

Geisinger Health Plan – Individual Plans

Rate request filing ID # GSHP-134496810 – 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 <https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx>

Overview

Initial request average rate change:	14.05%
Revised requested average rate change: ¹	14.05%
Range of requested:	10.09% to 17.28%
Effective date:	January 1, 2026
Mapped members:	14,785
Available in:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2024 – Dec. 2024 financial experience

Premiums	\$163,443,219
Claims	\$148,089,663
Administrative Expenses	\$13,096,906
Taxes & Fees	\$9,156,276
Insurer made (after taxes)	\$-6,899,627

How insurer plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2026

Claims:	89%
Administrative:	8%
Taxes & Fees:	3%
Profit:	2%

The insurer expects its annual medical costs to increase 6.6%.

Explanation of Requested Rate Change:

Geisinger Health Plan has proposed an overall base rate increase of 14.1% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 10.1% to 17.3%. The key drivers of this increase are changes in the normalized risk pool experience, morbidity, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss

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



Rate Change Summary – 2026

Pennsylvania Insurance Department | www.insurance.pa.gov

ratio exceeds 80%. There were minimal benefit changes proposed for 2026 to maintain the desired metallic levels.

Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220



May 12th, 2025

Lindsy Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's guidance as of April 9, 2025:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2026
5. Average rate change: 14.1%
6. Range of rate change requested: 10.1% to 17.3%
7. Total additional annual revenue generated from the proposed rate change: \$21,622,327
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2025)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2025: 14,785 covered lives and 11,097 policyholders
12. Number of plans offered in 2026: 24 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 50 plans). Number of plans offered in 2025: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans).
13. Contract form #: M-152-176-F Rev. 1/26, M-152-178-F Rev. 1/26, M-152-192-F Rev. 1/26, M-152-362-F Rev. 1/26; SERFF #: GSHP-134496810; Binder ID #: GSHP-PA26-125119894
14. HIOS issuer ID: 22444

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

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

Sincerely,

A handwritten signature in black ink that reads "Mark A. McCullough".

Mark McCullough
Chief Financial Officer
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Everard Riley, ASA, MAAA, Manager Actuarial Services
Devon Nole, FSA, MAAA, Fellow Actuary
Kevin Moss, Actuarial Analyst Senior

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (Geisinger Health Plan) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex (including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity and sex stereotypes). Geisinger Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity or sexual orientation.

Geisinger Health Plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - » Qualified sign language interpreters
 - » Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - » Qualified interpreters
 - » Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services or language assistance services, call Geisinger Health Plan at 800-447-4000 or TTY: 711.

If you believe that Geisinger Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 N. Academy Ave., Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
ghpcivilrights@thehealthplan.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the civil rights grievance coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Ave. SW, Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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注意：如果您說[中文]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-800-447-4000 (TTY: 711) 或與您的提供者討論。

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تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتدسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم (TTY: 711) (1-800-447-4000) أو تحدث إلى مقدم الخدمة

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-800-447-4000 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

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주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다.

이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-800-447-4000 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं।
सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क
उपलब्ध हैं। 1-800-447-4000 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
ध्यान आपो: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે
ઉપલબ્ધ છે. યોગ્ય ઓફિસિયલ સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની
સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-800-447-4000 (TTY: 711) પર કોલ કરો અથવા તમારા
પ્રદાતા સાથે વાત કરો.

सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईंका लागि निःशुल्क भाषिक सहायता सेवाहरू
उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि निःशुल्क
उपलब्ध छन्। 1-800-447-4000 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।
AKIYESI: Ti o ba so Yorùbá, awon ise iranlowo ede ofe wa fun o. Awon iranlowo
iranlowo ti o ye ati awon ise lati pese alaye ni awon ona kika wiwole tun wa laisi
idiyele. Pe 1-800-447-4000 (TTY: 711) tabi soro si olupese re.

ՌԻԸԱԴԻՆԻԹԶՈՒՆ. Եթե խոսում եք հայերեն, Ղուք կարող եք օգտվել լեզվական
աջակցության անվճար ծառայություններից: Մատչելի ձևաչափերով
տեղեկատվություն տրամադրելու համապատասխան օժանդակ միջոցներն ու
ծառայությունները նույնպես տրամադրվում են անվճար: Հանգահարեք 1-800-447-
4000 հեռախոսահամարով (TTY՝ 711) կամ խոսեք Ձեր մատակարարի հետ:

Actuarial Memorandum – Individual GHP

1. Basic Information and Data

General Information

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

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Individual

Effective Date: 1/1/2026

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: N/A

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-176-F Rev. 1/26, M-152-178-F Rev. 1/26, M-152-192-F Rev. 1/26, M-152-362-F Rev 1/26

SERFF Number: GSHP-134496810

Binder ID Number: GSHP-PA26-125119894

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases based on Table 11 are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2023	GSHP-133251205	13.9%	-3.3%	26.6%
2024	GSHP-133664922	7.3%	-0.1%	11.5%
2025	GSHP-134083328	10.1%	8.5%	11.3%

For every year 2023-2025, the increases were not uniform but varied by plan.

Adjustments if the Enhanced Subsidies Are Extended

If the Enhanced Subsidies are extended the following assumptions would change:

- Projected Membership
- Percent of On-Exchange Members
- Morbidity

Projected Membership if the Enhanced Subsidies are Extended

If the enhanced subsidies are extended, we do not expect any significant change in enrollment.

February 2025 membership would be expected to best represent calendar year 2026 in total for the Individual ACA market. This membership would be used to calculate all normalization factors. We do not expect any changes in distribution for age, geographic, tobacco or network.

Percent of On-Exchange Members

As noted above, if the enhanced subsidies are extended, we do not expect any significant change in enrollment. This includes the percent of On-Exchange members. When calculating the impact of the Exchange User fee, the percent of On-Exchange members would be assumed to be the same as February 2025.

Morbidity Assumption if the Enhanced Subsidies are Extended

If the enhanced subsidies are extended, we do not expect any significant change in morbidity.

Impact on Rates

A second version of the PA Actuarial Memorandum Rate Exhibits has been submitted, as required, and demonstrates the impact of the assumption changes on rates. Please see file "2026_Indiv_GHP_PAAMExhibits_051225_Sub_Cont.xlsx"

Proposed Rate Increase

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 24 gold plans, 11 silver plans, 11 bronze plans, as well as 4 catastrophic plans, for a total of 50 plans offered in 2026. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2025, 14,785 covered lives and 11,097 policyholders will be impacted by this filing. The proposed overall rate increase is 14.1% but is not uniform by plan. The increases range from 10.1% to 17.3%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 11, cell AN13 is 14.1% and is entered as the "percent rate change requested" in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2024, as well as the average age and the current members as of February 1, 2025 by age range. The projected member months for the rating period are also included. A description of how we projected membership is below.

Benefit Changes

Several plans' cost sharing elements were adjusted to maintain the current metal tier. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool Experience: 12%, row 77 on Table 8
- Morbidity: 4%, row 79 on Table 8
- Reinsurance Recoveries: 3%, row 83 on Table 8

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2024 and paid through February 2025. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2024 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2024 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

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

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

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 81 of Table 9 shows the capitation PMPM's for 2025 and 2026.

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

The reinsurance recoveries on Table 2 for the experience period is estimated by using the data in the reinsurance tables with 50% coinsurance.

The estimated risk adjustment for the experience period is the estimate calculated by the Pennsylvania Insurance Department which we received on May 7, 2025.

The calendar year 2024 loss ratio, as displayed on Table 2 is 90.6%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

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

Credibility of Data

The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO experience also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the “blended” data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data

The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Morbidity Adjustments

We are assuming that the Expanded Subsidies, provided by ARPA, will expire in 2025 and not be continued into 2026. As a result, there will be a significant reduction in Individual ACA membership and a resulting increase in morbidity since healthier members will be more likely to drop coverage than those members with poorer health. The CBO estimates that premiums will increase by 4.3% on average for 2026.¹ We have targeted a 4.3% change on Table 8 for the URRT Morbidity component, row 79, by applying a morbidity adjustment on Table 5 of 1.036.

Changes in Benefits

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

Changes in Demographics

We are applying a -0.5% adjustment factor to account for the favorable demographic shift between CY2024 and our projected 2026 enrollment. This adjustment factor is developed on the ‘Manual_Age_Factor’ tab of file “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx”. The Change in Demographics factor on Table 5 is 0.995 and is 1.890/1.899.

Change in Other

The only item captured in the “Change in Other” adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the ‘Reinsurance’ tab in the file “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx”.

CSR Defunding Adjustment

We estimate that a CSR Defunding Factor of 1.2335 will be required to account for the lack of federal CSR funding, as supported by the exhibit titled “PY26 ACA CSR Survey 2025-03-13” provided to the PID on March 20, 2025. This factor is displayed in column P on Table 10.

Trend Identification

Experience data was trended using an annual trend of 6.5%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our individual GHP and GQO experience to develop the trend to apply to both Individual ACA pools.

Historical claims experience from 2019 through 2024 was utilized in our trend selection analysis. We considered historical 3-month rolling and 12-month rolling trends adjusted for one-time impacts such as large contractual adjustments as well as COVID. Cost trends were selected based on historical experience for our entire commercial book of business combined. We also considered any known contractual changes. This is appropriate given that our contractual cost increases are consistent across all commercial business. Utilization trends were selected based on historical experience for our Individual ACA market as well as other considerations such as a logarithmic regression analysis and market wide trend research.

The Composite URR Trend in Table 5, Cell C12 is 1.135 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is \$1,119.82 / \$986.42 = 1.135 and matches the Composite Trend in Table 3 of the Department’s rate exhibits.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2025. Allowed claims are calculated by combining paid claims and estimated member cost share. Table 4b displays the combined GHP and GQO Individual ACA data and does not include any adjustments for COVID.

2. Rate Development & Change

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

Single Risk Pool

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

Index Rate

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

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GQO business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

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

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.851 and is displayed on Table 5. This value is calculated on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. These are demonstrated on the 'Pricing AV vs Metallic Av' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx".

Projected Risk Adjustments PMPM

Our Individual Exchange population had a less healthy risk profile than the state average in 2024 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2026 need to incorporate the expected payment from the Risk Adjustment program.

Table 16 develops the Projected Incurred Risk Adjustment PMPM utilized on Table 5. The statewide values entered in Table 16 and the GCF factors were supplied by the Pennsylvania Insurance Department via email on May 7th, 2025. Table 16A and Table 16B were populated using data from our EDGE server submission for BY 2024. The Combined BEP Risk Adjustment Transfer PMPM calculated in cell C18 is very close to the 2024 BY Risk Adjustment estimate from the PID. The Projected Average Premium PMPM shown in cell C24 of Table 16 aligns with the Projected Required Revenue PMPM from Table 6.

We combine our individual GHP and GQO experience together when projecting our risk adjustment transfer payment, using the same estimate for both entities. An Insurer Specific Manual Adjustment PMPM was entered to reflect this combination of our individual market experience as well as the impact of model and coefficient changes to the risk adjustment program from 2024 to 2026. The development of this adjustment amount is shown on the 'Risk Adjustment' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx".

We used a 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The Estimated Recoveries from the High Cost Risk Pool are developed using the data from the Reinsurance tables. The net amount is shown on Table 16. The expected payment transfer for 2026 is shown on Table 16 and Table 5 as \$92.79.

All estimates used from the 3rd party consultant are confidential and proprietary and we are unable to provide detailed derivations of those values. Our agreement with this 3rd party consultant only allows us to share this information with regulators.

Even though there will be a significant reduction in the overall ACA market and an increase in morbidity due to the enhanced subsidies expiring, we expect these changes to be relatively consistent across the whole market and therefore our relative risk will not change substantially.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. This is calculated in Table 5B. As of February 2025, individual GHP and GQO combined had 18,204 members. 16,308 of these members were sold On-Exchange. For 2026 we are projecting a reduction in membership of 5,223 due to the expiration of the enhanced subsidies. We project all of the reduction in membership to come from on exchange members. Therefore, approximately $(16,308 - 5,223)/(18,204 - 5,223) = 85\%$ of members are expected to be sold On-Exchange in 2026.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2024 while tab II.b. has the projected continuance table for 2026. The reinsurance program is estimated to have a \$60,000 attachment point, 30% coinsurance and a reinsurance cap of \$100,000 as a placeholder until final parameters are developed. The maximum recovery per claimant would be \$12,000. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2024 to 2026. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (Risk Adjustment of \$92.79, Exchange User Fees of \$25.22 and Reinsurance Recoveries of \$33.21) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't. The Catastrophic Eligibility Adjustment from Table 10 is then applied before calculating the Market-Adjusted Projected Total Allowed Claims PMPM, \$1,064.80 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2026. This methodology applies for all variable costs and all fixed costs. We are combining the individual GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2026 is 8.4% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions 2025.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.39% and is calculated on the 'Quality Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx".

Profit & Risk Margin

The risk margin is set at 0% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2026 was finalized as \$0.20 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.32 PMPM for plan years that will end 12/31/2026.

Geisinger Health Plan does not pay PA Premium tax.

The federal government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The projected loss ratio is displayed on tab 'VIII MLR and Rebate Calc.' The projected loss ratio for 2026 is 92.9%.

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2025 and 2026 are displayed on Table 7.

Projected Membership

Assuming the Expanded Subsidies expire, it is estimated by the CBO that the overall Individual ACA market membership will drop significantly. We estimate that 34% of those receiving the expanded subsidies will leave the market. Only members who buy their coverage On-Exchange and receive APTC would be impacted by the expiration of the expanded subsidies. We expect members that do not receive APTC and members in the 94% CSR variant to remain enrolled without change from February 2025. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors**Age Factor**

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2025 and 2026 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 of this filing, is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx".

Tobacco Factor

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— “Have you used tobacco at least four times a week for the past six months?” We utilized the February 2025 ACA compliant population to determine the percentage of members that admit to the use of tobacco. The average tobacco factor is shown on Table 7 and developed on the ‘Tobacco_Calibration’ tab of the file “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx”. Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the ‘Induced_Util_Exhibit’ tab of the file “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx”. The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

Geisinger has two networks, as reflected in Table 14. 28.9% of the projected membership is in the Geisinger Marketplace Premier HMO network with an adjustment factor of 0.94. The other 71.1% of the membership is in the Geisinger Marketplace All-Access HMO network with a factor of 1.00. Weighting these factors as $0.94 * 28.9\% + 1.0 * 71.1\%$ gives the normalization factor of 0.983 shown in cell K54 of table 7. The network factors shown on table 14 are the current network factors normalized.

Connectivity Factors

The products in this filing do not have any connectivity features that impact rates.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the Normalized Risk Pool Experience, Morbidity and Reinsurance Recoveries. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2025 column for B, C, D, and E match those entered in the 2025 column in the plan year 2025 rate filing. The amounts shown in the 2025 column for A, F and H do not match those entered in the 2025 rate filing due to the shift in enrollment between what was projected in the 2025 rate filing and the actual Feb 2025 enrollment.

3. Plan Rate Development

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

The cost model used to calculate the pricing AVs used in column K of table 10 is based on 2024 individual GHP and GQO experience.

Column P of Table 10 has the CSR Defunding Adjustment of 1.2335 applied to the on-Exchange silver plans, as explained above.

Each renewing plan is identified as existing or modified. We have no discontinued plans for 2026. We are introducing 4 new plans for 2026. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file “AV_Screenshots_GHP_Indiv_050125.pdf.” The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document “PY2026_AV_UniquePlanDesignJust_GHP_Indiv_043025.pdf” for further details. Columns L and N were normalized using projected (CY2026) membership.

For the GHP Individual market there are 3 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *“either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)”* as stated at 45 CFR 156.140(c).

1. The plan named “Geisinger Marketplace All-Access HMO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger Marketplace Premier HMO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
3. The plan named “Geisinger Marketplace All-Access HMO Pharmacy First 8500” covers generic and brand name prescription drugs before the deductible.

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the proposed geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

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

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

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

Network Factors

Geisinger has two networks in this market. As explained above, the network factors shown on table 14 are the current network factors normalized at the entity level.

Service Area Composition

There is no change to our Service Area composition. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the ‘Service Areas’ tab of the file “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx”.

Composite Rating

Composite rating is not used.

Plan Type

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

Terminated Plans and Products

No products are being terminated in this market.

Changes to URRT

We acknowledge that each time the URRT is changed it will be updated on the URRT tab in SERFF.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party's risk adjustment estimates for 2026 and the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party's Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We have also relied on a 3rd party vendor's data mart. We relied on the Department for estimated risk adjustment for 2024. We relied on the CBO for the projected premium impact of not extending the ARPA subsidies. We are relying on our PBM and rebate vendor to populate the data requested in Table 18. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

The following exhibits are included in the PA Actuarial Memorandum Rate Exhibits:

- Table 15 on tab "VI Rate Change Summary"
- Tables 17-1 and 17-2 on tab "IX Retrospective Analysis"
- Table 18 on tab "X Drug Data."

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

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

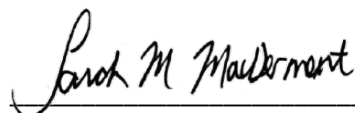
.....
Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "PY2026_AV_UniquePlanDesignJust_GHP_Indiv_043025.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2025) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2026 Rate Filing Justification.

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

This actuarial certification applies to the rates calculated for the 2026 plan year.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

5/14/2025

Date

Geisinger Health Plan
Individual Filing for 2026
Standard Questions
SERFF Tracking Number: GSHP-134496810

1. Membership:

a. If the projected membership for plan year 2026 significantly differs from the current 2/1/2025 membership, please explain why.

Assuming the Expanded Subsidies expire, it is estimated by the CBO that the overall Individual ACA market membership will drop significantly. We estimate that 34% of those receiving the expanded subsidies will leave the market. Only members who buy their coverage On-Exchange and receive APTC would be impacted by the expiration of the expanded subsidies. We expect members that do not receive APTC and members in the 94% CSR variant to remain enrolled without change from February 2025.

If the enhanced subsidies are extended, we do not expect any significant change in enrollment. February 2025 membership would be expected to best represent calendar year 2026 in total for the Individual ACA market.

2. Experience Period Claims:

a. Please confirm that all claims which are capitated have been removed from the experience period claims.

Yes, all capitated claims have been removed from the experience period claims.

b. Please confirm that all non-EHB claims have been removed from the experience period claims.

Yes, this is confirmed.

c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

Our prescription drug trends were selected based on historical data that is net of rebates. Therefore, the projected impact of drug rebates is reflected within the Projected Index Rate shown on Table 5. Our rebate vendor has confirmed that we expect no significant differences between the actual 2024 rebates and the projected rebates for 2026. Therefore, no additional adjustments related to drug rebates have been made within our rate development.

3. Trend:

a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

Not applicable.

b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

Not applicable.

4. Table 6 – Retention:

a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

The federal income tax only applies to profit margin. We are filing a 0% profit margin on individual plans, so the federal income tax is not applicable.

b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2026.

Yes, the Risk Adjustment User Fee PMPM of \$0.20 is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2026.

c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

Please refer to the 'Commission' sheet of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx" file for the different PMPM commissions that we provide to brokers for new and renewing individuals. We provide a higher PMPM commission for new enrollees due to the added administrative work to the broker for transitioning the member to a new carrier. Broker commissions do not vary by enrollment type (open enrollment vs SEP enrollment).

5. Pricing AVs:

a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims/utilization experience is not separated by metal level).

Yes, our Pricing AV's were calculated using a single risk pool (claims experience is not separated by metal level).

b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Please refer to the 'Pricing AV vs Metallic AV' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051225.xlsx" file. All of our Pricing AV's are between 5.6% and 10.1% higher than the Metallic AV's of the same plan. This difference in magnitude between the Pricing and Metallic AV's is due to the higher paid to allowed ratios that our plans exhibit. The specific differences between Pricing and Metallic AV's by plan are likely due to different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. We are a small regional carrier therefore it is reasonable that our experience varies from the national data used in the AV calculator.

6. Expanded Bronze Plans:

a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

The criteria for expanded bronze plans is discussed in the '3. Plan Rate Development' section of our memorandum. We have copied the language from the memorandum below for reference:

For the GHP Individual market there are 3 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *"either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)"* as stated at 45 CFR 156.140(c).

1. The plan named "Geisinger Marketplace All-Access HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.

2. The plan named "Geisinger Marketplace Premier HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
3. The plan named "Geisinger Marketplace All-Access HMO Pharmacy First 8500" covers generic and brand name prescription drugs before the deductible.

7. PAAM Exhibits – Consumer Factors:

- a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

Our geographic rating area factors are the same factors from the previous year.

- b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

Our network factors are the same factors from the previous year.

8. Plan of Withdrawal:

- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

A Plan of Withdrawal is not necessary this year because we are not discontinuing any products.

- b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.

Not applicable this year.

9. Copay Adjustment Programs:

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?

Yes.

- i. If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.

The program collects unused manufacturer assistance dollars and tabulates the use of manufacturer copay assistance programs. The funding that members pay out-of-pocket after assistance is applied to the OOP accumulators. The services include monitoring of manufacturer copay assistance available and support to ensure that eligible members are receiving that assistance. This program was implemented as a way to reduce costs for rapidly increased drug costs and ultimately to combat rising premiums.

- b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?

Only the actual amount members pay, after manufacturer coupon assistance, applies to the member's annual deductible or maximum out-of-pocket.

- c. If any change to such a program has resulted in a pricing impact, please include a narrative describing how the impact has been included within the rate development and a detailed quantitative exhibit supporting the impact.

There are no changes to our copay adjustment program that will have an impact on pricing.

