398.81	$398.81	$415.75	$415.75	$373.46
43	$368.15	$431.05	$431.05	$476.78	$476.78	$511.15	$511.15	$394.64	$394.64	$392.34	$392.34	$408.44	$408.44	$425.79	$425.79	$382.48
44	$379.01	$443.76	$443.76	$490.84	$490.84	$526.22	$526.22	$406.28	$406.28	$403.90	$403.90	$420.48	$420.48	$438.34	$438.34	$393.76
45	$391.76	$458.69	$458.69	$507.35	$507.35	$543.93	$543.93	$419.94	$419.94	$417.49	$417.49	$434.63	$434.63	$453.08	$453.08	$407.01
46	$406.95	$476.48	$476.48	$527.03	$527.03	$565.02	$565.02	$436.23	$436.23	$433.68	$433.68	$451.49	$451.49	$470.66	$470.66	$422.79
47	$424.04	$496.49	$496.49	$549.16	$549.16	$588.75	$588.75	$454.55	$454.55	$451.89	$451.89	$470.45	$470.45	$490.42	$490.42	$440.55
48	$443.58	$519.36	$519.36	$574.46	$574.46	$615.87	$615.87	$475.49	$475.49	$472.71	$472.71	$492.12	$492.12	$513.01	$513.01	$460.84
49	$462.84	$541.91	$541.91	$599.40	$599.40	$642.62	$642.62	$496.14	$496.14	$493.24	$493.24	$513.49	$513.49	$535.29	$535.29	$480.85
50	$484.54	$567.32	$567.32	$627.51	$627.51	$672.75	$672.75	$519.40	$519.40	$516.37	$516.37	$537.57	$537.57	$560.39	$560.39	$503.40
51	$505.97	$592.42	$592.42	$655.27	$655.27	$702.51	$702.51	$542.38	$542.38	$539.21	$539.21	$561.35	$561.35	$585.18	$585.18	$525.67
52	$529.58	$620.05	$620.05	$685.84	$685.84	$735.28	$735.28	$567.68	$567.68	$564.36	$564.36	$587.53	$587.53	$612.48	$612.48	$550.19
53	$553.45	$648.01	$648.01	$716.75	$716.75	$768.43	$768.43	$593.27	$593.27	$589.80	$589.80	$614.02	$614.02	$640.09	$640.09	$574.99
54	$579.23	$678.18	$678.18	$750.13	$750.13	$804.21	$804.21	$620.90	$620.90	$617.27	$617.27	$642.61	$642.61	$669.90	$669.90	$601.77
55	$605.00	$708.36	$708.36	$783.51	$783.51	$840.00	$840.00	$648.53	$648.53	$644.74	$644.74	$671.21	$671.21	$699.71	$699.71	$628.55
56	$632.94	$741.08	$741.08	$819.70	$819.70	$878.79	$878.79	$678.48	$678.48	$674.52	$674.52	$702.21	$702.21	$732.03	$732.03	$657.58
57	$661.16	$774.11	$774.11	$856.24	$856.24	$917.97	$917.97	$708.73	$708.73	$704.59	$704.59	$733.51	$733.51	$764.66	$764.66	$686.89
58	$691.27	$809.37	$809.37	$895.24	$895.24	$959.78	$959.78	$741.01	$741.01	$736.68	$736.68	$766.92	$766.92	$799.49	$799.49	$718.18
59	$706.19	$826.84	$826.84	$914.56	$914.56	$980.50	$980.50	$757.00	$757.00	$752.58	$752.58	$783.48	$783.48	$816.74	$816.74	$733.68
60	$736.31	$862.10	$862.10	$953.56	$953.56	$1,022.31	$1,022.31	$789.29	$789.29	$784.67	$784.67	$816.89	$816.89	$851.57	$851.57	$764.97
61	$762.35	$892.60	$892.60	$987.29	$987.29	$1,058.47	$1,058.47	$817.20	$817.20	$812.43	$812.43	$845.78	$845.78	$881.69	$881.69	$792.03
62	$779.44	$912.61	$912.61	$1,009.43	$1,009.43	$1,082.20	$1,082.20	$835.53	$835.53	$830.64	$830.64	$864.74	$864.74	$901.46	$901.46	$809.78
63	$800.88	$937.70	$937.70	$1,037.19	$1,037.19	$1,111.96	$1,111.96	$858.50	$858.50	$853.48	$853.48	$888.52	$888.52	$926.25	$926.25	$832.05
64+	$813.90	$952.95	$952.95	$1,054.05	$1,054.05	$1,130.04	$1,130.04	$872.46	$872.46	$867.36	$867.36	$902.97	$902.97	$941.31	$941.31	$845.58

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030009	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Silver 6 - 2021	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 2	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	ver	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	750	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750	
Coinsurance =>	%	0%		20%		0%		0%		20%		0%		0%		0%		0%	
Copays =>	60	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60	
OOP Maximum =>	000	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$215.62	$241.62	$241.62	$282.90	$282.90	$312.92	$312.92	$335.47	$335.47	$259.00	$259.00	$257.49	$257.49	$268.06	$268.06	$279.45	$279.45	$251.02	$251.02
15	$234.79	$263.09	$263.09	$308.04	$308.04	$340.73	$340.73	$365.29	$365.29	$282.02	$282.02	$280.38	$280.38	$291.88	$291.88	$304.29	$304.29	$273.33	$273.33
16	$242.12	$271.31	$271.31	$317.66	$317.66	$351.37	$351.37	$376.69	$376.69	$290.82	$290.82	$289.13	$289.13	$300.99	$300.99	$313.78	$313.78	$281.86	$281.86
17	$249.45	$279.52	$279.52	$327.27	$327.27	$362.00	$362.00	$388.09	$388.09	$299.63	$299.63	$297.88	$297.88	$310.10	$310.10	$323.28	$323.28	$290.40	$290.40
18	$257.34	$288.36	$288.36	$337.63	$337.63	$373.45	$373.45	$400.37	$400.37	$309.11	$309.11	$307.31	$307.31	$319.92	$319.92	$333.51	$333.51	$299.58	$299.58
19	$265.23	$297.21	$297.21	$347.98	$347.98	$384.91	$384.91	$412.65	$412.65	$318.58	$318.58	$316.73	$316.73	$329.73	$329.73	$343.74	$343.74	$308.77	$308.77
20	$273.40	$306.36	$306.36	$358.71	$358.71	$396.77	$396.77	$425.36	$425.36	$328.40	$328.40	$326.49	$326.49	$339.89	$339.89	$354.33	$354.33	$318.29	$318.29
21	$281.86	$315.84	$315.84	$369.80	$369.80	$409.04	$409.04	$438.52	$438.52	$338.56	$338.56	$336.59	$336.59	$350.40	$350.40	$365.29	$365.29	$328.13	$328.13
22	$281.86	$315.84	$315.84	$369.80	$369.80	$409.04	$409.04	$438.52	$438.52	$338.56	$338.56	$336.59	$336.59	$350.40	$350.40	$365.29	$365.29	$328.13	$328.13
23	$281.86	$315.84	$315.84	$369.80	$369.80	$409.04	$409.04	$438.52	$438.52	$338.56	$338.56	$336.59	$336.59	$350.40	$350.40	$365.29	$365.29	$328.13	$328.13
24	$281.86	$315.84	$315.84	$369.80	$369.80	$409.04	$409.04	$438.52	$438.52	$338.56	$338.56	$336.59	$336.59	$350.40	$350.40	$365.29	$365.29	$328.13	$328.13
25	$282.99	$317.10	$317.10	$371.28	$371.28	$410.68	$410.68	$440.27	$440.27	$339.91	$339.91	$337.94	$337.94	$351.80	$351.80	$366.75	$366.75	$329.44	$329.44
26	$288.62	$323.42	$323.42	$378.68	$378.68	$418.86	$418.86	$449.04	$449.04	$346.69	$346.69	$344.67	$344.67	$358.81	$358.81	$374.06	$374.06	$336.01	$336.01
27	$295.39	$331.00	$331.00	$387.55	$387.55	$428.67	$428.67	$459.57	$459.57	$354.81	$354.81	$352.75	$352.75	$367.22	$367.22	$382.82	$382.82	$343.88	$343.88
28	$306.38	$343.32	$343.32	$401.97	$401.97	$444.63	$444.63	$476.67	$476.67	$368.01	$368.01	$365.87	$365.87	$380.88	$380.88	$397.07	$397.07	$356.68	$356.68
29	$315.40	$353.42	$353.42	$413.81	$413.81	$457.72	$457.72	$490.70	$490.70	$378.85	$378.85	$376.64	$376.64	$392.10	$392.10	$408.76	$408.76	$367.18	$367.18
30	$319.91	$358.48	$358.48	$419.72	$419.72	$464.26	$464.26	$497.72	$497.72	$384.27	$384.27	$382.03	$382.03	$397.70	$397.70	$414.60	$414.60	$372.43	$372.43
31	$326.68	$366.06	$366.06	$428.60	$428.60	$474.08	$474.08	$508.24	$508.24	$392.39	$392.39	$390.11	$390.11	$406.11	$406.11	$423.37	$423.37	$380.30	$380.30
32	$333.44	$373.64	$373.64	$437.47	$437.47	$483.89	$483.89	$518.77	$518.77	$400.52	$400.52	$398.19	$398.19	$414.52	$414.52	$432.14	$432.14	$388.18	$388.18
33	$337.67	$378.38	$378.38	$443.02	$443.02	$490.03	$490.03	$525.35	$525.35	$405.59	$405.59	$403.23	$403.23	$419.78	$419.78	$437.62	$437.62	$393.10	$393.10
34	$342.18	$383.43	$383.43	$448.94	$448.94	$496.57	$496.57	$532.36	$532.36	$411.01	$411.01	$408.62	$408.62	$425.39	$425.39	$443.46	$443.46	$398.35	$398.35
35	$344.43	$385.96	$385.96	$451.90	$451.90	$499.85	$499.85	$535.87	$535.87	$413.72	$413.72	$411.31	$411.31	$428.19	$428.19	$446.38	$446.38	$400.97	$400.97
36	$346.69	$388.48	$388.48	$454.85	$454.85	$503.12	$503.12	$539.38	$539.38	$416.43	$416.43	$414.01	$414.01	$430.99	$430.99	$449.31	$449.31	$403.60	$403.60
37	$348.94	$391.01	$391.01	$457.81	$457.81	$506.39	$506.39	$542.89	$542.89	$419.14	$419.14	$416.70	$416.70	$433.80	$433.80	$452.23	$452.23	$406.22	$406.22
38	$351.20	$393.54	$393.54	$460.77	$460.77	$509.66	$509.66	$546.40	$546.40	$421.85	$421.85	$419.39	$419.39	$436.60	$436.60	$455.15	$455.15	$408.85	$408.85
39	$355.71	$398.59	$398.59	$466.69	$466.69	$516.21	$516.21	$553.41	$553.41	$427.26	$427.26	$424.78	$424.78	$442.20	$442.20	$461.00	$461.00	$414.10	$414.10
40	$360.22	$403.64	$403.64	$472.60	$472.60	$522.75	$522.75	$560.43	$560.43	$432.68	$432.68	$430.16	$430.16	$447.81	$447.81	$466.84	$466.84	$419.35	$419.35
41	$366.98	$411.22	$411.22	$481.48	$481.48	$532.57	$532.57	$570.95	$570.95	$440.81	$440.81	$438.24	$438.24	$456.22	$456.22	$475.61	$475.61	$427.23	$427.23
42	$373.46	$418.49	$418.49	$489.99	$489.99	$541.98	$541.98	$581.04	$581.04	$448.59	$448.59	$445.98	$445.98	$464.28	$464.28	$484.01	$484.01	$434.77	$434.77
43	$382.48	$428.59	$428.59	$501.82	$501.82	$555.07	$555.07	$595.07	$595.07	$459.43	$459.43	$456.75	$456.75	$475.49	$475.49	$495.70	$495.70	$445.27	$445.27
44	$393.76	$441.23	$441.23	$516.61	$516.61	$571.43	$571.43	$612.61	$612.61	$472.97	$472.97	$470.22	$470.22	$489.51	$489.51	$510.31	$510.31	$458.40	$458.40
45	$407.01	$456.07	$456.07	$533.99	$533.99	$590.65	$590.65	$633.22	$633.22	$488.88	$488.88	$486.04	$486.04	$505.98	$505.98	$527.48	$527.48	$473.82	$473.82
46	$422.79	$473.76	$473.76	$554.70	$554.70	$613.56	$613.56	$657.78	$657.78	$507.84	$507.84	$504.89	$504.89	$525.60	$525.60	$547.94	$547.94	$492.20	$492.20
47	$440.55	$493.66	$493.66	$578.00	$578.00	$639.33	$639.33	$685.41	$685.41	$529.17	$529.17	$526.09	$526.09	$547.68	$547.68	$570.95	$570.95	$512.87	$512.87
48	$460.84	$516.40	$516.40	$604.62	$604.62	$668.78	$668.78	$716.98	$716.98	$553.55	$553.55	$550.32	$550.32	$572.90	$572.90	$597.25	$597.25	$536.49	$536.49
49	$480.85	$538.82	$538.82	$630.88	$630.88	$697.82	$697.82	$748.12	$748.12	$577.58	$577.58	$574.22	$574.22	$597.78	$597.78	$623.18	$623.18	$559.79	$559.79
50	$503.40	$564.09	$564.09	$660.46	$660.46	$730.55	$730.55	$783.20	$783.20	$604.67	$604.67	$601.15	$601.15	$625.81	$625.81	$652.41	$652.41	$586.04	$586.04
51	$525.67	$589.04	$589.04	$689.68	$689.68	$762.86	$762.86	$817.84	$817.84	$631.41	$631.41	$627.74	$627.74	$653.50	$653.50	$681.27	$681.27	$611.96	$611.96
52	$550.19	$616.52	$616.52	$721.85	$721.85	$798.45	$798.45	$855.99	$855.99	$660.87	$660.87	$657.02	$657.02	$683.98	$683.98	$713.05	$713.05	$640.51	$640.51
53	$574.99	$644.31	$644.31	$754.39	$754.39	$834.44	$834.44	$894.58	$894.58	$690.66	$690.66	$686.64	$686.64	$714.82	$714.82	$745.19	$745.19	$669.39	$669.39
54	$601.77	$674.32	$674.32	$789.52	$789.52	$873.30	$873.30	$936.24	$936.24	$722.83	$722.83	$718.62	$718.62	$748.10	$748.10	$779.89	$779.89	$700.56	$700.56
55	$628.55	$704.32	$704.32	$824.65	$824.65	$912.16	$912.16	$977.90	$977.90	$754.99	$754.99	$750.60	$750.60	$781.39	$781.39	$814.60	$814.60	$731.73	$731.73
56	$657.58	$736.85	$736.85	$862.74	$862.74	$954.29	$954.29	$1,023.07	$1,023.07	$789.86	$789.86	$785.26	$785.26	$817.48	$817.48	$852.22	$852.22	$765.53	$765.53
57	$686.89	$769.70	$769.70	$901.20	$901.20	$996.83	$996.83	$1,068.67	$1,068.67	$825.07	$825.07	$820.27	$820.27	$853.92	$853.92	$890.21	$890.21	$799.65	$799.65
58	$718.18	$804.76	$804.76	$942.25	$942.25	$1,042.23	$1,042.23	$1,117.35	$1,117.35	$862.65	$862.65	$857.63	$857.63	$892.82	$892.82	$930.76	$930.76	$836.08	$836.08
59	$733.68	$822.13	$822.13	$962.59	$962.59	$1,064.73	$1,064.73	$1,141.47	$1,141.47	$881.27	$881.27	$876.14	$876.14	$912.09	$912.09	$950.85	$950.85	$854.12	$854.12
60	$764.97	$857.19	$857.19	$1,003.64	$1,003.64	$1,110.13	$1,110.13	$1,190.14	$1,190.14	$918.85	$918.85	$913.51	$913.51	$950.99	$950.99	$991.40	$991.40	$890.54	$890.54
61	$792.03	$887.51	$887.51	$1,039.14	$1,039.14	$1,149.40	$1,149.40	$1,232.24	$1,232.24	$951.35	$951.35	$945.82	$945.82	$984.62	$984.62	$1,026.46	$1,026.46	$922.05	$922.05
62	$809.78	$907.41	$907.41	$1,062.44	$1,062.44	$1,175.17	$1,175.17	$1,259.87	$1,259.87	$972.68	$972.68	$967.02	$967.02	$1,006.70	$1,006.70	$1,049.48	$1,049.48	$942.72	$942.72
63	$832.05	$932.36	$932.36	$1,091.65	$1,091.65	$1,207.49	$1,207.49	$1,294.51	$1,294.51	$999.43	$999.43	$993.61	$993.61	$1,034.38	$1,034.38	$1,078.34	$1,078.34	$968.64	$968.64
64+	$845.58	$947.52	$947.52	$1,109.40	$1,109.40	$1,227.12	$1,227.12	$1,315.56	$1,315.56	$1,015.68	$1,015.68	$1,009.77	$1,009.77	$1,051.20	$1,051.20	$1,095.87	$1,095.87	$984.39	$984.39

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA
Plan Marketing Name =>	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bro
Deductible =>	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,
Coinsurance =>	0%		20%		0%		0%		20%		0%		0%		0%		0%		0
Copays =>	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C
OOP Maximum =>	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$195.73	$195.73	$229.16	$229.16	$253.48	$253.48	$271.75	$271.75	$209.80	$209.80	$208.58	$208.58	$217.15	$217.15	$226.36	$226.36	$203.34	$203.34	$181.89
15	$213.12	$213.12	$249.53	$249.53	$276.01	$276.01	$295.91	$295.91	$228.45	$228.45	$227.13	$227.13	$236.45	$236.45	$246.48	$246.48	$221.42	$221.42	$198.06
16	$219.78	$219.78	$257.32	$257.32	$284.62	$284.62	$305.14	$305.14	$235.58	$235.58	$234.21	$234.21	$243.83	$243.83	$254.18	$254.18	$228.33	$228.33	$204.24
17	$226.43	$226.43	$265.11	$265.11	$293.24	$293.24	$314.38	$314.38	$242.71	$242.71	$241.30	$241.30	$251.21	$251.21	$261.87	$261.87	$235.24	$235.24	$210.43
18	$233.59	$233.59	$273.50	$273.50	$302.51	$302.51	$324.32	$324.32	$250.39	$250.39	$248.94	$248.94	$259.16	$259.16	$270.16	$270.16	$242.68	$242.68	$217.08
19	$240.75	$240.75	$281.89	$281.89	$311.79	$311.79	$334.27	$334.27	$258.07	$258.07	$256.57	$256.57	$267.10	$267.10	$278.44	$278.44	$250.13	$250.13	$223.74
20	$248.17	$248.17	$290.57	$290.57	$321.40	$321.40	$344.57	$344.57	$266.02	$266.02	$264.48	$264.48	$275.33	$275.33	$287.02	$287.02	$257.84	$257.84	$230.64
21	$255.85	$255.85	$299.56	$299.56	$331.34	$331.34	$355.23	$355.23	$274.25	$274.25	$272.66	$272.66	$283.85	$283.85	$295.90	$295.90	$265.81	$265.81	$237.77
22	$255.85	$255.85	$299.56	$299.56	$331.34	$331.34	$355.23	$355.23	$274.25	$274.25	$272.66	$272.66	$283.85	$283.85	$295.90	$295.90	$265.81	$265.81	$237.77
23	$255.85	$255.85	$299.56	$299.56	$331.34	$331.34	$355.23	$355.23	$274.25	$274.25	$272.66	$272.66	$283.85	$283.85	$295.90	$295.90	$265.81	$265.81	$237.77
24	$255.85	$255.85	$299.56	$299.56	$331.34	$331.34	$355.23	$355.23	$274.25	$274.25	$272.66	$272.66	$283.85	$283.85	$295.90	$295.90	$265.81	$265.81	$237.77
25	$256.87	$256.87	$300.76	$300.76	$332.67	$332.67	$356.65	$356.65	$275.35	$275.35	$273.75	$273.75	$284.99	$284.99	$297.08	$297.08	$266.87	$266.87	$238.72
26	$261.99	$261.99	$306.75	$306.75	$339.29	$339.29	$363.76	$363.76	$280.83	$280.83	$279.20	$279.20	$290.66	$290.66	$303.00	$303.00	$272.19	$272.19	$243.48
27	$268.13	$268.13	$313.94	$313.94	$347.24	$347.24	$372.28	$372.28	$287.41	$287.41	$285.75	$285.75	$297.47	$297.47	$310.10	$310.10	$278.57	$278.57	$249.18
28	$278.11	$278.11	$325.62	$325.62	$360.17	$360.17	$386.14	$386.14	$298.11	$298.11	$296.38	$296.38	$308.54	$308.54	$321.64	$321.64	$288.94	$288.94	$258.46
29	$286.30	$286.30	$335.21	$335.21	$370.77	$370.77	$397.50	$397.50	$306.89	$306.89	$305.11	$305.11	$317.63	$317.63	$331.11	$331.11	$297.44	$297.44	$266.06
30	$290.39	$290.39	$340.00	$340.00	$376.07	$376.07	$403.19	$403.19	$311.27	$311.27	$309.47	$309.47	$322.17	$322.17	$335.85	$335.85	$301.69	$301.69	$269.87
31	$296.53	$296.53	$347.19	$347.19	$384.02	$384.02	$411.71	$411.71	$317.86	$317.86	$316.01	$316.01	$328.98	$328.98	$342.95	$342.95	$308.07	$308.07	$275.58
32	$302.67	$302.67	$354.38	$354.38	$391.98	$391.98	$420.24	$420.24	$324.44	$324.44	$322.56	$322.56	$335.79	$335.79	$350.05	$350.05	$314.45	$314.45	$281.28
33	$306.51	$306.51	$358.87	$358.87	$396.95	$396.95	$425.57	$425.57	$328.55	$328.55	$326.65	$326.65	$340.05	$340.05	$354.49	$354.49	$318.44	$318.44	$284.85
34	$310.60	$310.60	$363.67	$363.67	$402.25	$402.25	$431.25	$431.25	$332.94	$332.94	$331.01	$331.01	$344.59	$344.59	$359.22	$359.22	$322.69	$322.69	$288.65
35	$312.65	$312.65	$366.06	$366.06	$404.90	$404.90	$434.09	$434.09	$335.13	$335.13	$333.19	$333.19	$346.86	$346.86	$361.59	$361.59	$324.82	$324.82	$290.55
36	$314.70	$314.70	$368.46	$368.46	$407.55	$407.55	$436.93	$436.93	$337.33	$337.33	$335.37	$335.37	$349.14	$349.14	$363.96	$363.96	$326.95	$326.95	$292.46
37	$316.74	$316.74	$370.86	$370.86	$410.20	$410.20	$439.77	$439.77	$339.52	$339.52	$337.55	$337.55	$351.41	$351.41	$366.32	$366.32	$329.07	$329.07	$294.36
38	$318.79	$318.79	$373.25	$373.25	$412.85	$412.85	$442.62	$442.62	$341.72	$341.72	$339.73	$339.73	$353.68	$353.68	$368.69	$368.69	$331.20	$331.20	$296.26
39	$322.88	$322.88	$378.04	$378.04	$418.15	$418.15	$448.30	$448.30	$346.10	$346.10	$344.10	$344.10	$358.22	$358.22	$373.43	$373.43	$335.45	$335.45	$300.07
40	$326.98	$326.98	$382.84	$382.84	$423.45	$423.45	$453.98	$453.98	$350.49	$350.49	$348.46	$348.46	$362.76	$362.76	$378.16	$378.16	$339.71	$339.71	$303.87
41	$333.12	$333.12	$390.03	$390.03	$431.40	$431.40	$462.51	$462.51	$357.07	$357.07	$355.00	$355.00	$369.57	$369.57	$385.26	$385.26	$346.08	$346.08	$309.58
42	$339.00	$339.00	$396.92	$396.92	$439.03	$439.03	$470.68	$470.68	$363.38	$363.38	$361.27	$361.27	$376.10	$376.10	$392.07	$392.07	$352.20	$352.20	$315.05
43	$347.19	$347.19	$406.50	$406.50	$449.63	$449.63	$482.05	$482.05	$372.16	$372.16	$370.00	$370.00	$385.18	$385.18	$401.54	$401.54	$360.70	$360.70	$322.65
44	$357.42	$357.42	$418.49	$418.49	$462.88	$462.88	$496.26	$496.26	$383.13	$383.13	$380.91	$380.91	$396.54	$396.54	$413.37	$413.37	$371.34	$371.34	$332.16
45	$369.45	$369.45	$432.56	$432.56	$478.45	$478.45	$512.95	$512.95	$396.02	$396.02	$393.72	$393.72	$409.88	$409.88	$427.28	$427.28	$383.83	$383.83	$343.34
46	$383.78	$383.78	$449.34	$449.34	$497.01	$497.01	$532.85	$532.85	$411.38	$411.38	$408.99	$408.99	$425.78	$425.78	$443.85	$443.85	$398.72	$398.72	$356.66
47	$399.89	$399.89	$468.21	$468.21	$517.88	$517.88	$555.22	$555.22	$428.65	$428.65	$426.17	$426.17	$443.66	$443.66	$462.49	$462.49	$415.46	$415.46	$371.63
48	$418.31	$418.31	$489.78	$489.78	$541.74	$541.74	$580.80	$580.80	$448.40	$448.40	$445.80	$445.80	$464.09	$464.09	$483.80	$483.80	$434.60	$434.60	$388.75
49	$436.48	$436.48	$511.05	$511.05	$565.27	$565.27	$606.02	$606.02	$467.87	$467.87	$465.16	$465.16	$484.25	$484.25	$504.81	$504.81	$453.47	$453.47	$405.64
50	$456.95	$456.95	$535.01	$535.01	$591.77	$591.77	$634.44	$634.44	$489.81	$489.81	$486.97	$486.97	$506.96	$506.96	$528.48	$528.48	$474.74	$474.74	$424.66
51	$477.16	$477.16	$558.68	$558.68	$617.95	$617.95	$662.50	$662.50	$511.48	$511.48	$508.51	$508.51	$529.38	$529.38	$551.85	$551.85	$495.74	$495.74	$443.44
52	$499.42	$499.42	$584.74	$584.74	$646.78	$646.78	$693.41	$693.41	$535.34	$535.34	$532.23	$532.23	$554.08	$554.08	$577.60	$577.60	$518.86	$518.86	$464.13
53	$521.93	$521.93	$611.10	$611.10	$675.93	$675.93	$724.67	$724.67	$559.47	$559.47	$556.23	$556.23	$579.05	$579.05	$603.64	$603.64	$542.25	$542.25	$485.05
54	$546.24	$546.24	$639.56	$639.56	$707.41	$707.41	$758.42	$758.42	$585.52	$585.52	$582.13	$582.13	$606.02	$606.02	$631.75	$631.75	$567.50	$567.50	$507.64
55	$570.55	$570.55	$668.02	$668.02	$738.89	$738.89	$792.16	$792.16	$611.58	$611.58	$608.03	$608.03	$632.99	$632.99	$659.86	$659.86	$592.76	$592.76	$530.23
56	$596.90	$596.90	$698.87	$698.87	$773.02	$773.02	$828.75	$828.75	$639.83	$639.83	$636.12	$636.12	$662.22	$662.22	$690.33	$690.33	$620.13	$620.13	$554.72
57	$623.51	$623.51	$730.03	$730.03	$807.48	$807.48	$865.70	$865.70	$668.35	$668.35	$664.47	$664.47	$691.74	$691.74	$721.11	$721.11	$647.78	$647.78	$579.45
58	$651.91	$651.91	$763.28	$763.28	$844.25	$844.25	$905.13	$905.13	$698.79	$698.79	$694.74	$694.74	$723.25	$723.25	$753.95	$753.95	$677.28	$677.28	$605.84
59	$665.98	$665.98	$779.75	$779.75	$862.48	$862.48	$924.66	$924.66	$713.87	$713.87	$709.73	$709.73	$738.86	$738.86	$770.23	$770.23	$691.90	$691.90	$618.92
60	$694.38	$694.38	$813.01	$813.01	$899.26	$899.26	$964.09	$964.09	$744.31	$744.31	$740.00	$740.00	$770.37	$770.37	$803.07	$803.07	$721.41	$721.41	$645.31
61	$718.94	$718.94	$841.76	$841.76	$931.07	$931.07	$998.20	$998.20	$770.64	$770.64	$766.17	$766.17	$797.62	$797.62	$831.48	$831.48	$746.93	$746.93	$668.13
62	$735.06	$735.06	$860.64	$860.64	$951.94	$951.94	$1,020.58	$1,020.58	$787.92	$787.92	$783.35	$783.35	$815.50	$815.50	$850.12	$850.12	$763.67	$763.67	$683.11
63	$755.27	$755.27	$884.30	$884.30	$978.12	$978.12	$1,048.64	$1,048.64	$809.59	$809.59	$804.89	$804.89	$837.93	$837.93	$873.50	$873.50	$784.67	$784.67	$701.90
64+	$767.55	$767.55	$898.68	$898.68	$994.02	$994.02	$1,065.69	$1,065.69	$822.75	$822.75	$817.98	$817.98	$851.55	$851.55	$887.70	$887.70	$797.43	$797.43	$713.31

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

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002		24872PA0030003		24872PA0030004		24872PA
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMC
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Area 5	Rating Area 5		Rating Area 5		Rating Area 5		Rating
Network =>	CPA	UHCPA		UHCPA		UHCPA		UH
Metal =>	nze	Gold		Gold		Gold		Sil
Deductible =>	850	$1,500		$1,000		$0		$3,
Coinsurance =>	%	20%		0%		0%		2(
Copays =>	-D&C	30-60		30-60		30-60		40
OOP Maximum =>	850	$8,550		$8,550		$8,550		$8,
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Y
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$181.89	$212.97	$212.97	$235.57	$235.57	$252.55	$252.55	$194.98
15	$198.06	$231.90	$231.90	$256.51	$256.51	$275.00	$275.00	$212.32
16	$204.24	$239.14	$239.14	$264.51	$264.51	$283.58	$283.58	$218.94
17	$210.43	$246.38	$246.38	$272.52	$272.52	$292.17	$292.17	$225.57
18	$217.08	$254.17	$254.17	$281.14	$281.14	$301.41	$301.41	$232.71
19	$223.74	$261.96	$261.96	$289.76	$289.76	$310.65	$310.65	$239.84
20	$230.64	$270.04	$270.04	$298.69	$298.69	$320.23	$320.23	$247.23
21	$237.77	$278.39	$278.39	$307.93	$307.93	$330.13	$330.13	$254.88
22	$237.77	$278.39	$278.39	$307.93	$307.93	$330.13	$330.13	$254.88
23	$237.77	$278.39	$278.39	$307.93	$307.93	$330.13	$330.13	$254.88
24	$237.77	$278.39	$278.39	$307.93	$307.93	$330.13	$330.13	$254.88
25	$238.72	$279.50	$279.50	$309.16	$309.16	$331.45	$331.45	$255.90
26	$243.48	$285.07	$285.07	$315.32	$315.32	$338.05	$338.05	$261.00
27	$249.18	$291.75	$291.75	$322.71	$322.71	$345.98	$345.98	$267.11
28	$258.46	$302.61	$302.61	$334.72	$334.72	$358.85	$358.85	$277.05
29	$266.06	$311.52	$311.52	$344.57	$344.57	$369.42	$369.42	$285.21
30	$269.87	$315.97	$315.97	$349.50	$349.50	$374.70	$374.70	$289.29
31	$275.58	$322.65	$322.65	$356.89	$356.89	$382.62	$382.62	$295.41
32	$281.28	$329.34	$329.34	$364.28	$364.28	$390.54	$390.54	$301.52
33	$284.85	$333.51	$333.51	$368.90	$368.90	$395.50	$395.50	$305.35
34	$288.65	$337.97	$337.97	$373.83	$373.83	$400.78	$400.78	$309.42
35	$290.55	$340.19	$340.19	$376.29	$376.29	$403.42	$403.42	$311.46
36	$292.46	$342.42	$342.42	$378.75	$378.75	$406.06	$406.06	$313.50
37	$294.36	$344.65	$344.65	$381.22	$381.22	$408.70	$408.70	$315.54
38	$296.26	$346.87	$346.87	$383.68	$383.68	$411.34	$411.34	$317.58
39	$300.07	$351.33	$351.33	$388.61	$388.61	$416.62	$416.62	$321.66
40	$303.87	$355.78	$355.78	$393.53	$393.53	$421.91	$421.91	$325.74
41	$309.58	$362.46	$362.46	$400.92	$400.92	$429.83	$429.83	$331.85
42	$315.05	$368.87	$368.87	$408.01	$408.01	$437.42	$437.42	$337.72
43	$322.65	$377.78	$377.78	$417.86	$417.86	$447.99	$447.99	$345.87
44	$332.16	$388.91	$388.91	$430.18	$430.18	$461.19	$461.19	$356.07
45	$343.34	$402.00	$402.00	$444.65	$444.65	$476.71	$476.71	$368.05
46	$356.66	$417.59	$417.59	$461.90	$461.90	$495.20	$495.20	$382.32
47	$371.63	$435.12	$435.12	$481.29	$481.29	$515.99	$515.99	$398.38
48	$388.75	$455.17	$455.17	$503.47	$503.47	$539.76	$539.76	$416.73
49	$405.64	$474.93	$474.93	$525.33	$525.33	$563.20	$563.20	$434.83
50	$424.66	$497.20	$497.20	$549.96	$549.96	$589.61	$589.61	$455.22
51	$443.44	$519.20	$519.20	$574.29	$574.29	$615.69	$615.69	$475.35
52	$464.13	$543.42	$543.42	$601.08	$601.08	$644.41	$644.41	$497.53
53	$485.05	$567.92	$567.92	$628.18	$628.18	$673.47	$673.47	$519.96
54	$507.64	$594.36	$594.36	$657.43	$657.43	$704.83	$704.83	$544.17
55	$530.23	$620.81	$620.81	$686.68	$686.68	$736.19	$736.19	$568.38
56	$554.72	$649.48	$649.48	$718.40	$718.40	$770.19	$770.19	$594.64
57	$579.45	$678.44	$678.44	$750.43	$750.43	$804.53	$804.53	$621.14
58	$605.84	$709.34	$709.34	$784.61	$784.61	$841.17	$841.17	$649.43
59	$618.92	$724.65	$724.65	$801.54	$801.54	$859.33	$859.33	$663.45
60	$645.31	$755.55	$755.55	$835.72	$835.72	$895.97	$895.97	$691.74
61	$668.13	$782.28	$782.28	$865.28	$865.28	$927.67	$927.67	$716.21
62	$683.11	$799.81	$799.81	$884.68	$884.68	$948.46	$948.46	$732.27
63	$701.90	$821.81	$821.81	$909.01	$909.01	$974.54	$974.54	$752.41
64+	$713.31	$835.17	$835.17	$923.79	$923.79	$990.39	$990.39	$764.64

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030005	24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005	
Plan Marketing Name =>	Silver 1 - 2021	Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 5	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	ver	Silver		Silver		Silver		Silver		Bronze		Gold		Gold		Gold		Silver	
Deductible =>	500	$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,000		$0		$3,500	
Coinsurance =>	%	0%		0%		0%		0%		0%		20%		0%		0%		20%	
Copays =>	80	50-100		30-60		40-80		30-60		D&C-D&C		30-60		30-60		30-60		40-80	
OOP Maximum =>	550	$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,550		$8,550		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$194.98	$193.84	$193.84	$201.80	$201.80	$210.37	$210.37	$188.97	$188.97	$236.05	$236.05	$276.37	$276.37	$305.70	$305.70	$327.73	$327.73	$253.03	$253.03
15	$212.32	$211.07	$211.07	$219.74	$219.74	$229.07	$229.07	$205.77	$205.77	$257.03	$257.03	$300.94	$300.94	$332.88	$332.88	$356.87	$356.87	$275.52	$275.52
16	$218.94	$217.66	$217.66	$226.60	$226.60	$236.22	$236.22	$212.19	$212.19	$265.05	$265.05	$310.33	$310.33	$343.26	$343.26	$368.00	$368.00	$284.12	$284.12
17	$225.57	$224.25	$224.25	$233.45	$233.45	$243.37	$243.37	$218.61	$218.61	$273.08	$273.08	$319.72	$319.72	$353.65	$353.65	$379.14	$379.14	$292.72	$292.72
18	$232.71	$231.35	$231.35	$240.84	$240.84	$251.07	$251.07	$225.53	$225.53	$281.72	$281.72	$329.84	$329.84	$364.84	$364.84	$391.14	$391.14	$301.98	$301.98
19	$239.84	$238.44	$238.44	$248.23	$248.23	$258.77	$258.77	$232.45	$232.45	$290.35	$290.35	$339.96	$339.96	$376.03	$376.03	$403.13	$403.13	$311.25	$311.25
20	$247.23	$245.79	$245.79	$255.88	$255.88	$266.74	$266.74	$239.61	$239.61	$299.30	$299.30	$350.43	$350.43	$387.62	$387.62	$415.56	$415.56	$320.84	$320.84
21	$254.88	$253.39	$253.39	$263.79	$263.79	$274.99	$274.99	$247.02	$247.02	$308.56	$308.56	$361.27	$361.27	$399.61	$399.61	$428.41	$428.41	$330.76	$330.76
22	$254.88	$253.39	$253.39	$263.79	$263.79	$274.99	$274.99	$247.02	$247.02	$308.56	$308.56	$361.27	$361.27	$399.61	$399.61	$428.41	$428.41	$330.76	$330.76
23	$254.88	$253.39	$253.39	$263.79	$263.79	$274.99	$274.99	$247.02	$247.02	$308.56	$308.56	$361.27	$361.27	$399.61	$399.61	$428.41	$428.41	$330.76	$330.76
24	$254.88	$253.39	$253.39	$263.79	$263.79	$274.99	$274.99	$247.02	$247.02	$308.56	$308.56	$361.27	$361.27	$399.61	$399.61	$428.41	$428.41	$330.76	$330.76
25	$255.90	$254.40	$254.40	$264.85	$264.85	$276.09	$276.09	$248.01	$248.01	$309.79	$309.79	$362.72	$362.72	$401.21	$401.21	$430.12	$430.12	$332.08	$332.08
26	$261.00	$259.47	$259.47	$270.12	$270.12	$281.59	$281.59	$252.95	$252.95	$315.97	$315.97	$369.94	$369.94	$409.20	$409.20	$438.69	$438.69	$338.70	$338.70
27	$267.11	$265.55	$265.55	$276.45	$276.45	$288.19	$288.19	$258.88	$258.88	$323.37	$323.37	$378.61	$378.61	$418.79	$418.79	$448.97	$448.97	$346.64	$346.64
28	$277.05	$275.43	$275.43	$286.74	$286.74	$298.91	$298.91	$268.51	$268.51	$335.40	$335.40	$392.70	$392.70	$434.38	$434.38	$465.68	$465.68	$359.54	$359.54
29	$285.21	$283.54	$283.54	$295.18	$295.18	$307.71	$307.71	$276.42	$276.42	$345.28	$345.28	$404.26	$404.26	$447.16	$447.16	$479.39	$479.39	$370.12	$370.12
30	$289.29	$287.60	$287.60	$299.40	$299.40	$312.11	$312.11	$280.37	$280.37	$350.22	$350.22	$410.04	$410.04	$453.56	$453.56	$486.25	$486.25	$375.41	$375.41
31	$295.41	$293.68	$293.68	$305.73	$305.73	$318.71	$318.71	$286.30	$286.30	$357.62	$357.62	$418.71	$418.71	$463.15	$463.15	$496.53	$496.53	$383.35	$383.35
32	$301.52	$299.76	$299.76	$312.06	$312.06	$325.31	$325.31	$292.22	$292.22	$365.03	$365.03	$427.38	$427.38	$472.74	$472.74	$506.81	$506.81	$391.29	$391.29
33	$305.35	$303.56	$303.56	$316.02	$316.02	$329.44	$329.44	$295.93	$295.93	$369.65	$369.65	$432.80	$432.80	$478.73	$478.73	$513.24	$513.24	$396.25	$396.25
34	$309.42	$307.62	$307.62	$320.24	$320.24	$333.84	$333.84	$299.88	$299.88	$374.59	$374.59	$438.58	$438.58	$485.13	$485.13	$520.09	$520.09	$401.54	$401.54
35	$311.46	$309.64	$309.64	$322.35	$322.35	$336.04	$336.04	$301.86	$301.86	$377.06	$377.06	$441.47	$441.47	$488.32	$488.32	$523.52	$523.52	$404.19	$404.19
36	$313.50	$311.67	$311.67	$324.46	$324.46	$338.24	$338.24	$303.83	$303.83	$379.53	$379.53	$444.36	$444.36	$491.52	$491.52	$526.94	$526.94	$406.83	$406.83
37	$315.54	$313.70	$313.70	$326.57	$326.57	$340.44	$340.44	$305.81	$305.81	$382.00	$382.00	$447.25	$447.25	$494.72	$494.72	$530.37	$530.37	$409.48	$409.48
38	$317.58	$315.72	$315.72	$328.68	$328.68	$342.64	$342.64	$307.79	$307.79	$384.47	$384.47	$450.14	$450.14	$497.91	$497.91	$533.80	$533.80	$412.13	$412.13
39	$321.66	$319.78	$319.78	$332.90	$332.90	$347.04	$347.04	$311.74	$311.74	$389.40	$389.40	$455.92	$455.92	$504.31	$504.31	$540.65	$540.65	$417.42	$417.42
40	$325.74	$323.83	$323.83	$337.12	$337.12	$351.44	$351.44	$315.69	$315.69	$394.34	$394.34	$461.70	$461.70	$510.70	$510.70	$547.51	$547.51	$422.71	$422.71
41	$331.85	$329.91	$329.91	$343.45	$343.45	$358.04	$358.04	$321.62	$321.62	$401.75	$401.75	$470.37	$470.37	$520.29	$520.29	$557.79	$557.79	$430.65	$430.65
42	$337.72	$335.74	$335.74	$349.52	$349.52	$364.36	$364.36	$327.30	$327.30	$408.84	$408.84	$478.68	$478.68	$529.48	$529.48	$567.64	$567.64	$438.26	$438.26
43	$345.87	$343.85	$343.85	$357.96	$357.96	$373.16	$373.16	$335.21	$335.21	$418.72	$418.72	$490.24	$490.24	$542.27	$542.27	$581.35	$581.35	$448.84	$448.84
44	$356.07	$353.99	$353.99	$368.51	$368.51	$384.16	$384.16	$345.09	$345.09	$431.06	$431.06	$504.69	$504.69	$558.26	$558.26	$598.49	$598.49	$462.07	$462.07
45	$368.05	$365.90	$365.90	$380.91	$380.91	$397.09	$397.09	$356.70	$356.70	$445.56	$445.56	$521.67	$521.67	$577.04	$577.04	$618.62	$618.62	$477.62	$477.62
46	$382.32	$380.09	$380.09	$395.69	$395.69	$412.49	$412.49	$370.53	$370.53	$462.84	$462.84	$541.91	$541.91	$599.42	$599.42	$642.62	$642.62	$496.14	$496.14
47	$398.38	$396.05	$396.05	$412.30	$412.30	$429.81	$429.81	$386.09	$386.09	$482.28	$482.28	$564.67	$564.67	$624.59	$624.59	$669.60	$669.60	$516.98	$516.98
48	$416.73	$414.29	$414.29	$431.30	$431.30	$449.61	$449.61	$403.88	$403.88	$504.50	$504.50	$590.68	$590.68	$653.36	$653.36	$700.45	$700.45	$540.79	$540.79
49	$434.83	$432.28	$432.28	$450.03	$450.03	$469.13	$469.13	$421.42	$421.42	$526.40	$526.40	$616.33	$616.33	$681.73	$681.73	$730.87	$730.87	$564.28	$564.28
50	$455.22	$452.55	$452.55	$471.13	$471.13	$491.13	$491.13	$441.18	$441.18	$551.09	$551.09	$645.23	$645.23	$713.70	$713.70	$765.14	$765.14	$590.74	$590.74
51	$475.35	$472.57	$472.57	$491.97	$491.97	$512.86	$512.86	$460.69	$460.69	$575.46	$575.46	$673.77	$673.77	$745.27	$745.27	$798.98	$798.98	$616.87	$616.87
52	$497.53	$494.62	$494.62	$514.92	$514.92	$536.78	$536.78	$482.18	$482.18	$602.31	$602.31	$705.20	$705.20	$780.04	$780.04	$836.26	$836.26	$645.64	$645.64
53	$519.96	$516.92	$516.92	$538.13	$538.13	$560.98	$560.98	$503.92	$503.92	$629.46	$629.46	$736.99	$736.99	$815.20	$815.20	$873.96	$873.96	$674.75	$674.75
54	$544.17	$540.99	$540.99	$563.19	$563.19	$587.10	$587.10	$527.39	$527.39	$658.78	$658.78	$771.31	$771.31	$853.17	$853.17	$914.66	$914.66	$706.17	$706.17
55	$568.38	$565.06	$565.06	$588.25	$588.25	$613.23	$613.23	$550.85	$550.85	$688.09	$688.09	$805.63	$805.63	$891.13	$891.13	$955.35	$955.35	$737.59	$737.59
56	$594.64	$591.16	$591.16	$615.42	$615.42	$641.55	$641.55	$576.30	$576.30	$719.87	$719.87	$842.84	$842.84	$932.29	$932.29	$999.48	$999.48	$771.66	$771.66
57	$621.14	$617.51	$617.51	$642.86	$642.86	$670.15	$670.15	$601.99	$601.99	$751.96	$751.96	$880.41	$880.41	$973.85	$973.85	$1,044.04	$1,044.04	$806.06	$806.06
58	$649.43	$645.64	$645.64	$672.14	$672.14	$700.67	$700.67	$629.41	$629.41	$786.21	$786.21	$920.52	$920.52	$1,018.21	$1,018.21	$1,091.59	$1,091.59	$842.78	$842.78
59	$663.45	$659.57	$659.57	$686.65	$686.65	$715.80	$715.80	$642.99	$642.99	$803.18	$803.18	$940.39	$940.39	$1,040.18	$1,040.18	$1,115.15	$1,115.15	$860.97	$860.97
60	$691.74	$687.70	$687.70	$715.93	$715.93	$746.32	$746.32	$670.41	$670.41	$837.43	$837.43	$980.49	$980.49	$1,084.54	$1,084.54	$1,162.70	$1,162.70	$897.68	$897.68
61	$716.21	$712.03	$712.03	$741.25	$741.25	$772.72	$772.72	$694.13	$694.13	$867.05	$867.05	$1,015.17	$1,015.17	$1,122.90	$1,122.90	$1,203.83	$1,203.83	$929.44	$929.44
62	$732.27	$727.99	$727.99	$757.87	$757.87	$790.05	$790.05	$709.69	$709.69	$886.49	$886.49	$1,037.93	$1,037.93	$1,148.08	$1,148.08	$1,230.82	$1,230.82	$950.27	$950.27
63	$752.41	$748.01	$748.01	$778.71	$778.71	$811.77	$811.77	$729.20	$729.20	$910.87	$910.87	$1,066.47	$1,066.47	$1,179.65	$1,179.65	$1,264.67	$1,264.67	$976.40	$976.40
64+	$764.64	$760.17	$760.17	$791.37	$791.37	$824.97	$824.97	$741.06	$741.06	$925.68	$925.68	$1,083.81	$1,083.81	$1,198.83	$1,198.83	$1,285.23	$1,285.23	$992.28	$992.28

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA
Plan Marketing Name =>	Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Silver		Silver		Silver		Silver		Bronze		Gold		Gold		Gold		Silver		Sil
Deductible =>	$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,000		$0		$3,500		$5,
Coinsurance =>	0%		0%		0%		0%		0%		20%		0%		0%		20%		0
Copays =>	50-100		30-60		40-80		30-60		D&C-D&C		30-60		30-60		30-60		40-80		50-
OOP Maximum =>	$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,550		$8,550		$8,550		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$251.55	$251.55	$261.87	$261.87	$273.00	$273.00	$245.24	$245.24	$242.61	$242.61	$284.06	$284.06	$314.20	$314.20	$336.85	$336.85	$260.07	$260.07	$258.55
15	$273.92	$273.92	$285.15	$285.15	$297.26	$297.26	$267.03	$267.03	$264.18	$264.18	$309.31	$309.31	$342.13	$342.13	$366.79	$366.79	$283.19	$283.19	$281.53
16	$282.46	$282.46	$294.05	$294.05	$306.54	$306.54	$275.37	$275.37	$272.42	$272.42	$318.96	$318.96	$352.81	$352.81	$378.24	$378.24	$292.03	$292.03	$290.32
17	$291.01	$291.01	$302.95	$302.95	$315.82	$315.82	$283.70	$283.70	$280.67	$280.67	$328.62	$328.62	$363.49	$363.49	$389.69	$389.69	$300.86	$300.86	$299.10
18	$300.22	$300.22	$312.54	$312.54	$325.81	$325.81	$292.68	$292.68	$289.55	$289.55	$339.02	$339.02	$374.99	$374.99	$402.02	$402.02	$310.38	$310.38	$308.57
19	$309.43	$309.43	$322.12	$322.12	$335.81	$335.81	$301.66	$301.66	$298.43	$298.43	$349.41	$349.41	$386.49	$386.49	$414.35	$414.35	$319.90	$319.90	$318.03
20	$318.97	$318.97	$332.05	$332.05	$346.15	$346.15	$310.95	$310.95	$307.63	$307.63	$360.18	$360.18	$398.40	$398.40	$427.12	$427.12	$329.76	$329.76	$327.83
21	$328.83	$328.83	$342.32	$342.32	$356.86	$356.86	$320.57	$320.57	$317.14	$317.14	$371.32	$371.32	$410.72	$410.72	$440.33	$440.33	$339.96	$339.96	$337.97
22	$328.83	$328.83	$342.32	$342.32	$356.86	$356.86	$320.57	$320.57	$317.14	$317.14	$371.32	$371.32	$410.72	$410.72	$440.33	$440.33	$339.96	$339.96	$337.97
23	$328.83	$328.83	$342.32	$342.32	$356.86	$356.86	$320.57	$320.57	$317.14	$317.14	$371.32	$371.32	$410.72	$410.72	$440.33	$440.33	$339.96	$339.96	$337.97
24	$328.83	$328.83	$342.32	$342.32	$356.86	$356.86	$320.57	$320.57	$317.14	$317.14	$371.32	$371.32	$410.72	$410.72	$440.33	$440.33	$339.96	$339.96	$337.97
25	$330.15	$330.15	$343.69	$343.69	$358.29	$358.29	$321.85	$321.85	$318.41	$318.41	$372.81	$372.81	$412.36	$412.36	$442.09	$442.09	$341.32	$341.32	$339.32
26	$336.72	$336.72	$350.54	$350.54	$365.42	$365.42	$328.26	$328.26	$324.75	$324.75	$380.23	$380.23	$420.58	$420.58	$450.90	$450.90	$348.12	$348.12	$346.08
27	$344.61	$344.61	$358.75	$358.75	$373.99	$373.99	$335.96	$335.96	$332.36	$332.36	$389.14	$389.14	$430.43	$430.43	$461.47	$461.47	$356.28	$356.28	$354.19
28	$357.44	$357.44	$372.10	$372.10	$387.91	$387.91	$348.46	$348.46	$344.73	$344.73	$403.62	$403.62	$446.45	$446.45	$478.64	$478.64	$369.54	$369.54	$367.37
29	$367.96	$367.96	$383.06	$383.06	$399.33	$399.33	$358.72	$358.72	$354.88	$354.88	$415.51	$415.51	$459.60	$459.60	$492.73	$492.73	$380.42	$380.42	$378.19
30	$373.22	$373.22	$388.53	$388.53	$405.04	$405.04	$363.85	$363.85	$359.95	$359.95	$421.45	$421.45	$466.17	$466.17	$499.77	$499.77	$385.85	$385.85	$383.60
31	$381.11	$381.11	$396.75	$396.75	$413.60	$413.60	$371.54	$371.54	$367.57	$367.57	$430.36	$430.36	$476.02	$476.02	$510.34	$510.34	$394.01	$394.01	$391.71
32	$389.01	$389.01	$404.96	$404.96	$422.17	$422.17	$379.23	$379.23	$375.18	$375.18	$439.27	$439.27	$485.88	$485.88	$520.91	$520.91	$402.17	$402.17	$399.82
33	$393.94	$393.94	$410.10	$410.10	$427.52	$427.52	$384.04	$384.04	$379.93	$379.93	$444.84	$444.84	$492.04	$492.04	$527.52	$527.52	$407.27	$407.27	$404.89
34	$399.20	$399.20	$415.58	$415.58	$433.23	$433.23	$389.17	$389.17	$385.01	$385.01	$450.78	$450.78	$498.61	$498.61	$534.56	$534.56	$412.71	$412.71	$410.30
35	$401.83	$401.83	$418.32	$418.32	$436.08	$436.08	$391.74	$391.74	$387.55	$387.55	$453.75	$453.75	$501.90	$501.90	$538.08	$538.08	$415.43	$415.43	$413.00
36	$404.46	$404.46	$421.05	$421.05	$438.94	$438.94	$394.30	$394.30	$390.08	$390.08	$456.72	$456.72	$505.19	$505.19	$541.61	$541.61	$418.15	$418.15	$415.70
37	$407.09	$407.09	$423.79	$423.79	$441.79	$441.79	$396.87	$396.87	$392.62	$392.62	$459.69	$459.69	$508.47	$508.47	$545.13	$545.13	$420.87	$420.87	$418.41
38	$409.72	$409.72	$426.53	$426.53	$444.65	$444.65	$399.43	$399.43	$395.16	$395.16	$462.66	$462.66	$511.76	$511.76	$548.65	$548.65	$423.59	$423.59	$421.11
39	$414.98	$414.98	$432.01	$432.01	$450.36	$450.36	$404.56	$404.56	$400.23	$400.23	$468.61	$468.61	$518.33	$518.33	$555.70	$555.70	$429.03	$429.03	$426.52
40	$420.24	$420.24	$437.48	$437.48	$456.07	$456.07	$409.69	$409.69	$405.30	$405.30	$474.55	$474.55	$524.90	$524.90	$562.74	$562.74	$434.47	$434.47	$431.93
41	$428.14	$428.14	$445.70	$445.70	$464.63	$464.63	$417.38	$417.38	$412.92	$412.92	$483.46	$483.46	$534.76	$534.76	$573.31	$573.31	$442.63	$442.63	$440.04
42	$435.70	$435.70	$453.57	$453.57	$472.84	$472.84	$424.76	$424.76	$420.21	$420.21	$492.00	$492.00	$544.20	$544.20	$583.44	$583.44	$450.45	$450.45	$447.81
43	$446.22	$446.22	$464.53	$464.53	$484.26	$484.26	$435.01	$435.01	$430.36	$430.36	$503.88	$503.88	$557.35	$557.35	$597.53	$597.53	$461.33	$461.33	$458.63
44	$459.38	$459.38	$478.22	$478.22	$498.53	$498.53	$447.84	$447.84	$443.04	$443.04	$518.73	$518.73	$573.78	$573.78	$615.14	$615.14	$474.92	$474.92	$472.14
45	$474.83	$474.83	$494.31	$494.31	$515.31	$515.31	$462.90	$462.90	$457.95	$457.95	$536.19	$536.19	$593.08	$593.08	$635.84	$635.84	$490.90	$490.90	$488.03
46	$493.25	$493.25	$513.48	$513.48	$535.29	$535.29	$480.86	$480.86	$475.71	$475.71	$556.98	$556.98	$616.08	$616.08	$660.50	$660.50	$509.94	$509.94	$506.96
47	$513.96	$513.96	$535.05	$535.05	$557.77	$557.77	$501.05	$501.05	$495.69	$495.69	$580.37	$580.37	$641.96	$641.96	$688.24	$688.24	$531.36	$531.36	$528.25
48	$537.64	$537.64	$559.69	$559.69	$583.47	$583.47	$524.13	$524.13	$518.52	$518.52	$607.11	$607.11	$671.53	$671.53	$719.94	$719.94	$555.83	$555.83	$552.58
49	$560.98	$560.98	$584.00	$584.00	$608.80	$608.80	$546.89	$546.89	$541.04	$541.04	$633.47	$633.47	$700.69	$700.69	$751.20	$751.20	$579.97	$579.97	$576.58
50	$587.29	$587.29	$611.38	$611.38	$637.35	$637.35	$572.54	$572.54	$566.41	$566.41	$663.18	$663.18	$733.55	$733.55	$786.43	$786.43	$607.17	$607.17	$603.61
51	$613.27	$613.27	$638.43	$638.43	$665.54	$665.54	$597.86	$597.86	$591.47	$591.47	$692.51	$692.51	$765.99	$765.99	$821.22	$821.22	$634.03	$634.03	$630.31
52	$641.88	$641.88	$668.21	$668.21	$696.59	$696.59	$625.75	$625.75	$619.06	$619.06	$724.82	$724.82	$801.73	$801.73	$859.52	$859.52	$663.60	$663.60	$659.72
53	$670.81	$670.81	$698.33	$698.33	$727.99	$727.99	$653.96	$653.96	$646.97	$646.97	$757.49	$757.49	$837.87	$837.87	$898.27	$898.27	$693.52	$693.52	$689.46
54	$702.05	$702.05	$730.85	$730.85	$761.90	$761.90	$684.42	$684.42	$677.09	$677.09	$792.77	$792.77	$876.89	$876.89	$940.10	$940.10	$725.81	$725.81	$721.57
55	$733.29	$733.29	$763.37	$763.37	$795.80	$795.80	$714.87	$714.87	$707.22	$707.22	$828.04	$828.04	$915.91	$915.91	$981.94	$981.94	$758.11	$758.11	$753.67
56	$767.16	$767.16	$798.63	$798.63	$832.55	$832.55	$747.89	$747.89	$739.89	$739.89	$866.29	$866.29	$958.21	$958.21	$1,027.29	$1,027.29	$793.13	$793.13	$788.48
57	$801.36	$801.36	$834.23	$834.23	$869.67	$869.67	$781.23	$781.23	$772.87	$772.87	$904.91	$904.91	$1,000.92	$1,000.92	$1,073.08	$1,073.08	$828.48	$828.48	$823.63
58	$837.86	$837.86	$872.23	$872.23	$909.28	$909.28	$816.81	$816.81	$808.07	$808.07	$946.12	$946.12	$1,046.51	$1,046.51	$1,121.96	$1,121.96	$866.22	$866.22	$861.15
59	$855.94	$855.94	$891.06	$891.06	$928.91	$928.91	$834.44	$834.44	$825.52	$825.52	$966.55	$966.55	$1,069.10	$1,069.10	$1,146.18	$1,146.18	$884.92	$884.92	$879.74
60	$892.44	$892.44	$929.06	$929.06	$968.52	$968.52	$870.03	$870.03	$860.72	$860.72	$1,007.76	$1,007.76	$1,114.69	$1,114.69	$1,195.06	$1,195.06	$922.65	$922.65	$917.25
61	$924.01	$924.01	$961.92	$961.92	$1,002.78	$1,002.78	$900.80	$900.80	$891.16	$891.16	$1,043.41	$1,043.41	$1,154.12	$1,154.12	$1,237.33	$1,237.33	$955.29	$955.29	$949.70
62	$944.73	$944.73	$983.49	$983.49	$1,025.26	$1,025.26	$921.00	$921.00	$911.14	$911.14	$1,066.80	$1,066.80	$1,180.00	$1,180.00	$1,265.07	$1,265.07	$976.71	$976.71	$970.99
63	$970.71	$970.71	$1,010.53	$1,010.53	$1,053.45	$1,053.45	$946.32	$946.32	$936.20	$936.20	$1,096.14	$1,096.14	$1,212.45	$1,212.45	$1,299.85	$1,299.85	$1,003.56	$1,003.56	$997.69
64+	$986.49	$986.49	$1,026.96	$1,026.96	$1,070.58	$1,070.58	$961.71	$961.71	$951.42	$951.42	$1,113.96	$1,113.96	$1,232.16	$1,232.16	$1,320.99	$1,320.99	$1,019.88	$1,019.88	$1,013.91

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

HIOS Plan ID (On Exchange)=>					
HIOS Plan ID (Off Exchange)=>	0030006	24872PA0030007		24872PA0030008	
Plan Marketing Name =>	Silver 2 - 2021	Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 7	Rating Area 7		Rating Area 7	
Network =>	CPA	UHCPA		UHCPA	
Metal =>	ver	Silver		Silver	
Deductible =>	500	$2,500		$3,000	
Coinsurance =>	%	0%		0%	
Copays =>	100	30-60		40-80	
OOP Maximum =>	550	$7,000		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$258.55	$269.16	$269.16	$280.59	$280.59
15	$281.53	$293.08	$293.08	$305.54	$305.54
16	$290.32	$302.23	$302.23	$315.07	$315.07
17	$299.10	$311.38	$311.38	$324.61	$324.61
18	$308.57	$321.23	$321.23	$334.88	$334.88
19	$318.03	$331.08	$331.08	$345.15	$345.15
20	$327.83	$341.28	$341.28	$355.79	$355.79
21	$337.97	$351.84	$351.84	$366.79	$366.79
22	$337.97	$351.84	$351.84	$366.79	$366.79
23	$337.97	$351.84	$351.84	$366.79	$366.79
24	$337.97	$351.84	$351.84	$366.79	$366.79
25	$339.32	$353.25	$353.25	$368.26	$368.26
26	$346.08	$360.28	$360.28	$375.59	$375.59
27	$354.19	$368.73	$368.73	$384.40	$384.40
28	$367.37	$382.45	$382.45	$398.70	$398.70
29	$378.19	$393.71	$393.71	$410.44	$410.44
30	$383.60	$399.34	$399.34	$416.31	$416.31
31	$391.71	$407.78	$407.78	$425.11	$425.11
32	$399.82	$416.23	$416.23	$433.91	$433.91
33	$404.89	$421.50	$421.50	$439.41	$439.41
34	$410.30	$427.13	$427.13	$445.28	$445.28
35	$413.00	$429.95	$429.95	$448.22	$448.22
36	$415.70	$432.76	$432.76	$451.15	$451.15
37	$418.41	$435.58	$435.58	$454.09	$454.09
38	$421.11	$438.39	$438.39	$457.02	$457.02
39	$426.52	$444.02	$444.02	$462.89	$462.89
40	$431.93	$449.65	$449.65	$468.76	$468.76
41	$440.04	$458.10	$458.10	$477.56	$477.56
42	$447.81	$466.19	$466.19	$486.00	$486.00
43	$458.63	$477.45	$477.45	$497.73	$497.73
44	$472.14	$491.52	$491.52	$512.41	$512.41
45	$488.03	$508.06	$508.06	$529.64	$529.64
46	$506.96	$527.76	$527.76	$550.19	$550.19
47	$528.25	$549.93	$549.93	$573.29	$573.29
48	$552.58	$575.26	$575.26	$599.70	$599.70
49	$576.58	$600.24	$600.24	$625.74	$625.74
50	$603.61	$628.39	$628.39	$655.09	$655.09
51	$630.31	$656.18	$656.18	$684.06	$684.06
52	$659.72	$686.79	$686.79	$715.97	$715.97
53	$689.46	$717.75	$717.75	$748.25	$748.25
54	$721.57	$751.18	$751.18	$783.10	$783.10
55	$753.67	$784.60	$784.60	$817.94	$817.94
56	$788.48	$820.84	$820.84	$855.72	$855.72
57	$823.63	$857.43	$857.43	$893.87	$893.87
58	$861.15	$896.49	$896.49	$934.58	$934.58
59	$879.74	$915.84	$915.84	$954.75	$954.75
60	$917.25	$954.89	$954.89	$995.47	$995.47
61	$949.70	$988.67	$988.67	$1,030.68	$1,030.68
62	$970.99	$1,010.84	$1,010.84	$1,053.79	$1,053.79
63	$997.69	$1,038.63	$1,038.63	$1,082.76	$1,082.76
64+	$1,013.91	$1,055.52	$1,055.52	$1,100.37	$1,100.37

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

HIOS Plan ID (On Exchange)=>																		
HIOS Plan ID (Off Exchange)=>	24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008	
Plan Marketing Name =>	Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021	
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Silver		Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	$3,750		$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000	
Coinsurance =>	0%		0%		20%		0%		0%		20%		0%		0%		0%	
Copays =>	30-60		D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80	
OOP Maximum =>	$7,000		$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$252.05	$252.05	$213.81	$213.81	$250.34	$250.34	$276.91	$276.91	$296.87	$296.87	$229.19	$229.19	$227.86	$227.86	$237.21	$237.21	$247.29	$247.29
15	$274.46	$274.46	$232.82	$232.82	$272.59	$272.59	$301.52	$301.52	$323.25	$323.25	$249.57	$249.57	$248.12	$248.12	$258.30	$258.30	$269.27	$269.27
16	$283.02	$283.02	$240.08	$240.08	$281.10	$281.10	$310.93	$310.93	$333.34	$333.34	$257.36	$257.36	$255.86	$255.86	$266.36	$266.36	$277.67	$277.67
17	$291.59	$291.59	$247.35	$247.35	$289.61	$289.61	$320.34	$320.34	$343.43	$343.43	$265.15	$265.15	$263.61	$263.61	$274.42	$274.42	$286.08	$286.08
18	$300.82	$300.82	$255.17	$255.17	$298.77	$298.77	$330.48	$330.48	$354.30	$354.30	$273.53	$273.53	$271.95	$271.95	$283.10	$283.10	$295.13	$295.13
19	$310.04	$310.04	$263.00	$263.00	$307.93	$307.93	$340.61	$340.61	$365.16	$365.16	$281.92	$281.92	$280.29	$280.29	$291.79	$291.79	$304.18	$304.18
20	$319.60	$319.60	$271.11	$271.11	$317.42	$317.42	$351.11	$351.11	$376.42	$376.42	$290.61	$290.61	$288.92	$288.92	$300.78	$300.78	$313.55	$313.55
21	$329.48	$329.48	$279.49	$279.49	$327.24	$327.24	$361.97	$361.97	$388.06	$388.06	$299.60	$299.60	$297.86	$297.86	$310.08	$310.08	$323.25	$323.25
22	$329.48	$329.48	$279.49	$279.49	$327.24	$327.24	$361.97	$361.97	$388.06	$388.06	$299.60	$299.60	$297.86	$297.86	$310.08	$310.08	$323.25	$323.25
23	$329.48	$329.48	$279.49	$279.49	$327.24	$327.24	$361.97	$361.97	$388.06	$388.06	$299.60	$299.60	$297.86	$297.86	$310.08	$310.08	$323.25	$323.25
24	$329.48	$329.48	$279.49	$279.49	$327.24	$327.24	$361.97	$361.97	$388.06	$388.06	$299.60	$299.60	$297.86	$297.86	$310.08	$310.08	$323.25	$323.25
25	$330.80	$330.80	$280.61	$280.61	$328.55	$328.55	$363.42	$363.42	$389.61	$389.61	$300.80	$300.80	$299.05	$299.05	$311.32	$311.32	$324.54	$324.54
26	$337.39	$337.39	$286.20	$286.20	$335.09	$335.09	$370.66	$370.66	$397.37	$397.37	$306.79	$306.79	$305.01	$305.01	$317.52	$317.52	$331.01	$331.01
27	$345.30	$345.30	$292.91	$292.91	$342.95	$342.95	$379.34	$379.34	$406.69	$406.69	$313.98	$313.98	$312.16	$312.16	$324.96	$324.96	$338.77	$338.77
28	$358.14	$358.14	$303.81	$303.81	$355.71	$355.71	$393.46	$393.46	$421.82	$421.82	$325.67	$325.67	$323.77	$323.77	$337.06	$337.06	$351.37	$351.37
29	$368.69	$368.69	$312.75	$312.75	$366.18	$366.18	$405.04	$405.04	$434.24	$434.24	$335.25	$335.25	$333.31	$333.31	$346.98	$346.98	$361.72	$361.72
30	$373.96	$373.96	$317.22	$317.22	$371.42	$371.42	$410.84	$410.84	$440.45	$440.45	$340.05	$340.05	$338.07	$338.07	$351.94	$351.94	$366.89	$366.89
31	$381.87	$381.87	$323.93	$323.93	$379.27	$379.27	$419.52	$419.52	$449.76	$449.76	$347.24	$347.24	$345.22	$345.22	$359.38	$359.38	$374.65	$374.65
32	$389.77	$389.77	$330.64	$330.64	$387.12	$387.12	$428.21	$428.21	$459.07	$459.07	$354.43	$354.43	$352.37	$352.37	$366.82	$366.82	$382.40	$382.40
33	$394.72	$394.72	$334.83	$334.83	$392.03	$392.03	$433.64	$433.64	$464.90	$464.90	$358.92	$358.92	$356.84	$356.84	$371.48	$371.48	$387.25	$387.25
34	$399.99	$399.99	$339.30	$339.30	$397.27	$397.27	$439.43	$439.43	$471.10	$471.10	$363.71	$363.71	$361.60	$361.60	$376.44	$376.44	$392.43	$392.43
35	$402.62	$402.62	$341.54	$341.54	$399.89	$399.89	$442.33	$442.33	$474.21	$474.21	$366.11	$366.11	$363.98	$363.98	$378.92	$378.92	$395.01	$395.01
36	$405.26	$405.26	$343.77	$343.77	$402.51	$402.51	$445.22	$445.22	$477.31	$477.31	$368.51	$368.51	$366.37	$366.37	$381.40	$381.40	$397.60	$397.60
37	$407.90	$407.90	$346.01	$346.01	$405.12	$405.12	$448.12	$448.12	$480.42	$480.42	$370.90	$370.90	$368.75	$368.75	$383.88	$383.88	$400.18	$400.18
38	$410.53	$410.53	$348.24	$348.24	$407.74	$407.74	$451.01	$451.01	$483.52	$483.52	$373.30	$373.30	$371.13	$371.13	$386.36	$386.36	$402.77	$402.77
39	$415.80	$415.80	$352.72	$352.72	$412.98	$412.98	$456.81	$456.81	$489.73	$489.73	$378.10	$378.10	$375.90	$375.90	$391.32	$391.32	$407.94	$407.94
40	$421.08	$421.08	$357.19	$357.19	$418.21	$418.21	$462.60	$462.60	$495.94	$495.94	$382.89	$382.89	$380.67	$380.67	$396.28	$396.28	$413.11	$413.11
41	$428.98	$428.98	$363.90	$363.90	$426.07	$426.07	$471.28	$471.28	$505.25	$505.25	$390.08	$390.08	$387.81	$387.81	$403.72	$403.72	$420.87	$420.87
42	$436.56	$436.56	$370.32	$370.32	$433.59	$433.59	$479.61	$479.61	$514.18	$514.18	$396.97	$396.97	$394.66	$394.66	$410.86	$410.86	$428.31	$428.31
43	$447.10	$447.10	$379.27	$379.27	$444.06	$444.06	$491.19	$491.19	$526.60	$526.60	$406.56	$406.56	$404.20	$404.20	$420.78	$420.78	$438.65	$438.65
44	$460.28	$460.28	$390.45	$390.45	$457.15	$457.15	$505.67	$505.67	$542.12	$542.12	$418.54	$418.54	$416.11	$416.11	$433.18	$433.18	$451.58	$451.58
45	$475.77	$475.77	$403.58	$403.58	$472.53	$472.53	$522.68	$522.68	$560.36	$560.36	$432.62	$432.62	$430.11	$430.11	$447.76	$447.76	$466.77	$466.77
46	$494.22	$494.22	$419.24	$419.24	$490.86	$490.86	$542.96	$542.96	$582.09	$582.09	$449.40	$449.40	$446.79	$446.79	$465.12	$465.12	$484.88	$484.88
47	$514.98	$514.98	$436.84	$436.84	$511.48	$511.48	$565.76	$565.76	$606.54	$606.54	$468.27	$468.27	$465.56	$465.56	$484.66	$484.66	$505.24	$505.24
48	$538.70	$538.70	$456.97	$456.97	$535.04	$535.04	$591.82	$591.82	$634.48	$634.48	$489.85	$489.85	$487.00	$487.00	$506.98	$506.98	$528.51	$528.51
49	$562.09	$562.09	$476.81	$476.81	$558.27	$558.27	$617.52	$617.52	$662.03	$662.03	$511.12	$511.12	$508.15	$508.15	$529.00	$529.00	$551.46	$551.46
50	$588.45	$588.45	$499.17	$499.17	$584.45	$584.45	$646.48	$646.48	$693.08	$693.08	$535.09	$535.09	$531.98	$531.98	$553.80	$553.80	$577.32	$577.32
51	$614.48	$614.48	$521.25	$521.25	$610.30	$610.30	$675.07	$675.07	$723.73	$723.73	$558.75	$558.75	$555.51	$555.51	$578.30	$578.30	$602.86	$602.86
52	$643.14	$643.14	$545.56	$545.56	$638.77	$638.77	$706.57	$706.57	$757.49	$757.49	$584.82	$584.82	$581.42	$581.42	$605.28	$605.28	$630.98	$630.98
53	$672.14	$672.14	$570.16	$570.16	$667.57	$667.57	$738.42	$738.42	$791.64	$791.64	$611.18	$611.18	$607.63	$607.63	$632.56	$632.56	$659.43	$659.43
54	$703.44	$703.44	$596.71	$596.71	$698.66	$698.66	$772.81	$772.81	$828.51	$828.51	$639.65	$639.65	$635.93	$635.93	$662.02	$662.02	$690.14	$690.14
55	$734.74	$734.74	$623.26	$623.26	$729.75	$729.75	$807.19	$807.19	$865.37	$865.37	$668.11	$668.11	$664.23	$664.23	$691.48	$691.48	$720.85	$720.85
56	$768.68	$768.68	$652.05	$652.05	$763.45	$763.45	$844.48	$844.48	$905.34	$905.34	$698.97	$698.97	$694.91	$694.91	$723.42	$723.42	$754.14	$754.14
57	$802.94	$802.94	$681.12	$681.12	$797.48	$797.48	$882.12	$882.12	$945.70	$945.70	$730.13	$730.13	$725.88	$725.88	$755.66	$755.66	$787.76	$787.76
58	$839.52	$839.52	$712.14	$712.14	$833.81	$833.81	$922.30	$922.30	$988.78	$988.78	$763.38	$763.38	$758.95	$758.95	$790.08	$790.08	$823.64	$823.64
59	$857.64	$857.64	$727.51	$727.51	$851.81	$851.81	$942.21	$942.21	$1,010.12	$1,010.12	$779.86	$779.86	$775.33	$775.33	$807.14	$807.14	$841.42	$841.42
60	$894.21	$894.21	$758.54	$758.54	$888.13	$888.13	$982.39	$982.39	$1,053.19	$1,053.19	$813.11	$813.11	$808.39	$808.39	$841.56	$841.56	$877.30	$877.30
61	$925.84	$925.84	$785.37	$785.37	$919.54	$919.54	$1,017.14	$1,017.14	$1,090.45	$1,090.45	$841.88	$841.88	$836.99	$836.99	$871.32	$871.32	$908.33	$908.33
62	$946.60	$946.60	$802.97	$802.97	$940.16	$940.16	$1,039.94	$1,039.94	$1,114.90	$1,114.90	$860.75	$860.75	$855.75	$855.75	$890.86	$890.86	$928.70	$928.70
63	$972.62	$972.62	$825.05	$825.05	$966.01	$966.01	$1,068.54	$1,068.54	$1,145.55	$1,145.55	$884.42	$884.42	$879.28	$879.28	$915.36	$915.36	$954.23	$954.23
64+	$988.44	$988.44	$838.47	$838.47	$981.72	$981.72	$1,085.91	$1,085.91	$1,164.18	$1,164.18	$898.80	$898.80	$893.58	$893.58	$930.24	$930.24	$969.75	$969.75

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Silver		Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Sil
Deductible =>	$3,750		$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,
Coinsurance =>	0%		0%		20%		0%		0%		20%		0%		0%		0%		0
Copays =>	30-60		D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30
OOP Maximum =>	$7,000		$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$222.13	$222.13	$220.26	$220.26	$257.89	$257.89	$285.25	$285.25	$305.82	$305.82	$236.10	$236.10	$234.72	$234.72	$244.36	$244.36	$254.74	$254.74	$228.83
15	$241.88	$241.88	$239.84	$239.84	$280.81	$280.81	$310.61	$310.61	$333.00	$333.00	$257.09	$257.09	$255.59	$255.59	$266.09	$266.09	$277.38	$277.38	$249.17
16	$249.43	$249.43	$247.32	$247.32	$289.58	$289.58	$320.30	$320.30	$343.39	$343.39	$265.11	$265.11	$263.57	$263.57	$274.39	$274.39	$286.04	$286.04	$256.94
17	$256.98	$256.98	$254.81	$254.81	$298.34	$298.34	$330.00	$330.00	$353.79	$353.79	$273.14	$273.14	$271.54	$271.54	$282.70	$282.70	$294.70	$294.70	$264.72
18	$265.11	$265.11	$262.87	$262.87	$307.78	$307.78	$340.44	$340.44	$364.98	$364.98	$281.78	$281.78	$280.14	$280.14	$291.64	$291.64	$304.02	$304.02	$273.10
19	$273.24	$273.24	$270.93	$270.93	$317.22	$317.22	$350.88	$350.88	$376.17	$376.17	$290.42	$290.42	$288.73	$288.73	$300.58	$300.58	$313.34	$313.34	$281.47
20	$281.66	$281.66	$279.28	$279.28	$327.00	$327.00	$361.69	$361.69	$387.77	$387.77	$299.37	$299.37	$297.63	$297.63	$309.85	$309.85	$323.00	$323.00	$290.15
21	$290.37	$290.37	$287.92	$287.92	$337.11	$337.11	$372.88	$372.88	$399.76	$399.76	$308.63	$308.63	$306.83	$306.83	$319.43	$319.43	$332.99	$332.99	$299.12
22	$290.37	$290.37	$287.92	$287.92	$337.11	$337.11	$372.88	$372.88	$399.76	$399.76	$308.63	$308.63	$306.83	$306.83	$319.43	$319.43	$332.99	$332.99	$299.12
23	$290.37	$290.37	$287.92	$287.92	$337.11	$337.11	$372.88	$372.88	$399.76	$399.76	$308.63	$308.63	$306.83	$306.83	$319.43	$319.43	$332.99	$332.99	$299.12
24	$290.37	$290.37	$287.92	$287.92	$337.11	$337.11	$372.88	$372.88	$399.76	$399.76	$308.63	$308.63	$306.83	$306.83	$319.43	$319.43	$332.99	$332.99	$299.12
25	$291.53	$291.53	$289.07	$289.07	$338.46	$338.46	$374.37	$374.37	$401.36	$401.36	$309.86	$309.86	$308.06	$308.06	$320.71	$320.71	$334.32	$334.32	$300.32
26	$297.34	$297.34	$294.83	$294.83	$345.20	$345.20	$381.83	$381.83	$409.35	$409.35	$316.04	$316.04	$314.19	$314.19	$327.10	$327.10	$340.98	$340.98	$306.30
27	$304.31	$304.31	$301.74	$301.74	$353.29	$353.29	$390.78	$390.78	$418.95	$418.95	$323.44	$323.44	$321.56	$321.56	$334.76	$334.76	$348.97	$348.97	$313.48
28	$315.63	$315.63	$312.97	$312.97	$366.44	$366.44	$405.32	$405.32	$434.54	$434.54	$335.48	$335.48	$333.52	$333.52	$347.22	$347.22	$361.96	$361.96	$325.14
29	$324.92	$324.92	$322.18	$322.18	$377.23	$377.23	$417.25	$417.25	$447.33	$447.33	$345.36	$345.36	$343.34	$343.34	$357.44	$357.44	$372.62	$372.62	$334.72
30	$329.57	$329.57	$326.79	$326.79	$382.62	$382.62	$423.22	$423.22	$453.73	$453.73	$350.30	$350.30	$348.25	$348.25	$362.55	$362.55	$377.94	$377.94	$339.50
31	$336.54	$336.54	$333.70	$333.70	$390.71	$390.71	$432.17	$432.17	$463.32	$463.32	$357.70	$357.70	$355.62	$355.62	$370.22	$370.22	$385.94	$385.94	$346.68
32	$343.51	$343.51	$340.61	$340.61	$398.80	$398.80	$441.12	$441.12	$472.92	$472.92	$365.11	$365.11	$362.98	$362.98	$377.89	$377.89	$393.93	$393.93	$353.86
33	$347.86	$347.86	$344.93	$344.93	$403.86	$403.86	$446.71	$446.71	$478.91	$478.91	$369.74	$369.74	$367.58	$367.58	$382.68	$382.68	$398.92	$398.92	$358.35
34	$352.51	$352.51	$349.53	$349.53	$409.25	$409.25	$452.68	$452.68	$485.31	$485.31	$374.68	$374.68	$372.49	$372.49	$387.79	$387.79	$404.25	$404.25	$363.13
35	$354.83	$354.83	$351.84	$351.84	$411.95	$411.95	$455.66	$455.66	$488.51	$488.51	$377.15	$377.15	$374.95	$374.95	$390.34	$390.34	$406.91	$406.91	$365.52
36	$357.16	$357.16	$354.14	$354.14	$414.65	$414.65	$458.64	$458.64	$491.70	$491.70	$379.61	$379.61	$377.40	$377.40	$392.90	$392.90	$409.58	$409.58	$367.92
37	$359.48	$359.48	$356.44	$356.44	$417.34	$417.34	$461.63	$461.63	$494.90	$494.90	$382.08	$382.08	$379.86	$379.86	$395.45	$395.45	$412.24	$412.24	$370.31
38	$361.80	$361.80	$358.75	$358.75	$420.04	$420.04	$464.61	$464.61	$498.10	$498.10	$384.55	$384.55	$382.31	$382.31	$398.01	$398.01	$414.91	$414.91	$372.70
39	$366.45	$366.45	$363.36	$363.36	$425.43	$425.43	$470.57	$470.57	$504.50	$504.50	$389.49	$389.49	$387.22	$387.22	$403.12	$403.12	$420.23	$420.23	$377.49
40	$371.09	$371.09	$367.96	$367.96	$430.83	$430.83	$476.54	$476.54	$510.89	$510.89	$394.43	$394.43	$392.13	$392.13	$408.23	$408.23	$425.56	$425.56	$382.28
41	$378.06	$378.06	$374.87	$374.87	$438.92	$438.92	$485.49	$485.49	$520.49	$520.49	$401.84	$401.84	$399.49	$399.49	$415.90	$415.90	$433.55	$433.55	$389.45
42	$384.74	$384.74	$381.49	$381.49	$446.67	$446.67	$494.07	$494.07	$529.68	$529.68	$408.93	$408.93	$406.55	$406.55	$423.24	$423.24	$441.21	$441.21	$396.33
43	$394.03	$394.03	$390.71	$390.71	$457.46	$457.46	$506.00	$506.00	$542.47	$542.47	$418.81	$418.81	$416.37	$416.37	$433.47	$433.47	$451.87	$451.87	$405.91
44	$405.65	$405.65	$402.22	$402.22	$470.94	$470.94	$520.91	$520.91	$558.46	$558.46	$431.16	$431.16	$428.64	$428.64	$446.24	$446.24	$465.19	$465.19	$417.87
45	$419.29	$419.29	$415.76	$415.76	$486.79	$486.79	$538.44	$538.44	$577.25	$577.25	$445.66	$445.66	$443.06	$443.06	$461.26	$461.26	$480.84	$480.84	$431.93
46	$435.56	$435.56	$431.88	$431.88	$505.67	$505.67	$559.32	$559.32	$599.64	$599.64	$462.95	$462.95	$460.25	$460.25	$479.15	$479.15	$499.49	$499.49	$448.68
47	$453.85	$453.85	$450.02	$450.02	$526.90	$526.90	$582.81	$582.81	$624.82	$624.82	$482.39	$482.39	$479.58	$479.58	$499.27	$499.27	$520.46	$520.46	$467.52
48	$474.75	$474.75	$470.75	$470.75	$551.17	$551.17	$609.66	$609.66	$653.61	$653.61	$504.61	$504.61	$501.67	$501.67	$522.27	$522.27	$544.44	$544.44	$489.06
49	$495.37	$495.37	$491.19	$491.19	$575.11	$575.11	$636.13	$636.13	$681.99	$681.99	$526.52	$526.52	$523.45	$523.45	$544.95	$544.95	$568.08	$568.08	$510.30
50	$518.60	$518.60	$514.23	$514.23	$602.08	$602.08	$665.96	$665.96	$713.97	$713.97	$551.21	$551.21	$548.00	$548.00	$570.50	$570.50	$594.72	$594.72	$534.23
51	$541.54	$541.54	$536.97	$536.97	$628.71	$628.71	$695.42	$695.42	$745.55	$745.55	$575.59	$575.59	$572.24	$572.24	$595.74	$595.74	$621.03	$621.03	$557.86
52	$566.80	$566.80	$562.02	$562.02	$658.04	$658.04	$727.86	$727.86	$780.33	$780.33	$602.45	$602.45	$598.93	$598.93	$623.53	$623.53	$650.00	$650.00	$583.88
53	$592.35	$592.35	$587.36	$587.36	$687.70	$687.70	$760.68	$760.68	$815.51	$815.51	$629.61	$629.61	$625.93	$625.93	$651.64	$651.64	$679.30	$679.30	$610.20
54	$619.94	$619.94	$614.71	$614.71	$719.73	$719.73	$796.10	$796.10	$853.49	$853.49	$658.93	$658.93	$655.08	$655.08	$681.98	$681.98	$710.93	$710.93	$638.62
55	$647.53	$647.53	$642.06	$642.06	$751.76	$751.76	$831.52	$831.52	$891.46	$891.46	$688.24	$688.24	$684.23	$684.23	$712.33	$712.33	$742.57	$742.57	$667.04
56	$677.43	$677.43	$671.72	$671.72	$786.48	$786.48	$869.93	$869.93	$932.64	$932.64	$720.03	$720.03	$715.83	$715.83	$745.23	$745.23	$776.87	$776.87	$697.85
57	$707.63	$707.63	$701.66	$701.66	$821.54	$821.54	$908.71	$908.71	$974.22	$974.22	$752.13	$752.13	$747.74	$747.74	$778.45	$778.45	$811.50	$811.50	$728.96
58	$739.86	$739.86	$733.62	$733.62	$858.96	$858.96	$950.10	$950.10	$1,018.59	$1,018.59	$786.39	$786.39	$781.80	$781.80	$813.91	$813.91	$848.46	$848.46	$762.16
59	$755.83	$755.83	$749.46	$749.46	$877.50	$877.50	$970.61	$970.61	$1,040.58	$1,040.58	$803.36	$803.36	$798.68	$798.68	$831.48	$831.48	$866.77	$866.77	$778.61
60	$788.06	$788.06	$781.41	$781.41	$914.92	$914.92	$1,012.00	$1,012.00	$1,084.95	$1,084.95	$837.62	$837.62	$832.74	$832.74	$866.93	$866.93	$903.73	$903.73	$811.81
61	$815.94	$815.94	$809.06	$809.06	$947.28	$947.28	$1,047.79	$1,047.79	$1,123.33	$1,123.33	$867.25	$867.25	$862.19	$862.19	$897.60	$897.60	$935.70	$935.70	$840.53
62	$834.23	$834.23	$827.19	$827.19	$968.52	$968.52	$1,071.28	$1,071.28	$1,148.51	$1,148.51	$886.69	$886.69	$881.52	$881.52	$917.72	$917.72	$956.68	$956.68	$859.37
63	$857.17	$857.17	$849.94	$849.94	$995.15	$995.15	$1,100.74	$1,100.74	$1,180.09	$1,180.09	$911.08	$911.08	$905.76	$905.76	$942.96	$942.96	$982.99	$982.99	$883.00
64+	$871.11	$871.11	$863.76	$863.76	$1,011.33	$1,011.33	$1,118.64	$1,118.64	$1,199.28	$1,199.28	$925.89	$925.89	$920.49	$920.49	$958.29	$958.29	$998.97	$998.97	$897.36

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

HIOS Plan ID (On Exchange)=>	
HIOS Plan ID (Off Exchange)=>	.0030009
Plan Marketing Name =>	**Silver 6 - 2021**
Form # =>	**.2018.SG.PA**
Rating Area =>	**Area 9**
Network =>	**CPA**
Metal =>	**ver**
Deductible =>	**750**
Coinsurance =>	**%**
Copays =>	**-60**
OOP Maximum =>	**000**
Pediatric Dental (Yes/No) =>	**es**
Age Band	**Tobacco**
0 - 14	$228.83
15	$249.17
16	$256.94
17	$264.72
18	$273.10
19	$281.47
20	$290.15
21	$299.12
22	$299.12
23	$299.12
24	$299.12
25	$300.32
26	$306.30
27	$313.48
28	$325.14
29	$334.72
30	$339.50
31	$346.68
32	$353.86
33	$358.35
34	$363.13
35	$365.52
36	$367.92
37	$370.31
38	$372.70
39	$377.49
40	$382.28
41	$389.45
42	$396.33
43	$405.91
44	$417.87
45	$431.93
46	$448.68
47	$467.52
48	$489.06
49	$510.30
50	$534.23
51	$557.86
52	$583.88
53	$610.20
54	$638.62
55	$667.04
56	$697.85
57	$728.96
58	$762.16
59	$778.61
60	$811.81
61	$840.53
62	$859.37
63	$883.00
64+	$897.36

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name UnitedHealthcare Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2020 Number of Covered Lives by Rating County				RATING AREA 1		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	$239.16	$239.16	$239.16
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	$280.02	$280.02	$280.02
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	$309.73	$309.73	$309.73
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	$332.06	$332.06	$332.06
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	$256.37	$256.37	$256.37
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	$254.87	$254.87	$254.87
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	$265.33	$265.33	$265.33
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	$276.60	$276.60	$276.60
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	$248.47	$248.47	$248.47

					RATING AREA 2			RATING AREA 3				
Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne
$239.16	$239.16	$239.16	$239.16	$239.16	$271.30	$271.30	$271.30	$315.84	$315.84	$315.84	$315.84	$315.84
$280.02	$280.02	$280.02	$280.02	$280.02	$317.65	$317.65	$317.65	$369.80	$369.80	$369.80	$369.80	$369.80
$309.73	$309.73	$309.73	$309.73	$309.73	$351.35	$351.35	$351.35	$409.04	$409.04	$409.04	$409.04	$409.04
$332.06	$332.06	$332.06	$332.06	$332.06	$376.68	$376.68	$376.68	$438.52	$438.52	$438.52	$438.52	$438.52
$256.37	$256.37	$256.37	$256.37	$256.37	$290.82	$290.82	$290.82	$338.56	$338.56	$338.56	$338.56	$338.56
$254.87	$254.87	$254.87	$254.87	$254.87	$289.12	$289.12	$289.12	$336.59	$336.59	$336.59	$336.59	$336.59
$265.33	$265.33	$265.33	$265.33	$265.33	$300.99	$300.99	$300.99	$350.40	$350.40	$350.40	$350.40	$350.40
$276.60	$276.60	$276.60	$276.60	$276.60	$313.77	$313.77	$313.77	$365.29	$365.29	$365.29	$365.29	$365.29
$248.47	$248.47	$248.47	$248.47	$248.47	$281.86	$281.86	$281.86	$328.13	$328.13	$328.13	$328.13	$328.13

RATING AREA 4

Lycoming	Monroe	Pike	Sullivan	Susquehanna	Wayne	Wyoming
$315.84	$315.84	$315.84	$315.84	$315.84	$315.84	$315.84
$369.80	$369.80	$369.80	$369.80	$369.80	$369.80	$369.80
$409.04	$409.04	$409.04	$409.04	$409.04	$409.04	$409.04
$438.52	$438.52	$438.52	$438.52	$438.52	$438.52	$438.52
$338.56	$338.56	$338.56	$338.56	$338.56	$338.56	$338.56
$336.59	$336.59	$336.59	$336.59	$336.59	$336.59	$336.59
$350.40	$350.40	$350.40	$350.40	$350.40	$350.40	$350.40
$365.29	$365.29	$365.29	$365.29	$365.29	$365.29	$365.29
$328.13	$328.13	$328.13	$328.13	$328.13	$328.13	$328.13

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene
$255.85	$255.85	$255.85	$255.85	$255.85	$255.85
$299.56	$299.56	$299.56	$299.56	$299.56	$299.56
$331.34	$331.34	$331.34	$331.34	$331.34	$331.34
$355.23	$355.23	$355.23	$355.23	$355.23	$355.23
$274.25	$274.25	$274.25	$274.25	$274.25	$274.25
$272.66	$272.66	$272.66	$272.66	$272.66	$272.66
$283.85	$283.85	$283.85	$283.85	$283.85	$283.85
$295.90	$295.90	$295.90	$295.90	$295.90	$295.90
$265.81	$265.81	$265.81	$265.81	$265.81	$265.81

RATING AREA 5

Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
$255.85	$255.85	$255.85	$255.85	$237.77	$237.77	$237.77	$237.77	$237.77	$237.77	$237.77
$299.56	$299.56	$299.56	$299.56	$278.39	$278.39	$278.39	$278.39	$278.39	$278.39	$278.39
$331.34	$331.34	$331.34	$331.34	$307.93	$307.93	$307.93	$307.93	$307.93	$307.93	$307.93
$355.23	$355.23	$355.23	$355.23	$330.13	$330.13	$330.13	$330.13	$330.13	$330.13	$330.13
$274.25	$274.25	$274.25	$274.25	$254.88	$254.88	$254.88	$254.88	$254.88	$254.88	$254.88
$272.66	$272.66	$272.66	$272.66	$253.39	$253.39	$253.39	$253.39	$253.39	$253.39	$253.39
$283.85	$283.85	$283.85	$283.85	$263.79	$263.79	$263.79	$263.79	$263.79	$263.79	$263.79
$295.90	$295.90	$295.90	$295.90	$274.99	$274.99	$274.99	$274.99	$274.99	$274.99	$274.99
$265.81	$265.81	$265.81	$265.81	$247.02	$247.02	$247.02	$247.02	$247.02	$247.02	$247.02

RATING AREA 6

Centre	Columbia	Lehigh	Mifflin	Northampton	Northumberland	Schuylkill	Snyder
$308.56	$308.56	$308.56	$308.56	$308.56	$308.56	$308.56	$308.56
$361.27	$361.27	$361.27	$361.27	$361.27	$361.27	$361.27	$361.27
$399.61	$399.61	$399.61	$399.61	$399.61	$399.61	$399.61	$399.61
$428.41	$428.41	$428.41	$428.41	$428.41	$428.41	$428.41	$428.41
$330.76	$330.76	$330.76	$330.76	$330.76	$330.76	$330.76	$330.76
$328.83	$328.83	$328.83	$328.83	$328.83	$328.83	$328.83	$328.83
$342.32	$342.32	$342.32	$342.32	$342.32	$342.32	$342.32	$342.32
$356.86	$356.86	$356.86	$356.86	$356.86	$356.86	$356.86	$356.86
$320.57	$320.57	$320.57	$320.57	$320.57	$320.57	$320.57	$320.57

RATING AREA 7

Adams	Berks	Lancaster	York
$317.14	$317.14	$317.14	$317.14
$371.32	$371.32	$371.32	$371.32
$410.72	$410.72	$410.72	$410.72
$440.33	$440.33	$440.33	$440.33
$339.96	$339.96	$339.96	$339.96
$337.97	$337.97	$337.97	$337.97
$351.84	$351.84	$351.84	$351.84
$366.79	$366.79	$366.79	$366.79
$329.48	$329.48	$329.48	$329.48

RATING AREA 8

Bucks	Chester	Delaware	Montogomery	Philadelphia
$279.49	$279.49	$279.49	$279.49	$279.49
$327.24	$327.24	$327.24	$327.24	$327.24
$361.97	$361.97	$361.97	$361.97	$361.97
$388.06	$388.06	$388.06	$388.06	$388.06
$299.60	$299.60	$299.60	$299.60	$299.60
$297.86	$297.86	$297.86	$297.86	$297.86
$310.08	$310.08	$310.08	$310.08	$310.08
$323.25	$323.25	$323.25	$323.25	$323.25
$290.37	$290.37	$290.37	$290.37	$290.37

RATING AREA 9

Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
$287.92	$287.92	$287.92	$287.92	$287.92	$287.92
$337.11	$337.11	$337.11	$337.11	$337.11	$337.11
$372.88	$372.88	$372.88	$372.88	$372.88	$372.88
$399.76	$399.76	$399.76	$399.76	$399.76	$399.76
$308.63	$308.63	$308.63	$308.63	$308.63	$308.63
$306.83	$306.83	$306.83	$306.83	$306.83	$306.83
$319.43	$319.43	$319.43	$319.43	$319.43	$319.43
$332.99	$332.99	$332.99	$332.99	$332.99	$332.99
$299.12	$299.12	$299.12	$299.12	$299.12	$299.12

Company Name: tedHealthcare Insurance Comp
Market: Small Group
Product: HMO
Effective Date of Rates: April 1, 2021
Ending date of Rates: June 30, 2021

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA
Plan Marketing Name =>	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bro
Deductible =>	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,
Coinsurance =>	0%		20%		0%		0%		20%		0%		0%		0%		0%		0
Copays =>	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-
OOP Maximum =>	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$186.80	$186.80	$218.71	$218.71	$241.92	$241.92	$259.36	$259.36	$200.24	$200.24	$199.07	$199.07	$207.24	$207.24	$216.04	$216.04	$194.07	$194.07	$211.91
15	$203.40	$203.40	$238.15	$238.15	$263.42	$263.42	$282.41	$282.41	$218.04	$218.04	$216.76	$216.76	$225.66	$225.66	$235.25	$235.25	$211.32	$211.32	$230.74
16	$209.75	$209.75	$245.59	$245.59	$271.64	$271.64	$291.23	$291.23	$224.84	$224.84	$223.53	$223.53	$232.70	$232.70	$242.59	$242.59	$217.92	$217.92	$237.94
17	$216.10	$216.10	$253.02	$253.02	$279.86	$279.86	$300.04	$300.04	$231.65	$231.65	$230.29	$230.29	$239.75	$239.75	$249.93	$249.93	$224.52	$224.52	$245.15
18	$222.94	$222.94	$261.03	$261.03	$288.72	$288.72	$309.53	$309.53	$238.98	$238.98	$237.58	$237.58	$247.33	$247.33	$257.84	$257.84	$231.62	$231.62	$252.90
19	$229.77	$229.77	$269.03	$269.03	$297.57	$297.57	$319.03	$319.03	$246.31	$246.31	$244.87	$244.87	$254.92	$254.92	$265.75	$265.75	$238.72	$238.72	$260.66
20	$236.85	$236.85	$277.32	$277.32	$306.74	$306.74	$328.86	$328.86	$253.90	$253.90	$252.41	$252.41	$262.77	$262.77	$273.94	$273.94	$246.08	$246.08	$268.69
21	$244.18	$244.18	$285.90	$285.90	$316.23	$316.23	$339.03	$339.03	$261.75	$261.75	$260.22	$260.22	$270.90	$270.90	$282.41	$282.41	$253.69	$253.69	$277.00
22	$244.18	$244.18	$285.90	$285.90	$316.23	$316.23	$339.03	$339.03	$261.75	$261.75	$260.22	$260.22	$270.90	$270.90	$282.41	$282.41	$253.69	$253.69	$277.00
23	$244.18	$244.18	$285.90	$285.90	$316.23	$316.23	$339.03	$339.03	$261.75	$261.75	$260.22	$260.22	$270.90	$270.90	$282.41	$282.41	$253.69	$253.69	$277.00
24	$244.18	$244.18	$285.90	$285.90	$316.23	$316.23	$339.03	$339.03	$261.75	$261.75	$260.22	$260.22	$270.90	$270.90	$282.41	$282.41	$253.69	$253.69	$277.00
25	$245.16	$245.16	$287.04	$287.04	$317.49	$317.49	$340.39	$340.39	$262.80	$262.80	$261.26	$261.26	$271.98	$271.98	$283.54	$283.54	$254.70	$254.70	$278.11
26	$250.04	$250.04	$292.76	$292.76	$323.82	$323.82	$347.17	$347.17	$268.03	$268.03	$266.47	$266.47	$277.40	$277.40	$289.19	$289.19	$259.78	$259.78	$283.65
27	$255.90	$255.90	$299.62	$299.62	$331.41	$331.41	$355.30	$355.30	$274.31	$274.31	$272.71	$272.71	$283.90	$283.90	$295.97	$295.97	$265.87	$265.87	$290.30
28	$265.42	$265.42	$310.77	$310.77	$343.74	$343.74	$368.53	$368.53	$284.52	$284.52	$282.86	$282.86	$294.47	$294.47	$306.98	$306.98	$275.76	$275.76	$301.10
29	$273.24	$273.24	$319.92	$319.92	$353.86	$353.86	$379.37	$379.37	$292.90	$292.90	$291.19	$291.19	$303.14	$303.14	$316.02	$316.02	$283.88	$283.88	$309.96
30	$277.14	$277.14	$324.50	$324.50	$358.92	$358.92	$384.80	$384.80	$297.09	$297.09	$295.35	$295.35	$307.47	$307.47	$320.54	$320.54	$287.94	$287.94	$314.40
31	$283.00	$283.00	$331.36	$331.36	$366.51	$366.51	$392.94	$392.94	$303.37	$303.37	$301.59	$301.59	$313.97	$313.97	$327.31	$327.31	$294.03	$294.03	$321.04
32	$288.86	$288.86	$338.22	$338.22	$374.10	$374.10	$401.07	$401.07	$309.65	$309.65	$307.84	$307.84	$320.47	$320.47	$334.09	$334.09	$300.12	$300.12	$327.69
33	$292.53	$292.53	$342.51	$342.51	$378.84	$378.84	$406.16	$406.16	$313.58	$313.58	$311.74	$311.74	$324.54	$324.54	$338.33	$338.33	$303.92	$303.92	$331.85
34	$296.43	$296.43	$347.08	$347.08	$383.90	$383.90	$411.58	$411.58	$317.76	$317.76	$315.91	$315.91	$328.87	$328.87	$342.85	$342.85	$307.98	$307.98	$336.28
35	$298.39	$298.39	$349.37	$349.37	$386.43	$386.43	$414.29	$414.29	$319.86	$319.86	$317.99	$317.99	$331.04	$331.04	$345.11	$345.11	$310.01	$310.01	$338.49
36	$300.34	$300.34	$351.66	$351.66	$388.96	$388.96	$417.01	$417.01	$321.95	$321.95	$320.07	$320.07	$333.21	$333.21	$347.36	$347.36	$312.04	$312.04	$340.71
37	$302.29	$302.29	$353.94	$353.94	$391.49	$391.49	$419.72	$419.72	$324.05	$324.05	$322.15	$322.15	$335.37	$335.37	$349.62	$349.62	$314.07	$314.07	$342.93
38	$304.25	$304.25	$356.23	$356.23	$394.02	$394.02	$422.43	$422.43	$326.14	$326.14	$324.23	$324.23	$337.54	$337.54	$351.88	$351.88	$316.10	$316.10	$345.14
39	$308.16	$308.16	$360.81	$360.81	$399.08	$399.08	$427.86	$427.86	$330.33	$330.33	$328.40	$328.40	$341.88	$341.88	$356.40	$356.40	$320.16	$320.16	$349.57
40	$312.06	$312.06	$365.38	$365.38	$404.14	$404.14	$433.28	$433.28	$334.52	$334.52	$332.56	$332.56	$346.21	$346.21	$360.92	$360.92	$324.22	$324.22	$354.01
41	$317.92	$317.92	$372.24	$372.24	$411.73	$411.73	$441.42	$441.42	$340.80	$340.80	$338.81	$338.81	$352.71	$352.71	$367.70	$367.70	$330.30	$330.30	$360.65
42	$323.54	$323.54	$378.82	$378.82	$419.00	$419.00	$449.21	$449.21	$346.82	$346.82	$344.79	$344.79	$358.94	$358.94	$374.19	$374.19	$336.14	$336.14	$367.03
43	$331.35	$331.35	$387.97	$387.97	$429.12	$429.12	$460.06	$460.06	$355.19	$355.19	$353.12	$353.12	$367.61	$367.61	$383.23	$383.23	$344.26	$344.26	$375.89
44	$341.12	$341.12	$399.40	$399.40	$441.77	$441.77	$473.62	$473.62	$365.66	$365.66	$363.53	$363.53	$378.45	$378.45	$394.53	$394.53	$354.40	$354.40	$386.97
45	$352.60	$352.60	$412.84	$412.84	$456.64	$456.64	$489.56	$489.56	$377.97	$377.97	$375.76	$375.76	$391.18	$391.18	$407.80	$407.80	$366.33	$366.33	$399.99
46	$366.27	$366.27	$428.85	$428.85	$474.35	$474.35	$508.55	$508.55	$392.63	$392.63	$390.33	$390.33	$406.35	$406.35	$423.62	$423.62	$380.54	$380.54	$415.50
47	$381.65	$381.65	$446.86	$446.86	$494.27	$494.27	$529.90	$529.90	$409.12	$409.12	$406.72	$406.72	$423.42	$423.42	$441.41	$441.41	$396.52	$396.52	$432.95
48	$399.23	$399.23	$467.45	$467.45	$517.04	$517.04	$554.31	$554.31	$427.96	$427.96	$425.46	$425.46	$442.92	$442.92	$461.74	$461.74	$414.78	$414.78	$452.90
49	$416.57	$416.57	$487.75	$487.75	$539.49	$539.49	$578.39	$578.39	$446.55	$446.55	$443.94	$443.94	$462.16	$462.16	$481.79	$481.79	$432.80	$432.80	$472.56
50	$436.11	$436.11	$510.62	$510.62	$564.79	$564.79	$605.51	$605.51	$467.49	$467.49	$464.75	$464.75	$483.83	$483.83	$504.38	$504.38	$453.09	$453.09	$494.72
51	$455.40	$455.40	$533.20	$533.20	$589.77	$589.77	$632.29	$632.29	$488.16	$488.16	$485.31	$485.31	$505.23	$505.23	$526.69	$526.69	$473.13	$473.13	$516.61
52	$476.64	$476.64	$558.08	$558.08	$617.28	$617.28	$661.79	$661.79	$510.94	$510.94	$507.95	$507.95	$528.80	$528.80	$551.26	$551.26	$495.20	$495.20	$540.70
53	$498.13	$498.13	$583.24	$583.24	$645.11	$645.11	$691.62	$691.62	$533.97	$533.97	$530.85	$530.85	$552.64	$552.64	$576.12	$576.12	$517.53	$517.53	$565.08
54	$521.32	$521.32	$610.40	$610.40	$675.15	$675.15	$723.83	$723.83	$558.84	$558.84	$555.57	$555.57	$578.37	$578.37	$602.95	$602.95	$541.63	$541.63	$591.40
55	$544.52	$544.52	$637.56	$637.56	$705.19	$705.19	$756.04	$756.04	$583.70	$583.70	$580.29	$580.29	$604.11	$604.11	$629.77	$629.77	$565.73	$565.73	$617.71
56	$569.67	$569.67	$667.00	$667.00	$737.76	$737.76	$790.96	$790.96	$610.66	$610.66	$607.09	$607.09	$632.01	$632.01	$658.86	$658.86	$591.86	$591.86	$646.24
57	$595.07	$595.07	$696.74	$696.74	$770.65	$770.65	$826.22	$826.22	$637.88	$637.88	$634.16	$634.16	$660.18	$660.18	$688.23	$688.23	$618.24	$618.24	$675.05
58	$622.17	$622.17	$728.47	$728.47	$805.75	$805.75	$863.85	$863.85	$666.94	$666.94	$663.04	$663.04	$690.25	$690.25	$719.58	$719.58	$646.40	$646.40	$705.80
59	$635.60	$635.60	$744.20	$744.20	$823.15	$823.15	$882.50	$882.50	$681.34	$681.34	$677.35	$677.35	$705.15	$705.15	$735.11	$735.11	$660.36	$660.36	$721.03
60	$662.70	$662.70	$775.93	$775.93	$858.25	$858.25	$920.13	$920.13	$710.39	$710.39	$706.24	$706.24	$735.22	$735.22	$766.46	$766.46	$688.51	$688.51	$751.78
61	$686.15	$686.15	$803.38	$803.38	$888.61	$888.61	$952.67	$952.67	$735.52	$735.52	$731.22	$731.22	$761.23	$761.23	$793.57	$793.57	$712.87	$712.87	$778.37
62	$701.53	$701.53	$821.39	$821.39	$908.53	$908.53	$974.03	$974.03	$752.01	$752.01	$747.61	$747.61	$778.30	$778.30	$811.36	$811.36	$728.85	$728.85	$795.82
63	$720.82	$720.82	$843.98	$843.98	$933.51	$933.51	$1,000.82	$1,000.82	$772.69	$772.69	$768.17	$768.17	$799.70	$799.70	$833.67	$833.67	$748.89	$748.89	$817.70
64+	$732.54	$732.54	$857.70	$857.70	$948.69	$948.69	$1,017.09	$1,017.09	$785.25	$785.25	$780.66	$780.66	$812.70	$812.70	$847.23	$847.23	$761.07	$761.07	$831.00

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001	
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 2	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 3	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	nze	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze	
Deductible =>	850	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850	
Coinsurance =>	%	20%		0%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	-D&C	30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C	
OOP Maximum =>	850	$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$211.91	$248.10	$248.10	$274.43	$274.43	$294.21	$294.21	$227.14	$227.14	$225.82	$225.82	$235.09	$235.09	$245.08	$245.08	$220.15	$220.15	$246.69	$246.69
15	$230.74	$270.16	$270.16	$298.82	$298.82	$320.36	$320.36	$247.33	$247.33	$245.89	$245.89	$255.99	$255.99	$266.86	$266.86	$239.72	$239.72	$268.62	$268.62
16	$237.94	$278.59	$278.59	$308.15	$308.15	$330.36	$330.36	$255.05	$255.05	$253.57	$253.57	$263.98	$263.98	$275.19	$275.19	$247.20	$247.20	$277.00	$277.00
17	$245.15	$287.02	$287.02	$317.48	$317.48	$340.36	$340.36	$262.77	$262.77	$261.24	$261.24	$271.97	$271.97	$283.52	$283.52	$254.69	$254.69	$285.39	$285.39
18	$252.90	$296.10	$296.10	$327.52	$327.52	$351.13	$351.13	$271.09	$271.09	$269.51	$269.51	$280.57	$280.57	$292.49	$292.49	$262.74	$262.74	$294.42	$294.42
19	$260.66	$305.19	$305.19	$337.56	$337.56	$361.90	$361.90	$279.40	$279.40	$277.77	$277.77	$289.18	$289.18	$301.46	$301.46	$270.80	$270.80	$303.44	$303.44
20	$268.69	$314.59	$314.59	$347.97	$347.97	$373.05	$373.05	$288.01	$288.01	$286.33	$286.33	$298.09	$298.09	$310.75	$310.75	$279.15	$279.15	$312.80	$312.80
21	$277.00	$324.32	$324.32	$358.73	$358.73	$384.59	$384.59	$296.92	$296.92	$295.19	$295.19	$307.31	$307.31	$320.36	$320.36	$287.78	$287.78	$322.47	$322.47
22	$277.00	$324.32	$324.32	$358.73	$358.73	$384.59	$384.59	$296.92	$296.92	$295.19	$295.19	$307.31	$307.31	$320.36	$320.36	$287.78	$287.78	$322.47	$322.47
23	$277.00	$324.32	$324.32	$358.73	$358.73	$384.59	$384.59	$296.92	$296.92	$295.19	$295.19	$307.31	$307.31	$320.36	$320.36	$287.78	$287.78	$322.47	$322.47
24	$277.00	$324.32	$324.32	$358.73	$358.73	$384.59	$384.59	$296.92	$296.92	$295.19	$295.19	$307.31	$307.31	$320.36	$320.36	$287.78	$287.78	$322.47	$322.47
25	$278.11	$325.62	$325.62	$360.16	$360.16	$386.13	$386.13	$298.11	$298.11	$296.37	$296.37	$308.54	$308.54	$321.64	$321.64	$288.93	$288.93	$323.76	$323.76
26	$283.65	$332.10	$332.10	$367.34	$367.34	$393.82	$393.82	$304.05	$304.05	$302.27	$302.27	$314.69	$314.69	$328.05	$328.05	$294.69	$294.69	$330.21	$330.21
27	$290.30	$339.89	$339.89	$375.95	$375.95	$403.05	$403.05	$311.17	$311.17	$309.36	$309.36	$322.06	$322.06	$335.74	$335.74	$301.59	$301.59	$337.95	$337.95
28	$301.10	$352.54	$352.54	$389.94	$389.94	$418.05	$418.05	$322.75	$322.75	$320.87	$320.87	$334.05	$334.05	$348.23	$348.23	$312.82	$312.82	$350.52	$350.52
29	$309.96	$362.91	$362.91	$401.42	$401.42	$430.36	$430.36	$332.25	$332.25	$330.32	$330.32	$343.88	$343.88	$358.48	$358.48	$322.03	$322.03	$360.84	$360.84
30	$314.40	$368.10	$368.10	$407.16	$407.16	$436.51	$436.51	$337.00	$337.00	$335.04	$335.04	$348.80	$348.80	$363.61	$363.61	$326.63	$326.63	$366.00	$366.00
31	$321.04	$375.89	$375.89	$415.77	$415.77	$445.74	$445.74	$344.13	$344.13	$342.13	$342.13	$356.17	$356.17	$371.30	$371.30	$333.54	$333.54	$373.74	$373.74
32	$327.69	$383.67	$383.67	$424.38	$424.38	$454.97	$454.97	$351.26	$351.26	$349.21	$349.21	$363.55	$363.55	$378.99	$378.99	$340.44	$340.44	$381.48	$381.48
33	$331.85	$388.54	$388.54	$429.76	$429.76	$460.74	$460.74	$355.71	$355.71	$353.64	$353.64	$368.16	$368.16	$383.79	$383.79	$344.76	$344.76	$386.32	$386.32
34	$336.28	$393.72	$393.72	$435.50	$435.50	$466.89	$466.89	$360.46	$360.46	$358.36	$358.36	$373.07	$373.07	$388.92	$388.92	$349.36	$349.36	$391.48	$391.48
35	$338.49	$396.32	$396.32	$438.37	$438.37	$469.97	$469.97	$362.84	$362.84	$360.72	$360.72	$375.53	$375.53	$391.48	$391.48	$351.67	$351.67	$394.06	$394.06
36	$340.71	$398.91	$398.91	$441.24	$441.24	$473.05	$473.05	$365.21	$365.21	$363.08	$363.08	$377.99	$377.99	$394.04	$394.04	$353.97	$353.97	$396.64	$396.64
37	$342.93	$401.51	$401.51	$444.11	$444.11	$476.12	$476.12	$367.59	$367.59	$365.45	$365.45	$380.45	$380.45	$396.61	$396.61	$356.27	$356.27	$399.22	$399.22
38	$345.14	$404.10	$404.10	$446.98	$446.98	$479.20	$479.20	$369.96	$369.96	$367.81	$367.81	$382.91	$382.91	$399.17	$399.17	$358.57	$358.57	$401.80	$401.80
39	$349.57	$409.29	$409.29	$452.72	$452.72	$485.35	$485.35	$374.71	$374.71	$372.53	$372.53	$387.83	$387.83	$404.29	$404.29	$363.18	$363.18	$406.96	$406.96
40	$354.01	$414.48	$414.48	$458.46	$458.46	$491.51	$491.51	$379.46	$379.46	$377.25	$377.25	$392.74	$392.74	$409.42	$409.42	$367.78	$367.78	$412.12	$412.12
41	$360.65	$422.26	$422.26	$467.07	$467.07	$500.74	$500.74	$386.59	$386.59	$384.34	$384.34	$400.12	$400.12	$417.11	$417.11	$374.69	$374.69	$419.86	$419.86
42	$367.03	$429.72	$429.72	$475.32	$475.32	$509.58	$509.58	$393.42	$393.42	$391.13	$391.13	$407.19	$407.19	$424.48	$424.48	$381.31	$381.31	$427.27	$427.27
43	$375.89	$440.10	$440.10	$486.80	$486.80	$521.89	$521.89	$402.92	$402.92	$400.57	$400.57	$417.02	$417.02	$434.73	$434.73	$390.52	$390.52	$437.59	$437.59
44	$386.97	$453.08	$453.08	$501.15	$501.15	$537.27	$537.27	$414.80	$414.80	$412.38	$412.38	$429.31	$429.31	$447.54	$447.54	$402.03	$402.03	$450.49	$450.49
45	$399.99	$468.32	$468.32	$518.01	$518.01	$555.35	$555.35	$428.75	$428.75	$426.25	$426.25	$443.76	$443.76	$462.60	$462.60	$415.55	$415.55	$465.65	$465.65
46	$415.50	$486.48	$486.48	$538.10	$538.10	$576.89	$576.89	$445.38	$445.38	$442.79	$442.79	$460.97	$460.97	$480.54	$480.54	$431.67	$431.67	$483.71	$483.71
47	$432.95	$506.91	$506.91	$560.69	$560.69	$601.11	$601.11	$464.09	$464.09	$461.38	$461.38	$480.33	$480.33	$500.72	$500.72	$449.80	$449.80	$504.02	$504.02
48	$452.90	$530.26	$530.26	$586.52	$586.52	$628.80	$628.80	$485.46	$485.46	$482.64	$482.64	$502.45	$502.45	$523.79	$523.79	$470.52	$470.52	$527.24	$527.24
49	$472.56	$553.29	$553.29	$611.99	$611.99	$656.11	$656.11	$506.55	$506.55	$503.59	$503.59	$524.27	$524.27	$546.53	$546.53	$490.95	$490.95	$550.13	$550.13
50	$494.72	$579.24	$579.24	$640.69	$640.69	$686.88	$686.88	$530.30	$530.30	$527.21	$527.21	$548.86	$548.86	$572.16	$572.16	$513.98	$513.98	$575.93	$575.93
51	$516.61	$604.86	$604.86	$669.03	$669.03	$717.26	$717.26	$553.76	$553.76	$550.53	$550.53	$573.13	$573.13	$597.47	$597.47	$536.71	$536.71	$601.41	$601.41
52	$540.70	$633.07	$633.07	$700.24	$700.24	$750.72	$750.72	$579.59	$579.59	$576.21	$576.21	$599.87	$599.87	$625.34	$625.34	$561.75	$561.75	$629.46	$629.46
53	$565.08	$661.61	$661.61	$731.81	$731.81	$784.56	$784.56	$605.72	$605.72	$602.19	$602.19	$626.91	$626.91	$653.53	$653.53	$587.07	$587.07	$657.84	$657.84
54	$591.40	$692.42	$692.42	$765.89	$765.89	$821.10	$821.10	$633.92	$633.92	$630.23	$630.23	$656.11	$656.11	$683.97	$683.97	$614.41	$614.41	$688.47	$688.47
55	$617.71	$723.23	$723.23	$799.97	$799.97	$857.64	$857.64	$662.13	$662.13	$658.27	$658.27	$685.30	$685.30	$714.40	$714.40	$641.75	$641.75	$719.11	$719.11
56	$646.24	$756.64	$756.64	$836.92	$836.92	$897.25	$897.25	$692.71	$692.71	$688.68	$688.68	$716.95	$716.95	$747.40	$747.40	$671.39	$671.39	$752.32	$752.32
57	$675.05	$790.37	$790.37	$874.23	$874.23	$937.25	$937.25	$723.59	$723.59	$719.38	$719.38	$748.91	$748.91	$780.72	$780.72	$701.32	$701.32	$785.86	$785.86
58	$705.80	$826.37	$826.37	$914.04	$914.04	$979.94	$979.94	$756.55	$756.55	$752.14	$752.14	$783.03	$783.03	$816.28	$816.28	$733.26	$733.26	$821.65	$821.65
59	$721.03	$844.20	$844.20	$933.77	$933.77	$1,001.09	$1,001.09	$772.88	$772.88	$768.38	$768.38	$799.93	$799.93	$833.90	$833.90	$749.09	$749.09	$839.39	$839.39
60	$751.78	$880.20	$880.20	$973.59	$973.59	$1,043.78	$1,043.78	$805.84	$805.84	$801.15	$801.15	$834.04	$834.04	$869.46	$869.46	$781.03	$781.03	$875.18	$875.18
61	$778.37	$911.34	$911.34	$1,008.03	$1,008.03	$1,080.70	$1,080.70	$834.35	$834.35	$829.48	$829.48	$863.54	$863.54	$900.21	$900.21	$808.66	$808.66	$906.14	$906.14
62	$795.82	$931.77	$931.77	$1,030.63	$1,030.63	$1,104.93	$1,104.93	$853.05	$853.05	$848.08	$848.08	$882.90	$882.90	$920.39	$920.39	$826.79	$826.79	$926.46	$926.46
63	$817.70	$957.39	$957.39	$1,058.97	$1,058.97	$1,135.31	$1,135.31	$876.51	$876.51	$871.40	$871.40	$907.18	$907.18	$945.70	$945.70	$849.53	$849.53	$951.93	$951.93
64+	$831.00	$972.96	$972.96	$1,076.19	$1,076.19	$1,153.77	$1,153.77	$890.76	$890.76	$885.57	$885.57	$921.93	$921.93	$961.08	$961.08	$863.34	$863.34	$967.41	$967.41

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

HIOS Plan ID (On Exchange)=>					
HIOS Plan ID (Off Exchange)=>	24872PA0030002		24872PA0030003		24872PA
Plan Marketing Name =>	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 3		Rating Area 3		Rating
Network =>	UHCPA		UHCPA		UH
Metal =>	Gold		Gold		Go
Deductible =>	$1,500		$1,000		$
Coinsurance =>	20%		0%		0
Copays =>	30-60		30-60		30
OOP Maximum =>	$8,550		$8,550		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$288.83	$288.83	$319.49	$319.49	$342.51
15	$314.51	$314.51	$347.89	$347.89	$372.96
16	$324.32	$324.32	$358.74	$358.74	$384.60
17	$334.14	$334.14	$369.60	$369.60	$396.24
18	$344.71	$344.71	$381.30	$381.30	$408.78
19	$355.28	$355.28	$392.99	$392.99	$421.31
20	$366.23	$366.23	$405.10	$405.10	$434.30
21	$377.56	$377.56	$417.63	$417.63	$447.73
22	$377.56	$377.56	$417.63	$417.63	$447.73
23	$377.56	$377.56	$417.63	$417.63	$447.73
24	$377.56	$377.56	$417.63	$417.63	$447.73
25	$379.07	$379.07	$419.30	$419.30	$449.52
26	$386.62	$386.62	$427.65	$427.65	$458.48
27	$395.68	$395.68	$437.68	$437.68	$469.22
28	$410.41	$410.41	$453.96	$453.96	$486.68
29	$422.49	$422.49	$467.33	$467.33	$501.01
30	$428.53	$428.53	$474.01	$474.01	$508.17
31	$437.59	$437.59	$484.03	$484.03	$518.92
32	$446.65	$446.65	$494.06	$494.06	$529.66
33	$452.32	$452.32	$500.32	$500.32	$536.38
34	$458.36	$458.36	$507.00	$507.00	$543.54
35	$461.38	$461.38	$510.34	$510.34	$547.13
36	$464.40	$464.40	$513.68	$513.68	$550.71
37	$467.42	$467.42	$517.03	$517.03	$554.29
38	$470.44	$470.44	$520.37	$520.37	$557.87
39	$476.48	$476.48	$527.05	$527.05	$565.04
40	$482.52	$482.52	$533.73	$533.73	$572.20
41	$491.58	$491.58	$543.75	$543.75	$582.94
42	$500.27	$500.27	$553.36	$553.36	$593.24
43	$512.35	$512.35	$566.72	$566.72	$607.57
44	$527.45	$527.45	$583.43	$583.43	$625.48
45	$545.20	$545.20	$603.06	$603.06	$646.52
46	$566.34	$566.34	$626.45	$626.45	$671.60
47	$590.13	$590.13	$652.76	$652.76	$699.80
48	$617.31	$617.31	$682.83	$682.83	$732.04
49	$644.12	$644.12	$712.48	$712.48	$763.83
50	$674.32	$674.32	$745.89	$745.89	$799.65
51	$704.15	$704.15	$778.88	$778.88	$835.02
52	$737.00	$737.00	$815.21	$815.21	$873.97
53	$770.22	$770.22	$851.97	$851.97	$913.37
54	$806.09	$806.09	$891.64	$891.64	$955.90
55	$841.96	$841.96	$931.31	$931.31	$998.44
56	$880.85	$880.85	$974.33	$974.33	$1,044.55
57	$920.11	$920.11	$1,017.76	$1,017.76	$1,091.12
58	$962.02	$962.02	$1,064.12	$1,064.12	$1,140.82
59	$982.79	$982.79	$1,087.09	$1,087.09	$1,165.44
60	$1,024.70	$1,024.70	$1,133.45	$1,133.45	$1,215.14
61	$1,060.94	$1,060.94	$1,173.54	$1,173.54	$1,258.12
62	$1,084.73	$1,084.73	$1,199.85	$1,199.85	$1,286.33
63	$1,114.56	$1,114.56	$1,232.84	$1,232.84	$1,321.70
64+	$1,132.68	$1,132.68	$1,252.89	$1,252.89	$1,343.19