Ultimate Med Claims	Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims	IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend	Prescription Drug Rebate Trend	GLP-1 and like drugs Utilization Trend	GLP-1 and like drugs Allowed Claims Trend	GLP-1 and like drugs Paid Claims Trend	Allowed Claims (Net of Prescription Drug Rebates) Trend
7,715,546	1,927,418	295.75	3,690.76	14,201.18	20,533.46	128.71	118,411.88	118,891.61									
7,643,634	1,987,664	397.09	3,835.25	13,625.45	18,871.23	134.65	131,094.96	119,495.62									
8,548,973	2,428,827	373.23	5,293.60	17,700.03	23,124.90	166.68	193,648.98	176,227.03									
10,278,647	2,463,611	409.42	5,047.23	16,023.76	23,401.11	166.94	183,222.53	168,262.14									
9,005,558	2,334,133	412.18	4,204.50	14,722.76	22,080.99	134.59	155,705.84	146,878.50									
9,669,186	2,758,103	402.14	4,202.45	15,007.27	22,561.43	176.02	199,028.43	183,179.08									
10,841,465	2,464,438	550.57	4,254.69	14,096.61	22,913.43	144.38	167,550.13	157,827.58									
10,822,932	2,640,301	367.81	4,555.48	15,167.81	22,686.30	168.40	195,575.39	187,921.74									
11,169,938	2,745,140	490.46	4,615.69	15,936.28	22,666.30	178.53	209,738.41	199,127.34									
11,073,272	2,632,331	493.50	4,554.27	16,360.66	22,975.74	151.74	176,097.30	163,665.28									
11,726,918	3,055,462	507.22	4,557.39	16,340.53	23,793.72	183.68	212,420.06	204,746.31									
10,777,851	2,948,936	424.37	4,509.19	15,133.57	24,818.07	174.09	195,572.56	187,796.89									
7,817,083	2,511,212	384.96	4,008.19	14,209.51	22,894.28	183.20	208,310.51	187,151.49									
8,507,422	2,498,374	404.53	3,568.71	13,216.42	20,449.44	160.70	194,174.49	179,594.88									
9,805,832	3,178,159	356.82	4,415.94	15,559.33	23,446.77	195.89	215,042.80	220,125.63									
10,449,001	2,763,338	363.03	3,959.05	13,594.01	22,563.51	180.21	218,313.77	208,400.70									
8,217,251	2,808,043	382.11	3,918.97	13,718.54	23,318.78	207.97	242,675.24	227,631.34									
8,022,740	3,202,877	411.51	3,884.08	13,758.94	23,024.97	243.68	265,308.05	258,248.85									
8,002,375	2,740,841	338.82	3,498.96	12,256.80	21,990.40	218.11	247,189.80	234,644.34									
9,416,001	3,453,407	322.71	4,108.42	14,556.94	22,824.37	246.69	287,143.17	272,165.28									
16,635,959	2,974,882	385.52	3,865.05	14,640.26	22,171.09	251.31	272,308.23	260,357.66									
10,062,023	3,337,489	327.31	3,996.01	14,874.91	24,471.40	228.97	271,518.47	247,269.87									
9,803,282	3,026,086	342.17	3,721.36	14,761.11	23,224.72	253.84	247,097.86	274,742.23									
9,913,941	3,083,076	494.49	3,907.67	13,889.50	23,876.43	251.41	230,428.14	270,549.67	-2.0%	-12.3%	8.5%	1.5%	56.7%	39.0%	39.4%	45.7%	-0.9%
8,825,232	2,681,761	372.12	3,966.10	14,597.91	23,265.62	224.95	180,859.62	206,345.94	-3.9%	-12.9%	-8.3%	0.8%	49.9%	37.5%	35.1%	43.0%	0.2%
7,876,900	3,772,916	351.93	3,772.91	13,696.51	21,469.91	305.86	342,475.25	305,972.67	-5.2%	-12.1%	-7.8%	0.6%	43.4%	41.6%	39.3%	46.5%	-0.2%
9,251,832	2,957,888	348.54	4,282.28	15,404.83	23,988.27	332.42	374,463.19	348,842.69	-3.1%	-10.9%	-6.8%	0.7%	49.4%	46.3%	44.2%	50.8%	-0.6%
9,997,487	2,847,719	540.11	3,875.88	14,093.12	22,399.40	285.25	324,477.49	304,477.49	-18.5%	-9.0%	-5.3%	0.9%	32.4%	32.4%	32.4%	33.6%	-0.5%
8,751,037	3,886,461	328.42	4,234.42	15,200.81	23,846.28	351.40	426,862.50	403,564.09	-19.1%	-7.9%	-4.0%	0.7%	30.0%	54.0%	51.1%	57.2%	0.9%
7,814,555	3,128,931	209.72	4,059.55	14,077.58	23,505.00	387.40	397,662.23	371,669.79	-22.8%	-6.8%	-3.1%	0.7%	26.4%	54.9%	52.1%	57.6%	2.4%
9,102,364	3,115,558	469.97	3,713.82	12,985.08	22,832.53	348.18	397,460.51	361,460.51	-17.2%	-4.8%	-1.4%	1.4%	23.9%	54.0%	59.1%	59.1%	5.7%
8,868,401	3,464,565	356.54	4,200.62	14,984.76	24,639.34	436.72	488,694.37	462,360.31	-15.9%	-3.8%	-0.9%	1.9%	19.2%	58.8%	57.4%	62.5%	6.0%
9,684,514	3,237,486	377.97	4,151.34	15,118.00	23,314.29	425.12	479,815.51	455,965.46	-15.0%	-2.1%	0.2%	2.4%	15.4%	62.3%	66.9%	74.5%	7.9%
9,984,195	3,471,623	306.44	4,453.21	16,169.89	24,807.17	399.97	448,119.71	427,719.09	-12.7%	-0.1%	1.9%	3.9%	11.7%	63.8%	68.6%	75.8%	7.5%
10,566,643	3,726,147	392.98	4,058.98	14,827.63	24,862.32	409.03	472,523.41	453,467.75	-8.8%	2.2%	2.8%	2.7%	8.5%	64.4%	70.1%	70.7%	10.0%
11,603,490	3,647,249	480.63	4,058.46	13,783.42	24,682.29	474.44	538,753.12	518,774.69	-10.4%	4.1%	1.5%	2.4%	6.8%	67.5%	74.5%	78.9%	12.3%
8,909,145	2,411,435	407.03	4,301.47	15,600.48	24,107.87	302.92	405,207.27	399,407.08	-8.3%	3.9%	3.5%	6.1%	67.7%	67.6%	75.8%	73.8%	11.8%
9,458,708	2,847,486	418.00	4,166.57	14,740.21	22,910.18	308.47	391,729.27	342,266.85	-6.0%	5.4%	4.1%	3.7%	6.3%	59.1%	78.8%	68.3%	13.1%
9,048,233	3,125,830	363.39	4,148.14	14,443.22	22,877.32	310.13	420,152.03	354,146.64	-6.4%	5.4%	3.6%	3.1%	4.7%	71.0%	60.1%	71.0%	13.1%
11,468,860	3,244,628	392.22	4,126.74	15,794.74	24,243.11	362.80	492,757.97	412,817.36	-14.7%	6.5%	4.3%	3.9%	5.2%	69.1%	57.8%	74.1%	14.1%
9,563,023	3,123,192	331.27	4,179.04	15,073.33	24,660.54	400.97	508,879.47	464,889.56	-4.6%	5.7%	3.4%	3.9%	2.8%	41.4%	60.6%	49.8%	13.0%
9,196,475	3,568,143	377.54	4,187.54	15,111.08	22,510.42	397.18	489,051.49	454,712.14	-13.2%	4.7%	2.8%	3.4%	2.1%	56.1%	45.8%	53.0%	13.0%
10,124,029	3,798,634	554.51	4,099.91	14,780.68	25,185.87	484.71	602,717.63	560,465.37	-11.7%	4.9%	3.2%	3.9%	2.1%	54.1%	44.6%	52.0%	12.0%
10,752,940	3,637,334	492.36	4,221.38	14,825.40	24,418.48	407.89	502,841.31	462,419.84	-13.8%	4.7%	2.8%	3.2%	2.4%	47.9%	36.0%	42.4%	12.4%
10,517,316	3,668,717	382.42	4,171.51	14,636.09	23,729.46	393.18	481,525.79	454,632.60	-14.1%	4.3%	2.3%	3.0%	4.6%	29.9%	37.0%	38.0%	12.4%
11,170,155	4,118,151	626.14	4,501.41	17,021.44	26,461.37	442.16	553,794.50	512,790.79	-21.7%	3.6%	2.0%	3.6%	5.8%	17.7%	24.7%	24.3%	13.1%
10,689,007	3,896,55	386.98	4,187.14	13,878.14	23,755.69	361.89	446,114.95	425,220.63	-20.2%	2.6%	1.4%	2.6%	8.0%	12.0%	25.2%	18.2%	11.2%
10,713,138	4,012,881	280.88	3,825.79	13,061.65	25,318.48	412.89	530,215.17	507,585.65	-16.2%	1.8%	1.0%	8.0%	5.5%	16.8%	11.4%	8.7%	

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2026

Table 2b. Manual Experience Period Claims and Premiums

Manual Experience Description:		The Credibility Manual Rate is a combination of our individual GHP and GQO experience							
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
\$ 179,404,688.28	\$ 196,275,759.40	\$ 200,511,278.18	229,538	\$ 39,888,882.58	\$ 240,400,160.76	\$ -	\$ (8,630,943.03)	\$ 9,177.28	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									
Loss Ratio									
*Express Prescription Drug Rebates as a negative number									

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	2.80%		6.91%	19.29%
Outpatient Hospital	5.00%	2.00%		7.10%	38.94%
Professional	1.70%	4.60%		6.38%	16.80%
Other Medical	-3.00%	8.80%		5.54%	1.94%
Capitation				0.00%	0.00%
Prescription Drugs	6.00%	-0.50%		5.47%	23.02%
Total Annual Trend				6.53%	99.99%
Months of Trend				24	
Total Applied Trend Projection Factor				1.135	
* 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)
Jan-21		12,468,904.59	100.0%	12,468,904.59	20,544	606.95		\$ (373,996.92)	\$ 15,005,427.60
Feb-21		12,019,656.17	100.0%	12,019,656.17	21,130	568.85		\$ (369,027.55)	\$ 14,118,627.04
Mar-21		14,817,716.44	100.0%	14,817,716.44	21,027	704.69		\$ (442,806.28)	\$ 17,347,344.01
Apr-21		16,415,870.38	100.0%	16,415,870.38	21,255	772.33		\$ (428,595.58)	\$ 18,745,662.00
May-21		14,169,634.21	100.0%	14,169,634.21	21,522	658.37		\$ (413,074.50)	\$ 16,174,217.56
Jun-21		16,444,037.44	100.0%	16,444,037.44	21,739	756.43		\$ (462,707.24)	\$ 18,533,261.82
Jul-21		16,228,690.69	100.0%	16,228,690.69	21,930	740.03		\$ (440,404.16)	\$ 18,154,402.92
Aug-21		16,771,650.70	100.0%	16,771,650.70	22,162	756.78		\$ (449,563.56)	\$ 18,503,799.10
Sep-21		18,218,716.31	100.0%	18,218,716.31	22,346	815.32		\$ (472,577.73)	\$ 19,568,059.55
Oct-21		17,354,180.53	100.0%	17,354,180.53	22,254	779.83		\$ (438,745.22)	\$ 18,584,652.86
Nov-21		19,278,420.47	100.0%	19,278,420.47	22,014	875.74		\$ (495,050.83)	\$ 20,958,383.63
Dec-21		17,115,072.87	100.0%	17,115,072.87	21,729	787.68	\$ 28,976,575.36	\$ (514,510.62)	\$ 18,484,227.88
Jan-22	\$ 171,286,069.98	13,424,986.91	100.0%	13,424,986.91	21,510	624.12		\$ (721,943.59)	\$ 16,330,658.34
Feb-22		14,012,748.45	100.0%	14,012,748.45	21,794	642.97		\$ (699,665.00)	\$ 16,592,767.45
Mar-22		16,313,230.73	100.0%	16,313,230.73	21,501	758.71		\$ (719,274.41)	\$ 18,971,756.57
Apr-22		16,322,807.96	100.0%	16,322,807.96	21,162	771.34		\$ (795,388.42)	\$ 18,372,437.27
May-22		14,178,233.89	100.0%	14,178,233.89	20,986	675.62		\$ (682,024.28)	\$ 16,126,511.10
Jun-22		14,576,721.94	100.0%	14,576,721.94	21,448	679.62		\$ (705,105.75)	\$ 16,317,538.97
Jul-22		14,201,690.76	100.0%	14,201,690.76	21,202	669.84		\$ (661,974.60)	\$ 15,842,854.82
Aug-22		17,106,737.61	100.0%	17,106,737.61	21,026	813.60		\$ (723,262.94)	\$ 18,806,246.15
Sep-22		16,412,082.67	100.0%	16,412,082.67	20,841	787.48		\$ (663,915.64)	\$ 17,974,349.44
Oct-22		16,686,215.54	100.0%	16,686,215.54	20,582	810.74		\$ (633,985.18)	\$ 18,176,982.30
Nov-22		15,973,041.48	100.0%	15,973,041.48	20,269	788.06		\$ (649,558.70)	\$ 17,003,326.06
Dec-22	\$ 165,817,228.01	16,390,104.87	100.0%	16,390,104.87	20,013	818.99	\$ 30,472,142.38	\$ (619,122.44)	\$ 17,280,095.77
Jan-23		13,663,515.45	100.0%	13,663,515.45	19,482	701.35		\$ (698,355.09)	\$ 16,360,275.85
Feb-23		14,128,584.46	100.0%	14,128,584.46	19,592	721.15		\$ (662,066.89)	\$ 16,747,085.97
Mar-23		15,159,155.94	100.0%	15,159,155.94	19,246	787.66		\$ (738,896.30)	\$ 17,586,419.32
Apr-23		15,622,354.48	100.0%	15,622,354.48	18,963	823.82		\$ (667,193.93)	\$ 17,602,923.99
May-23		15,017,368.56	100.0%	15,017,368.56	18,760	800.51		\$ (744,889.59)	\$ 16,879,153.14
Jun-23		14,172,108.43	100.0%	14,172,108.43	18,716	757.21		\$ (728,073.09)	\$ 15,934,188.16
Jul-23		15,030,455.73	100.0%	15,030,455.73	18,901	795.22		\$ (673,424.50)	\$ 16,713,666.34
Aug-23		15,661,410.11	100.0%	15,661,410.11	18,995	828.43		\$ (725,171.00)	\$ 17,283,829.74
Sep-23		15,305,191.84	100.0%	15,305,191.84	19,035	804.08		\$ (674,259.42)	\$ 16,961,881.20
Oct-23		16,152,541.95	100.0%	16,152,541.95	19,145	843.87		\$ (812,811.49)	\$ 17,730,807.65
Nov-23		17,343,426.24	100.0%	17,343,426.24	19,153	905.60		\$ (725,940.39)	\$ 18,997,166.85
Dec-23	\$ 168,641,071.69	18,344,128.73	99.9%	18,366,066.13	18,921	970.66	\$ 31,811,731.82	\$ (828,535.95)	\$ 19,851,540.02
Jan-24		13,637,714.57	99.8%	13,665,950.98	18,926	722.07		\$ (692,869.42)	\$ 18,586,232.60
Feb-24		15,094,169.27	99.8%	15,117,688.25	19,416	778.61		\$ (704,783.84)	\$ 18,830,991.35
Mar-24		14,704,195.73	99.3%	14,801,754.41	19,285	767.54		\$ (703,799.98)	\$ 17,749,944.80
Apr-24		17,970,591.36	98.4%	18,273,238.79	19,266	948.49		\$ (699,435.85)	\$ 21,278,694.51
May-24		16,483,635.26	99.4%	16,584,198.99	19,274	860.45		\$ (735,038.93)	\$ 19,170,092.05
Jun-24		15,125,137.19	99.3%	15,225,852.38	19,230	791.79		\$ (711,422.00)	\$ 17,415,815.32
Jul-24		17,100,412.88	99.3%	17,213,730.38	19,232	895.07		\$ (807,152.27)	\$ 19,293,579.68
Aug-24		17,498,890.70	99.3%	17,625,246.10	19,218	917.11		\$ (731,698.49)	\$ 19,710,774.54
Sep-24		17,106,076.04	99.1%	17,256,379.73	19,139	901.61		\$ (710,903.70)	\$ 19,209,125.98
Oct-24		18,887,423.73	97.9%	19,294,192.71	19,000	1,015.47		\$ (712,299.41)	\$ 21,600,556.66
Nov-24		16,082,637.61	93.8%	17,151,296.38	18,907	907.14		\$ (710,974.05)	\$ 18,905,101.49
Dec-24	\$ 179,404,688.28	16,584,855.06	90.6%	18,301,749.09	18,645	981.60	\$ 39,888,882.58	\$ (710,565.07)	\$ 20,018,308.76
* Express Completion Factor as a percentage									
**Express Prescription Drug Rebates as a negative number									

Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 20,430,505.00	\$ 10,714,089.30
	\$ 1,009.76
	90.66%

Allowed PMPM	Medical Incurred Claims	Rx Incurred Claims	Med Completion Factor *	Rx Completion Factor *	Ultimate Med Claims	Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Completed Allowed Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims
730.42	10,093,226.48	2,375,678.11	100.0%	100.0%	10,093,226	2,375,678	318.35	3,663.62	14,017.79	19,744.53	122.67	184,144.95	142,032.93
668.19	9,610,123.20	2,409,532.97	100.0%	100.0%	9,610,123	2,409,533	428.21	3,800.55	13,329.75	18,295.11	102.79	146,705.91	133,967.07
824.99	11,833,626.53	2,984,089.91	100.0%	100.0%	11,833,627	2,984,090	385.21	5,281.69	17,292.91	22,445.62	152.37	217,891.97	196,421.92
881.95	13,393,130.84	3,022,739.54	100.0%	100.0%	13,393,131	3,022,740	529.57	5,049.56	15,861.18	22,669.40	153.00	211,674.52	194,258.33
751.51	11,415,114.89	2,754,519.32	100.0%	100.0%	11,415,115	2,754,519	414.27	4,211.26	14,623.70	21,321.12	127.12	184,012.60	169,835.82
852.54	13,070,401.24	3,373,636.20	100.0%	100.0%	13,070,401	3,373,636	436.64	4,360.28	15,094.56	21,858.82	162.84	231,375.36	213,547.30
827.84	13,182,505.89	3,046,184.80	100.0%	100.0%	13,182,506	3,046,185	501.78	4,249.57	14,252.98	22,175.92	134.06	194,122.75	183,219.05
834.94	13,471,247.61	3,300,403.09	100.0%	100.0%	13,471,248	3,300,403	366.57	4,602.49	15,442.69	21,866.68	161.90	236,245.13	226,488.98
893.60	14,740,397.26	3,478,319.05	100.0%	100.0%	14,740,397	3,478,319	487.08	4,624.27	16,170.19	21,967.85	163.25	243,896.38	231,061.66
853.10	14,138,212.87	3,215,967.66	100.0%	100.0%	14,138,213	3,215,968	493.94	4,559.77	16,565.28	22,377.15	138.04	202,840.54	189,488.52
952.06	15,491,150.36	3,787,270.11	100.0%	100.0%	15,491,150	3,787,270	531.49	4,561.51	16,634.13	23,194.57	182.61	268,689.14	258,789.24
850.69	13,385,644.45	3,729,428.42	100.0%	100.0%	13,385,644	3,729,428	383.28	4,565.06	15,365.80	24,310.92	155.74	232,798.54	214,266.88
759.20	10,228,192.09	3,196,794.82	100.0%	100.0%	10,228,192	3,196,795	387.16	4,096.47	14,470.12	22,377.98	160.67	233,391.04	211,407.02
761.35	10,879,878.92	3,132,869.53	100.0%	100.0%	10,879,879	3,132,870	403.05	3,608.71	13,511.47	19,984.46	156.92	237,186.18	218,895.32
882.36	12,352,450.17	3,960,780.56	100.0%	100.0%	12,352,450	3,960,781	313.10	4,447.02	15,863.70	22,968.99	179.15	270,511.77	251,961.97
868.20	12,878,701.76	3,444,106.20	100.0%	100.0%	12,878,702	3,444,106	828.48	4,028.42	13,976.43	22,164.27	175.22	264,090.86	251,227.08
768.45	10,667,045.66	3,511,188.23	100.0%	100.0%	10,667,046	3,511,188	359.67	3,962.14	14,138.24	22,741.26	193.28	281,932.80	264,524.10
760.79	10,617,070.31	3,959,651.63	100.0%	100.0%	10,617,070	3,959,652	435.28	3,958.92	13,972.02	22,694.40	226.03	332,199.92	313,709.79
747.24	10,701,860.16	3,499,830.60	100.0%	100.0%	10,701,860	3,499,831	389.97	3,477.45	12,702.55	21,625.98	212.81	304,900.98	289,452.55
894.43	12,766,742.88	4,339,994.73	100.0%	100.0%	12,766,743	4,339,995	336.73	4,088.10	14,863.37	22,510.50	224.87	328,674.44	311,818.11
862.44	12,575,915.50	3,836,167.17	100.0%	100.0%	12,575,916	3,836,167	419.75	4,022.99	14,905.28	22,154.95	230.31	327,285.89	313,170.90
883.17	12,745,162.84	3,941,052.70	100.0%	100.0%	12,745,163	3,941,053	376.65	4,052.17	15,362.11	24,107.22	223.31	309,980.03	302,513.01
838.89	12,122,684.19	3,850,357.29	100.0%	100.0%	12,122,684	3,850,357	334.50	3,796.16	15,216.62	22,887.69	238.59	271,080.50	316,349.17
863.46	12,461,965.79	3,928,139.08	100.0%	100.0%	12,461,966	3,928,139	502.48	3,833.97	14,363.29	23,379.77	244.64	276,739.20	324,209.73
839.78	10,452,302.28	3,211,213.17	100.0%	100.0%	10,452,302	3,211,213	400.99	3,871.34	15,057.86	23,112.21	211.89	210,494.60	245,761.07
854.80	10,814,737.00	3,313,847.46	100.0%	100.0%	10,814,737	3,313,847	418.34	3,797.50	14,214.27	20,977.49	279.91	386,561.89	345,448.57
913.78	11,542,618.26	3,616,537.68	100.0%	100.0%	11,542,618	3,616,538	382.21	4,304.74	16,218.24	23,633.70	310.51	432,490.24	402,852.78
928.26	12,171,236.49	3,451,117.99	100.0%	100.0%	12,171,236	3,451,118	569.52	3,911.34	14,625.93	22,079.69	272.10	375,539.31	353,841.64
899.75	10,937,401.78	4,079,966.78	100.0%	100.0%	10,937,402	4,079,967	371.01	4,305.60	15,822.18	23,629.97	357.57	480,303.87	452,895.58
851.36	10,304,960.80	3,867,147.63	100.0%	100.0%	10,304,961	3,867,148	262.23	4,107.87	14,570.23	23,154.64	353.28	470,092.31	437,920.15
884.28	11,175,166.98	3,855,288.75	100.0%	100.0%	11,175,163	3,855,294	464.74	3,731.88	13,477.42	22,410.30	326.33	443,389.43	413,087.73
930.07	11,286,228.25	4,375,181.36	100.0%	100.0%	11,286,229	4,375,182	391.64	4,254.13	15,546.16	24,217.19	411.32	560,559.97	526,936.38
891.11	11,429,094.98	3,876,096.86	100.0%	100.0%	11,429,096	3,876,100	360.61	4,078.28	15,156.27	22,896.11	387.09	524,497.57	506,397.25
926.14	11,859,885.04	4,292,556.91	100.0%	100.0%	11,860,085	4,292,666	283.31	4,407.02	16,522.42	24,521.63	367.93	514,255.04	490,089.97
991.87	12,961,139.16	4,382,287.08	100.0%	100.0%	12,962,559	4,382,291	422.29	4,024.89	15,291.34	24,450.11	377.80	531,077.09	507,178.48
1,049.17	13,913,835.49	4,430,293.24	99.8%	100.0%	13,935,766	4,430,300	450.92	3,932.74	14,037.60	24,210.96	447.12	619,897.43	595,405.61
982.04	10,662,173.57	2,975,541.00	99.7%	100.0%	10,690,406	2,975,545	443.83	4,271.56	15,569.62	23,760.22	277.08	443,962.20	333,241.85
969.86	11,504,570.73	3,589,598.54	99.8%	100.0%	11,528,081	3,589,607	419.65	4,189.07	14,957.77	22,659.77	292.33	454,903.01	384,598.81
920.42	10,944,978.96	3,759,216.77	99.1%	100.0%	11,042,534	3,759,220	392.02	4,203.34	14,632.98	22,542.48	299.93	457,405.97	390,471.92
1,104.49	13,908,074.65	4,062,516.71	97.9%	100.0%	14,210,714	4,062,525	556.23	4,456.04	16,208.41	23,970.04	355.04	535,258.63	483,145.02
994.62	12,067,037.61	4,416,597.65	99.2%	100.0%	12,167,591	4,416,608	376.68	4,236.85	15,549.63	24,345.83	382.28	587,132.31	527,158.94
905.67	10,892,107.39	4,233,029.80	99.1%	100.0%	10,992,815	4,233,037	428.84	3,820.95	13,573.95	22,069.53	369.43	550,416.18	508,990.15
1,003.22	12,562,632.93	4,737,799.95	99.1%	100.0%	12,475,919	4,737,812	540.98	4,110.11	14,594.09	24,867.17	444.89	670,430.55	613,828.19
1,025.63	13,114,644.99	4,384,245.71	99.0%	100.0%	13,240,992	4,384,254	500.15	4,173.55	14,922.17	24,019.13	383.39	578,202.62	527,642.69
1,003.64	12,439,283.25	4,666,792.79	98.8%	100.0%	12,589,579	4,666,801	417.57	4,156.23	15,251.22	23,401.30	376.81	562,115.62	528,075.15
1,136.86	13,820,390.80	5,067,032.93	97.1%	100.0%	14,227,160	5,067,033	629.04	4,567.52	17,646.72	26,499.44	410.52	616,866.64	568,738.13
999.90	11,650,863.27	4,431,774.34	91.6%	100.0%	12,719,522	4,431,774	473.47	3,957.26	14,418.12	23,478.87	356.06	523,506.93	496,785.17
1,073.66	11,477,603.91	5,107,251.15	87.0%	100.0%	13,194,498	5,107,251	306.36	3,879.02	13,537.00	25,044.06	417.06	610,368.68	584,352.46