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030004	24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004	
Plan Marketing Name =>	Gold 3 - 2021	Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 3	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	old	Silver		Silver		Silver		Silver		Silver		Bronze		Gold		Gold		Gold	
Deductible =>	0	$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,000		$0	
Coinsurance =>	%	20%		0%		0%		0%		0%		0%		20%		0%		0%	
Copays =>	60	40-80		50-100		30-60		40-80		30-60		D&C-D&C		30-60		30-60		30-60	
OOP Maximum =>	$50	$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,550		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$342.51	$264.44	$264.44	$262.90	$262.90	$273.69	$273.69	$285.31	$285.31	$256.29	$256.29	$199.83	$199.83	$233.98	$233.98	$258.80	$258.80	$277.46	$277.46
15	$372.96	$287.94	$287.94	$286.27	$286.27	$298.01	$298.01	$310.68	$310.68	$279.07	$279.07	$217.60	$217.60	$254.77	$254.77	$281.80	$281.80	$302.12	$302.12
16	$384.60	$296.93	$296.93	$295.20	$295.20	$307.32	$307.32	$320.37	$320.37	$287.78	$287.78	$224.39	$224.39	$262.73	$262.73	$290.60	$290.60	$311.55	$311.55
17	$396.24	$305.92	$305.92	$304.14	$304.14	$316.62	$316.62	$330.07	$330.07	$296.49	$296.49	$231.18	$231.18	$270.68	$270.68	$299.40	$299.40	$320.98	$320.98
18	$408.78	$315.60	$315.60	$313.76	$313.76	$326.63	$326.63	$340.51	$340.51	$305.87	$305.87	$238.49	$238.49	$279.24	$279.24	$308.87	$308.87	$331.14	$331.14
19	$421.31	$325.28	$325.28	$323.38	$323.38	$336.65	$336.65	$350.96	$350.96	$315.25	$315.25	$245.81	$245.81	$287.80	$287.80	$318.34	$318.34	$341.29	$341.29
20	$434.30	$335.30	$335.30	$333.35	$333.35	$347.03	$347.03	$361.77	$361.77	$324.97	$324.97	$253.38	$253.38	$296.67	$296.67	$328.15	$328.15	$351.81	$351.81
21	$447.73	$345.67	$345.67	$343.66	$343.66	$357.76	$357.76	$372.96	$372.96	$335.02	$335.02	$261.22	$261.22	$305.85	$305.85	$338.30	$338.30	$362.69	$362.69
22	$447.73	$345.67	$345.67	$343.66	$343.66	$357.76	$357.76	$372.96	$372.96	$335.02	$335.02	$261.22	$261.22	$305.85	$305.85	$338.30	$338.30	$362.69	$362.69
23	$447.73	$345.67	$345.67	$343.66	$343.66	$357.76	$357.76	$372.96	$372.96	$335.02	$335.02	$261.22	$261.22	$305.85	$305.85	$338.30	$338.30	$362.69	$362.69
24	$447.73	$345.67	$345.67	$343.66	$343.66	$357.76	$357.76	$372.96	$372.96	$335.02	$335.02	$261.22	$261.22	$305.85	$305.85	$338.30	$338.30	$362.69	$362.69
25	$449.52	$347.05	$347.05	$345.03	$345.03	$359.19	$359.19	$374.45	$374.45	$336.36	$336.36	$262.26	$262.26	$307.07	$307.07	$339.65	$339.65	$364.14	$364.14
26	$458.48	$353.97	$353.97	$351.91	$351.91	$366.35	$366.35	$381.91	$381.91	$343.06	$343.06	$267.49	$267.49	$313.19	$313.19	$346.42	$346.42	$371.39	$371.39
27	$469.22	$362.26	$362.26	$360.16	$360.16	$374.93	$374.93	$390.86	$390.86	$351.10	$351.10	$273.76	$273.76	$320.53	$320.53	$354.54	$354.54	$380.10	$380.10
28	$486.68	$375.74	$375.74	$373.56	$373.56	$388.89	$388.89	$405.41	$405.41	$364.17	$364.17	$283.95	$283.95	$332.46	$332.46	$367.73	$367.73	$394.24	$394.24
29	$501.01	$386.80	$386.80	$384.56	$384.56	$400.33	$400.33	$417.34	$417.34	$374.89	$374.89	$292.31	$292.31	$342.25	$342.25	$378.56	$378.56	$405.85	$405.85
30	$508.17	$392.34	$392.34	$390.05	$390.05	$406.06	$406.06	$423.31	$423.31	$380.25	$380.25	$296.48	$296.48	$347.14	$347.14	$383.97	$383.97	$411.65	$411.65
31	$518.92	$400.63	$400.63	$398.30	$398.30	$414.64	$414.64	$432.26	$432.26	$388.29	$388.29	$302.75	$302.75	$354.48	$354.48	$392.09	$392.09	$420.36	$420.36
32	$529.66	$408.93	$408.93	$406.55	$406.55	$423.23	$423.23	$441.21	$441.21	$396.33	$396.33	$309.02	$309.02	$361.82	$361.82	$400.21	$400.21	$429.06	$429.06
33	$536.38	$414.11	$414.11	$411.70	$411.70	$428.60	$428.60	$446.81	$446.81	$401.35	$401.35	$312.94	$312.94	$366.41	$366.41	$405.28	$405.28	$434.50	$434.50
34	$543.54	$419.64	$419.64	$417.20	$417.20	$434.32	$434.32	$452.77	$452.77	$406.71	$406.71	$317.12	$317.12	$371.30	$371.30	$410.70	$410.70	$440.31	$440.31
35	$547.13	$422.41	$422.41	$419.95	$419.95	$437.18	$437.18	$455.76	$455.76	$409.39	$409.39	$319.21	$319.21	$373.75	$373.75	$413.40	$413.40	$443.21	$443.21
36	$550.71	$425.17	$425.17	$422.70	$422.70	$440.04	$440.04	$458.74	$458.74	$412.07	$412.07	$321.30	$321.30	$376.20	$376.20	$416.11	$416.11	$446.11	$446.11
37	$554.29	$427.94	$427.94	$425.45	$425.45	$442.91	$442.91	$461.72	$461.72	$414.75	$414.75	$323.39	$323.39	$378.64	$378.64	$418.82	$418.82	$449.01	$449.01
38	$557.87	$430.70	$430.70	$428.20	$428.20	$445.77	$445.77	$464.71	$464.71	$417.43	$417.43	$325.48	$325.48	$381.09	$381.09	$421.52	$421.52	$451.91	$451.91
39	$565.04	$436.24	$436.24	$433.70	$433.70	$451.49	$451.49	$470.68	$470.68	$422.80	$422.80	$329.66	$329.66	$385.98	$385.98	$426.93	$426.93	$457.71	$457.71
40	$572.20	$441.77	$441.77	$439.20	$439.20	$457.22	$457.22	$476.64	$476.64	$428.16	$428.16	$333.84	$333.84	$390.88	$390.88	$432.35	$432.35	$463.52	$463.52
41	$582.94	$450.06	$450.06	$447.45	$447.45	$465.80	$465.80	$485.59	$485.59	$436.20	$436.20	$340.11	$340.11	$398.22	$398.22	$440.47	$440.47	$472.22	$472.22
42	$593.24	$458.01	$458.01	$455.35	$455.35	$474.03	$474.03	$494.17	$494.17	$443.90	$443.90	$346.12	$346.12	$405.25	$405.25	$448.25	$448.25	$480.56	$480.56
43	$607.57	$469.07	$469.07	$466.35	$466.35	$485.48	$485.48	$506.11	$506.11	$454.62	$454.62	$354.48	$354.48	$415.04	$415.04	$459.07	$459.07	$492.17	$492.17
44	$625.48	$482.90	$482.90	$480.09	$480.09	$499.79	$499.79	$521.03	$521.03	$468.02	$468.02	$364.92	$364.92	$427.27	$427.27	$472.61	$472.61	$506.68	$506.68
45	$646.52	$499.15	$499.15	$496.25	$496.25	$516.61	$516.61	$538.55	$538.55	$483.77	$483.77	$377.20	$377.20	$441.65	$441.65	$488.51	$488.51	$523.72	$523.72
46	$671.60	$518.51	$518.51	$515.49	$515.49	$536.64	$536.64	$559.44	$559.44	$502.53	$502.53	$391.83	$391.83	$458.78	$458.78	$507.45	$507.45	$544.04	$544.04
47	$699.80	$540.28	$540.28	$537.14	$537.14	$559.18	$559.18	$582.94	$582.94	$523.64	$523.64	$408.29	$408.29	$478.04	$478.04	$528.76	$528.76	$566.88	$566.88
48	$732.04	$565.17	$565.17	$561.88	$561.88	$584.94	$584.94	$609.79	$609.79	$547.76	$547.76	$427.09	$427.09	$500.06	$500.06	$553.12	$553.12	$593.00	$593.00
49	$763.83	$589.71	$589.71	$586.28	$586.28	$610.34	$610.34	$636.27	$636.27	$571.54	$571.54	$445.64	$445.64	$521.78	$521.78	$577.14	$577.14	$618.75	$618.75
50	$799.65	$617.37	$617.37	$613.78	$613.78	$638.96	$638.96	$666.11	$666.11	$598.35	$598.35	$466.54	$466.54	$546.25	$546.25	$604.20	$604.20	$647.76	$647.76
51	$835.02	$644.67	$644.67	$640.93	$640.93	$667.22	$667.22	$695.57	$695.57	$624.81	$624.81	$487.18	$487.18	$570.41	$570.41	$630.93	$630.93	$676.42	$676.42
52	$873.97	$674.75	$674.75	$670.82	$670.82	$698.35	$698.35	$728.02	$728.02	$653.96	$653.96	$509.90	$509.90	$597.02	$597.02	$660.36	$660.36	$707.97	$707.97
53	$913.37	$705.17	$705.17	$701.07	$701.07	$729.83	$729.83	$760.84	$760.84	$683.44	$683.44	$532.89	$532.89	$623.93	$623.93	$690.13	$690.13	$739.89	$739.89
54	$955.90	$738.01	$738.01	$733.71	$733.71	$763.82	$763.82	$796.27	$796.27	$715.27	$715.27	$557.70	$557.70	$652.99	$652.99	$722.27	$722.27	$774.34	$774.34
55	$998.44	$770.84	$770.84	$766.36	$766.36	$797.80	$797.80	$831.70	$831.70	$747.09	$747.09	$582.52	$582.52	$682.05	$682.05	$754.41	$754.41	$808.80	$808.80
56	$1,044.55	$806.45	$806.45	$801.76	$801.76	$834.65	$834.65	$870.12	$870.12	$781.60	$781.60	$609.43	$609.43	$713.55	$713.55	$789.25	$789.25	$846.16	$846.16
57	$1,091.12	$842.40	$842.40	$837.50	$837.50	$871.86	$871.86	$908.90	$908.90	$816.44	$816.44	$636.59	$636.59	$745.36	$745.36	$824.44	$824.44	$883.88	$883.88
58	$1,140.82	$880.77	$880.77	$875.65	$875.65	$911.57	$911.57	$950.30	$950.30	$853.63	$853.63	$665.59	$665.59	$779.31	$779.31	$861.99	$861.99	$924.13	$924.13
59	$1,165.44	$899.78	$899.78	$894.55	$894.55	$931.25	$931.25	$970.81	$970.81	$872.06	$872.06	$679.96	$679.96	$796.13	$796.13	$880.59	$880.59	$944.08	$944.08
60	$1,215.14	$938.15	$938.15	$932.69	$932.69	$970.96	$970.96	$1,012.21	$1,012.21	$909.24	$909.24	$708.95	$708.95	$830.08	$830.08	$918.15	$918.15	$984.34	$984.34
61	$1,258.12	$971.33	$971.33	$965.68	$965.68	$1,005.31	$1,005.31	$1,048.02	$1,048.02	$941.41	$941.41	$734.03	$734.03	$859.44	$859.44	$950.62	$950.62	$1,019.16	$1,019.16
62	$1,286.33	$993.11	$993.11	$987.34	$987.34	$1,027.84	$1,027.84	$1,071.51	$1,071.51	$962.51	$962.51	$750.49	$750.49	$878.71	$878.71	$971.94	$971.94	$1,042.01	$1,042.01
63	$1,321.70	$1,020.42	$1,020.42	$1,014.48	$1,014.48	$1,056.11	$1,056.11	$1,100.98	$1,100.98	$988.98	$988.98	$771.12	$771.12	$902.87	$902.87	$998.66	$998.66	$1,070.66	$1,070.66
64+	$1,343.19	$1,037.01	$1,037.01	$1,030.98	$1,030.98	$1,073.28	$1,073.28	$1,118.88	$1,118.88	$1,005.06	$1,005.06	$783.66	$783.66	$917.55	$917.55	$1,014.90	$1,014.90	$1,088.07	$1,088.07

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

HIOS Plan ID (On Exchange)=>													
HIOS Plan ID (Off Exchange)=>	24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA
Plan Marketing Name =>	Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 5		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Silver		Silver		Silver		Silver		Silver		Bronze		G
Deductible =>	$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,
Coinsurance =>	20%		0%		0%		0%		0%		0%		2
Copays =>	40-80		50-100		30-60		40-80		30-60		D&C-D&C		30
OOP Maximum =>	$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$214.21	$214.21	$212.96	$212.96	$221.70	$221.70	$231.12	$231.12	$207.61	$207.61	$185.71	$185.71	$217.44
15	$233.25	$233.25	$231.89	$231.89	$241.41	$241.41	$251.67	$251.67	$226.07	$226.07	$202.22	$202.22	$236.77
16	$240.53	$240.53	$239.13	$239.13	$248.95	$248.95	$259.52	$259.52	$233.12	$233.12	$208.53	$208.53	$244.16
17	$247.81	$247.81	$246.37	$246.37	$256.48	$256.48	$267.38	$267.38	$240.18	$240.18	$214.84	$214.84	$251.55
18	$255.65	$255.65	$254.16	$254.16	$264.60	$264.60	$275.84	$275.84	$247.78	$247.78	$221.64	$221.64	$259.51
19	$263.49	$263.49	$261.96	$261.96	$272.71	$272.71	$284.29	$284.29	$255.38	$255.38	$228.44	$228.44	$267.47
20	$271.61	$271.61	$270.03	$270.03	$281.12	$281.12	$293.06	$293.06	$263.25	$263.25	$235.48	$235.48	$275.71
21	$280.01	$280.01	$278.38	$278.38	$289.81	$289.81	$302.12	$302.12	$271.39	$271.39	$242.76	$242.76	$284.24
22	$280.01	$280.01	$278.38	$278.38	$289.81	$289.81	$302.12	$302.12	$271.39	$271.39	$242.76	$242.76	$284.24
23	$280.01	$280.01	$278.38	$278.38	$289.81	$289.81	$302.12	$302.12	$271.39	$271.39	$242.76	$242.76	$284.24
24	$280.01	$280.01	$278.38	$278.38	$289.81	$289.81	$302.12	$302.12	$271.39	$271.39	$242.76	$242.76	$284.24
25	$281.13	$281.13	$279.49	$279.49	$290.97	$290.97	$303.33	$303.33	$272.48	$272.48	$243.73	$243.73	$285.38
26	$286.73	$286.73	$285.06	$285.06	$296.77	$296.77	$309.37	$309.37	$277.90	$277.90	$248.59	$248.59	$291.06
27	$293.45	$293.45	$291.74	$291.74	$303.72	$303.72	$316.62	$316.62	$284.42	$284.42	$254.41	$254.41	$297.88
28	$304.37	$304.37	$302.60	$302.60	$315.02	$315.02	$328.40	$328.40	$295.00	$295.00	$263.88	$263.88	$308.97
29	$313.33	$313.33	$311.51	$311.51	$324.30	$324.30	$338.07	$338.07	$303.69	$303.69	$271.65	$271.65	$318.06
30	$317.81	$317.81	$315.96	$315.96	$328.93	$328.93	$342.91	$342.91	$308.03	$308.03	$275.53	$275.53	$322.61
31	$324.53	$324.53	$322.64	$322.64	$335.89	$335.89	$350.16	$350.16	$314.54	$314.54	$281.36	$281.36	$329.43
32	$331.25	$331.25	$329.32	$329.32	$342.85	$342.85	$357.41	$357.41	$321.05	$321.05	$287.19	$287.19	$336.26
33	$335.45	$335.45	$333.50	$333.50	$347.19	$347.19	$361.94	$361.94	$325.13	$325.13	$290.83	$290.83	$340.52
34	$339.93	$339.93	$337.95	$337.95	$351.83	$351.83	$366.77	$366.77	$329.47	$329.47	$294.71	$294.71	$345.07
35	$342.17	$342.17	$340.18	$340.18	$354.15	$354.15	$369.19	$369.19	$331.64	$331.64	$296.65	$296.65	$347.34
36	$344.41	$344.41	$342.41	$342.41	$356.47	$356.47	$371.61	$371.61	$333.81	$333.81	$298.59	$298.59	$349.62
37	$346.65	$346.65	$344.63	$344.63	$358.78	$358.78	$374.02	$374.02	$335.98	$335.98	$300.54	$300.54	$351.89
38	$348.89	$348.89	$346.86	$346.86	$361.10	$361.10	$376.44	$376.44	$338.15	$338.15	$302.48	$302.48	$354.16
39	$353.37	$353.37	$351.32	$351.32	$365.74	$365.74	$381.28	$381.28	$342.49	$342.49	$306.36	$306.36	$358.71
40	$357.85	$357.85	$355.77	$355.77	$370.38	$370.38	$386.11	$386.11	$346.84	$346.84	$310.25	$310.25	$363.26
41	$364.57	$364.57	$362.45	$362.45	$377.33	$377.33	$393.36	$393.36	$353.35	$353.35	$316.07	$316.07	$370.08
42	$371.01	$371.01	$368.85	$368.85	$384.00	$384.00	$400.31	$400.31	$359.59	$359.59	$321.66	$321.66	$376.62
43	$379.97	$379.97	$377.76	$377.76	$393.27	$393.27	$409.98	$409.98	$368.28	$368.28	$329.43	$329.43	$385.71
44	$391.17	$391.17	$388.90	$388.90	$404.86	$404.86	$422.06	$422.06	$379.13	$379.13	$339.14	$339.14	$397.08
45	$404.33	$404.33	$401.98	$401.98	$418.49	$418.49	$436.26	$436.26	$391.89	$391.89	$350.55	$350.55	$410.44
46	$420.02	$420.02	$417.57	$417.57	$434.72	$434.72	$453.18	$453.18	$407.09	$407.09	$364.14	$364.14	$426.36
47	$437.66	$437.66	$435.11	$435.11	$452.97	$452.97	$472.21	$472.21	$424.18	$424.18	$379.43	$379.43	$444.27
48	$457.82	$457.82	$455.15	$455.15	$473.84	$473.84	$493.97	$493.97	$443.72	$443.72	$396.91	$396.91	$464.73
49	$477.70	$477.70	$474.92	$474.92	$494.42	$494.42	$515.42	$515.42	$462.99	$462.99	$414.15	$414.15	$484.91
50	$500.10	$500.10	$497.19	$497.19	$517.60	$517.60	$539.59	$539.59	$484.70	$484.70	$433.57	$433.57	$507.65
51	$522.22	$522.22	$519.18	$519.18	$540.50	$540.50	$563.45	$563.45	$506.14	$506.14	$452.75	$452.75	$530.11
52	$546.58	$546.58	$543.40	$543.40	$565.71	$565.71	$589.74	$589.74	$529.75	$529.75	$473.87	$473.87	$554.84
53	$571.22	$571.22	$567.90	$567.90	$591.21	$591.21	$616.32	$616.32	$553.64	$553.64	$495.23	$495.23	$579.85
54	$597.82	$597.82	$594.34	$594.34	$618.74	$618.74	$645.03	$645.03	$579.42	$579.42	$518.29	$518.29	$606.85
55	$624.42	$624.42	$620.79	$620.79	$646.28	$646.28	$673.73	$673.73	$605.20	$605.20	$541.35	$541.35	$633.86
56	$653.26	$653.26	$649.46	$649.46	$676.13	$676.13	$704.85	$704.85	$633.15	$633.15	$566.36	$566.36	$663.13
57	$682.38	$682.38	$678.41	$678.41	$706.27	$706.27	$736.27	$736.27	$661.38	$661.38	$591.61	$591.61	$692.69
58	$713.47	$713.47	$709.31	$709.31	$738.44	$738.44	$769.80	$769.80	$691.50	$691.50	$618.55	$618.55	$724.24
59	$728.87	$728.87	$724.62	$724.62	$754.38	$754.38	$786.42	$786.42	$706.43	$706.43	$631.90	$631.90	$739.88
60	$759.95	$759.95	$755.52	$755.52	$786.54	$786.54	$819.95	$819.95	$736.55	$736.55	$658.85	$658.85	$771.43
61	$786.83	$786.83	$782.25	$782.25	$814.37	$814.37	$848.96	$848.96	$762.61	$762.61	$682.16	$682.16	$798.71
62	$804.47	$804.47	$799.79	$799.79	$832.62	$832.62	$867.99	$867.99	$779.70	$779.70	$697.45	$697.45	$816.62
63	$826.59	$826.59	$821.78	$821.78	$855.52	$855.52	$891.86	$891.86	$801.14	$801.14	$716.63	$716.63	$839.08
64+	$840.03	$840.03	$835.14	$835.14	$869.43	$869.43	$906.36	$906.36	$814.17	$814.17	$728.28	$728.28	$852.72

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030002	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002	
Plan Marketing Name =>	Gold 1 - 2021	Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 5	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 6		Rating Area 6	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	old	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze		Gold	
Deductible =>	500	$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,500	
Coinsurance =>	%	0%		0%		20%		0%		0%		0%		0%		0%		20%	
Copays =>	60	30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C		30-60	
OOP Maximum =>	550	$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$217.44	$240.52	$240.52	$257.85	$257.85	$199.08	$199.08	$197.91	$197.91	$206.04	$206.04	$214.79	$214.79	$192.94	$192.94	$241.01	$241.01	$282.18	$282.18
15	$236.77	$261.90	$261.90	$280.77	$280.77	$216.77	$216.77	$215.51	$215.51	$224.35	$224.35	$233.88	$233.88	$210.09	$210.09	$262.43	$262.43	$307.26	$307.26
16	$244.16	$270.07	$270.07	$289.53	$289.53	$223.54	$223.54	$222.23	$222.23	$231.35	$231.35	$241.18	$241.18	$216.65	$216.65	$270.62	$270.62	$316.85	$316.85
17	$251.55	$278.24	$278.24	$298.30	$298.30	$230.30	$230.30	$228.96	$228.96	$238.36	$238.36	$248.48	$248.48	$223.21	$223.21	$278.81	$278.81	$326.44	$326.44
18	$259.51	$287.05	$287.05	$307.74	$307.74	$237.59	$237.59	$236.20	$236.20	$245.90	$245.90	$256.34	$256.34	$230.27	$230.27	$287.63	$287.63	$336.77	$336.77
19	$267.47	$295.85	$295.85	$317.17	$317.17	$244.88	$244.88	$243.45	$243.45	$253.44	$253.44	$264.20	$264.20	$237.33	$237.33	$296.45	$296.45	$347.10	$347.10
20	$275.71	$304.97	$304.97	$326.95	$326.95	$252.42	$252.42	$250.95	$250.95	$261.25	$261.25	$272.35	$272.35	$244.64	$244.64	$305.59	$305.59	$357.79	$357.79
21	$284.24	$314.40	$314.40	$337.06	$337.06	$260.23	$260.23	$258.71	$258.71	$269.33	$269.33	$280.77	$280.77	$252.21	$252.21	$315.04	$315.04	$368.86	$368.86
22	$284.24	$314.40	$314.40	$337.06	$337.06	$260.23	$260.23	$258.71	$258.71	$269.33	$269.33	$280.77	$280.77	$252.21	$252.21	$315.04	$315.04	$368.86	$368.86
23	$284.24	$314.40	$314.40	$337.06	$337.06	$260.23	$260.23	$258.71	$258.71	$269.33	$269.33	$280.77	$280.77	$252.21	$252.21	$315.04	$315.04	$368.86	$368.86
24	$284.24	$314.40	$314.40	$337.06	$337.06	$260.23	$260.23	$258.71	$258.71	$269.33	$269.33	$280.77	$280.77	$252.21	$252.21	$315.04	$315.04	$368.86	$368.86
25	$285.38	$315.66	$315.66	$338.41	$338.41	$261.27	$261.27	$259.74	$259.74	$270.41	$270.41	$281.89	$281.89	$253.22	$253.22	$316.30	$316.30	$370.34	$370.34
26	$291.06	$321.95	$321.95	$345.15	$345.15	$266.48	$266.48	$264.92	$264.92	$275.79	$275.79	$287.51	$287.51	$258.26	$258.26	$322.60	$322.60	$377.71	$377.71
27	$297.88	$329.49	$329.49	$353.24	$353.24	$272.72	$272.72	$271.13	$271.13	$282.26	$282.26	$294.25	$294.25	$264.32	$264.32	$330.16	$330.16	$386.57	$386.57
28	$308.97	$341.75	$341.75	$366.38	$366.38	$282.87	$282.87	$281.22	$281.22	$292.76	$292.76	$305.20	$305.20	$274.15	$274.15	$342.45	$342.45	$400.95	$400.95
29	$318.06	$351.81	$351.81	$377.17	$377.17	$291.20	$291.20	$289.50	$289.50	$301.38	$301.38	$314.18	$314.18	$282.22	$282.22	$352.53	$352.53	$412.75	$412.75
30	$322.61	$356.84	$356.84	$382.56	$382.56	$295.36	$295.36	$293.64	$293.64	$305.69	$305.69	$318.67	$318.67	$286.26	$286.26	$357.57	$357.57	$418.66	$418.66
31	$329.43	$364.39	$364.39	$390.65	$390.65	$301.61	$301.61	$299.84	$299.84	$312.15	$312.15	$325.41	$325.41	$292.31	$292.31	$365.13	$365.13	$427.51	$427.51
32	$336.26	$371.94	$371.94	$398.74	$398.74	$307.85	$307.85	$306.05	$306.05	$318.62	$318.62	$332.15	$332.15	$298.36	$298.36	$372.69	$372.69	$436.36	$436.36
33	$340.52	$376.65	$376.65	$403.80	$403.80	$311.76	$311.76	$309.93	$309.93	$322.66	$322.66	$336.36	$336.36	$302.15	$302.15	$377.42	$377.42	$441.89	$441.89
34	$345.07	$381.68	$381.68	$409.19	$409.19	$315.92	$315.92	$314.07	$314.07	$326.97	$326.97	$340.85	$340.85	$306.18	$306.18	$382.46	$382.46	$447.80	$447.80
35	$347.34	$384.20	$384.20	$411.89	$411.89	$318.00	$318.00	$316.14	$316.14	$329.12	$329.12	$343.10	$343.10	$308.20	$308.20	$384.98	$384.98	$450.75	$450.75
36	$349.62	$386.71	$386.71	$414.58	$414.58	$320.08	$320.08	$318.21	$318.21	$331.28	$331.28	$345.35	$345.35	$310.22	$310.22	$387.50	$387.50	$453.70	$453.70
37	$351.89	$389.23	$389.23	$417.28	$417.28	$322.16	$322.16	$320.28	$320.28	$333.43	$333.43	$347.59	$347.59	$312.24	$312.24	$390.02	$390.02	$456.65	$456.65
38	$354.16	$391.74	$391.74	$419.98	$419.98	$324.25	$324.25	$322.35	$322.35	$335.59	$335.59	$349.84	$349.84	$314.25	$314.25	$392.54	$392.54	$459.60	$459.60
39	$358.71	$396.77	$396.77	$425.37	$425.37	$328.41	$328.41	$326.49	$326.49	$339.89	$339.89	$354.33	$354.33	$318.29	$318.29	$397.58	$397.58	$465.50	$465.50
40	$363.26	$401.80	$401.80	$430.76	$430.76	$332.57	$332.57	$330.63	$330.63	$344.20	$344.20	$358.82	$358.82	$322.32	$322.32	$402.62	$402.62	$471.40	$471.40
41	$370.08	$409.35	$409.35	$438.85	$438.85	$338.82	$338.82	$336.84	$336.84	$350.67	$350.67	$365.56	$365.56	$328.38	$328.38	$410.18	$410.18	$480.26	$480.26
42	$376.62	$416.58	$416.58	$446.60	$446.60	$344.80	$344.80	$342.79	$342.79	$356.86	$356.86	$372.02	$372.02	$334.18	$334.18	$417.43	$417.43	$488.74	$488.74
43	$385.71	$426.64	$426.64	$457.39	$457.39	$353.13	$353.13	$351.07	$351.07	$365.48	$365.48	$381.00	$381.00	$342.25	$342.25	$427.51	$427.51	$500.54	$500.54
44	$397.08	$439.22	$439.22	$470.87	$470.87	$363.54	$363.54	$361.42	$361.42	$376.25	$376.25	$392.24	$392.24	$352.34	$352.34	$440.11	$440.11	$515.30	$515.30
45	$410.44	$453.99	$453.99	$486.71	$486.71	$375.77	$375.77	$373.58	$373.58	$388.91	$388.91	$405.43	$405.43	$364.19	$364.19	$454.92	$454.92	$532.63	$532.63
46	$426.36	$471.60	$471.60	$505.59	$505.59	$390.35	$390.35	$388.07	$388.07	$404.00	$404.00	$421.16	$421.16	$378.32	$378.32	$472.56	$472.56	$553.29	$553.29
47	$444.27	$491.41	$491.41	$526.82	$526.82	$406.74	$406.74	$404.36	$404.36	$420.96	$420.96	$438.84	$438.84	$394.20	$394.20	$492.41	$492.41	$576.53	$576.53
48	$464.73	$514.04	$514.04	$551.09	$551.09	$425.48	$425.48	$422.99	$422.99	$440.35	$440.35	$459.06	$459.06	$412.36	$412.36	$515.09	$515.09	$603.09	$603.09
49	$484.91	$536.37	$536.37	$575.02	$575.02	$443.95	$443.95	$441.36	$441.36	$459.48	$459.48	$478.99	$478.99	$430.27	$430.27	$537.46	$537.46	$629.28	$629.28
50	$507.65	$561.52	$561.52	$601.99	$601.99	$464.77	$464.77	$462.06	$462.06	$481.02	$481.02	$501.46	$501.46	$450.45	$450.45	$562.66	$562.66	$658.78	$658.78
51	$530.11	$586.36	$586.36	$628.62	$628.62	$485.33	$485.33	$482.49	$482.49	$502.30	$502.30	$523.64	$523.64	$470.37	$470.37	$587.55	$587.55	$687.92	$687.92
52	$554.84	$613.71	$613.71	$657.94	$657.94	$507.97	$507.97	$505.00	$505.00	$525.73	$525.73	$548.06	$548.06	$492.31	$492.31	$614.96	$614.96	$720.01	$720.01
53	$579.85	$641.38	$641.38	$687.60	$687.60	$530.87	$530.87	$527.77	$527.77	$549.43	$549.43	$572.77	$572.77	$514.51	$514.51	$642.68	$642.68	$752.47	$752.47
54	$606.85	$671.24	$671.24	$719.62	$719.62	$555.59	$555.59	$552.35	$552.35	$575.02	$575.02	$599.44	$599.44	$538.47	$538.47	$672.61	$672.61	$787.52	$787.52
55	$633.86	$701.11	$701.11	$751.64	$751.64	$580.31	$580.31	$576.92	$576.92	$600.61	$600.61	$626.12	$626.12	$562.43	$562.43	$702.54	$702.54	$822.56	$822.56
56	$663.13	$733.50	$733.50	$786.36	$786.36	$607.12	$607.12	$603.57	$603.57	$628.35	$628.35	$655.04	$655.04	$588.41	$588.41	$734.99	$734.99	$860.55	$860.55
57	$692.69	$766.19	$766.19	$821.42	$821.42	$634.18	$634.18	$630.48	$630.48	$656.36	$656.36	$684.24	$684.24	$614.64	$614.64	$767.75	$767.75	$898.91	$898.91
58	$724.24	$801.09	$801.09	$858.83	$858.83	$663.07	$663.07	$659.19	$659.19	$686.25	$686.25	$715.40	$715.40	$642.63	$642.63	$802.72	$802.72	$939.86	$939.86
59	$739.88	$818.38	$818.38	$877.37	$877.37	$677.38	$677.38	$673.42	$673.42	$701.07	$701.07	$730.84	$730.84	$656.50	$656.50	$820.05	$820.05	$960.14	$960.14
60	$771.43	$853.28	$853.28	$914.78	$914.78	$706.26	$706.26	$702.14	$702.14	$730.96	$730.96	$762.01	$762.01	$684.50	$684.50	$855.02	$855.02	$1,001.09	$1,001.09
61	$798.71	$883.46	$883.46	$947.14	$947.14	$731.25	$731.25	$726.98	$726.98	$756.82	$756.82	$788.96	$788.96	$708.71	$708.71	$885.26	$885.26	$1,036.50	$1,036.50
62	$816.62	$903.27	$903.27	$968.37	$968.37	$747.64	$747.64	$743.27	$743.27	$773.79	$773.79	$806.65	$806.65	$724.60	$724.60	$905.11	$905.11	$1,059.73	$1,059.73
63	$839.08	$928.11	$928.11	$995.00	$995.00	$768.20	$768.20	$763.71	$763.71	$795.06	$795.06	$828.83	$828.83	$744.52	$744.52	$930.00	$930.00	$1,088.87	$1,088.87
64+	$852.72	$943.20	$943.20	$1,011.18	$1,011.18	$780.69	$780.69	$776.13	$776.13	$807.99	$807.99	$842.31	$842.31	$756.63	$756.63	$945.12	$945.12	$1,106.58	$1,106.58

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA
Plan Marketing Name =>	Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMC
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze		Gold		Go
Deductible =>	$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,
Coinsurance =>	0%		0%		20%		0%		0%		0%		0%		0%		20%		0
Copays =>	30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C		30-60		30
OOP Maximum =>	$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$312.12	$312.12	$334.62	$334.62	$258.34	$258.34	$256.83	$256.83	$267.38	$267.38	$278.74	$278.74	$250.38	$250.38	$247.71	$247.71	$290.03	$290.03	$320.80
15	$339.86	$339.86	$364.36	$364.36	$281.30	$281.30	$279.66	$279.66	$291.14	$291.14	$303.51	$303.51	$272.64	$272.64	$269.73	$269.73	$315.81	$315.81	$349.32
16	$350.47	$350.47	$375.74	$375.74	$290.08	$290.08	$288.39	$288.39	$300.23	$300.23	$312.99	$312.99	$281.15	$281.15	$278.14	$278.14	$325.66	$325.66	$360.22
17	$361.08	$361.08	$387.11	$387.11	$298.86	$298.86	$297.12	$297.12	$309.32	$309.32	$322.46	$322.46	$289.66	$289.66	$286.56	$286.56	$335.52	$335.52	$371.12
18	$372.50	$372.50	$399.36	$399.36	$308.32	$308.32	$306.52	$306.52	$319.10	$319.10	$332.66	$332.66	$298.82	$298.82	$295.63	$295.63	$346.14	$346.14	$382.87
19	$383.93	$383.93	$411.60	$411.60	$317.78	$317.78	$315.92	$315.92	$328.89	$328.89	$342.86	$342.86	$307.99	$307.99	$304.70	$304.70	$356.75	$356.75	$394.61
20	$395.76	$395.76	$424.29	$424.29	$327.57	$327.57	$325.66	$325.66	$339.02	$339.02	$353.43	$353.43	$317.48	$317.48	$314.09	$314.09	$367.75	$367.75	$406.77
21	$408.00	$408.00	$437.41	$437.41	$337.70	$337.70	$335.73	$335.73	$349.51	$349.51	$364.36	$364.36	$327.30	$327.30	$323.80	$323.80	$379.12	$379.12	$419.35
22	$408.00	$408.00	$437.41	$437.41	$337.70	$337.70	$335.73	$335.73	$349.51	$349.51	$364.36	$364.36	$327.30	$327.30	$323.80	$323.80	$379.12	$379.12	$419.35
23	$408.00	$408.00	$437.41	$437.41	$337.70	$337.70	$335.73	$335.73	$349.51	$349.51	$364.36	$364.36	$327.30	$327.30	$323.80	$323.80	$379.12	$379.12	$419.35
24	$408.00	$408.00	$437.41	$437.41	$337.70	$337.70	$335.73	$335.73	$349.51	$349.51	$364.36	$364.36	$327.30	$327.30	$323.80	$323.80	$379.12	$379.12	$419.35
25	$409.63	$409.63	$439.16	$439.16	$339.05	$339.05	$337.07	$337.07	$350.91	$350.91	$365.82	$365.82	$328.61	$328.61	$325.10	$325.10	$380.64	$380.64	$421.03
26	$417.79	$417.79	$447.91	$447.91	$345.80	$345.80	$343.79	$343.79	$357.90	$357.90	$373.10	$373.10	$335.16	$335.16	$331.57	$331.57	$388.22	$388.22	$429.41
27	$427.58	$427.58	$458.41	$458.41	$353.91	$353.91	$351.85	$351.85	$366.29	$366.29	$381.85	$381.85	$343.01	$343.01	$339.34	$339.34	$397.32	$397.32	$439.48
28	$443.50	$443.50	$475.46	$475.46	$367.08	$367.08	$364.94	$364.94	$379.92	$379.92	$396.06	$396.06	$355.78	$355.78	$351.97	$351.97	$412.10	$412.10	$455.83
29	$456.55	$456.55	$489.46	$489.46	$377.89	$377.89	$375.68	$375.68	$391.10	$391.10	$407.72	$407.72	$366.25	$366.25	$362.33	$362.33	$424.24	$424.24	$469.25
30	$463.08	$463.08	$496.46	$496.46	$383.29	$383.29	$381.05	$381.05	$396.69	$396.69	$413.55	$413.55	$371.49	$371.49	$367.51	$367.51	$430.30	$430.30	$475.96
31	$472.87	$472.87	$506.96	$506.96	$391.39	$391.39	$389.11	$389.11	$405.08	$405.08	$422.29	$422.29	$379.34	$379.34	$375.28	$375.28	$439.40	$439.40	$486.03
32	$482.66	$482.66	$517.46	$517.46	$399.50	$399.50	$397.17	$397.17	$413.47	$413.47	$431.04	$431.04	$387.20	$387.20	$383.06	$383.06	$448.50	$448.50	$496.09
33	$488.78	$488.78	$524.02	$524.02	$404.56	$404.56	$402.20	$402.20	$418.71	$418.71	$436.50	$436.50	$392.11	$392.11	$387.91	$387.91	$454.19	$454.19	$502.38
34	$495.31	$495.31	$531.02	$531.02	$409.97	$409.97	$407.58	$407.58	$424.31	$424.31	$442.33	$442.33	$397.34	$397.34	$393.09	$393.09	$460.25	$460.25	$509.09
35	$498.58	$498.58	$534.52	$534.52	$412.67	$412.67	$410.26	$410.26	$427.10	$427.10	$445.25	$445.25	$399.96	$399.96	$395.68	$395.68	$463.28	$463.28	$512.45
36	$501.84	$501.84	$538.01	$538.01	$415.37	$415.37	$412.95	$412.95	$429.90	$429.90	$448.16	$448.16	$402.58	$402.58	$398.27	$398.27	$466.32	$466.32	$515.80
37	$505.10	$505.10	$541.51	$541.51	$418.07	$418.07	$415.63	$415.63	$432.69	$432.69	$451.08	$451.08	$405.20	$405.20	$400.86	$400.86	$469.35	$469.35	$519.16
38	$508.37	$508.37	$545.01	$545.01	$420.77	$420.77	$418.32	$418.32	$435.49	$435.49	$453.99	$453.99	$407.82	$407.82	$403.45	$403.45	$472.38	$472.38	$522.51
39	$514.90	$514.90	$552.01	$552.01	$426.18	$426.18	$423.69	$423.69	$441.08	$441.08	$459.82	$459.82	$413.05	$413.05	$408.64	$408.64	$478.45	$478.45	$529.22
40	$521.42	$521.42	$559.01	$559.01	$431.58	$431.58	$429.06	$429.06	$446.67	$446.67	$465.65	$465.65	$418.29	$418.29	$413.82	$413.82	$484.52	$484.52	$535.93
41	$531.22	$531.22	$569.51	$569.51	$439.69	$439.69	$437.12	$437.12	$455.06	$455.06	$474.40	$474.40	$426.14	$426.14	$421.59	$421.59	$493.61	$493.61	$545.99
42	$540.60	$540.60	$579.57	$579.57	$447.45	$447.45	$444.84	$444.84	$463.10	$463.10	$482.78	$482.78	$433.67	$433.67	$429.04	$429.04	$502.33	$502.33	$555.64
43	$553.66	$553.66	$593.57	$593.57	$458.26	$458.26	$455.59	$455.59	$474.29	$474.29	$494.44	$494.44	$444.15	$444.15	$439.40	$439.40	$514.47	$514.47	$569.06
44	$569.98	$569.98	$611.06	$611.06	$471.77	$471.77	$469.01	$469.01	$488.27	$488.27	$509.01	$509.01	$457.24	$457.24	$452.35	$452.35	$529.63	$529.63	$585.83
45	$589.15	$589.15	$631.62	$631.62	$487.64	$487.64	$484.79	$484.79	$504.69	$504.69	$526.14	$526.14	$472.62	$472.62	$467.57	$467.57	$547.45	$547.45	$605.54
46	$612.00	$612.00	$656.12	$656.12	$506.55	$506.55	$503.60	$503.60	$524.27	$524.27	$546.54	$546.54	$490.95	$490.95	$485.70	$485.70	$568.68	$568.68	$629.03
47	$637.70	$637.70	$683.67	$683.67	$527.83	$527.83	$524.75	$524.75	$546.28	$546.28	$569.49	$569.49	$511.57	$511.57	$506.10	$506.10	$592.56	$592.56	$655.44
48	$667.08	$667.08	$715.17	$715.17	$552.14	$552.14	$548.92	$548.92	$571.45	$571.45	$595.73	$595.73	$535.14	$535.14	$529.41	$529.41	$619.86	$619.86	$685.64
49	$696.05	$696.05	$746.22	$746.22	$576.12	$576.12	$572.76	$572.76	$596.26	$596.26	$621.60	$621.60	$558.37	$558.37	$552.40	$552.40	$646.78	$646.78	$715.41
50	$728.69	$728.69	$781.21	$781.21	$603.13	$603.13	$599.61	$599.61	$624.22	$624.22	$650.75	$650.75	$584.56	$584.56	$578.31	$578.31	$677.11	$677.11	$748.96
51	$760.92	$760.92	$815.77	$815.77	$629.81	$629.81	$626.14	$626.14	$651.84	$651.84	$679.53	$679.53	$610.41	$610.41	$603.89	$603.89	$707.06	$707.06	$782.09
52	$796.42	$796.42	$853.82	$853.82	$659.19	$659.19	$655.34	$655.34	$682.24	$682.24	$711.23	$711.23	$638.89	$638.89	$632.06	$632.06	$740.04	$740.04	$818.57
53	$832.32	$832.32	$892.32	$892.32	$688.91	$688.91	$684.89	$684.89	$713.00	$713.00	$743.29	$743.29	$667.69	$667.69	$660.55	$660.55	$773.40	$773.40	$855.47
54	$871.08	$871.08	$933.87	$933.87	$720.99	$720.99	$716.78	$716.78	$746.20	$746.20	$777.91	$777.91	$698.79	$698.79	$691.31	$691.31	$809.42	$809.42	$895.31
55	$909.84	$909.84	$975.42	$975.42	$753.07	$753.07	$748.68	$748.68	$779.41	$779.41	$812.52	$812.52	$729.88	$729.88	$722.07	$722.07	$845.44	$845.44	$935.15
56	$951.86	$951.86	$1,020.48	$1,020.48	$787.85	$787.85	$783.26	$783.26	$815.41	$815.41	$850.05	$850.05	$763.59	$763.59	$755.43	$755.43	$884.49	$884.49	$978.34
57	$994.30	$994.30	$1,065.97	$1,065.97	$822.97	$822.97	$818.17	$818.17	$851.76	$851.76	$887.95	$887.95	$797.63	$797.63	$789.10	$789.10	$923.92	$923.92	$1,021.96
58	$1,039.58	$1,039.58	$1,114.52	$1,114.52	$860.46	$860.46	$855.44	$855.44	$890.55	$890.55	$928.39	$928.39	$833.96	$833.96	$825.04	$825.04	$966.00	$966.00	$1,068.50
59	$1,062.02	$1,062.02	$1,138.58	$1,138.58	$879.03	$879.03	$873.91	$873.91	$909.77	$909.77	$948.43	$948.43	$851.96	$851.96	$842.85	$842.85	$986.85	$986.85	$1,091.57
60	$1,107.31	$1,107.31	$1,187.13	$1,187.13	$916.52	$916.52	$911.17	$911.17	$948.57	$948.57	$988.87	$988.87	$888.29	$888.29	$878.79	$878.79	$1,028.93	$1,028.93	$1,138.12
61	$1,146.48	$1,146.48	$1,229.12	$1,229.12	$948.94	$948.94	$943.40	$943.40	$982.12	$982.12	$1,023.85	$1,023.85	$919.71	$919.71	$909.88	$909.88	$1,065.33	$1,065.33	$1,178.37
62	$1,172.18	$1,172.18	$1,256.68	$1,256.68	$970.21	$970.21	$964.55	$964.55	$1,004.14	$1,004.14	$1,046.81	$1,046.81	$940.33	$940.33	$930.28	$930.28	$1,089.21	$1,089.21	$1,204.79
63	$1,204.42	$1,204.42	$1,291.23	$1,291.23	$996.89	$996.89	$991.07	$991.07	$1,031.75	$1,031.75	$1,075.59	$1,075.59	$966.19	$966.19	$955.86	$955.86	$1,119.16	$1,119.16	$1,237.92
64+	$1,224.00	$1,224.00	$1,312.23	$1,312.23	$1,013.10	$1,013.10	$1,007.19	$1,007.19	$1,048.53	$1,048.53	$1,093.08	$1,093.08	$981.90	$981.90	$971.40	$971.40	$1,137.36	$1,137.36	$1,258.05

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

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	0030003	24872PA0030004		24872PA
Plan Marketing Name =>	Gold 2 - 2021	Navigate HMO Gold 3 - 2021		Navigate HMO
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Area 7	Rating Area 7		Rating
Network =>	CPA	UHCPA		UH
Metal =>	old	Gold		Sil
Deductible =>	000	$0		$3,
Coinsurance =>	%	0%		2(
Copays =>	-60	30-60		40
OOP Maximum =>	550	$8,550		$8,
Pediatric Dental (Yes/No) =>	es	Yes		Y
Age Band	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**
0 - 14	$320.80	$343.93	$343.93	$265.52
15	$349.32	$374.50	$374.50	$289.13
16	$360.22	$386.19	$386.19	$298.15
17	$371.12	$397.88	$397.88	$307.17
18	$382.87	$410.47	$410.47	$316.89
19	$394.61	$423.05	$423.05	$326.61
20	$406.77	$436.09	$436.09	$336.68
21	$419.35	$449.58	$449.58	$347.09
22	$419.35	$449.58	$449.58	$347.09
23	$419.35	$449.58	$449.58	$347.09
24	$419.35	$449.58	$449.58	$347.09
25	$421.03	$451.38	$451.38	$348.48
26	$429.41	$460.37	$460.37	$355.42
27	$439.48	$471.16	$471.16	$363.75
28	$455.83	$488.69	$488.69	$377.29
29	$469.25	$503.08	$503.08	$388.39
30	$475.96	$510.27	$510.27	$393.95
31	$486.03	$521.06	$521.06	$402.28
32	$496.09	$531.85	$531.85	$410.61
33	$502.38	$538.60	$538.60	$415.81
34	$509.09	$545.79	$545.79	$421.37
35	$512.45	$549.39	$549.39	$424.14
36	$515.80	$552.98	$552.98	$426.92
37	$519.16	$556.58	$556.58	$429.70
38	$522.51	$560.18	$560.18	$432.47
39	$529.22	$567.37	$567.37	$438.03
40	$535.93	$574.56	$574.56	$443.58
41	$545.99	$585.35	$585.35	$451.91
42	$555.64	$595.69	$595.69	$459.89
43	$569.06	$610.08	$610.08	$471.00
44	$585.83	$628.06	$628.06	$484.88
45	$605.54	$649.19	$649.19	$501.20
46	$629.03	$674.37	$674.37	$520.64
47	$655.44	$702.69	$702.69	$542.50
48	$685.64	$735.06	$735.06	$567.49
49	$715.41	$766.98	$766.98	$592.14
50	$748.96	$802.95	$802.95	$619.90
51	$782.09	$838.47	$838.47	$647.32
52	$818.57	$877.58	$877.58	$677.52
53	$855.47	$917.14	$917.14	$708.06
54	$895.31	$959.85	$959.85	$741.04
55	$935.15	$1,002.56	$1,002.56	$774.01
56	$978.34	$1,048.87	$1,048.87	$809.76
57	$1,021.96	$1,095.63	$1,095.63	$845.86
58	$1,068.50	$1,145.53	$1,145.53	$884.39
59	$1,091.57	$1,170.26	$1,170.26	$903.48
60	$1,138.12	$1,220.16	$1,220.16	$942.00
61	$1,178.37	$1,263.32	$1,263.32	$975.32
62	$1,204.79	$1,291.64	$1,291.64	$997.19
63	$1,237.92	$1,327.16	$1,327.16	$1,024.61
64+	$1,258.05	$1,348.74	$1,348.74	$1,041.27

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030005	24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005	
Plan Marketing Name =>	Silver 1 - 2021	Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 7	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	ver	Silver		Silver		Silver		Silver		Bronze		Gold		Gold		Gold		Silver	
Deductible =>	500	$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,000		$0		$3,500	
Coinsurance =>	%	0%		0%		0%		0%		0%		20%		0%		0%		20%	
Copays =>	80	50-100		30-60		40-80		30-60		D&C-D&C		30-60		30-60		30-60		40-80	
OOP Maximum =>	550	$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,550		$8,550		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$265.52	$263.98	$263.98	$274.81	$274.81	$286.48	$286.48	$257.35	$257.35	$218.30	$218.30	$255.59	$255.59	$282.72	$282.72	$303.10	$303.10	$234.01	$234.01
15	$289.13	$287.44	$287.44	$299.24	$299.24	$311.95	$311.95	$280.22	$280.22	$237.70	$237.70	$278.31	$278.31	$307.85	$307.85	$330.04	$330.04	$254.81	$254.81
16	$298.15	$296.42	$296.42	$308.58	$308.58	$321.69	$321.69	$288.97	$288.97	$245.12	$245.12	$287.00	$287.00	$317.46	$317.46	$340.34	$340.34	$262.76	$262.76
17	$307.17	$305.39	$305.39	$317.92	$317.92	$331.42	$331.42	$297.71	$297.71	$252.54	$252.54	$295.69	$295.69	$327.07	$327.07	$350.65	$350.65	$270.71	$270.71
18	$316.89	$315.05	$315.05	$327.98	$327.98	$341.91	$341.91	$307.13	$307.13	$260.53	$260.53	$305.04	$305.04	$337.42	$337.42	$361.74	$361.74	$279.28	$279.28
19	$326.61	$324.71	$324.71	$338.04	$338.04	$352.40	$352.40	$316.55	$316.55	$268.52	$268.52	$314.40	$314.40	$347.77	$347.77	$372.83	$372.83	$287.84	$287.84
20	$336.68	$334.72	$334.72	$348.45	$348.45	$363.26	$363.26	$326.31	$326.31	$276.80	$276.80	$324.09	$324.09	$358.48	$358.48	$384.32	$384.32	$296.71	$296.71
21	$347.09	$345.07	$345.07	$359.23	$359.23	$374.49	$374.49	$336.40	$336.40	$285.36	$285.36	$334.11	$334.11	$369.57	$369.57	$396.21	$396.21	$305.89	$305.89
22	$347.09	$345.07	$345.07	$359.23	$359.23	$374.49	$374.49	$336.40	$336.40	$285.36	$285.36	$334.11	$334.11	$369.57	$369.57	$396.21	$396.21	$305.89	$305.89
23	$347.09	$345.07	$345.07	$359.23	$359.23	$374.49	$374.49	$336.40	$336.40	$285.36	$285.36	$334.11	$334.11	$369.57	$369.57	$396.21	$396.21	$305.89	$305.89
24	$347.09	$345.07	$345.07	$359.23	$359.23	$374.49	$374.49	$336.40	$336.40	$285.36	$285.36	$334.11	$334.11	$369.57	$369.57	$396.21	$396.21	$305.89	$305.89
25	$348.48	$346.45	$346.45	$360.67	$360.67	$375.99	$375.99	$337.75	$337.75	$286.50	$286.50	$335.45	$335.45	$371.05	$371.05	$397.79	$397.79	$307.11	$307.11
26	$355.42	$353.35	$353.35	$367.85	$367.85	$383.48	$383.48	$344.47	$344.47	$292.21	$292.21	$342.13	$342.13	$378.44	$378.44	$405.72	$405.72	$313.23	$313.23
27	$363.75	$361.63	$361.63	$376.47	$376.47	$392.47	$392.47	$352.55	$352.55	$299.06	$299.06	$350.15	$350.15	$387.31	$387.31	$415.23	$415.23	$320.57	$320.57
28	$377.29	$375.09	$375.09	$390.48	$390.48	$407.07	$407.07	$365.67	$365.67	$310.19	$310.19	$363.18	$363.18	$401.72	$401.72	$430.68	$430.68	$332.50	$332.50
29	$388.39	$386.13	$386.13	$401.98	$401.98	$419.05	$419.05	$376.43	$376.43	$319.32	$319.32	$373.87	$373.87	$413.55	$413.55	$443.36	$443.36	$342.29	$342.29
30	$393.95	$391.65	$391.65	$407.73	$407.73	$425.05	$425.05	$381.81	$381.81	$323.88	$323.88	$379.21	$379.21	$419.46	$419.46	$449.70	$449.70	$347.19	$347.19
31	$402.28	$399.94	$399.94	$416.35	$416.35	$434.03	$434.03	$389.89	$389.89	$330.73	$330.73	$387.23	$387.23	$428.33	$428.33	$459.21	$459.21	$354.53	$354.53
32	$410.61	$408.22	$408.22	$424.97	$424.97	$443.02	$443.02	$397.96	$397.96	$337.58	$337.58	$395.25	$395.25	$437.20	$437.20	$468.72	$468.72	$361.87	$361.87
33	$415.81	$413.39	$413.39	$430.36	$430.36	$448.64	$448.64	$403.01	$403.01	$341.86	$341.86	$400.26	$400.26	$442.74	$442.74	$474.66	$474.66	$366.46	$366.46
34	$421.37	$418.91	$418.91	$436.11	$436.11	$454.63	$454.63	$408.39	$408.39	$346.43	$346.43	$405.61	$405.61	$448.66	$448.66	$481.00	$481.00	$371.35	$371.35
35	$424.14	$421.68	$421.68	$438.98	$438.98	$457.63	$457.63	$411.08	$411.08	$348.71	$348.71	$408.28	$408.28	$451.61	$451.61	$484.17	$484.17	$373.80	$373.80
36	$426.92	$424.44	$424.44	$441.85	$441.85	$460.62	$460.62	$413.77	$413.77	$350.99	$350.99	$410.96	$410.96	$454.57	$454.57	$487.34	$487.34	$376.24	$376.24
37	$429.70	$427.20	$427.20	$444.73	$444.73	$463.62	$463.62	$416.46	$416.46	$353.28	$353.28	$413.63	$413.63	$457.53	$457.53	$490.51	$490.51	$378.69	$378.69
38	$432.47	$429.96	$429.96	$447.60	$447.60	$466.61	$466.61	$419.15	$419.15	$355.56	$355.56	$416.30	$416.30	$460.48	$460.48	$493.68	$493.68	$381.14	$381.14
39	$438.03	$435.48	$435.48	$453.35	$453.35	$472.61	$472.61	$424.54	$424.54	$360.12	$360.12	$421.65	$421.65	$466.40	$466.40	$500.02	$500.02	$386.03	$386.03
40	$443.58	$441.00	$441.00	$459.10	$459.10	$478.60	$478.60	$429.92	$429.92	$364.69	$364.69	$426.99	$426.99	$472.31	$472.31	$506.36	$506.36	$390.93	$390.93
41	$451.91	$449.28	$449.28	$467.72	$467.72	$487.59	$487.59	$437.99	$437.99	$371.54	$371.54	$435.01	$435.01	$481.18	$481.18	$515.87	$515.87	$398.27	$398.27
42	$459.89	$457.22	$457.22	$475.98	$475.98	$496.20	$496.20	$445.73	$445.73	$378.10	$378.10	$442.70	$442.70	$489.68	$489.68	$524.98	$524.98	$405.30	$405.30
43	$471.00	$468.26	$468.26	$487.48	$487.48	$508.18	$508.18	$456.49	$456.49	$387.23	$387.23	$453.39	$453.39	$501.51	$501.51	$537.66	$537.66	$415.09	$415.09
44	$484.88	$482.06	$482.06	$501.84	$501.84	$523.16	$523.16	$469.95	$469.95	$398.65	$398.65	$466.75	$466.75	$516.29	$516.29	$553.51	$553.51	$427.33	$427.33
45	$501.20	$498.28	$498.28	$518.73	$518.73	$540.76	$540.76	$485.76	$485.76	$412.06	$412.06	$482.45	$482.45	$533.66	$533.66	$572.13	$572.13	$441.71	$441.71
46	$520.64	$517.61	$517.61	$538.85	$538.85	$561.74	$561.74	$504.60	$504.60	$428.04	$428.04	$501.17	$501.17	$554.36	$554.36	$594.32	$594.32	$458.84	$458.84
47	$542.50	$539.34	$539.34	$561.48	$561.48	$585.33	$585.33	$525.79	$525.79	$446.02	$446.02	$522.21	$522.21	$577.64	$577.64	$619.28	$619.28	$478.11	$478.11
48	$567.49	$564.19	$564.19	$587.34	$587.34	$612.29	$612.29	$550.01	$550.01	$466.56	$466.56	$546.27	$546.27	$604.25	$604.25	$647.80	$647.80	$500.13	$500.13
49	$592.14	$588.69	$588.69	$612.85	$612.85	$638.88	$638.88	$573.90	$573.90	$486.82	$486.82	$569.99	$569.99	$630.49	$630.49	$675.93	$675.93	$521.85	$521.85
50	$619.90	$616.30	$616.30	$641.58	$641.58	$668.84	$668.84	$600.81	$600.81	$509.65	$509.65	$596.72	$596.72	$660.05	$660.05	$707.63	$707.63	$546.32	$546.32
51	$647.32	$643.56	$643.56	$669.96	$669.96	$698.42	$698.42	$627.39	$627.39	$532.20	$532.20	$623.12	$623.12	$689.25	$689.25	$738.93	$738.93	$570.48	$570.48
52	$677.52	$673.58	$673.58	$701.22	$701.22	$731.00	$731.00	$656.65	$656.65	$557.02	$557.02	$652.18	$652.18	$721.40	$721.40	$773.40	$773.40	$597.10	$597.10
53	$708.06	$703.94	$703.94	$732.83	$732.83	$763.96	$763.96	$686.26	$686.26	$582.13	$582.13	$681.58	$681.58	$753.92	$753.92	$808.27	$808.27	$624.02	$624.02
54	$741.04	$736.72	$736.72	$766.96	$766.96	$799.54	$799.54	$718.21	$718.21	$609.24	$609.24	$713.32	$713.32	$789.03	$789.03	$845.91	$845.91	$653.08	$653.08
55	$774.01	$769.51	$769.51	$801.08	$801.08	$835.11	$835.11	$750.17	$750.17	$636.35	$636.35	$745.07	$745.07	$824.14	$824.14	$883.55	$883.55	$682.13	$682.13
56	$809.76	$805.05	$805.05	$838.08	$838.08	$873.69	$873.69	$784.82	$784.82	$665.74	$665.74	$779.48	$779.48	$862.21	$862.21	$924.36	$924.36	$713.64	$713.64
57	$845.86	$840.94	$840.94	$875.44	$875.44	$912.63	$912.63	$819.81	$819.81	$695.42	$695.42	$814.23	$814.23	$900.64	$900.64	$965.56	$965.56	$745.45	$745.45
58	$884.39	$879.24	$879.24	$915.32	$915.32	$954.20	$954.20	$857.15	$857.15	$727.10	$727.10	$851.31	$851.31	$941.66	$941.66	$1,009.54	$1,009.54	$779.41	$779.41
59	$903.48	$898.22	$898.22	$935.08	$935.08	$974.80	$974.80	$875.65	$875.65	$742.79	$742.79	$869.69	$869.69	$961.99	$961.99	$1,031.33	$1,031.33	$796.23	$796.23
60	$942.00	$936.52	$936.52	$974.95	$974.95	$1,016.37	$1,016.37	$912.99	$912.99	$774.47	$774.47	$906.77	$906.77	$1,003.01	$1,003.01	$1,075.31	$1,075.31	$830.19	$830.19
61	$975.32	$969.65	$969.65	$1,009.44	$1,009.44	$1,052.32	$1,052.32	$945.28	$945.28	$801.86	$801.86	$938.85	$938.85	$1,038.49	$1,038.49	$1,113.35	$1,113.35	$859.55	$859.55
62	$997.19	$991.39	$991.39	$1,032.07	$1,032.07	$1,075.91	$1,075.91	$966.48	$966.48	$819.84	$819.84	$959.90	$959.90	$1,061.77	$1,061.77	$1,138.31	$1,138.31	$878.82	$878.82
63	$1,024.61	$1,018.65	$1,018.65	$1,060.45	$1,060.45	$1,105.49	$1,105.49	$993.05	$993.05	$842.38	$842.38	$986.29	$986.29	$1,090.97	$1,090.97	$1,169.61	$1,169.61	$902.99	$902.99
64+	$1,041.27	$1,035.21	$1,035.21	$1,077.69	$1,077.69	$1,123.47	$1,123.47	$1,009.20	$1,009.20	$856.08	$856.08	$1,002.33	$1,002.33	$1,108.71	$1,108.71	$1,188.63	$1,188.63	$917.67	$917.67

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA
Plan Marketing Name =>	Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Silver		Silver		Silver		Silver		Bronze		Gold		Gold		Gold		Silver		Sil
Deductible =>	$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,000		$0		$3,500		$5,
Coinsurance =>	0%		0%		0%		0%		0%		20%		0%		0%		20%		0
Copays =>	50-100		30-60		40-80		30-60		D&C-D&C		30-60		30-60		30-60		40-80		50-
OOP Maximum =>	$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,550		$8,550		$8,550		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$232.64	$232.64	$242.19	$242.19	$252.48	$252.48	$226.80	$226.80	$224.89	$224.89	$263.31	$263.31	$291.24	$291.24	$312.23	$312.23	$241.06	$241.06	$239.66
15	$253.32	$253.32	$263.72	$263.72	$274.92	$274.92	$246.96	$246.96	$244.88	$244.88	$286.71	$286.71	$317.13	$317.13	$339.99	$339.99	$262.49	$262.49	$260.96
16	$261.23	$261.23	$271.95	$271.95	$283.50	$283.50	$254.67	$254.67	$252.52	$252.52	$295.66	$295.66	$327.03	$327.03	$350.60	$350.60	$270.68	$270.68	$269.11
17	$269.14	$269.14	$280.18	$280.18	$292.09	$292.09	$262.38	$262.38	$260.16	$260.16	$304.61	$304.61	$336.93	$336.93	$361.21	$361.21	$278.87	$278.87	$277.25
18	$277.65	$277.65	$289.05	$289.05	$301.33	$301.33	$270.68	$270.68	$268.39	$268.39	$314.25	$314.25	$347.59	$347.59	$372.64	$372.64	$287.70	$287.70	$286.02
19	$286.17	$286.17	$297.91	$297.91	$310.57	$310.57	$278.98	$278.98	$276.63	$276.63	$323.88	$323.88	$358.25	$358.25	$384.07	$384.07	$296.52	$296.52	$294.80
20	$294.99	$294.99	$307.09	$307.09	$320.14	$320.14	$287.58	$287.58	$285.15	$285.15	$333.86	$333.86	$369.29	$369.29	$395.91	$395.91	$305.66	$305.66	$303.88
21	$304.11	$304.11	$316.59	$316.59	$330.04	$330.04	$296.47	$296.47	$293.97	$293.97	$344.19	$344.19	$380.71	$380.71	$408.15	$408.15	$315.11	$315.11	$313.28
22	$304.11	$304.11	$316.59	$316.59	$330.04	$330.04	$296.47	$296.47	$293.97	$293.97	$344.19	$344.19	$380.71	$380.71	$408.15	$408.15	$315.11	$315.11	$313.28
23	$304.11	$304.11	$316.59	$316.59	$330.04	$330.04	$296.47	$296.47	$293.97	$293.97	$344.19	$344.19	$380.71	$380.71	$408.15	$408.15	$315.11	$315.11	$313.28
24	$304.11	$304.11	$316.59	$316.59	$330.04	$330.04	$296.47	$296.47	$293.97	$293.97	$344.19	$344.19	$380.71	$380.71	$408.15	$408.15	$315.11	$315.11	$313.28
25	$305.33	$305.33	$317.86	$317.86	$331.36	$331.36	$297.66	$297.66	$295.15	$295.15	$345.57	$345.57	$382.23	$382.23	$409.78	$409.78	$316.37	$316.37	$314.53
26	$311.41	$311.41	$324.19	$324.19	$337.96	$337.96	$303.59	$303.59	$301.03	$301.03	$352.45	$352.45	$389.85	$389.85	$417.95	$417.95	$322.67	$322.67	$320.80
27	$318.71	$318.71	$331.79	$331.79	$345.88	$345.88	$310.70	$310.70	$308.08	$308.08	$360.71	$360.71	$398.98	$398.98	$427.74	$427.74	$330.24	$330.24	$328.32
28	$330.57	$330.57	$344.13	$344.13	$358.75	$358.75	$322.26	$322.26	$319.55	$319.55	$374.13	$374.13	$413.83	$413.83	$443.66	$443.66	$342.52	$342.52	$340.54
29	$340.30	$340.30	$354.26	$354.26	$369.31	$369.31	$331.75	$331.75	$328.95	$328.95	$385.15	$385.15	$426.01	$426.01	$456.72	$456.72	$352.61	$352.61	$350.56
30	$345.16	$345.16	$359.33	$359.33	$374.60	$374.60	$336.49	$336.49	$333.66	$333.66	$390.66	$390.66	$432.11	$432.11	$463.25	$463.25	$357.65	$357.65	$355.57
31	$352.46	$352.46	$366.93	$366.93	$382.52	$382.52	$343.61	$343.61	$340.71	$340.71	$398.92	$398.92	$441.24	$441.24	$473.05	$473.05	$365.21	$365.21	$363.09
32	$359.76	$359.76	$374.53	$374.53	$390.44	$390.44	$350.72	$350.72	$347.77	$347.77	$407.18	$407.18	$450.38	$450.38	$482.84	$482.84	$372.78	$372.78	$370.61
33	$364.32	$364.32	$379.27	$379.27	$395.39	$395.39	$355.17	$355.17	$352.18	$352.18	$412.34	$412.34	$456.09	$456.09	$488.96	$488.96	$377.50	$377.50	$375.31
34	$369.19	$369.19	$384.34	$384.34	$400.67	$400.67	$359.91	$359.91	$356.88	$356.88	$417.85	$417.85	$462.18	$462.18	$495.49	$495.49	$382.54	$382.54	$380.32
35	$371.62	$371.62	$386.87	$386.87	$403.31	$403.31	$362.29	$362.29	$359.23	$359.23	$420.60	$420.60	$465.23	$465.23	$498.76	$498.76	$385.06	$385.06	$382.83
36	$374.06	$374.06	$389.41	$389.41	$405.95	$405.95	$364.66	$364.66	$361.58	$361.58	$423.35	$423.35	$468.27	$468.27	$502.02	$502.02	$387.59	$387.59	$385.33
37	$376.49	$376.49	$391.94	$391.94	$408.59	$408.59	$367.03	$367.03	$363.93	$363.93	$426.11	$426.11	$471.32	$471.32	$505.29	$505.29	$390.11	$390.11	$387.84
38	$378.92	$378.92	$394.47	$394.47	$411.23	$411.23	$369.40	$369.40	$366.29	$366.29	$428.86	$428.86	$474.36	$474.36	$508.55	$508.55	$392.63	$392.63	$390.35
39	$383.79	$383.79	$399.54	$399.54	$416.51	$416.51	$374.15	$374.15	$370.99	$370.99	$434.37	$434.37	$480.46	$480.46	$515.09	$515.09	$397.67	$397.67	$395.36
40	$388.65	$388.65	$404.60	$404.60	$421.79	$421.79	$378.89	$378.89	$375.69	$375.69	$439.87	$439.87	$486.55	$486.55	$521.62	$521.62	$402.71	$402.71	$400.37
41	$395.95	$395.95	$412.20	$412.20	$429.71	$429.71	$386.00	$386.00	$382.75	$382.75	$448.14	$448.14	$495.68	$495.68	$531.41	$531.41	$410.27	$410.27	$407.89
42	$402.95	$402.95	$419.48	$419.48	$437.30	$437.30	$392.82	$392.82	$389.51	$389.51	$456.05	$456.05	$504.44	$504.44	$540.80	$540.80	$417.52	$417.52	$415.10
43	$412.68	$412.68	$429.61	$429.61	$447.86	$447.86	$402.31	$402.31	$398.92	$398.92	$467.07	$467.07	$516.62	$516.62	$553.86	$553.86	$427.60	$427.60	$425.12
44	$424.84	$424.84	$442.28	$442.28	$461.07	$461.07	$414.17	$414.17	$410.68	$410.68	$480.83	$480.83	$531.85	$531.85	$570.19	$570.19	$440.21	$440.21	$437.65
45	$439.13	$439.13	$457.16	$457.16	$476.58	$476.58	$428.10	$428.10	$424.49	$424.49	$497.01	$497.01	$549.75	$549.75	$589.37	$589.37	$455.02	$455.02	$452.38
46	$456.17	$456.17	$474.89	$474.89	$495.06	$495.06	$444.71	$444.71	$440.96	$440.96	$516.29	$516.29	$571.07	$571.07	$612.23	$612.23	$472.67	$472.67	$469.92
47	$475.32	$475.32	$494.83	$494.83	$515.85	$515.85	$463.38	$463.38	$459.48	$459.48	$537.97	$537.97	$595.05	$595.05	$637.94	$637.94	$492.52	$492.52	$489.66
48	$497.22	$497.22	$517.62	$517.62	$539.62	$539.62	$484.73	$484.73	$480.64	$480.64	$562.75	$562.75	$622.46	$622.46	$667.33	$667.33	$515.20	$515.20	$512.21
49	$518.81	$518.81	$540.10	$540.10	$563.05	$563.05	$505.78	$505.78	$501.51	$501.51	$587.19	$587.19	$649.49	$649.49	$696.30	$696.30	$537.58	$537.58	$534.46
50	$543.14	$543.14	$565.43	$565.43	$589.45	$589.45	$529.50	$529.50	$525.03	$525.03	$614.72	$614.72	$679.95	$679.95	$728.96	$728.96	$562.79	$562.79	$559.52
51	$567.17	$567.17	$590.44	$590.44	$615.52	$615.52	$552.92	$552.92	$548.25	$548.25	$641.91	$641.91	$710.02	$710.02	$761.20	$761.20	$587.68	$587.68	$584.27
52	$593.62	$593.62	$617.98	$617.98	$644.24	$644.24	$578.71	$578.71	$573.83	$573.83	$671.86	$671.86	$743.15	$743.15	$796.71	$796.71	$615.09	$615.09	$611.52
53	$620.38	$620.38	$645.84	$645.84	$673.28	$673.28	$604.80	$604.80	$599.70	$599.70	$702.15	$702.15	$776.65	$776.65	$832.63	$832.63	$642.82	$642.82	$639.09
54	$649.27	$649.27	$675.92	$675.92	$704.64	$704.64	$632.96	$632.96	$627.63	$627.63	$734.85	$734.85	$812.82	$812.82	$871.40	$871.40	$672.76	$672.76	$668.85
55	$678.17	$678.17	$706.00	$706.00	$735.99	$735.99	$661.13	$661.13	$655.55	$655.55	$767.54	$767.54	$848.98	$848.98	$910.17	$910.17	$702.70	$702.70	$698.61
56	$709.49	$709.49	$738.60	$738.60	$769.98	$769.98	$691.66	$691.66	$685.83	$685.83	$803.00	$803.00	$888.20	$888.20	$952.21	$952.21	$735.15	$735.15	$730.88
57	$741.12	$741.12	$771.53	$771.53	$804.31	$804.31	$722.50	$722.50	$716.40	$716.40	$838.79	$838.79	$927.79	$927.79	$994.66	$994.66	$767.92	$767.92	$763.46
58	$774.87	$774.87	$806.67	$806.67	$840.94	$840.94	$755.41	$755.41	$749.04	$749.04	$877.00	$877.00	$970.05	$970.05	$1,039.97	$1,039.97	$802.90	$802.90	$798.24
59	$791.60	$791.60	$824.08	$824.08	$859.09	$859.09	$771.71	$771.71	$765.20	$765.20	$895.93	$895.93	$990.99	$990.99	$1,062.41	$1,062.41	$820.23	$820.23	$815.47
60	$825.35	$825.35	$859.23	$859.23	$895.73	$895.73	$804.62	$804.62	$797.83	$797.83	$934.13	$934.13	$1,033.25	$1,033.25	$1,107.72	$1,107.72	$855.21	$855.21	$850.24
61	$854.55	$854.55	$889.62	$889.62	$927.41	$927.41	$833.08	$833.08	$826.06	$826.06	$967.17	$967.17	$1,069.80	$1,069.80	$1,146.90	$1,146.90	$885.46	$885.46	$880.32
62	$873.71	$873.71	$909.56	$909.56	$948.20	$948.20	$851.76	$851.76	$844.58	$844.58	$988.86	$988.86	$1,093.78	$1,093.78	$1,172.61	$1,172.61	$905.31	$905.31	$900.05
63	$897.73	$897.73	$934.57	$934.57	$974.28	$974.28	$875.18	$875.18	$867.80	$867.80	$1,016.05	$1,016.05	$1,123.86	$1,123.86	$1,204.86	$1,204.86	$930.20	$930.20	$924.80
64+	$912.33	$912.33	$949.77	$949.77	$990.12	$990.12	$889.41	$889.41	$881.91	$881.91	$1,032.57	$1,032.57	$1,142.13	$1,142.13	$1,224.45	$1,224.45	$945.33	$945.33	$939.84

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

HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	0030006	24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Silver 2 - 2021	Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 9	Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	CPA	UHCPA		UHCPA		UHCPA	
Metal =>	ver	Silver		Silver		Silver	
Deductible =>	500	$2,500		$3,000		$3,750	
Coinsurance =>	%	0%		0%		0%	
Copays =>	100	30-60		40-80		30-60	
OOP Maximum =>	550	$7,000		$8,550		$7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$239.66	$249.49	$249.49	$260.09	$260.09	$233.64	$233.64
15	$260.96	$271.67	$271.67	$283.21	$283.21	$254.41	$254.41
16	$269.11	$280.15	$280.15	$292.05	$292.05	$262.35	$262.35
17	$277.25	$288.63	$288.63	$300.89	$300.89	$270.29	$270.29
18	$286.02	$297.76	$297.76	$310.41	$310.41	$278.84	$278.84
19	$294.80	$306.89	$306.89	$319.93	$319.93	$287.39	$287.39
20	$303.88	$316.35	$316.35	$329.79	$329.79	$296.25	$296.25
21	$313.28	$326.13	$326.13	$339.99	$339.99	$305.41	$305.41
22	$313.28	$326.13	$326.13	$339.99	$339.99	$305.41	$305.41
23	$313.28	$326.13	$326.13	$339.99	$339.99	$305.41	$305.41
24	$313.28	$326.13	$326.13	$339.99	$339.99	$305.41	$305.41
25	$314.53	$327.43	$327.43	$341.35	$341.35	$306.63	$306.63
26	$320.80	$333.96	$333.96	$348.15	$348.15	$312.74	$312.74
27	$328.32	$341.78	$341.78	$356.31	$356.31	$320.07	$320.07
28	$340.54	$354.50	$354.50	$369.57	$369.57	$331.98	$331.98
29	$350.56	$364.94	$364.94	$380.45	$380.45	$341.75	$341.75
30	$355.57	$370.16	$370.16	$385.89	$385.89	$346.64	$346.64
31	$363.09	$377.98	$377.98	$394.05	$394.05	$353.97	$353.97
32	$370.61	$385.81	$385.81	$402.21	$402.21	$361.30	$361.30
33	$375.31	$390.70	$390.70	$407.31	$407.31	$365.88	$365.88
34	$380.32	$395.92	$395.92	$412.75	$412.75	$370.77	$370.77
35	$382.83	$398.53	$398.53	$415.47	$415.47	$373.21	$373.21
36	$385.33	$401.14	$401.14	$418.19	$418.19	$375.65	$375.65
37	$387.84	$403.75	$403.75	$420.91	$420.91	$378.10	$378.10
38	$390.35	$406.36	$406.36	$423.63	$423.63	$380.54	$380.54
39	$395.36	$411.58	$411.58	$429.07	$429.07	$385.43	$385.43
40	$400.37	$416.79	$416.79	$434.51	$434.51	$390.31	$390.31
41	$407.89	$424.62	$424.62	$442.67	$442.67	$397.64	$397.64
42	$415.10	$432.12	$432.12	$450.49	$450.49	$404.67	$404.67
43	$425.12	$442.56	$442.56	$461.37	$461.37	$414.44	$414.44
44	$437.65	$455.60	$455.60	$474.97	$474.97	$426.66	$426.66
45	$452.38	$470.93	$470.93	$490.95	$490.95	$441.01	$441.01
46	$469.92	$489.20	$489.20	$509.99	$509.99	$458.12	$458.12
47	$489.66	$509.74	$509.74	$531.40	$531.40	$477.36	$477.36
48	$512.21	$533.22	$533.22	$555.88	$555.88	$499.35	$499.35
49	$534.46	$556.38	$556.38	$580.02	$580.02	$521.03	$521.03
50	$559.52	$582.47	$582.47	$607.22	$607.22	$545.46	$545.46
51	$584.27	$608.23	$608.23	$634.08	$634.08	$569.59	$569.59
52	$611.52	$636.61	$636.61	$663.66	$663.66	$596.16	$596.16
53	$639.09	$665.31	$665.31	$693.58	$693.58	$623.04	$623.04
54	$668.85	$696.29	$696.29	$725.88	$725.88	$652.05	$652.05
55	$698.61	$727.27	$727.27	$758.18	$758.18	$681.06	$681.06
56	$730.88	$760.86	$760.86	$793.20	$793.20	$712.52	$712.52
57	$763.46	$794.78	$794.78	$828.56	$828.56	$744.28	$744.28
58	$798.24	$830.98	$830.98	$866.29	$866.29	$778.18	$778.18
59	$815.47	$848.92	$848.92	$884.99	$884.99	$794.98	$794.98
60	$850.24	$885.12	$885.12	$922.73	$922.73	$828.88	$828.88
61	$880.32	$916.43	$916.43	$955.37	$955.37	$858.20	$858.20
62	$900.05	$936.97	$936.97	$976.79	$976.79	$877.44	$877.44
63	$924.80	$962.74	$962.74	$1,003.65	$1,003.65	$901.57	$901.57
64+	$939.84	$978.39	$978.39	$1,019.97	$1,019.97	$916.23	$916.23

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name UnitedHealthcare Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	05-01-2020 Number of Covered Lives by Rating County				RATING AREA 1			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	$244.18	$244.18	$244.18	$244.18
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	$285.90	$285.90	$285.90	$285.90
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	$316.23	$316.23	$316.23	$316.23
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	$339.03	$339.03	$339.03	$339.03
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	$261.75	$261.75	$261.75	$261.75
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	$260.22	$260.22	$260.22	$260.22
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	$270.90	$270.90	$270.90	$270.90
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	$282.41	$282.41	$282.41	$282.41
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	$253.69	$253.69	$253.69	$253.69

				RATING AREA 2			RATING AREA 3						
Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
$244.18	$244.18	$244.18	$244.18	$277.00	$277.00	$277.00	$322.47	$322.47	$322.47	$322.47	$322.47	$322.47	$322.47
$285.90	$285.90	$285.90	$285.90	$324.32	$324.32	$324.32	$377.56	$377.56	$377.56	$377.56	$377.56	$377.56	$377.56
$316.23	$316.23	$316.23	$316.23	$358.73	$358.73	$358.73	$417.63	$417.63	$417.63	$417.63	$417.63	$417.63	$417.63
$339.03	$339.03	$339.03	$339.03	$384.59	$384.59	$384.59	$447.73	$447.73	$447.73	$447.73	$447.73	$447.73	$447.73
$261.75	$261.75	$261.75	$261.75	$296.92	$296.92	$296.92	$345.67	$345.67	$345.67	$345.67	$345.67	$345.67	$345.67
$260.22	$260.22	$260.22	$260.22	$295.19	$295.19	$295.19	$343.66	$343.66	$343.66	$343.66	$343.66	$343.66	$343.66
$270.90	$270.90	$270.90	$270.90	$307.31	$307.31	$307.31	$357.76	$357.76	$357.76	$357.76	$357.76	$357.76	$357.76
$282.41	$282.41	$282.41	$282.41	$320.36	$320.36	$320.36	$372.96	$372.96	$372.96	$372.96	$372.96	$372.96	$372.96
$253.69	$253.69	$253.69	$253.69	$287.78	$287.78	$287.78	$335.02	$335.02	$335.02	$335.02	$335.02	$335.02	$335.02

RATING AREA 4

Pike	Sullivan	Susquehanna	Wayne	Wyoming
$322.47	$322.47	$322.47	$322.47	$322.47
$377.56	$377.56	$377.56	$377.56	$377.56
$417.63	$417.63	$417.63	$417.63	$417.63
$447.73	$447.73	$447.73	$447.73	$447.73
$345.67	$345.67	$345.67	$345.67	$345.67
$343.66	$343.66	$343.66	$343.66	$343.66
$357.76	$357.76	$357.76	$357.76	$357.76
$372.96	$372.96	$372.96	$372.96	$372.96
$335.02	$335.02	$335.02	$335.02	$335.02

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence
$261.22	$261.22	$261.22	$261.22	$261.22	$261.22	$261.22	$261.22
$305.85	$305.85	$305.85	$305.85	$305.85	$305.85	$305.85	$305.85
$338.30	$338.30	$338.30	$338.30	$338.30	$338.30	$338.30	$338.30
$362.69	$362.69	$362.69	$362.69	$362.69	$362.69	$362.69	$362.69
$280.01	$280.01	$280.01	$280.01	$280.01	$280.01	$280.01	$280.01
$278.38	$278.38	$278.38	$278.38	$278.38	$278.38	$278.38	$278.38
$289.81	$289.81	$289.81	$289.81	$289.81	$289.81	$289.81	$289.81
$302.12	$302.12	$302.12	$302.12	$302.12	$302.12	$302.12	$302.12
$271.39	$271.39	$271.39	$271.39	$271.39	$271.39	$271.39	$271.39

RATING AREA 5

Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
$261.22	$261.22	$242.76	$242.76	$242.76	$242.76	$242.76	$242.76	$242.76
$305.85	$305.85	$284.24	$284.24	$284.24	$284.24	$284.24	$284.24	$284.24
$338.30	$338.30	$314.40	$314.40	$314.40	$314.40	$314.40	$314.40	$314.40
$362.69	$362.69	$337.06	$337.06	$337.06	$337.06	$337.06	$337.06	$337.06
$280.01	$280.01	$260.23	$260.23	$260.23	$260.23	$260.23	$260.23	$260.23
$278.38	$278.38	$258.71	$258.71	$258.71	$258.71	$258.71	$258.71	$258.71
$289.81	$289.81	$269.33	$269.33	$269.33	$269.33	$269.33	$269.33	$269.33
$302.12	$302.12	$280.77	$280.77	$280.77	$280.77	$280.77	$280.77	$280.77
$271.39	$271.39	$252.21	$252.21	$252.21	$252.21	$252.21	$252.21	$252.21

RATING AREA 6

Centre	Columbia
$315.04	$315.04
$368.86	$368.86
$408.00	$408.00
$437.41	$437.41
$337.70	$337.70
$335.73	$335.73
$349.51	$349.51
$364.36	$364.36
$327.30	$327.30

						RATING AREA 7				RATING AREA 8	
Lehigh	Mifflin	Northampton	Northumberland	Schuylkill	Snyder	Adams	Berks	Lancaster	York	Bucks	Chester
$315.04	$315.04	$315.04	$315.04	$315.04	$315.04	$323.80	$323.80	$323.80	$323.80	$285.36	$285.36
$368.86	$368.86	$368.86	$368.86	$368.86	$368.86	$379.12	$379.12	$379.12	$379.12	$334.11	$334.11
$408.00	$408.00	$408.00	$408.00	$408.00	$408.00	$419.35	$419.35	$419.35	$419.35	$369.57	$369.57
$437.41	$437.41	$437.41	$437.41	$437.41	$437.41	$449.58	$449.58	$449.58	$449.58	$396.21	$396.21
$337.70	$337.70	$337.70	$337.70	$337.70	$337.70	$347.09	$347.09	$347.09	$347.09	$305.89	$305.89
$335.73	$335.73	$335.73	$335.73	$335.73	$335.73	$345.07	$345.07	$345.07	$345.07	$304.11	$304.11
$349.51	$349.51	$349.51	$349.51	$349.51	$349.51	$359.23	$359.23	$359.23	$359.23	$316.59	$316.59
$364.36	$364.36	$364.36	$364.36	$364.36	$364.36	$374.49	$374.49	$374.49	$374.49	$330.04	$330.04
$327.30	$327.30	$327.30	$327.30	$327.30	$327.30	$336.40	$336.40	$336.40	$336.40	$296.47	$296.47

RATING AREA 9

Delaware	Montogomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
$285.36	$285.36	$285.36	$293.97	$293.97	$293.97	$293.97	$293.97	$293.97
$334.11	$334.11	$334.11	$344.19	$344.19	$344.19	$344.19	$344.19	$344.19
$369.57	$369.57	$369.57	$380.71	$380.71	$380.71	$380.71	$380.71	$380.71
$396.21	$396.21	$396.21	$408.15	$408.15	$408.15	$408.15	$408.15	$408.15
$305.89	$305.89	$305.89	$315.11	$315.11	$315.11	$315.11	$315.11	$315.11
$304.11	$304.11	$304.11	$313.28	$313.28	$313.28	$313.28	$313.28	$313.28
$316.59	$316.59	$316.59	$326.13	$326.13	$326.13	$326.13	$326.13	$326.13
$330.04	$330.04	$330.04	$339.99	$339.99	$339.99	$339.99	$339.99	$339.99
$296.47	$296.47	$296.47	$305.41	$305.41	$305.41	$305.41	$305.41	$305.41

Company Name: tedHealthcare Insurance Comp
Market: Small Group
Product: HMO
Effective Date of Rates: July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA
Plan Marketing Name =>	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bro
Deductible =>	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,
Coinsurance =>	0%		20%		0%		0%		20%		0%		0%		0%		0%		0
Copays =>	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-
OOP Maximum =>	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$190.82	$190.82	$223.43	$223.43	$247.13	$247.13	$264.95	$264.95	$204.55	$204.55	$203.36	$203.36	$211.71	$211.71	$220.70	$220.70	$198.25	$198.25	$216.47
15	$207.78	$207.78	$243.29	$243.29	$269.10	$269.10	$288.50	$288.50	$222.74	$222.74	$221.44	$221.44	$230.52	$230.52	$240.32	$240.32	$215.87	$215.87	$235.71
16	$214.27	$214.27	$250.88	$250.88	$277.50	$277.50	$297.51	$297.51	$229.69	$229.69	$228.35	$228.35	$237.72	$237.72	$247.82	$247.82	$222.61	$222.61	$243.07
17	$220.75	$220.75	$258.47	$258.47	$285.90	$285.90	$306.51	$306.51	$236.64	$236.64	$235.26	$235.26	$244.91	$244.91	$255.32	$255.32	$229.35	$229.35	$250.43
18	$227.74	$227.74	$266.65	$266.65	$294.94	$294.94	$316.21	$316.21	$244.13	$244.13	$242.70	$242.70	$252.66	$252.66	$263.40	$263.40	$236.60	$236.60	$258.35
19	$234.72	$234.72	$274.83	$274.83	$303.99	$303.99	$325.91	$325.91	$251.61	$251.61	$250.15	$250.15	$260.41	$260.41	$271.48	$271.48	$243.86	$243.86	$266.27
20	$241.96	$241.96	$283.30	$283.30	$313.36	$313.36	$335.95	$335.95	$259.37	$259.37	$257.86	$257.86	$268.44	$268.44	$279.85	$279.85	$251.38	$251.38	$274.48
21	$249.44	$249.44	$292.06	$292.06	$323.05	$323.05	$346.34	$346.34	$267.39	$267.39	$265.83	$265.83	$276.74	$276.74	$288.50	$288.50	$259.15	$259.15	$282.97
22	$249.44	$249.44	$292.06	$292.06	$323.05	$323.05	$346.34	$346.34	$267.39	$267.39	$265.83	$265.83	$276.74	$276.74	$288.50	$288.50	$259.15	$259.15	$282.97
23	$249.44	$249.44	$292.06	$292.06	$323.05	$323.05	$346.34	$346.34	$267.39	$267.39	$265.83	$265.83	$276.74	$276.74	$288.50	$288.50	$259.15	$259.15	$282.97
24	$249.44	$249.44	$292.06	$292.06	$323.05	$323.05	$346.34	$346.34	$267.39	$267.39	$265.83	$265.83	$276.74	$276.74	$288.50	$288.50	$259.15	$259.15	$282.97
25	$250.44	$250.44	$293.23	$293.23	$324.34	$324.34	$347.73	$347.73	$268.46	$268.46	$266.89	$266.89	$277.85	$277.85	$289.65	$289.65	$260.19	$260.19	$284.10
26	$255.43	$255.43	$299.07	$299.07	$330.80	$330.80	$354.65	$354.65	$273.81	$273.81	$272.21	$272.21	$283.38	$283.38	$295.42	$295.42	$265.37	$265.37	$289.76
27	$261.41	$261.41	$306.08	$306.08	$338.56	$338.56	$362.96	$362.96	$280.22	$280.22	$278.59	$278.59	$290.02	$290.02	$302.35	$302.35	$271.59	$271.59	$296.55
28	$271.14	$271.14	$317.47	$317.47	$351.16	$351.16	$376.47	$376.47	$290.65	$290.65	$288.96	$288.96	$300.82	$300.82	$313.60	$313.60	$281.70	$281.70	$307.59
29	$279.12	$279.12	$326.82	$326.82	$361.49	$361.49	$387.55	$387.55	$299.21	$299.21	$297.46	$297.46	$309.67	$309.67	$322.83	$322.83	$289.99	$289.99	$316.64
30	$283.11	$283.11	$331.49	$331.49	$366.66	$366.66	$393.10	$393.10	$303.49	$303.49	$301.72	$301.72	$314.10	$314.10	$327.45	$327.45	$294.14	$294.14	$321.17
31	$289.10	$289.10	$338.50	$338.50	$374.41	$374.41	$401.41	$401.41	$309.91	$309.91	$308.10	$308.10	$320.74	$320.74	$334.37	$334.37	$300.35	$300.35	$327.96
32	$295.09	$295.09	$345.51	$345.51	$382.17	$382.17	$409.72	$409.72	$316.32	$316.32	$314.48	$314.48	$327.38	$327.38	$341.30	$341.30	$306.57	$306.57	$334.75
33	$298.83	$298.83	$349.89	$349.89	$387.01	$387.01	$414.92	$414.92	$320.33	$320.33	$318.46	$318.46	$331.53	$331.53	$345.62	$345.62	$310.46	$310.46	$339.00
34	$302.82	$302.82	$354.56	$354.56	$392.18	$392.18	$420.46	$420.46	$324.61	$324.61	$322.72	$322.72	$335.96	$335.96	$350.24	$350.24	$314.61	$314.61	$343.53
35	$304.82	$304.82	$356.90	$356.90	$394.77	$394.77	$423.23	$423.23	$326.75	$326.75	$324.84	$324.84	$338.18	$338.18	$352.55	$352.55	$316.68	$316.68	$345.79
36	$306.81	$306.81	$359.23	$359.23	$397.35	$397.35	$426.00	$426.00	$328.89	$328.89	$326.97	$326.97	$340.39	$340.39	$354.86	$354.86	$318.75	$318.75	$348.05
37	$308.81	$308.81	$361.57	$361.57	$399.94	$399.94	$428.77	$428.77	$331.03	$331.03	$329.10	$329.10	$342.60	$342.60	$357.16	$357.16	$320.83	$320.83	$350.32
38	$310.80	$310.80	$363.91	$363.91	$402.52	$402.52	$431.54	$431.54	$333.17	$333.17	$331.22	$331.22	$344.82	$344.82	$359.47	$359.47	$322.90	$322.90	$352.58
39	$314.79	$314.79	$368.58	$368.58	$407.69	$407.69	$437.08	$437.08	$337.45	$337.45	$335.48	$335.48	$349.25	$349.25	$364.09	$364.09	$327.05	$327.05	$357.11
40	$318.78	$318.78	$373.25	$373.25	$412.86	$412.86	$442.62	$442.62	$341.72	$341.72	$339.73	$339.73	$353.67	$353.67	$368.70	$368.70	$331.19	$331.19	$361.64
41	$324.77	$324.77	$380.26	$380.26	$420.61	$420.61	$450.93	$450.93	$348.14	$348.14	$346.11	$346.11	$360.32	$360.32	$375.63	$375.63	$337.41	$337.41	$368.43
42	$330.51	$330.51	$386.98	$386.98	$428.04	$428.04	$458.90	$458.90	$354.29	$354.29	$352.22	$352.22	$366.68	$366.68	$382.26	$382.26	$343.37	$343.37	$374.94
43	$338.49	$338.49	$396.33	$396.33	$438.38	$438.38	$469.98	$469.98	$362.85	$362.85	$360.73	$360.73	$375.54	$375.54	$391.49	$391.49	$351.67	$351.67	$383.99
44	$348.47	$348.47	$408.01	$408.01	$451.30	$451.30	$483.84	$483.84	$373.54	$373.54	$371.36	$371.36	$386.61	$386.61	$403.03	$403.03	$362.03	$362.03	$395.31
45	$360.19	$360.19	$421.73	$421.73	$466.48	$466.48	$500.11	$500.11	$386.11	$386.11	$383.86	$383.86	$399.61	$399.61	$416.59	$416.59	$374.21	$374.21	$408.61
46	$374.16	$374.16	$438.09	$438.09	$484.58	$484.58	$519.51	$519.51	$401.09	$401.09	$398.75	$398.75	$415.11	$415.11	$432.75	$432.75	$388.73	$388.73	$424.46
47	$389.87	$389.87	$456.49	$456.49	$504.93	$504.93	$541.33	$541.33	$417.93	$417.93	$415.49	$415.49	$432.54	$432.54	$450.93	$450.93	$405.05	$405.05	$442.28
48	$407.83	$407.83	$477.52	$477.52	$528.19	$528.19	$566.27	$566.27	$437.18	$437.18	$434.63	$434.63	$452.47	$452.47	$471.70	$471.70	$423.71	$423.71	$462.66
49	$425.54	$425.54	$498.25	$498.25	$551.12	$551.12	$590.86	$590.86	$456.17	$456.17	$453.51	$453.51	$472.12	$472.12	$492.18	$492.18	$442.11	$442.11	$482.75
50	$445.50	$445.50	$521.62	$521.62	$576.97	$576.97	$618.56	$618.56	$477.56	$477.56	$474.77	$474.77	$494.26	$494.26	$515.26	$515.26	$462.84	$462.84	$505.38
51	$465.21	$465.21	$544.69	$544.69	$602.49	$602.49	$645.92	$645.92	$498.68	$498.68	$495.77	$495.77	$516.12	$516.12	$538.05	$538.05	$483.31	$483.31	$527.74
52	$486.91	$486.91	$570.10	$570.10	$630.59	$630.59	$676.06	$676.06	$521.95	$521.95	$518.90	$518.90	$540.20	$540.20	$563.15	$563.15	$505.86	$505.86	$552.36
53	$508.86	$508.86	$595.80	$595.80	$659.02	$659.02	$706.53	$706.53	$545.48	$545.48	$542.29	$542.29	$564.55	$564.55	$588.54	$588.54	$528.67	$528.67	$577.26
54	$532.55	$532.55	$623.55	$623.55	$689.71	$689.71	$739.44	$739.44	$570.88	$570.88	$567.55	$567.55	$590.84	$590.84	$615.95	$615.95	$553.29	$553.29	$604.14
55	$556.25	$556.25	$651.29	$651.29	$720.40	$720.40	$772.34	$772.34	$596.28	$596.28	$592.80	$592.80	$617.13	$617.13	$643.36	$643.36	$577.90	$577.90	$631.02
56	$581.94	$581.94	$681.38	$681.38	$753.68	$753.68	$808.01	$808.01	$623.82	$623.82	$620.18	$620.18	$645.63	$645.63	$673.07	$673.07	$604.60	$604.60	$660.17
57	$607.89	$607.89	$711.75	$711.75	$787.27	$787.27	$844.03	$844.03	$651.63	$651.63	$647.83	$647.83	$674.42	$674.42	$703.07	$703.07	$631.55	$631.55	$689.60
58	$635.57	$635.57	$744.17	$744.17	$823.13	$823.13	$882.47	$882.47	$681.31	$681.31	$677.33	$677.33	$705.13	$705.13	$735.10	$735.10	$660.31	$660.31	$721.01
59	$649.29	$649.29	$760.23	$760.23	$840.90	$840.90	$901.52	$901.52	$696.02	$696.02	$691.96	$691.96	$720.35	$720.35	$750.97	$750.97	$674.57	$674.57	$736.57
60	$676.98	$676.98	$792.65	$792.65	$876.76	$876.76	$939.97	$939.97	$725.70	$725.70	$721.46	$721.46	$751.07	$751.07	$782.99	$782.99	$703.33	$703.33	$767.98
61	$700.93	$700.93	$820.69	$820.69	$907.77	$907.77	$973.22	$973.22	$751.37	$751.37	$746.98	$746.98	$777.64	$777.64	$810.69	$810.69	$728.21	$728.21	$795.15
62	$716.64	$716.64	$839.09	$839.09	$928.12	$928.12	$995.03	$995.03	$768.21	$768.21	$763.73	$763.73	$795.07	$795.07	$828.86	$828.86	$744.54	$744.54	$812.97
63	$736.35	$736.35	$862.16	$862.16	$953.64	$953.64	$1,022.40	$1,022.40	$789.34	$789.34	$784.73	$784.73	$816.94	$816.94	$851.65	$851.65	$765.01	$765.01	$835.33
64+	$748.32	$748.32	$876.18	$876.18	$969.15	$969.15	$1,039.02	$1,039.02	$802.17	$802.17	$797.49	$797.49	$830.22	$830.22	$865.50	$865.50	$777.45	$777.45	$848.91

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001	
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 2	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 3	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	nze	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze	
Deductible =>	850	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850	
Coinsurance =>	%	20%		0%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	-D&C	30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C	
OOP Maximum =>	850	$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$216.47	$253.44	$253.44	$280.34	$280.34	$300.55	$300.55	$232.04	$232.04	$230.69	$230.69	$240.16	$240.16	$250.35	$250.35	$224.89	$224.89	$252.01	$252.01
15	$235.71	$275.97	$275.97	$305.26	$305.26	$327.27	$327.27	$252.67	$252.67	$251.19	$251.19	$261.50	$261.50	$272.61	$272.61	$244.89	$244.89	$274.41	$274.41
16	$243.07	$284.59	$284.59	$314.79	$314.79	$337.48	$337.48	$260.55	$260.55	$259.03	$259.03	$269.67	$269.67	$281.12	$281.12	$252.53	$252.53	$282.97	$282.97
17	$250.43	$293.20	$293.20	$324.32	$324.32	$347.70	$347.70	$268.44	$268.44	$266.87	$266.87	$277.83	$277.83	$289.63	$289.63	$260.17	$260.17	$291.54	$291.54
18	$258.35	$302.48	$302.48	$334.58	$334.58	$358.70	$358.70	$276.93	$276.93	$275.32	$275.32	$286.62	$286.62	$298.79	$298.79	$268.40	$268.40	$300.76	$300.76
19	$266.27	$311.75	$311.75	$344.84	$344.84	$369.70	$369.70	$285.42	$285.42	$283.76	$283.76	$295.41	$295.41	$307.95	$307.95	$276.64	$276.64	$309.98	$309.98
20	$274.48	$321.36	$321.36	$355.47	$355.47	$381.09	$381.09	$294.22	$294.22	$292.50	$292.50	$304.51	$304.51	$317.44	$317.44	$285.16	$285.16	$319.54	$319.54
21	$282.97	$331.30	$331.30	$366.46	$366.46	$392.88	$392.88	$303.32	$303.32	$301.55	$301.55	$313.93	$313.93	$327.26	$327.26	$293.98	$293.98	$329.42	$329.42
22	$282.97	$331.30	$331.30	$366.46	$366.46	$392.88	$392.88	$303.32	$303.32	$301.55	$301.55	$313.93	$313.93	$327.26	$327.26	$293.98	$293.98	$329.42	$329.42
23	$282.97	$331.30	$331.30	$366.46	$366.46	$392.88	$392.88	$303.32	$303.32	$301.55	$301.55	$313.93	$313.93	$327.26	$327.26	$293.98	$293.98	$329.42	$329.42
24	$282.97	$331.30	$331.30	$366.46	$366.46	$392.88	$392.88	$303.32	$303.32	$301.55	$301.55	$313.93	$313.93	$327.26	$327.26	$293.98	$293.98	$329.42	$329.42
25	$284.10	$332.63	$332.63	$367.93	$367.93	$394.45	$394.45	$304.53	$304.53	$302.76	$302.76	$315.19	$315.19	$328.57	$328.57	$295.16	$295.16	$330.74	$330.74
26	$289.76	$339.25	$339.25	$375.26	$375.26	$402.31	$402.31	$310.60	$310.60	$308.79	$308.79	$321.46	$321.46	$335.11	$335.11	$301.04	$301.04	$337.33	$337.33
27	$296.55	$347.20	$347.20	$384.05	$384.05	$411.74	$411.74	$317.88	$317.88	$316.02	$316.02	$329.00	$329.00	$342.97	$342.97	$308.09	$308.09	$345.23	$345.23
28	$307.59	$360.12	$360.12	$398.34	$398.34	$427.06	$427.06	$329.71	$329.71	$327.78	$327.78	$341.24	$341.24	$355.73	$355.73	$319.56	$319.56	$358.08	$358.08
29	$316.64	$370.72	$370.72	$410.07	$410.07	$439.63	$439.63	$339.42	$339.42	$337.43	$337.43	$351.29	$351.29	$366.20	$366.20	$328.96	$328.96	$368.62	$368.62
30	$321.17	$376.03	$376.03	$415.93	$415.93	$445.92	$445.92	$344.27	$344.27	$342.26	$342.26	$356.31	$356.31	$371.44	$371.44	$333.67	$333.67	$373.89	$373.89
31	$327.96	$383.98	$383.98	$424.73	$424.73	$455.35	$455.35	$351.55	$351.55	$349.50	$349.50	$363.84	$363.84	$379.29	$379.29	$340.72	$340.72	$381.80	$381.80
32	$334.75	$391.93	$391.93	$433.52	$433.52	$464.78	$464.78	$358.83	$358.83	$356.73	$356.73	$371.38	$371.38	$387.15	$387.15	$347.78	$347.78	$389.70	$389.70
33	$339.00	$396.90	$396.90	$439.02	$439.02	$470.67	$470.67	$363.38	$363.38	$361.26	$361.26	$376.09	$376.09	$392.06	$392.06	$352.19	$352.19	$394.65	$394.65
34	$343.53	$402.20	$402.20	$444.88	$444.88	$476.96	$476.96	$368.23	$368.23	$366.08	$366.08	$381.11	$381.11	$397.29	$397.29	$356.89	$356.89	$399.92	$399.92
35	$345.79	$404.85	$404.85	$447.81	$447.81	$480.10	$480.10	$370.66	$370.66	$368.49	$368.49	$383.62	$383.62	$399.91	$399.91	$359.24	$359.24	$402.55	$402.55
36	$348.05	$407.50	$407.50	$450.75	$450.75	$483.24	$483.24	$373.08	$373.08	$370.91	$370.91	$386.13	$386.13	$402.53	$402.53	$361.60	$361.60	$405.19	$405.19
37	$350.32	$410.15	$410.15	$453.68	$453.68	$486.39	$486.39	$375.51	$375.51	$373.32	$373.32	$388.65	$388.65	$405.15	$405.15	$363.95	$363.95	$407.82	$407.82
38	$352.58	$412.80	$412.80	$456.61	$456.61	$489.53	$489.53	$377.94	$377.94	$375.73	$375.73	$391.16	$391.16	$407.77	$407.77	$366.30	$366.30	$410.46	$410.46
39	$357.11	$418.10	$418.10	$462.47	$462.47	$495.81	$495.81	$382.79	$382.79	$380.56	$380.56	$396.18	$396.18	$413.00	$413.00	$371.00	$371.00	$415.73	$415.73
40	$361.64	$423.40	$423.40	$468.34	$468.34	$502.10	$502.10	$387.64	$387.64	$385.38	$385.38	$401.20	$401.20	$418.24	$418.24	$375.71	$375.71	$421.00	$421.00
41	$368.43	$431.35	$431.35	$477.13	$477.13	$511.53	$511.53	$394.92	$394.92	$392.62	$392.62	$408.74	$408.74	$426.09	$426.09	$382.76	$382.76	$428.90	$428.90
42	$374.94	$438.97	$438.97	$485.56	$485.56	$520.57	$520.57	$401.90	$401.90	$399.55	$399.55	$415.96	$415.96	$433.62	$433.62	$389.52	$389.52	$436.48	$436.48
43	$383.99	$449.57	$449.57	$497.29	$497.29	$533.14	$533.14	$411.61	$411.61	$409.20	$409.20	$426.00	$426.00	$444.09	$444.09	$398.93	$398.93	$447.02	$447.02
44	$395.31	$462.83	$462.83	$511.94	$511.94	$548.85	$548.85	$423.74	$423.74	$421.27	$421.27	$438.56	$438.56	$457.18	$457.18	$410.69	$410.69	$460.20	$460.20
45	$408.61	$478.40	$478.40	$529.17	$529.17	$567.32	$567.32	$437.99	$437.99	$435.44	$435.44	$453.31	$453.31	$472.56	$472.56	$424.51	$424.51	$475.68	$475.68
46	$424.46	$496.95	$496.95	$549.69	$549.69	$589.32	$589.32	$454.98	$454.98	$452.33	$452.33	$470.90	$470.90	$490.89	$490.89	$440.97	$440.97	$494.13	$494.13
47	$442.28	$517.82	$517.82	$572.78	$572.78	$614.07	$614.07	$474.09	$474.09	$471.32	$471.32	$490.67	$490.67	$511.51	$511.51	$459.49	$459.49	$514.88	$514.88
48	$462.66	$541.68	$541.68	$599.16	$599.16	$642.36	$642.36	$495.93	$495.93	$493.03	$493.03	$513.28	$513.28	$535.07	$535.07	$480.66	$480.66	$538.60	$538.60
49	$482.75	$565.20	$565.20	$625.18	$625.18	$670.25	$670.25	$517.46	$517.46	$514.44	$514.44	$535.56	$535.56	$558.31	$558.31	$501.53	$501.53	$561.99	$561.99
50	$505.38	$591.70	$591.70	$654.50	$654.50	$701.68	$701.68	$541.73	$541.73	$538.57	$538.57	$560.68	$560.68	$584.49	$584.49	$525.05	$525.05	$588.34	$588.34
51	$527.74	$617.87	$617.87	$683.45	$683.45	$732.72	$732.72	$565.69	$565.69	$562.39	$562.39	$585.48	$585.48	$610.34	$610.34	$548.27	$548.27	$614.37	$614.37
52	$552.36	$646.70	$646.70	$715.33	$715.33	$766.90	$766.90	$592.08	$592.08	$588.63	$588.63	$612.79	$612.79	$638.81	$638.81	$573.85	$573.85	$643.03	$643.03
53	$577.26	$675.85	$675.85	$747.58	$747.58	$801.48	$801.48	$618.77	$618.77	$615.16	$615.16	$640.42	$640.42	$667.61	$667.61	$599.72	$599.72	$672.02	$672.02
54	$604.14	$707.33	$707.33	$782.39	$782.39	$838.80	$838.80	$647.59	$647.59	$643.81	$643.81	$670.24	$670.24	$698.70	$698.70	$627.65	$627.65	$703.31	$703.31
55	$631.02	$738.80	$738.80	$817.21	$817.21	$876.12	$876.12	$676.40	$676.40	$672.46	$672.46	$700.06	$700.06	$729.79	$729.79	$655.58	$655.58	$734.61	$734.61
56	$660.17	$772.92	$772.92	$854.95	$854.95	$916.59	$916.59	$707.65	$707.65	$703.52	$703.52	$732.40	$732.40	$763.50	$763.50	$685.86	$685.86	$768.54	$768.54
57	$689.60	$807.38	$807.38	$893.06	$893.06	$957.45	$957.45	$739.19	$739.19	$734.88	$734.88	$765.05	$765.05	$797.53	$797.53	$716.43	$716.43	$802.80	$802.80
58	$721.01	$844.15	$844.15	$933.74	$933.74	$1,001.06	$1,001.06	$772.86	$772.86	$768.35	$768.35	$799.89	$799.89	$833.86	$833.86	$749.06	$749.06	$839.36	$839.36
59	$736.57	$862.37	$862.37	$953.90	$953.90	$1,022.67	$1,022.67	$789.54	$789.54	$784.93	$784.93	$817.16	$817.16	$851.86	$851.86	$765.23	$765.23	$857.48	$857.48
60	$767.98	$899.15	$899.15	$994.57	$994.57	$1,066.28	$1,066.28	$823.21	$823.21	$818.41	$818.41	$852.01	$852.01	$888.18	$888.18	$797.86	$797.86	$894.05	$894.05
61	$795.15	$930.95	$930.95	$1,029.75	$1,029.75	$1,103.99	$1,103.99	$852.33	$852.33	$847.36	$847.36	$882.14	$882.14	$919.60	$919.60	$826.08	$826.08	$925.67	$925.67
62	$812.97	$951.82	$951.82	$1,052.84	$1,052.84	$1,128.74	$1,128.74	$871.44	$871.44	$866.35	$866.35	$901.92	$901.92	$940.22	$940.22	$844.60	$844.60	$946.42	$946.42
63	$835.33	$978.00	$978.00	$1,081.79	$1,081.79	$1,159.78	$1,159.78	$895.40	$895.40	$890.18	$890.18	$926.72	$926.72	$966.07	$966.07	$867.83	$867.83	$972.45	$972.45
64+	$848.91	$993.90	$993.90	$1,099.38	$1,099.38	$1,178.64	$1,178.64	$909.96	$909.96	$904.65	$904.65	$941.79	$941.79	$981.78	$981.78	$881.94	$881.94	$988.26	$988.26

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA
Plan Marketing Name =>	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMC
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 4		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze		Go
Deductible =>	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,
Coinsurance =>	20%		0%		0%		20%		0%		0%		0%		0%		0%		2(
Copays =>	30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C		30
OOP Maximum =>	$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$295.06	$295.06	$326.37	$326.37	$349.90	$349.90	$270.14	$270.14	$268.56	$268.56	$279.58	$279.58	$291.46	$291.46	$261.81	$261.81	$204.14	$204.14	$239.02
15	$321.29	$321.29	$355.38	$355.38	$381.00	$381.00	$294.15	$294.15	$292.43	$292.43	$304.44	$304.44	$317.36	$317.36	$285.09	$285.09	$222.29	$222.29	$260.26
16	$331.32	$331.32	$366.48	$366.48	$392.89	$392.89	$303.33	$303.33	$301.56	$301.56	$313.94	$313.94	$327.27	$327.27	$293.98	$293.98	$229.22	$229.22	$268.39
17	$341.34	$341.34	$377.57	$377.57	$404.78	$404.78	$312.51	$312.51	$310.69	$310.69	$323.44	$323.44	$337.18	$337.18	$302.88	$302.88	$236.16	$236.16	$276.51
18	$352.14	$352.14	$389.51	$389.51	$417.59	$417.59	$322.40	$322.40	$320.52	$320.52	$333.67	$333.67	$347.84	$347.84	$312.47	$312.47	$243.63	$243.63	$285.26
19	$362.94	$362.94	$401.46	$401.46	$430.39	$430.39	$332.29	$332.29	$330.35	$330.35	$343.91	$343.91	$358.51	$358.51	$322.05	$322.05	$251.11	$251.11	$294.01
20	$374.13	$374.13	$413.83	$413.83	$443.66	$443.66	$342.53	$342.53	$340.53	$340.53	$354.51	$354.51	$369.56	$369.56	$331.97	$331.97	$258.84	$258.84	$303.07
21	$385.70	$385.70	$426.63	$426.63	$457.38	$457.38	$353.12	$353.12	$351.06	$351.06	$365.47	$365.47	$380.99	$380.99	$342.24	$342.24	$266.85	$266.85	$312.44
22	$385.70	$385.70	$426.63	$426.63	$457.38	$457.38	$353.12	$353.12	$351.06	$351.06	$365.47	$365.47	$380.99	$380.99	$342.24	$342.24	$266.85	$266.85	$312.44
23	$385.70	$385.70	$426.63	$426.63	$457.38	$457.38	$353.12	$353.12	$351.06	$351.06	$365.47	$365.47	$380.99	$380.99	$342.24	$342.24	$266.85	$266.85	$312.44
24	$385.70	$385.70	$426.63	$426.63	$457.38	$457.38	$353.12	$353.12	$351.06	$351.06	$365.47	$365.47	$380.99	$380.99	$342.24	$342.24	$266.85	$266.85	$312.44
25	$387.24	$387.24	$428.34	$428.34	$459.21	$459.21	$354.53	$354.53	$352.46	$352.46	$366.93	$366.93	$382.51	$382.51	$343.61	$343.61	$267.92	$267.92	$313.69
26	$394.96	$394.96	$436.87	$436.87	$468.36	$468.36	$361.59	$361.59	$359.49	$359.49	$374.24	$374.24	$390.13	$390.13	$350.45	$350.45	$273.25	$273.25	$319.94
27	$404.21	$404.21	$447.11	$447.11	$479.33	$479.33	$370.07	$370.07	$367.91	$367.91	$383.01	$383.01	$399.28	$399.28	$358.67	$358.67	$279.66	$279.66	$327.44
28	$419.26	$419.26	$463.75	$463.75	$497.17	$497.17	$383.84	$383.84	$381.60	$381.60	$397.27	$397.27	$414.14	$414.14	$372.01	$372.01	$290.07	$290.07	$339.62
29	$431.60	$431.60	$477.40	$477.40	$511.81	$511.81	$395.14	$395.14	$392.84	$392.84	$408.96	$408.96	$426.33	$426.33	$382.97	$382.97	$298.61	$298.61	$349.62
30	$437.77	$437.77	$484.23	$484.23	$519.13	$519.13	$400.79	$400.79	$398.45	$398.45	$414.81	$414.81	$432.42	$432.42	$388.44	$388.44	$302.87	$302.87	$354.62
31	$447.03	$447.03	$494.46	$494.46	$530.10	$530.10	$409.27	$409.27	$406.88	$406.88	$423.58	$423.58	$441.57	$441.57	$396.66	$396.66	$309.28	$309.28	$362.12
32	$456.28	$456.28	$504.70	$504.70	$541.08	$541.08	$417.74	$417.74	$415.30	$415.30	$432.35	$432.35	$450.71	$450.71	$404.87	$404.87	$315.68	$315.68	$369.62
33	$462.07	$462.07	$511.10	$511.10	$547.94	$547.94	$423.04	$423.04	$420.57	$420.57	$437.83	$437.83	$456.43	$456.43	$410.00	$410.00	$319.69	$319.69	$374.30
34	$468.24	$468.24	$517.93	$517.93	$555.26	$555.26	$428.69	$428.69	$426.19	$426.19	$443.68	$443.68	$462.52	$462.52	$415.48	$415.48	$323.96	$323.96	$379.30
35	$471.33	$471.33	$521.34	$521.34	$558.92	$558.92	$431.51	$431.51	$429.00	$429.00	$446.60	$446.60	$465.57	$465.57	$418.22	$418.22	$326.09	$326.09	$381.80
36	$474.41	$474.41	$524.75	$524.75	$562.58	$562.58	$434.34	$434.34	$431.80	$431.80	$449.53	$449.53	$468.62	$468.62	$420.96	$420.96	$328.23	$328.23	$384.30
37	$477.50	$477.50	$528.17	$528.17	$566.24	$566.24	$437.16	$437.16	$434.61	$434.61	$452.45	$452.45	$471.67	$471.67	$423.69	$423.69	$330.36	$330.36	$386.80
38	$480.58	$480.58	$531.58	$531.58	$569.90	$569.90	$439.99	$439.99	$437.42	$437.42	$455.38	$455.38	$474.71	$474.71	$426.43	$426.43	$332.50	$332.50	$389.30
39	$486.75	$486.75	$538.41	$538.41	$577.21	$577.21	$445.64	$445.64	$443.04	$443.04	$461.22	$461.22	$480.81	$480.81	$431.91	$431.91	$336.76	$336.76	$394.30
40	$492.92	$492.92	$545.23	$545.23	$584.53	$584.53	$451.29	$451.29	$448.65	$448.65	$467.07	$467.07	$486.91	$486.91	$437.38	$437.38	$341.03	$341.03	$399.30
41	$502.18	$502.18	$555.47	$555.47	$595.51	$595.51	$459.76	$459.76	$457.08	$457.08	$475.84	$475.84	$496.05	$496.05	$445.60	$445.60	$347.44	$347.44	$406.80
42	$511.05	$511.05	$565.28	$565.28	$606.03	$606.03	$467.88	$467.88	$465.15	$465.15	$484.25	$484.25	$504.81	$504.81	$453.47	$453.47	$353.58	$353.58	$413.98
43	$523.39	$523.39	$578.94	$578.94	$620.66	$620.66	$479.18	$479.18	$476.39	$476.39	$495.94	$495.94	$517.00	$517.00	$464.42	$464.42	$362.12	$362.12	$423.98
44	$538.82	$538.82	$596.00	$596.00	$638.96	$638.96	$493.31	$493.31	$490.43	$490.43	$510.56	$510.56	$532.24	$532.24	$478.11	$478.11	$372.79	$372.79	$436.48
45	$556.95	$556.95	$616.05	$616.05	$660.46	$660.46	$509.91	$509.91	$506.93	$506.93	$527.74	$527.74	$550.15	$550.15	$494.19	$494.19	$385.33	$385.33	$451.16
46	$578.55	$578.55	$639.95	$639.95	$686.07	$686.07	$529.68	$529.68	$526.59	$526.59	$548.21	$548.21	$571.49	$571.49	$513.36	$513.36	$400.28	$400.28	$468.66
47	$602.85	$602.85	$666.82	$666.82	$714.88	$714.88	$551.93	$551.93	$548.71	$548.71	$571.23	$571.23	$595.49	$595.49	$534.92	$534.92	$417.09	$417.09	$488.34
48	$630.62	$630.62	$697.54	$697.54	$747.82	$747.82	$577.35	$577.35	$573.98	$573.98	$597.54	$597.54	$622.92	$622.92	$559.56	$559.56	$436.30	$436.30	$510.84
49	$658.00	$658.00	$727.83	$727.83	$780.29	$780.29	$602.42	$602.42	$598.91	$598.91	$623.49	$623.49	$649.97	$649.97	$583.86	$583.86	$455.25	$455.25	$533.02
50	$688.86	$688.86	$761.96	$761.96	$816.88	$816.88	$630.67	$630.67	$626.99	$626.99	$652.73	$652.73	$680.45	$680.45	$611.24	$611.24	$476.59	$476.59	$558.02
51	$719.33	$719.33	$795.66	$795.66	$853.01	$853.01	$658.57	$658.57	$654.73	$654.73	$681.60	$681.60	$710.55	$710.55	$638.28	$638.28	$497.68	$497.68	$582.70
52	$752.89	$752.89	$832.78	$832.78	$892.81	$892.81	$689.29	$689.29	$685.27	$685.27	$713.40	$713.40	$743.69	$743.69	$668.05	$668.05	$520.89	$520.89	$609.88
53	$786.83	$786.83	$870.33	$870.33	$933.06	$933.06	$720.36	$720.36	$716.16	$716.16	$745.56	$745.56	$777.22	$777.22	$698.17	$698.17	$544.37	$544.37	$637.38
54	$823.47	$823.47	$910.86	$910.86	$976.51	$976.51	$753.91	$753.91	$749.51	$749.51	$780.28	$780.28	$813.41	$813.41	$730.68	$730.68	$569.72	$569.72	$667.06
55	$860.11	$860.11	$951.38	$951.38	$1,019.96	$1,019.96	$787.46	$787.46	$782.86	$782.86	$815.00	$815.00	$849.61	$849.61	$763.20	$763.20	$595.08	$595.08	$696.74
56	$899.84	$899.84	$995.33	$995.33	$1,067.07	$1,067.07	$823.83	$823.83	$819.02	$819.02	$852.64	$852.64	$888.85	$888.85	$798.45	$798.45	$622.56	$622.56	$728.92
57	$939.95	$939.95	$1,039.70	$1,039.70	$1,114.64	$1,114.64	$860.55	$860.55	$855.53	$855.53	$890.65	$890.65	$928.47	$928.47	$834.04	$834.04	$650.31	$650.31	$761.42
58	$982.76	$982.76	$1,087.05	$1,087.05	$1,165.40	$1,165.40	$899.75	$899.75	$894.50	$894.50	$931.22	$931.22	$970.76	$970.76	$872.03	$872.03	$679.93	$679.93	$796.10
59	$1,003.98	$1,003.98	$1,110.52	$1,110.52	$1,190.56	$1,190.56	$919.17	$919.17	$913.81	$913.81	$951.32	$951.32	$991.72	$991.72	$890.85	$890.85	$694.61	$694.61	$813.28
60	$1,046.79	$1,046.79	$1,157.87	$1,157.87	$1,241.33	$1,241.33	$958.37	$958.37	$952.78	$952.78	$991.89	$991.89	$1,034.01	$1,034.01	$928.84	$928.84	$724.23	$724.23	$847.96
61	$1,083.82	$1,083.82	$1,198.83	$1,198.83	$1,285.24	$1,285.24	$992.27	$992.27	$986.48	$986.48	$1,026.97	$1,026.97	$1,070.58	$1,070.58	$961.69	$961.69	$749.85	$749.85	$877.96
62	$1,108.12	$1,108.12	$1,225.71	$1,225.71	$1,314.05	$1,314.05	$1,014.51	$1,014.51	$1,008.60	$1,008.60	$1,050.00	$1,050.00	$1,094.58	$1,094.58	$983.26	$983.26	$766.66	$766.66	$897.64
63	$1,138.59	$1,138.59	$1,259.41	$1,259.41	$1,350.19	$1,350.19	$1,042.41	$1,042.41	$1,036.33	$1,036.33	$1,078.87	$1,078.87	$1,124.68	$1,124.68	$1,010.29	$1,010.29	$787.74	$787.74	$922.32
64+	$1,157.10	$1,157.10	$1,279.89	$1,279.89	$1,372.14	$1,372.14	$1,059.36	$1,059.36	$1,053.18	$1,053.18	$1,096.41	$1,096.41	$1,142.97	$1,142.97	$1,026.72	$1,026.72	$800.55	$800.55	$937.32