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

Carrier Name:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	30%
Rate Effective Date:	1/1/2026		
Incurred Dates:	1/1/2024 to 12/31/2024	Proj. Incurred Claim Impact:	-3.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2024 to 12/31/2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	19,728	178,400	\$53,567,962	\$53,567,962
\$30,000	\$34,999	167	1,779	\$5,419,866	\$5,419,866
\$35,000	\$39,999	107	1,144	\$4,021,304	\$4,021,304
\$40,000	\$44,999	103	1,087	\$4,355,494	\$4,355,494
\$45,000	\$49,999	90	947	\$4,264,471	\$4,264,471
\$50,000	\$54,999	62	651	\$3,274,865	\$3,274,865
\$55,000	\$59,999	66	704	\$3,793,682	\$3,793,682
\$60,000	\$64,999	49	530	\$3,051,548	\$3,018,083
\$65,000	\$69,999	47	463	\$3,168,966	\$3,064,276
\$70,000	\$74,999	34	371	\$2,465,461	\$2,337,823
\$75,000	\$79,999	46	522	\$3,560,334	\$3,320,234
\$80,000	\$84,999	32	348	\$2,641,424	\$2,424,997
\$85,000	\$89,999	29	307	\$2,545,783	\$2,304,048
\$90,000	\$94,999	26	252	\$2,396,761	\$2,145,733
\$95,000	\$99,999	27	280	\$2,632,351	\$2,328,645
\$100,000	\$109,999	36	396	\$3,789,802	\$3,357,802
\$110,000	\$119,999	24	254	\$2,740,261	\$2,452,261
\$120,000	\$129,999	31	326	\$3,838,573	\$3,466,573
\$130,000	\$139,999	24	211	\$3,237,154	\$2,949,154
\$140,000	\$149,999	14	148	\$2,012,949	\$1,844,949
\$150,000	\$159,999	18	201	\$2,792,185	\$2,576,185
\$160,000	\$169,999	16	148	\$2,652,523	\$2,460,523
\$170,000	\$179,999	12	129	\$2,088,383	\$1,944,383
\$180,000	\$189,999	12	130	\$2,228,235	\$2,084,235
\$190,000	\$199,999	4	48	\$766,352	\$718,352
\$200,000	\$209,999	5	57	\$1,019,096	\$959,096
\$210,000	\$219,999	13	152	\$2,803,625	\$2,647,625
\$220,000	\$229,999	6	67	\$1,339,741	\$1,267,741
\$230,000	\$239,999	5	55	\$1,171,348	\$1,111,348
\$240,000	\$249,999	7	81	\$1,717,941	\$1,633,941
\$250,000	\$259,999	1	12	\$251,979	\$239,979
\$260,000	\$269,999	7	68	\$1,863,798	\$1,779,798
\$270,000	\$279,999	5	60	\$1,369,741	\$1,309,741
\$280,000	\$289,999	1	12	\$288,305	\$276,305
\$290,000	\$299,999	2	22	\$591,134	\$567,134
\$300,000	\$324,999	5	60	\$1,560,797	\$1,500,797
\$325,000	\$349,999	5	60	\$1,698,576	\$1,638,576
\$350,000	\$374,999	2	13	\$725,698	\$701,698
\$375,000	\$399,999	3	35	\$1,150,881	\$1,114,881
\$400,000	\$424,999	2	24	\$824,654	\$800,654
\$425,000	\$449,999	3	34	\$1,305,313	\$1,269,313
\$450,000	\$474,999	1	12	\$458,769	\$446,769
\$475,000	\$499,999	2	24	\$959,123	\$935,123
\$500,000	\$599,999	7	81	\$3,758,025	\$3,674,025
\$600,000	\$699,999	5	57	\$3,213,614	\$3,153,614
\$700,000	\$799,999	6	62	\$4,573,349	\$4,501,349
\$800,000	\$899,999	1	12	\$897,103	\$885,103
\$900,000	\$999,999	3	35	\$2,824,822	\$2,788,822
\$1,000,000+		0	0	\$0	\$0
Total		20,901	190,873	\$163,674,120	\$158,699,332

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

Carrier Name:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	30%
Rate Effective Date:	1/1/2026		
		Proj. Incurred Claim Impact:	-3.3%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2026					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	23,409	212,664	\$65,435,459	\$65,435,459
\$30,000	\$34,999	186	1,932	\$6,017,830	\$6,017,830
\$35,000	\$39,999	188	1,966	\$7,015,303	\$7,015,303
\$40,000	\$44,999	111	1,178	\$4,727,879	\$4,727,879
\$45,000	\$49,999	118	1,226	\$5,609,360	\$5,609,360
\$50,000	\$54,999	92	961	\$4,844,066	\$4,844,066
\$55,000	\$59,999	62	649	\$3,559,454	\$3,559,454
\$60,000	\$64,999	71	731	\$4,440,999	\$4,386,700
\$65,000	\$69,999	62	668	\$4,181,705	\$4,043,194
\$70,000	\$74,999	51	540	\$3,707,565	\$3,513,295
\$75,000	\$79,999	41	418	\$3,189,914	\$2,970,940
\$80,000	\$84,999	37	405	\$3,051,717	\$2,802,202
\$85,000	\$89,999	49	558	\$4,283,170	\$3,880,219
\$90,000	\$94,999	30	327	\$2,755,853	\$2,469,097
\$95,000	\$99,999	33	363	\$3,201,136	\$2,834,795
\$100,000	\$109,999	70	712	\$7,328,597	\$6,488,597
\$110,000	\$119,999	45	484	\$5,185,525	\$4,645,525
\$120,000	\$129,999	35	402	\$4,379,194	\$3,959,194
\$130,000	\$139,999	34	344	\$4,577,514	\$4,169,514
\$140,000	\$149,999	27	283	\$3,910,132	\$3,586,132
\$150,000	\$159,999	30	271	\$4,659,557	\$4,299,557
\$160,000	\$169,999	18	183	\$2,964,253	\$2,748,253
\$170,000	\$179,999	21	236	\$3,678,293	\$3,426,293
\$180,000	\$189,999	23	207	\$4,259,301	\$3,983,301
\$190,000	\$199,999	16	174	\$3,106,539	\$2,914,539
\$200,000	\$209,999	9	108	\$1,857,821	\$1,749,821
\$210,000	\$219,999	13	142	\$2,783,544	\$2,627,544
\$220,000	\$229,999	6	69	\$1,355,458	\$1,283,458
\$230,000	\$239,999	4	48	\$941,384	\$893,384
\$240,000	\$249,999	16	188	\$3,922,220	\$3,730,220
\$250,000	\$259,999	6	67	\$1,529,080	\$1,457,080
\$260,000	\$269,999	7	68	\$1,846,268	\$1,762,268
\$270,000	\$279,999	6	72	\$1,645,829	\$1,573,829
\$280,000	\$289,999	6	69	\$1,689,716	\$1,617,716
\$290,000	\$299,999	2	23	\$595,991	\$571,991
\$300,000	\$324,999	11	117	\$3,378,025	\$3,246,025
\$325,000	\$349,999	6	70	\$2,030,857	\$1,958,857
\$350,000	\$374,999	5	53	\$1,813,706	\$1,753,706
\$375,000	\$399,999	7	84	\$2,685,599	\$2,601,599
\$400,000	\$424,999	3	21	\$1,234,113	\$1,198,113
\$425,000	\$449,999	5	59	\$2,172,049	\$2,112,049
\$450,000	\$474,999	2	24	\$914,720	\$890,720
\$475,000	\$499,999	5	57	\$2,445,411	\$2,385,411
\$500,000	\$599,999	7	81	\$3,938,255	\$3,854,255
\$600,000	\$699,999	4	48	\$2,626,448	\$2,578,448
\$700,000	\$799,999	4	45	\$2,956,275	\$2,908,275
\$800,000	\$899,999	6	62	\$5,190,129	\$5,118,129
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		7	78	\$7,929,839	\$7,845,839
Total		25,006	229,538	\$227,553,049	\$220,049,431

PA Rate Template Part II

Rate Development and Change

Carrier Name:	Geisinger Health Plan
Product(s):	WHD_PDS
Market Segment:	Individual
Rate Effective Date:	1/1/2026

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	\$ 986.42	\$ 1,009.76
Two year trend projection factor	1.135	1.135
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,119.83	\$ 1,146.02
Single Risk Pool Adjustment Factors		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.000	1.036
Total Non-Morbidity Changes	1.000	0.997
Change in Demographics	1.000	0.995
Change in Network	1.000	1.000
Change in Benefits	1.000	1.000
Change in Other	1.000	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,119.83	\$ 1,183.54
Credibility Factors	0%	100%
Blended Projected EHB Claims PMPM		\$ 1,183.54
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,183.54	< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.851	
Projected Incurred EHB Claims PMPM	\$ 1,007.17	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	92.79	
Projected Incurred Exchange User Fees PMPM	\$25.22	
Projected Incurred Reinsurance Recoveries PMPM	\$18.21	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 906.39	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 1,065.12	< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Catastrophic Eligibility Adjustment	1,000	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 906.1185679	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 1,064.80	

Table 6. Retention

Retention Items - Expense in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.36%	\$82.73
General and Claims	6.57%	\$65.04
Agent/Broker Fees and Commissions	5.40%	\$53.96
Quality Improvement Initiatives	1.39%	\$13.73
Taxes and Fees	0.00%	\$0.53
Risk Adjustment User Fee	0.00%	\$0.20
PCORI Fee	0.03%	\$0.32
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Priced for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	8.41%	\$82.22
Projected Required Revenue PMPM		\$ 989.34

Table 8. Components of Rate Change

Rate Components	2025	2026	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 458.75	\$ 523.21	\$ 64.45	14.0%
B. Base period allowed claims before normalization	\$ 902.38	\$ 1,009.76	\$ 107.40	23.4%
C. Normalization factor component of change	\$ (474.01)	\$ (525.08)	\$ (51.07)	-11.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 428.29	\$ 484.68	\$ 56.40	12.3%
D2. URRT Trend	\$ 66.02	\$ 65.40	\$ (0.61)	-0.1%
D3. URRT Morbidity	\$ 19.73	\$ 19.73	\$ 0.00	0.0%
D4. URRT Other	\$ (9.85)	\$ (1.72)	\$ 8.14	1.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (26.57)	\$ (52.34)	\$ (15.77)	-3.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.94	\$ 14.23	\$ 1.28	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (32.14)	\$ (18.73)	\$ 13.41	2.9%
D8. Subtotal - Sum(D1-D7)	\$ 428.68	\$ 511.25	\$ 82.57	18.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (7.23)	\$ (8.83)	\$ (1.59)	-0.3%
E2. Pricing AV	\$ (68.96)	\$ (76.37)	\$ (7.76)	-1.3%
E3. Benefit Richness	\$ 46.93	\$ 50.67	\$ 3.74	0.8%
E4. Catastrophic Eligibility	\$ (0.11)	\$ (0.10)	\$ 0.01	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ (19.01)	\$ (34.63)	\$ (15.62)	-3.4%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 39.13	\$ 43.74	\$ 4.61	1.0%
F2. Taxes and Fees	\$ 0.26	\$ 0.27	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ 5.18	\$ -	\$ (5.18)	-2.0%
F4. Subtotal - Sum(F1-F3)	\$ 48.56	\$ 44.01	\$ (4.55)	-1.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 458.24	\$ 520.64	\$ 62.40	13.6%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 1,009.76	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 179,404,688.28	
Blended Loss Ratio	90.66%	

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

Effective Date	1/1/2026	4/1/2026	7/1/2026	10/1/2026	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,183.54	\$ 1,183.04	\$ 1,183.54	\$ 1,183.54	\$ 1,183.54
Months of Trend	3	6	9	12	12
Annual Trend	6.53%	6.53%	6.53%	6.53%	6.53%
Single Risk Pool Projected Allowed Claims	\$ 1,183.54	\$ 1,202.42	\$ 1,223.60	\$ 1,241.08	-
Quarterly Trend Factor	1.000	1.016	1.032	1.049	0.000

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	2.0%
Projected On-Exchange Enrollment Percentage	80%
Projected Required Revenue PMPM	\$ 989.34
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	1,000
Projected Incurred Exchange User Fee PMPM	\$ 25.22

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2025	2026
Average Age Factor	1.831	1.831
Average Geographic Factor	0.994	0.992
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.123	1.121
Average Network Factor	0.983	0.983
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 902.94	\$ 1,064.80
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 428.56	\$ 511.10

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

	2025	2026	
Paid-to-Allowed	0.851	0.851	
URRT Trend (Total Applied Trend Factor)	1.134	1.135	< URRT W1, S2
URRT Morbidity	1.000	1.036	< URRT W1, S2
URRT "Other"	0.997	0.997	
Risk Adjustment	\$ (66.33)	\$ (92.79)	< URRT W2, S3
Exchange User Fee	\$ 23.48	\$ 25.22	< URRT W2, S3
Reinsurance Recoveries	\$ 18.30	\$ 33.21	< URRT W1, S2
Capitation	\$ 0.04	\$ 0.04	
Network	0.983	0.983	< For 2025 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustments
Pricing AV	0.848	0.848	
Benefit Richness	1.129	1.119	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	8.53%	8.36%	
Taxes and Fees	0.00%	0.00%	
Profit and/or Contingency	2.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2026
Base Period Start Date	1/1/2024
Date of Most Recent Membership:	2/1/2025
Market Adjusted Index Rate:	\$ 1,065.12

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2025 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2026	1/1/2026 HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network
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Totals - Current Membership

Total - Projected Membership

										0.742	0.848	0.998	1.000	1.000
										0.742	0.851	1.000	1.000	1.000
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	22444PA0010035	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010035	Gold	0.8066	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 2	22444PA0010036	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010036	Gold	0.8066	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 3	22444PA0010038	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010038	Silver	0.7158	Approach (1)	On/Off	0.792	1.086	1.000	1.018	1.018
Plan 4	22444PA0010039	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010039	Silver	0.7158	Approach (1)	On/Off	0.792	1.086	1.000	1.018	1.018
Plan 5	22444PA0010040	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010040	Silver	0.7158	Approach (1)	On/Off	0.792	1.086	1.000	1.018	1.018
Plan 6	22444PA0010042	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010042	Gold	0.8066	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 7	22444PA0010045	HMO	Geisinger Marketplace All-Access Extra HMO 10/50/500	E	22444PA0010045	Gold	0.8033	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 8	22444PA0010053	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010053	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.932	1.000	1.018	1.018
Plan 9	22444PA0010054	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010054	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.932	1.000	1.018	1.018
Plan 10	22444PA0010055	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010055	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.932	1.000	1.018	1.018
Plan 11	22444PA0010063	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010063	Silver	0.7162	Approach (1)	Off	0.794	0.960	1.000	1.018	1.018
Plan 12	22444PA0010064	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010064	Silver	0.7162	Approach (1)	Off	0.794	0.960	1.000	1.018	1.018
Plan 13	22444PA0010065	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010065	Silver	0.7162	Approach (1)	Off	0.794	0.960	1.000	1.018	1.018
Plan 14	22444PA0010082	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010082	Gold	0.8066	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 15	22444PA0010090	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010090	Silver	0.7162	Approach (1)	Off	0.794	0.960	1.000	1.018	1.018
Plan 16	22444PA0010098	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010098	Silver	0.7158	Approach (1)	On/Off	0.792	1.086	1.000	1.018	1.018
Plan 17	22444PA0010106	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010106	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.932	1.000	1.018	1.018
Plan 18	22444PA0010135	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010135	Gold	0.8066	Approach (1)	On/Off	0.904	1.029	1.000	0.957	0.957
Plan 19	22444PA0010136	HMO	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010136	Silver	0.7158	Approach (1)	On/Off	0.792	1.086	1.000	0.957	0.957
Plan 20	22444PA0010137	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010137	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.932	1.000	0.957	0.957
Plan 21	22444PA0010138	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010138	Gold	0.8066	Approach (1)	On/Off	0.904	1.029	1.000	0.957	0.957
Plan 22	22444PA0010139	HMO	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010139	Silver	0.7158	Approach (1)	On/Off	0.792	1.086	1.000	0.957	0.957
Plan 23	22444PA0010140	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010140	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.932	1.000	0.957	0.957
Plan 24	22444PA0010141	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010141	Gold	0.8066	Approach (1)	On/Off	0.904	1.029	1.000	0.957	0.957
Plan 25	22444PA0010142	HMO	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010142	Silver	0.7158	Approach (1)	On/Off	0.792	1.086	1.000	0.957	0.957
Plan 26	22444PA0010143	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010143	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.932	1.000	0.957	0.957
Plan 27	22444PA0010144	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010144	Gold	0.8198	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 28	22444PA0010146	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010146	Gold	0.8198	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 29	22444PA0010152	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010152	Gold	0.8198	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 30	22444PA0010153	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010153	Gold	0.8198	Approach (1)	On/Off	0.904	1.029	1.000	1.018	1.018
Plan 31	22444PA0010157	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010157	Gold	0.801	Approach (1)	On/Off	0.869	1.004	1.000	1.018	1.018
Plan 32	22444PA0010159	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010159	Gold	0.801	Approach (1)	On/Off	0.869	1.004	1.000	1.018	1.018
Plan 33	22444PA0010166	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010166	Gold	0.801	Approach (1)	On/Off	0.869	1.004	1.000	1.018	1.018
Plan 34	22444PA0010167	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010167	Gold	0.801	Approach (1)	On/Off	0.869	1.004	1.000	1.018	1.018
Plan 35	22444PA0010171	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010171	Gold	0.7945	Approach (1)	On/Off	0.850	0.992	1.000	1.018	1.018
Plan 36	22444PA0010173	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010173	Gold	0.7945	Approach (1)	On/Off	0.850	0.992	1.000	1.018	1.018
Plan 37	22444PA0010179	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010179	Gold	0.7945	Approach (1)	On/Off	0.850	0.992	1.000	1.018	1.018
Plan 38	22444PA0010180	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010180	Gold	0.7945	Approach (1)	On/Off	0.850	0.992	1.000	1.018	1.018
Plan 39	22444PA0010197	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010197	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.923	1.000	1.018	1.018
Plan 40	22444PA0010200	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010200	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.923	1.000	1.018	1.018
Plan 41	22444PA0010201	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010201	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.923	1.000	1.018	1.018
Plan 42	22444PA0010208	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010208	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.923	1.000	1.018	1.018
Plan 43	22444PA0010212	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010212	Gold	0.8198	Approach (1)	On/Off	0.902	1.027	1.000	1.018	1.018
Plan 44	22444PA0010213	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010213	Gold	0.8198	Approach (1)	On/Off	0.902	1.027	1.000	1.018	1.018
Plan 45	22444PA0010214	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010214	Gold	0.8198	Approach (1)	On/Off	0.902	1.027	1.000	1.018	1.018
Plan 46	22444PA0010215	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010215	Gold	0.8198	Approach (1)	On/Off	0.902	1.027	1.000	1.018	1.018
Plan 47	22444PA0040080	POS	Geisinger Marketplace All-Access Value	M	22444PA0040080	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.921	1.000	1.018	1.018
Plan 48	22444PA0040081	POS	Geisinger Marketplace All-Access Value	M	22444PA0040081	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.921	1.000	1.018	1.018
Plan 49	22444PA0040082	POS	Geisinger Marketplace All-Access Value	M	22444PA0040082	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.921	1.000	1.018	1.018
Plan 50	22444PA0040085	POS	Geisinger Marketplace All-Access Value	M	22444PA0040085	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.921	1.000	1.018	1.018

Total Covered Lives @ 02-01-2025	
	14,785

Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Total Covered Lives Mapped into 2026 Plans @ 02-01-2025	Total Projected Lives
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14,785	10,539
-	-
847	617
50	35
610	509
65	54
40	33
135	92
2,254	1,574
1,376	965
324	219
147	100
126	126
8	8
5	5
55	39
3	3
17	14
90	60
991	660
810	672
622	440
165	110
56	46
352	240
388	264
89	74
782	535
30	23
891	641
19	14
29	21
37	26
1,283	903
56	38
63	44
30	20
740	499
48	32
67	44
66	44
768	520
118	79
107	71
-	-
-	-
-	-
22	22
-	-
2	2
2	2

2025 Calibrated Plan Adjusted Index Rate PMPM	2026 Calibrated Plan Adjusted Index Rate PMPM
\$ 458.75	\$ 523.21
N/A	N/A
\$ 511.70	\$ 581.94
\$ 511.70	\$ 581.94
\$ 571.00	\$ 663.92
\$ 571.00	\$ 663.92
\$ 511.70	\$ 581.94
\$ 519.15	\$ 581.94
\$ 365.00	\$ 428.06
\$ 365.00	\$ 428.06
\$ 365.00	\$ 428.06
\$ 409.03	\$ 477.10
\$ 409.03	\$ 477.10
\$ 409.03	\$ 477.10
\$ 511.70	\$ 581.94
\$ 409.03	\$ 477.10
\$ 571.00	\$ 663.92
\$ 365.00	\$ 428.06
\$ 480.99	\$ 547.02
\$ 536.74	\$ 624.09
\$ 343.10	\$ 402.38
\$ 480.99	\$ 547.02
\$ 536.74	\$ 624.09
\$ 343.10	\$ 402.38
\$ 480.99	\$ 547.02
\$ 536.74	\$ 624.09
\$ 343.10	\$ 402.38
\$ 528.62	\$ 581.94
\$ 528.62	\$ 581.94
\$ 528.62	\$ 581.94
\$ 488.21	\$ 546.28
\$ 488.21	\$ 546.28
\$ 488.21	\$ 546.28
\$ 474.31	\$ 527.86
\$ 474.31	\$ 527.86
\$ 474.31	\$ 527.86
\$ 352.01	\$ 410.59
\$ 352.01	\$ 410.59
\$ 352.01	\$ 410.59
\$ 352.01	\$ 410.59
	\$ 579.84
	\$ 579.84
	\$ 579.84
	\$ 579.84
\$ 316.01	\$ 358.70
\$ 316.01	\$ 358.70
\$ 316.01	\$ 358.70
\$ 316.01	\$ 358.70

Proposed Rate Change Compared to Prior 12 months
14.0%
N/A
13.7%
13.7%
16.3%
16.3%
16.3%
13.7%
12.1%
17.3%
17.3%
17.3%
16.6%
16.6%
16.6%
13.7%
16.6%
17.3%
13.7%
16.3%
17.3%
13.7%
16.3%
17.3%
10.1%
10.1%
10.1%
10.1%
11.9%
11.9%
11.9%
11.9%
11.9%
11.3%
11.3%
11.3%
11.3%
16.6%
16.6%
16.6%
0.0%
0.0%
0.0%
0.0%
13.5%
13.5%
13.5%
13.5%

% of Total Covered Lives
N/A
5.7%
0.3%
4.1%
0.4%
0.3%
0.9%
15.2%
9.3%
2.2%
1.0%
0.9%
0.1%
0.0%
0.4%
0.0%
0.1%
0.6%
6.7%
5.5%
4.2%
1.1%
0.4%
2.4%
2.6%
0.6%
5.3%
0.2%
6.0%
0.1%
0.2%
0.3%
8.7%
0.4%
0.4%
0.2%
5.0%
0.3%
0.5%
0.4%
5.2%
0.8%
0.7%
0.0%
0.0%
0.0%
0.0%
0.1%
0.0%
0.0%
0.0%