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030002	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002	
Plan Marketing Name =>	Gold 1 - 2021	Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 4	Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 5		Rating Area 5	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	old	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze		Gold	
Deductible =>	500	$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,500	
Coinsurance =>	%	0%		0%		20%		0%		0%		0%		0%		0%		20%	
Copays =>	60	30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C		30-60	
OOP Maximum =>	550	$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$239.02	$264.38	$264.38	$283.43	$283.43	$218.83	$218.83	$217.55	$217.55	$226.48	$226.48	$236.10	$236.10	$212.08	$212.08	$189.72	$189.72	$222.13	$222.13
15	$260.26	$287.88	$287.88	$308.63	$308.63	$238.28	$238.28	$236.89	$236.89	$246.61	$246.61	$257.09	$257.09	$230.93	$230.93	$206.58	$206.58	$241.87	$241.87
16	$268.39	$296.86	$296.86	$318.26	$318.26	$245.72	$245.72	$244.28	$244.28	$254.31	$254.31	$265.11	$265.11	$238.14	$238.14	$213.03	$213.03	$249.42	$249.42
17	$276.51	$305.85	$305.85	$327.89	$327.89	$253.15	$253.15	$251.68	$251.68	$262.00	$262.00	$273.14	$273.14	$245.35	$245.35	$219.48	$219.48	$256.97	$256.97
18	$285.26	$315.52	$315.52	$338.27	$338.27	$261.16	$261.16	$259.64	$259.64	$270.29	$270.29	$281.78	$281.78	$253.11	$253.11	$226.42	$226.42	$265.10	$265.10
19	$294.01	$325.20	$325.20	$348.64	$348.64	$269.17	$269.17	$267.60	$267.60	$278.58	$278.58	$290.42	$290.42	$260.87	$260.87	$233.37	$233.37	$273.23	$273.23
20	$303.07	$335.22	$335.22	$359.39	$359.39	$277.47	$277.47	$275.85	$275.85	$287.17	$287.17	$299.37	$299.37	$268.91	$268.91	$240.56	$240.56	$281.65	$281.65
21	$312.44	$345.59	$345.59	$370.50	$370.50	$286.05	$286.05	$284.38	$284.38	$296.05	$296.05	$308.63	$308.63	$277.23	$277.23	$248.00	$248.00	$290.36	$290.36
22	$312.44	$345.59	$345.59	$370.50	$370.50	$286.05	$286.05	$284.38	$284.38	$296.05	$296.05	$308.63	$308.63	$277.23	$277.23	$248.00	$248.00	$290.36	$290.36
23	$312.44	$345.59	$345.59	$370.50	$370.50	$286.05	$286.05	$284.38	$284.38	$296.05	$296.05	$308.63	$308.63	$277.23	$277.23	$248.00	$248.00	$290.36	$290.36
24	$312.44	$345.59	$345.59	$370.50	$370.50	$286.05	$286.05	$284.38	$284.38	$296.05	$296.05	$308.63	$308.63	$277.23	$277.23	$248.00	$248.00	$290.36	$290.36
25	$313.69	$346.97	$346.97	$371.98	$371.98	$287.19	$287.19	$285.52	$285.52	$297.23	$297.23	$309.86	$309.86	$278.34	$278.34	$248.99	$248.99	$291.52	$291.52
26	$319.94	$353.88	$353.88	$379.39	$379.39	$292.92	$292.92	$291.21	$291.21	$303.16	$303.16	$316.04	$316.04	$283.88	$283.88	$253.95	$253.95	$297.33	$297.33
27	$327.44	$362.18	$362.18	$388.28	$388.28	$299.78	$299.78	$298.03	$298.03	$310.26	$310.26	$323.44	$323.44	$290.54	$290.54	$259.90	$259.90	$304.30	$304.30
28	$339.62	$375.66	$375.66	$402.73	$402.73	$310.94	$310.94	$309.12	$309.12	$321.81	$321.81	$335.48	$335.48	$301.35	$301.35	$269.58	$269.58	$315.62	$315.62
29	$349.62	$386.72	$386.72	$414.59	$414.59	$320.09	$320.09	$318.22	$318.22	$331.28	$331.28	$345.36	$345.36	$310.22	$310.22	$277.51	$277.51	$324.91	$324.91
30	$354.62	$392.24	$392.24	$420.52	$420.52	$324.67	$324.67	$322.77	$322.77	$336.02	$336.02	$350.30	$350.30	$314.66	$314.66	$281.48	$281.48	$329.56	$329.56
31	$362.12	$400.54	$400.54	$429.41	$429.41	$331.53	$331.53	$329.60	$329.60	$343.12	$343.12	$357.70	$357.70	$321.31	$321.31	$287.43	$287.43	$336.53	$336.53
32	$369.62	$408.83	$408.83	$438.30	$438.30	$338.40	$338.40	$336.42	$336.42	$350.23	$350.23	$365.11	$365.11	$327.96	$327.96	$293.38	$293.38	$343.50	$343.50
33	$374.30	$414.02	$414.02	$443.86	$443.86	$342.69	$342.69	$340.69	$340.69	$354.67	$354.67	$369.74	$369.74	$332.12	$332.12	$297.10	$297.10	$347.85	$347.85
34	$379.30	$419.55	$419.55	$449.79	$449.79	$347.26	$347.26	$345.24	$345.24	$359.40	$359.40	$374.68	$374.68	$336.56	$336.56	$301.07	$301.07	$352.50	$352.50
35	$381.80	$422.31	$422.31	$452.75	$452.75	$349.55	$349.55	$347.51	$347.51	$361.77	$361.77	$377.15	$377.15	$338.78	$338.78	$303.06	$303.06	$354.82	$354.82
36	$384.30	$425.08	$425.08	$455.72	$455.72	$351.84	$351.84	$349.79	$349.79	$364.14	$364.14	$379.61	$379.61	$340.99	$340.99	$305.04	$305.04	$357.14	$357.14
37	$386.80	$427.84	$427.84	$458.68	$458.68	$354.13	$354.13	$352.06	$352.06	$366.51	$366.51	$382.08	$382.08	$343.21	$343.21	$307.02	$307.02	$359.47	$359.47
38	$389.30	$430.61	$430.61	$461.64	$461.64	$356.42	$356.42	$354.34	$354.34	$368.88	$368.88	$384.55	$384.55	$345.43	$345.43	$309.01	$309.01	$361.79	$361.79
39	$394.30	$436.13	$436.13	$467.57	$467.57	$361.00	$361.00	$358.89	$358.89	$373.62	$373.62	$389.49	$389.49	$349.86	$349.86	$312.98	$312.98	$366.43	$366.43
40	$399.30	$441.66	$441.66	$473.50	$473.50	$365.57	$365.57	$363.44	$363.44	$378.35	$378.35	$394.43	$394.43	$354.30	$354.30	$316.94	$316.94	$371.08	$371.08
41	$406.80	$449.96	$449.96	$482.39	$482.39	$372.44	$372.44	$370.26	$370.26	$385.46	$385.46	$401.84	$401.84	$360.95	$360.95	$322.90	$322.90	$378.05	$378.05
42	$413.98	$457.91	$457.91	$490.91	$490.91	$379.02	$379.02	$376.80	$376.80	$392.27	$392.27	$408.93	$408.93	$367.33	$367.33	$328.60	$328.60	$384.73	$384.73
43	$423.98	$468.97	$468.97	$502.77	$502.77	$388.17	$388.17	$385.90	$385.90	$401.74	$401.74	$418.81	$418.81	$376.20	$376.20	$336.54	$336.54	$394.02	$394.02
44	$436.48	$482.79	$482.79	$517.59	$517.59	$399.61	$399.61	$397.28	$397.28	$413.58	$413.58	$431.16	$431.16	$387.29	$387.29	$346.46	$346.46	$405.63	$405.63
45	$451.16	$499.03	$499.03	$535.00	$535.00	$413.06	$413.06	$410.64	$410.64	$427.50	$427.50	$445.66	$445.66	$400.32	$400.32	$358.11	$358.11	$419.28	$419.28
46	$468.66	$518.39	$518.39	$555.75	$555.75	$429.08	$429.08	$426.57	$426.57	$444.08	$444.08	$462.95	$462.95	$415.85	$415.85	$372.00	$372.00	$435.54	$435.54
47	$488.34	$540.16	$540.16	$579.09	$579.09	$447.10	$447.10	$444.49	$444.49	$462.73	$462.73	$482.39	$482.39	$433.31	$433.31	$387.62	$387.62	$453.83	$453.83
48	$510.84	$565.04	$565.04	$605.77	$605.77	$467.69	$467.69	$464.96	$464.96	$484.04	$484.04	$504.61	$504.61	$453.27	$453.27	$405.48	$405.48	$474.74	$474.74
49	$533.02	$589.58	$589.58	$632.07	$632.07	$488.00	$488.00	$485.15	$485.15	$505.06	$505.06	$526.52	$526.52	$472.95	$472.95	$423.09	$423.09	$495.35	$495.35
50	$558.02	$617.22	$617.22	$661.71	$661.71	$510.89	$510.89	$507.90	$507.90	$528.75	$528.75	$551.21	$551.21	$495.13	$495.13	$442.93	$442.93	$518.58	$518.58
51	$582.70	$644.53	$644.53	$690.98	$690.98	$533.48	$533.48	$530.37	$530.37	$552.13	$552.13	$575.59	$575.59	$517.03	$517.03	$462.52	$462.52	$541.52	$541.52
52	$609.88	$674.59	$674.59	$723.22	$723.22	$558.37	$558.37	$555.11	$555.11	$577.89	$577.89	$602.45	$602.45	$541.15	$541.15	$484.10	$484.10	$566.78	$566.78
53	$637.38	$705.00	$705.00	$755.82	$755.82	$583.54	$583.54	$580.14	$580.14	$603.94	$603.94	$629.61	$629.61	$565.55	$565.55	$505.92	$505.92	$592.33	$592.33
54	$667.06	$737.83	$737.83	$791.02	$791.02	$610.72	$610.72	$607.15	$607.15	$632.07	$632.07	$658.93	$658.93	$591.89	$591.89	$529.48	$529.48	$619.92	$619.92
55	$696.74	$770.67	$770.67	$826.22	$826.22	$637.89	$637.89	$634.17	$634.17	$660.19	$660.19	$688.24	$688.24	$618.22	$618.22	$553.04	$553.04	$647.50	$647.50
56	$728.92	$806.26	$806.26	$864.38	$864.38	$667.35	$667.35	$663.46	$663.46	$690.68	$690.68	$720.03	$720.03	$646.78	$646.78	$578.58	$578.58	$677.41	$677.41
57	$761.42	$842.20	$842.20	$902.91	$902.91	$697.10	$697.10	$693.03	$693.03	$721.47	$721.47	$752.13	$752.13	$675.61	$675.61	$604.38	$604.38	$707.61	$707.61
58	$796.10	$880.56	$880.56	$944.03	$944.03	$728.86	$728.86	$724.60	$724.60	$754.34	$754.34	$786.39	$786.39	$706.38	$706.38	$631.90	$631.90	$739.84	$739.84
59	$813.28	$899.57	$899.57	$964.41	$964.41	$744.59	$744.59	$740.24	$740.24	$770.62	$770.62	$803.36	$803.36	$721.63	$721.63	$645.54	$645.54	$755.81	$755.81
60	$847.96	$937.93	$937.93	$1,005.54	$1,005.54	$776.34	$776.34	$771.81	$771.81	$803.48	$803.48	$837.62	$837.62	$752.40	$752.40	$673.07	$673.07	$788.04	$788.04
61	$877.96	$971.11	$971.11	$1,041.11	$1,041.11	$803.80	$803.80	$799.11	$799.11	$831.90	$831.90	$867.25	$867.25	$779.02	$779.02	$696.88	$696.88	$815.91	$815.91
62	$897.64	$992.88	$992.88	$1,064.45	$1,064.45	$821.82	$821.82	$817.02	$817.02	$850.55	$850.55	$886.69	$886.69	$796.48	$796.48	$712.50	$712.50	$834.20	$834.20
63	$922.32	$1,020.18	$1,020.18	$1,093.72	$1,093.72	$844.42	$844.42	$839.49	$839.49	$873.94	$873.94	$911.08	$911.08	$818.38	$818.38	$732.10	$732.10	$857.14	$857.14
64+	$937.32	$1,036.77	$1,036.77	$1,111.50	$1,111.50	$858.15	$858.15	$853.14	$853.14	$888.15	$888.15	$925.89	$925.89	$831.69	$831.69	$744.00	$744.00	$871.08	$871.08

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

HIOS Plan ID (On Exchange)=>													
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Sil
Deductible =>	$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,
Coinsurance =>	0%		0%		20%		0%		0%		0%		0
Copays =>	30-60		30-60		40-80		50-100		30-60		40-80		30
OOP Maximum =>	$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$245.70	$245.70	$263.40	$263.40	$203.37	$203.37	$202.18	$202.18	$210.47	$210.47	$219.42	$219.42	$197.10
15	$267.53	$267.53	$286.82	$286.82	$221.44	$221.44	$220.15	$220.15	$229.18	$229.18	$238.92	$238.92	$214.62
16	$275.89	$275.89	$295.77	$295.77	$228.36	$228.36	$227.03	$227.03	$236.34	$236.34	$246.38	$246.38	$221.32
17	$284.24	$284.24	$304.72	$304.72	$235.27	$235.27	$233.90	$233.90	$243.49	$243.49	$253.84	$253.84	$228.02
18	$293.23	$293.23	$314.36	$314.36	$242.71	$242.71	$241.30	$241.30	$251.19	$251.19	$261.87	$261.87	$235.23
19	$302.22	$302.22	$324.01	$324.01	$250.16	$250.16	$248.70	$248.70	$258.90	$258.90	$269.90	$269.90	$242.45
20	$311.53	$311.53	$333.99	$333.99	$257.86	$257.86	$256.36	$256.36	$266.88	$266.88	$278.22	$278.22	$249.92
21	$321.17	$321.17	$344.32	$344.32	$265.84	$265.84	$264.29	$264.29	$275.13	$275.13	$286.82	$286.82	$257.65
22	$321.17	$321.17	$344.32	$344.32	$265.84	$265.84	$264.29	$264.29	$275.13	$275.13	$286.82	$286.82	$257.65
23	$321.17	$321.17	$344.32	$344.32	$265.84	$265.84	$264.29	$264.29	$275.13	$275.13	$286.82	$286.82	$257.65
24	$321.17	$321.17	$344.32	$344.32	$265.84	$265.84	$264.29	$264.29	$275.13	$275.13	$286.82	$286.82	$257.65
25	$322.45	$322.45	$345.70	$345.70	$266.90	$266.90	$265.35	$265.35	$276.23	$276.23	$287.97	$287.97	$258.68
26	$328.88	$328.88	$352.58	$352.58	$272.22	$272.22	$270.63	$270.63	$281.73	$281.73	$293.70	$293.70	$263.83
27	$336.59	$336.59	$360.85	$360.85	$278.60	$278.60	$276.98	$276.98	$288.34	$288.34	$300.59	$300.59	$270.02
28	$349.11	$349.11	$374.28	$374.28	$288.97	$288.97	$287.28	$287.28	$299.07	$299.07	$311.77	$311.77	$280.07
29	$359.39	$359.39	$385.29	$385.29	$297.47	$297.47	$295.74	$295.74	$307.87	$307.87	$320.95	$320.95	$288.31
30	$364.53	$364.53	$390.80	$390.80	$301.73	$301.73	$299.97	$299.97	$312.27	$312.27	$325.54	$325.54	$292.43
31	$372.24	$372.24	$399.07	$399.07	$308.11	$308.11	$306.31	$306.31	$318.88	$318.88	$332.42	$332.42	$298.62
32	$379.94	$379.94	$407.33	$407.33	$314.49	$314.49	$312.66	$312.66	$325.48	$325.48	$339.31	$339.31	$304.80
33	$384.76	$384.76	$412.50	$412.50	$318.48	$318.48	$316.62	$316.62	$329.61	$329.61	$343.61	$343.61	$308.66
34	$389.90	$389.90	$418.00	$418.00	$322.73	$322.73	$320.85	$320.85	$334.01	$334.01	$348.20	$348.20	$312.79
35	$392.47	$392.47	$420.76	$420.76	$324.86	$324.86	$322.96	$322.96	$336.21	$336.21	$350.49	$350.49	$314.85
36	$395.04	$395.04	$423.51	$423.51	$326.98	$326.98	$325.08	$325.08	$338.41	$338.41	$352.79	$352.79	$316.91
37	$397.61	$397.61	$426.27	$426.27	$329.11	$329.11	$327.19	$327.19	$340.61	$340.61	$355.08	$355.08	$318.97
38	$400.18	$400.18	$429.02	$429.02	$331.24	$331.24	$329.31	$329.31	$342.81	$342.81	$357.38	$357.38	$321.03
39	$405.32	$405.32	$434.53	$434.53	$335.49	$335.49	$333.53	$333.53	$347.21	$347.21	$361.97	$361.97	$325.15
40	$410.46	$410.46	$440.04	$440.04	$339.74	$339.74	$337.76	$337.76	$351.62	$351.62	$366.56	$366.56	$329.28
41	$418.16	$418.16	$448.30	$448.30	$346.12	$346.12	$344.11	$344.11	$358.22	$358.22	$373.44	$373.44	$335.46
42	$425.55	$425.55	$456.22	$456.22	$352.24	$352.24	$350.18	$350.18	$364.55	$364.55	$380.04	$380.04	$341.39
43	$435.83	$435.83	$467.24	$467.24	$360.74	$360.74	$358.64	$358.64	$373.35	$373.35	$389.21	$389.21	$349.63
44	$448.67	$448.67	$481.02	$481.02	$371.38	$371.38	$369.21	$369.21	$384.36	$384.36	$400.69	$400.69	$359.94
45	$463.77	$463.77	$497.20	$497.20	$383.87	$383.87	$381.63	$381.63	$397.29	$397.29	$414.17	$414.17	$372.05
46	$481.76	$481.76	$516.48	$516.48	$398.76	$398.76	$396.44	$396.44	$412.70	$412.70	$430.23	$430.23	$386.48
47	$501.99	$501.99	$538.17	$538.17	$415.51	$415.51	$413.09	$413.09	$430.03	$430.03	$448.30	$448.30	$402.71
48	$525.11	$525.11	$562.96	$562.96	$434.65	$434.65	$432.11	$432.11	$449.84	$449.84	$468.95	$468.95	$421.26
49	$547.92	$547.92	$587.41	$587.41	$453.52	$453.52	$450.88	$450.88	$469.37	$469.37	$489.31	$489.31	$439.55
50	$573.61	$573.61	$614.96	$614.96	$474.79	$474.79	$472.02	$472.02	$491.38	$491.38	$512.26	$512.26	$460.16
51	$598.98	$598.98	$642.16	$642.16	$495.79	$495.79	$492.90	$492.90	$513.12	$513.12	$534.92	$534.92	$480.52
52	$626.92	$626.92	$672.11	$672.11	$518.92	$518.92	$515.89	$515.89	$537.05	$537.05	$559.87	$559.87	$502.93
53	$655.19	$655.19	$702.41	$702.41	$542.31	$542.31	$539.15	$539.15	$561.27	$561.27	$585.11	$585.11	$525.61
54	$685.70	$685.70	$735.12	$735.12	$567.57	$567.57	$564.26	$564.26	$587.40	$587.40	$612.36	$612.36	$550.08
55	$716.21	$716.21	$767.83	$767.83	$592.82	$592.82	$589.37	$589.37	$613.54	$613.54	$639.61	$639.61	$574.56
56	$749.29	$749.29	$803.30	$803.30	$620.20	$620.20	$616.59	$616.59	$641.88	$641.88	$669.15	$669.15	$601.10
57	$782.69	$782.69	$839.11	$839.11	$647.85	$647.85	$644.07	$644.07	$670.49	$670.49	$698.98	$698.98	$627.89
58	$818.34	$818.34	$877.33	$877.33	$677.36	$677.36	$673.41	$673.41	$701.03	$701.03	$730.82	$730.82	$656.49
59	$836.01	$836.01	$896.26	$896.26	$691.98	$691.98	$687.95	$687.95	$716.16	$716.16	$746.59	$746.59	$670.66
60	$871.66	$871.66	$934.48	$934.48	$721.49	$721.49	$717.28	$717.28	$746.70	$746.70	$778.43	$778.43	$699.26
61	$902.49	$902.49	$967.54	$967.54	$747.01	$747.01	$742.65	$742.65	$773.12	$773.12	$805.96	$805.96	$724.00
62	$922.72	$922.72	$989.23	$989.23	$763.76	$763.76	$759.31	$759.31	$790.45	$790.45	$824.03	$824.03	$740.23
63	$948.09	$948.09	$1,016.43	$1,016.43	$784.76	$784.76	$780.18	$780.18	$812.18	$812.18	$846.69	$846.69	$760.58
64+	$963.51	$963.51	$1,032.96	$1,032.96	$797.52	$797.52	$792.87	$792.87	$825.39	$825.39	$860.46	$860.46	$772.95

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030009	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Silver 6 - 2021	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 5	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	ver	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	750	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750	
Coinsurance =>	%	0%		20%		0%		0%		20%		0%		0%		0%		0%	
Copays =>	60	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60	
OOP Maximum =>	000	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$197.10	$246.20	$246.20	$288.25	$288.25	$318.84	$318.84	$341.82	$341.82	$263.91	$263.91	$262.37	$262.37	$273.14	$273.14	$284.74	$284.74	$255.78	$255.78
15	$214.62	$268.08	$268.08	$313.87	$313.87	$347.19	$347.19	$372.21	$372.21	$287.37	$287.37	$285.69	$285.69	$297.41	$297.41	$310.05	$310.05	$278.51	$278.51
16	$221.32	$276.45	$276.45	$323.67	$323.67	$358.02	$358.02	$383.83	$383.83	$296.34	$296.34	$294.61	$294.61	$306.70	$306.70	$319.73	$319.73	$287.21	$287.21
17	$228.02	$284.82	$284.82	$333.47	$333.47	$368.86	$368.86	$395.44	$395.44	$305.31	$305.31	$303.53	$303.53	$315.98	$315.98	$329.41	$329.41	$295.90	$295.90
18	$235.23	$293.83	$293.83	$344.02	$344.02	$380.53	$380.53	$407.96	$407.96	$314.97	$314.97	$313.13	$313.13	$325.98	$325.98	$339.83	$339.83	$305.26	$305.26
19	$242.45	$302.84	$302.84	$354.57	$354.57	$392.20	$392.20	$420.47	$420.47	$324.63	$324.63	$322.73	$322.73	$335.97	$335.97	$350.25	$350.25	$314.62	$314.62
20	$249.92	$312.18	$312.18	$365.50	$365.50	$404.29	$404.29	$433.43	$433.43	$334.63	$334.63	$332.68	$332.68	$346.33	$346.33	$361.04	$361.04	$324.32	$324.32
21	$257.65	$321.83	$321.83	$376.80	$376.80	$416.79	$416.79	$446.83	$446.83	$344.98	$344.98	$342.97	$342.97	$357.04	$357.04	$372.21	$372.21	$334.35	$334.35
22	$257.65	$321.83	$321.83	$376.80	$376.80	$416.79	$416.79	$446.83	$446.83	$344.98	$344.98	$342.97	$342.97	$357.04	$357.04	$372.21	$372.21	$334.35	$334.35
23	$257.65	$321.83	$321.83	$376.80	$376.80	$416.79	$416.79	$446.83	$446.83	$344.98	$344.98	$342.97	$342.97	$357.04	$357.04	$372.21	$372.21	$334.35	$334.35
24	$257.65	$321.83	$321.83	$376.80	$376.80	$416.79	$416.79	$446.83	$446.83	$344.98	$344.98	$342.97	$342.97	$357.04	$357.04	$372.21	$372.21	$334.35	$334.35
25	$258.68	$323.12	$323.12	$378.31	$378.31	$418.46	$418.46	$448.62	$448.62	$346.36	$346.36	$344.34	$344.34	$358.47	$358.47	$373.70	$373.70	$335.69	$335.69
26	$263.83	$329.55	$329.55	$385.84	$385.84	$426.79	$426.79	$457.55	$457.55	$353.26	$353.26	$351.20	$351.20	$365.61	$365.61	$381.14	$381.14	$342.37	$342.37
27	$270.02	$337.28	$337.28	$394.89	$394.89	$436.80	$436.80	$468.28	$468.28	$361.54	$361.54	$359.43	$359.43	$374.18	$374.18	$390.08	$390.08	$350.40	$350.40
28	$280.07	$349.83	$349.83	$409.58	$409.58	$453.05	$453.05	$485.70	$485.70	$374.99	$374.99	$372.81	$372.81	$388.10	$388.10	$404.59	$404.59	$363.44	$363.44
29	$288.31	$360.13	$360.13	$421.64	$421.64	$466.39	$466.39	$500.00	$500.00	$386.03	$386.03	$383.78	$383.78	$399.53	$399.53	$416.50	$416.50	$374.14	$374.14
30	$292.43	$365.28	$365.28	$427.67	$427.67	$473.06	$473.06	$507.15	$507.15	$391.55	$391.55	$389.27	$389.27	$405.24	$405.24	$422.46	$422.46	$379.49	$379.49
31	$298.62	$373.00	$373.00	$436.71	$436.71	$483.06	$483.06	$517.88	$517.88	$399.83	$399.83	$397.50	$397.50	$413.81	$413.81	$431.39	$431.39	$387.51	$387.51
32	$304.80	$380.72	$380.72	$445.75	$445.75	$493.06	$493.06	$528.60	$528.60	$408.11	$408.11	$405.73	$405.73	$422.38	$422.38	$440.32	$440.32	$395.54	$395.54
33	$308.66	$385.55	$385.55	$451.41	$451.41	$499.31	$499.31	$535.30	$535.30	$413.29	$413.29	$410.88	$410.88	$427.73	$427.73	$445.91	$445.91	$400.55	$400.55
34	$312.79	$390.70	$390.70	$457.44	$457.44	$505.98	$505.98	$542.45	$542.45	$418.81	$418.81	$416.37	$416.37	$433.45	$433.45	$451.86	$451.86	$405.90	$405.90
35	$314.85	$393.28	$393.28	$460.45	$460.45	$509.32	$509.32	$546.03	$546.03	$421.57	$421.57	$419.11	$419.11	$436.30	$436.30	$454.84	$454.84	$408.58	$408.58
36	$316.91	$395.85	$395.85	$463.46	$463.46	$512.65	$512.65	$549.60	$549.60	$424.33	$424.33	$421.85	$421.85	$439.16	$439.16	$457.82	$457.82	$411.25	$411.25
37	$318.97	$398.43	$398.43	$466.48	$466.48	$515.99	$515.99	$553.18	$553.18	$427.09	$427.09	$424.60	$424.60	$442.02	$442.02	$460.80	$460.80	$413.93	$413.93
38	$321.03	$401.00	$401.00	$469.49	$469.49	$519.32	$519.32	$556.75	$556.75	$429.85	$429.85	$427.34	$427.34	$444.87	$444.87	$463.77	$463.77	$416.60	$416.60
39	$325.15	$406.15	$406.15	$475.52	$475.52	$525.99	$525.99	$563.90	$563.90	$435.36	$435.36	$432.83	$432.83	$450.58	$450.58	$469.73	$469.73	$421.95	$421.95
40	$329.28	$411.30	$411.30	$481.55	$481.55	$532.66	$532.66	$571.05	$571.05	$440.88	$440.88	$438.32	$438.32	$456.30	$456.30	$475.68	$475.68	$427.30	$427.30
41	$335.46	$419.02	$419.02	$490.59	$490.59	$542.66	$542.66	$581.77	$581.77	$449.16	$449.16	$446.55	$446.55	$464.87	$464.87	$484.62	$484.62	$435.32	$435.32
42	$341.39	$426.42	$426.42	$499.26	$499.26	$552.25	$552.25	$592.05	$592.05	$457.10	$457.10	$454.44	$454.44	$473.08	$473.08	$493.18	$493.18	$443.01	$443.01
43	$349.63	$436.72	$436.72	$511.32	$511.32	$565.58	$565.58	$606.35	$606.35	$468.14	$468.14	$465.41	$465.41	$484.50	$484.50	$505.09	$505.09	$453.71	$453.71
44	$359.94	$449.60	$449.60	$526.39	$526.39	$582.26	$582.26	$624.22	$624.22	$481.94	$481.94	$479.13	$479.13	$498.78	$498.78	$519.98	$519.98	$467.09	$467.09
45	$372.05	$464.72	$464.72	$544.10	$544.10	$601.84	$601.84	$645.22	$645.22	$498.15	$498.15	$495.25	$495.25	$515.57	$515.57	$537.47	$537.47	$482.80	$482.80
46	$386.48	$482.75	$482.75	$565.20	$565.20	$625.19	$625.19	$670.25	$670.25	$517.47	$517.47	$514.46	$514.46	$535.56	$535.56	$558.32	$558.32	$501.53	$501.53
47	$402.71	$503.02	$503.02	$588.94	$588.94	$651.44	$651.44	$698.40	$698.40	$539.20	$539.20	$536.06	$536.06	$558.05	$558.05	$581.76	$581.76	$522.59	$522.59
48	$421.26	$526.19	$526.19	$616.07	$616.07	$681.45	$681.45	$730.57	$730.57	$564.04	$564.04	$560.76	$560.76	$583.76	$583.76	$608.56	$608.56	$546.66	$546.66
49	$439.55	$549.04	$549.04	$642.82	$642.82	$711.04	$711.04	$762.29	$762.29	$588.54	$588.54	$585.11	$585.11	$609.11	$609.11	$634.99	$634.99	$570.40	$570.40
50	$460.16	$574.79	$574.79	$672.96	$672.96	$744.39	$744.39	$798.04	$798.04	$616.13	$616.13	$612.54	$612.54	$637.67	$637.67	$664.77	$664.77	$597.15	$597.15
51	$480.52	$600.21	$600.21	$702.73	$702.73	$777.31	$777.31	$833.34	$833.34	$643.39	$643.39	$639.64	$639.64	$665.88	$665.88	$694.17	$694.17	$623.56	$623.56
52	$502.93	$628.21	$628.21	$735.51	$735.51	$813.57	$813.57	$872.21	$872.21	$673.40	$673.40	$669.48	$669.48	$696.94	$696.94	$726.55	$726.55	$652.65	$652.65
53	$525.61	$656.53	$656.53	$768.67	$768.67	$850.25	$850.25	$911.53	$911.53	$703.76	$703.76	$699.66	$699.66	$728.36	$728.36	$759.31	$759.31	$682.07	$682.07
54	$550.08	$687.11	$687.11	$804.47	$804.47	$889.85	$889.85	$953.98	$953.98	$736.53	$736.53	$732.24	$732.24	$762.28	$762.28	$794.67	$794.67	$713.84	$713.84
55	$574.56	$717.68	$717.68	$840.26	$840.26	$929.44	$929.44	$996.43	$996.43	$769.31	$769.31	$764.82	$764.82	$796.20	$796.20	$830.03	$830.03	$745.60	$745.60
56	$601.10	$750.83	$750.83	$879.07	$879.07	$972.37	$972.37	$1,042.45	$1,042.45	$804.84	$804.84	$800.15	$800.15	$832.97	$832.97	$868.37	$868.37	$780.04	$780.04
57	$627.89	$784.30	$784.30	$918.26	$918.26	$1,015.72	$1,015.72	$1,088.92	$1,088.92	$840.72	$840.72	$835.82	$835.82	$870.11	$870.11	$907.08	$907.08	$814.81	$814.81
58	$656.49	$820.02	$820.02	$960.09	$960.09	$1,061.98	$1,061.98	$1,138.52	$1,138.52	$879.01	$879.01	$873.89	$873.89	$909.74	$909.74	$948.39	$948.39	$851.92	$851.92
59	$670.66	$837.72	$837.72	$980.81	$980.81	$1,084.90	$1,084.90	$1,163.10	$1,163.10	$897.98	$897.98	$892.75	$892.75	$929.38	$929.38	$968.86	$968.86	$870.31	$870.31
60	$699.26	$873.45	$873.45	$1,022.64	$1,022.64	$1,131.17	$1,131.17	$1,212.70	$1,212.70	$936.28	$936.28	$930.82	$930.82	$969.01	$969.01	$1,010.18	$1,010.18	$907.43	$907.43
61	$724.00	$904.34	$904.34	$1,058.81	$1,058.81	$1,171.18	$1,171.18	$1,255.59	$1,255.59	$969.39	$969.39	$963.75	$963.75	$1,003.28	$1,003.28	$1,045.91	$1,045.91	$939.52	$939.52
62	$740.23	$924.62	$924.62	$1,082.55	$1,082.55	$1,197.44	$1,197.44	$1,283.74	$1,283.74	$991.13	$991.13	$985.35	$985.35	$1,025.78	$1,025.78	$1,069.36	$1,069.36	$960.59	$960.59
63	$760.58	$950.04	$950.04	$1,112.31	$1,112.31	$1,230.36	$1,230.36	$1,319.04	$1,319.04	$1,018.38	$1,018.38	$1,012.45	$1,012.45	$1,053.98	$1,053.98	$1,098.76	$1,098.76	$987.00	$987.00
64+	$772.95	$965.49	$965.49	$1,130.40	$1,130.40	$1,250.37	$1,250.37	$1,340.49	$1,340.49	$1,034.94	$1,034.94	$1,028.91	$1,028.91	$1,071.12	$1,071.12	$1,116.63	$1,116.63	$1,003.05	$1,003.05

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA
Plan Marketing Name =>	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bro
Deductible =>	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,
Coinsurance =>	0%		20%		0%		0%		20%		0%		0%		0%		0%		0
Copays =>	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C
OOP Maximum =>	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$253.05	$253.05	$296.27	$296.27	$327.71	$327.71	$351.33	$351.33	$271.25	$271.25	$269.67	$269.67	$280.73	$280.73	$292.66	$292.66	$262.89	$262.89	$223.01
15	$275.54	$275.54	$322.60	$322.60	$356.84	$356.84	$382.56	$382.56	$295.36	$295.36	$293.64	$293.64	$305.69	$305.69	$318.67	$318.67	$286.26	$286.26	$242.83
16	$284.14	$284.14	$332.67	$332.67	$367.98	$367.98	$394.50	$394.50	$304.58	$304.58	$302.81	$302.81	$315.23	$315.23	$328.62	$328.62	$295.20	$295.20	$250.41
17	$292.74	$292.74	$342.74	$342.74	$379.12	$379.12	$406.45	$406.45	$313.79	$313.79	$311.97	$311.97	$324.77	$324.77	$338.57	$338.57	$304.13	$304.13	$257.99
18	$302.00	$302.00	$353.59	$353.59	$391.11	$391.11	$419.30	$419.30	$323.72	$323.72	$321.84	$321.84	$335.04	$335.04	$349.28	$349.28	$313.75	$313.75	$266.15
19	$311.26	$311.26	$364.43	$364.43	$403.11	$403.11	$432.16	$432.16	$333.65	$333.65	$331.71	$331.71	$345.32	$345.32	$359.99	$359.99	$323.37	$323.37	$274.31
20	$320.86	$320.86	$375.66	$375.66	$415.53	$415.53	$445.48	$445.48	$343.93	$343.93	$341.93	$341.93	$355.96	$355.96	$371.08	$371.08	$333.34	$333.34	$282.76
21	$330.78	$330.78	$387.28	$387.28	$428.38	$428.38	$459.26	$459.26	$354.57	$354.57	$352.51	$352.51	$366.97	$366.97	$382.56	$382.56	$343.65	$343.65	$291.51
22	$330.78	$330.78	$387.28	$387.28	$428.38	$428.38	$459.26	$459.26	$354.57	$354.57	$352.51	$352.51	$366.97	$366.97	$382.56	$382.56	$343.65	$343.65	$291.51
23	$330.78	$330.78	$387.28	$387.28	$428.38	$428.38	$459.26	$459.26	$354.57	$354.57	$352.51	$352.51	$366.97	$366.97	$382.56	$382.56	$343.65	$343.65	$291.51
24	$330.78	$330.78	$387.28	$387.28	$428.38	$428.38	$459.26	$459.26	$354.57	$354.57	$352.51	$352.51	$366.97	$366.97	$382.56	$382.56	$343.65	$343.65	$291.51
25	$332.10	$332.10	$388.83	$388.83	$430.09	$430.09	$461.10	$461.10	$355.99	$355.99	$353.92	$353.92	$368.44	$368.44	$384.09	$384.09	$345.02	$345.02	$292.68
26	$338.72	$338.72	$396.57	$396.57	$438.66	$438.66	$470.28	$470.28	$363.08	$363.08	$360.97	$360.97	$375.78	$375.78	$391.74	$391.74	$351.90	$351.90	$298.51
27	$346.66	$346.66	$405.87	$405.87	$448.94	$448.94	$481.30	$481.30	$371.59	$371.59	$369.43	$369.43	$384.58	$384.58	$400.92	$400.92	$360.15	$360.15	$305.50
28	$359.56	$359.56	$420.97	$420.97	$465.65	$465.65	$499.22	$499.22	$385.42	$385.42	$383.18	$383.18	$398.90	$398.90	$415.84	$415.84	$373.55	$373.55	$316.87
29	$370.14	$370.14	$433.37	$433.37	$479.36	$479.36	$513.91	$513.91	$396.76	$396.76	$394.46	$394.46	$410.64	$410.64	$428.08	$428.08	$384.54	$384.54	$326.20
30	$375.44	$375.44	$439.56	$439.56	$486.21	$486.21	$521.26	$521.26	$402.44	$402.44	$400.10	$400.10	$416.51	$416.51	$434.21	$434.21	$390.04	$390.04	$330.86
31	$383.37	$383.37	$448.86	$448.86	$496.49	$496.49	$532.28	$532.28	$410.95	$410.95	$408.56	$408.56	$425.32	$425.32	$443.39	$443.39	$398.29	$398.29	$337.86
32	$391.31	$391.31	$458.15	$458.15	$506.77	$506.77	$543.30	$543.30	$419.46	$419.46	$417.02	$417.02	$434.13	$434.13	$452.57	$452.57	$406.54	$406.54	$344.86
33	$396.27	$396.27	$463.96	$463.96	$513.20	$513.20	$550.19	$550.19	$424.77	$424.77	$422.31	$422.31	$439.63	$439.63	$458.31	$458.31	$411.69	$411.69	$349.23
34	$401.57	$401.57	$470.16	$470.16	$520.05	$520.05	$557.54	$557.54	$430.45	$430.45	$427.95	$427.95	$445.50	$445.50	$464.43	$464.43	$417.19	$417.19	$353.89
35	$404.21	$404.21	$473.26	$473.26	$523.48	$523.48	$561.22	$561.22	$433.28	$433.28	$430.77	$430.77	$448.44	$448.44	$467.49	$467.49	$419.94	$419.94	$356.23
36	$406.86	$406.86	$476.35	$476.35	$526.91	$526.91	$564.89	$564.89	$436.12	$436.12	$433.59	$433.59	$451.37	$451.37	$470.55	$470.55	$422.69	$422.69	$358.56
37	$409.51	$409.51	$479.45	$479.45	$530.33	$530.33	$568.56	$568.56	$438.96	$438.96	$436.41	$436.41	$454.31	$454.31	$473.61	$473.61	$425.44	$425.44	$360.89
38	$412.15	$412.15	$482.55	$482.55	$533.76	$533.76	$572.24	$572.24	$441.79	$441.79	$439.23	$439.23	$457.24	$457.24	$476.67	$476.67	$428.19	$428.19	$363.22
39	$417.44	$417.44	$488.75	$488.75	$540.62	$540.62	$579.59	$579.59	$447.47	$447.47	$444.87	$444.87	$463.12	$463.12	$482.79	$482.79	$433.69	$433.69	$367.89
40	$422.74	$422.74	$494.94	$494.94	$547.47	$547.47	$586.93	$586.93	$453.14	$453.14	$450.51	$450.51	$468.99	$468.99	$488.91	$488.91	$439.18	$439.18	$372.55
41	$430.68	$430.68	$504.24	$504.24	$557.75	$557.75	$597.96	$597.96	$461.65	$461.65	$458.97	$458.97	$477.79	$477.79	$498.09	$498.09	$447.43	$447.43	$379.55
42	$438.28	$438.28	$513.15	$513.15	$567.60	$567.60	$608.52	$608.52	$469.81	$469.81	$467.08	$467.08	$486.24	$486.24	$506.89	$506.89	$455.34	$455.34	$386.25
43	$448.87	$448.87	$525.54	$525.54	$581.31	$581.31	$623.22	$623.22	$481.15	$481.15	$478.36	$478.36	$497.98	$497.98	$519.13	$519.13	$466.33	$466.33	$395.58
44	$462.10	$462.10	$541.03	$541.03	$598.45	$598.45	$641.59	$641.59	$495.33	$495.33	$492.46	$492.46	$512.66	$512.66	$534.44	$534.44	$480.08	$480.08	$407.24
45	$477.65	$477.65	$559.23	$559.23	$618.58	$618.58	$663.17	$663.17	$512.00	$512.00	$509.02	$509.02	$529.90	$529.90	$552.42	$552.42	$496.23	$496.23	$420.94
46	$496.17	$496.17	$580.92	$580.92	$642.57	$642.57	$688.89	$688.89	$531.86	$531.86	$528.77	$528.77	$550.46	$550.46	$573.84	$573.84	$515.48	$515.48	$437.27
47	$517.01	$517.01	$605.32	$605.32	$669.56	$669.56	$717.82	$717.82	$554.19	$554.19	$550.97	$550.97	$573.57	$573.57	$597.94	$597.94	$537.12	$537.12	$455.63
48	$540.83	$540.83	$633.20	$633.20	$700.40	$700.40	$750.89	$750.89	$579.72	$579.72	$576.35	$576.35	$600.00	$600.00	$625.49	$625.49	$561.87	$561.87	$476.62
49	$564.31	$564.31	$660.70	$660.70	$730.82	$730.82	$783.50	$783.50	$604.90	$604.90	$601.38	$601.38	$626.05	$626.05	$652.65	$652.65	$586.27	$586.27	$497.32
50	$590.77	$590.77	$691.68	$691.68	$765.09	$765.09	$820.24	$820.24	$633.26	$633.26	$629.58	$629.58	$655.41	$655.41	$683.25	$683.25	$613.76	$613.76	$520.64
51	$616.90	$616.90	$722.28	$722.28	$798.93	$798.93	$856.52	$856.52	$661.27	$661.27	$657.43	$657.43	$684.40	$684.40	$713.47	$713.47	$640.91	$640.91	$543.67
52	$645.68	$645.68	$755.97	$755.97	$836.20	$836.20	$896.48	$896.48	$692.12	$692.12	$688.10	$688.10	$716.33	$716.33	$746.76	$746.76	$670.80	$670.80	$569.03
53	$674.79	$674.79	$790.05	$790.05	$873.90	$873.90	$936.89	$936.89	$723.32	$723.32	$719.12	$719.12	$748.62	$748.62	$780.42	$780.42	$701.05	$701.05	$594.68
54	$706.22	$706.22	$826.84	$826.84	$914.59	$914.59	$980.52	$980.52	$757.01	$757.01	$752.61	$752.61	$783.48	$783.48	$816.77	$816.77	$733.69	$733.69	$622.37
55	$737.64	$737.64	$863.63	$863.63	$955.29	$955.29	$1,024.15	$1,024.15	$790.69	$790.69	$786.10	$786.10	$818.34	$818.34	$853.11	$853.11	$766.34	$766.34	$650.07
56	$771.71	$771.71	$903.52	$903.52	$999.41	$999.41	$1,071.45	$1,071.45	$827.21	$827.21	$822.41	$822.41	$856.14	$856.14	$892.51	$892.51	$801.74	$801.74	$680.09
57	$806.11	$806.11	$943.80	$943.80	$1,043.96	$1,043.96	$1,119.22	$1,119.22	$864.09	$864.09	$859.07	$859.07	$894.31	$894.31	$932.30	$932.30	$837.48	$837.48	$710.41
58	$842.83	$842.83	$986.79	$986.79	$1,091.51	$1,091.51	$1,170.19	$1,170.19	$903.44	$903.44	$898.20	$898.20	$935.04	$935.04	$974.76	$974.76	$875.62	$875.62	$742.77
59	$861.02	$861.02	$1,008.09	$1,008.09	$1,115.07	$1,115.07	$1,195.45	$1,195.45	$922.95	$922.95	$917.58	$917.58	$955.22	$955.22	$995.80	$995.80	$894.52	$894.52	$758.80
60	$897.74	$897.74	$1,051.08	$1,051.08	$1,162.62	$1,162.62	$1,246.43	$1,246.43	$962.30	$962.30	$956.71	$956.71	$995.96	$995.96	$1,038.27	$1,038.27	$932.67	$932.67	$791.16
61	$929.49	$929.49	$1,088.26	$1,088.26	$1,203.75	$1,203.75	$1,290.52	$1,290.52	$996.34	$996.34	$990.55	$990.55	$1,031.19	$1,031.19	$1,074.99	$1,074.99	$965.66	$965.66	$819.14
62	$950.33	$950.33	$1,112.66	$1,112.66	$1,230.74	$1,230.74	$1,319.45	$1,319.45	$1,018.68	$1,018.68	$1,012.76	$1,012.76	$1,054.30	$1,054.30	$1,099.09	$1,099.09	$987.31	$987.31	$837.51
63	$976.46	$976.46	$1,143.25	$1,143.25	$1,264.58	$1,264.58	$1,355.74	$1,355.74	$1,046.69	$1,046.69	$1,040.61	$1,040.61	$1,083.30	$1,083.30	$1,129.32	$1,129.32	$1,014.45	$1,014.45	$860.54
64+	$992.34	$992.34	$1,161.84	$1,161.84	$1,285.14	$1,285.14	$1,377.78	$1,377.78	$1,063.71	$1,063.71	$1,057.53	$1,057.53	$1,100.91	$1,100.91	$1,147.68	$1,147.68	$1,030.95	$1,030.95	$874.53

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001	
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 8	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	nze	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze	
Deductible =>	850	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850	
Coinsurance =>	%	20%		0%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	-D&C	30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C	
OOP Maximum =>	850	$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$223.01	$261.10	$261.10	$288.81	$288.81	$309.63	$309.63	$239.05	$239.05	$237.65	$237.65	$247.41	$247.41	$257.92	$257.92	$231.69	$231.69	$229.73	$229.73
15	$242.83	$284.31	$284.31	$314.48	$314.48	$337.16	$337.16	$260.30	$260.30	$258.78	$258.78	$269.40	$269.40	$280.85	$280.85	$252.28	$252.28	$250.15	$250.15
16	$250.41	$293.19	$293.19	$324.30	$324.30	$347.68	$347.68	$268.42	$268.42	$266.86	$266.86	$277.81	$277.81	$289.61	$289.61	$260.16	$260.16	$257.96	$257.96
17	$257.99	$302.06	$302.06	$334.11	$334.11	$358.20	$358.20	$276.54	$276.54	$274.93	$274.93	$286.22	$286.22	$298.38	$298.38	$268.03	$268.03	$265.77	$265.77
18	$266.15	$311.62	$311.62	$344.68	$344.68	$369.54	$369.54	$285.29	$285.29	$283.63	$283.63	$295.27	$295.27	$307.82	$307.82	$276.51	$276.51	$274.17	$274.17
19	$274.31	$321.17	$321.17	$355.26	$355.26	$380.87	$380.87	$294.04	$294.04	$292.33	$292.33	$304.33	$304.33	$317.26	$317.26	$284.99	$284.99	$282.58	$282.58
20	$282.76	$331.07	$331.07	$366.20	$366.20	$392.61	$392.61	$303.11	$303.11	$301.34	$301.34	$313.71	$313.71	$327.04	$327.04	$293.77	$293.77	$291.29	$291.29
21	$291.51	$341.31	$341.31	$377.53	$377.53	$404.75	$404.75	$312.48	$312.48	$310.66	$310.66	$323.41	$323.41	$337.15	$337.15	$302.86	$302.86	$300.30	$300.30
22	$291.51	$341.31	$341.31	$377.53	$377.53	$404.75	$404.75	$312.48	$312.48	$310.66	$310.66	$323.41	$323.41	$337.15	$337.15	$302.86	$302.86	$300.30	$300.30
23	$291.51	$341.31	$341.31	$377.53	$377.53	$404.75	$404.75	$312.48	$312.48	$310.66	$310.66	$323.41	$323.41	$337.15	$337.15	$302.86	$302.86	$300.30	$300.30
24	$291.51	$341.31	$341.31	$377.53	$377.53	$404.75	$404.75	$312.48	$312.48	$310.66	$310.66	$323.41	$323.41	$337.15	$337.15	$302.86	$302.86	$300.30	$300.30
25	$292.68	$342.68	$342.68	$379.04	$379.04	$406.37	$406.37	$313.73	$313.73	$311.90	$311.90	$324.70	$324.70	$338.50	$338.50	$304.07	$304.07	$301.50	$301.50
26	$298.51	$349.50	$349.50	$386.59	$386.59	$414.46	$414.46	$319.98	$319.98	$318.12	$318.12	$331.17	$331.17	$345.24	$345.24	$310.13	$310.13	$307.51	$307.51
27	$305.50	$357.69	$357.69	$395.65	$395.65	$424.18	$424.18	$327.48	$327.48	$325.57	$325.57	$338.93	$338.93	$353.33	$353.33	$317.40	$317.40	$314.71	$314.71
28	$316.87	$371.00	$371.00	$410.38	$410.38	$439.96	$439.96	$339.67	$339.67	$337.69	$337.69	$351.55	$351.55	$366.48	$366.48	$329.21	$329.21	$326.43	$326.43
29	$326.20	$381.93	$381.93	$422.46	$422.46	$452.92	$452.92	$349.67	$349.67	$347.63	$347.63	$361.90	$361.90	$377.27	$377.27	$338.90	$338.90	$336.04	$336.04
30	$330.86	$387.39	$387.39	$428.50	$428.50	$459.39	$459.39	$354.66	$354.66	$352.60	$352.60	$367.07	$367.07	$382.67	$382.67	$343.75	$343.75	$340.84	$340.84
31	$337.86	$395.58	$395.58	$437.56	$437.56	$469.11	$469.11	$362.16	$362.16	$360.05	$360.05	$374.83	$374.83	$390.76	$390.76	$351.01	$351.01	$348.05	$348.05
32	$344.86	$403.77	$403.77	$446.62	$446.62	$478.82	$478.82	$369.66	$369.66	$367.51	$367.51	$382.59	$382.59	$398.85	$398.85	$358.28	$358.28	$355.25	$355.25
33	$349.23	$408.89	$408.89	$452.28	$452.28	$484.89	$484.89	$374.35	$374.35	$372.17	$372.17	$387.45	$387.45	$403.91	$403.91	$362.83	$362.83	$359.76	$359.76
34	$353.89	$414.35	$414.35	$458.32	$458.32	$491.37	$491.37	$379.35	$379.35	$377.14	$377.14	$392.62	$392.62	$409.30	$409.30	$367.67	$367.67	$364.56	$364.56
35	$356.23	$417.08	$417.08	$461.34	$461.34	$494.60	$494.60	$381.85	$381.85	$379.63	$379.63	$395.21	$395.21	$412.00	$412.00	$370.09	$370.09	$366.97	$366.97
36	$358.56	$419.81	$419.81	$464.36	$464.36	$497.84	$497.84	$384.35	$384.35	$382.11	$382.11	$397.79	$397.79	$414.69	$414.69	$372.52	$372.52	$369.37	$369.37
37	$360.89	$422.54	$422.54	$467.38	$467.38	$501.08	$501.08	$386.85	$386.85	$384.60	$384.60	$400.38	$400.38	$417.39	$417.39	$374.94	$374.94	$371.77	$371.77
38	$363.22	$425.27	$425.27	$470.40	$470.40	$504.32	$504.32	$389.35	$389.35	$387.08	$387.08	$402.97	$402.97	$420.09	$420.09	$377.36	$377.36	$374.17	$374.17
39	$367.89	$430.73	$430.73	$476.44	$476.44	$510.79	$510.79	$394.35	$394.35	$392.05	$392.05	$408.14	$408.14	$425.48	$425.48	$382.21	$382.21	$378.98	$378.98
40	$372.55	$436.19	$436.19	$482.48	$482.48	$517.27	$517.27	$399.35	$399.35	$397.02	$397.02	$413.32	$413.32	$430.88	$430.88	$387.06	$387.06	$383.78	$383.78
41	$379.55	$444.39	$444.39	$491.54	$491.54	$526.98	$526.98	$406.85	$406.85	$404.48	$404.48	$421.08	$421.08	$438.97	$438.97	$394.32	$394.32	$390.99	$390.99
42	$386.25	$452.24	$452.24	$500.23	$500.23	$536.29	$536.29	$414.04	$414.04	$411.62	$411.62	$428.52	$428.52	$446.72	$446.72	$401.29	$401.29	$397.90	$397.90
43	$395.58	$463.16	$463.16	$512.31	$512.31	$549.25	$549.25	$424.04	$424.04	$421.57	$421.57	$438.87	$438.87	$457.51	$457.51	$410.98	$410.98	$407.51	$407.51
44	$407.24	$476.81	$476.81	$527.41	$527.41	$565.44	$565.44	$436.53	$436.53	$433.99	$433.99	$451.80	$451.80	$471.00	$471.00	$423.10	$423.10	$419.52	$419.52
45	$420.94	$492.85	$492.85	$545.15	$545.15	$584.46	$584.46	$451.22	$451.22	$448.59	$448.59	$467.00	$467.00	$486.84	$486.84	$437.33	$437.33	$433.63	$433.63
46	$437.27	$511.97	$511.97	$566.30	$566.30	$607.13	$607.13	$468.72	$468.72	$465.99	$465.99	$485.12	$485.12	$505.73	$505.73	$454.29	$454.29	$450.45	$450.45
47	$455.63	$533.47	$533.47	$590.08	$590.08	$632.62	$632.62	$488.41	$488.41	$485.56	$485.56	$505.49	$505.49	$526.97	$526.97	$473.37	$473.37	$469.37	$469.37
48	$476.62	$558.04	$558.04	$617.26	$617.26	$661.77	$661.77	$510.90	$510.90	$507.93	$507.93	$528.78	$528.78	$551.24	$551.24	$495.18	$495.18	$490.99	$490.99
49	$497.32	$582.27	$582.27	$644.07	$644.07	$690.50	$690.50	$533.09	$533.09	$529.99	$529.99	$551.74	$551.74	$575.18	$575.18	$516.68	$516.68	$512.31	$512.31
50	$520.64	$609.58	$609.58	$674.27	$674.27	$722.88	$722.88	$558.09	$558.09	$554.84	$554.84	$577.61	$577.61	$602.15	$602.15	$540.91	$540.91	$536.34	$536.34
51	$543.67	$636.54	$636.54	$704.09	$704.09	$754.86	$754.86	$582.78	$582.78	$579.38	$579.38	$603.16	$603.16	$628.78	$628.78	$564.83	$564.83	$560.06	$560.06
52	$569.03	$666.24	$666.24	$736.94	$736.94	$790.07	$790.07	$609.96	$609.96	$606.41	$606.41	$631.30	$631.30	$658.12	$658.12	$591.18	$591.18	$586.19	$586.19
53	$594.68	$696.27	$696.27	$770.16	$770.16	$825.69	$825.69	$637.46	$637.46	$633.75	$633.75	$659.76	$659.76	$687.79	$687.79	$617.83	$617.83	$612.61	$612.61
54	$622.37	$728.70	$728.70	$806.03	$806.03	$864.14	$864.14	$667.14	$667.14	$663.26	$663.26	$690.48	$690.48	$719.82	$719.82	$646.61	$646.61	$641.14	$641.14
55	$650.07	$761.12	$761.12	$841.89	$841.89	$902.59	$902.59	$696.83	$696.83	$692.77	$692.77	$721.20	$721.20	$751.84	$751.84	$675.38	$675.38	$669.67	$669.67
56	$680.09	$796.28	$796.28	$880.78	$880.78	$944.28	$944.28	$729.02	$729.02	$724.77	$724.77	$754.52	$754.52	$786.57	$786.57	$706.57	$706.57	$700.60	$700.60
57	$710.41	$831.77	$831.77	$920.04	$920.04	$986.38	$986.38	$761.51	$761.51	$757.08	$757.08	$788.15	$788.15	$821.63	$821.63	$738.07	$738.07	$731.83	$731.83
58	$742.77	$869.66	$869.66	$961.95	$961.95	$1,031.30	$1,031.30	$796.20	$796.20	$791.56	$791.56	$824.05	$824.05	$859.06	$859.06	$771.69	$771.69	$765.16	$765.16
59	$758.80	$888.43	$888.43	$982.71	$982.71	$1,053.56	$1,053.56	$813.39	$813.39	$808.65	$808.65	$841.84	$841.84	$877.60	$877.60	$788.34	$788.34	$781.68	$781.68
60	$791.16	$926.32	$926.32	$1,024.62	$1,024.62	$1,098.49	$1,098.49	$848.07	$848.07	$843.13	$843.13	$877.73	$877.73	$915.03	$915.03	$821.96	$821.96	$815.01	$815.01
61	$819.14	$959.08	$959.08	$1,060.86	$1,060.86	$1,137.35	$1,137.35	$878.07	$878.07	$872.95	$872.95	$908.78	$908.78	$947.39	$947.39	$851.04	$851.04	$843.84	$843.84
62	$837.51	$980.58	$980.58	$1,084.64	$1,084.64	$1,162.85	$1,162.85	$897.76	$897.76	$892.53	$892.53	$929.16	$929.16	$968.63	$968.63	$870.12	$870.12	$862.76	$862.76
63	$860.54	$1,007.55	$1,007.55	$1,114.47	$1,114.47	$1,194.82	$1,194.82	$922.44	$922.44	$917.07	$917.07	$954.71	$954.71	$995.27	$995.27	$894.04	$894.04	$886.49	$886.49
64+	$874.53	$1,023.93	$1,023.93	$1,132.59	$1,132.59	$1,214.25	$1,214.25	$937.44	$937.44	$931.98	$931.98	$970.23	$970.23	$1,011.45	$1,011.45	$908.58	$908.58	$900.90	$900.90

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021	
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750	
Coinsurance =>	20%		0%		0%		20%		0%		0%		0%		0%	
Copays =>	30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60	
OOP Maximum =>	$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$268.97	$268.97	$297.52	$297.52	$318.97	$318.97	$246.25	$246.25	$244.82	$244.82	$254.87	$254.87	$265.69	$265.69	$238.67	$238.67
15	$292.88	$292.88	$323.96	$323.96	$347.32	$347.32	$268.14	$268.14	$266.58	$266.58	$277.52	$277.52	$289.31	$289.31	$259.89	$259.89
16	$302.02	$302.02	$334.07	$334.07	$358.16	$358.16	$276.51	$276.51	$274.91	$274.91	$286.18	$286.18	$298.34	$298.34	$268.00	$268.00
17	$311.17	$311.17	$344.19	$344.19	$369.00	$369.00	$284.88	$284.88	$283.23	$283.23	$294.85	$294.85	$307.37	$307.37	$276.11	$276.11
18	$321.01	$321.01	$355.07	$355.07	$380.68	$380.68	$293.89	$293.89	$292.19	$292.19	$304.18	$304.18	$317.09	$317.09	$284.85	$284.85
19	$330.86	$330.86	$365.96	$365.96	$392.35	$392.35	$302.91	$302.91	$301.15	$301.15	$313.50	$313.50	$326.82	$326.82	$293.58	$293.58
20	$341.05	$341.05	$377.24	$377.24	$404.44	$404.44	$312.24	$312.24	$310.43	$310.43	$323.17	$323.17	$336.89	$336.89	$302.63	$302.63
21	$351.60	$351.60	$388.91	$388.91	$416.95	$416.95	$321.90	$321.90	$320.03	$320.03	$333.16	$333.16	$347.31	$347.31	$311.99	$311.99
22	$351.60	$351.60	$388.91	$388.91	$416.95	$416.95	$321.90	$321.90	$320.03	$320.03	$333.16	$333.16	$347.31	$347.31	$311.99	$311.99
23	$351.60	$351.60	$388.91	$388.91	$416.95	$416.95	$321.90	$321.90	$320.03	$320.03	$333.16	$333.16	$347.31	$347.31	$311.99	$311.99
24	$351.60	$351.60	$388.91	$388.91	$416.95	$416.95	$321.90	$321.90	$320.03	$320.03	$333.16	$333.16	$347.31	$347.31	$311.99	$311.99
25	$353.01	$353.01	$390.47	$390.47	$418.62	$418.62	$323.19	$323.19	$321.31	$321.31	$334.49	$334.49	$348.70	$348.70	$313.24	$313.24
26	$360.04	$360.04	$398.24	$398.24	$426.96	$426.96	$329.63	$329.63	$327.71	$327.71	$341.16	$341.16	$355.65	$355.65	$319.48	$319.48
27	$368.48	$368.48	$407.58	$407.58	$436.96	$436.96	$337.35	$337.35	$335.39	$335.39	$349.15	$349.15	$363.98	$363.98	$326.97	$326.97
28	$382.19	$382.19	$422.75	$422.75	$453.22	$453.22	$349.91	$349.91	$347.87	$347.87	$362.14	$362.14	$377.53	$377.53	$339.13	$339.13
29	$393.44	$393.44	$435.19	$435.19	$466.57	$466.57	$360.21	$360.21	$358.11	$358.11	$372.81	$372.81	$388.64	$388.64	$349.12	$349.12
30	$399.07	$399.07	$441.41	$441.41	$473.24	$473.24	$365.36	$365.36	$363.23	$363.23	$378.14	$378.14	$394.20	$394.20	$354.11	$354.11
31	$407.50	$407.50	$450.75	$450.75	$483.25	$483.25	$373.08	$373.08	$370.91	$370.91	$386.13	$386.13	$402.53	$402.53	$361.60	$361.60
32	$415.94	$415.94	$460.08	$460.08	$493.25	$493.25	$380.81	$380.81	$378.60	$378.60	$394.13	$394.13	$410.87	$410.87	$369.08	$369.08
33	$421.22	$421.22	$465.91	$465.91	$499.51	$499.51	$385.64	$385.64	$383.40	$383.40	$399.13	$399.13	$416.08	$416.08	$373.76	$373.76
34	$426.84	$426.84	$472.14	$472.14	$506.18	$506.18	$390.79	$390.79	$388.52	$388.52	$404.46	$404.46	$421.63	$421.63	$378.76	$378.76
35	$429.66	$429.66	$475.25	$475.25	$509.51	$509.51	$393.36	$393.36	$391.08	$391.08	$407.12	$407.12	$424.41	$424.41	$381.25	$381.25
36	$432.47	$432.47	$478.36	$478.36	$512.85	$512.85	$395.94	$395.94	$393.64	$393.64	$409.79	$409.79	$427.19	$427.19	$383.75	$383.75
37	$435.28	$435.28	$481.47	$481.47	$516.18	$516.18	$398.51	$398.51	$396.20	$396.20	$412.45	$412.45	$429.97	$429.97	$386.24	$386.24
38	$438.09	$438.09	$484.58	$484.58	$519.52	$519.52	$401.09	$401.09	$398.76	$398.76	$415.12	$415.12	$432.75	$432.75	$388.74	$388.74
39	$443.72	$443.72	$490.80	$490.80	$526.19	$526.19	$406.24	$406.24	$403.88	$403.88	$420.45	$420.45	$438.31	$438.31	$393.73	$393.73
40	$449.34	$449.34	$497.03	$497.03	$532.86	$532.86	$411.39	$411.39	$409.00	$409.00	$425.78	$425.78	$443.86	$443.86	$398.72	$398.72
41	$457.78	$457.78	$506.36	$506.36	$542.87	$542.87	$419.11	$419.11	$416.68	$416.68	$433.77	$433.77	$452.20	$452.20	$406.21	$406.21
42	$465.87	$465.87	$515.31	$515.31	$552.46	$552.46	$426.52	$426.52	$424.04	$424.04	$441.44	$441.44	$460.19	$460.19	$413.39	$413.39
43	$477.12	$477.12	$527.75	$527.75	$565.80	$565.80	$436.82	$436.82	$434.28	$434.28	$452.10	$452.10	$471.30	$471.30	$423.37	$423.37
44	$491.19	$491.19	$543.31	$543.31	$582.48	$582.48	$449.69	$449.69	$447.08	$447.08	$465.42	$465.42	$485.19	$485.19	$435.85	$435.85
45	$507.71	$507.71	$561.59	$561.59	$602.08	$602.08	$464.82	$464.82	$462.12	$462.12	$481.08	$481.08	$501.52	$501.52	$450.51	$450.51
46	$527.40	$527.40	$583.37	$583.37	$625.43	$625.43	$482.85	$482.85	$480.05	$480.05	$499.74	$499.74	$520.97	$520.97	$467.99	$467.99
47	$549.55	$549.55	$607.87	$607.87	$651.69	$651.69	$503.13	$503.13	$500.21	$500.21	$520.73	$520.73	$542.85	$542.85	$487.64	$487.64
48	$574.87	$574.87	$635.87	$635.87	$681.71	$681.71	$526.31	$526.31	$523.25	$523.25	$544.72	$544.72	$567.85	$567.85	$510.10	$510.10
49	$599.83	$599.83	$663.48	$663.48	$711.32	$711.32	$549.16	$549.16	$545.97	$545.97	$568.37	$568.37	$592.51	$592.51	$532.25	$532.25
50	$627.96	$627.96	$694.59	$694.59	$744.67	$744.67	$574.91	$574.91	$571.57	$571.57	$595.02	$595.02	$620.30	$620.30	$557.21	$557.21
51	$655.73	$655.73	$725.32	$725.32	$777.61	$777.61	$600.34	$600.34	$596.86	$596.86	$621.34	$621.34	$647.73	$647.73	$581.86	$581.86
52	$686.32	$686.32	$759.15	$759.15	$813.89	$813.89	$628.35	$628.35	$624.70	$624.70	$650.33	$650.33	$677.95	$677.95	$609.00	$609.00
53	$717.26	$717.26	$793.38	$793.38	$850.58	$850.58	$656.68	$656.68	$652.86	$652.86	$679.65	$679.65	$708.51	$708.51	$636.46	$636.46
54	$750.67	$750.67	$830.32	$830.32	$890.19	$890.19	$687.26	$687.26	$683.26	$683.26	$711.30	$711.30	$741.51	$741.51	$666.10	$666.10
55	$784.07	$784.07	$867.27	$867.27	$929.80	$929.80	$717.84	$717.84	$713.67	$713.67	$742.95	$742.95	$774.50	$774.50	$695.74	$695.74
56	$820.28	$820.28	$907.33	$907.33	$972.74	$972.74	$750.99	$750.99	$746.63	$746.63	$777.26	$777.26	$810.27	$810.27	$727.87	$727.87
57	$856.85	$856.85	$947.77	$947.77	$1,016.11	$1,016.11	$784.47	$784.47	$779.91	$779.91	$811.91	$811.91	$846.39	$846.39	$760.32	$760.32
58	$895.88	$895.88	$990.94	$990.94	$1,062.39	$1,062.39	$820.20	$820.20	$815.44	$815.44	$848.89	$848.89	$884.95	$884.95	$794.95	$794.95
59	$915.21	$915.21	$1,012.33	$1,012.33	$1,085.32	$1,085.32	$837.91	$837.91	$833.04	$833.04	$867.22	$867.22	$904.05	$904.05	$812.11	$812.11
60	$954.24	$954.24	$1,055.50	$1,055.50	$1,131.60	$1,131.60	$873.64	$873.64	$868.56	$868.56	$904.20	$904.20	$942.60	$942.60	$846.74	$846.74
61	$988.00	$988.00	$1,092.84	$1,092.84	$1,171.63	$1,171.63	$904.54	$904.54	$899.28	$899.28	$936.18	$936.18	$975.94	$975.94	$876.69	$876.69
62	$1,010.15	$1,010.15	$1,117.34	$1,117.34	$1,197.90	$1,197.90	$924.82	$924.82	$919.45	$919.45	$957.17	$957.17	$997.82	$997.82	$896.35	$896.35
63	$1,037.92	$1,037.92	$1,148.06	$1,148.06	$1,230.84	$1,230.84	$950.25	$950.25	$944.73	$944.73	$983.49	$983.49	$1,025.26	$1,025.26	$920.99	$920.99
64+	$1,054.80	$1,054.80	$1,166.73	$1,166.73	$1,250.85	$1,250.85	$965.70	$965.70	$960.09	$960.09	$999.48	$999.48	$1,041.93	$1,041.93	$935.97	$935.97

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name UnitedHealthcare Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	08-01-2020 Number of Covered Lives by Rating County				RATING AREA 1			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	$249.44	$249.44	$249.44	$249.44
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	$292.06	$292.06	$292.06	$292.06
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	$323.05	$323.05	$323.05	$323.05
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	$346.34	$346.34	$346.34	$346.34
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	$267.39	$267.39	$267.39	$267.39
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	$265.83	$265.83	$265.83	$265.83
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	$276.74	$276.74	$276.74	$276.74
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	$288.50	$288.50	$288.50	$288.50
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	$259.15	$259.15	$259.15	$259.15

				RATING AREA 2			RATING AREA 3						
Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
$249.44	$249.44	$249.44	$249.44	$282.97	$282.97	$282.97	$329.42	$329.42	$329.42	$329.42	$329.42	$329.42	$329.42
$292.06	$292.06	$292.06	$292.06	$331.30	$331.30	$331.30	$385.70	$385.70	$385.70	$385.70	$385.70	$385.70	$385.70
$323.05	$323.05	$323.05	$323.05	$366.46	$366.46	$366.46	$426.63	$426.63	$426.63	$426.63	$426.63	$426.63	$426.63
$346.34	$346.34	$346.34	$346.34	$392.88	$392.88	$392.88	$457.38	$457.38	$457.38	$457.38	$457.38	$457.38	$457.38
$267.39	$267.39	$267.39	$267.39	$303.32	$303.32	$303.32	$353.12	$353.12	$353.12	$353.12	$353.12	$353.12	$353.12
$265.83	$265.83	$265.83	$265.83	$301.55	$301.55	$301.55	$351.06	$351.06	$351.06	$351.06	$351.06	$351.06	$351.06
$276.74	$276.74	$276.74	$276.74	$313.93	$313.93	$313.93	$365.47	$365.47	$365.47	$365.47	$365.47	$365.47	$365.47
$288.50	$288.50	$288.50	$288.50	$327.26	$327.26	$327.26	$380.99	$380.99	$380.99	$380.99	$380.99	$380.99	$380.99
$259.15	$259.15	$259.15	$259.15	$293.98	$293.98	$293.98	$342.24	$342.24	$342.24	$342.24	$342.24	$342.24	$342.24

RATING AREA 4

Pike	Sullivan	Susquehanna	Wayne	Wyoming
$329.42	$329.42	$329.42	$329.42	$329.42
$385.70	$385.70	$385.70	$385.70	$385.70
$426.63	$426.63	$426.63	$426.63	$426.63
$457.38	$457.38	$457.38	$457.38	$457.38
$353.12	$353.12	$353.12	$353.12	$353.12
$351.06	$351.06	$351.06	$351.06	$351.06
$365.47	$365.47	$365.47	$365.47	$365.47
$380.99	$380.99	$380.99	$380.99	$380.99
$342.24	$342.24	$342.24	$342.24	$342.24

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence
$266.85	$266.85	$266.85	$266.85	$266.85	$266.85	$266.85	$266.85
$312.44	$312.44	$312.44	$312.44	$312.44	$312.44	$312.44	$312.44
$345.59	$345.59	$345.59	$345.59	$345.59	$345.59	$345.59	$345.59
$370.50	$370.50	$370.50	$370.50	$370.50	$370.50	$370.50	$370.50
$286.05	$286.05	$286.05	$286.05	$286.05	$286.05	$286.05	$286.05
$284.38	$284.38	$284.38	$284.38	$284.38	$284.38	$284.38	$284.38
$296.05	$296.05	$296.05	$296.05	$296.05	$296.05	$296.05	$296.05
$308.63	$308.63	$308.63	$308.63	$308.63	$308.63	$308.63	$308.63
$277.23	$277.23	$277.23	$277.23	$277.23	$277.23	$277.23	$277.23

RATING AREA 5

Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
$266.85	$266.85	$248.00	$248.00	$248.00	$248.00	$248.00	$248.00	$248.00
$312.44	$312.44	$290.36	$290.36	$290.36	$290.36	$290.36	$290.36	$290.36
$345.59	$345.59	$321.17	$321.17	$321.17	$321.17	$321.17	$321.17	$321.17
$370.50	$370.50	$344.32	$344.32	$344.32	$344.32	$344.32	$344.32	$344.32
$286.05	$286.05	$265.84	$265.84	$265.84	$265.84	$265.84	$265.84	$265.84
$284.38	$284.38	$264.29	$264.29	$264.29	$264.29	$264.29	$264.29	$264.29
$296.05	$296.05	$275.13	$275.13	$275.13	$275.13	$275.13	$275.13	$275.13
$308.63	$308.63	$286.82	$286.82	$286.82	$286.82	$286.82	$286.82	$286.82
$277.23	$277.23	$257.65	$257.65	$257.65	$257.65	$257.65	$257.65	$257.65

RATING AREA 6

Centre	Columbia
$321.83	$321.83
$376.80	$376.80
$416.79	$416.79
$446.83	$446.83
$344.98	$344.98
$342.97	$342.97
$357.04	$357.04
$372.21	$372.21
$334.35	$334.35

						RATING AREA 7				RATING AREA 8	
Lehigh	Mifflin	Northampton	Northumberland	Schuylkill	Snyder	Adams	Berks	Lancaster	York	Bucks	Chester
$321.83	$321.83	$321.83	$321.83	$321.83	$321.83	$330.78	$330.78	$330.78	$330.78	$291.51	$291.51
$376.80	$376.80	$376.80	$376.80	$376.80	$376.80	$387.28	$387.28	$387.28	$387.28	$341.31	$341.31
$416.79	$416.79	$416.79	$416.79	$416.79	$416.79	$428.38	$428.38	$428.38	$428.38	$377.53	$377.53
$446.83	$446.83	$446.83	$446.83	$446.83	$446.83	$459.26	$459.26	$459.26	$459.26	$404.75	$404.75
$344.98	$344.98	$344.98	$344.98	$344.98	$344.98	$354.57	$354.57	$354.57	$354.57	$312.48	$312.48
$342.97	$342.97	$342.97	$342.97	$342.97	$342.97	$352.51	$352.51	$352.51	$352.51	$310.66	$310.66
$357.04	$357.04	$357.04	$357.04	$357.04	$357.04	$366.97	$366.97	$366.97	$366.97	$323.41	$323.41
$372.21	$372.21	$372.21	$372.21	$372.21	$372.21	$382.56	$382.56	$382.56	$382.56	$337.15	$337.15
$334.35	$334.35	$334.35	$334.35	$334.35	$334.35	$343.65	$343.65	$343.65	$343.65	$302.86	$302.86

RATING AREA 9

Delaware	Montogomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
$291.51	$291.51	$291.51	$300.30	$300.30	$300.30	$300.30	$300.30	$300.30
$341.31	$341.31	$341.31	$351.60	$351.60	$351.60	$351.60	$351.60	$351.60
$377.53	$377.53	$377.53	$388.91	$388.91	$388.91	$388.91	$388.91	$388.91
$404.75	$404.75	$404.75	$416.95	$416.95	$416.95	$416.95	$416.95	$416.95
$312.48	$312.48	$312.48	$321.90	$321.90	$321.90	$321.90	$321.90	$321.90
$310.66	$310.66	$310.66	$320.03	$320.03	$320.03	$320.03	$320.03	$320.03
$323.41	$323.41	$323.41	$333.16	$333.16	$333.16	$333.16	$333.16	$333.16
$337.15	$337.15	$337.15	$347.31	$347.31	$347.31	$347.31	$347.31	$347.31
$302.86	$302.86	$302.86	$311.99	$311.99	$311.99	$311.99	$311.99	$311.99

Company Name: tedHealthcare Insurance Comp
Market: Small Group
Product: HMO
Effective Date of Rates: October 1, 2021
Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA
Plan Marketing Name =>	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating Area 1		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bro
Deductible =>	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,
Coinsurance =>	0%		20%		0%		0%		20%		0%		0%		0%		0%		0
Copays =>	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-
OOP Maximum =>	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$194.85	$194.85	$228.14	$228.14	$252.34	$252.34	$270.53	$270.53	$208.87	$208.87	$207.65	$207.65	$216.17	$216.17	$225.35	$225.35	$202.43	$202.43	$221.03
15	$212.17	$212.17	$248.42	$248.42	$274.77	$274.77	$294.58	$294.58	$227.43	$227.43	$226.11	$226.11	$235.39	$235.39	$245.39	$245.39	$220.43	$220.43	$240.68
16	$218.80	$218.80	$256.17	$256.17	$283.35	$283.35	$303.78	$303.78	$234.53	$234.53	$233.17	$233.17	$242.74	$242.74	$253.04	$253.04	$227.31	$227.31	$248.19
17	$225.42	$225.42	$263.92	$263.92	$291.93	$291.93	$312.97	$312.97	$241.63	$241.63	$240.22	$240.22	$250.08	$250.08	$260.70	$260.70	$234.19	$234.19	$255.70
18	$232.55	$232.55	$272.27	$272.27	$301.16	$301.16	$322.87	$322.87	$249.28	$249.28	$247.82	$247.82	$258.00	$258.00	$268.95	$268.95	$241.60	$241.60	$263.79
19	$239.68	$239.68	$280.63	$280.63	$310.40	$310.40	$332.78	$332.78	$256.92	$256.92	$255.43	$255.43	$265.91	$265.91	$277.20	$277.20	$249.01	$249.01	$271.88
20	$247.07	$247.07	$289.27	$289.27	$319.96	$319.96	$343.03	$343.03	$264.84	$264.84	$263.30	$263.30	$274.10	$274.10	$285.74	$285.74	$256.68	$256.68	$280.26
21	$254.71	$254.71	$298.22	$298.22	$329.86	$329.86	$353.64	$353.64	$273.03	$273.03	$271.44	$271.44	$282.58	$282.58	$294.58	$294.58	$264.62	$264.62	$288.93
22	$254.71	$254.71	$298.22	$298.22	$329.86	$329.86	$353.64	$353.64	$273.03	$273.03	$271.44	$271.44	$282.58	$282.58	$294.58	$294.58	$264.62	$264.62	$288.93
23	$254.71	$254.71	$298.22	$298.22	$329.86	$329.86	$353.64	$353.64	$273.03	$273.03	$271.44	$271.44	$282.58	$282.58	$294.58	$294.58	$264.62	$264.62	$288.93
24	$254.71	$254.71	$298.22	$298.22	$329.86	$329.86	$353.64	$353.64	$273.03	$273.03	$271.44	$271.44	$282.58	$282.58	$294.58	$294.58	$264.62	$264.62	$288.93
25	$255.73	$255.73	$299.41	$299.41	$331.18	$331.18	$355.05	$355.05	$274.12	$274.12	$272.53	$272.53	$283.71	$283.71	$295.76	$295.76	$265.68	$265.68	$290.09
26	$260.82	$260.82	$305.38	$305.38	$337.78	$337.78	$362.13	$362.13	$279.58	$279.58	$277.95	$277.95	$289.36	$289.36	$301.65	$301.65	$270.97	$270.97	$295.86
27	$266.94	$266.94	$312.53	$312.53	$345.69	$345.69	$370.61	$370.61	$286.14	$286.14	$284.47	$284.47	$296.14	$296.14	$308.72	$308.72	$277.32	$277.32	$302.80
28	$276.87	$276.87	$324.17	$324.17	$358.56	$358.56	$384.41	$384.41	$296.78	$296.78	$295.06	$295.06	$307.16	$307.16	$320.21	$320.21	$287.64	$287.64	$314.07
29	$285.02	$285.02	$333.71	$333.71	$369.11	$369.11	$395.72	$395.72	$305.52	$305.52	$303.74	$303.74	$316.21	$316.21	$329.64	$329.64	$296.11	$296.11	$323.31
30	$289.10	$289.10	$338.48	$338.48	$374.39	$374.39	$401.38	$401.38	$309.89	$309.89	$308.08	$308.08	$320.73	$320.73	$334.35	$334.35	$300.34	$300.34	$327.94
31	$295.21	$295.21	$345.64	$345.64	$382.31	$382.31	$409.87	$409.87	$316.44	$316.44	$314.60	$314.60	$327.51	$327.51	$341.42	$341.42	$306.69	$306.69	$334.87
32	$301.32	$301.32	$352.79	$352.79	$390.22	$390.22	$418.36	$418.36	$322.99	$322.99	$321.11	$321.11	$334.29	$334.29	$348.49	$348.49	$313.05	$313.05	$341.80
33	$305.14	$305.14	$357.27	$357.27	$395.17	$395.17	$423.66	$423.66	$327.09	$327.09	$325.19	$325.19	$338.53	$338.53	$352.91	$352.91	$317.01	$317.01	$346.14
34	$309.22	$309.22	$362.04	$362.04	$400.45	$400.45	$429.32	$429.32	$331.46	$331.46	$329.53	$329.53	$343.05	$343.05	$357.62	$357.62	$321.25	$321.25	$350.76
35	$311.26	$311.26	$364.42	$364.42	$403.09	$403.09	$432.15	$432.15	$333.64	$333.64	$331.70	$331.70	$345.31	$345.31	$359.98	$359.98	$323.37	$323.37	$353.07
36	$313.29	$313.29	$366.81	$366.81	$405.73	$405.73	$434.98	$434.98	$335.83	$335.83	$333.87	$333.87	$347.57	$347.57	$362.33	$362.33	$325.48	$325.48	$355.38
37	$315.33	$315.33	$369.20	$369.20	$408.37	$408.37	$437.81	$437.81	$338.01	$338.01	$336.04	$336.04	$349.83	$349.83	$364.69	$364.69	$327.60	$327.60	$357.70
38	$317.37	$317.37	$371.58	$371.58	$411.01	$411.01	$440.64	$440.64	$340.20	$340.20	$338.21	$338.21	$352.09	$352.09	$367.05	$367.05	$329.72	$329.72	$360.01
39	$321.44	$321.44	$376.35	$376.35	$416.28	$416.28	$446.29	$446.29	$344.56	$344.56	$342.56	$342.56	$356.62	$356.62	$371.76	$371.76	$333.95	$333.95	$364.63
40	$325.52	$325.52	$381.13	$381.13	$421.56	$421.56	$451.95	$451.95	$348.93	$348.93	$346.90	$346.90	$361.14	$361.14	$376.47	$376.47	$338.18	$338.18	$369.25
41	$331.63	$331.63	$388.28	$388.28	$429.48	$429.48	$460.44	$460.44	$355.49	$355.49	$353.41	$353.41	$367.92	$367.92	$383.54	$383.54	$344.54	$344.54	$376.19
42	$337.49	$337.49	$395.14	$395.14	$437.06	$437.06	$468.57	$468.57	$361.76	$361.76	$359.66	$359.66	$374.42	$374.42	$390.32	$390.32	$350.62	$350.62	$382.83
43	$345.64	$345.64	$404.68	$404.68	$447.62	$447.62	$479.89	$479.89	$370.50	$370.50	$368.34	$368.34	$383.46	$383.46	$399.75	$399.75	$359.09	$359.09	$392.08
44	$355.83	$355.83	$416.61	$416.61	$460.81	$460.81	$494.04	$494.04	$381.42	$381.42	$379.20	$379.20	$394.76	$394.76	$411.53	$411.53	$369.67	$369.67	$403.64
45	$367.80	$367.80	$430.63	$430.63	$476.32	$476.32	$510.66	$510.66	$394.26	$394.26	$391.96	$391.96	$408.05	$408.05	$425.37	$425.37	$382.11	$382.11	$417.21
46	$382.07	$382.07	$447.33	$447.33	$494.79	$494.79	$530.46	$530.46	$409.55	$409.55	$407.16	$407.16	$423.87	$423.87	$441.87	$441.87	$396.93	$396.93	$433.40
47	$398.11	$398.11	$466.12	$466.12	$515.57	$515.57	$552.74	$552.74	$426.75	$426.75	$424.26	$424.26	$441.67	$441.67	$460.43	$460.43	$413.60	$413.60	$451.60
48	$416.45	$416.45	$487.59	$487.59	$539.32	$539.32	$578.20	$578.20	$446.40	$446.40	$443.80	$443.80	$462.02	$462.02	$481.64	$481.64	$432.65	$432.65	$472.40
49	$434.54	$434.54	$508.76	$508.76	$562.74	$562.74	$603.31	$603.31	$465.79	$465.79	$463.08	$463.08	$482.08	$482.08	$502.55	$502.55	$451.44	$451.44	$492.91
50	$454.91	$454.91	$532.62	$532.62	$589.13	$589.13	$631.60	$631.60	$487.63	$487.63	$484.79	$484.79	$504.69	$504.69	$526.12	$526.12	$472.61	$472.61	$516.03
51	$475.03	$475.03	$556.18	$556.18	$615.19	$615.19	$659.54	$659.54	$509.20	$509.20	$506.24	$506.24	$527.01	$527.01	$549.39	$549.39	$493.52	$493.52	$538.85
52	$497.19	$497.19	$582.13	$582.13	$643.89	$643.89	$690.31	$690.31	$532.95	$532.95	$529.85	$529.85	$551.60	$551.60	$575.02	$575.02	$516.54	$516.54	$563.99
53	$519.61	$519.61	$608.37	$608.37	$672.91	$672.91	$721.43	$721.43	$556.98	$556.98	$553.74	$553.74	$576.46	$576.46	$600.94	$600.94	$539.82	$539.82	$589.42
54	$543.81	$543.81	$636.70	$636.70	$704.25	$704.25	$755.02	$755.02	$582.92	$582.92	$579.52	$579.52	$603.31	$603.31	$628.93	$628.93	$564.96	$564.96	$616.87
55	$568.00	$568.00	$665.03	$665.03	$735.59	$735.59	$788.62	$788.62	$608.86	$608.86	$605.31	$605.31	$630.15	$630.15	$656.91	$656.91	$590.10	$590.10	$644.31
56	$594.24	$594.24	$695.75	$695.75	$769.56	$769.56	$825.04	$825.04	$636.98	$636.98	$633.27	$633.27	$659.26	$659.26	$687.26	$687.26	$617.36	$617.36	$674.07
57	$620.73	$620.73	$726.76	$726.76	$803.87	$803.87	$861.82	$861.82	$665.37	$665.37	$661.50	$661.50	$688.65	$688.65	$717.89	$717.89	$644.88	$644.88	$704.12
58	$649.00	$649.00	$759.86	$759.86	$840.48	$840.48	$901.07	$901.07	$695.68	$695.68	$691.63	$691.63	$720.01	$720.01	$750.59	$750.59	$674.25	$674.25	$736.19
59	$663.01	$663.01	$776.27	$776.27	$858.63	$858.63	$920.52	$920.52	$710.70	$710.70	$706.56	$706.56	$735.56	$735.56	$766.79	$766.79	$688.81	$688.81	$752.08
60	$691.28	$691.28	$809.37	$809.37	$895.24	$895.24	$959.78	$959.78	$741.00	$741.00	$736.69	$736.69	$766.92	$766.92	$799.49	$799.49	$718.18	$718.18	$784.16
61	$715.74	$715.74	$838.00	$838.00	$926.91	$926.91	$993.73	$993.73	$767.21	$767.21	$762.75	$762.75	$794.05	$794.05	$827.77	$827.77	$743.58	$743.58	$811.89
62	$731.78	$731.78	$856.79	$856.79	$947.69	$947.69	$1,016.01	$1,016.01	$784.42	$784.42	$779.85	$779.85	$811.85	$811.85	$846.33	$846.33	$760.25	$760.25	$830.10
63	$751.90	$751.90	$880.35	$880.35	$973.75	$973.75	$1,043.95	$1,043.95	$805.98	$805.98	$801.29	$801.29	$834.18	$834.18	$869.60	$869.60	$781.16	$781.16	$852.92
64+	$764.13	$764.13	$894.66	$894.66	$989.58	$989.58	$1,060.92	$1,060.92	$819.09	$819.09	$814.32	$814.32	$847.74	$847.74	$883.74	$883.74	$793.86	$793.86	$866.79

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

HIOS Plan ID (On Exchange)=>											
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006	
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 2	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	nze	Gold		Gold		Gold		Silver		Silver	
Deductible =>	850	$1,500		$1,000		$0		$3,500		$5,500	
Coinsurance =>	%	20%		0%		0%		20%		0%	
Copays =>	D&C	30-60		30-60		30-60		40-80		50-100	
OOP Maximum =>	850	$8,550		$8,550		$8,550		$8,550		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$221.03	$258.79	$258.79	$286.26	$286.26	$306.90	$306.90	$236.94	$236.94	$235.55	$235.55
15	$240.68	$281.80	$281.80	$311.70	$311.70	$334.17	$334.17	$258.00	$258.00	$256.49	$256.49
16	$248.19	$290.59	$290.59	$321.43	$321.43	$344.61	$344.61	$266.05	$266.05	$264.49	$264.49
17	$255.70	$299.39	$299.39	$331.16	$331.16	$355.04	$355.04	$274.10	$274.10	$272.50	$272.50
18	$263.79	$308.86	$308.86	$341.64	$341.64	$366.27	$366.27	$282.77	$282.77	$281.12	$281.12
19	$271.88	$318.33	$318.33	$352.11	$352.11	$377.50	$377.50	$291.45	$291.45	$289.74	$289.74
20	$280.26	$328.14	$328.14	$362.96	$362.96	$389.13	$389.13	$300.43	$300.43	$298.67	$298.67
21	$288.93	$338.29	$338.29	$374.19	$374.19	$401.17	$401.17	$309.72	$309.72	$307.91	$307.91
22	$288.93	$338.29	$338.29	$374.19	$374.19	$401.17	$401.17	$309.72	$309.72	$307.91	$307.91
23	$288.93	$338.29	$338.29	$374.19	$374.19	$401.17	$401.17	$309.72	$309.72	$307.91	$307.91
24	$288.93	$338.29	$338.29	$374.19	$374.19	$401.17	$401.17	$309.72	$309.72	$307.91	$307.91
25	$290.09	$339.64	$339.64	$375.69	$375.69	$402.77	$402.77	$310.96	$310.96	$309.14	$309.14
26	$295.86	$346.41	$346.41	$383.17	$383.17	$410.80	$410.80	$317.15	$317.15	$315.30	$315.30
27	$302.80	$354.53	$354.53	$392.15	$392.15	$420.43	$420.43	$324.59	$324.59	$322.69	$322.69
28	$314.07	$367.72	$367.72	$406.74	$406.74	$436.07	$436.07	$336.67	$336.67	$334.70	$334.70
29	$323.31	$378.55	$378.55	$418.72	$418.72	$448.91	$448.91	$346.58	$346.58	$344.55	$344.55
30	$327.94	$383.96	$383.96	$424.71	$424.71	$455.33	$455.33	$351.53	$351.53	$349.48	$349.48
31	$334.87	$392.08	$392.08	$433.69	$433.69	$464.96	$464.96	$358.97	$358.97	$356.87	$356.87
32	$341.80	$400.20	$400.20	$442.67	$442.67	$474.58	$474.58	$366.40	$366.40	$364.26	$364.26
33	$346.14	$405.27	$405.27	$448.28	$448.28	$480.60	$480.60	$371.04	$371.04	$368.88	$368.88
34	$350.76	$410.68	$410.68	$454.27	$454.27	$487.02	$487.02	$376.00	$376.00	$373.80	$373.80
35	$353.07	$413.39	$413.39	$457.26	$457.26	$490.23	$490.23	$378.48	$378.48	$376.27	$376.27
36	$355.38	$416.10	$416.10	$460.25	$460.25	$493.44	$493.44	$380.96	$380.96	$378.73	$378.73
37	$357.70	$418.80	$418.80	$463.25	$463.25	$496.65	$496.65	$383.43	$383.43	$381.19	$381.19
38	$360.01	$421.51	$421.51	$466.24	$466.24	$499.86	$499.86	$385.91	$385.91	$383.66	$383.66
39	$364.63	$426.92	$426.92	$472.23	$472.23	$506.28	$506.28	$390.87	$390.87	$388.58	$388.58
40	$369.25	$432.33	$432.33	$478.21	$478.21	$512.70	$512.70	$395.82	$395.82	$393.51	$393.51
41	$376.19	$440.45	$440.45	$487.20	$487.20	$522.32	$522.32	$403.26	$403.26	$400.90	$400.90
42	$382.83	$448.23	$448.23	$495.80	$495.80	$531.55	$531.55	$410.38	$410.38	$407.98	$407.98
43	$392.08	$459.06	$459.06	$507.78	$507.78	$544.39	$544.39	$420.29	$420.29	$417.83	$417.83
44	$403.64	$472.59	$472.59	$522.74	$522.74	$560.43	$560.43	$432.68	$432.68	$430.15	$430.15
45	$417.21	$488.49	$488.49	$540.33	$540.33	$579.29	$579.29	$447.24	$447.24	$444.62	$444.62
46	$433.40	$507.44	$507.44	$561.29	$561.29	$601.76	$601.76	$464.58	$464.58	$461.87	$461.87
47	$451.60	$528.75	$528.75	$584.86	$584.86	$627.03	$627.03	$484.09	$484.09	$481.26	$481.26
48	$472.40	$553.10	$553.10	$611.80	$611.80	$655.91	$655.91	$506.39	$506.39	$503.43	$503.43
49	$492.91	$577.12	$577.12	$638.37	$638.37	$684.40	$684.40	$528.38	$528.38	$525.29	$525.29
50	$516.03	$604.19	$604.19	$668.30	$668.30	$716.49	$716.49	$553.16	$553.16	$549.93	$549.93
51	$538.85	$630.91	$630.91	$697.86	$697.86	$748.18	$748.18	$577.63	$577.63	$574.25	$574.25
52	$563.99	$660.34	$660.34	$730.42	$730.42	$783.08	$783.08	$604.57	$604.57	$601.04	$601.04
53	$589.42	$690.11	$690.11	$763.35	$763.35	$818.39	$818.39	$631.83	$631.83	$628.14	$628.14
54	$616.87	$722.25	$722.25	$798.90	$798.90	$856.50	$856.50	$661.25	$661.25	$657.39	$657.39
55	$644.31	$754.39	$754.39	$834.44	$834.44	$894.61	$894.61	$690.68	$690.68	$686.64	$686.64
56	$674.07	$789.23	$789.23	$872.99	$872.99	$935.93	$935.93	$722.58	$722.58	$718.35	$718.35
57	$704.12	$824.41	$824.41	$911.90	$911.90	$977.65	$977.65	$754.79	$754.79	$750.38	$750.38
58	$736.19	$861.96	$861.96	$953.44	$953.44	$1,022.18	$1,022.18	$789.17	$789.17	$784.55	$784.55
59	$752.08	$880.57	$880.57	$974.02	$974.02	$1,044.25	$1,044.25	$806.20	$806.20	$801.49	$801.49
60	$784.16	$918.12	$918.12	$1,015.55	$1,015.55	$1,088.78	$1,088.78	$840.58	$840.58	$835.67	$835.67
61	$811.89	$950.59	$950.59	$1,051.47	$1,051.47	$1,127.29	$1,127.29	$870.31	$870.31	$865.23	$865.23
62	$830.10	$971.91	$971.91	$1,075.05	$1,075.05	$1,152.56	$1,152.56	$889.83	$889.83	$884.63	$884.63
63	$852.92	$998.63	$998.63	$1,104.61	$1,104.61	$1,184.25	$1,184.25	$914.29	$914.29	$908.95	$908.95
64+	$866.79	$1,014.87	$1,014.87	$1,122.57	$1,122.57	$1,203.51	$1,203.51	$929.16	$929.16	$923.73	$923.73

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA
Plan Marketing Name =>	Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO
Rating Area =>	Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Silver		Silver		Silver		Bronze		Gold		Gold		Gold		Silver		Silver		Sil
Deductible =>	$2,500		$3,000		$3,750		$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,
Coinsurance =>	0%		0%		0%		0%		20%		0%		0%		20%		0%		0
Copays =>	30-60		40-80		30-60		D&C-D&C		30-60		30-60		30-60		40-80		50-100		30
OOP Maximum =>	$7,000		$8,550		$7,000		$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$245.22	$245.22	$255.64	$255.64	$229.64	$229.64	$257.32	$257.32	$301.28	$301.28	$333.25	$333.25	$357.28	$357.28	$275.84	$275.84	$274.23	$274.23	$285.48
15	$267.02	$267.02	$278.36	$278.36	$250.05	$250.05	$280.20	$280.20	$328.06	$328.06	$362.87	$362.87	$389.04	$389.04	$300.35	$300.35	$298.61	$298.61	$310.86
16	$275.35	$275.35	$287.05	$287.05	$257.85	$257.85	$288.94	$288.94	$338.30	$338.30	$374.20	$374.20	$401.18	$401.18	$309.73	$309.73	$307.93	$307.93	$320.56
17	$283.69	$283.69	$295.74	$295.74	$265.66	$265.66	$297.69	$297.69	$348.54	$348.54	$385.52	$385.52	$413.32	$413.32	$319.10	$319.10	$317.25	$317.25	$330.26
18	$292.66	$292.66	$305.10	$305.10	$274.06	$274.06	$307.11	$307.11	$359.57	$359.57	$397.72	$397.72	$426.40	$426.40	$329.20	$329.20	$327.28	$327.28	$340.71
19	$301.64	$301.64	$314.45	$314.45	$282.47	$282.47	$316.52	$316.52	$370.59	$370.59	$409.92	$409.92	$439.48	$439.48	$339.30	$339.30	$337.32	$337.32	$351.16
20	$310.93	$310.93	$324.14	$324.14	$291.17	$291.17	$326.28	$326.28	$382.02	$382.02	$422.55	$422.55	$453.02	$453.02	$349.75	$349.75	$347.72	$347.72	$361.98
21	$320.55	$320.55	$334.17	$334.17	$300.18	$300.18	$336.37	$336.37	$393.83	$393.83	$435.62	$435.62	$467.03	$467.03	$360.57	$360.57	$358.47	$358.47	$373.18
22	$320.55	$320.55	$334.17	$334.17	$300.18	$300.18	$336.37	$336.37	$393.83	$393.83	$435.62	$435.62	$467.03	$467.03	$360.57	$360.57	$358.47	$358.47	$373.18
23	$320.55	$320.55	$334.17	$334.17	$300.18	$300.18	$336.37	$336.37	$393.83	$393.83	$435.62	$435.62	$467.03	$467.03	$360.57	$360.57	$358.47	$358.47	$373.18
24	$320.55	$320.55	$334.17	$334.17	$300.18	$300.18	$336.37	$336.37	$393.83	$393.83	$435.62	$435.62	$467.03	$467.03	$360.57	$360.57	$358.47	$358.47	$373.18
25	$321.83	$321.83	$335.51	$335.51	$301.38	$301.38	$337.72	$337.72	$395.41	$395.41	$437.36	$437.36	$468.90	$468.90	$362.01	$362.01	$359.90	$359.90	$374.67
26	$328.24	$328.24	$342.19	$342.19	$307.38	$307.38	$344.44	$344.44	$403.28	$403.28	$446.07	$446.07	$478.24	$478.24	$369.22	$369.22	$367.07	$367.07	$382.14
27	$335.94	$335.94	$350.21	$350.21	$314.59	$314.59	$352.52	$352.52	$412.73	$412.73	$456.53	$456.53	$489.45	$489.45	$377.88	$377.88	$375.68	$375.68	$391.09
28	$348.44	$348.44	$363.24	$363.24	$326.30	$326.30	$365.63	$365.63	$428.09	$428.09	$473.52	$473.52	$507.66	$507.66	$391.94	$391.94	$389.66	$389.66	$405.65
29	$358.70	$358.70	$373.94	$373.94	$335.90	$335.90	$376.40	$376.40	$440.70	$440.70	$487.46	$487.46	$522.61	$522.61	$403.48	$403.48	$401.13	$401.13	$417.59
30	$363.82	$363.82	$379.28	$379.28	$340.70	$340.70	$381.78	$381.78	$447.00	$447.00	$494.43	$494.43	$530.08	$530.08	$409.25	$409.25	$406.86	$406.86	$423.56
31	$371.52	$371.52	$387.30	$387.30	$347.91	$347.91	$389.85	$389.85	$456.45	$456.45	$504.88	$504.88	$541.29	$541.29	$417.90	$417.90	$415.47	$415.47	$432.52
32	$379.21	$379.21	$395.32	$395.32	$355.11	$355.11	$397.93	$397.93	$465.90	$465.90	$515.34	$515.34	$552.50	$552.50	$426.55	$426.55	$424.07	$424.07	$441.47
33	$384.02	$384.02	$400.34	$400.34	$359.62	$359.62	$402.97	$402.97	$471.81	$471.81	$521.87	$521.87	$559.50	$559.50	$431.96	$431.96	$429.45	$429.45	$447.07
34	$389.15	$389.15	$405.68	$405.68	$364.42	$364.42	$408.35	$408.35	$478.11	$478.11	$528.84	$528.84	$566.97	$566.97	$437.73	$437.73	$435.18	$435.18	$453.04
35	$391.71	$391.71	$408.36	$408.36	$366.82	$366.82	$411.04	$411.04	$481.26	$481.26	$532.33	$532.33	$570.71	$570.71	$440.62	$440.62	$438.05	$438.05	$456.03
36	$394.28	$394.28	$411.03	$411.03	$369.22	$369.22	$413.74	$413.74	$484.41	$484.41	$535.81	$535.81	$574.45	$574.45	$443.50	$443.50	$440.92	$440.92	$459.01
37	$396.84	$396.84	$413.70	$413.70	$371.62	$371.62	$416.43	$416.43	$487.56	$487.56	$539.30	$539.30	$578.18	$578.18	$446.39	$446.39	$443.79	$443.79	$462.00
38	$399.41	$399.41	$416.38	$416.38	$374.02	$374.02	$419.12	$419.12	$490.71	$490.71	$542.78	$542.78	$581.92	$581.92	$449.27	$449.27	$446.65	$446.65	$464.98
39	$404.53	$404.53	$421.72	$421.72	$378.83	$378.83	$424.50	$424.50	$497.01	$497.01	$549.75	$549.75	$589.39	$589.39	$455.04	$455.04	$452.39	$452.39	$470.95
40	$409.66	$409.66	$427.07	$427.07	$383.63	$383.63	$429.88	$429.88	$503.31	$503.31	$556.72	$556.72	$596.86	$596.86	$460.81	$460.81	$458.12	$458.12	$476.92
41	$417.36	$417.36	$435.09	$435.09	$390.83	$390.83	$437.95	$437.95	$512.77	$512.77	$567.18	$567.18	$608.07	$608.07	$469.46	$469.46	$466.73	$466.73	$485.88
42	$424.73	$424.73	$442.78	$442.78	$397.74	$397.74	$445.69	$445.69	$521.82	$521.82	$577.20	$577.20	$618.81	$618.81	$477.76	$477.76	$474.97	$474.97	$494.46
43	$434.99	$434.99	$453.47	$453.47	$407.34	$407.34	$456.45	$456.45	$534.43	$534.43	$591.14	$591.14	$633.76	$633.76	$489.29	$489.29	$486.44	$486.44	$506.41
44	$447.81	$447.81	$466.84	$466.84	$419.35	$419.35	$469.91	$469.91	$550.18	$550.18	$608.56	$608.56	$652.44	$652.44	$503.72	$503.72	$500.78	$500.78	$521.33
45	$462.87	$462.87	$482.54	$482.54	$433.46	$433.46	$485.72	$485.72	$568.69	$568.69	$629.04	$629.04	$674.39	$674.39	$520.66	$520.66	$517.63	$517.63	$538.87
46	$480.83	$480.83	$501.26	$501.26	$450.27	$450.27	$504.56	$504.56	$590.75	$590.75	$653.43	$653.43	$700.55	$700.55	$540.86	$540.86	$537.71	$537.71	$559.77
47	$501.02	$501.02	$522.31	$522.31	$469.18	$469.18	$525.75	$525.75	$615.56	$615.56	$680.87	$680.87	$729.97	$729.97	$563.57	$563.57	$560.29	$560.29	$583.28
48	$524.10	$524.10	$546.37	$546.37	$490.79	$490.79	$549.96	$549.96	$643.91	$643.91	$712.24	$712.24	$763.59	$763.59	$589.53	$589.53	$586.10	$586.10	$610.15
49	$546.86	$546.86	$570.09	$570.09	$512.11	$512.11	$573.85	$573.85	$671.87	$671.87	$743.17	$743.17	$796.75	$796.75	$615.13	$615.13	$611.55	$611.55	$636.65
50	$572.50	$572.50	$596.83	$596.83	$536.12	$536.12	$600.76	$600.76	$703.38	$703.38	$778.02	$778.02	$834.12	$834.12	$643.98	$643.98	$640.23	$640.23	$666.50
51	$597.83	$597.83	$623.23	$623.23	$559.84	$559.84	$627.33	$627.33	$734.49	$734.49	$812.43	$812.43	$871.01	$871.01	$672.46	$672.46	$668.55	$668.55	$695.98
52	$625.71	$625.71	$652.30	$652.30	$585.95	$585.95	$656.59	$656.59	$768.76	$768.76	$850.33	$850.33	$911.64	$911.64	$703.83	$703.83	$699.73	$699.73	$728.45
53	$653.92	$653.92	$681.71	$681.71	$612.37	$612.37	$686.19	$686.19	$803.41	$803.41	$888.66	$888.66	$952.74	$952.74	$735.56	$735.56	$731.28	$731.28	$761.29
54	$684.37	$684.37	$713.45	$713.45	$640.88	$640.88	$718.15	$718.15	$840.83	$840.83	$930.05	$930.05	$997.11	$997.11	$769.82	$769.82	$765.33	$765.33	$796.74
55	$714.83	$714.83	$745.20	$745.20	$669.40	$669.40	$750.11	$750.11	$878.24	$878.24	$971.43	$971.43	$1,041.48	$1,041.48	$804.07	$804.07	$799.39	$799.39	$832.19
56	$747.84	$747.84	$779.62	$779.62	$700.32	$700.32	$784.75	$784.75	$918.81	$918.81	$1,016.30	$1,016.30	$1,089.58	$1,089.58	$841.21	$841.21	$836.31	$836.31	$870.63
57	$781.18	$781.18	$814.37	$814.37	$731.54	$731.54	$819.73	$819.73	$959.76	$959.76	$1,061.61	$1,061.61	$1,138.15	$1,138.15	$878.71	$878.71	$873.59	$873.59	$909.44
58	$816.76	$816.76	$851.47	$851.47	$764.86	$764.86	$857.07	$857.07	$1,003.48	$1,003.48	$1,109.96	$1,109.96	$1,189.99	$1,189.99	$918.73	$918.73	$913.38	$913.38	$950.86
59	$834.39	$834.39	$869.84	$869.84	$781.37	$781.37	$875.57	$875.57	$1,025.14	$1,025.14	$1,133.92	$1,133.92	$1,215.68	$1,215.68	$938.56	$938.56	$933.10	$933.10	$971.39
60	$869.97	$869.97	$906.94	$906.94	$814.69	$814.69	$912.91	$912.91	$1,068.85	$1,068.85	$1,182.27	$1,182.27	$1,267.52	$1,267.52	$978.59	$978.59	$972.89	$972.89	$1,012.81
61	$900.75	$900.75	$939.02	$939.02	$843.51	$843.51	$945.20	$945.20	$1,106.66	$1,106.66	$1,224.09	$1,224.09	$1,312.35	$1,312.35	$1,013.20	$1,013.20	$1,007.30	$1,007.30	$1,048.64
62	$920.94	$920.94	$960.07	$960.07	$862.42	$862.42	$966.39	$966.39	$1,131.47	$1,131.47	$1,251.54	$1,251.54	$1,341.78	$1,341.78	$1,035.92	$1,035.92	$1,029.88	$1,029.88	$1,072.15
63	$946.26	$946.26	$986.47	$986.47	$886.13	$886.13	$992.96	$992.96	$1,162.59	$1,162.59	$1,285.95	$1,285.95	$1,378.67	$1,378.67	$1,064.40	$1,064.40	$1,058.20	$1,058.20	$1,101.63
64+	$961.65	$961.65	$1,002.51	$1,002.51	$900.54	$900.54	$1,009.11	$1,009.11	$1,181.49	$1,181.49	$1,306.86	$1,306.86	$1,401.09	$1,401.09	$1,081.71	$1,081.71	$1,075.41	$1,075.41	$1,119.54

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030007	24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007	
Plan Marketing Name =>	Silver 3 - 2021	Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 3	Rating Area 3		Rating Area 3		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4		Rating Area 4	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	ver	Silver		Silver		Bronze		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	500	$3,000		$3,750		$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500	
Coinsurance =>	%	0%		0%		0%		20%		0%		0%		20%		0%		0%	
Copays =>	60	40-80		30-60		D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60	
OOP Maximum =>	000	$8,550		$7,000		$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.48	$297.61	$297.61	$267.34	$267.34	$208.45	$208.45	$244.06	$244.06	$269.95	$269.95	$289.41	$289.41	$223.44	$223.44	$222.14	$222.14	$231.26	$231.26
15	$310.86	$324.06	$324.06	$291.10	$291.10	$226.98	$226.98	$265.75	$265.75	$293.95	$293.95	$315.14	$315.14	$243.30	$243.30	$241.89	$241.89	$251.82	$251.82
16	$320.56	$334.18	$334.18	$300.19	$300.19	$234.06	$234.06	$274.05	$274.05	$303.12	$303.12	$324.98	$324.98	$250.90	$250.90	$249.44	$249.44	$259.68	$259.68
17	$330.26	$344.29	$344.29	$309.27	$309.27	$241.14	$241.14	$282.34	$282.34	$312.30	$312.30	$334.81	$334.81	$258.49	$258.49	$256.99	$256.99	$267.54	$267.54
18	$340.71	$355.18	$355.18	$319.06	$319.06	$248.77	$248.77	$291.27	$291.27	$322.18	$322.18	$345.41	$345.41	$266.67	$266.67	$265.12	$265.12	$276.00	$276.00
19	$351.16	$366.08	$366.08	$328.84	$328.84	$256.40	$256.40	$300.21	$300.21	$332.06	$332.06	$356.00	$356.00	$274.85	$274.85	$273.25	$273.25	$284.46	$284.46
20	$361.98	$377.36	$377.36	$338.98	$338.98	$264.31	$264.31	$309.46	$309.46	$342.29	$342.29	$366.97	$366.97	$283.32	$283.32	$281.67	$281.67	$293.23	$293.23
21	$373.18	$389.03	$389.03	$349.46	$349.46	$272.48	$272.48	$319.03	$319.03	$352.88	$352.88	$378.32	$378.32	$292.08	$292.08	$290.38	$290.38	$302.30	$302.30
22	$373.18	$389.03	$389.03	$349.46	$349.46	$272.48	$272.48	$319.03	$319.03	$352.88	$352.88	$378.32	$378.32	$292.08	$292.08	$290.38	$290.38	$302.30	$302.30
23	$373.18	$389.03	$389.03	$349.46	$349.46	$272.48	$272.48	$319.03	$319.03	$352.88	$352.88	$378.32	$378.32	$292.08	$292.08	$290.38	$290.38	$302.30	$302.30
24	$373.18	$389.03	$389.03	$349.46	$349.46	$272.48	$272.48	$319.03	$319.03	$352.88	$352.88	$378.32	$378.32	$292.08	$292.08	$290.38	$290.38	$302.30	$302.30
25	$374.67	$390.59	$390.59	$350.86	$350.86	$273.57	$273.57	$320.31	$320.31	$354.29	$354.29	$379.83	$379.83	$293.25	$293.25	$291.54	$291.54	$303.51	$303.51
26	$382.14	$398.37	$398.37	$357.85	$357.85	$279.02	$279.02	$326.69	$326.69	$361.35	$361.35	$387.40	$387.40	$299.09	$299.09	$297.35	$297.35	$309.56	$309.56
27	$391.09	$407.70	$407.70	$366.23	$366.23	$285.56	$285.56	$334.34	$334.34	$369.82	$369.82	$396.48	$396.48	$306.10	$306.10	$304.32	$304.32	$316.81	$316.81
28	$405.65	$422.88	$422.88	$379.86	$379.86	$296.19	$296.19	$346.79	$346.79	$383.58	$383.58	$411.23	$411.23	$317.49	$317.49	$315.64	$315.64	$328.60	$328.60
29	$417.59	$435.32	$435.32	$391.05	$391.05	$304.91	$304.91	$356.99	$356.99	$394.87	$394.87	$423.34	$423.34	$326.84	$326.84	$324.94	$324.94	$338.27	$338.27
30	$423.56	$441.55	$441.55	$396.64	$396.64	$309.26	$309.26	$362.10	$362.10	$400.52	$400.52	$429.39	$429.39	$331.51	$331.51	$329.58	$329.58	$343.11	$343.11
31	$432.52	$450.89	$450.89	$405.02	$405.02	$315.80	$315.80	$369.76	$369.76	$408.99	$408.99	$438.47	$438.47	$338.52	$338.52	$336.55	$336.55	$350.37	$350.37
32	$441.47	$460.22	$460.22	$413.41	$413.41	$322.34	$322.34	$377.41	$377.41	$417.46	$417.46	$447.55	$447.55	$345.53	$345.53	$343.52	$343.52	$357.62	$357.62
33	$447.07	$466.06	$466.06	$418.65	$418.65	$326.43	$326.43	$382.20	$382.20	$422.75	$422.75	$453.23	$453.23	$349.91	$349.91	$347.88	$347.88	$362.16	$362.16
34	$453.04	$472.28	$472.28	$424.24	$424.24	$330.79	$330.79	$387.30	$387.30	$428.40	$428.40	$459.28	$459.28	$354.59	$354.59	$352.52	$352.52	$366.99	$366.99
35	$456.03	$475.39	$475.39	$427.04	$427.04	$332.97	$332.97	$389.85	$389.85	$431.22	$431.22	$462.31	$462.31	$356.92	$356.92	$354.84	$354.84	$369.41	$369.41
36	$459.01	$478.51	$478.51	$429.84	$429.84	$335.15	$335.15	$392.41	$392.41	$434.04	$434.04	$465.33	$465.33	$359.26	$359.26	$357.17	$357.17	$371.83	$371.83
37	$462.00	$481.62	$481.62	$432.63	$432.63	$337.33	$337.33	$394.96	$394.96	$436.87	$436.87	$468.36	$468.36	$361.60	$361.60	$359.49	$359.49	$374.25	$374.25
38	$464.98	$484.73	$484.73	$435.43	$435.43	$339.51	$339.51	$397.51	$397.51	$439.69	$439.69	$471.39	$471.39	$363.93	$363.93	$361.81	$361.81	$376.67	$376.67
39	$470.95	$490.96	$490.96	$441.02	$441.02	$343.87	$343.87	$402.62	$402.62	$445.33	$445.33	$477.44	$477.44	$368.60	$368.60	$366.46	$366.46	$381.50	$381.50
40	$476.92	$497.18	$497.18	$446.61	$446.61	$348.23	$348.23	$407.72	$407.72	$450.98	$450.98	$483.49	$483.49	$373.28	$373.28	$371.11	$371.11	$386.34	$386.34
41	$485.88	$506.52	$506.52	$455.00	$455.00	$354.77	$354.77	$415.38	$415.38	$459.45	$459.45	$492.57	$492.57	$380.29	$380.29	$378.07	$378.07	$393.59	$393.59
42	$494.46	$515.46	$515.46	$463.03	$463.03	$361.04	$361.04	$422.71	$422.71	$467.57	$467.57	$501.27	$501.27	$387.01	$387.01	$384.75	$384.75	$400.55	$400.55
43	$506.41	$527.91	$527.91	$474.22	$474.22	$369.76	$369.76	$432.92	$432.92	$478.86	$478.86	$513.38	$513.38	$396.35	$396.35	$394.05	$394.05	$410.22	$410.22
44	$521.33	$543.47	$543.47	$488.20	$488.20	$380.65	$380.65	$445.68	$445.68	$492.97	$492.97	$528.51	$528.51	$408.04	$408.04	$405.66	$405.66	$422.31	$422.31
45	$538.87	$561.76	$561.76	$504.62	$504.62	$393.46	$393.46	$460.68	$460.68	$509.56	$509.56	$546.29	$546.29	$421.76	$421.76	$419.31	$419.31	$436.52	$436.52
46	$559.77	$583.55	$583.55	$524.19	$524.19	$408.72	$408.72	$478.55	$478.55	$529.32	$529.32	$567.48	$567.48	$438.12	$438.12	$435.57	$435.57	$453.45	$453.45
47	$583.28	$608.05	$608.05	$546.21	$546.21	$425.89	$425.89	$498.64	$498.64	$551.55	$551.55	$591.31	$591.31	$456.52	$456.52	$453.86	$453.86	$472.49	$472.49
48	$610.15	$636.06	$636.06	$571.37	$571.37	$445.50	$445.50	$521.61	$521.61	$576.96	$576.96	$618.55	$618.55	$477.55	$477.55	$474.77	$474.77	$494.26	$494.26
49	$636.65	$663.69	$663.69	$596.18	$596.18	$464.85	$464.85	$544.27	$544.27	$602.01	$602.01	$645.41	$645.41	$498.29	$498.29	$495.39	$495.39	$515.72	$515.72
50	$666.50	$694.81	$694.81	$624.14	$624.14	$486.65	$486.65	$569.79	$569.79	$630.24	$630.24	$675.68	$675.68	$521.65	$521.65	$518.62	$518.62	$539.91	$539.91
51	$695.98	$725.54	$725.54	$651.74	$651.74	$508.18	$508.18	$594.99	$594.99	$658.12	$658.12	$705.57	$705.57	$544.73	$544.73	$541.56	$541.56	$563.79	$563.79
52	$728.45	$759.39	$759.39	$682.15	$682.15	$531.88	$531.88	$622.75	$622.75	$688.82	$688.82	$738.48	$738.48	$570.14	$570.14	$566.82	$566.82	$590.09	$590.09
53	$761.29	$793.62	$793.62	$712.90	$712.90	$555.86	$555.86	$650.82	$650.82	$719.88	$719.88	$771.77	$771.77	$595.84	$595.84	$592.38	$592.38	$616.69	$616.69
54	$796.74	$830.58	$830.58	$746.10	$746.10	$581.74	$581.74	$681.13	$681.13	$753.40	$753.40	$807.71	$807.71	$623.59	$623.59	$619.96	$619.96	$645.41	$645.41
55	$832.19	$867.54	$867.54	$779.30	$779.30	$607.63	$607.63	$711.44	$711.44	$786.92	$786.92	$843.65	$843.65	$651.34	$651.34	$647.55	$647.55	$674.13	$674.13
56	$870.63	$907.61	$907.61	$815.29	$815.29	$635.70	$635.70	$744.30	$744.30	$823.27	$823.27	$882.62	$882.62	$681.42	$681.42	$677.46	$677.46	$705.27	$705.27
57	$909.44	$948.07	$948.07	$851.63	$851.63	$664.03	$664.03	$777.48	$777.48	$859.97	$859.97	$921.97	$921.97	$711.80	$711.80	$707.66	$707.66	$736.71	$736.71
58	$950.86	$991.25	$991.25	$890.42	$890.42	$694.28	$694.28	$812.89	$812.89	$899.14	$899.14	$963.96	$963.96	$744.22	$744.22	$739.89	$739.89	$770.26	$770.26
59	$971.39	$1,012.65	$1,012.65	$909.64	$909.64	$709.27	$709.27	$830.44	$830.44	$918.55	$918.55	$984.77	$984.77	$760.28	$760.28	$755.86	$755.86	$786.89	$786.89
60	$1,012.81	$1,055.83	$1,055.83	$948.43	$948.43	$739.51	$739.51	$865.85	$865.85	$957.72	$957.72	$1,026.76	$1,026.76	$792.71	$792.71	$788.09	$788.09	$820.44	$820.44
61	$1,048.64	$1,093.17	$1,093.17	$981.98	$981.98	$765.67	$765.67	$896.47	$896.47	$991.59	$991.59	$1,063.08	$1,063.08	$820.74	$820.74	$815.97	$815.97	$849.46	$849.46
62	$1,072.15	$1,117.68	$1,117.68	$1,004.00	$1,004.00	$782.84	$782.84	$916.57	$916.57	$1,013.82	$1,013.82	$1,086.91	$1,086.91	$839.15	$839.15	$834.26	$834.26	$868.51	$868.51
63	$1,101.63	$1,148.42	$1,148.42	$1,031.61	$1,031.61	$804.36	$804.36	$941.78	$941.78	$1,041.70	$1,041.70	$1,116.80	$1,116.80	$862.22	$862.22	$857.20	$857.20	$892.39	$892.39
64+	$1,119.54	$1,167.09	$1,167.09	$1,048.38	$1,048.38	$817.44	$817.44	$957.09	$957.09	$1,058.64	$1,058.64	$1,134.96	$1,134.96	$876.24	$876.24	$871.14	$871.14	$906.90	$906.90

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

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021	
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Rating Area 4		Rating Area 4	
Network =>	UHCPA		UHCPA	
Metal =>	Silver		Silver	
Deductible =>	$3,000		$3,750	
Coinsurance =>	0%		0%	
Copays =>	40-80		30-60	
OOP Maximum =>	$8,550		$7,000	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$241.08	$241.08	$216.56	$216.56
15	$262.51	$262.51	$235.81	$235.81
16	$270.71	$270.71	$243.17	$243.17
17	$278.90	$278.90	$250.53	$250.53
18	$287.72	$287.72	$258.45	$258.45
19	$296.55	$296.55	$266.38	$266.38
20	$305.69	$305.69	$274.59	$274.59
21	$315.14	$315.14	$283.08	$283.08
22	$315.14	$315.14	$283.08	$283.08
23	$315.14	$315.14	$283.08	$283.08
24	$315.14	$315.14	$283.08	$283.08
25	$316.40	$316.40	$284.21	$284.21
26	$322.70	$322.70	$289.87	$289.87
27	$330.27	$330.27	$296.67	$296.67
28	$342.56	$342.56	$307.71	$307.71
29	$352.64	$352.64	$316.77	$316.77
30	$357.68	$357.68	$321.30	$321.30
31	$365.25	$365.25	$328.09	$328.09
32	$372.81	$372.81	$334.88	$334.88
33	$377.54	$377.54	$339.13	$339.13
34	$382.58	$382.58	$343.66	$343.66
35	$385.10	$385.10	$345.92	$345.92
36	$387.62	$387.62	$348.19	$348.19
37	$390.14	$390.14	$350.45	$350.45
38	$392.66	$392.66	$352.72	$352.72
39	$397.71	$397.71	$357.25	$357.25
40	$402.75	$402.75	$361.78	$361.78
41	$410.31	$410.31	$368.57	$368.57
42	$417.56	$417.56	$375.08	$375.08
43	$427.64	$427.64	$384.14	$384.14
44	$440.25	$440.25	$395.46	$395.46
45	$455.06	$455.06	$408.77	$408.77
46	$472.71	$472.71	$424.62	$424.62
47	$492.56	$492.56	$442.45	$442.45
48	$515.25	$515.25	$462.84	$462.84
49	$537.63	$537.63	$482.93	$482.93
50	$562.84	$562.84	$505.58	$505.58
51	$587.74	$587.74	$527.94	$527.94
52	$615.15	$615.15	$552.57	$552.57
53	$642.89	$642.89	$577.48	$577.48
54	$672.82	$672.82	$604.38	$604.38
55	$702.76	$702.76	$631.27	$631.27
56	$735.22	$735.22	$660.43	$660.43
57	$768.00	$768.00	$689.87	$689.87
58	$802.98	$802.98	$721.29	$721.29
59	$820.31	$820.31	$736.86	$736.86
60	$855.29	$855.29	$768.28	$768.28
61	$885.54	$885.54	$795.45	$795.45
62	$905.40	$905.40	$813.29	$813.29
63	$930.29	$930.29	$835.65	$835.65
64+	$945.42	$945.42	$849.24	$849.24