1	2	3	4	5	6
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-	27	6,833	-	322	6,528
-	-	-	-	-	-
-	-	540	-	3	278
-	-	-	-	-	50
-	-	318	-	-	271
-	-	-	-	-	-
-	-	-	-	-	39
-	-	-	-	-	-
-	-	1,168	-	5	953
-	-	1,041	-	3	297
-	-	-	-	-	-
-	-	-	-	-	146
-	-	77	-	-	49
-	-	-	-	-	-
-	-	-	-	-	5
-	5	-	-	48	2
-	-	-	-	2	1
-	3	-	-	14	-
-	7	-	-	82	1
-	-	7	-	1	982
-	-	7	-	6	796
-	-	7	-	2	612
-	-	96	-	-	69
-	-	31	-	-	25
-	-	229	-	-	123
-	-	382	-	-	6
-	-	82	-	-	7
-	-	759	-	-	23
-	4	-	-	26	-
-	-	384	-	2	493
-	-	-	-	-	19
-	-	-	-	-	-
-	3	-	-	33	1
-	-	680	-	2	582
-	-	-	-	-	56
-	-	-	-	-	-
-	2	-	-	25	3
-	-	456	-	2	274
-	-	-	-	-	46
-	-	-	-	-	-
-	3	-	-	61	2
-	-	553	-	3	202
-	-	-	-	-	-
-	-	-	-	-	107
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	16	-	-	6
-	-	-	-	-	-
-	-	-	-	-	2
-	-	-	-	2	-

by Rating Area				2026 Continued/ Discontinued Plans Indicator	De Minimis Check
7	8	9	Total		

485	-	590	14,785
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-	-	-	-	0	
-	-	26	847	1	yes
-	-	-	50	1	yes
-	-	21	610	1	yes
14	-	51	65	1	yes
1	-	-	40	1	yes
69	-	66	135	1	yes
-	-	128	2,254	1	yes
-	-	35	1,376	1	yes
208	-	116	324	1	yes
1	-	-	147	1	yes
-	-	-	126	1	yes
6	-	2	8	1	yes
-	-	-	5	1	yes
-	-	-	55	1	yes
-	-	-	3	1	yes
-	-	-	17	1	yes
-	-	-	90	1	yes
-	-	1	991	1	yes
-	-	1	810	1	yes
-	-	1	622	1	yes
-	-	-	165	1	yes
-	-	-	56	1	yes
-	-	-	352	1	yes
-	-	-	388	1	yes
-	-	-	89	1	yes
-	-	-	782	1	yes
-	-	-	30	1	yes
-	-	12	891	1	yes
-	-	-	19	1	yes
20	-	9	29	1	yes
-	-	-	37	1	yes
-	-	19	1,283	1	yes
-	-	-	56	1	yes
46	-	17	63	1	yes
-	-	-	30	1	yes
-	-	8	740	1	yes
2	-	-	48	1	yes
39	-	28	67	1	yes
-	-	-	66	1	yes
-	-	10	768	1	yes
79	-	39	118	1	yes
-	-	-	107	1	yes
-	-	-	-	1	yes
-	-	-	-	1	yes
-	-	-	-	1	yes
-	-	-	-	1	yes
-	-	-	22	1	N/A
-	-	-	-	1	N/A
-	-	-	2	1	N/A
-	-	-	2	1	N/A

PA Rate Template Part IV A - Individual

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

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

Geisinger Health Plan
HMO, POS
Individual
1/1/2026

Plan Number	HIOS Plan ID (Standard Component)	1/1/2025 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2026	1/1/2026 Plan HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals

These cells auto-fill using the data entered in Table 10.

Plan 1	22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010035	Gold	On/Off
Plan 2	22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010036	Gold	On/Off
Plan 3	22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010038	Silver	On/Off
Plan 4	22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010039	Silver	On/Off
Plan 5	22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010040	Silver	On/Off
Plan 6	22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010042	Gold	On/Off
Plan 7	22444PA0010045	Geisinger Marketplace All-Access Extra HMO 10/50/500	E	22444PA0010045	Gold	On/Off
Plan 8	22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010053	Expanded Bronze	On/Off
Plan 9	22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010054	Expanded Bronze	On/Off
Plan 10	22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010055	Expanded Bronze	On/Off
Plan 11	22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010063	Silver	Off
Plan 12	22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010064	Silver	Off
Plan 13	22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010065	Silver	Off
Plan 14	22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010082	Gold	On/Off
Plan 15	22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010090	Silver	Off
Plan 16	22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010098	Silver	On/Off
Plan 17	22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010106	Expanded Bronze	On/Off
Plan 18	22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010135	Gold	On/Off
Plan 19	22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010136	Silver	On/Off
Plan 20	22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010137	Expanded Bronze	On/Off
Plan 21	22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010138	Gold	On/Off
Plan 22	22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010139	Silver	On/Off
Plan 23	22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010140	Expanded Bronze	On/Off
Plan 24	22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010141	Gold	On/Off
Plan 25	22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010142	Silver	On/Off
Plan 26	22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010143	Expanded Bronze	On/Off
Plan 27	22444PA0010144	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010144	Gold	On/Off
Plan 28	22444PA0010146	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010146	Gold	On/Off
Plan 29	22444PA0010152	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010152	Gold	On/Off
Plan 30	22444PA0010153	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010153	Gold	On/Off
Plan 31	22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010157	Gold	On/Off
Plan 32	22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010159	Gold	On/Off
Plan 33	22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010166	Gold	On/Off
Plan 34	22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010167	Gold	On/Off
Plan 35	22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010171	Gold	On/Off
Plan 36	22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010173	Gold	On/Off
Plan 37	22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010179	Gold	On/Off
Plan 38	22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010180	Gold	On/Off
Plan 39	22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010197	Expanded Bronze	On/Off
Plan 40	22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010200	Expanded Bronze	On/Off
Plan 41	22444PA0010201	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010201	Expanded Bronze	On/Off
Plan 42	22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010208	Expanded Bronze	On/Off
Plan 43	22444PA0010212	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010212	Gold	On/Off
Plan 44	22444PA0010213	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010213	Gold	On/Off
Plan 45	22444PA0010214	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010214	Gold	On/Off
Plan 46	22444PA0010215	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010215	Gold	On/Off
Plan 47	22444PA0040080	Geisinger Marketplace All-Access Value	M	22444PA0040080	Catastrophic	On/Off
Plan 48	22444PA0040081	Geisinger Marketplace All-Access Value	M	22444PA0040081	Catastrophic	On/Off
Plan 49	22444PA0040082	Geisinger Marketplace All-Access Value	M	22444PA0040082	Catastrophic	On/Off
Plan 50	22444PA0040085	Geisinger Marketplace All-Access Value	M	22444PA0040085	Catastrophic	On/Off

2025 21-year-old, Non-Tobacco Premium PMPM							
1	2	3	4	5	6	7	8

\$	-	\$ 459.64	\$ 426.24	\$ -	\$ 415.32	\$ 472.72	\$ 522.93	\$ -
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\$	-	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$	-	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$	-	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$	-	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$	-	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$	-	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$	-	\$ 519.15	\$ 493.19	\$ -	\$ 493.19	\$ 519.15	\$ 648.93	\$ -
\$	-	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$	-	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$	-	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$	-	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$	-	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$	-	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$	-	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$	-	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$	-	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$	-	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$	-	\$ 480.99	\$ 456.94	\$ -	\$ 456.94	\$ 480.99	\$ 601.24	\$ -
\$	-	\$ 536.74	\$ 509.90	\$ -	\$ 509.90	\$ 536.74	\$ 670.92	\$ -
\$	-	\$ 343.10	\$ 325.95	\$ -	\$ 325.95	\$ 343.10	\$ 428.88	\$ -
\$	-	\$ 480.99	\$ 456.94	\$ -	\$ 456.94	\$ 480.99	\$ 601.24	\$ -
\$	-	\$ 536.74	\$ 509.90	\$ -	\$ 509.90	\$ 536.74	\$ 670.92	\$ -
\$	-	\$ 343.10	\$ 325.95	\$ -	\$ 325.95	\$ 343.10	\$ 428.88	\$ -
\$	-	\$ 480.99	\$ 456.94	\$ -	\$ 456.94	\$ 480.99	\$ 601.24	\$ -
\$	-	\$ 536.74	\$ 509.90	\$ -	\$ 509.90	\$ 536.74	\$ 670.92	\$ -
\$	-	\$ 343.10	\$ 325.95	\$ -	\$ 325.95	\$ 343.10	\$ 428.88	\$ -
\$	-	\$ 480.99	\$ 456.94	\$ -	\$ 456.94	\$ 480.99	\$ 601.24	\$ -
\$	-	\$ 536.74	\$ 509.90	\$ -	\$ 509.90	\$ 536.74	\$ 670.92	\$ -
\$	-	\$ 343.10	\$ 325.95	\$ -	\$ 325.95	\$ 343.10	\$ 428.88	\$ -
\$	-	\$ 528.62	\$ 502.18	\$ -	\$ 502.18	\$ 528.62	\$ 660.77	\$ -
\$	-	\$ 528.62	\$ 502.18	\$ -	\$ 502.18	\$ 528.62	\$ 660.77	\$ -
\$	-	\$ 528.62	\$ 502.18	\$ -	\$ 502.18	\$ 528.62	\$ 660.77	\$ -
\$	-	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$	-	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$	-	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$	-	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$	-	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$	-	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$	-	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$	-	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$	-	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$	-	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$	-	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$	-	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$	-	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -
\$	-	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -
\$	-	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -
\$	-	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3	Allegheny	
0	0	0	0	0	0	0	0	Match	5	16	6	Match	112	192	274	1255	2155	759	796	341	58	310	46	281	254	Match	0	
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	22	12	28	83	113	71	37	99	11	28	4	10	22	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	5	2	13	62	71	36	17	52	10	18	2	12	18	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	22	71	229	346	159	143	5	-	52	-	71	70	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	37	32	33	158	265	116	126	45	14	110	9	41	55	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	1	1	-	11	34	10	7	2	2	4	2	-	3	Match	-
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-	-	-	-	-	-	-	-	Match	-	2	3	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	2	5	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	4	3	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	2	5	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	7	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	16	-	-	1	-	79	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	6	-	-	-	25	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	61	-	1	1	-	166	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	106	248	-	-	-	-	-	-	26	2	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	258	437	-	-	5	-	3	-	55	1	Match	-
-	-	-	-	-	-	-	-	Match	1	2	1	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	5	1	25	54	115	44	25	57	3	18	8	17	12	Match	-	-
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-	-	-	-	-	-	-	-	Match	2	1	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	18	17	48	80	202	132	58	33	6	31	5	17	33	Match	-	-
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-	-	-	-	-	-	-	-	Match	-	2	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	5	15	29	62	126	91	41	19	3	18	10	13	24	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	2	1	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	19	7	23	124	136	82	71	23	9	28	6	11	14	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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02-01-2025 Number of Covered Lives by County																											
Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	
0	0	0	0	0	0	0	0	0	Match	9	61	16	136	83	9	8	Match	1046	1249	210	579	309	298	1267	510	575	
-	-	-	-	-	-	-	-	-	Match	-	-	-	1	2	-	-	Match	27	59	-	34	20	-	-	54	15	36
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	18	-	-	32	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	18	90	-	27	16	-	-	49	15	37
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
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-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	5	-	-	Match	147	178	10	90	51	28	205	48	111	
-	-	-	-	-	-	-	-	-	Match	-	-	-	3	-	-	-	Match	76	58	-	13	14	-	39	71	14	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
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-	-	-	-	-	-	-	-	-	Match	4	24	3	32	17	1	1	Match	1	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	1	-	-	Match	152	181	-	142	53	-	255	-	124	
-	-	-	-	-	-	-	-	-	Match	-	-	-	3	3	-	-	Match	80	158	-	88	39	-	253	2	101	
-	-	-	-	-	-	-	-	-	Match	-	-	-	2	-	-	-	Match	228	106	-	47	28	-	107	-	34	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	69	-	
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-	-	-	-	-	-	-	-	-	Match	-	8	-	13	5	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	2	-	-	Match	61	140	-	44	35	-	106	17	38	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	9	-	-	10	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	5	5	12	11	-	-	Match	1	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	2	-	-	Match	92	157	-	37	34	-	126	41	44	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	21	-	-	35	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	1	2	1	12	7	2	-	Match	3	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	1	1	-	-	Match	84	48	-	27	6	-	40	39	20	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	18	-	-	28	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	4	13	2	19	12	5	6	Match	2	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	2	1	-	-	Match	56	30	-	25	11	-	26	35	11	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	49	-	-	58	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	1	-	-	2	-	-	1	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	Match	-	-	1	1	-	-	-	Match	-	-	-	-	-	1	-	-	-	

Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9	
485	Match	73	40	111	261	Match	0	0	0	0	0	Match	108	118	17	8	185	124	30	Match	
33	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	25	-	1	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
19	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	20	-	-	1	Match
-	Match	1	1	3	9	Match	-	-	-	-	-	Match	12	8	1	2	-	26	2	Match	
-	Match	-	1	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	13	2	19	35	Match	-	-	-	-	-	Match	4	10	-	2	-	48	2	Match	
85	Match	-	-	-	-	Match	-	-	-	-	-	Match	35	22	-	-	58	-	13	Match	
12	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	32	-	3	Match	
-	Match	30	16	59	103	Match	-	-	-	-	-	Match	32	42	2	3	-	34	3	Match	
-	Match	-	1	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
1	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	1	5	Match	-	-	-	-	-	Match	2	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
75	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	1	-	-	-	-	-	Match	
75	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	1	-	-	Match	
62	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	1	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
52	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	12	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	1	1	5	13	Match	-	-	-	-	-	Match	3	3	1	-	-	1	1	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
51	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	18	-	1	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	9	3	5	29	Match	-	-	-	-	-	Match	2	8	1	-	-	5	1	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
10	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	8	-	-	Match	
-	Match	-	2	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	7	1	7	24	Match	-	-	-	-	-	Match	5	5	8	1	-	7	2	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
8	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	10	-	-	Match	
-	Match	12	12	12	43	Match	-	-	-	-	-	Match	13	19	4	-	-	3	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
2	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2026

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors and Adjusted Loss Ratios

Geographic Area Factors and Risk Adjusted Loss Ratios								
Area	Counties	Current Factor	Proposed Factor	CY 2024 Member Months	CY 2024 Allowed Claims PMPM	CY 2024 Incurred Claims PMPM	CY 2024 Earned Premiums PMPM	Risk Adjusted Loss Ratio
Rating Area 1		0.000	0.000	0.000	\$ -	\$ -	\$ -	0.0%
Rating Area 2	Cameron, Elk, Potter	1.000	1.000	538.000	\$ 2,213.35	\$ 2,032.19	\$ 1,128.84	180.0%
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.950	0.950	87274.600	\$ 999.40	\$ 821.79	\$ 838.77	98.0%
Rating Area 4		0.000	0.000	0.000	\$ -	\$ -	\$ -	0.0%
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.950	0.950	4821.510	\$ 741.59	\$ 588.40	\$ 676.75	86.9%
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	1.000	1.000	83074.310	\$ 960.68	\$ 807.46	\$ 863.78	93.5%
Rating Area 7	Adams, York, Lancaster, Berks	1.250	1.250	7271.090	\$ 1,242.94	\$ 1,029.40	\$ 970.71	106.0%
Rating Area 8		0.000	0.000	0.000	\$ -	\$ -	\$ -	0.0%
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon, Franklin	1.200	1.200	7893.370	\$ 942.38	\$ 780.14	\$ 956.96	81.5%

Table 14. Network Factors

[illegible]

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	
Revised Requested Average Rate Change:	14.05%
Minimum Requested Rate Change:	10.09%
Maximum Requested Rate Change:	17.28%
Mapped Members:	14,785
Available in Rating Areas:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2024 - Dec. 2024 Financial Experience		
Premium	\$	163,443,218.69
Claims	\$	148,089,663.35
Administrative Expenses	\$	13,096,906.20
Taxes & Fees	\$	9,156,275.65
Company Made After Taxes	\$	(6,899,626.51)

The company expects its annual medical costs to increase:

6.55%

Explanation of requested rate change:

Geisinger Health Plan has proposed an overall base rate increase of 14.1% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 10.1% to 17.3%. The key drivers of this increase are changes in the normalized risk pool experience, morbidity, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2026 to maintain the desired metallic levels.

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2026

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2026:

Claims:	89%
Administrative Expenses:	8%
Taxes & Fees:	3%
Profit:	0%

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1			6
2	2		6 2,
3	3		5 3,
4			4
5	5		4 5,
6	6		3 6,
7	7		2 7,
8			1
9	9		1 and 9

MLR and Rebate Calculation

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:
Historical Claims as-of Date

Geisinger Health Plan
HMO, POS
Individual
1/1/2026

Line Description	Health Insurance Coverage Total	Health Insurance Coverage 2022	Health Insurance Coverage 2023	Health Insurance Coverage 2024	Health Insurance Coverage Projections 2025	Health Insurance Coverage Projections 2026
1. Medical Loss Ratio Numerator						
1.2 Adjusted incurred claims	\$395,325,009	\$120,784,630	\$126,458,347	\$148,082,032	\$146,638,224	\$123,173,991
1.3 Improving Health Care Quality Expenses	\$6,282,097	\$1,997,224	\$1,939,607	\$2,345,266	\$2,400,319	\$1,734,165
1.4 Reconciled payments of cost-sharing reductions	\$0	\$0	\$0	\$0	\$0	\$0
1.5 Federal Transitional Reinsurance Program payments from HHS	\$0	\$0	\$0	\$0	\$0	\$0
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS)	\$30,263,452	\$8,460,617	\$7,753,148	\$14,049,687	\$14,379,493	\$11,734,672
1.8 Shared Savings payments to enrollees	\$0	\$0	\$0	\$0	\$0	\$0
1.9 MLR numerator	\$371,343,654	\$114,321,237	\$120,644,806	\$136,377,611	\$134,659,051	\$113,173,484
2. Medical Loss Ratio Denominator						
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	\$421,877,931	\$133,807,922	\$138,676,477	\$149,393,532	\$152,900,433	\$125,120,106
2.2 Federal and State taxes and licensing or regulatory fees	\$19,441,888	\$7,295,966	\$8,260,503	\$3,885,419	\$3,976,627	\$3,254,117
2.3 MLR Denominator (Lines 2.1 - 2.2)	\$402,436,043	\$126,511,957	\$130,415,974	\$145,508,112	\$148,923,806	\$121,865,989
3. Credibility Adjustment						
3.1 Life-years	48,482	16,908	15,667	15,906	14,785	10,539
3.2 Base credibility factor	1.2%					
3.3 Average deductible						
3.4 Deductible factor	1.000					
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	1.2%					
4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	92.3%	90.4%	92.5%	93.7%	90.4%	92.9%
4.2 Credibility adjustment (Line 3.5, if applicable)	1.2%					
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	93.5%					
5. Rebate Calculation						
5.1 MLR standard	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
5.2 Credibility-adjusted MLR (Line 4.3)	93.5%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	\$145,508,112					
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines (5.1 - 5.2) x 5.3)	\$0.00					

Table 1 - Base Credibility Adjustment Factors	
Life Years	Base credibility factor
-	0.0%
1,000	8.3%
2,500	5.2%
5,000	3.7%
10,000	2.6%
25,000	1.6%
50,000	1.2%
75,000	0.0%

Table 2 - Deductible Factors	
Average Health Plan Deductible	Deductible factor
\$0	1.000
\$2,500	1.164
\$5,000	1.402
\$10,000	1.736

Table 17-1. Projected Historical Experience from the Plan Year 2025 Filing

Month-Year	Total Annual Premium	Ultimate Incurred Claims	Members	Prescription Drug Rebates**	Variance (\$) - Premium	Variance (%) - Premium	Variance (\$) - Claims	Variance (%) - Claims	Variance (\$) - Drug Rebates	Variance (%) - Drug Rebates
Jan-21	\$137,036,942	\$ 9,642,964.13	16,595	(\$318,800)	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Feb-21		\$ 9,631,298.04	16,955	(\$296,413)						
Mar-21		\$ 11,977,804.01	16,847	(\$371,068)						
Apr-21		\$ 12,742,259.66	16,964	(\$363,050)						
May-21		\$ 11,339,691.52	17,119	(\$330,999)						
Jun-21		\$ 12,427,376.96	17,248	(\$387,072)						
Jul-21		\$ 13,305,903.33	17,371	(\$353,453)						
Aug-21		\$ 13,463,233.41	17,520	(\$363,912)						
Sep-21		\$ 13,915,067.63	17,609	(\$384,138)						
Oct-21		\$ 13,705,603.01	17,556	(\$353,101)						
Nov-21		\$ 14,782,380.28	17,371	(\$405,557)						
Dec-21		\$ 13,726,287.22	17,096	(\$413,362)						
Jan-22	\$133,062,188	\$ 10,333,086.72	17,020	(\$562,793)	\$ 427.18	0.0%	\$ 1,564,876.81	1.1%	\$ (17,366.73)	0.3%
Feb-22		\$ 11,014,461.30	17,324	(\$543,493)						
Mar-22		\$ 12,993,381.19	17,091	(\$577,205)						
Apr-22		\$ 11,405,588.40	16,847	(\$609,872)						
May-22		\$ 11,033,170.84	16,676	(\$527,367)						
Jun-22		\$ 11,232,370.65	17,088	(\$583,175)						
Jul-22		\$ 10,756,909.91	16,880	(\$522,638)						
Aug-22		\$ 12,902,399.79	16,733	(\$592,840)						
Sep-22		\$ 12,808,232.58	16,560	(\$523,057)						
Oct-22		\$ 13,272,241.97	16,351	(\$524,869)						
Nov-22		\$ 12,920,864.85	16,131	(\$522,793)						
Dec-22		\$ 13,025,310.77	15,942	(\$508,104)						
Jan-23	\$137,788,453	\$ 11,351,247.10	15,741	(\$543,017)	\$ (137,440.54)	-0.1%	\$ 2,135,184.08	1.4%	\$ 710,602.30	-9.8%
Feb-23		\$ 10,531,258.68	15,892	(\$536,368)						
Mar-23		\$ 12,210,886.35	15,633	(\$586,890)						
Apr-23		\$ 12,871,262.76	15,399	(\$525,278)						
May-23		\$ 12,152,654.04	15,240	(\$590,826)						
Jun-23		\$ 10,992,759.05	15,221	(\$569,775)						
Jul-23		\$ 12,114,395.46	15,373	(\$528,783)						
Aug-23		\$ 12,027,725.92	15,418	(\$451,965)						
Sep-23		\$ 12,755,485.81	15,528	(\$736,129)						
Oct-23		\$ 13,145,541.49	15,660	(\$682,266)						
Nov-23		\$ 13,640,664.38	15,696	(\$771,735)						
Dec-23		\$ 14,728,404.22	15,505	(\$746,921)						

Table 17-2. Assessment of Actual to Projected for Paid Claims, Risk Adjustment, and Reinsurance

Plan Year	Category	Projected PMPM *	Actual PMPM	Variance
2024	Ultimate Incurred Claims	\$ 782	\$ 858	\$ (75)
	Drug Rebates	\$ (49)	\$ (38)	\$ (11)
	Risk Adjustment	\$ 37	\$ 74	\$ (37)
	Reinsurance	\$ 42	\$ 43	\$ (2)
	TOTAL	\$ 704	\$ 740	\$ (37)

* Projected PMPMs should come from PY24 filing.