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA
Plan Marketing Name =>	Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating Area 5		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bro
Deductible =>	$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,
Coinsurance =>	0%		20%		0%		0%		20%		0%		0%		0%		0%		0
Copays =>	D&C-D&C		30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C
OOP Maximum =>	$6,850		$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$193.72	$193.72	$226.81	$226.81	$250.88	$250.88	$268.97	$268.97	$207.65	$207.65	$206.44	$206.44	$214.92	$214.92	$224.05	$224.05	$201.26	$201.26	$251.39
15	$210.94	$210.94	$246.98	$246.98	$273.18	$273.18	$292.87	$292.87	$226.11	$226.11	$224.79	$224.79	$234.02	$234.02	$243.96	$243.96	$219.15	$219.15	$273.73
16	$217.52	$217.52	$254.68	$254.68	$281.71	$281.71	$302.02	$302.02	$233.17	$233.17	$231.81	$231.81	$241.33	$241.33	$251.58	$251.58	$225.99	$225.99	$282.28
17	$224.11	$224.11	$262.39	$262.39	$290.24	$290.24	$311.16	$311.16	$240.22	$240.22	$238.83	$238.83	$248.63	$248.63	$259.19	$259.19	$232.83	$232.83	$290.82
18	$231.20	$231.20	$270.70	$270.70	$299.42	$299.42	$321.00	$321.00	$247.82	$247.82	$246.38	$246.38	$256.50	$256.50	$267.39	$267.39	$240.19	$240.19	$300.02
19	$238.29	$238.29	$279.00	$279.00	$308.60	$308.60	$330.85	$330.85	$255.43	$255.43	$253.94	$253.94	$264.36	$264.36	$275.59	$275.59	$247.56	$247.56	$309.22
20	$245.63	$245.63	$287.60	$287.60	$318.11	$318.11	$341.04	$341.04	$263.30	$263.30	$261.76	$261.76	$272.51	$272.51	$284.08	$284.08	$255.19	$255.19	$318.75
21	$253.23	$253.23	$296.49	$296.49	$327.95	$327.95	$351.59	$351.59	$271.44	$271.44	$269.86	$269.86	$280.94	$280.94	$292.87	$292.87	$263.08	$263.08	$328.61
22	$253.23	$253.23	$296.49	$296.49	$327.95	$327.95	$351.59	$351.59	$271.44	$271.44	$269.86	$269.86	$280.94	$280.94	$292.87	$292.87	$263.08	$263.08	$328.61
23	$253.23	$253.23	$296.49	$296.49	$327.95	$327.95	$351.59	$351.59	$271.44	$271.44	$269.86	$269.86	$280.94	$280.94	$292.87	$292.87	$263.08	$263.08	$328.61
24	$253.23	$253.23	$296.49	$296.49	$327.95	$327.95	$351.59	$351.59	$271.44	$271.44	$269.86	$269.86	$280.94	$280.94	$292.87	$292.87	$263.08	$263.08	$328.61
25	$254.24	$254.24	$297.68	$297.68	$329.26	$329.26	$353.00	$353.00	$272.53	$272.53	$270.94	$270.94	$282.06	$282.06	$294.04	$294.04	$264.13	$264.13	$329.92
26	$259.31	$259.31	$303.61	$303.61	$335.82	$335.82	$360.03	$360.03	$277.95	$277.95	$276.34	$276.34	$287.68	$287.68	$299.90	$299.90	$269.39	$269.39	$336.50
27	$265.39	$265.39	$310.72	$310.72	$343.69	$343.69	$368.47	$368.47	$284.47	$284.47	$282.81	$282.81	$294.43	$294.43	$306.93	$306.93	$275.71	$275.71	$344.38
28	$275.26	$275.26	$322.28	$322.28	$356.48	$356.48	$382.18	$382.18	$295.06	$295.06	$293.34	$293.34	$305.38	$305.38	$318.35	$318.35	$285.97	$285.97	$357.20
29	$283.36	$283.36	$331.77	$331.77	$366.98	$366.98	$393.43	$393.43	$303.74	$303.74	$301.97	$301.97	$314.37	$314.37	$327.72	$327.72	$294.39	$294.39	$367.71
30	$287.42	$287.42	$336.52	$336.52	$372.22	$372.22	$399.05	$399.05	$308.08	$308.08	$306.29	$306.29	$318.87	$318.87	$332.41	$332.41	$298.60	$298.60	$372.97
31	$293.49	$293.49	$343.63	$343.63	$380.09	$380.09	$407.49	$407.49	$314.60	$314.60	$312.77	$312.77	$325.61	$325.61	$339.44	$339.44	$304.91	$304.91	$380.86
32	$299.57	$299.57	$350.75	$350.75	$387.96	$387.96	$415.93	$415.93	$321.11	$321.11	$319.24	$319.24	$332.35	$332.35	$346.47	$346.47	$311.22	$311.22	$388.75
33	$303.37	$303.37	$355.20	$355.20	$392.88	$392.88	$421.20	$421.20	$325.19	$325.19	$323.29	$323.29	$336.57	$336.57	$350.86	$350.86	$315.17	$315.17	$393.67
34	$307.42	$307.42	$359.94	$359.94	$398.13	$398.13	$426.83	$426.83	$329.53	$329.53	$327.61	$327.61	$341.06	$341.06	$355.54	$355.54	$319.38	$319.38	$398.93
35	$309.45	$309.45	$362.31	$362.31	$400.75	$400.75	$429.64	$429.64	$331.70	$331.70	$329.77	$329.77	$343.31	$343.31	$357.89	$357.89	$321.48	$321.48	$401.56
36	$311.47	$311.47	$364.68	$364.68	$403.38	$403.38	$432.46	$432.46	$333.87	$333.87	$331.93	$331.93	$345.56	$345.56	$360.23	$360.23	$323.59	$323.59	$404.19
37	$313.50	$313.50	$367.05	$367.05	$406.00	$406.00	$435.27	$435.27	$336.04	$336.04	$334.09	$334.09	$347.80	$347.80	$362.57	$362.57	$325.69	$325.69	$406.82
38	$315.52	$315.52	$369.43	$369.43	$408.63	$408.63	$438.08	$438.08	$338.21	$338.21	$336.25	$336.25	$350.05	$350.05	$364.92	$364.92	$327.80	$327.80	$409.45
39	$319.58	$319.58	$374.17	$374.17	$413.87	$413.87	$443.71	$443.71	$342.56	$342.56	$340.56	$340.56	$354.55	$354.55	$369.60	$369.60	$332.01	$332.01	$414.71
40	$323.63	$323.63	$378.91	$378.91	$419.12	$419.12	$449.33	$449.33	$346.90	$346.90	$344.88	$344.88	$359.04	$359.04	$374.29	$374.29	$336.22	$336.22	$419.96
41	$329.71	$329.71	$386.03	$386.03	$426.99	$426.99	$457.77	$457.77	$353.41	$353.41	$351.36	$351.36	$365.78	$365.78	$381.32	$381.32	$342.53	$342.53	$427.85
42	$335.53	$335.53	$392.85	$392.85	$434.53	$434.53	$465.86	$465.86	$359.66	$359.66	$357.56	$357.56	$372.25	$372.25	$388.05	$388.05	$348.58	$348.58	$435.41
43	$343.63	$343.63	$402.34	$402.34	$445.03	$445.03	$477.11	$477.11	$368.34	$368.34	$366.20	$366.20	$381.24	$381.24	$397.42	$397.42	$357.00	$357.00	$445.92
44	$353.76	$353.76	$414.20	$414.20	$458.15	$458.15	$491.17	$491.17	$379.20	$379.20	$376.99	$376.99	$392.47	$392.47	$409.14	$409.14	$367.52	$367.52	$459.07
45	$365.66	$365.66	$428.13	$428.13	$473.56	$473.56	$507.70	$507.70	$391.96	$391.96	$389.68	$389.68	$405.68	$405.68	$422.90	$422.90	$379.89	$379.89	$474.51
46	$379.85	$379.85	$444.74	$444.74	$491.93	$491.93	$527.39	$527.39	$407.16	$407.16	$404.79	$404.79	$421.41	$421.41	$439.31	$439.31	$394.62	$394.62	$492.92
47	$395.80	$395.80	$463.41	$463.41	$512.59	$512.59	$549.54	$549.54	$424.26	$424.26	$421.79	$421.79	$439.11	$439.11	$457.76	$457.76	$411.19	$411.19	$513.62
48	$414.03	$414.03	$484.76	$484.76	$536.20	$536.20	$574.85	$574.85	$443.80	$443.80	$441.22	$441.22	$459.34	$459.34	$478.84	$478.84	$430.14	$430.14	$537.28
49	$432.01	$432.01	$505.81	$505.81	$559.48	$559.48	$599.81	$599.81	$463.08	$463.08	$460.38	$460.38	$479.28	$479.28	$499.64	$499.64	$448.81	$448.81	$560.61
50	$452.27	$452.27	$529.53	$529.53	$585.72	$585.72	$627.94	$627.94	$484.79	$484.79	$481.97	$481.97	$501.76	$501.76	$523.07	$523.07	$469.86	$469.86	$586.90
51	$472.27	$472.27	$552.95	$552.95	$611.63	$611.63	$655.72	$655.72	$506.24	$506.24	$503.29	$503.29	$523.95	$523.95	$546.20	$546.20	$490.64	$490.64	$612.86
52	$494.30	$494.30	$578.75	$578.75	$640.16	$640.16	$686.30	$686.30	$529.85	$529.85	$526.77	$526.77	$548.39	$548.39	$571.68	$571.68	$513.53	$513.53	$641.45
53	$516.59	$516.59	$604.84	$604.84	$669.02	$669.02	$717.24	$717.24	$553.74	$553.74	$550.51	$550.51	$573.12	$573.12	$597.45	$597.45	$536.68	$536.68	$670.36
54	$540.65	$540.65	$633.01	$633.01	$700.17	$700.17	$750.64	$750.64	$579.52	$579.52	$576.15	$576.15	$599.81	$599.81	$625.28	$625.28	$561.68	$561.68	$701.58
55	$564.70	$564.70	$661.17	$661.17	$731.33	$731.33	$784.05	$784.05	$605.31	$605.31	$601.79	$601.79	$626.50	$626.50	$653.10	$653.10	$586.67	$586.67	$732.80
56	$590.79	$590.79	$691.71	$691.71	$765.11	$765.11	$820.26	$820.26	$633.27	$633.27	$629.58	$629.58	$655.43	$655.43	$683.27	$683.27	$613.77	$613.77	$766.65
57	$617.12	$617.12	$722.55	$722.55	$799.21	$799.21	$856.82	$856.82	$661.50	$661.50	$657.65	$657.65	$684.65	$684.65	$713.72	$713.72	$641.13	$641.13	$800.82
58	$645.23	$645.23	$755.46	$755.46	$835.62	$835.62	$895.85	$895.85	$691.63	$691.63	$687.60	$687.60	$715.84	$715.84	$746.23	$746.23	$670.33	$670.33	$837.30
59	$659.16	$659.16	$771.76	$771.76	$853.65	$853.65	$915.19	$915.19	$706.56	$706.56	$702.45	$702.45	$731.29	$731.29	$762.34	$762.34	$684.80	$684.80	$855.37
60	$687.27	$687.27	$804.67	$804.67	$890.06	$890.06	$954.22	$954.22	$736.69	$736.69	$732.40	$732.40	$762.47	$762.47	$794.85	$794.85	$714.00	$714.00	$891.85
61	$711.58	$711.58	$833.14	$833.14	$921.54	$921.54	$987.97	$987.97	$762.75	$762.75	$758.31	$758.31	$789.44	$789.44	$822.96	$822.96	$739.25	$739.25	$923.39
62	$727.53	$727.53	$851.82	$851.82	$942.20	$942.20	$1,010.12	$1,010.12	$779.85	$779.85	$775.31	$775.31	$807.14	$807.14	$841.42	$841.42	$755.83	$755.83	$944.10
63	$747.53	$747.53	$875.24	$875.24	$968.11	$968.11	$1,037.89	$1,037.89	$801.29	$801.29	$796.63	$796.63	$829.33	$829.33	$864.55	$864.55	$776.61	$776.61	$970.06
64+	$759.69	$759.69	$889.47	$889.47	$983.85	$983.85	$1,054.77	$1,054.77	$814.32	$814.32	$809.58	$809.58	$842.82	$842.82	$878.61	$878.61	$789.24	$789.24	$985.83

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030001	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001	
Plan Marketing Name =>	Bronze 1 - 2021	Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 6	Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 7	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	nze	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze	
Deductible =>	850	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850	
Coinsurance =>	%	20%		0%		0%		20%		0%		0%		0%		0%		0%	
Copays =>	-D&C	30-60		30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C	
OOP Maximum =>	850	$8,550		$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$251.39	$294.33	$294.33	$325.57	$325.57	$349.04	$349.04	$269.47	$269.47	$267.90	$267.90	$278.90	$278.90	$290.75	$290.75	$261.17	$261.17	$258.38	$258.38
15	$273.73	$320.50	$320.50	$354.51	$354.51	$380.06	$380.06	$293.42	$293.42	$291.72	$291.72	$303.69	$303.69	$316.59	$316.59	$284.39	$284.39	$281.35	$281.35
16	$282.28	$330.50	$330.50	$365.57	$365.57	$391.93	$391.93	$302.58	$302.58	$300.82	$300.82	$313.17	$313.17	$326.47	$326.47	$293.26	$293.26	$290.13	$290.13
17	$290.82	$340.50	$340.50	$376.64	$376.64	$403.79	$403.79	$311.74	$311.74	$309.93	$309.93	$322.64	$322.64	$336.35	$336.35	$302.14	$302.14	$298.91	$298.91
18	$300.02	$351.28	$351.28	$388.55	$388.55	$416.57	$416.57	$321.60	$321.60	$319.73	$319.73	$332.85	$332.85	$346.99	$346.99	$311.70	$311.70	$308.37	$308.37
19	$309.22	$362.05	$362.05	$400.47	$400.47	$429.34	$429.34	$331.47	$331.47	$329.54	$329.54	$343.06	$343.06	$357.64	$357.64	$321.26	$321.26	$317.82	$317.82
20	$318.75	$373.21	$373.21	$412.81	$412.81	$442.57	$442.57	$341.68	$341.68	$339.69	$339.69	$353.63	$353.63	$368.66	$368.66	$331.16	$331.16	$327.62	$327.62
21	$328.61	$384.75	$384.75	$425.58	$425.58	$456.26	$456.26	$352.25	$352.25	$350.20	$350.20	$364.57	$364.57	$380.06	$380.06	$341.40	$341.40	$337.75	$337.75
22	$328.61	$384.75	$384.75	$425.58	$425.58	$456.26	$456.26	$352.25	$352.25	$350.20	$350.20	$364.57	$364.57	$380.06	$380.06	$341.40	$341.40	$337.75	$337.75
23	$328.61	$384.75	$384.75	$425.58	$425.58	$456.26	$456.26	$352.25	$352.25	$350.20	$350.20	$364.57	$364.57	$380.06	$380.06	$341.40	$341.40	$337.75	$337.75
24	$328.61	$384.75	$384.75	$425.58	$425.58	$456.26	$456.26	$352.25	$352.25	$350.20	$350.20	$364.57	$364.57	$380.06	$380.06	$341.40	$341.40	$337.75	$337.75
25	$329.92	$386.29	$386.29	$427.28	$427.28	$458.09	$458.09	$353.66	$353.66	$351.60	$351.60	$366.03	$366.03	$381.58	$381.58	$342.77	$342.77	$339.10	$339.10
26	$336.50	$393.98	$393.98	$435.79	$435.79	$467.21	$467.21	$360.70	$360.70	$358.60	$358.60	$373.32	$373.32	$389.18	$389.18	$349.59	$349.59	$345.86	$345.86
27	$344.38	$403.22	$403.22	$446.01	$446.01	$478.16	$478.16	$369.16	$369.16	$367.01	$367.01	$382.07	$382.07	$398.30	$398.30	$357.79	$357.79	$353.96	$353.96
28	$357.20	$418.22	$418.22	$462.61	$462.61	$495.95	$495.95	$382.90	$382.90	$380.67	$380.67	$396.29	$396.29	$413.13	$413.13	$371.10	$371.10	$367.13	$367.13
29	$367.71	$430.54	$430.54	$476.22	$476.22	$510.55	$510.55	$394.17	$394.17	$391.87	$391.87	$407.95	$407.95	$425.29	$425.29	$382.03	$382.03	$377.94	$377.94
30	$372.97	$436.69	$436.69	$483.03	$483.03	$517.86	$517.86	$399.80	$399.80	$397.48	$397.48	$413.79	$413.79	$431.37	$431.37	$387.49	$387.49	$383.35	$383.35
31	$380.86	$445.93	$445.93	$493.25	$493.25	$528.81	$528.81	$408.26	$408.26	$405.88	$405.88	$422.54	$422.54	$440.49	$440.49	$395.68	$395.68	$391.45	$391.45
32	$388.75	$455.16	$455.16	$503.46	$503.46	$539.76	$539.76	$416.71	$416.71	$414.29	$414.29	$431.29	$431.29	$449.61	$449.61	$403.88	$403.88	$399.56	$399.56
33	$393.67	$460.93	$460.93	$509.84	$509.84	$546.60	$546.60	$422.00	$422.00	$419.54	$419.54	$436.75	$436.75	$455.31	$455.31	$409.00	$409.00	$404.62	$404.62
34	$398.93	$467.09	$467.09	$516.65	$516.65	$553.90	$553.90	$427.63	$427.63	$425.14	$425.14	$442.59	$442.59	$461.39	$461.39	$414.46	$414.46	$410.03	$410.03
35	$401.56	$470.16	$470.16	$520.06	$520.06	$557.55	$557.55	$430.45	$430.45	$427.94	$427.94	$445.50	$445.50	$464.43	$464.43	$417.19	$417.19	$412.73	$412.73
36	$404.19	$473.24	$473.24	$523.46	$523.46	$561.20	$561.20	$433.27	$433.27	$430.75	$430.75	$448.42	$448.42	$467.47	$467.47	$419.92	$419.92	$415.43	$415.43
37	$406.82	$476.32	$476.32	$526.87	$526.87	$564.85	$564.85	$436.09	$436.09	$433.55	$433.55	$451.34	$451.34	$470.51	$470.51	$422.65	$422.65	$418.13	$418.13
38	$409.45	$479.40	$479.40	$530.27	$530.27	$568.50	$568.50	$438.90	$438.90	$436.35	$436.35	$454.25	$454.25	$473.55	$473.55	$425.38	$425.38	$420.84	$420.84
39	$414.71	$485.55	$485.55	$537.08	$537.08	$575.80	$575.80	$444.54	$444.54	$441.95	$441.95	$460.09	$460.09	$479.64	$479.64	$430.85	$430.85	$426.24	$426.24
40	$419.96	$491.71	$491.71	$543.89	$543.89	$583.10	$583.10	$450.18	$450.18	$447.56	$447.56	$465.92	$465.92	$485.72	$485.72	$436.31	$436.31	$431.64	$431.64
41	$427.85	$500.94	$500.94	$554.11	$554.11	$594.05	$594.05	$458.63	$458.63	$455.96	$455.96	$474.67	$474.67	$494.84	$494.84	$444.50	$444.50	$439.75	$439.75
42	$435.41	$509.79	$509.79	$563.89	$563.89	$604.54	$604.54	$466.73	$466.73	$464.02	$464.02	$483.06	$483.06	$503.58	$503.58	$452.36	$452.36	$447.52	$447.52
43	$445.92	$522.11	$522.11	$577.51	$577.51	$619.14	$619.14	$478.00	$478.00	$475.22	$475.22	$494.72	$494.72	$515.74	$515.74	$463.28	$463.28	$458.33	$458.33
44	$459.07	$537.50	$537.50	$594.54	$594.54	$637.40	$637.40	$492.09	$492.09	$489.23	$489.23	$509.30	$509.30	$530.94	$530.94	$476.94	$476.94	$471.84	$471.84
45	$474.51	$555.58	$555.58	$614.54	$614.54	$658.84	$658.84	$508.65	$508.65	$505.69	$505.69	$526.44	$526.44	$548.81	$548.81	$492.98	$492.98	$487.71	$487.71
46	$492.92	$577.13	$577.13	$638.37	$638.37	$684.39	$684.39	$528.38	$528.38	$525.30	$525.30	$546.86	$546.86	$570.09	$570.09	$512.10	$512.10	$506.63	$506.63
47	$513.62	$601.36	$601.36	$665.18	$665.18	$713.13	$713.13	$550.57	$550.57	$547.36	$547.36	$569.82	$569.82	$594.03	$594.03	$533.61	$533.61	$527.90	$527.90
48	$537.28	$629.07	$629.07	$695.82	$695.82	$745.99	$745.99	$575.93	$575.93	$572.58	$572.58	$596.07	$596.07	$621.40	$621.40	$558.19	$558.19	$552.22	$552.22
49	$560.61	$656.38	$656.38	$726.04	$726.04	$778.38	$778.38	$600.94	$600.94	$597.44	$597.44	$621.96	$621.96	$648.38	$648.38	$582.43	$582.43	$576.20	$576.20
50	$586.90	$687.16	$687.16	$760.09	$760.09	$814.88	$814.88	$629.12	$629.12	$625.46	$625.46	$651.12	$651.12	$678.79	$678.79	$609.74	$609.74	$603.22	$603.22
51	$612.86	$717.56	$717.56	$793.71	$793.71	$850.92	$850.92	$656.95	$656.95	$653.12	$653.12	$679.92	$679.92	$708.81	$708.81	$636.71	$636.71	$629.90	$629.90
52	$641.45	$751.03	$751.03	$830.73	$830.73	$890.62	$890.62	$687.59	$687.59	$683.59	$683.59	$711.64	$711.64	$741.88	$741.88	$666.41	$666.41	$659.29	$659.29
53	$670.36	$784.89	$784.89	$868.18	$868.18	$930.77	$930.77	$718.59	$718.59	$714.41	$714.41	$743.72	$743.72	$775.32	$775.32	$696.46	$696.46	$689.01	$689.01
54	$701.58	$821.44	$821.44	$908.61	$908.61	$974.12	$974.12	$752.05	$752.05	$747.68	$747.68	$778.36	$778.36	$811.43	$811.43	$728.89	$728.89	$721.10	$721.10
55	$732.80	$857.99	$857.99	$949.04	$949.04	$1,017.46	$1,017.46	$785.52	$785.52	$780.95	$780.95	$812.99	$812.99	$847.53	$847.53	$761.32	$761.32	$753.18	$753.18
56	$766.65	$897.62	$897.62	$992.88	$992.88	$1,064.45	$1,064.45	$821.80	$821.80	$817.02	$817.02	$850.54	$850.54	$886.68	$886.68	$796.49	$796.49	$787.97	$787.97
57	$800.82	$937.64	$937.64	$1,037.14	$1,037.14	$1,111.91	$1,111.91	$858.43	$858.43	$853.44	$853.44	$888.46	$888.46	$926.21	$926.21	$831.99	$831.99	$823.10	$823.10
58	$837.30	$980.34	$980.34	$1,084.38	$1,084.38	$1,162.55	$1,162.55	$897.53	$897.53	$892.31	$892.31	$928.92	$928.92	$968.39	$968.39	$869.89	$869.89	$860.59	$860.59
59	$855.37	$1,001.50	$1,001.50	$1,107.78	$1,107.78	$1,187.64	$1,187.64	$916.91	$916.91	$911.57	$911.57	$948.98	$948.98	$989.30	$989.30	$888.66	$888.66	$879.16	$879.16
60	$891.85	$1,044.21	$1,044.21	$1,155.02	$1,155.02	$1,238.29	$1,238.29	$956.01	$956.01	$950.44	$950.44	$989.44	$989.44	$1,031.48	$1,031.48	$926.56	$926.56	$916.65	$916.65
61	$923.39	$1,081.15	$1,081.15	$1,195.88	$1,195.88	$1,282.09	$1,282.09	$989.82	$989.82	$984.06	$984.06	$1,024.44	$1,024.44	$1,067.97	$1,067.97	$959.33	$959.33	$949.08	$949.08
62	$944.10	$1,105.39	$1,105.39	$1,222.69	$1,222.69	$1,310.83	$1,310.83	$1,012.01	$1,012.01	$1,006.12	$1,006.12	$1,047.41	$1,047.41	$1,091.91	$1,091.91	$980.84	$980.84	$970.36	$970.36
63	$970.06	$1,135.78	$1,135.78	$1,256.31	$1,256.31	$1,346.88	$1,346.88	$1,039.84	$1,039.84	$1,033.79	$1,033.79	$1,076.21	$1,076.21	$1,121.94	$1,121.94	$1,007.81	$1,007.81	$997.04	$997.04
64+	$985.83	$1,154.25	$1,154.25	$1,276.74	$1,276.74	$1,368.78	$1,368.78	$1,056.75	$1,056.75	$1,050.60	$1,050.60	$1,093.71	$1,093.71	$1,140.18	$1,140.18	$1,024.20	$1,024.20	$1,013.25	$1,013.25

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	**24872PA0030002**	
Plan Marketing Name =>	**Navigate HMO Gold 1 - 2021**	
Form # =>	**COC21.HMO.2018.SG.PA**	
Rating Area =>	**Rating Area 7**	
Network =>	**UHCPA**	
Metal =>	**Gold**	
Deductible =>	**$1,500**	
Coinsurance =>	**20%**	
Copays =>	**30-60**	
OOP Maximum =>	**$8,550**	
Pediatric Dental (Yes/No) =>	**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**
0 - 14	$302.52	$302.52
15	$329.41	$329.41
16	$339.69	$339.69
17	$349.97	$349.97
18	$361.05	$361.05
19	$372.12	$372.12
20	$383.59	$383.59
21	$395.45	$395.45
22	$395.45	$395.45
23	$395.45	$395.45
24	$395.45	$395.45
25	$397.03	$397.03
26	$404.94	$404.94
27	$414.43	$414.43
28	$429.85	$429.85
29	$442.51	$442.51
30	$448.84	$448.84
31	$458.33	$458.33
32	$467.82	$467.82
33	$473.75	$473.75
34	$480.08	$480.08
35	$483.24	$483.24
36	$486.40	$486.40
37	$489.57	$489.57
38	$492.73	$492.73
39	$499.06	$499.06
40	$505.39	$505.39
41	$514.88	$514.88
42	$523.97	$523.97
43	$536.63	$536.63
44	$552.44	$552.44
45	$571.03	$571.03
46	$593.18	$593.18
47	$618.09	$618.09
48	$646.56	$646.56
49	$674.64	$674.64
50	$706.27	$706.27
51	$737.51	$737.51
52	$771.92	$771.92
53	$806.72	$806.72
54	$844.29	$844.29
55	$881.85	$881.85
56	$922.58	$922.58
57	$963.71	$963.71
58	$1,007.61	$1,007.61
59	$1,029.36	$1,029.36
60	$1,073.25	$1,073.25
61	$1,111.21	$1,111.21
62	$1,136.13	$1,136.13
63	$1,167.37	$1,167.37
64+	$1,186.35	$1,186.35

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA
Plan Marketing Name =>	Navigate HMO Gold 2 - 2021		Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMC
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMC
Rating Area =>	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 8		Rating Area 8		Rating
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UH
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Bronze		Gold		Gc
Deductible =>	$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,
Coinsurance =>	0%		0%		20%		0%		0%		0%		0%		0%		20%		0
Copays =>	30-60		30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C		30-60		30
OOP Maximum =>	$8,550		$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$334.63	$334.63	$358.75	$358.75	$276.97	$276.97	$275.35	$275.35	$286.65	$286.65	$298.83	$298.83	$268.44	$268.44	$227.71	$227.71	$266.61	$266.61	$294.90
15	$364.37	$364.37	$390.64	$390.64	$301.59	$301.59	$299.83	$299.83	$312.13	$312.13	$325.39	$325.39	$292.30	$292.30	$247.95	$247.95	$290.31	$290.31	$321.11
16	$375.74	$375.74	$402.83	$402.83	$311.00	$311.00	$309.19	$309.19	$321.88	$321.88	$335.55	$335.55	$301.42	$301.42	$255.69	$255.69	$299.37	$299.37	$331.14
17	$387.12	$387.12	$415.02	$415.02	$320.41	$320.41	$318.55	$318.55	$331.62	$331.62	$345.71	$345.71	$310.55	$310.55	$263.43	$263.43	$308.43	$308.43	$341.16
18	$399.36	$399.36	$428.15	$428.15	$330.55	$330.55	$328.63	$328.63	$342.11	$342.11	$356.65	$356.65	$320.37	$320.37	$271.76	$271.76	$318.19	$318.19	$351.95
19	$411.61	$411.61	$441.28	$441.28	$340.69	$340.69	$338.70	$338.70	$352.60	$352.60	$367.58	$367.58	$330.20	$330.20	$280.10	$280.10	$327.95	$327.95	$362.75
20	$424.30	$424.30	$454.88	$454.88	$351.19	$351.19	$349.14	$349.14	$363.47	$363.47	$378.91	$378.91	$340.37	$340.37	$288.73	$288.73	$338.05	$338.05	$373.93
21	$437.42	$437.42	$468.95	$468.95	$362.05	$362.05	$359.94	$359.94	$374.71	$374.71	$390.63	$390.63	$350.90	$350.90	$297.66	$297.66	$348.51	$348.51	$385.49
22	$437.42	$437.42	$468.95	$468.95	$362.05	$362.05	$359.94	$359.94	$374.71	$374.71	$390.63	$390.63	$350.90	$350.90	$297.66	$297.66	$348.51	$348.51	$385.49
23	$437.42	$437.42	$468.95	$468.95	$362.05	$362.05	$359.94	$359.94	$374.71	$374.71	$390.63	$390.63	$350.90	$350.90	$297.66	$297.66	$348.51	$348.51	$385.49
24	$437.42	$437.42	$468.95	$468.95	$362.05	$362.05	$359.94	$359.94	$374.71	$374.71	$390.63	$390.63	$350.90	$350.90	$297.66	$297.66	$348.51	$348.51	$385.49
25	$439.17	$439.17	$470.83	$470.83	$363.50	$363.50	$361.38	$361.38	$376.21	$376.21	$392.19	$392.19	$352.30	$352.30	$298.85	$298.85	$349.90	$349.90	$387.03
26	$447.92	$447.92	$480.20	$480.20	$370.74	$370.74	$368.58	$368.58	$383.70	$383.70	$400.01	$400.01	$359.32	$359.32	$304.80	$304.80	$356.87	$356.87	$394.74
27	$458.42	$458.42	$491.46	$491.46	$379.43	$379.43	$377.22	$377.22	$392.70	$392.70	$409.38	$409.38	$367.74	$367.74	$311.95	$311.95	$365.24	$365.24	$403.99
28	$475.48	$475.48	$509.75	$509.75	$393.55	$393.55	$391.25	$391.25	$407.31	$407.31	$424.61	$424.61	$381.43	$381.43	$323.56	$323.56	$378.83	$378.83	$419.03
29	$489.47	$489.47	$524.76	$524.76	$405.13	$405.13	$402.77	$402.77	$419.30	$419.30	$437.11	$437.11	$392.66	$392.66	$333.08	$333.08	$389.98	$389.98	$431.36
30	$496.47	$496.47	$532.26	$532.26	$410.93	$410.93	$408.53	$408.53	$425.30	$425.30	$443.37	$443.37	$398.27	$398.27	$337.84	$337.84	$395.56	$395.56	$437.53
31	$506.97	$506.97	$543.51	$543.51	$419.62	$419.62	$417.17	$417.17	$434.29	$434.29	$452.74	$452.74	$406.69	$406.69	$344.99	$344.99	$403.92	$403.92	$446.78
32	$517.47	$517.47	$554.77	$554.77	$428.31	$428.31	$425.81	$425.81	$443.28	$443.28	$462.12	$462.12	$415.11	$415.11	$352.13	$352.13	$412.29	$412.29	$456.03
33	$524.03	$524.03	$561.80	$561.80	$433.74	$433.74	$431.21	$431.21	$448.90	$448.90	$467.97	$467.97	$420.38	$420.38	$356.60	$356.60	$417.51	$417.51	$461.82
34	$531.03	$531.03	$569.31	$569.31	$439.53	$439.53	$436.97	$436.97	$454.90	$454.90	$474.22	$474.22	$425.99	$425.99	$361.36	$361.36	$423.09	$423.09	$467.98
35	$534.53	$534.53	$573.06	$573.06	$442.43	$442.43	$439.85	$439.85	$457.90	$457.90	$477.35	$477.35	$428.80	$428.80	$363.74	$363.74	$425.88	$425.88	$471.07
36	$538.03	$538.03	$576.81	$576.81	$445.32	$445.32	$442.73	$442.73	$460.89	$460.89	$480.47	$480.47	$431.61	$431.61	$366.12	$366.12	$428.67	$428.67	$474.15
37	$541.53	$541.53	$580.56	$580.56	$448.22	$448.22	$445.61	$445.61	$463.89	$463.89	$483.60	$483.60	$434.41	$434.41	$368.50	$368.50	$431.46	$431.46	$477.24
38	$545.03	$545.03	$584.31	$584.31	$451.11	$451.11	$448.49	$448.49	$466.89	$466.89	$486.72	$486.72	$437.22	$437.22	$370.88	$370.88	$434.24	$434.24	$480.32
39	$552.02	$552.02	$591.81	$591.81	$456.91	$456.91	$454.24	$454.24	$472.88	$472.88	$492.98	$492.98	$442.84	$442.84	$375.65	$375.65	$439.82	$439.82	$486.49
40	$559.02	$559.02	$599.32	$599.32	$462.70	$462.70	$460.00	$460.00	$478.88	$478.88	$499.23	$499.23	$448.45	$448.45	$380.41	$380.41	$445.40	$445.40	$492.66
41	$569.52	$569.52	$610.57	$610.57	$471.39	$471.39	$468.64	$468.64	$487.87	$487.87	$508.60	$508.60	$456.87	$456.87	$387.55	$387.55	$453.76	$453.76	$501.91
42	$579.58	$579.58	$621.36	$621.36	$479.72	$479.72	$476.92	$476.92	$496.49	$496.49	$517.58	$517.58	$464.94	$464.94	$394.40	$394.40	$461.78	$461.78	$510.77
43	$593.58	$593.58	$636.37	$636.37	$491.30	$491.30	$488.44	$488.44	$508.48	$508.48	$530.08	$530.08	$476.17	$476.17	$403.92	$403.92	$472.93	$472.93	$523.11
44	$611.08	$611.08	$655.12	$655.12	$505.78	$505.78	$502.84	$502.84	$523.47	$523.47	$545.71	$545.71	$490.21	$490.21	$415.83	$415.83	$486.87	$486.87	$538.53
45	$631.63	$631.63	$677.16	$677.16	$522.80	$522.80	$519.75	$519.75	$541.08	$541.08	$564.07	$564.07	$506.70	$506.70	$429.82	$429.82	$503.25	$503.25	$556.65
46	$656.13	$656.13	$703.43	$703.43	$543.08	$543.08	$539.91	$539.91	$562.07	$562.07	$585.95	$585.95	$526.35	$526.35	$446.49	$446.49	$522.77	$522.77	$578.24
47	$683.69	$683.69	$732.97	$732.97	$565.88	$565.88	$562.59	$562.59	$585.67	$585.67	$610.55	$610.55	$548.46	$548.46	$465.24	$465.24	$544.72	$544.72	$602.52
48	$715.18	$715.18	$766.73	$766.73	$591.95	$591.95	$588.50	$588.50	$612.65	$612.65	$638.68	$638.68	$573.72	$573.72	$486.67	$486.67	$569.81	$569.81	$630.28
49	$746.24	$746.24	$800.03	$800.03	$617.66	$617.66	$614.06	$614.06	$639.26	$639.26	$666.41	$666.41	$598.64	$598.64	$507.81	$507.81	$594.56	$594.56	$657.65
50	$781.23	$781.23	$837.54	$837.54	$646.62	$646.62	$642.85	$642.85	$669.23	$669.23	$697.67	$697.67	$626.71	$626.71	$531.62	$531.62	$622.44	$622.44	$688.49
51	$815.79	$815.79	$874.59	$874.59	$675.22	$675.22	$671.29	$671.29	$698.83	$698.83	$728.52	$728.52	$654.43	$654.43	$555.14	$555.14	$649.97	$649.97	$718.94
52	$853.84	$853.84	$915.39	$915.39	$706.72	$706.72	$702.60	$702.60	$731.43	$731.43	$762.51	$762.51	$684.96	$684.96	$581.03	$581.03	$680.29	$680.29	$752.48
53	$892.34	$892.34	$956.66	$956.66	$738.58	$738.58	$734.28	$734.28	$764.41	$764.41	$796.89	$796.89	$715.84	$715.84	$607.23	$607.23	$710.96	$710.96	$786.40
54	$933.89	$933.89	$1,001.21	$1,001.21	$772.98	$772.98	$768.47	$768.47	$800.01	$800.01	$834.00	$834.00	$749.17	$749.17	$635.50	$635.50	$744.07	$744.07	$823.02
55	$975.45	$975.45	$1,045.76	$1,045.76	$807.37	$807.37	$802.67	$802.67	$835.60	$835.60	$871.10	$871.10	$782.51	$782.51	$663.78	$663.78	$777.18	$777.18	$859.64
56	$1,020.50	$1,020.50	$1,094.06	$1,094.06	$844.66	$844.66	$839.74	$839.74	$874.20	$874.20	$911.34	$911.34	$818.65	$818.65	$694.44	$694.44	$813.07	$813.07	$899.35
57	$1,065.99	$1,065.99	$1,142.83	$1,142.83	$882.32	$882.32	$877.17	$877.17	$913.17	$913.17	$951.97	$951.97	$855.14	$855.14	$725.40	$725.40	$849.32	$849.32	$939.44
58	$1,114.55	$1,114.55	$1,194.88	$1,194.88	$922.50	$922.50	$917.13	$917.13	$954.76	$954.76	$995.33	$995.33	$894.09	$894.09	$758.44	$758.44	$888.00	$888.00	$982.23
59	$1,138.60	$1,138.60	$1,220.68	$1,220.68	$942.42	$942.42	$936.92	$936.92	$975.37	$975.37	$1,016.81	$1,016.81	$913.39	$913.39	$774.81	$774.81	$907.17	$907.17	$1,003.43
60	$1,187.16	$1,187.16	$1,272.73	$1,272.73	$982.60	$982.60	$976.88	$976.88	$1,016.96	$1,016.96	$1,060.17	$1,060.17	$952.34	$952.34	$807.85	$807.85	$945.86	$945.86	$1,046.22
61	$1,229.15	$1,229.15	$1,317.75	$1,317.75	$1,017.36	$1,017.36	$1,011.43	$1,011.43	$1,052.94	$1,052.94	$1,097.67	$1,097.67	$986.03	$986.03	$836.42	$836.42	$979.31	$979.31	$1,083.23
62	$1,256.71	$1,256.71	$1,347.29	$1,347.29	$1,040.17	$1,040.17	$1,034.11	$1,034.11	$1,076.54	$1,076.54	$1,122.28	$1,122.28	$1,008.14	$1,008.14	$855.18	$855.18	$1,001.27	$1,001.27	$1,107.51
63	$1,291.26	$1,291.26	$1,384.34	$1,384.34	$1,068.77	$1,068.77	$1,062.54	$1,062.54	$1,106.14	$1,106.14	$1,153.14	$1,153.14	$1,035.86	$1,035.86	$878.69	$878.69	$1,028.80	$1,028.80	$1,137.97
64+	$1,312.26	$1,312.26	$1,406.85	$1,406.85	$1,086.15	$1,086.15	$1,079.82	$1,079.82	$1,124.13	$1,124.13	$1,171.89	$1,171.89	$1,052.70	$1,052.70	$892.98	$892.98	$1,045.53	$1,045.53	$1,156.47

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0030003	24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030001		24872PA0030002		24872PA0030003	
Plan Marketing Name =>	Gold 2 - 2021	Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021		Navigate HMO Bronze 1 - 2021		Navigate HMO Gold 1 - 2021		Navigate HMO Gold 2 - 2021	
Form # =>	.2018.SG.PA	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Area 8	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	CPA	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Bronze		Gold		Gold	
Deductible =>	000	$0		$3,500		$5,500		$2,500		$3,000		$3,750		$6,850		$1,500		$1,000	
Coinsurance =>	%	0%		20%		0%		0%		0%		0%		0%		20%		0%	
Copays =>	60	30-60		40-80		50-100		30-60		40-80		30-60		D&C-D&C		30-60		30-60	
OOP Maximum =>	550	$8,550		$8,550		$8,550		$7,000		$8,550		$7,000		$6,850		$8,550		$8,550	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$294.90	$316.16	$316.16	$244.10	$244.10	$242.67	$242.67	$252.63	$252.63	$263.36	$263.36	$236.58	$236.58	$234.58	$234.58	$274.65	$274.65	$303.80	$303.80
15	$321.11	$344.26	$344.26	$265.79	$265.79	$264.24	$264.24	$275.08	$275.08	$286.77	$286.77	$257.61	$257.61	$255.43	$255.43	$299.06	$299.06	$330.80	$330.80
16	$331.14	$355.01	$355.01	$274.09	$274.09	$272.49	$272.49	$283.67	$283.67	$295.72	$295.72	$265.65	$265.65	$263.40	$263.40	$308.40	$308.40	$341.13	$341.13
17	$341.16	$365.75	$365.75	$282.39	$282.39	$280.74	$280.74	$292.25	$292.25	$304.67	$304.67	$273.69	$273.69	$271.38	$271.38	$317.73	$317.73	$351.45	$351.45
18	$351.95	$377.32	$377.32	$291.32	$291.32	$289.62	$289.62	$301.50	$301.50	$314.31	$314.31	$282.35	$282.35	$279.96	$279.96	$327.79	$327.79	$362.57	$362.57
19	$362.75	$388.90	$388.90	$300.25	$300.25	$298.50	$298.50	$310.75	$310.75	$323.95	$323.95	$291.00	$291.00	$288.55	$288.55	$337.84	$337.84	$373.69	$373.69
20	$373.93	$400.88	$400.88	$309.51	$309.51	$307.70	$307.70	$320.32	$320.32	$333.93	$333.93	$299.97	$299.97	$297.44	$297.44	$348.25	$348.25	$385.21	$385.21
21	$385.49	$413.28	$413.28	$319.08	$319.08	$317.22	$317.22	$330.23	$330.23	$344.26	$344.26	$309.25	$309.25	$306.64	$306.64	$359.02	$359.02	$397.12	$397.12
22	$385.49	$413.28	$413.28	$319.08	$319.08	$317.22	$317.22	$330.23	$330.23	$344.26	$344.26	$309.25	$309.25	$306.64	$306.64	$359.02	$359.02	$397.12	$397.12
23	$385.49	$413.28	$413.28	$319.08	$319.08	$317.22	$317.22	$330.23	$330.23	$344.26	$344.26	$309.25	$309.25	$306.64	$306.64	$359.02	$359.02	$397.12	$397.12
24	$385.49	$413.28	$413.28	$319.08	$319.08	$317.22	$317.22	$330.23	$330.23	$344.26	$344.26	$309.25	$309.25	$306.64	$306.64	$359.02	$359.02	$397.12	$397.12
25	$387.03	$414.93	$414.93	$320.36	$320.36	$318.49	$318.49	$331.55	$331.55	$345.64	$345.64	$310.49	$310.49	$307.87	$307.87	$360.46	$360.46	$398.71	$398.71
26	$394.74	$423.20	$423.20	$326.74	$326.74	$324.83	$324.83	$338.16	$338.16	$352.52	$352.52	$316.67	$316.67	$314.00	$314.00	$367.64	$367.64	$406.65	$406.65
27	$403.99	$433.12	$433.12	$334.40	$334.40	$332.45	$332.45	$346.08	$346.08	$360.78	$360.78	$324.09	$324.09	$321.36	$321.36	$376.25	$376.25	$416.18	$416.18
28	$419.03	$449.24	$449.24	$346.84	$346.84	$344.82	$344.82	$358.96	$358.96	$374.21	$374.21	$336.15	$336.15	$333.32	$333.32	$390.25	$390.25	$431.67	$431.67
29	$431.36	$462.46	$462.46	$357.05	$357.05	$354.97	$354.97	$369.53	$369.53	$385.23	$385.23	$346.05	$346.05	$343.13	$343.13	$401.74	$401.74	$444.38	$444.38
30	$437.53	$469.07	$469.07	$362.16	$362.16	$360.04	$360.04	$374.81	$374.81	$390.74	$390.74	$351.00	$351.00	$348.04	$348.04	$407.49	$407.49	$450.73	$450.73
31	$446.78	$478.99	$478.99	$369.81	$369.81	$367.66	$367.66	$382.74	$382.74	$399.00	$399.00	$358.42	$358.42	$355.40	$355.40	$416.10	$416.10	$460.26	$460.26
32	$456.03	$488.91	$488.91	$377.47	$377.47	$375.27	$375.27	$390.66	$390.66	$407.26	$407.26	$365.84	$365.84	$362.76	$362.76	$424.72	$424.72	$469.79	$469.79
33	$461.82	$495.11	$495.11	$382.26	$382.26	$380.03	$380.03	$395.62	$395.62	$412.42	$412.42	$370.48	$370.48	$367.35	$367.35	$430.11	$430.11	$475.75	$475.75
34	$467.98	$501.72	$501.72	$387.36	$387.36	$385.11	$385.11	$400.90	$400.90	$417.93	$417.93	$375.43	$375.43	$372.26	$372.26	$435.85	$435.85	$482.10	$482.10
35	$471.07	$505.03	$505.03	$389.92	$389.92	$387.64	$387.64	$403.54	$403.54	$420.69	$420.69	$377.90	$377.90	$374.71	$374.71	$438.72	$438.72	$485.28	$485.28
36	$474.15	$508.33	$508.33	$392.47	$392.47	$390.18	$390.18	$406.18	$406.18	$423.44	$423.44	$380.38	$380.38	$377.17	$377.17	$441.59	$441.59	$488.46	$488.46
37	$477.24	$511.64	$511.64	$395.02	$395.02	$392.72	$392.72	$408.82	$408.82	$426.19	$426.19	$382.85	$382.85	$379.62	$379.62	$444.47	$444.47	$491.63	$491.63
38	$480.32	$514.95	$514.95	$397.57	$397.57	$395.26	$395.26	$411.47	$411.47	$428.95	$428.95	$385.33	$385.33	$382.07	$382.07	$447.34	$447.34	$494.81	$494.81
39	$486.49	$521.56	$521.56	$402.68	$402.68	$400.33	$400.33	$416.75	$416.75	$434.46	$434.46	$390.27	$390.27	$386.98	$386.98	$453.08	$453.08	$501.17	$501.17
40	$492.66	$528.17	$528.17	$407.78	$407.78	$405.41	$405.41	$422.03	$422.03	$439.96	$439.96	$395.22	$395.22	$391.89	$391.89	$458.83	$458.83	$507.52	$507.52
41	$501.91	$538.09	$538.09	$415.44	$415.44	$413.02	$413.02	$429.96	$429.96	$448.23	$448.23	$402.64	$402.64	$399.25	$399.25	$467.44	$467.44	$517.05	$517.05
42	$510.77	$547.60	$547.60	$422.78	$422.78	$420.32	$420.32	$437.55	$437.55	$456.14	$456.14	$409.76	$409.76	$406.30	$406.30	$475.70	$475.70	$526.18	$526.18
43	$523.11	$560.82	$560.82	$432.99	$432.99	$430.47	$430.47	$448.12	$448.12	$467.16	$467.16	$419.65	$419.65	$416.11	$416.11	$487.19	$487.19	$538.89	$538.89
44	$538.53	$577.35	$577.35	$445.75	$445.75	$443.16	$443.16	$461.33	$461.33	$480.93	$480.93	$432.02	$432.02	$428.38	$428.38	$501.55	$501.55	$554.78	$554.78
45	$556.65	$596.78	$596.78	$460.75	$460.75	$458.07	$458.07	$476.85	$476.85	$497.11	$497.11	$446.56	$446.56	$442.79	$442.79	$518.42	$518.42	$573.44	$573.44
46	$578.24	$619.92	$619.92	$478.62	$478.62	$475.83	$475.83	$495.35	$495.35	$516.39	$516.39	$463.88	$463.88	$459.96	$459.96	$538.53	$538.53	$595.68	$595.68
47	$602.52	$645.96	$645.96	$498.72	$498.72	$495.81	$495.81	$516.15	$516.15	$538.08	$538.08	$483.36	$483.36	$479.28	$479.28	$561.15	$561.15	$620.70	$620.70
48	$630.28	$675.71	$675.71	$521.70	$521.70	$518.65	$518.65	$539.93	$539.93	$562.87	$562.87	$505.62	$505.62	$501.36	$501.36	$587.00	$587.00	$649.29	$649.29
49	$657.65	$705.06	$705.06	$544.35	$544.35	$541.18	$541.18	$563.37	$563.37	$587.31	$587.31	$527.58	$527.58	$523.13	$523.13	$612.49	$612.49	$677.49	$677.49
50	$688.49	$738.12	$738.12	$569.88	$569.88	$566.55	$566.55	$589.79	$589.79	$614.85	$614.85	$552.32	$552.32	$547.66	$547.66	$641.21	$641.21	$709.26	$709.26
51	$718.94	$770.77	$770.77	$595.08	$595.08	$591.62	$591.62	$615.88	$615.88	$642.04	$642.04	$576.75	$576.75	$571.88	$571.88	$669.57	$669.57	$740.63	$740.63
52	$752.48	$806.72	$806.72	$622.84	$622.84	$619.21	$619.21	$644.61	$644.61	$672.00	$672.00	$603.66	$603.66	$598.56	$598.56	$700.81	$700.81	$775.18	$775.18
53	$786.40	$843.09	$843.09	$650.92	$650.92	$647.13	$647.13	$673.67	$673.67	$702.29	$702.29	$630.87	$630.87	$625.55	$625.55	$732.40	$732.40	$810.12	$810.12
54	$823.02	$882.35	$882.35	$681.24	$681.24	$677.26	$677.26	$705.04	$705.04	$735.00	$735.00	$660.25	$660.25	$654.68	$654.68	$766.51	$766.51	$847.85	$847.85
55	$859.64	$921.61	$921.61	$711.55	$711.55	$707.40	$707.40	$736.41	$736.41	$767.70	$767.70	$689.63	$689.63	$683.81	$683.81	$800.61	$800.61	$885.58	$885.58
56	$899.35	$964.18	$964.18	$744.41	$744.41	$740.07	$740.07	$770.43	$770.43	$803.16	$803.16	$721.48	$721.48	$715.39	$715.39	$837.59	$837.59	$926.48	$926.48
57	$939.44	$1,007.16	$1,007.16	$777.60	$777.60	$773.07	$773.07	$804.77	$804.77	$838.96	$838.96	$753.64	$753.64	$747.28	$747.28	$874.93	$874.93	$967.78	$967.78
58	$982.23	$1,053.04	$1,053.04	$813.02	$813.02	$808.28	$808.28	$841.43	$841.43	$877.17	$877.17	$787.97	$787.97	$781.32	$781.32	$914.78	$914.78	$1,011.86	$1,011.86
59	$1,003.43	$1,075.77	$1,075.77	$830.57	$830.57	$825.72	$825.72	$859.59	$859.59	$896.11	$896.11	$804.98	$804.98	$798.18	$798.18	$934.53	$934.53	$1,033.70	$1,033.70
60	$1,046.22	$1,121.64	$1,121.64	$865.98	$865.98	$860.94	$860.94	$896.24	$896.24	$934.32	$934.32	$839.30	$839.30	$832.22	$832.22	$974.38	$974.38	$1,077.78	$1,077.78
61	$1,083.23	$1,161.32	$1,161.32	$896.61	$896.61	$891.39	$891.39	$927.95	$927.95	$967.37	$967.37	$868.99	$868.99	$861.66	$861.66	$1,008.85	$1,008.85	$1,115.91	$1,115.91
62	$1,107.51	$1,187.35	$1,187.35	$916.72	$916.72	$911.37	$911.37	$948.75	$948.75	$989.06	$989.06	$888.48	$888.48	$880.98	$880.98	$1,031.46	$1,031.46	$1,140.93	$1,140.93
63	$1,137.97	$1,220.00	$1,220.00	$941.92	$941.92	$936.43	$936.43	$974.84	$974.84	$1,016.26	$1,016.26	$912.91	$912.91	$905.20	$905.20	$1,059.83	$1,059.83	$1,172.30	$1,172.30
64+	$1,156.47	$1,239.84	$1,239.84	$957.24	$957.24	$951.66	$951.66	$990.69	$990.69	$1,032.78	$1,032.78	$927.75	$927.75	$919.92	$919.92	$1,077.06	$1,077.06	$1,191.36	$1,191.36

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

HIOS Plan ID (On Exchange)=>												
HIOS Plan ID (Off Exchange)=>	24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	Navigate HMO Gold 3 - 2021		Navigate HMO Silver 1 - 2021		Navigate HMO Silver 2 - 2021		Navigate HMO Silver 3 - 2021		Navigate HMO Silver 5 - 2021		Navigate HMO Silver 6 - 2021	
Form # =>	COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA		COC21.HMO.2018.SG.PA	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHCPA		UHCPA		UHCPA		UHCPA		UHCPA		UHCPA	
Metal =>	Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$0		$3,500		$5,500		$2,500		$3,000		$3,750	
Coinsurance =>	0%		20%		0%		0%		0%		0%	
Copays =>	30-60		40-80		50-100		30-60		40-80		30-60	
OOP Maximum =>	$8,550		$8,550		$8,550		$7,000		$8,550		$7,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$325.69	$325.69	$251.45	$251.45	$249.99	$249.99	$260.25	$260.25	$271.30	$271.30	$243.71	$243.71
15	$354.64	$354.64	$273.80	$273.80	$272.21	$272.21	$283.38	$283.38	$295.42	$295.42	$265.37	$265.37
16	$365.71	$365.71	$282.34	$282.34	$280.70	$280.70	$292.22	$292.22	$304.64	$304.64	$273.65	$273.65
17	$376.78	$376.78	$290.89	$290.89	$289.20	$289.20	$301.07	$301.07	$313.86	$313.86	$281.93	$281.93
18	$388.70	$388.70	$300.09	$300.09	$298.35	$298.35	$310.59	$310.59	$323.79	$323.79	$290.85	$290.85
19	$400.62	$400.62	$309.30	$309.30	$307.50	$307.50	$320.12	$320.12	$333.72	$333.72	$299.77	$299.77
20	$412.97	$412.97	$318.83	$318.83	$316.98	$316.98	$329.98	$329.98	$344.00	$344.00	$309.01	$309.01
21	$425.74	$425.74	$328.69	$328.69	$326.78	$326.78	$340.19	$340.19	$354.64	$354.64	$318.57	$318.57
22	$425.74	$425.74	$328.69	$328.69	$326.78	$326.78	$340.19	$340.19	$354.64	$354.64	$318.57	$318.57
23	$425.74	$425.74	$328.69	$328.69	$326.78	$326.78	$340.19	$340.19	$354.64	$354.64	$318.57	$318.57
24	$425.74	$425.74	$328.69	$328.69	$326.78	$326.78	$340.19	$340.19	$354.64	$354.64	$318.57	$318.57
25	$427.44	$427.44	$330.00	$330.00	$328.09	$328.09	$341.55	$341.55	$356.06	$356.06	$319.84	$319.84
26	$435.96	$435.96	$336.58	$336.58	$334.62	$334.62	$348.35	$348.35	$363.15	$363.15	$326.22	$326.22
27	$446.18	$446.18	$344.47	$344.47	$342.47	$342.47	$356.52	$356.52	$371.66	$371.66	$333.86	$333.86
28	$462.78	$462.78	$357.29	$357.29	$355.21	$355.21	$369.79	$369.79	$385.49	$385.49	$346.29	$346.29
29	$476.40	$476.40	$367.80	$367.80	$365.67	$365.67	$380.67	$380.67	$396.84	$396.84	$356.48	$356.48
30	$483.21	$483.21	$373.06	$373.06	$370.90	$370.90	$386.12	$386.12	$402.52	$402.52	$361.58	$361.58
31	$493.43	$493.43	$380.95	$380.95	$378.74	$378.74	$394.28	$394.28	$411.03	$411.03	$369.22	$369.22
32	$503.65	$503.65	$388.84	$388.84	$386.58	$386.58	$402.44	$402.44	$419.54	$419.54	$376.87	$376.87
33	$510.04	$510.04	$393.77	$393.77	$391.48	$391.48	$407.55	$407.55	$424.86	$424.86	$381.65	$381.65
34	$516.85	$516.85	$399.03	$399.03	$396.71	$396.71	$412.99	$412.99	$430.53	$430.53	$386.74	$386.74
35	$520.25	$520.25	$401.66	$401.66	$399.33	$399.33	$415.71	$415.71	$433.37	$433.37	$389.29	$389.29
36	$523.66	$523.66	$404.29	$404.29	$401.94	$401.94	$418.43	$418.43	$436.21	$436.21	$391.84	$391.84
37	$527.07	$527.07	$406.92	$406.92	$404.55	$404.55	$421.16	$421.16	$439.04	$439.04	$394.39	$394.39
38	$530.47	$530.47	$409.55	$409.55	$407.17	$407.17	$423.88	$423.88	$441.88	$441.88	$396.94	$396.94
39	$537.28	$537.28	$414.81	$414.81	$412.40	$412.40	$429.32	$429.32	$447.56	$447.56	$402.04	$402.04
40	$544.10	$544.10	$420.07	$420.07	$417.62	$417.62	$434.76	$434.76	$453.23	$453.23	$407.13	$407.13
41	$554.31	$554.31	$427.95	$427.95	$425.47	$425.47	$442.93	$442.93	$461.74	$461.74	$414.78	$414.78
42	$564.11	$564.11	$435.51	$435.51	$432.98	$432.98	$450.75	$450.75	$469.90	$469.90	$422.11	$422.11
43	$577.73	$577.73	$446.03	$446.03	$443.44	$443.44	$461.64	$461.64	$481.25	$481.25	$432.30	$432.30
44	$594.76	$594.76	$459.18	$459.18	$456.51	$456.51	$475.25	$475.25	$495.43	$495.43	$445.04	$445.04
45	$614.77	$614.77	$474.63	$474.63	$471.87	$471.87	$491.23	$491.23	$512.10	$512.10	$460.02	$460.02
46	$638.61	$638.61	$493.04	$493.04	$490.17	$490.17	$510.29	$510.29	$531.96	$531.96	$477.86	$477.86
47	$665.43	$665.43	$513.74	$513.74	$510.76	$510.76	$531.72	$531.72	$554.30	$554.30	$497.92	$497.92
48	$696.08	$696.08	$537.41	$537.41	$534.29	$534.29	$556.21	$556.21	$579.84	$579.84	$520.86	$520.86
49	$726.31	$726.31	$560.75	$560.75	$557.49	$557.49	$580.36	$580.36	$605.02	$605.02	$543.48	$543.48
50	$760.37	$760.37	$587.04	$587.04	$583.63	$583.63	$607.58	$607.58	$633.39	$633.39	$568.97	$568.97
51	$794.01	$794.01	$613.01	$613.01	$609.44	$609.44	$634.45	$634.45	$661.40	$661.40	$594.13	$594.13
52	$831.04	$831.04	$641.60	$641.60	$637.87	$637.87	$664.05	$664.05	$692.26	$692.26	$621.85	$621.85
53	$868.51	$868.51	$670.53	$670.53	$666.63	$666.63	$693.99	$693.99	$723.47	$723.47	$649.88	$649.88
54	$908.95	$908.95	$701.75	$701.75	$697.68	$697.68	$726.31	$726.31	$757.16	$757.16	$680.15	$680.15
55	$949.40	$949.40	$732.98	$732.98	$728.72	$728.72	$758.62	$758.62	$790.85	$790.85	$710.41	$710.41
56	$993.25	$993.25	$766.83	$766.83	$762.38	$762.38	$793.66	$793.66	$827.38	$827.38	$743.22	$743.22
57	$1,037.53	$1,037.53	$801.02	$801.02	$796.36	$796.36	$829.04	$829.04	$864.26	$864.26	$776.36	$776.36
58	$1,084.79	$1,084.79	$837.50	$837.50	$832.64	$832.64	$866.80	$866.80	$903.62	$903.62	$811.72	$811.72
59	$1,108.20	$1,108.20	$855.58	$855.58	$850.61	$850.61	$885.51	$885.51	$923.13	$923.13	$829.24	$829.24
60	$1,155.46	$1,155.46	$892.06	$892.06	$886.88	$886.88	$923.28	$923.28	$962.49	$962.49	$864.60	$864.60
61	$1,196.33	$1,196.33	$923.62	$923.62	$918.25	$918.25	$955.93	$955.93	$996.54	$996.54	$895.18	$895.18
62	$1,223.15	$1,223.15	$944.33	$944.33	$938.84	$938.84	$977.37	$977.37	$1,018.88	$1,018.88	$915.25	$915.25
63	$1,256.78	$1,256.78	$970.29	$970.29	$964.65	$964.65	$1,004.24	$1,004.24	$1,046.90	$1,046.90	$940.42	$940.42
64+	$1,277.22	$1,277.22	$986.07	$986.07	$980.34	$980.34	$1,020.57	$1,020.57	$1,063.92	$1,063.92	$955.71	$955.71

UnitedHealthcare of Pennsylvania Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	UHCPA	All	All - Except for Lebanon, Montour, Tioga, and Union

Company Name UnitedHealthcare Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	11-01-2020 Number of Covered Lives by Rating County				RATING AREA 1			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest
24872PA0030001	Navigate HMO Bronze 1 - 2021	HMO	Bronze	Off	$254.71	$254.71	$254.71	$254.71
24872PA0030002	Navigate HMO Gold 1 - 2021	HMO	Gold	Off	$298.22	$298.22	$298.22	$298.22
24872PA0030003	Navigate HMO Gold 2 - 2021	HMO	Gold	Off	$329.86	$329.86	$329.86	$329.86
24872PA0030004	Navigate HMO Gold 3 - 2021	HMO	Gold	Off	$353.64	$353.64	$353.64	$353.64
24872PA0030005	Navigate HMO Silver 1 - 2021	HMO	Silver	Off	$273.03	$273.03	$273.03	$273.03
24872PA0030006	Navigate HMO Silver 2 - 2021	HMO	Silver	Off	$271.44	$271.44	$271.44	$271.44
24872PA0030007	Navigate HMO Silver 3 - 2021	HMO	Silver	Off	$282.58	$282.58	$282.58	$282.58
24872PA0030008	Navigate HMO Silver 5 - 2021	HMO	Silver	Off	$294.58	$294.58	$294.58	$294.58
24872PA0030009	Navigate HMO Silver 6 - 2021	HMO	Silver	Off	$264.62	$264.62	$264.62	$264.62

				RATING AREA 2			RATING AREA 3						
Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe
$254.71	$254.71	$254.71	$254.71	$288.93	$288.93	$288.93	$336.37	$336.37	$336.37	$336.37	$336.37	$336.37	$336.37
$298.22	$298.22	$298.22	$298.22	$338.29	$338.29	$338.29	$393.83	$393.83	$393.83	$393.83	$393.83	$393.83	$393.83
$329.86	$329.86	$329.86	$329.86	$374.19	$374.19	$374.19	$435.62	$435.62	$435.62	$435.62	$435.62	$435.62	$435.62
$353.64	$353.64	$353.64	$353.64	$401.17	$401.17	$401.17	$467.03	$467.03	$467.03	$467.03	$467.03	$467.03	$467.03
$273.03	$273.03	$273.03	$273.03	$309.72	$309.72	$309.72	$360.57	$360.57	$360.57	$360.57	$360.57	$360.57	$360.57
$271.44	$271.44	$271.44	$271.44	$307.91	$307.91	$307.91	$358.47	$358.47	$358.47	$358.47	$358.47	$358.47	$358.47
$282.58	$282.58	$282.58	$282.58	$320.55	$320.55	$320.55	$373.18	$373.18	$373.18	$373.18	$373.18	$373.18	$373.18
$294.58	$294.58	$294.58	$294.58	$334.17	$334.17	$334.17	$389.03	$389.03	$389.03	$389.03	$389.03	$389.03	$389.03
$264.62	$264.62	$264.62	$264.62	$300.18	$300.18	$300.18	$349.46	$349.46	$349.46	$349.46	$349.46	$349.46	$349.46

RATING AREA 4

Pike	Sullivan	Susquehanna	Wayne	Wyoming
$336.37	$336.37	$336.37	$336.37	$336.37
$393.83	$393.83	$393.83	$393.83	$393.83
$435.62	$435.62	$435.62	$435.62	$435.62
$467.03	$467.03	$467.03	$467.03	$467.03
$360.57	$360.57	$360.57	$360.57	$360.57
$358.47	$358.47	$358.47	$358.47	$358.47
$373.18	$373.18	$373.18	$373.18	$373.18
$389.03	$389.03	$389.03	$389.03	$389.03
$349.46	$349.46	$349.46	$349.46	$349.46

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence
$272.48	$272.48	$272.48	$272.48	$272.48	$272.48	$272.48	$272.48
$319.03	$319.03	$319.03	$319.03	$319.03	$319.03	$319.03	$319.03
$352.88	$352.88	$352.88	$352.88	$352.88	$352.88	$352.88	$352.88
$378.32	$378.32	$378.32	$378.32	$378.32	$378.32	$378.32	$378.32
$292.08	$292.08	$292.08	$292.08	$292.08	$292.08	$292.08	$292.08
$290.38	$290.38	$290.38	$290.38	$290.38	$290.38	$290.38	$290.38
$302.30	$302.30	$302.30	$302.30	$302.30	$302.30	$302.30	$302.30
$315.14	$315.14	$315.14	$315.14	$315.14	$315.14	$315.14	$315.14
$283.08	$283.08	$283.08	$283.08	$283.08	$283.08	$283.08	$283.08

RATING AREA 5

Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
$272.48	$272.48	$253.23	$253.23	$253.23	$253.23	$253.23	$253.23	$253.23
$319.03	$319.03	$296.49	$296.49	$296.49	$296.49	$296.49	$296.49	$296.49
$352.88	$352.88	$327.95	$327.95	$327.95	$327.95	$327.95	$327.95	$327.95
$378.32	$378.32	$351.59	$351.59	$351.59	$351.59	$351.59	$351.59	$351.59
$292.08	$292.08	$271.44	$271.44	$271.44	$271.44	$271.44	$271.44	$271.44
$290.38	$290.38	$269.86	$269.86	$269.86	$269.86	$269.86	$269.86	$269.86
$302.30	$302.30	$280.94	$280.94	$280.94	$280.94	$280.94	$280.94	$280.94
$315.14	$315.14	$292.87	$292.87	$292.87	$292.87	$292.87	$292.87	$292.87
$283.08	$283.08	$263.08	$263.08	$263.08	$263.08	$263.08	$263.08	$263.08

RATING AREA 6

Centre	Columbia
$328.61	$328.61
$384.75	$384.75
$425.58	$425.58
$456.26	$456.26
$352.25	$352.25
$350.20	$350.20
$364.57	$364.57
$380.06	$380.06
$341.40	$341.40

Lehigh	Mifflin	Northampton	Northumberland	Schuylkill	Snyder	RATING AREA 7				RATING AREA 8	
						Adams	Berks	Lancaster	York	Bucks	Chester
$328.61	$328.61	$328.61	$328.61	$328.61	$328.61	$337.75	$337.75	$337.75	$337.75	$297.66	$297.66
$384.75	$384.75	$384.75	$384.75	$384.75	$384.75	$395.45	$395.45	$395.45	$395.45	$348.51	$348.51
$425.58	$425.58	$425.58	$425.58	$425.58	$425.58	$437.42	$437.42	$437.42	$437.42	$385.49	$385.49
$456.26	$456.26	$456.26	$456.26	$456.26	$456.26	$468.95	$468.95	$468.95	$468.95	$413.28	$413.28
$352.25	$352.25	$352.25	$352.25	$352.25	$352.25	$362.05	$362.05	$362.05	$362.05	$319.08	$319.08
$350.20	$350.20	$350.20	$350.20	$350.20	$350.20	$359.94	$359.94	$359.94	$359.94	$317.22	$317.22
$364.57	$364.57	$364.57	$364.57	$364.57	$364.57	$374.71	$374.71	$374.71	$374.71	$330.23	$330.23
$380.06	$380.06	$380.06	$380.06	$380.06	$380.06	$390.63	$390.63	$390.63	$390.63	$344.26	$344.26
$341.40	$341.40	$341.40	$341.40	$341.40	$341.40	$350.90	$350.90	$350.90	$350.90	$309.25	$309.25

RATING AREA 9

Delaware	Montogomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Perry
$297.66	$297.66	$297.66	$306.64	$306.64	$306.64	$306.64	$306.64	$306.64
$348.51	$348.51	$348.51	$359.02	$359.02	$359.02	$359.02	$359.02	$359.02
$385.49	$385.49	$385.49	$397.12	$397.12	$397.12	$397.12	$397.12	$397.12
$413.28	$413.28	$413.28	$425.74	$425.74	$425.74	$425.74	$425.74	$425.74
$319.08	$319.08	$319.08	$328.69	$328.69	$328.69	$328.69	$328.69	$328.69
$317.22	$317.22	$317.22	$326.78	$326.78	$326.78	$326.78	$326.78	$326.78
$330.23	$330.23	$330.23	$340.19	$340.19	$340.19	$340.19	$340.19	$340.19
$344.26	$344.26	$344.26	$354.64	$354.64	$354.64	$354.64	$354.64	$354.64
$309.25	$309.25	$309.25	$318.57	$318.57	$318.57	$318.57	$318.57	$318.57

Unified Rate Review v5.2

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

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

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

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

Company Legal Name:	**UnitedHealthcare of Pennsylvania, Inc.**	State:	**PA**
HIOS Issuer ID:	**24872**	Market:	**Small Group**
Effective Date of Rate Change(s):	**1/1/2021**		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2019 to 12/31/2019

	Total	PMPM
Allowed Claims	$2,674,116.76	$314.71
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$1,896,623.21	$223.21
Risk Adjustment	-$1,088,898.00	-$128.15
Experience Period Premium	$3,523,661.64	$414.69
Experience Period Member Months	8,497	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$47.65	1.040	1.039	1.040	1.039	$55.64
Outpatient Hospital	$127.74	1.040	1.039	1.040	1.039	$149.15
Professional	$80.62	1.040	1.039	1.040	1.039	$94.13
Other Medical	$1.11	1.040	1.039	1.040	1.039	$1.30
Capitation	$13.03	1.040	1.039	1.040	1.039	$15.21
Prescription Drug	$44.12	1.040	1.039	1.040	1.039	$51.51
Total	$314.27					**$366.94**

Morbidity Adjustment		1.000
Demographic Shift		0.986
Plan Design Changes		1.000
Other		1.075
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2021**	**$388.94**

Manual EHB Allowed Claims PMPM	$576.30
Applied Credibility %	2.48%

			Projected Period Totals
Projected Index Rate for	**1/1/2021**	**$571.65**	$8,410,114.80
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		-$36.90	-$542,872.80
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$608.55**	**$8,952,987.60**

Projected Member Months	**14,712**

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Product-Plan Data Collection

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name: **UnitedHealthcare of Pennsylvania, Inc.**
HIOS Issuer ID: **24872**
Effective Date of Rate Change(s): **1/1/2021**

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

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**																	
1.1	Product Name		PA003 Plans									PA002 Plans						
1.2	Product ID		24872PA003									24872PA002						
1.3	Plan Name		CD-32	CD-33	CD-34	CD-39	CD-35	CD-36	CD-37	CD-38	CD-3Z	BRA6	BIDP	BIDQ	BIDR	BIDS	BIDT	BIDU
1.4	Plan ID (Standard Component ID)		24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030009	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030001	24872PA0020001	24872PA0020002	24872PA0020003	24872PA0020004	24872PA0020005	24872PA0020006	24872PA0020007
1.5	Metal		Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Silver	Silver	Silver	Silver
1.6	AV Metal Value		0.769	0.782	0.773	0.661	0.705	0.668	0.683	0.697	0.649	0.622	0.760	0.788	0.706	0.674	0.683	0.677
1.7	Plan Category		New	New	New	New	New	New	New	New	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates		1/1/2021	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	1/1/2021	1/1/2021	1/1/2021
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		0.00%									0.00%						
1.13	Submission Level Rate Increase %		0.00%															

Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**																		
	2.1 Plan ID (Standard Component ID)	Total	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030009	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030001	24872PA0020001	24872PA0020002	24872PA0020003	24872PA0020004	24872PA0020005	24872PA0020006	24872PA0020007
$2,674,117	2.2 Allowed Claims	$2,674,117	$0	$0	$0	$0	$0	$0	$0	$0	$0	$346,124	$565,394	$1,008,111	$538,003	$101,717	$114,767	$0
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$777,494	$0	$0	$0	$0	$0	$0	$0	$0	$0	$130,578	$179,307	$175,547	$217,644	$35,850	$38,568	$0
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,896,623	2.6 Incurred Claims	$1,896,623	$0	$0	$0	$0	$0	$0	$0	$0	$0	$215,546	$386,088	$832,564	$320,360	$65,867	$76,199	$0
-$1,088,898	2.7 Risk Adjustment Transfer Amount	-$1,066,623	$0	$0	$0	$0	$0	$0	$0	$0	$0	-$157,073	-$193,074	-$382,291	-$252,938	-$31,915	-$49,332	$0
$3,523,662	2.8 Premium	$3,523,662	$0	$0	$0	$0	$0	$0	$0	$0	$0	$518,901	$637,835	$1,262,923	$835,598	$105,434	$162,971	$0
8,497	2.9 Experience Period Member Months	8,497	0	0	0	0	0	0	0	0	0	1,508	1,589	2,518	2,244	282	356	0
	2.10 Current Enrollment	1,085	0	0	0	0	0	0	0	0	0	177	224	309	290	45	40	0
	2.11 Current Premium PMPM	$412.96	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$341.40	$413.85	$500.88	$363.12	$369.56	$455.68	$0.00
	2.12 Loss Ratio	77.19%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	59.57%	86.81%	94.54%	54.98%	89.59%	67.05%	#DIV/0!
	Per Member Per Month																	
	2.13 Allowed Claims	$314.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$229.53	$355.82	$400.36	$239.75	$360.70	$322.38	#DIV/0!
	2.14 Reinsurance	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!
	2.15 Member Cost Sharing	$91.50	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$86.59	$112.84	$69.72	$96.99	$127.13	$108.34	#DIV/0!
	2.16 Cost Sharing Reduction	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!
	2.17 Incurred Claims	$223.21	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$142.93	$242.98	$330.64	$142.76	$233.57	$214.04	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	-$125.53	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$104.16	-$121.51	-$151.82	-$112.72	-$113.17	-$138.57	#DIV/0!
	2.19 Premium	$414.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$344.10	$401.41	$501.56	$372.37	$373.88	$457.78	#DIV/0!