Enhanced Subsidies Continue

		(1) X (2)
		(2)
(2)	(1) X (2)	
Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	14,770	27,915.38
Members in 0-20 age with no premium:	15	
Total:	14,785	

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	628	480.42
15	16	0.833	66	54.98
16	17	0.859	50	42.95
17	18	0.885	55	48.68
18	19	0.913	86	78.52
19	20	0.941	79	74.34
20	21	0.970	123	119.31
21	22	1.000	134	134.00
22	23	1.000	151	151.00
23	24	1.000	160	160.00
24	25	1.000	124	124.00
25	26	1.004	138	138.55
26	27	1.024	162	165.89
27	28	1.048	188	197.02
28	29	1.087	201	218.49
29	30	1.119	207	231.63
30	31	1.135	211	239.49
31	32	1.159	192	222.53
32	33	1.183	194	229.50
33	34	1.198	258	309.08
34	35	1.214	253	307.14
35	36	1.222	254	310.39
36	37	1.230	213	261.99
37	38	1.238	202	250.08
38	39	1.246	252	313.99
39	40	1.262	258	325.60
40	41	1.278	243	310.55
41	42	1.302	261	339.82
42	43	1.325	280	371.00
43	44	1.357	257	348.75
44	45	1.397	233	325.50
45	46	1.444	278	401.43
46	47	1.500	278	417.00
47	48	1.563	249	389.19
48	49	1.635	242	395.67
49	50	1.706	248	423.09
50	51	1.786	243	434.00
51	52	1.865	298	555.77
52	53	1.952	274	534.85
53	54	2.040	353	720.12
54	55	2.135	374	798.49
55	56	2.230	333	742.59
56	57	2.333	369	860.88
57	58	2.437	404	984.55
58	59	2.548	402	1,024.30
59	60	2.603	454	1,181.76
60	61	2.714	568	1,541.55
61	62	2.810	605	1,700.05
62	63	2.873	703	2,019.72
63	64	2.952	850	2,509.20
64	200	3.000	1,132	3,396.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Enhanced Subsidies End

		(1) X (2)
		(2)
(2)	(1) X (2)	
Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	10,524	19,898.08
Members in 0-20 age with no premium:	15	
Total:	10,539	

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	444	339.66
15	16	0.833	47	39.15
16	17	0.859	35	30.07
17	18	0.885	39	34.52
18	19	0.913	61	55.69
19	20	0.941	56	52.70
20	21	0.970	88	85.36
21	22	1.000	96	96.00
22	23	1.000	108	108.00
23	24	1.000	114	114.00
24	25	1.000	88	88.00
25	26	1.004	98	98.39
26	27	1.024	115	117.76
27	28	1.048	134	140.43
28	29	1.087	143	155.44
29	30	1.119	148	165.61
30	31	1.135	150	170.25
31	32	1.159	137	158.78
32	33	1.183	138	163.25
33	34	1.198	184	220.43
34	35	1.214	180	218.52
35	36	1.222	181	221.18
36	37	1.230	152	186.96
37	38	1.238	144	178.27
38	39	1.246	180	224.28
39	40	1.262	184	232.21
40	41	1.278	173	221.09
41	42	1.302	186	242.17
42	43	1.325	200	265.00
43	44	1.357	183	248.33
44	45	1.397	166	231.90
45	46	1.444	198	285.91
46	47	1.500	198	297.00
47	48	1.563	177	276.65
48	49	1.635	173	282.86
49	50	1.706	177	301.96
50	51	1.786	173	308.98
51	52	1.865	212	395.38
52	53	1.952	195	380.64
53	54	2.040	252	514.08
54	55	2.135	267	570.05
55	56	2.230	237	528.51
56	57	2.333	263	613.58
57	58	2.437	288	701.86
58	59	2.548	287	731.28
59	60	2.603	324	843.37
60	61	2.714	405	1,099.17
61	62	2.810	431	1,211.11
62	63	2.873	501	1,439.37
63	64	2.952	606	1,788.91
64	200	3.000	808	2,424.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Health Plan
Individual Filing for 2026
Calibration of Area Factors

	(1)	(2)	(1) X (2)	(1) X (2) (2)
Region	Area Factors	Proj Members*	Factor X Members	Calibration Factor:
2	1.000	19	19.00	
3	0.950	4,870	4,626.50	
5	0.950	230	218.50	
6	1.000	4,653	4,653.00	
7	1.250	346	432.50	
9	1.200	421	505.20	
		10,539	10,454.70	0.992

*Projected Membership if the enhanced subsidies end

Geisinger Health Plan
 Individual Filing for 2026
 Calibration of Tobacco Factor

	(1)	(2)	(1) X (2)	(1) X (2) (2)
	Tobacco Factors	Proj Members*	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	9,654	9,654.00	
Tobacco Users:	1.100	885	973.50	
Total:		10,539	10,627.50	1.008

*Projected Membership if the enhanced subsidies end

Geisinger Health Plan
Individual Filing for 2026
Projected Reinsurance Calculation

	PMPM
Reinsurance Premium Jan 2025 - Dec 2025	\$3.13
Estimated Reinsurance Premium Jan 2026 - Dec 2026	\$3.76
Estimated Reinsurance Recoveries	\$1.55
Net Reinsurance	\$2.21
Other Factor - Other	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$1,183.54

**Geisinger Health Plan
Individual Filing for 2026
Administrative Expense Exhibit**

	2021	2022	2023	2024
Actual PMPM:	\$60.34	\$68.24	\$68.58	\$70.34
Projected PMPM:	\$50.81	\$62.38	\$65.42	\$63.64

Geisinger Health Plan
Individual Filing for 2026
Induced Utilization Exhibit

Enhanced Subsidies Continue

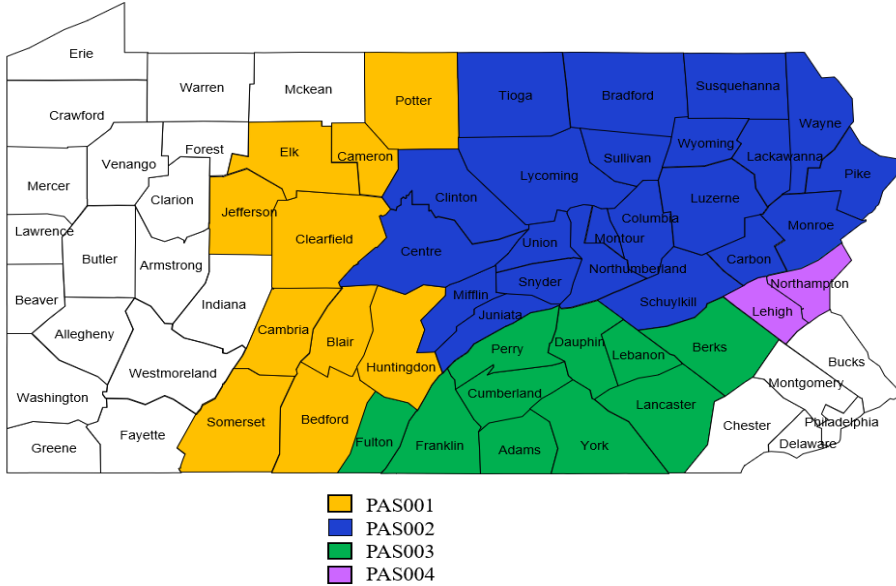
Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010035	Gold	847	0.9040	1.15322
22444PA0010036	Gold	50	0.9040	1.15322
22444PA0010038	Silver	610	0.9769	1.21746
22444PA0010039	Silver	65	0.9769	1.21746
22444PA0010040	Silver	40	0.9769	1.21746
22444PA0010042	Gold	135	0.9040	1.15322
22444PA0010045	Gold	2,254	0.9040	1.15322
22444PA0010053	Expanded Bronze	1,376	0.7340	1.04476
22444PA0010054	Expanded Bronze	324	0.7340	1.04476
22444PA0010055	Expanded Bronze	147	0.7340	1.04476
22444PA0010063	Silver	126	0.7940	1.07644
22444PA0010064	Silver	8	0.7940	1.07644
22444PA0010065	Silver	5	0.7940	1.07644
22444PA0010082	Gold	55	0.9040	1.15322
22444PA0010090	Silver	3	0.7940	1.07644
22444PA0010098	Silver	17	0.9769	1.21746
22444PA0010106	Expanded Bronze	90	0.7340	1.04476
22444PA0010135	Gold	991	0.9040	1.15322
22444PA0010136	Silver	810	0.9769	1.21746
22444PA0010137	Expanded Bronze	622	0.7340	1.04476
22444PA0010138	Gold	165	0.9040	1.15322
22444PA0010139	Silver	56	0.9769	1.21746
22444PA0010140	Expanded Bronze	352	0.7340	1.04476
22444PA0010141	Gold	388	0.9040	1.15322
22444PA0010142	Silver	89	0.9769	1.21746
22444PA0010143	Expanded Bronze	782	0.7340	1.04476
22444PA0010144	Gold	30	0.9040	1.15322
22444PA0010146	Gold	891	0.9040	1.15322
22444PA0010152	Gold	19	0.9040	1.15322
22444PA0010153	Gold	29	0.9040	1.15322
22444PA0010157	Gold	37	0.8690	1.12616
22444PA0010159	Gold	1,283	0.8690	1.12616
22444PA0010166	Gold	56	0.8690	1.12616
22444PA0010167	Gold	63	0.8690	1.12616
22444PA0010171	Gold	30	0.8500	1.11250
22444PA0010173	Gold	740	0.8500	1.11250
22444PA0010179	Gold	48	0.8500	1.11250
22444PA0010180	Gold	67	0.8500	1.11250
22444PA0010197	Expanded Bronze	66	0.7110	1.03452
22444PA0010200	Expanded Bronze	768	0.7110	1.03452
22444PA0010201	Expanded Bronze	118	0.7110	1.03452
22444PA0010208	Expanded Bronze	107	0.7110	1.03452
22444PA0010212	Gold	-	0.9020	1.15160
22444PA0010213	Gold	-	0.9020	1.15160
22444PA0010214	Gold	-	0.9020	1.15160
22444PA0010215	Gold	-	0.9020	1.15160
22444PA0040080	Catastrophic	22	0.7070	1.03285
22444PA0040081	Catastrophic	-	0.7070	1.03285
22444PA0040082	Catastrophic	2	0.7070	1.03285
22444PA0040085	Catastrophic	2	0.7070	1.03285
Total		14,785	0.8480	1.1189

Enhanced Subsidies End

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010035	Gold	617	0.9040	1.15322
22444PA0010036	Gold	35	0.9040	1.15322
22444PA0010038	Silver	509	0.9769	1.21746
22444PA0010039	Silver	54	0.9769	1.21746
22444PA0010040	Silver	33	0.9769	1.21746
22444PA0010042	Gold	92	0.9040	1.15322
22444PA0010045	Gold	1,574	0.9040	1.15322
22444PA0010053	Expanded Bronze	965	0.7340	1.04476
22444PA0010054	Expanded Bronze	219	0.7340	1.04476
22444PA0010055	Expanded Bronze	100	0.7340	1.04476
22444PA0010063	Silver	126	0.7940	1.07644
22444PA0010064	Silver	8	0.7940	1.07644
22444PA0010065	Silver	5	0.7940	1.07644
22444PA0010082	Gold	39	0.9040	1.15322
22444PA0010090	Silver	3	0.7940	1.07644
22444PA0010098	Silver	14	0.9769	1.21746
22444PA0010106	Expanded Bronze	60	0.7340	1.04476
22444PA0010135	Gold	660	0.9040	1.15322
22444PA0010136	Silver	672	0.9769	1.21746
22444PA0010137	Expanded Bronze	440	0.7340	1.04476
22444PA0010138	Gold	110	0.9040	1.15322
22444PA0010139	Silver	46	0.9769	1.21746
22444PA0010140	Expanded Bronze	240	0.7340	1.04476
22444PA0010141	Gold	264	0.9040	1.15322
22444PA0010142	Silver	74	0.9769	1.21746
22444PA0010143	Expanded Bronze	535	0.7340	1.04476
22444PA0010144	Gold	23	0.9040	1.15322
22444PA0010146	Gold	641	0.9040	1.15322
22444PA0010152	Gold	14	0.9040	1.15322
22444PA0010153	Gold	21	0.9040	1.15322
22444PA0010157	Gold	26	0.8690	1.12616
22444PA0010159	Gold	903	0.8690	1.12616
22444PA0010166	Gold	38	0.8690	1.12616
22444PA0010167	Gold	44	0.8690	1.12616
22444PA0010171	Gold	20	0.8500	1.11250
22444PA0010173	Gold	499	0.8500	1.11250
22444PA0010179	Gold	32	0.8500	1.11250
22444PA0010180	Gold	44	0.8500	1.11250
22444PA0010197	Expanded Bronze	44	0.7110	1.03452
22444PA0010200	Expanded Bronze	520	0.7110	1.03452
22444PA0010201	Expanded Bronze	79	0.7110	1.03452
22444PA0010208	Expanded Bronze	71	0.7110	1.03452
22444PA0010212	Gold	-	0.9020	1.15160
22444PA0010213	Gold	-	0.9020	1.15160
22444PA0010214	Gold	-	0.9020	1.15160
22444PA0010215	Gold	-	0.9020	1.15160
22444PA0040080	Catastrophic	22	0.7070	1.03285
22444PA0040081	Catastrophic	-	0.7070	1.03285
22444PA0040082	Catastrophic	2	0.7070	1.03285
22444PA0040085	Catastrophic	2	0.7070	1.03285
Total		10,539	0.8510	1.1212

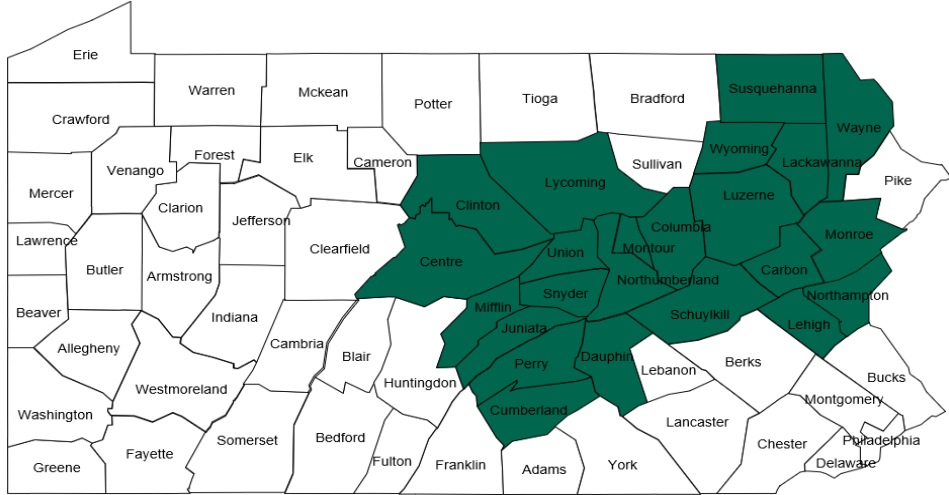
2026 Marketplace Service Areas

Individual All-Access HMO & PPO



2026 Marketplace Service Areas

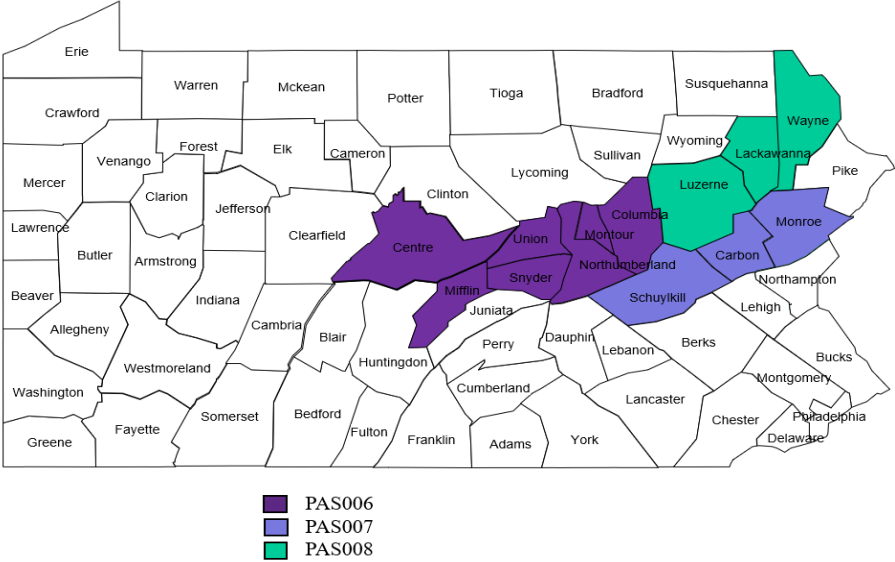
Individual Extra HMO



■ PAS005

2026 Marketplace Service Areas

Individual Premier HMO



Geisinger Health Plan
Individual Filing for 2026
Quality Improvement Initiatives Estimates

ANNUAL STATEMENT FOR THE YEAR 2024
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

Business Subject to MLR
Comprehensive Health Coverage
Individual

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	165,275,801	37,961,641	203,237,442
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	2,345,266	471,177	2,816,443

Estimated Percentage:	1.39%
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Geisinger Health Plan
Individual Filing for 2026
Benefit Changes

2026 HIOS Plan ID	2026 Plan Name	Benefit Changes
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from \$9100 to \$10000
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from \$9100 to \$10000
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from \$9100 to \$10000
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from \$9100 to \$10000
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	MOOP from \$9100 to \$10000
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	MOOP from \$9100 to \$10000
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	MOOP from \$9100 to \$10000
22444PA0010144	Geisinger Marketplace All-Access HMO 25/50/250	MOOP from \$7600 to\$ 8450, Specialist and PT/OT/ST copay from \$45 to \$50
22444PA0010146	Geisinger Marketplace All-Access HMO 25/50/250	MOOP from \$7600 to\$ 8450, Specialist and PT/OT/ST copay from \$45 to \$50
22444PA0010152	Geisinger Marketplace All-Access HMO 25/50/250	MOOP from \$7600 to\$ 8450, Specialist and PT/OT/ST copay from \$45 to \$50
22444PA0010153	Geisinger Marketplace All-Access HMO 25/50/250	MOOP from \$7600 to\$ 8450, Specialist and PT/OT/ST copay from \$45 to \$50
22444PA0040080	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9200 to \$10600
22444PA0040081	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9200 to \$10600
22444PA0040082	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9200 to \$10600
22444PA0040085	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9200 to \$10600

Geisinger Health Plan
Individual Filing for 2026
Pricing AV vs Metallic AV

2026 Plan Name	2026 Pricing AV	2026 Metallic AV	Difference
Geisinger Marketplace All-Access HMO Pharmacy First 8500	71.1%	63.8%	7.3%
Geisinger Marketplace All-Access HMO 40/80/8400	73.4%	64.8%	8.7%
Geisinger Marketplace Premier HMO 40/80/8400	73.4%	64.8%	8.7%
Geisinger Marketplace All-Access HMO 30/60/4900	79.2%	71.6%	7.6%
Geisinger Marketplace Premier HMO 30/60/4900	79.2%	71.6%	7.6%
Geisinger Marketplace All-Access HMO 30/60/5000	79.4%	71.6%	7.8%
Geisinger Marketplace All-Access HMO 25/50/4000	85.0%	79.5%	5.6%
Geisinger Marketplace All-Access HMO 25/50/2500	86.9%	80.1%	6.8%
Geisinger Marketplace All-Access Extra HMO 10/50/500	90.4%	80.3%	10.1%
Geisinger Marketplace All-Access HMO 20/50/3250	90.4%	80.7%	9.7%
Geisinger Marketplace Premier HMO 20/50/3250	90.4%	80.7%	9.7%
Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	90.2%	82.0%	8.2%
Geisinger Marketplace All-Access HMO 25/50/250	90.4%	82.0%	8.4%

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0010055	22444PA0010063	22444PA0010063	22444PA0010063	22444PA0010064	22444PA0010064	22444PA0010065	22444PA0010082	22444PA0010082	22444PA0010090
HIOS Plan ID (Off Exchange)=>	22444PA0010055	22444PA0010063	22444PA0010063	22444PA0010063	22444PA0010064	22444PA0010064	22444PA0010065	22444PA0010082	22444PA0010082	22444PA0010090
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 30/60/5000
Form # =>	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26
Rating Area =>	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7	Rating Area 9	Rating Area 6	Rating Area 2	Rating Area 5	Rating Area 2
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Expanded Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Silver
Deductible =>	Combined: \$8,400	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$5,000 / Rx: \$500
Coinsurance =>	0%	30%	30%	30%	30%	30%	30%	30%	30%	30%
Copays =>	\$40 / \$80	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$20 / \$50	\$20 / \$50	\$30 / \$60
OOP Maximum =>	\$10,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$8,700	\$8,700	\$9,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$327.47	\$327.47	\$346.73	\$346.73	\$364.98	\$364.98	\$437.97	\$437.97	\$364.98	\$364.98
15	\$356.58	\$356.58	\$377.55	\$377.55	\$397.42	\$397.42	\$476.90	\$476.90	\$484.75	\$484.75
16	\$367.71	\$367.71	\$389.33	\$389.33	\$409.82	\$409.82	\$491.79	\$491.79	\$499.88	\$499.88
17	\$378.84	\$378.84	\$401.12	\$401.12	\$422.23	\$422.23	\$506.67	\$506.67	\$515.01	\$515.01
18	\$390.82	\$390.82	\$413.81	\$413.81	\$435.59	\$435.59	\$522.71	\$522.71	\$531.31	\$531.31
19	\$402.81	\$402.81	\$426.50	\$426.50	\$448.95	\$448.95	\$538.74	\$538.74	\$547.60	\$547.60
20	\$415.22	\$415.22	\$439.64	\$439.64	\$462.78	\$462.78	\$555.34	\$555.34	\$564.48	\$564.48
21	\$428.07	\$428.07	\$453.25	\$453.25	\$477.10	\$477.10	\$572.52	\$572.52	\$581.94	\$581.94
22	\$428.07	\$428.07	\$453.25	\$453.25	\$477.10	\$477.10	\$572.52	\$572.52	\$581.94	\$581.94
23	\$428.07	\$428.07	\$453.25	\$453.25	\$477.10	\$477.10	\$572.52	\$572.52	\$581.94	\$581.94
24	\$428.07	\$428.07	\$453.25	\$453.25	\$477.10	\$477.10	\$572.52	\$572.52	\$581.94	\$581.94
25	\$429.78	\$429.78	\$455.05	\$455.05	\$479.00	\$479.00	\$574.80	\$574.80	\$581.94	\$581.94
26	\$438.34	\$438.34	\$462.17	\$462.17	\$488.55	\$488.55	\$586.25	\$586.25	\$595.90	\$595.90
27	\$448.61	\$448.61	\$475.00	\$475.00	\$500.00	\$500.00	\$599.99	\$599.99	\$609.87	\$609.87
28	\$465.30	\$465.30	\$492.67	\$492.67	\$518.60	\$518.60	\$622.32	\$622.32	\$632.57	\$632.57
29	\$479.00	\$479.00	\$507.18	\$507.18	\$533.87	\$533.87	\$640.64	\$640.64	\$651.19	\$651.19
30	\$485.85	\$485.85	\$514.43	\$514.43	\$541.50	\$541.50	\$664.80	\$664.80	\$674.46	\$674.46
31	\$496.13	\$496.13	\$525.31	\$525.31	\$552.95	\$552.95	\$682.25	\$682.25	\$692.55	\$692.55
32	\$506.40	\$506.40	\$536.18	\$536.18	\$564.00	\$564.00	\$700.00	\$700.00	\$710.00	\$710.00
33	\$512.82	\$512.82	\$542.98	\$542.98	\$571.56	\$571.56	\$714.45	\$714.45	\$724.45	\$724.45
34	\$519.67	\$519.67	\$550.23	\$550.23	\$579.19	\$579.19	\$723.99	\$723.99	\$733.99	\$733.99
35	\$523.09	\$523.09	\$553.86	\$553.86	\$583.01	\$583.01	\$733.53	\$733.53	\$743.53	\$743.53
36	\$526.52	\$526.52	\$557.49	\$557.49	\$586.83	\$586.83	\$738.08	\$738.08	\$748.08	\$748.08
37	\$529.94	\$529.94	\$561.11	\$561.11	\$590.64	\$590.64	\$743.08	\$743.08	\$753.08	\$753.08
38	\$533.37	\$533.37	\$564.74	\$564.74	\$594.46	\$594.46	\$748.08	\$748.08	\$758.08	\$758.08
39	\$540.22	\$540.22	\$571.99	\$571.99	\$602.09	\$602.09	\$752.62	\$752.62	\$762.62	\$762.62
40	\$547.06	\$547.06	\$579.24	\$579.24	\$609.73	\$609.73	\$757.16	\$757.16	\$767.16	\$767.16
41	\$557.34	\$557.34	\$590.12	\$590.12	\$619.18	\$619.18	\$762.16	\$762.16	\$772.16	\$772.16
42	\$567.18	\$567.18	\$600.54	\$600.54	\$629.60	\$629.60	\$767.16	\$767.16	\$777.16	\$777.16
43	\$580.88	\$580.88	\$615.05	\$615.05	\$644.42	\$644.42	\$772.16	\$772.16	\$782.16	\$782.16
44	\$598.00	\$598.00	\$633.18	\$633.18	\$666.50	\$666.50	\$777.16	\$777.16	\$787.16	\$787.16
45	\$618.12	\$618.12	\$654.48	\$654.48	\$688.93	\$688.93	\$782.16	\$782.16	\$792.16	\$792.16
46	\$642.09	\$642.09	\$679.86	\$679.86	\$715.64	\$715.64	\$787.16	\$787.16	\$797.16	\$797.16
47	\$669.06	\$669.06	\$708.41	\$708.41	\$745.70	\$745.70	\$792.16	\$792.16	\$802.16	\$802.16
48	\$699.88	\$699.88	\$741.05	\$741.05	\$780.05	\$780.05	\$797.16	\$797.16	\$807.16	\$807.16
49	\$730.28	\$730.28	\$773.23	\$773.23	\$815.55	\$815.55	\$802.16	\$802.16	\$812.16	\$812.16
50	\$764.52	\$764.52	\$809.49	\$809.49	\$850.25	\$850.25	\$807.16	\$807.16	\$817.16	\$817.16
51	\$798.34	\$798.34	\$845.29	\$845.29	\$889.78	\$889.78	\$812.16	\$812.16	\$822.16	\$822.16
52	\$835.58	\$835.58	\$884.72	\$884.72	\$931.29	\$931.29	\$817.16	\$817.16	\$827.16	\$827.16
53	\$873.25	\$873.25	\$924.61	\$924.61	\$973.27	\$973.27	\$822.16	\$822.16	\$832.16	\$832.16
54	\$913.91	\$913.91	\$967.67	\$967.67	\$1,018.60	\$1,018.60	\$827.16	\$827.16	\$837.16	\$837.16
55	\$954.58	\$954.58	\$1,010.73	\$1,010.73	\$1,063.92	\$1,063.92	\$832.16	\$832.16	\$842.16	\$842.16
56	\$998.67	\$998.67	\$1,057.41	\$1,057.41	\$1,113.06	\$1,113.06	\$837.16	\$837.16	\$847.16	\$847.16
57	\$1,043.19	\$1,043.19	\$1,104.55	\$1,104.55	\$1,162.68	\$1,162.68	\$842.16	\$842.16	\$852.16	\$852.16
58	\$1,090.70	\$1,090.70	\$1,154.86	\$1,154.86	\$1,215.64	\$1,215.64	\$847.16	\$847.16	\$857.16	\$857.16
59	\$1,144.25	\$1,144.25	\$1,199.78	\$1,199.78	\$1,264.88	\$1,264.88	\$852.16	\$852.16	\$862.16	\$862.16
60	\$1,161.76	\$1,161.76	\$1,230.09	\$1,230.09	\$1,294.84	\$1,294.84	\$857.16	\$857.16	\$867.16	\$867.16
61	\$1,202.86	\$1,202.86	\$1,273.61	\$1,273.61	\$1,340.64	\$1,340.64	\$862.16	\$862.16	\$872.16	\$872.16
62	\$1,229.82	\$1,229.82	\$1,302.16	\$1,302.16	\$1,370.69	\$1,370.69	\$867.16	\$867.16	\$877.16	\$877.16
63	\$1,263.64	\$1,263.64	\$1,337.97	\$1,337.97	\$1,408.38	\$1,408.38	\$872.16	\$872.16	\$882.16	\$882.16
64+	\$1,284.19	\$1,284.19	\$1,359.72	\$1,359.72	\$1,431.29	\$1,431.29	\$877.16	\$877.16	\$887.16	\$887.16

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0010098	22444PA0010098	22444PA0010098	22444PA0010106	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138
HIOS Plan ID (Off Exchange)=>	22444PA0010090	22444PA0010098	22444PA0010098	22444PA0010106	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/4900	Geisinger Marketplace All-Access HMO 30/60/4900	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 30/60/4900	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 20/50/3250
Form # =>	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26
Rating Area =>	Rating Area 5	Rating Area 2	Rating Area 5	Rating Area 2	Rating Area 5	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 6
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO
Metal =>	Silver	Silver	Silver	Expanded Bronze	Expanded Bronze	Gold	Silver	Expanded Bronze	Gold	Gold
Deductible =>	Med: \$5,000 / Rx: \$500	Med: \$4,900 / Rx: \$500	Med: \$4,900 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$4,900 / Rx: \$500	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0
Coinsurance =>	30%	30%	30%	0%	0%	30%	30%	0%	30%	30%
Copays =>	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$20 / \$50	\$30 / \$60	\$40 / \$80	\$20 / \$50	\$20 / \$50
OOP Maximum =>	\$9,000	\$9,100	\$9,100	\$10,000	\$10,000	\$8,700	\$9,100	\$10,000	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$346.73	\$346.73	\$507.90	\$507.90	\$482.51	\$482.51	\$327.47	\$327.47	\$311.09	\$311.09
15	\$377.55	\$377.55	\$553.05	\$553.05	\$525.39	\$525.39	\$356.58	\$356.58	\$338.75	\$338.75
16	\$389.33	\$389.33	\$570.31	\$570.31	\$541.79	\$541.79	\$367.71	\$367.71	\$349.32	\$349.32
17	\$401.12	\$401.12	\$587.57	\$587.57	\$558.19	\$558.19	\$378.84	\$378.84	\$359.89	\$359.89
18	\$413.81	\$413.81	\$606.16	\$606.16	\$575.85	\$575.85	\$390.82	\$390.82	\$371.28	\$371.28
19	\$426.50	\$426.50	\$624.75	\$624.75	\$593.51	\$593.51	\$402.81	\$402.81	\$382.67	\$382.67
20	\$439.64	\$439.64	\$644.00	\$644.00	\$611.80	\$611.80	\$415.22	\$415.22	\$394.46	\$394.46
21	\$453.25	\$453.25	\$663.93	\$663.93	\$630.73	\$630.73	\$428.07	\$428.07	\$406.66	\$406.66
22	\$453.25	\$453.25	\$663.93	\$663.93	\$630.73	\$630.73	\$428.07	\$428.07	\$406.66	\$406.66
23	\$453.25	\$453.25	\$663.93	\$663.93	\$630.73	\$630.73	\$428.07	\$428.07	\$406.66	\$406.66
24	\$453.25	\$453.25	\$663.93	\$663.93	\$630.73	\$630.73	\$428.07	\$428.07	\$406.66	\$406.66
25	\$455.05	\$455.05	\$666.58	\$666.58	\$633.25	\$633.25	\$429.78	\$429.78	\$408.29	\$408.29
26	\$464.12	\$464.12	\$679.86	\$679.86	\$645.86	\$645.86	\$438.34	\$438.34	\$416.42	\$416.42
27	\$475.00	\$475.00	\$695.79	\$695.79	\$661.00	\$661.00	\$448.61	\$448.61	\$426.18	\$426.18
28	\$492.67	\$492.67	\$721.68	\$721.68	\$685.60	\$685.60	\$465.30	\$465.30	\$442.04	\$442.04
29	\$507.18	\$507.18	\$742.93	\$742.93	\$705.78	\$705.78	\$479.00	\$479.00	\$455.05	\$455.05
30	\$514.43	\$514.43	\$753.55	\$753.55	\$715.87	\$715.87	\$485.85	\$485.85	\$461.56	\$461.56
31	\$525.31	\$525.31	\$769.49	\$769.49	\$731.01	\$731.01	\$495.74	\$495.74	\$471.32	\$471.32
32	\$536.18	\$536.18	\$785.42	\$785.42	\$746.15	\$746.15	\$506.40	\$506.40	\$481.08	\$481.08
33	\$542.98	\$542.98	\$795.38	\$795.38	\$756.11	\$756.11	\$512.82	\$512.82	\$487.18	\$487.18
34	\$550.23	\$550.23	\$806.00	\$806.00	\$765.70	\$765.70	\$519.67	\$519.67	\$493.69	\$493.69
35	\$553.86	\$553.86	\$811.31	\$811.31	\$770.75	\$770.75	\$523.09	\$523.09	\$496.94	\$496.94
36	\$557.49	\$557.49	\$816.62	\$816.62	\$775.79	\$775.79	\$526.52	\$526.52	\$500.19	\$500.19
37	\$561.11	\$561.11	\$821.94	\$821.94	\$780.84	\$780.84	\$529.94	\$529.94	\$503.44	\$503.44
38	\$564.74	\$564.74	\$827.25	\$827.25	\$785.88	\$785.88	\$533.37	\$533.37	\$506.70	\$506.70
39	\$571.99	\$571.99	\$837.87	\$837.87	\$795.98	\$795.98	\$537.00	\$537.00	\$510.00	\$510.00
40	\$579.24	\$579.24	\$848.49	\$848.49	\$806.07	\$806.07	\$547.06	\$547.06	\$519.71	\$519.71
41	\$590.12	\$590.12	\$864.43	\$864.43	\$821.21	\$821.21	\$557.34	\$557.34	\$529.47	\$529.47
42	\$600.54	\$600.54	\$879.70	\$879.70	\$835.71	\$835.71	\$567.18	\$567.18	\$538.82	\$538.82
43	\$615.05	\$615.05	\$900.94	\$900.94	\$855.90	\$855.90	\$580.88	\$580.88	\$551.84	\$551.84
44	\$633.18	\$633.18	\$927.50	\$927.50	\$881.12	\$881.12	\$598.00	\$598.00	\$568.10	\$568.10
45	\$654.48	\$654.48	\$958.70	\$958.70	\$910.77	\$910.77	\$612.12	\$612.12	\$587.22	\$587.22
46	\$679.86	\$679.86	\$995.88	\$995.88	\$1,095.47	\$1,095.47	\$642.09	\$642.09	\$609.99	\$609.99
47	\$708.41	\$708.41	\$1,037.71	\$1,037.71	\$1,141.48	\$1,141.48	\$669.06	\$669.06	\$635.61	\$635.61
48	\$741.05	\$741.05	\$1,085.51	\$1,085.51	\$1,194.06	\$1,194.06	\$699.88	\$699.88	\$664.89	\$664.89
49	\$773.23	\$773.23	\$1,132.65	\$1,132.65	\$1,245.92	\$1,245.92	\$730.28	\$730.28	\$693.76	\$693.76
50	\$809.49	\$809.49	\$1,185.76	\$1,185.76	\$1,304.34	\$1,304.34	\$764.52	\$764.52	\$726.29	\$726.29
51	\$845.29	\$845.29	\$1,238.21	\$1,238.21	\$1,362.04	\$1,362.04	\$798.34	\$798.34	\$758.42	\$758.42
52	\$884.72	\$884.72	\$1,295.98	\$1,295.98	\$1,425.57	\$1,425.57	\$835.58	\$835.58	\$793.80	\$793.80
53	\$924.61	\$924.61	\$1,354.40	\$1,354.40	\$1,489.84	\$1,489.84	\$873.25	\$873.25	\$829.59	\$829.59
54	\$967.67	\$967.67	\$1,417.47	\$1,417.47	\$1,559.22	\$1,559.22	\$913.91	\$913.91	\$868.22	\$868.22
55	\$1,010.73	\$1,010.73	\$1,480.55	\$1,480.55	\$1,628.60	\$1,628.60	\$954.58	\$954.58	\$906.85	\$906.85
56	\$1,057.41	\$1,057.41	\$1,548.93	\$1,548.93	\$1,703.82	\$1,703.82	\$998.67	\$998.67	\$948.74	\$948.74
57	\$1,104.55	\$1,104.55	\$1,617.98	\$1,617.98	\$1,779.78	\$1,779.78	\$1,043.19	\$1,043.19	\$991.03	\$991.03
58	\$1,154.86	\$1,154.86	\$1,691.67	\$1,691.67	\$1,860.84	\$1,860.84	\$1,090.70	\$1,090.70	\$1,036.17	\$1,036.17
59	\$1,179.78	\$1,179.78	\$1,728.19	\$1,728.19	\$1,901.01	\$1,901.01	\$1,142.55	\$1,142.55	\$1,058.54	\$1,058.54
60	\$1,230.09	\$1,230.09	\$1,801.88	\$1,801.88	\$1,982.07	\$1,982.07	\$1,161.76	\$1,161.76	\$1,103.67	\$1,103.67
61	\$1,273.61	\$1,273.61	\$1,865.62	\$1,865.62	\$2,052.18	\$2,052.18	\$1,220.86	\$1,220.86	\$1,142.71	\$1,142.71
62	\$1,302.16	\$1,302.16	\$1,907.45	\$1,907.45	\$2,098.19	\$2,098.19	\$1,259.82	\$1,259.82	\$1,168.33	\$1,168.33
63	\$1,337.97	\$1,337.97	\$1,959.90	\$1,959.90	\$2,155.89	\$2,155.89	\$1,290.01	\$1,290.01	\$1,200.46	\$1,200.46
64+	\$1,359.72	\$1,359.72	\$1,991.77	\$1,991.77	\$2,190.94	\$2,190.94	\$1,284.19	\$1,284.19	\$1,219.98	\$1,219.98

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

HIOS Plan ID (On Exchange)=>	22444PA0010139	22444PA0010139	22444PA0010140	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010144	22444PA0010146
HIOS Plan ID (Off Exchange)=>	22444PA0010139	22444PA0010139	22444PA0010140	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010144	22444PA0010146
Plan Marketing Name =>	Geisinger Marketplace Premier HMO 30/60/4900	Geisinger Marketplace Premier HMO 30/60/4900	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 30/60/4900	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace All- Access HMO 25/50/250	Geisinger Marketplace All- Access HMO 25/50/250	Geisinger Marketplace All- Access HMO 25/50/250
Form # =>	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-362-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 2	Rating Area 5	Rating Area 3
Network =>	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO
Metal =>	Silver	Silver	Expanded Bronze	Expanded Bronze	Gold	Silver	Expanded Bronze	Gold	Gold	Gold
Deductible =>	Med: \$4,900 / Rx: \$500	Med: \$4,900 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$4,900 / Rx: \$500	Combined: \$8,400	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500
Coinsurance =>	30%	30%	0%	0%	30%	30%	0%	20%	20%	20%
Copays =>	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$20 / \$50	\$30 / \$60	\$40 / \$80	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$9,100	\$9,100	\$10,000	\$10,000	\$8,700	\$9,100	\$10,000	\$8,450	\$8,450	\$8,450
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$453.56	\$453.56	\$477.43	\$477.43	\$292.43	\$292.43	\$307.82	\$307.82	\$397.55	\$397.55
15	\$493.87	\$493.87	\$519.86	\$519.86	\$318.42	\$318.42	\$432.88	\$432.88	\$493.87	\$493.87
16	\$509.29	\$509.29	\$536.09	\$536.09	\$328.36	\$328.36	\$345.64	\$345.64	\$446.40	\$446.40
17	\$524.70	\$524.70	\$552.32	\$552.32	\$338.30	\$338.30	\$356.11	\$356.11	\$459.91	\$459.91
18	\$541.30	\$541.30	\$569.79	\$569.79	\$349.00	\$349.00	\$367.37	\$367.37	\$474.46	\$474.46
19	\$557.90	\$557.90	\$587.27	\$587.27	\$359.71	\$359.71	\$378.64	\$378.64	\$489.01	\$489.01
20	\$575.10	\$575.10	\$605.36	\$605.36	\$370.79	\$370.79	\$390.31	\$390.31	\$504.08	\$504.08
21	\$592.89	\$652.18	\$624.09	\$686.50	\$382.27	\$420.49	\$402.38	\$442.62	\$519.67	\$571.64
22	\$592.89	\$652.18	\$624.09	\$686.50	\$382.27	\$420.49	\$402.38	\$442.62	\$519.67	\$571.64
23	\$592.89	\$652.18	\$624.09	\$686.50	\$382.27	\$420.49	\$402.38	\$442.62	\$519.67	\$571.64
24	\$592.89	\$652.18	\$624.09	\$686.50	\$382.27	\$420.49	\$402.38	\$442.62	\$519.67	\$571.64
25	\$595.25	\$654.78	\$626.58	\$689.24	\$383.79	\$422.17	\$403.99	\$444.39	\$521.75	\$573.92
26	\$607.11	\$667.82	\$639.07	\$702.97	\$391.43	\$430.58	\$412.04	\$453.24	\$532.14	\$585.36
27	\$621.34	\$683.48	\$654.04	\$719.45	\$400.61	\$440.67	\$421.69	\$463.86	\$544.61	\$599.07
28	\$644.46	\$708.91	\$678.38	\$746.22	\$415.52	\$457.07	\$437.39	\$481.12	\$564.88	\$621.37
29	\$663.44	\$729.78	\$698.35	\$768.19	\$427.75	\$470.52	\$450.26	\$495.29	\$581.51	\$639.66
30	\$672.92	\$740.21	\$708.34	\$779.17	\$433.87	\$477.25	\$456.70	\$502.37	\$589.82	\$648.81
31	\$687.15	\$755.87	\$723.32	\$795.65	\$443.04	\$487.34	\$466.36	\$512.99	\$602.30	\$662.53
32	\$701.38	\$771.52	\$738.29	\$812.12	\$452.21	\$497.44	\$476.01	\$523.62	\$614.77	\$676.25
33	\$710.27	\$781.30	\$747.66	\$822.42	\$457.95	\$503.74	\$482.05	\$530.26	\$622.56	\$684.82
34	\$719.76	\$791.74	\$757.64	\$833.41	\$464.06	\$510.47	\$488.49	\$537.34	\$630.88	\$693.97
35	\$724.50	\$796.95	\$762.63	\$838.90	\$467.12	\$513.83	\$491.71	\$540.88	\$635.04	\$698.54
36	\$729.25	\$802.17	\$767.63	\$844.39	\$470.18	\$517.20	\$494.93	\$544.42	\$639.19	\$703.11
37	\$733.99	\$807.39	\$772.62	\$849.88	\$473.24	\$520.56	\$498.15	\$547.96	\$643.35	\$707.69
38	\$738.73	\$812.60	\$777.61	\$855.37	\$476.30	\$523.93	\$501.36	\$551.50	\$647.51	\$712.26
39	\$748.22	\$823.04	\$787.60	\$866.36	\$482.41	\$530.65	\$507.80	\$558.58	\$655.82	\$721.40
40	\$757.70	\$833.47	\$797.58	\$877.34	\$488.53	\$537.38	\$514.24	\$565.66	\$664.14	\$730.55
41	\$771.93	\$849.13	\$812.56	\$893.82	\$497.70	\$547.47	\$523.90	\$576.29	\$676.61	\$744.27
42	\$785.57	\$864.13	\$826.92	\$909.61	\$506.49	\$557.14	\$533.15	\$586.47	\$688.56	\$757.42
43	\$804.54	\$885.00	\$846.89	\$931.57	\$518.73	\$570.60	\$546.03	\$600.63	\$705.19	\$775.71
44	\$828.26	\$911.08	\$871.85	\$959.03	\$534.02	\$587.42	\$562.12	\$618.34	\$725.98	\$798.58
45	\$856.12	\$941.73	\$901.18	\$991.30	\$551.98	\$607.18	\$585.14	\$639.14	\$750.40	\$825.44
46	\$889.32	\$978.26	\$936.13	\$1,029.74	\$573.39	\$630.73	\$603.57	\$663.93	\$779.50	\$857.45
47	\$926.68	\$1,019.34	\$975.45	\$1,072.99	\$597.47	\$657.22	\$628.92	\$691.81	\$812.24	\$893.47
48	\$969.36	\$1,066.30	\$1,020.38	\$1,122.42	\$625.00	\$687.49	\$657.89	\$723.68	\$849.66	\$934.62
49	\$1,011.46	\$1,112.60	\$1,064.69	\$1,171.16	\$652.14	\$717.35	\$686.46	\$755.10	\$886.56	\$975.21
50	\$1,058.89	\$1,164.78	\$1,114.62	\$1,226.08	\$682.72	\$750.99	\$718.65	\$790.51	\$928.13	\$1,020.94
51	\$1,105.73	\$1,216.30	\$1,163.92	\$1,280.31	\$712.91	\$784.21	\$750.44	\$825.48	\$969.18	\$1,066.10
52	\$1,157.31	\$1,273.04	\$1,218.22	\$1,340.04	\$746.17	\$820.79	\$785.44	\$863.99	\$1,014.39	\$1,115.83
53	\$1,209.48	\$1,330.43	\$1,273.14	\$1,400.45	\$779.81	\$857.79	\$820.85	\$902.94	\$1,060.12	\$1,166.14
54	\$1,265.80	\$1,392.38	\$1,332.43	\$1,465.67	\$816.13	\$897.74	\$859.08	\$944.99	\$1,109.49	\$1,220.44
55	\$1,322.13	\$1,454.34	\$1,391.71	\$1,530.89	\$852.44	\$937.68	\$897.31	\$987.04	\$1,158.86	\$1,274.75
56	\$1,383.20	\$1,521.51	\$1,455.99	\$1,601.59	\$891.81	\$980.99	\$938.75	\$1,032.63	\$1,212.39	\$1,333.63
57	\$1,444.86	\$1,589.34	\$1,520.90	\$1,672.99	\$931.57	\$1,024.72	\$980.60	\$1,078.66	\$1,266.43	\$1,393.08
58	\$1,510.66	\$1,661.73	\$1,590.17	\$1,749.19	\$974.00	\$1,071.40	\$1,025.26	\$1,127.79	\$1,324.12	\$1,456.53
59	\$1,543.27	\$1,697.60	\$1,624.50	\$1,786.95	\$995.02	\$1,094.53	\$1,047.39	\$1,152.13	\$1,352.70	\$1,487.97
60	\$1,609.08	\$1,769.99	\$1,693.77	\$1,863.15	\$1,037.45	\$1,141.20	\$1,092.06	\$1,201.26	\$1,410.38	\$1,551.42
61	\$1,666.00	\$1,832.60	\$1,753.68	\$1,929.05	\$1,074.15	\$1,181.57	\$1,130.68	\$1,243.75	\$1,460.27	\$1,606.30
62	\$1,703.35	\$1,873.69	\$1,793.00	\$1,972.30	\$1,098.23	\$1,208.06	\$1,156.03	\$1,271.64	\$1,493.01	\$1,642.31
63	\$1,750.19	\$1,925.21	\$1,842.30	\$2,026.54	\$1,128.43	\$1,241.27	\$1,187.82	\$1,306.61	\$1,534.06	\$1,687.47
64+	\$1,778.65	\$1,956.51	\$1,872.26	\$2,059.49	\$1,146.78	\$1,261.46	\$1,207.14	\$1,327.85	\$1,559.01	\$1,714.91