	Section III: Plan Adjustment Factors																	
3.1	Plan ID (Standard Component ID)		24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030009	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030001	24872PA0020001	24872PA0020002	24872PA0020003	24872PA0020004	24872PA0020005	24872PA0020006	24872PA0020007
3.2	Market Adjusted Index Rate		$608.55															
3.3	AV and Cost Sharing Design of Plan		0.6823	0.6823	0.6823	0.6823	0.6823	0.6823	0.6823	0.6823	0.6823	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.4	Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB		1.0014	1.0014	1.0014	1.0014	1.0014	1.0014	1.0014	1.0014	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Administrative Costs																	
3.6	Administrative Expense		11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.7	Taxes and Fees		0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.8	Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9	Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$483.76	$483.76	$483.76	$483.76	$483.76	$483.76	$483.76	$483.76	$483.76	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3.11	Age Calibration Factor	0.6727	0.6727															
3.12	Geographic Calibration Factor	1.1390	1.1390															
3.13	Tobacco Calibration Factor	1.0000	1.0000															
3.14	**Calibrated Plan Adjusted Index Rate**		$370.66	$370.66	$370.66	$370.66	$370.66	$370.66	$370.66	$370.66	$370.66	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

	Section IV: Projected Plan Level Information																	
4.1	Plan ID (Standard Component ID)	Total	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030009	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030001	24872PA0020001	24872PA0020002	24872PA0020003	24872PA0020004	24872PA0020005	24872PA0020006	24872PA0020007
4.2	Allowed Claims	$8,421,905	$1,397,602	$1,397,012	$1,397,012	$561,043	$561,043	$561,043	$561,043	$561,043	$1,425,066	$0	$0	$0	$0	$0	$0	$0
4.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4	Member Cost Sharing	$2,703,432	$473,502	$375,284	$301,630	$215,896	$204,925	$207,001	$192,472	$176,815	$555,906	$0	$0	$0	$0	$0	$0	$0
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$5,718,474	$924,100	$1,021,728	$1,095,383	$345,146	$356,117	$354,042	$368,571	$384,227	$869,160	$0	$0	$0	$0	$0	$0	$0
4.7	Risk Adjustment Transfer Amount	-$368,611	-$59,406	-$59,381	-$59,381	-$25,005	-$25,005	-$25,005	-$25,005	-$25,005	-$65,419	$0	$0	$0	$0	$0	$0	$0
4.8	Premium	$7,097,559	$1,147,011	$1,268,128	$1,359,502	$428,417	$442,049	$439,429	$457,434	$476,886	$1,078,705	$0	$0	$0	$0	$0	$0	$0
4.9	Projected Member Months	14,712	2,371	2,370	2,370	998	998	998	998	998	2,611	0	0	0	0	0	0	0
4.10	Loss Ratio	84.98%	84.97%	84.53%	84.25%	85.56%	85.39%	85.43%	85.23%	85.03%	85.78%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month																	
4.11	Allowed Claims	$572.45	$589.46	$589.46	$589.46	$562.17	$562.17	$562.17	$562.17	$562.17	$545.79	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12	Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13	Member Cost Sharing	$183.76	$199.71	$158.35	$127.27	$216.33	$205.34	$207.42	$192.86	$177.17	$212.91	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15	Incurred Claims	$388.69	$389.75	$431.11	$462.19	$345.84	$356.83	$354.75	$369.31	$385.00	$332.88	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16	Risk Adjustment Transfer Amount	-$25.06	-$25.06	-$25.06	-$25.06	-$25.06	-$25.06	-$25.06	-$25.06	-$25.06	-$25.06	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17	Premium	$482.43	$483.77	$535.08	$573.63	$429.28	$442.93	$440.31	$458.35	$477.84	$413.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 1	0.7554
Rating Area 2	0.8569
Rating Area 3	0.9976
Rating Area 4	0.8081
Rating Area 5	0.7510
Rating Area 6	0.9746
Rating Area 7	1.0017
Rating Area 8	0.8828
Rating Area 9	0.9094

Federal Rate Filing Justification Part III
Actuarial Memorandum and Certification

UnitedHealthcare of Pennsylvania, Inc.

NAIC: 95220

FEIN: 25-1756858

State of Pennsylvania Rate Review

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Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare of Pennsylvania, Inc.. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Pennsylvania. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Pennsylvania for the 2021 plan year. No rate change is being filed at this time. The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Pennsylvania Department of Insurance and Financial Services. It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.

The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by 40 P.S. § 65.2-A. If the prohibition against disclosure by the Department of Insurance and Financial Services is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

Section 2: General Information

Company Identifying Information

Company Legal Name:	UnitedHealthcare of Pennsylvania, Inc.
State:	Pennsylvania
HIOS Issuer ID:	24872
Market:	Small Business, 1-50
Proposed Effective Date:	January 01, 2021

Primary Contact Information

Name:	[redacted]
Telephone Number:	[redacted]
Email Address:	[redacted]

Section 3: Proposed Rate Changes

The proposed change in rates for this filing is 0% compared to the prior filing. The change in geographic rating factors ranges from -5.57% to 9.89% and averages to 0.27% based on the current inforce population. In total with UHIC experience included the area factor changes are revenue neutral. These changes are applied uniformly to all plans within a rating area. The proposed pricing trend is 8.7% annually.

The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
  - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
  - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
  - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
  - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this difference by charging private health plans more.
  - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services - leading to increased health care spending and utilization.
- Administrative costs and anticipated profit
  - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
  - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare's goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
  - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which will have increased health insurance costs and need to be reflected in premium.
- Changes that vary by plan
  - All plan relativity factors have been updated to reflect UnitedHealthcare's most recent pricing model.
  - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the "Plan Adjusted Index Rate" section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 6 (*Projection Factors*) and Section 7 (*Credibility Manual Rate Development*) of this memorandum.

Section 4: Experience and Current Period Premium, Claims and Enrollment

Paid Through Date

The experience period is 1/1/2019 through 12/31/2019, with claims paid through 2/29/2020.

Current Date

The current enrollment and premium is reported as of 12/31/2019.

Allowed and Incurred Claims Incurred During the Experience Period

The claims data was available directly from company claims records.

Claims Description	Allowed Claims	Incurred Claims
Claims Paid as of 2/29/2020	$ 2,458,315.54	$ 1,743,565.72
Claims Incurred but Not Reported as of 2/29/2020	$ 215,801.22	$ 153,057.49

Support for Estimate of Incurred but not Reported Claims

Historical claims are categorized both by the month in which they were incurred and the month in which they were adjudicated. For incurral months with sufficient adjudicated claim experience, incurred claims are estimated by applying completion factors derived from the historical claims. Adjustments are made based on specific knowledge of the entity (e.g., catastrophic claims, pended claims, etc.). For incurral months where adjudicated claim experience is not sufficient to rely on completion factors, a PMPM is used to estimate incurred claims. PMPM estimates are based on expected claim seasonality patterns, monthly calendar days and work days, emerging claim trends, and other factors. The same completion factors are applied to both incurred and allowed claim amounts.

Experience Period Risk Adjustment

We are using the risk adjustment results based on RATEE submissions of all issuers in the state of PA that was provided by the Department on June 30th, 2020. Based on that information our 2019 risk adjustment transfer PMPM is -$128.15.

Experience Period Index Rates

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Section 5: Benefit Categories

Claims were assigned to each of the benefit categories based on where services were administered and the types of medical services rendered. The benefit categories were defined by our claims department using standard industry definitions.

Inpatient Hospital

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, laboratory, radiology, therapeutic, observation, and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialist care, therapeutic, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

Other Medical

Includes non-capitated ambulatory, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services.

Capitation

Includes all services provided under one or more capitated agreements.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

Section 6: Projection Factors

Trend

Two years of annual trend were applied to our 2019 experience to project it to the 2021 rating period. Our most recent analysis indicates annual trend in the state of Pennsylvania for the 2020 and 2021 calendar years will be 8.06% and 8.06%, respectively. The table below details the components of each trend factor.

Trend Component	2020	2021
Unit Cost	4.00%	4.00%
Utilization	3.90%	3.90%
Total	8.06%	8.06%

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence the mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Demographic Shift

The total Demographic Shift Adjustment is -1.4%. It is comprised of the following factors:

The HHS-specified age curve was used in rating.

Geographic Shift:
An adjustment of -1.4% was made to account for the shift in the distribution of members by rating area between the experience period and the rating period. The factor reflects the change in the average geographic rating area factor from the experience period to the rating period, weighted by the respective membership distributions, using the proposed geographic rating area factors. The formula is calculated as: Avg. Geographic Rating Area Factor projected / Avg. Geographic Rating Area Factor experience – 1.

Other Adjustments

The total other adjustments are 7.5%, and it is comprised of the following factors:

Catastrophic Claims Adjustment:
An adjustment was made to account for catastrophic claims experience in the experience period. The claims were adjusted by 6% to align with expected catastrophic claim levels in the rating period.

Trend Adjustment
An additional trend adjustment of 0.6% is applied to trend our rates to the mid-point of the quarter rather than the beginning of the quarter

All Other Adjustments:
All other adjustments resulted in an adjustment of 0.8%.

Section 7: Credibility Manual Rate Development

Adjustments Made to the Data

Adjustments similar to the ones described in Section 6 were applied to the experience of the credibility manual to project it to the projection period. In addition, the credibility manual was adjusted to reflect the average age, geography, plan design and morbidity of the adjusted experience period claims.

An adjustment to the credibility manual was made to account for catastrophic claims experience in the experience period.

Inclusion of Capitation Payments

Capitation payments are included in both the experience and projections.

Section 8: Credibility of Experience

The experience for this legal entity contains 8,497 member months. We have assigned 2.5% credibility to the data based on the ratio of UHC of PA experience period member months to our total UHIC plus UHC of PA experience period member months. We set our rates using the blended experience of both entities weighted by the membership in both entities.

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate. The manual rate is sufficiently independent from the experience and can be blended with it for purposes of rate development.

Section 9: Development of Projected Index Rate

The experience period index rate is $314.27 PMPM.

The Index Rate for the experience period is approximately 99.86% of allowed claims due to benefits in excess of EHBs. The reported percentage amount is based on experience data. The index rate of the experience period has been reported accordingly. The Index Rate in the projection period represents 99.86% of allowed claims due to the benefits in excess of EHBs.

The projected index rate of $571.65 was calculated by trending and adjusting the experience period index rate to the projection period, including blending the experience with a manual rate if the experience was not fully credible. It is established in accordance with the requirements of 45 CFR §156.80(d). See sections 6, 7, and 8 of this memo for more details.

Section 10: Development of the Market Adjusted Index Rate

Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

Risk Adjustment Payment/Charge

UnitedHealthcare of Pennsylvania, Inc. anticipates paying an average of $25.06 PMPM for risk adjustment transfers in the state of Pennsylvania for the 2021 plan year, which has been grossed up to $36.90 PMPM on an allowed basis for purposes of calculating the Market Adjusted Index Rate. We are assuming the risk level of our business relative to that of our competitors for the 2021 plan year will be similar to what it was in the 2019 plan year. Since risk adjustment transfer payments are a function of the market level premium, our 2021 risk adjustment transfer PMPM amount is calculated by adjusting our estimated 2019 risk adjustment transfer PMPM amount for the projected market level trend, changes in reinsurance fees and recoveries, and other adjustments based on the overall financial performance of the market.

Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

The market adjusted index rate includes market-wide adjustments for reinsurance, risk adjustment transfers and exchange user fees (if any).

Index Rate	Net Federal or State Reinsurance (allowed basis)	Risk Adjustment Payment/Charge (allowed basis)	Exchange Fee Adjustment (allowed basis)	Market Adjusted Index Rate
$571.65	$0.00	($36.90)	0.00%	$608.55

The figures above may not tally exactly due to rounding of the display.

Section 11: Plan Adjusted Index Rate

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

UnitedHealthcare does not utilize Induced Demand factors in our rate development. Instead, our plan-specific pricing factors are based on an analysis of UnitedHealthcare's nationwide block of Small Group health insurance, which reflects over 10 million member months of experience. Our approach complies with the prohibition of rating for morbidity differences by normalizing out the cost differences attributable to morbidity as measured by HHS's risk adjustment mechanism.

Historical UnitedHealthcare experience was used to develop the actuarial value and cost sharing adjustment.

Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Administrative Expense Load

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load does not vary by product or plan. These assumptions are based on the general ledger actual results for 2019 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

Profit and Risk Margin

The profit and risk margin is shown in Worksheet 2, Section III of the URRT. This target does not vary by product or plan.

The profit and risk margin is derived from the difference between the administrative expenses, taxes and fees, and 1 minus the target loss ratio and the administrative expenses, taxes and fees.

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

Taxes and Fees

Taxes and fees are expected to be 0.65% and include premium tax, exchange fees (if any), risk adjustment user fees, and federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.53%
Premium Tax	0.00%
ACA Taxes: Insurer Fee	0.00%
ACA Taxes: PCORI Fee	0.04%
ACA Taxes: Risk Adjustment User Fee	0.05%
ACA Taxes: Exchange User Fee	0.00%
All Other Taxes & Fees	0.03%
Total	**0.65%**

Section 12: Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 0.673, which equals one divided by the average age factor of the expected member distribution by age. The age factors used in this calculation are the HHS-specified age curve. Please see the Age Calibration exhibit near the end of this document.

Geographic Calibration

The geographic factor calibration is 1.139, which equals one divided by the expected average area factor. A table of the geographic rating factors is below. Please see the Geographic Calibration exhibit near the end of this document.

Rating Area	Area Factor
1	0.7554
2	0.8569
3	0.9976
4	0.8081
5	0.7510
6	0.9746
7	1.0017
8	0.8828
9	0.9094

Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2021 rate development.

The geographic factors are being adjusted based on the analysis of unit cost differences by rating area. The proposed area factors are revenue neutral in total as noted in Section 3 of this memorandum.

Population morbidity by area was not considered when determining geographic area factors.

Tobacco Calibration

Tobacco factors are not used in the rating of these products, and no calibration is needed.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age and geographic rating factors. The calculation is provided below.

Plan Adjusted Index Rate
x Age Calibration Factor
x Geographic Calibration Factor
x Consumer Specific Age Rating Factor
x Consumer Specific Geographic Rating Factor
x Small Group Trend Adjustment
= Consumer Adjusted Premium Rate

Section 14: Projected Loss Ratio

The projected loss ratio using the federally prescribed MLR methodology for calendar year 2021 is 87.3%. UnitedHealthcare of Pennsylvania, Inc. agrees to comply with the rebate requirements of 45 CFR Part 158 should the actual market MLR fall below the 80.0% requirement.

UHC has elected to report a single quality improvement activity (QIA) amount of 0.8% of premium in lieu of actual QIA expenditures. This action is allowed per the 2020 Final Notice of Benefit and Payment Parameters (NBPP). Issuers electing to use the 0.8% must do it consistently across all states and markets subject to MLR, including amongst all affiliated issuers.

Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

Benefits that Vary Based on Place of Service

For some types of services, our plan designs include different benefit levels based on the place of service (i.e. physician's office, free standing facility, or outpatient hospital facility). To incorporate this differentiation in benefits, the Tiered Network Option was selected within the AV calculator, and utilization was assigned to each tier based on historical experience of affiliated carriers.

Physician Tiering

Select plan designs include lower cost sharing when members utilize providers we designate as meeting cost and efficiency standards. The tiered network functionality of the AV calculator was utilized to account for the cost sharing differences. The utilization of providers was based on a UnitedHealthcare study of differences in cost sharing and their effectiveness at driving utilization patterns.

Laboratory and X-Ray Services

Some plan designs include a copay for minor lab and x-ray services. These copays are applied on a per visit basis. The AV Calculator assumes that the copays are on a per procedure basis. Therefore, the copay amounts are adjusted to reflect the equivalent per procedure amount.

Section 16: Membership Projections

The February 2020 membership for UHC of PA of 1,226 was annualized (1,226 x 12 = 14,712). Member distribution by plan was then based on current enrollment, taking into consideration changes in the portfolio of plans to be offered in 2021. Strictly for purposes of the URRT, we have projected membership by plan.

Section 17: Terminated Plans and Products

The following product is being terminated: 24872PA002

Pursuant to 45 CFR §147.106(d)(3)(ii), the table below identifies the discontinued product that corresponds to the new product that will be offered beginning January 1, 2021:

Terminated Product ID	Replacement Product ID
24872PA002	24872PA003

This product is being discontinued due to changes to the prescription cost shares. The changes go beyond what are allowed as Uniform Modifications. From the URR instructions on page 11 it states following as one of the criteria to be considered uniform modification of coverage:

> Within the product, each plan has the same cost-sharing structure as before the modification, except for any variation in cost sharing solely related to changes in cost and utilization of medical care, or to maintain the same metal tier level.

This product had changes in prescription cost share structures in Tiers 3 and 4 which go beyond what are allowed for Uniform Modifications and caused product discontinuance. Due to this, all of our 2020 plans have been terminated and new plans have been created for 2021. We are still offering the same product of HMO in 2021 that was offered in 2020. Current membership will be mapped to the new and similar product in 2021. For example, 24872PA002 is a HMO product in 2020 and plans from that product will be mapped to HMO product 24872PA003 in 2021.

The following is noted on page 12 of the URR instructions and we interpret that we have satisfied this criteria for no market withdrawal.

An issuer's identification of which new product replaces which discontinued product will be considered reasonable if it reflects the issuer's expectations regarding significant transfer of enrollment from one product to the other (for example, because the products have been cross-walked for that purpose). Issuers should identify which new product replaces which discontinued product in the actuarial memorandum. This provides a way for issuers to completely revise their product portfolio offerings without triggering a 5-year ban, provided they are not revising all of their products simply to avoid rate review.

Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Below is a mapping of our 2020 plans.

Discontinued Plans in 2020	Replacement Plans in 2021
2020 HIOS ID	**2021 HIOS ID**
24872PA0020008	24872PA0030002
24872PA0020009	24872PA0030003
24872PA0020014	24872PA0030004
24872PA0020010	24872PA0030005
24872PA0020011	24872PA0030006
24872PA0020012	24872PA0030007
24872PA0020013	24872PA0030008
24872PA0020015	24872PA0030009
24872PA0020001	24872PA0030001

Section 18: Plan Type

A plan type of HMO has been selected, which describes the plans exactly.

Section 19: Reliance

In my professional judgment, the assumptions or methods described in the memorandum do not conflict with what I believe to be reasonable. Therefore, I have not included any reliances.

Section 20: Actuarial Certification

I, [redacted] for UnitedHealthcare, and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
  - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 45 CFR 156.80 and 147.102).
  - Developed in compliance with the applicable Actuarial Standards of Practice.
  - Reasonable in relation to the benefits provided and population anticipated to be covered.
  - Neither excessive, deficient, nor unfairly discriminatory.

- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.

- The AV calculator was used to determine the AV metal values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.

- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their rates. Rather, it represents information required by federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges, and for certification that the index rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.

[redacted]

08/07/2020

Date

Appendix 2.A

Age Curve Calibration

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	0.95%	33	1.1980	1.79%
1	0.7650	1.14%	34	1.2140	1.82%
2	0.7650	0.62%	35	1.2220	2.11%
3	0.7650	1.11%	36	1.2300	1.24%
4	0.7650	0.54%	37	1.2380	1.31%
5	0.7650	0.67%	38	1.2460	1.40%
6	0.7650	0.58%	39	1.2620	2.24%
7	0.7650	0.22%	40	1.2780	1.78%
8	0.7650	0.61%	41	1.3020	1.32%
9	0.7650	0.68%	42	1.3250	0.84%
10	0.7650	0.56%	43	1.3570	1.71%
11	0.7650	1.18%	44	1.3970	0.85%
12	0.7650	1.25%	45	1.4440	2.41%
13	0.7650	0.47%	46	1.5000	1.38%
14	0.7650	0.84%	47	1.5630	1.72%
15	0.8330	0.88%	48	1.6350	2.04%
16	0.8590	0.67%	49	1.7060	2.26%
17	0.8850	0.81%	50	1.7860	1.48%
18	0.9130	1.07%	51	1.8650	1.71%
19	0.9410	0.93%	52	1.9520	1.66%
20	0.9700	0.95%	53	2.0400	2.49%
21	1.0000	0.66%	54	2.1350	2.07%
22	1.0000	1.97%	55	2.2300	1.38%
23	1.0000	1.46%	56	2.3330	2.37%
24	1.0000	1.20%	57	2.4370	1.86%
25	1.0040	2.14%	58	2.5480	2.02%
26	1.0240	2.32%	59	2.6030	2.58%
27	1.0480	2.42%	60	2.7140	1.24%
28	1.0870	2.41%	61	2.8100	1.31%
29	1.1190	3.11%	62	2.8730	2.32%
30	1.1350	3.26%	63	2.9520	1.68%
31	1.1590	2.45%	64+	3.0000	1.68%
32	1.1830	3.55%			
Weighted Average Factor	1.4866				

Appendix 3.A

Geographic Factor Calibration

Rating Area	Proposed Factor	Membership Distribution
1	0.7554	2.20%
2	0.8569	0.02%
3	0.9976	2.83%
4	0.8081	26.02%
5	0.7510	0.88%
6	0.9746	6.07%
7	1.0017	6.53%
8	0.8828	47.88%
9	0.9094	7.57%
Weighted Average Factor	0.8780	

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	1/1/2021			
Rate Expiration Date*	3/31/2021			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	182.96
24872PA0030001	Rating Area 1	No Preference	15	199.22
24872PA0030001	Rating Area 1	No Preference	16	205.44
24872PA0030001	Rating Area 1	No Preference	17	211.66
24872PA0030001	Rating Area 1	No Preference	18	218.35
24872PA0030001	Rating Area 1	No Preference	19	225.05
24872PA0030001	Rating Area 1	No Preference	20	231.99
24872PA0030001	Rating Area 1	No Preference	21	239.16
24872PA0030001	Rating Area 1	No Preference	22	239.16
24872PA0030001	Rating Area 1	No Preference	23	239.16
24872PA0030001	Rating Area 1	No Preference	24	239.16
24872PA0030001	Rating Area 1	No Preference	25	240.12
24872PA0030001	Rating Area 1	No Preference	26	244.90
24872PA0030001	Rating Area 1	No Preference	27	250.64
24872PA0030001	Rating Area 1	No Preference	28	259.97
24872PA0030001	Rating Area 1	No Preference	29	267.62
24872PA0030001	Rating Area 1	No Preference	30	271.45
24872PA0030001	Rating Area 1	No Preference	31	277.19
24872PA0030001	Rating Area 1	No Preference	32	282.93
24872PA0030001	Rating Area 1	No Preference	33	286.51
24872PA0030001	Rating Area 1	No Preference	34	290.34
24872PA0030001	Rating Area 1	No Preference	35	292.25
24872PA0030001	Rating Area 1	No Preference	36	294.17
24872PA0030001	Rating Area 1	No Preference	37	296.08
24872PA0030001	Rating Area 1	No Preference	38	297.99
24872PA0030001	Rating Area 1	No Preference	39	301.82
24872PA0030001	Rating Area 1	No Preference	40	305.65
24872PA0030001	Rating Area 1	No Preference	41	311.39
24872PA0030001	Rating Area 1	No Preference	42	316.89
24872PA0030001	Rating Area 1	No Preference	43	324.54
24872PA0030001	Rating Area 1	No Preference	44	334.11
24872PA0030001	Rating Area 1	No Preference	45	345.35
24872PA0030001	Rating Area 1	No Preference	46	358.74
24872PA0030001	Rating Area 1	No Preference	47	373.81
24872PA0030001	Rating Area 1	No Preference	48	391.03
24872PA0030001	Rating Area 1	No Preference	49	408.01
24872PA0030001	Rating Area 1	No Preference	50	427.14
24872PA0030001	Rating Area 1	No Preference	51	446.03
24872PA0030001	Rating Area 1	No Preference	52	466.84
24872PA0030001	Rating Area 1	No Preference	53	487.89
24872PA0030001	Rating Area 1	No Preference	54	510.61
24872PA0030001	Rating Area 1	No Preference	55	533.33
24872PA0030001	Rating Area 1	No Preference	56	557.96
24872PA0030001	Rating Area 1	No Preference	57	582.83
24872PA0030001	Rating Area 1	No Preference	58	609.38
24872PA0030001	Rating Area 1	No Preference	59	622.53
24872PA0030001	Rating Area 1	No Preference	60	649.08
24872PA0030001	Rating Area 1	No Preference	61	672.04
24872PA0030001	Rating Area 1	No Preference	62	687.11
24872PA0030001	Rating Area 1	No Preference	63	706.00
24872PA0030001	Rating Area 1	No Preference	64 and over	717.48
24872PA0030001	Rating Area 2	No Preference	0-14	207.54
24872PA0030001	Rating Area 2	No Preference	15	225.99
24872PA0030001	Rating Area 2	No Preference	16	233.05
24872PA0030001	Rating Area 2	No Preference	17	240.10
24872PA0030001	Rating Area 2	No Preference	18	247.70
24872PA0030001	Rating Area 2	No Preference	19	255.29
24872PA0030001	Rating Area 2	No Preference	20	263.16
24872PA0030001	Rating Area 2	No Preference	21	271.30
24872PA0030001	Rating Area 2	No Preference	22	271.30
24872PA0030001	Rating Area 2	No Preference	23	271.30
24872PA0030001	Rating Area 2	No Preference	24	271.30
24872PA0030001	Rating Area 2	No Preference	25	272.39
24872PA0030001	Rating Area 2	No Preference	26	277.81
24872PA0030001	Rating Area 2	No Preference	27	284.32
24872PA0030001	Rating Area 2	No Preference	28	294.90
24872PA0030001	Rating Area 2	No Preference	29	303.58
24872PA0030001	Rating Area 2	No Preference	30	307.93
24872PA0030001	Rating Area 2	No Preference	31	314.44
24872PA0030001	Rating Area 2	No Preference	32	320.95
24872PA0030001	Rating Area 2	No Preference	33	325.02
24872PA0030001	Rating Area 2	No Preference	34	329.36
24872PA0030001	Rating Area 2	No Preference	35	331.53
24872PA0030001	Rating Area 2	No Preference	36	333.70
24872PA0030001	Rating Area 2	No Preference	37	335.87
24872PA0030001	Rating Area 2	No Preference	38	338.04
24872PA0030001	Rating Area 2	No Preference	39	342.38
24872PA0030001	Rating Area 2	No Preference	40	346.72
24872PA0030001	Rating Area 2	No Preference	41	353.23
24872PA0030001	Rating Area 2	No Preference	42	359.47
24872PA0030001	Rating Area 2	No Preference	43	368.15
24872PA0030001	Rating Area 2	No Preference	44	379.01
24872PA0030001	Rating Area 2	No Preference	45	391.76
24872PA0030001	Rating Area 2	No Preference	46	406.95
24872PA0030001	Rating Area 2	No Preference	47	424.04
24872PA0030001	Rating Area 2	No Preference	48	443.58
24872PA0030001	Rating Area 2	No Preference	49	462.84
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24872PA0030001	Rating Area 2	No Preference	52	529.58
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24872PA0030001	Rating Area 2	No Preference	54	579.23
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24872PA0030001	Rating Area 2	No Preference	56	632.94
24872PA0030001	Rating Area 2	No Preference	57	661.16
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24872PA0030001	Rating Area 2	No Preference	60	736.31
24872PA0030001	Rating Area 2	No Preference	61	762.35
24872PA0030001	Rating Area 2	No Preference	62	779.44
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24872PA0030001	Rating Area 2	No Preference	64 and over	813.90
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24872PA0030001	Rating Area 3	No Preference	24	315.84
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24872PA0030001	Rating Area 3	No Preference	27	331.00
24872PA0030001	Rating Area 3	No Preference	28	343.32
24872PA0030001	Rating Area 3	No Preference	29	353.42
24872PA0030001	Rating Area 3	No Preference	30	358.48
24872PA0030001	Rating Area 3	No Preference	31	366.06
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24872PA0030001	Rating Area 4	No Preference	35	312.65
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24872PA0030001	Rating Area 4	No Preference	37	316.74
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24872PA0030001	Rating Area 4	No Preference	39	322.88
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24872PA0030001	Rating Area 4	No Preference	46	383.78
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24872PA0030001	Rating Area 4	No Preference	52	499.42
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24872PA0030001	Rating Area 4	No Preference	59	665.98
24872PA0030001	Rating Area 4	No Preference	60	694.38
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24872PA0030001	Rating Area 5	No Preference	15	198.06
24872PA0030001	Rating Area 5	No Preference	16	204.24
24872PA0030001	Rating Area 5	No Preference	17	210.43
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24872PA0030001	Rating Area 5	No Preference	23	237.77
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24872PA0030001	Rating Area 5	No Preference	26	243.48
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24872PA0030001	Rating Area 5	No Preference	36	292.46
24872PA0030001	Rating Area 5	No Preference	37	294.36
24872PA0030001	Rating Area 5	No Preference	38	296.26
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24872PA0030001	Rating Area 5	No Preference	62	683.11
24872PA0030001	Rating Area 5	No Preference	63	701.90
24872PA0030001	Rating Area 5	No Preference	64 and over	713.31
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24872PA0030001	Rating Area 6	No Preference	18	281.72
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24872PA0030001	Rating Area 6	No Preference	23	308.56
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24872PA0030001	Rating Area 6	No Preference	29	345.28
24872PA0030001	Rating Area 6	No Preference	30	350.22
24872PA0030001	Rating Area 6	No Preference	31	357.62
24872PA0030001	Rating Area 6	No Preference	32	365.03
24872PA0030001	Rating Area 6	No Preference	33	369.65
24872PA0030001	Rating Area 6	No Preference	34	374.59
24872PA0030001	Rating Area 6	No Preference	35	377.06
24872PA0030001	Rating Area 6	No Preference	36	379.53
24872PA0030001	Rating Area 6	No Preference	37	382.00
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24872PA0030001	Rating Area 6	No Preference	39	389.40
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24872PA0030001	Rating Area 6	No Preference	43	418.72
24872PA0030001	Rating Area 6	No Preference	44	431.06
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24872PA0030001	Rating Area 6	No Preference	46	462.84
24872PA0030001	Rating Area 6	No Preference	47	482.28
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24872PA0030001	Rating Area 6	No Preference	50	551.09
24872PA0030001	Rating Area 6	No Preference	51	575.46
24872PA0030001	Rating Area 6	No Preference	52	602.31
24872PA0030001	Rating Area 6	No Preference	53	629.46
24872PA0030001	Rating Area 6	No Preference	54	658.78
24872PA0030001	Rating Area 6	No Preference	55	688.09
24872PA0030001	Rating Area 6	No Preference	56	719.87
24872PA0030001	Rating Area 6	No Preference	57	751.96
24872PA0030001	Rating Area 6	No Preference	58	786.21
24872PA0030001	Rating Area 6	No Preference	59	803.18
24872PA0030001	Rating Area 6	No Preference	60	837.43
24872PA0030001	Rating Area 6	No Preference	61	867.05
24872PA0030001	Rating Area 6	No Preference	62	886.49
24872PA0030001	Rating Area 6	No Preference	63	910.87
24872PA0030001	Rating Area 6	No Preference	64 and over	925.68
24872PA0030001	Rating Area 7	No Preference	0-14	242.61
24872PA0030001	Rating Area 7	No Preference	15	264.18
24872PA0030001	Rating Area 7	No Preference	16	272.42
24872PA0030001	Rating Area 7	No Preference	17	280.67
24872PA0030001	Rating Area 7	No Preference	18	289.55

24872PA0030001	Rating Area 7	No Preference	19	298.43
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24872PA0030001	Rating Area 7	No Preference	21	317.14
24872PA0030001	Rating Area 7	No Preference	22	317.14
24872PA0030001	Rating Area 7	No Preference	23	317.14
24872PA0030001	Rating Area 7	No Preference	24	317.14
24872PA0030001	Rating Area 7	No Preference	25	318.41
24872PA0030001	Rating Area 7	No Preference	26	324.75
24872PA0030001	Rating Area 7	No Preference	27	332.36
24872PA0030001	Rating Area 7	No Preference	28	344.73
24872PA0030001	Rating Area 7	No Preference	29	354.88
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24872PA0030002	Rating Area 5	No Preference	63	821.81
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24872PA0030002	Rating Area 6	No Preference	16	310.33
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24872PA0030003	Rating Area 3	No Preference	62	1175.17
24872PA0030003	Rating Area 3	No Preference	63	1207.49
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24872PA0030004	Rating Area 2	No Preference	64 and over	1130.04
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24872PA0030004	Rating Area 3	No Preference	34	532.36
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24872PA0030005	Rating Area 1	No Preference	48	419.16
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24872PA0030005	Rating Area 7	No Preference	62	976.71
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24872PA0030005	Rating Area 9	No Preference	15	257.09
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24872PA0030005	Rating Area 9	No Preference	18	281.78
24872PA0030005	Rating Area 9	No Preference	19	290.42
24872PA0030005	Rating Area 9	No Preference	20	299.37
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24872PA0030005	Rating Area 9	No Preference	23	308.63
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24872PA0030005	Rating Area 9	No Preference	25	309.86
24872PA0030005	Rating Area 9	No Preference	26	316.04
24872PA0030005	Rating Area 9	No Preference	27	323.44
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24872PA0030005	Rating Area 9	No Preference	38	384.55
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24872PA0030005	Rating Area 9	No Preference	40	394.43
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24872PA0030005	Rating Area 9	No Preference	55	688.24
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24872PA0030005	Rating Area 9	No Preference	57	752.13
24872PA0030005	Rating Area 9	No Preference	58	786.39
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24872PA0030006	Rating Area 6	No Preference	62	944.73
24872PA0030006	Rating Area 6	No Preference	63	970.71
24872PA0030006	Rating Area 6	No Preference	64 and over	986.49
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24872PA0030009	Rating Area 9	No Preference	36	367.92
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24872PA0030009	Rating Area 9	No Preference	52	583.88
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24872PA0030009	Rating Area 9	No Preference	56	697.85
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24872PA0030009	Rating Area 9	No Preference	58	762.16
24872PA0030009	Rating Area 9	No Preference	59	778.61
24872PA0030009	Rating Area 9	No Preference	60	811.81
24872PA0030009	Rating Area 9	No Preference	61	840.53
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24872PA0030009	Rating Area 9	No Preference	63	883.00
24872PA0030009	Rating Area 9	No Preference	64 and over	897.36

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	4/1/2021			
Rate Expiration Date*	6/30/2021			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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24872PA0030001	Rating Area 1	No Preference	15	203.40
24872PA0030001	Rating Area 1	No Preference	16	209.75
24872PA0030001	Rating Area 1	No Preference	17	216.10
24872PA0030001	Rating Area 1	No Preference	18	222.94
24872PA0030001	Rating Area 1	No Preference	19	229.77
24872PA0030001	Rating Area 1	No Preference	20	236.85
24872PA0030001	Rating Area 1	No Preference	21	244.18
24872PA0030001	Rating Area 1	No Preference	22	244.18
24872PA0030001	Rating Area 1	No Preference	23	244.18
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24872PA0030001	Rating Area 1	No Preference	27	255.90
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24872PA0030001	Rating Area 1	No Preference	30	277.14
24872PA0030001	Rating Area 1	No Preference	31	283.00
24872PA0030001	Rating Area 1	No Preference	32	288.86
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24872PA0030001	Rating Area 9	No Preference	23	293.97
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24872PA0030001	Rating Area 9	No Preference	25	295.15
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24872PA0030005	Rating Area 3	No Preference	16	296.93
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24872PA0030005	Rating Area 3	No Preference	19	325.28
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24872PA0030005	Rating Area 3	No Preference	26	353.97
24872PA0030005	Rating Area 3	No Preference	27	362.26
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24872PA0030005	Rating Area 3	No Preference	29	386.80
24872PA0030005	Rating Area 3	No Preference	30	392.34
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24872PA0030005	Rating Area 3	No Preference	33	414.11
24872PA0030005	Rating Area 3	No Preference	34	419.64
24872PA0030005	Rating Area 3	No Preference	35	422.41
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24872PA0030005	Rating Area 3	No Preference	50	617.37
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24872PA0030006	Rating Area 1	No Preference	46	390.33
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24872PA0030006	Rating Area 1	No Preference	48	425.46
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24872PA0030006	Rating Area 1	No Preference	50	464.75
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24872PA0030006	Rating Area 1	No Preference	59	677.35
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24872PA0030006	Rating Area 1	No Preference	62	747.61
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24872PA0030006	Rating Area 1	No Preference	64 and over	780.66
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24872PA0030006	Rating Area 2	No Preference	63	871.40
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24872PA0030006	Rating Area 9	No Preference	27	328.32
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24872PA0030006	Rating Area 9	No Preference	29	350.56
24872PA0030006	Rating Area 9	No Preference	30	355.57
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24872PA0030006	Rating Area 9	No Preference	32	370.61
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24872PA0030006	Rating Area 9	No Preference	36	385.33
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24872PA0030007	Rating Area 6	No Preference	61	982.12
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24872PA0030007	Rating Area 6	No Preference	63	1031.75
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24872PA0030009	Rating Area 4	No Preference	52	529.75
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24872PA0030009	Rating Area 4	No Preference	62	779.70
24872PA0030009	Rating Area 4	No Preference	63	801.14
24872PA0030009	Rating Area 4	No Preference	64 and over	814.17
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24872PA0030009	Rating Area 5	No Preference	25	253.22
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24872PA0030009	Rating Area 5	No Preference	33	302.15
24872PA0030009	Rating Area 5	No Preference	34	306.18
24872PA0030009	Rating Area 5	No Preference	35	308.20
24872PA0030009	Rating Area 5	No Preference	36	310.22
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24872PA0030009	Rating Area 6	No Preference	18	298.82
24872PA0030009	Rating Area 6	No Preference	19	307.99
24872PA0030009	Rating Area 6	No Preference	20	317.48
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24872PA0030009	Rating Area 6	No Preference	62	940.33
24872PA0030009	Rating Area 6	No Preference	63	966.19
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24872PA0030009	Rating Area 7	No Preference	47	525.79
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24872PA0030009	Rating Area 7	No Preference	57	819.81
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24872PA0030009	Rating Area 7	No Preference	62	966.48
24872PA0030009	Rating Area 7	No Preference	63	993.05
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24872PA0030009	Rating Area 8	No Preference	30	336.49
24872PA0030009	Rating Area 8	No Preference	31	343.61
24872PA0030009	Rating Area 8	No Preference	32	350.72
24872PA0030009	Rating Area 8	No Preference	33	355.17
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24872PA0030009	Rating Area 8	No Preference	62	851.76
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24872PA0030009	Rating Area 9	No Preference	15	254.41
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24872PA0030009	Rating Area 9	No Preference	17	270.29
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24872PA0030009	Rating Area 9	No Preference	21	305.41
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24872PA0030009	Rating Area 9	No Preference	27	320.07
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24872PA0030009	Rating Area 9	No Preference	34	370.77
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24872PA0030009	Rating Area 9	No Preference	54	652.05
24872PA0030009	Rating Area 9	No Preference	55	681.06
24872PA0030009	Rating Area 9	No Preference	56	712.52
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24872PA0030009	Rating Area 9	No Preference	58	778.18
24872PA0030009	Rating Area 9	No Preference	59	794.98
24872PA0030009	Rating Area 9	No Preference	60	828.88
24872PA0030009	Rating Area 9	No Preference	61	858.20
24872PA0030009	Rating Area 9	No Preference	62	877.44
24872PA0030009	Rating Area 9	No Preference	63	901.57
24872PA0030009	Rating Area 9	No Preference	64 and over	916.23

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	7/1/2021			
Rate Expiration Date*	9/30/2021			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	190.82
24872PA0030001	Rating Area 1	No Preference	15	207.78
24872PA0030001	Rating Area 1	No Preference	16	214.27
24872PA0030001	Rating Area 1	No Preference	17	220.75
24872PA0030001	Rating Area 1	No Preference	18	227.74
24872PA0030001	Rating Area 1	No Preference	19	234.72
24872PA0030001	Rating Area 1	No Preference	20	241.96
24872PA0030001	Rating Area 1	No Preference	21	249.44
24872PA0030001	Rating Area 1	No Preference	22	249.44
24872PA0030001	Rating Area 1	No Preference	23	249.44
24872PA0030001	Rating Area 1	No Preference	24	249.44
24872PA0030001	Rating Area 1	No Preference	25	250.44
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24872PA0030001	Rating Area 1	No Preference	29	279.12
24872PA0030001	Rating Area 1	No Preference	30	283.11
24872PA0030001	Rating Area 1	No Preference	31	289.10
24872PA0030001	Rating Area 1	No Preference	32	295.09
24872PA0030001	Rating Area 1	No Preference	33	298.83
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24872PA0030001	Rating Area 1	No Preference	56	581.94
24872PA0030001	Rating Area 1	No Preference	57	607.89
24872PA0030001	Rating Area 1	No Preference	58	635.57
24872PA0030001	Rating Area 1	No Preference	59	649.29
24872PA0030001	Rating Area 1	No Preference	60	676.98
24872PA0030001	Rating Area 1	No Preference	61	700.93
24872PA0030001	Rating Area 1	No Preference	62	716.64
24872PA0030001	Rating Area 1	No Preference	63	736.35
24872PA0030001	Rating Area 1	No Preference	64 and over	748.32
24872PA0030001	Rating Area 2	No Preference	0-14	216.47
24872PA0030001	Rating Area 2	No Preference	15	235.71
24872PA0030001	Rating Area 2	No Preference	16	243.07
24872PA0030001	Rating Area 2	No Preference	17	250.43
24872PA0030001	Rating Area 2	No Preference	18	258.35
24872PA0030001	Rating Area 2	No Preference	19	266.27
24872PA0030001	Rating Area 2	No Preference	20	274.48
24872PA0030001	Rating Area 2	No Preference	21	282.97
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24872PA0030001	Rating Area 2	No Preference	25	284.10
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24872PA0030001	Rating Area 2	No Preference	29	316.64
24872PA0030001	Rating Area 2	No Preference	30	321.17
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24872PA0030001	Rating Area 2	No Preference	32	334.75
24872PA0030001	Rating Area 2	No Preference	33	339.00
24872PA0030001	Rating Area 2	No Preference	34	343.53
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24872PA0030001	Rating Area 2	No Preference	41	368.43
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24872PA0030001	Rating Area 2	No Preference	44	395.31
24872PA0030001	Rating Area 2	No Preference	45	408.61
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24872PA0030001	Rating Area 2	No Preference	51	527.74
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24872PA0030001	Rating Area 2	No Preference	54	604.14
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24872PA0030001	Rating Area 9	No Preference	62	862.76
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24872PA0030002	Rating Area 8	No Preference	62	980.58
24872PA0030002	Rating Area 8	No Preference	63	1007.55
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24872PA0030002	Rating Area 9	No Preference	17	311.17
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24872PA0030002	Rating Area 9	No Preference	19	330.86
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24872PA0030002	Rating Area 9	No Preference	25	353.01
24872PA0030002	Rating Area 9	No Preference	26	360.04
24872PA0030002	Rating Area 9	No Preference	27	368.48
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24872PA0030002	Rating Area 9	No Preference	30	399.07
24872PA0030002	Rating Area 9	No Preference	31	407.50
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24872PA0030002	Rating Area 9	No Preference	33	421.22
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24872PA0030002	Rating Area 9	No Preference	35	429.66
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24872PA0030002	Rating Area 9	No Preference	39	443.72
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24872PA0030003	Rating Area 3	No Preference	63	1259.41
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24872PA0030003	Rating Area 5	No Preference	62	922.72
24872PA0030003	Rating Area 5	No Preference	63	948.09
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24872PA0030003	Rating Area 6	No Preference	19	392.20
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24872PA0030003	Rating Area 6	No Preference	63	1230.36
24872PA0030003	Rating Area 6	No Preference	64 and over	1250.37
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24872PA0030003	Rating Area 7	No Preference	62	1230.74
24872PA0030003	Rating Area 7	No Preference	63	1264.58
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24872PA0030004	Rating Area 5	No Preference	62	989.23
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24872PA0030007	Rating Area 7	No Preference	63	1083.30
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24872PA0030009	Rating Area 6	No Preference	28	363.44
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24872PA0030009	Rating Area 6	No Preference	30	379.49
24872PA0030009	Rating Area 6	No Preference	31	387.51
24872PA0030009	Rating Area 6	No Preference	32	395.54
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24872PA0030009	Rating Area 6	No Preference	37	413.93
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24872PA0030009	Rating Area 6	No Preference	39	421.95
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24872PA0030009	Rating Area 6	No Preference	43	453.71
24872PA0030009	Rating Area 6	No Preference	44	467.09
24872PA0030009	Rating Area 6	No Preference	45	482.80
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24872PA0030009	Rating Area 6	No Preference	61	939.52
24872PA0030009	Rating Area 6	No Preference	62	960.59
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24872PA0030009	Rating Area 6	No Preference	64 and over	1003.05
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24872PA0030009	Rating Area 7	No Preference	16	295.20
24872PA0030009	Rating Area 7	No Preference	17	304.13
24872PA0030009	Rating Area 7	No Preference	18	313.75
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24872PA0030009	Rating Area 9	No Preference	23	311.99
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24872PA0030009	Rating Area 9	No Preference	59	812.11
24872PA0030009	Rating Area 9	No Preference	60	846.74
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24872PA0030009	Rating Area 9	No Preference	63	920.99
24872PA0030009	Rating Area 9	No Preference	64 and over	935.97

2021 Rates Table Template v10.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	10/1/2021			
Rate Expiration Date*	12/31/2021			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	194.85
24872PA0030001	Rating Area 1	No Preference	15	212.17
24872PA0030001	Rating Area 1	No Preference	16	218.80
24872PA0030001	Rating Area 1	No Preference	17	225.42
24872PA0030001	Rating Area 1	No Preference	18	232.55
24872PA0030001	Rating Area 1	No Preference	19	239.68
24872PA0030001	Rating Area 1	No Preference	20	247.07
24872PA0030001	Rating Area 1	No Preference	21	254.71
24872PA0030001	Rating Area 1	No Preference	22	254.71
24872PA0030001	Rating Area 1	No Preference	23	254.71
24872PA0030001	Rating Area 1	No Preference	24	254.71
24872PA0030001	Rating Area 1	No Preference	25	255.73
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24872PA0030001	Rating Area 1	No Preference	27	266.94
24872PA0030001	Rating Area 1	No Preference	28	276.87
24872PA0030001	Rating Area 1	No Preference	29	285.02
24872PA0030001	Rating Area 1	No Preference	30	289.10
24872PA0030001	Rating Area 1	No Preference	31	295.21
24872PA0030001	Rating Area 1	No Preference	32	301.32
24872PA0030001	Rating Area 1	No Preference	33	305.14
24872PA0030001	Rating Area 1	No Preference	34	309.22
24872PA0030001	Rating Area 1	No Preference	35	311.26
24872PA0030001	Rating Area 1	No Preference	36	313.29
24872PA0030001	Rating Area 1	No Preference	37	315.33
24872PA0030001	Rating Area 1	No Preference	38	317.37
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24872PA0030001	Rating Area 1	No Preference	40	325.52
24872PA0030001	Rating Area 1	No Preference	41	331.63
24872PA0030001	Rating Area 1	No Preference	42	337.49
24872PA0030001	Rating Area 1	No Preference	43	345.64
24872PA0030001	Rating Area 1	No Preference	44	355.83
24872PA0030001	Rating Area 1	No Preference	45	367.80
24872PA0030001	Rating Area 1	No Preference	46	382.07
24872PA0030001	Rating Area 1	No Preference	47	398.11
24872PA0030001	Rating Area 1	No Preference	48	416.45
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24872PA0030001	Rating Area 1	No Preference	56	594.24
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24872PA0030001	Rating Area 1	No Preference	60	691.28
24872PA0030001	Rating Area 1	No Preference	61	715.74
24872PA0030001	Rating Area 1	No Preference	62	731.78
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24872PA0030001	Rating Area 1	No Preference	64 and over	764.13
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24872PA0030001	Rating Area 2	No Preference	16	248.19
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24872PA0030001	Rating Area 2	No Preference	18	263.79
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24872PA0030001	Rating Area 2	No Preference	20	280.26
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24872PA0030001	Rating Area 2	No Preference	32	341.80
24872PA0030001	Rating Area 2	No Preference	33	346.14
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24872PA0030001	Rating Area 2	No Preference	35	353.07
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24872PA0030001	Rating Area 2	No Preference	38	360.01
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24872PA0030001	Rating Area 2	No Preference	62	830.10
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24872PA0030001	Rating Area 2	No Preference	64 and over	866.79
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24872PA0030001	Rating Area 3	No Preference	63	992.96
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24872PA0030003	Rating Area 1	No Preference	49	562.74
24872PA0030003	Rating Area 1	No Preference	50	589.13
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24872PA0030003	Rating Area 1	No Preference	58	840.48
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24872PA0030003	Rating Area 1	No Preference	62	947.69
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24872PA0030007	Rating Area 3	No Preference	31	432.52
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24872PA0030008	Rating Area 1	No Preference	62	846.33
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24872PA0030009	Rating Area 7	No Preference	51	654.43
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24872PA0030009	Rating Area 7	No Preference	53	715.84
24872PA0030009	Rating Area 7	No Preference	54	749.17
24872PA0030009	Rating Area 7	No Preference	55	782.51
24872PA0030009	Rating Area 7	No Preference	56	818.65
24872PA0030009	Rating Area 7	No Preference	57	855.14
24872PA0030009	Rating Area 7	No Preference	58	894.09
24872PA0030009	Rating Area 7	No Preference	59	913.39
24872PA0030009	Rating Area 7	No Preference	60	952.34
24872PA0030009	Rating Area 7	No Preference	61	986.03
24872PA0030009	Rating Area 7	No Preference	62	1008.14
24872PA0030009	Rating Area 7	No Preference	63	1035.86
24872PA0030009	Rating Area 7	No Preference	64 and over	1052.70
24872PA0030009	Rating Area 8	No Preference	0-14	236.58
24872PA0030009	Rating Area 8	No Preference	15	257.61
24872PA0030009	Rating Area 8	No Preference	16	265.65
24872PA0030009	Rating Area 8	No Preference	17	273.69
24872PA0030009	Rating Area 8	No Preference	18	282.35
24872PA0030009	Rating Area 8	No Preference	19	291.00
24872PA0030009	Rating Area 8	No Preference	20	299.97
24872PA0030009	Rating Area 8	No Preference	21	309.25
24872PA0030009	Rating Area 8	No Preference	22	309.25
24872PA0030009	Rating Area 8	No Preference	23	309.25
24872PA0030009	Rating Area 8	No Preference	24	309.25
24872PA0030009	Rating Area 8	No Preference	25	310.49
24872PA0030009	Rating Area 8	No Preference	26	316.67
24872PA0030009	Rating Area 8	No Preference	27	324.09
24872PA0030009	Rating Area 8	No Preference	28	336.15
24872PA0030009	Rating Area 8	No Preference	29	346.05
24872PA0030009	Rating Area 8	No Preference	30	351.00
24872PA0030009	Rating Area 8	No Preference	31	358.42
24872PA0030009	Rating Area 8	No Preference	32	365.84
24872PA0030009	Rating Area 8	No Preference	33	370.48
24872PA0030009	Rating Area 8	No Preference	34	375.43
24872PA0030009	Rating Area 8	No Preference	35	377.90

24872PA0030009	Rating Area 8	No Preference	36	380.38
24872PA0030009	Rating Area 8	No Preference	37	382.85
24872PA0030009	Rating Area 8	No Preference	38	385.33
24872PA0030009	Rating Area 8	No Preference	39	390.27
24872PA0030009	Rating Area 8	No Preference	40	395.22
24872PA0030009	Rating Area 8	No Preference	41	402.64
24872PA0030009	Rating Area 8	No Preference	42	409.76
24872PA0030009	Rating Area 8	No Preference	43	419.65
24872PA0030009	Rating Area 8	No Preference	44	432.02
24872PA0030009	Rating Area 8	No Preference	45	446.56
24872PA0030009	Rating Area 8	No Preference	46	463.88
24872PA0030009	Rating Area 8	No Preference	47	483.36
24872PA0030009	Rating Area 8	No Preference	48	505.62
24872PA0030009	Rating Area 8	No Preference	49	527.58
24872PA0030009	Rating Area 8	No Preference	50	552.32
24872PA0030009	Rating Area 8	No Preference	51	576.75
24872PA0030009	Rating Area 8	No Preference	52	603.66
24872PA0030009	Rating Area 8	No Preference	53	630.87
24872PA0030009	Rating Area 8	No Preference	54	660.25
24872PA0030009	Rating Area 8	No Preference	55	689.63
24872PA0030009	Rating Area 8	No Preference	56	721.48
24872PA0030009	Rating Area 8	No Preference	57	753.64
24872PA0030009	Rating Area 8	No Preference	58	787.97
24872PA0030009	Rating Area 8	No Preference	59	804.98
24872PA0030009	Rating Area 8	No Preference	60	839.30
24872PA0030009	Rating Area 8	No Preference	61	868.99
24872PA0030009	Rating Area 8	No Preference	62	888.48
24872PA0030009	Rating Area 8	No Preference	63	912.91
24872PA0030009	Rating Area 8	No Preference	64 and over	927.75
24872PA0030009	Rating Area 9	No Preference	0-14	243.71
24872PA0030009	Rating Area 9	No Preference	15	265.37
24872PA0030009	Rating Area 9	No Preference	16	273.65
24872PA0030009	Rating Area 9	No Preference	17	281.93
24872PA0030009	Rating Area 9	No Preference	18	290.85
24872PA0030009	Rating Area 9	No Preference	19	299.77
24872PA0030009	Rating Area 9	No Preference	20	309.01
24872PA0030009	Rating Area 9	No Preference	21	318.57
24872PA0030009	Rating Area 9	No Preference	22	318.57
24872PA0030009	Rating Area 9	No Preference	23	318.57
24872PA0030009	Rating Area 9	No Preference	24	318.57
24872PA0030009	Rating Area 9	No Preference	25	319.84
24872PA0030009	Rating Area 9	No Preference	26	326.22
24872PA0030009	Rating Area 9	No Preference	27	333.86
24872PA0030009	Rating Area 9	No Preference	28	346.29
24872PA0030009	Rating Area 9	No Preference	29	356.48
24872PA0030009	Rating Area 9	No Preference	30	361.58
24872PA0030009	Rating Area 9	No Preference	31	369.22
24872PA0030009	Rating Area 9	No Preference	32	376.87
24872PA0030009	Rating Area 9	No Preference	33	381.65
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24872PA0030009	Rating Area 9	No Preference	35	389.29
24872PA0030009	Rating Area 9	No Preference	36	391.84
24872PA0030009	Rating Area 9	No Preference	37	394.39
24872PA0030009	Rating Area 9	No Preference	38	396.94
24872PA0030009	Rating Area 9	No Preference	39	402.04
24872PA0030009	Rating Area 9	No Preference	40	407.13
24872PA0030009	Rating Area 9	No Preference	41	414.78
24872PA0030009	Rating Area 9	No Preference	42	422.11
24872PA0030009	Rating Area 9	No Preference	43	432.30
24872PA0030009	Rating Area 9	No Preference	44	445.04
24872PA0030009	Rating Area 9	No Preference	45	460.02
24872PA0030009	Rating Area 9	No Preference	46	477.86
24872PA0030009	Rating Area 9	No Preference	47	497.92
24872PA0030009	Rating Area 9	No Preference	48	520.86
24872PA0030009	Rating Area 9	No Preference	49	543.48
24872PA0030009	Rating Area 9	No Preference	50	568.97
24872PA0030009	Rating Area 9	No Preference	51	594.13
24872PA0030009	Rating Area 9	No Preference	52	621.85
24872PA0030009	Rating Area 9	No Preference	53	649.88
24872PA0030009	Rating Area 9	No Preference	54	680.15
24872PA0030009	Rating Area 9	No Preference	55	710.41
24872PA0030009	Rating Area 9	No Preference	56	743.22
24872PA0030009	Rating Area 9	No Preference	57	776.36
24872PA0030009	Rating Area 9	No Preference	58	811.72
24872PA0030009	Rating Area 9	No Preference	59	829.24
24872PA0030009	Rating Area 9	No Preference	60	864.60
24872PA0030009	Rating Area 9	No Preference	61	895.18
24872PA0030009	Rating Area 9	No Preference	62	915.25
24872PA0030009	Rating Area 9	No Preference	63	940.42
24872PA0030009	Rating Area 9	No Preference	64 and over	955.71