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0010146	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010153	22444PA0010157	22444PA0010157	22444PA0010159	22444PA0010159	22444PA0010159
HIOS Plan ID (Off Exchange)=>	22444PA0010146	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010153	22444PA0010157	22444PA0010157	22444PA0010159	22444PA0010159	22444PA0010159
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/50/250	Geisinger Marketplace All-Access HMO 25/50/250	Geisinger Marketplace All-Access HMO 25/50/250	Geisinger Marketplace All-Access HMO 25/50/250	Geisinger Marketplace All-Access HMO 25/50/250	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500
Form # =>	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26
Rating Area =>	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 5	Rating Area 3	Rating Area 6	Rating Area 9
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500
Coinurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$8,450	\$8,450	\$8,450	\$8,450	\$8,450	\$8,450	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$445.18	\$445.18	\$534.22	\$534.22	\$445.18	\$445.18	\$556.48	\$556.48	\$534.22	\$534.22
15	\$484.75	\$484.75	\$581.70	\$581.70	\$484.75	\$484.75	\$605.94	\$605.94	\$581.70	\$581.70
16	\$499.88	\$499.88	\$599.86	\$599.86	\$499.88	\$499.88	\$624.85	\$624.85	\$599.86	\$599.86
17	\$515.01	\$515.01	\$618.02	\$618.02	\$515.01	\$515.01	\$643.77	\$643.77	\$618.02	\$618.02
18	\$531.31	\$531.31	\$637.57	\$637.57	\$531.31	\$531.31	\$664.14	\$664.14	\$637.57	\$637.57
19	\$547.60	\$547.60	\$657.12	\$657.12	\$547.60	\$547.60	\$684.50	\$684.50	\$657.12	\$657.12
20	\$564.48	\$564.48	\$677.37	\$677.37	\$564.48	\$564.48	\$705.60	\$705.60	\$677.37	\$677.37
21	\$581.94	\$640.14	\$698.33	\$768.16	\$581.94	\$640.14	\$727.43	\$800.17	\$698.33	\$768.16
22	\$581.94	\$640.14	\$698.33	\$768.16	\$581.94	\$640.14	\$727.43	\$800.17	\$698.33	\$768.16
23	\$581.94	\$640.14	\$698.33	\$768.16	\$581.94	\$640.14	\$727.43	\$800.17	\$698.33	\$768.16
24	\$581.94	\$640.14	\$698.33	\$768.16	\$581.94	\$640.14	\$727.43	\$800.17	\$698.33	\$768.16
25	\$584.26	\$642.69	\$701.12	\$771.23	\$584.26	\$642.69	\$730.33	\$803.36	\$701.12	\$771.23
26	\$595.90	\$655.49	\$715.08	\$786.59	\$595.90	\$655.49	\$744.88	\$819.37	\$715.08	\$786.59
27	\$609.87	\$670.86	\$731.84	\$805.03	\$609.87	\$670.86	\$762.34	\$838.57	\$731.84	\$805.03
28	\$632.57	\$695.82	\$759.08	\$834.99	\$632.57	\$695.82	\$790.71	\$869.78	\$759.08	\$834.99
29	\$651.19	\$716.31	\$781.43	\$859.57	\$651.19	\$716.31	\$813.98	\$895.38	\$781.43	\$859.57
30	\$660.50	\$726.55	\$792.60	\$871.86	\$660.50	\$726.55	\$825.62	\$908.19	\$792.60	\$871.86
31	\$674.46	\$741.91	\$809.36	\$890.29	\$674.46	\$741.91	\$843.08	\$927.39	\$809.36	\$890.29
32	\$688.43	\$757.27	\$826.12	\$908.73	\$688.43	\$757.27	\$860.54	\$946.59	\$826.12	\$908.73
33	\$697.16	\$766.88	\$836.59	\$920.25	\$697.16	\$766.88	\$871.45	\$958.60	\$836.59	\$920.25
34	\$706.47	\$777.12	\$847.77	\$932.54	\$706.47	\$777.12	\$883.09	\$971.40	\$847.77	\$932.54
35	\$711.13	\$782.24	\$853.35	\$938.69	\$711.13	\$782.24	\$888.91	\$977.80	\$853.35	\$938.69
36	\$715.78	\$787.36	\$858.94	\$944.83	\$715.78	\$787.36	\$894.73	\$984.20	\$858.94	\$944.83
37	\$720.44	\$792.48	\$864.53	\$950.98	\$720.44	\$792.48	\$900.55	\$990.60	\$864.53	\$950.98
38	\$725.09	\$797.60	\$870.11	\$957.12	\$725.09	\$797.60	\$906.37	\$997.00	\$870.11	\$957.12
39	\$734.40	\$807.84	\$881.29	\$969.41	\$734.40	\$807.84	\$918.01	\$1,009.81	\$881.29	\$969.41
40	\$743.72	\$818.09	\$892.46	\$981.70	\$743.72	\$818.09	\$929.64	\$1,022.61	\$892.46	\$981.70
41	\$757.68	\$833.45	\$909.22	\$1,000.14	\$757.68	\$833.45	\$947.10	\$1,041.81	\$909.22	\$1,000.14
42	\$771.07	\$848.17	\$925.28	\$1,017.81	\$771.07	\$848.17	\$963.83	\$1,060.22	\$925.28	\$1,017.81
43	\$789.69	\$868.66	\$947.63	\$1,042.39	\$789.69	\$868.66	\$987.11	\$1,085.82	\$947.63	\$1,042.39
44	\$812.97	\$894.26	\$975.56	\$1,073.12	\$812.97	\$894.26	\$1,016.21	\$1,117.83	\$975.56	\$1,073.12
45	\$840.32	\$924.35	\$1,008.38	\$1,109.22	\$840.32	\$924.35	\$1,050.40	\$1,155.44	\$1,008.38	\$1,109.22
46	\$872.91	\$960.20	\$1,047.49	\$1,152.24	\$872.91	\$960.20	\$1,091.13	\$1,200.25	\$1,047.49	\$1,152.24
47	\$909.57	\$1,000.52	\$1,091.48	\$1,200.63	\$909.57	\$1,000.52	\$1,136.96	\$1,250.66	\$1,091.48	\$1,200.63
48	\$951.47	\$1,046.61	\$1,141.76	\$1,255.94	\$951.47	\$1,046.61	\$1,189.33	\$1,308.27	\$1,141.76	\$1,255.94
49	\$992.78	\$1,092.06	\$1,191.34	\$1,310.48	\$992.78	\$1,092.06	\$1,240.98	\$1,365.08	\$1,191.34	\$1,310.48
50	\$1,039.34	\$1,143.27	\$1,247.21	\$1,371.93	\$1,039.34	\$1,143.27	\$1,299.17	\$1,429.09	\$1,247.21	\$1,371.93
51	\$1,085.31	\$1,193.84	\$1,302.38	\$1,432.61	\$1,085.31	\$1,193.84	\$1,356.64	\$1,492.30	\$1,302.38	\$1,432.61
52	\$1,135.94	\$1,249.54	\$1,363.13	\$1,499.44	\$1,135.94	\$1,249.54	\$1,419.93	\$1,561.92	\$1,363.13	\$1,499.44
53	\$1,187.15	\$1,305.87	\$1,424.58	\$1,567.04	\$1,187.15	\$1,305.87	\$1,483.94	\$1,632.33	\$1,424.58	\$1,567.04
54	\$1,242.44	\$1,366.68	\$1,490.92	\$1,640.01	\$1,242.44	\$1,366.68	\$1,543.04	\$1,708.35	\$1,490.92	\$1,640.01
55	\$1,297.72	\$1,427.49	\$1,557.26	\$1,712.99	\$1,297.72	\$1,427.49	\$1,622.15	\$1,784.36	\$1,557.26	\$1,712.99
56	\$1,357.66	\$1,493.42	\$1,629.19	\$1,792.11	\$1,357.66	\$1,493.42	\$1,697.07	\$1,866.78	\$1,629.19	\$1,792.11
57	\$1,418.18	\$1,560.00	\$1,701.82	\$1,872.00	\$1,418.18	\$1,560.00	\$1,772.73	\$1,950.00	\$1,701.82	\$1,872.00
58	\$1,482.78	\$1,631.05	\$1,779.33	\$1,957.26	\$1,482.78	\$1,631.05	\$1,853.47	\$2,038.82	\$1,779.33	\$1,957.26
59	\$1,514.78	\$1,666.26	\$1,817.74	\$1,999.51	\$1,514.78	\$1,666.26	\$1,893.48	\$2,082.83	\$1,817.74	\$1,999.51
60	\$1,579.38	\$1,737.31	\$1,895.25	\$2,084.78	\$1,579.38	\$1,737.31	\$1,974.22	\$2,171.64	\$1,895.25	\$2,084.78
61	\$1,635.24	\$1,798.77	\$1,962.29	\$2,158.52	\$1,635.24	\$1,798.77	\$2,044.05	\$2,248.46	\$1,962.29	\$2,158.52
62	\$1,671.91	\$1,839.10	\$2,006.29	\$2,206.91	\$1,671.91	\$1,839.10	\$2,089.88	\$2,298.87	\$2,006.29	\$2,206.91
63	\$1,717.88	\$1,889.67	\$2,061.45	\$2,267.60	\$1,717.88	\$1,889.67	\$2,147.35	\$2,362.08	\$2,061.45	\$2,267.60
64+	\$1,745.81	\$1,920.39	\$2,094.97	\$2,304.47	\$1,745.81	\$1,920.39	\$2,182.26	\$2,400.49	\$2,094.97	\$2,304.47

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0010166	22444PA0010167	22444PA0010167	22444PA0010171	22444PA0010171	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010179	22444PA0010180
HIOS Plan ID (Off Exchange)=>	22444PA0010166	22444PA0010167	22444PA0010167	22444PA0010171	22444PA0010171	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010179	22444PA0010180
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000
Form # =>	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 5	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 7
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$6,500	\$6,500	\$6,500	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$417.91	\$417.91	\$522.38	\$522.38	\$501.49	\$501.49	\$403.81	\$403.81	\$484.57	\$484.57
15	\$455.05	\$455.05	\$568.82	\$568.82	\$546.06	\$546.06	\$439.70	\$439.70	\$527.64	\$527.64
16	\$469.26	\$469.26	\$586.57	\$586.57	\$563.11	\$563.11	\$453.43	\$453.43	\$544.11	\$544.11
17	\$483.46	\$483.46	\$604.32	\$604.32	\$580.15	\$580.15	\$467.15	\$467.15	\$560.58	\$560.58
18	\$498.76	\$498.76	\$623.44	\$623.44	\$598.51	\$598.51	\$481.93	\$481.93	\$578.32	\$578.32
19	\$514.05	\$514.05	\$642.56	\$642.56	\$616.86	\$616.86	\$496.71	\$496.71	\$596.05	\$596.05
20	\$529.89	\$529.89	\$662.37	\$662.37	\$635.87	\$635.87	\$512.02	\$512.02	\$614.42	\$614.42
21	\$546.29	\$600.92	\$682.86	\$751.14	\$655.54	\$721.10	\$527.86	\$580.65	\$633.43	\$696.77
22	\$546.29	\$600.92	\$682.86	\$751.14	\$655.54	\$721.10	\$527.86	\$580.65	\$633.43	\$696.77
23	\$546.29	\$600.92	\$682.86	\$751.14	\$655.54	\$721.10	\$527.86	\$580.65	\$633.43	\$696.77
24	\$546.29	\$600.92	\$682.86	\$751.14	\$655.54	\$721.10	\$527.86	\$580.65	\$633.43	\$696.77
25	\$548.47	\$603.31	\$685.58	\$754.14	\$658.16	\$723.98	\$529.97	\$582.96	\$635.96	\$699.56
26	\$559.39	\$615.33	\$699.24	\$769.17	\$671.27	\$738.40	\$540.52	\$594.58	\$648.63	\$713.49
27	\$572.50	\$629.75	\$715.63	\$787.19	\$687.00	\$755.70	\$553.19	\$608.51	\$663.83	\$730.21
28	\$593.81	\$653.19	\$742.26	\$816.49	\$712.57	\$783.83	\$573.78	\$631.16	\$688.54	\$757.39
29	\$611.29	\$672.42	\$764.11	\$840.52	\$733.55	\$806.90	\$590.67	\$649.74	\$708.81	\$779.69
30	\$620.03	\$682.03	\$775.04	\$852.54	\$744.04	\$818.44	\$599.12	\$659.03	\$718.94	\$790.83
31	\$633.14	\$696.45	\$791.43	\$870.57	\$759.77	\$835.75	\$611.79	\$672.96	\$734.14	\$807.56
32	\$646.25	\$710.88	\$807.81	\$888.60	\$775.50	\$853.05	\$624.45	\$686.90	\$749.34	\$824.28
33	\$654.45	\$719.89	\$818.06	\$899.86	\$785.34	\$863.87	\$632.37	\$695.61	\$758.85	\$834.73
34	\$663.19	\$729.50	\$828.98	\$911.88	\$795.82	\$875.41	\$640.82	\$704.90	\$768.98	\$845.88
35	\$667.56	\$734.31	\$834.45	\$917.89	\$801.07	\$881.17	\$645.04	\$709.54	\$774.05	\$851.45
36	\$671.93	\$739.12	\$839.91	\$923.90	\$806.31	\$886.94	\$649.26	\$714.19	\$779.12	\$857.03
37	\$676.30	\$743.93	\$845.37	\$929.91	\$811.56	\$892.71	\$653.49	\$718.83	\$784.18	\$862.60
38	\$680.67	\$748.73	\$850.83	\$935.92	\$816.80	\$898.48	\$657.71	\$723.48	\$789.25	\$868.18
39	\$689.41	\$758.35	\$861.76	\$947.94	\$827.29	\$910.02	\$666.15	\$732.77	\$799.39	\$879.32
40	\$698.15	\$767.96	\$872.69	\$959.95	\$837.78	\$921.56	\$674.60	\$742.06	\$809.52	\$890.47
41	\$711.26	\$782.39	\$889.07	\$977.98	\$853.51	\$938.86	\$687.27	\$756.00	\$824.72	\$907.19
42	\$723.82	\$796.21	\$904.78	\$995.26	\$868.59	\$955.45	\$699.41	\$769.35	\$839.29	\$923.22
43	\$741.30	\$815.44	\$926.63	\$1,019.29	\$889.57	\$978.52	\$716.30	\$787.93	\$859.56	\$945.52
44	\$763.16	\$839.47	\$953.94	\$1,049.34	\$915.79	\$1,007.37	\$737.41	\$811.16	\$884.90	\$973.39
45	\$788.83	\$867.71	\$986.04	\$1,084.64	\$946.60	\$1,041.26	\$762.22	\$838.45	\$914.67	\$1,006.14
46	\$819.42	\$901.37	\$1,024.28	\$1,126.71	\$983.31	\$1,081.64	\$791.78	\$870.96	\$950.14	\$1,045.15
47	\$853.84	\$939.22	\$1,067.30	\$1,174.03	\$1,024.61	\$1,127.07	\$825.04	\$907.54	\$990.05	\$1,089.05
48	\$893.17	\$982.49	\$1,116.46	\$1,228.11	\$1,071.81	\$1,178.99	\$863.04	\$949.35	\$1,035.65	\$1,139.22
49	\$931.96	\$1,025.15	\$1,164.95	\$1,281.44	\$1,118.35	\$1,230.18	\$900.52	\$990.57	\$1,080.63	\$1,188.69
50	\$975.66	\$1,073.23	\$1,219.57	\$1,341.53	\$1,170.79	\$1,287.87	\$942.75	\$1,037.03	\$1,131.30	\$1,244.43
51	\$1,018.82	\$1,120.70	\$1,273.52	\$1,400.87	\$1,222.58	\$1,344.84	\$984.45	\$1,082.90	\$1,181.34	\$1,299.48
52	\$1,066.34	\$1,172.98	\$1,332.93	\$1,466.22	\$1,279.61	\$1,407.57	\$1,030.37	\$1,133.41	\$1,236.45	\$1,360.09
53	\$1,114.42	\$1,225.86	\$1,393.02	\$1,532.32	\$1,337.30	\$1,471.03	\$1,076.83	\$1,184.51	\$1,292.19	\$1,421.41
54	\$1,166.31	\$1,282.94	\$1,457.89	\$1,603.68	\$1,399.57	\$1,539.53	\$1,126.97	\$1,239.67	\$1,352.37	\$1,487.60
55	\$1,218.21	\$1,340.03	\$1,522.76	\$1,675.04	\$1,461.85	\$1,608.04	\$1,177.12	\$1,294.83	\$1,412.54	\$1,553.80
56	\$1,274.48	\$1,401.92	\$1,593.09	\$1,752.40	\$1,529.37	\$1,682.31	\$1,231.49	\$1,354.64	\$1,477.79	\$1,625.56
57	\$1,331.29	\$1,464.42	\$1,664.11	\$1,830.52	\$1,597.55	\$1,757.30	\$1,286.39	\$1,415.02	\$1,543.66	\$1,698.03
58	\$1,391.93	\$1,531.12	\$1,739.91	\$1,913.90	\$1,670.31	\$1,837.34	\$1,344.98	\$1,479.47	\$1,613.97	\$1,775.37
59	\$1,421.97	\$1,564.17	\$1,777.47	\$1,955.21	\$1,706.37	\$1,877.00	\$1,374.01	\$1,511.41	\$1,648.81	\$1,813.69
60	\$1,482.61	\$1,630.87	\$1,853.26	\$2,038.59	\$1,779.13	\$1,957.04	\$1,432.60	\$1,575.86	\$1,719.12	\$1,891.03
61	\$1,535.05	\$1,688.56	\$1,918.82	\$2,110.70	\$1,842.06	\$2,026.27	\$1,483.28	\$1,631.60	\$1,779.93	\$1,957.92
62	\$1,569.47	\$1,726.42	\$1,961.84	\$2,158.02	\$1,883.36	\$2,071.70	\$1,516.53	\$1,668.18	\$1,819.84	\$2,001.82
63	\$1,612.62	\$1,773.89	\$2,015.78	\$2,217.36	\$1,935.15	\$2,128.66	\$1,558.23	\$1,714.05	\$1,869.88	\$2,056.86
64+	\$1,638.85	\$1,802.73	\$2,048.56	\$2,253.41	\$1,966.62	\$2,163.28	\$1,583.57	\$1,741.92	\$1,900.28	\$2,090.31

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0010180	22444PA0010197	22444PA0010197	22444PA0010200	22444PA0010200	22444PA0010200	22444PA0010201	22444PA0010201	22444PA0010208	22444PA0010212
HIOS Plan ID (Off Exchange)=>	22444PA0010180	22444PA0010197	22444PA0010197	22444PA0010200	22444PA0010200	22444PA0010200	22444PA0010201	22444PA0010201	22444PA0010208	22444PA0010212
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO Pharmacy First 8500	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based
Form # =>	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26	M-152-176-F Rev. 1/26
Rating Area =>	Rating Area 9	Rating Area 2	Rating Area 5	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7	Rating Area 9	Rating Area 6	Rating Area 2
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Gold
Deductible =>	Med: \$4,000 / Rx: \$500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Med: \$0 / Rx: \$0
Coinsurance =>	20%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$25 / \$50	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	\$25 / \$50
OOP Maximum =>	\$7,450	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$10,150
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$484.57	\$484.57	\$314.10	\$314.10	\$298.39	\$298.39	\$298.39	\$314.10	\$314.10	\$443.58
15	\$527.64	\$527.64	\$342.02	\$342.02	\$324.92	\$324.92	\$324.92	\$342.02	\$342.02	\$483.00
16	\$544.11	\$544.11	\$352.69	\$352.69	\$335.06	\$335.06	\$335.06	\$352.69	\$352.69	\$498.08
17	\$560.58	\$560.58	\$363.37	\$363.37	\$345.20	\$345.20	\$345.20	\$363.37	\$363.37	\$513.16
18	\$578.32	\$578.32	\$374.87	\$374.87	\$356.12	\$356.12	\$356.12	\$374.87	\$374.87	\$529.39
19	\$596.05	\$596.05	\$386.36	\$386.36	\$367.04	\$367.04	\$367.04	\$386.36	\$386.36	\$545.63
20	\$614.42	\$614.42	\$398.27	\$398.27	\$378.36	\$378.36	\$378.36	\$398.27	\$398.27	\$562.44
21	\$633.43	\$696.77	\$410.59	\$451.65	\$390.06	\$429.07	\$390.06	\$410.59	\$451.65	\$579.84
22	\$633.43	\$696.77	\$410.59	\$451.65	\$390.06	\$429.07	\$390.06	\$410.59	\$451.65	\$579.84
23	\$633.43	\$696.77	\$410.59	\$451.65	\$390.06	\$429.07	\$390.06	\$410.59	\$451.65	\$579.84
24	\$633.43	\$696.77	\$410.59	\$451.65	\$390.06	\$429.07	\$390.06	\$410.59	\$451.65	\$579.84
25	\$635.96	\$699.56	\$412.23	\$453.45	\$391.62	\$430.78	\$391.62	\$412.23	\$453.45	\$582.16
26	\$648.63	\$713.49	\$420.44	\$462.49	\$399.42	\$439.36	\$399.42	\$420.44	\$462.49	\$593.75
27	\$663.83	\$730.21	\$430.30	\$473.32	\$408.78	\$449.66	\$408.78	\$430.30	\$473.32	\$607.67
28	\$688.54	\$757.39	\$446.31	\$490.94	\$423.99	\$466.39	\$423.99	\$446.31	\$490.94	\$630.28
29	\$708.81	\$779.69	\$459.45	\$505.39	\$436.47	\$480.12	\$436.47	\$459.45	\$505.39	\$648.84
30	\$718.94	\$790.83	\$466.02	\$512.62	\$442.72	\$486.99	\$442.72	\$466.02	\$512.62	\$658.11
31	\$734.14	\$807.56	\$475.87	\$523.46	\$452.08	\$497.28	\$452.08	\$475.87	\$523.46	\$672.03
32	\$749.34	\$824.28	\$485.72	\$534.30	\$461.44	\$507.58	\$461.44	\$485.72	\$534.30	\$685.95
33	\$758.85	\$834.73	\$491.88	\$541.07	\$467.29	\$514.02	\$467.29	\$491.88	\$541.07	\$694.64
34	\$768.98	\$845.88	\$498.45	\$548.30	\$473.53	\$520.88	\$473.53	\$498.45	\$548.30	\$703.92
35	\$774.05	\$851.45	\$501.74	\$551.91	\$476.65	\$524.32	\$476.65	\$501.74	\$551.91	\$708.56
36	\$779.12	\$857.03	\$505.02	\$555.52	\$479.77	\$527.75	\$479.77	\$505.02	\$555.52	\$713.20
37	\$784.18	\$862.60	\$508.31	\$559.14	\$482.89	\$531.18	\$482.89	\$508.31	\$559.14	\$717.84
38	\$789.25	\$868.18	\$511.59	\$562.75	\$486.01	\$534.61	\$486.01	\$511.59	\$562.75	\$722.48
39	\$799.39	\$879.32	\$518.16	\$569.98	\$492.25	\$541.48	\$492.25	\$518.16	\$569.98	\$731.75
40	\$809.52	\$890.47	\$524.73	\$577.20	\$498.49	\$548.34	\$498.49	\$524.73	\$577.20	\$741.03
41	\$824.72	\$907.19	\$534.58	\$588.04	\$507.86	\$558.64	\$507.86	\$534.58	\$588.04	\$754.95
42	\$839.29	\$923.22	\$544.03	\$598.43	\$516.83	\$568.51	\$516.83	\$544.03	\$598.43	\$768.28
43	\$859.56	\$945.52	\$557.17	\$612.88	\$529.31	\$582.24	\$529.31	\$557.17	\$612.88	\$786.84
44	\$884.90	\$973.39	\$573.59	\$630.95	\$544.91	\$599.40	\$544.91	\$573.59	\$630.95	\$810.03
45	\$914.67	\$1,006.14	\$592.89	\$652.18	\$563.24	\$619.57	\$563.24	\$592.89	\$652.18	\$837.28
46	\$950.14	\$1,045.15	\$615.88	\$677.47	\$585.09	\$643.60	\$585.09	\$615.88	\$677.47	\$869.76
47	\$990.05	\$1,089.05	\$641.75	\$705.92	\$609.66	\$670.63	\$609.66	\$641.75	\$705.92	\$906.29
48	\$1,035.65	\$1,139.22	\$671.31	\$738.44	\$637.74	\$701.52	\$637.74	\$671.31	\$738.44	\$948.03
49	\$1,080.63	\$1,188.69	\$700.46	\$770.51	\$665.44	\$731.98	\$665.44	\$700.46	\$770.51	\$989.20
50	\$1,131.30	\$1,244.43	\$733.31	\$806.64	\$696.64	\$766.31	\$696.64	\$733.31	\$806.64	\$1,035.59
51	\$1,181.34	\$1,299.48	\$765.74	\$842.32	\$727.46	\$800.20	\$727.46	\$765.74	\$842.32	\$1,081.40
52	\$1,236.45	\$1,360.09	\$801.47	\$881.61	\$761.39	\$837.53	\$761.39	\$801.47	\$881.61	\$1,131.84
53	\$1,292.19	\$1,421.41	\$837.60	\$921.36	\$795.72	\$875.29	\$795.72	\$837.60	\$921.36	\$1,182.87
54	\$1,352.37	\$1,487.60	\$876.60	\$964.26	\$832.77	\$916.05	\$832.77	\$876.60	\$964.26	\$1,237.95
55	\$1,412.54	\$1,553.80	\$915.61	\$1,007.17	\$869.83	\$956.81	\$869.83	\$915.61	\$1,007.17	\$1,293.04
56	\$1,477.79	\$1,625.56	\$957.90	\$1,053.69	\$910.00	\$1,001.00	\$910.00	\$957.90	\$1,053.69	\$1,352.76
57	\$1,543.66	\$1,698.03	\$1,000.60	\$1,100.66	\$950.57	\$1,045.63	\$950.57	\$1,000.60	\$1,100.66	\$1,413.06
58	\$1,613.97	\$1,775.37	\$1,046.18	\$1,150.79	\$993.87	\$1,093.25	\$993.87	\$1,046.18	\$1,150.79	\$1,477.42
59	\$1,648.81	\$1,813.69	\$1,068.76	\$1,175.63	\$1,015.32	\$1,116.85	\$1,015.32	\$1,068.76	\$1,175.63	\$1,509.32
60	\$1,719.12	\$1,891.03	\$1,114.33	\$1,225.77	\$1,058.62	\$1,164.48	\$1,058.62	\$1,114.33	\$1,225.77	\$1,573.68
61	\$1,779.93	\$1,957.92	\$1,153.75	\$1,269.12	\$1,096.06	\$1,205.67	\$1,096.06	\$1,153.75	\$1,269.12	\$1,629.34
62	\$1,819.84	\$2,001.82	\$1,179.62	\$1,297.58	\$1,120.64	\$1,232.70	\$1,120.64	\$1,179.62	\$1,297.58	\$1,665.87
63	\$1,869.88	\$2,056.86	\$1,212.05	\$1,333.26	\$1,151.45	\$1,266.60	\$1,151.45	\$1,212.05	\$1,333.26	\$1,711.68
64+	\$1,900.28	\$2,090.31	\$1,231.76	\$1,354.94	\$1,170.17	\$1,287.19	\$1,170.17	\$1,231.76	\$1,354.94	\$1,739.51

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

HIOS Plan ID (On Exchange)=>	22444PA0040081		22444PA0040081		22444PA0040082		22444PA0040085		22444PA0040085	
HIOS Plan ID (Off Exchange)=>	22444PA0040081		22444PA0040081		22444PA0040082		22444PA0040085		22444PA0040085	
Plan Marketing Name =>	Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value	
Form # =>	M-152-192-F Rev. 1/26		M-152-192-F Rev. 1/26		M-152-192-F Rev. 1/26		M-152-192-F Rev. 1/26		M-152-192-F Rev. 1/26	
Rating Area =>	Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic	
Deductible =>	Combined: \$10,600		Combined: \$10,600		Combined: \$10,600		Combined: \$10,600		Combined: \$10,600	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$10,600		\$10,600		\$10,600		\$10,600		\$10,600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$343.01	\$343.01	\$329.29	\$329.29	\$274.41	\$274.41	\$274.41	\$274.41	\$260.69	\$260.69
15	\$373.50	\$373.50	\$358.56	\$358.56	\$298.80	\$298.80	\$298.80	\$298.80	\$283.86	\$283.86
16	\$385.16	\$385.16	\$369.75	\$369.75	\$308.13	\$308.13	\$308.13	\$308.13	\$292.72	\$292.72
17	\$396.82	\$396.82	\$380.94	\$380.94	\$317.45	\$317.45	\$317.45	\$317.45	\$301.58	\$301.58
18	\$409.37	\$409.37	\$393.00	\$393.00	\$327.50	\$327.50	\$327.50	\$327.50	\$311.12	\$311.12
19	\$421.92	\$421.92	\$405.05	\$405.05	\$337.54	\$337.54	\$337.54	\$337.54	\$320.66	\$320.66
20	\$434.93	\$434.93	\$417.53	\$417.53	\$347.94	\$347.94	\$347.94	\$347.94	\$330.54	\$330.54
21	\$448.38	\$493.22	\$430.45	\$473.49	\$358.71	\$394.58	\$358.71	\$394.58	\$340.77	\$374.85
22	\$448.38	\$493.22	\$430.45	\$473.49	\$358.71	\$394.58	\$358.71	\$394.58	\$340.77	\$374.85
23	\$448.38	\$493.22	\$430.45	\$473.49	\$358.71	\$394.58	\$358.71	\$394.58	\$340.77	\$374.85
24	\$448.38	\$493.22	\$430.45	\$473.49	\$358.71	\$394.58	\$358.71	\$394.58	\$340.77	\$374.85
25	\$450.17	\$495.19	\$432.17	\$475.38	\$360.14	\$396.15	\$360.14	\$396.15	\$342.13	\$376.34
26	\$459.14	\$505.05	\$440.77	\$484.85	\$367.31	\$404.04	\$367.31	\$404.04	\$348.95	\$383.84
27	\$469.90	\$516.89	\$451.10	\$496.22	\$375.92	\$413.51	\$375.92	\$413.51	\$357.12	\$392.84
28	\$487.39	\$536.13	\$467.89	\$514.68	\$389.91	\$428.90	\$389.91	\$428.90	\$370.41	\$407.46
29	\$501.74	\$551.91	\$481.67	\$529.83	\$401.39	\$441.53	\$401.39	\$441.53	\$381.32	\$419.45
30	\$508.91	\$559.80	\$488.55	\$537.41	\$407.13	\$447.84	\$407.13	\$447.84	\$386.77	\$425.45
31	\$519.67	\$571.64	\$498.88	\$548.77	\$415.74	\$457.31	\$415.74	\$457.31	\$394.95	\$434.44
32	\$530.43	\$583.48	\$509.21	\$560.14	\$424.35	\$466.78	\$424.35	\$466.78	\$403.13	\$443.44
33	\$537.16	\$590.87	\$515.67	\$567.24	\$429.73	\$472.70	\$429.73	\$472.70	\$408.24	\$449.06
34	\$544.33	\$598.76	\$522.56	\$574.81	\$435.47	\$479.01	\$435.47	\$479.01	\$413.69	\$455.06
35	\$547.92	\$602.71	\$526.00	\$578.60	\$438.34	\$482.17	\$438.34	\$482.17	\$416.42	\$458.06
36	\$551.51	\$606.66	\$529.45	\$582.39	\$441.20	\$485.33	\$441.20	\$485.33	\$419.14	\$461.06
37	\$555.09	\$610.60	\$532.89	\$586.18	\$444.07	\$488.48	\$444.07	\$488.48	\$421.87	\$464.06
38	\$558.68	\$614.55	\$536.33	\$589.97	\$446.94	\$491.64	\$446.94	\$491.64	\$424.60	\$467.06
39	\$565.85	\$622.44	\$543.22	\$597.54	\$452.68	\$497.95	\$452.68	\$497.95	\$430.05	\$473.05
40	\$573.03	\$630.33	\$550.11	\$605.12	\$458.42	\$504.26	\$458.42	\$504.26	\$435.50	\$479.05
41	\$583.79	\$642.17	\$560.44	\$616.48	\$467.03	\$513.73	\$467.03	\$513.73	\$443.68	\$488.05
42	\$594.10	\$653.51	\$570.34	\$627.37	\$475.28	\$522.81	\$475.28	\$522.81	\$451.52	\$496.67
43	\$608.45	\$669.29	\$584.11	\$642.52	\$486.76	\$535.44	\$486.76	\$535.44	\$462.42	\$508.66
44	\$626.39	\$689.02	\$601.33	\$661.46	\$501.11	\$551.22	\$501.11	\$551.22	\$476.05	\$523.66
45	\$647.46	\$712.20	\$621.56	\$683.72	\$517.97	\$569.76	\$517.97	\$569.76	\$492.07	\$541.28
46	\$672.57	\$739.82	\$645.67	\$710.23	\$538.05	\$591.86	\$538.05	\$591.86	\$511.15	\$562.27
47	\$700.82	\$770.90	\$672.78	\$740.06	\$560.65	\$616.72	\$560.65	\$616.72	\$532.62	\$585.88
48	\$733.10	\$806.41	\$703.78	\$774.15	\$586.48	\$645.13	\$586.48	\$645.13	\$557.16	\$612.87
49	\$764.93	\$841.43	\$734.34	\$807.77	\$611.95	\$673.14	\$611.95	\$673.14	\$581.35	\$639.48
50	\$800.80	\$880.88	\$768.77	\$845.65	\$640.64	\$704.71	\$640.64	\$704.71	\$608.61	\$669.47
51	\$836.23	\$919.85	\$802.78	\$883.06	\$668.98	\$735.88	\$668.98	\$735.88	\$635.53	\$699.09
52	\$875.24	\$962.76	\$840.23	\$924.25	\$700.19	\$770.21	\$700.19	\$770.21	\$665.18	\$731.70
53	\$914.69	\$1,006.16	\$878.10	\$965.92	\$731.75	\$804.93	\$731.75	\$804.93	\$695.17	\$764.68
54	\$957.29	\$1,053.02	\$919.00	\$1,010.90	\$765.83	\$842.41	\$765.83	\$842.41	\$727.54	\$800.29
55	\$999.88	\$1,099.87	\$959.89	\$1,055.88	\$799.91	\$879.90	\$799.91	\$879.90	\$759.91	\$835.90
56	\$1,046.07	\$1,150.67	\$1,004.22	\$1,104.65	\$836.85	\$920.54	\$836.85	\$920.54	\$795.01	\$874.51
57	\$1,092.70	\$1,201.97	\$1,048.99	\$1,153.89	\$874.16	\$961.58	\$874.16	\$961.58	\$830.45	\$913.50
58	\$1,142.47	\$1,256.72	\$1,096.77	\$1,206.45	\$913.98	\$1,005.37	\$913.98	\$1,005.37	\$868.28	\$955.10
59	\$1,167.13	\$1,283.84	\$1,120.44	\$1,232.49	\$933.70	\$1,027.07	\$933.70	\$1,027.07	\$887.02	\$975.72
60	\$1,216.90	\$1,338.59	\$1,168.22	\$1,285.05	\$973.52	\$1,070.87	\$973.52	\$1,070.87	\$924.84	\$1,017.33
61	\$1,259.94	\$1,385.94	\$1,209.55	\$1,330.50	\$1,007.96	\$1,108.75	\$1,007.96	\$1,108.75	\$957.56	\$1,053.31
62	\$1,288.19	\$1,417.01	\$1,236.66	\$1,360.33	\$1,030.55	\$1,133.61	\$1,030.55	\$1,133.61	\$979.03	\$1,076.93
63	\$1,323.61	\$1,455.98	\$1,270.67	\$1,397.74	\$1,058.89	\$1,164.78	\$1,058.89	\$1,164.78	\$1,005.95	\$1,106.54
64+	\$1,345.14	\$1,479.65	\$1,291.33	\$1,420.46	\$1,076.11	\$1,183.72	\$1,076.11	\$1,183.72	\$1,022.30	\$1,124.53

**Geisinger Health Plan
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010035 22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250 Geisinger Marketplace All-Access HMO 20/50/3250	HMO HMO	Gold Gold	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9 Rating Area 6	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata Lehigh, Northampton Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming,
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
22444PA0010039 22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4900 Geisinger Marketplace All-Access HMO 30/60/4900	HMO HMO	Silver Silver	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 6 Rating Area 6	Lehigh, Northampton Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union,
22444PA0010045	Geisinger Marketplace All-Access Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6, Rating Area 9	Cumberland, Dauphin, Juniata, Perry Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming,
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
22444PA0010054 22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400 Geisinger Marketplace All-Access HMO 40/80/8400	HMO HMO	Expanded Bronze Expanded Bronze	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 9 Rating Area 6	Lehigh, Northampton Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming,
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
22444PA0010064 22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/5000 Geisinger Marketplace All-Access HMO 30/60/5000	HMO HMO	Silver Silver	Off Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 9 Rating Area 6	Lehigh, Northampton Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cambria, Clearfield, Huntingdon, Jefferson, Somerset Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cambria, Clearfield, Huntingdon, Jefferson, Somerset Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cambria, Clearfield, Huntingdon, Jefferson, Somerset Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cambria, Clearfield, Huntingdon, Jefferson, Somerset Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Northumberland, Snyder, Union Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Northumberland, Snyder, Union Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6 Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill Carbon, Monroe, Schuylkill Carbon, Monroe, Schuylkill
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6 Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill Carbon, Monroe, Schuylkill Carbon, Monroe, Schuylkill
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6 Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill Carbon, Monroe, Schuylkill Carbon, Monroe, Schuylkill
22444PA0010140 22444PA0010141 22444PA0010142 22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400 Geisinger Marketplace Premier HMO 20/50/3250 Geisinger Marketplace Premier HMO 30/60/4900 Geisinger Marketplace Premier HMO 40/80/8400	HMO HMO HMO HMO	Expanded Bronze Gold Silver Expanded Bronze	On/Off On/Off On/Off On/Off	Geisinger Marketplace Premier HMO Geisinger Marketplace Premier HMO Geisinger Marketplace Premier HMO Geisinger Marketplace Premier HMO	Rating Area 6 Rating Area 3 Rating Area 3 Rating Area 3	Carbon, Monroe, Schuylkill Lackawanna, Luzerne, Wayne Lackawanna, Luzerne, Wayne Lackawanna, Luzerne, Wayne
22444PA0010144	Geisinger Marketplace All-Access HMO 25/50/250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming,
22444PA0010146 22444PA0010152	Geisinger Marketplace All-Access HMO 25/50/250 Geisinger Marketplace All-Access HMO 25/50/250	HMO HMO	Gold Gold	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9 Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata Lehigh, Northampton Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry
22444PA0010153	Geisinger Marketplace All-Access HMO 25/50/250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cambria, Clearfield, Huntingdon, Jefferson, Somerset

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010159 22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500 Geisinger Marketplace All-Access HMO 25/50/2500	HMO HMO	Gold Gold	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9 Rating Area 6	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata Lehigh, Northampton Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Lehigh, Northampton Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010173 22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000 Geisinger Marketplace All-Access HMO 25/50/4000	HMO HMO	Gold Gold	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9 Rating Area 6	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata Lehigh, Northampton Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9 Rating Area 6	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry Lehigh, Northampton Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010201 22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500 Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO HMO	Expanded Bronze Expanded Bronze	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010212	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010213	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9 Rating Area 6	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry Lehigh, Northampton Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010214 22444PA0010215	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	HMO HMO	Gold Gold	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9 Rating Area 6	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Perry Lehigh, Northampton Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0040081 22444PA0040082	Geisinger Marketplace All-Access Value Geisinger Marketplace All-Access Value	POS POS	Catastrophic Catastrophic	On/Off On/Off	Geisinger Marketplace All-Access HMO Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO		

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

02-01-2025 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010045	Geisinger Marketplace All-Access Extra HMO 10/50/500	HMO	Gold	On/Off
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off
22444PA0010144	Geisinger Marketplace All-Access HMO 25/50/250	HMO	Gold	On/Off
22444PA0010146	Geisinger Marketplace All-Access HMO 25/50/250	HMO	Gold	On/Off
22444PA0010152	Geisinger Marketplace All-Access HMO 25/50/250	HMO	Gold	On/Off
22444PA0010153	Geisinger Marketplace All-Access HMO 25/50/250	HMO	Gold	On/Off
22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off
22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off
22444PA0010201	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off
22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off
22444PA0010212	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	HMO	Gold	On/Off
22444PA0010213	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	HMO	Gold	On/Off
22444PA0010214	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	HMO	Gold	On/Off
22444PA0010215	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	HMO	Gold	On/Off
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040081	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040082	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren

RATING AREA 2

16	5	6
Elk	Cameron	Potter

RATING AREA 3

112	192
Bradford	Carbon

\$552.85 \$552.85

\$630.73 \$630.73

\$552.85

\$406.66 \$406.66

\$453.25 \$453.25

\$581.94 \$581.94 \$581.94

\$477.10 \$477.10 \$477.10

\$663.93 \$663.93 \$663.93

\$428.07 \$428.07 \$428.07

\$519.67

\$592.89

\$382.27

\$581.94 \$581.94 \$581.94

\$552.85 \$552.85

\$546.29 \$546.29 \$546.29

\$518.97 \$518.97

\$527.86 \$527.86 \$527.86

\$501.47 \$501.47

\$410.59 \$410.59 \$410.59

\$390.06 \$390.06

\$579.84 \$579.84 \$579.84

\$550.85 \$550.85

\$340.77 \$340.77

\$358.71 \$358.71 \$358.71

Company Name
Market
RATES FOR AGE 21

	274	1,255	2,155	759	796	341	58	310	46	281	254
HIOS Plan ID	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
22444PA0010035	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85
22444PA0010036											
22444PA0010038	\$630.73	\$630.73	\$630.73	\$630.73	\$630.73	\$630.73	\$630.73	\$630.73	\$630.73	\$630.73	\$630.73
22444PA0010039											
22444PA0010040											
22444PA0010042											
22444PA0010045	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85			\$552.85		\$552.85	\$552.85
22444PA0010053	\$406.66	\$406.66	\$406.66	\$406.66	\$406.66	\$406.66	\$406.66	\$406.66	\$406.66	\$406.66	\$406.66
22444PA0010054											
22444PA0010055											
22444PA0010063	\$453.25	\$453.25	\$453.25	\$453.25	\$453.25	\$453.25	\$453.25	\$453.25	\$453.25	\$453.25	\$453.25
22444PA0010064											
22444PA0010065											
22444PA0010082											
22444PA0010090											
22444PA0010098											
22444PA0010106											
22444PA0010135											
22444PA0010136											
22444PA0010137											
22444PA0010138					\$519.67						
22444PA0010139					\$592.89						
22444PA0010140					\$382.27						
22444PA0010141		\$519.67	\$519.67							\$519.67	
22444PA0010142		\$592.89	\$592.89							\$592.89	
22444PA0010143		\$382.27	\$382.27							\$382.27	
22444PA0010144											
22444PA0010146	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85	\$552.85
22444PA0010152											
22444PA0010153											
22444PA0010157											
22444PA0010159	\$518.97	\$518.97	\$518.97	\$518.97	\$518.97	\$518.97	\$518.97	\$518.97	\$518.97	\$518.97	\$518.97
22444PA0010166											
22444PA0010167											
22444PA0010171											
22444PA0010173	\$501.47	\$501.47	\$501.47	\$501.47	\$501.47	\$501.47	\$501.47	\$501.47	\$501.47	\$501.47	\$501.47
22444PA0010179											
22444PA0010180											
22444PA0010197											
22444PA0010200	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06
22444PA0010201											
22444PA0010208											
22444PA0010212											
22444PA0010213	\$550.85	\$550.85	\$550.85	\$550.85	\$550.85	\$550.85	\$550.85	\$550.85	\$550.85	\$550.85	\$550.85
22444PA0010214											
22444PA0010215											
22444PA0040080	\$340.77	\$340.77	\$340.77	\$340.77	\$340.77	\$340.77	\$340.77	\$340.77	\$340.77	\$340.77	\$340.77
22444PA0040081											
22444PA0040082											
22444PA0040085											

RATING AREA 4									
0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

Company Name
Market
RATES FOR AGE 21,

	RATING AREA 5							RATING AREA 6										RATING AREA 7						
	9	61	136	16	83	9	8	1,046	1,249	210	579	309	298	1,267	510	575	485	73	40	111	261			
HIOS Plan ID	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York			
22444PA0010035								\$581.94	\$581.94		\$581.94	\$581.94		\$581.94	\$581.94	\$581.94	\$581.94							
22444PA0010036										\$581.94			\$581.94											
22444PA0010038								\$663.93	\$663.93		\$663.93	\$663.93		\$663.93	\$663.93	\$663.93	\$663.93							
22444PA0010039																		\$829.91	\$829.91	\$829.91	\$829.91			
22444PA0010040										\$663.93			\$663.93											
22444PA0010042																		\$727.43	\$727.43	\$727.43	\$727.43			
22444PA0010045								\$581.94	\$581.94	\$581.94	\$581.94	\$581.94	\$581.94	\$581.94	\$581.94	\$581.94	\$581.94							
22444PA0010053								\$428.07	\$428.07		\$428.07	\$428.07		\$428.07	\$428.07	\$428.07	\$428.07							
22444PA0010054																		\$535.08	\$535.08	\$535.08	\$535.08			
22444PA0010055										\$428.07			\$428.07											
22444PA0010063								\$477.10	\$477.10		\$477.10	\$477.10		\$477.10	\$477.10	\$477.10	\$477.10	\$596.37	\$596.37	\$596.37	\$596.37			
22444PA0010064																								
22444PA0010065										\$477.10			\$477.10											
22444PA0010082	\$552.85	\$552.85	\$552.85	\$552.85		\$552.85	\$552.85	\$552.85																
22444PA0010090	\$453.25	\$453.25	\$453.25	\$453.25		\$453.25	\$453.25	\$453.25																
22444PA0010098	\$630.73	\$630.73	\$630.73	\$630.73		\$630.73	\$630.73	\$630.73																
22444PA0010106	\$406.66	\$406.66	\$406.66	\$406.66		\$406.66	\$406.66	\$406.66																
22444PA0010135								\$547.02	\$547.02		\$547.02	\$547.02		\$547.02		\$547.02	\$547.02							
22444PA0010136								\$624.09	\$624.09		\$624.09	\$624.09		\$624.09		\$624.09	\$624.09							
22444PA0010137								\$402.38	\$402.38		\$402.38	\$402.38		\$402.38		\$402.38	\$402.38							
22444PA0010138																\$547.02								
22444PA0010139																\$624.09								
22444PA0010140																\$402.38								
22444PA0010141																								
22444PA0010142																								
22444PA0010143																								
22444PA0010144	\$552.85	\$552.85	\$552.85	\$552.85		\$552.85	\$552.85	\$552.85						\$581.94	\$581.94	\$581.94	\$581.94							
22444PA0010146								\$581.94	\$581.94		\$581.94	\$581.94		\$581.94	\$581.94	\$581.94	\$581.94							
22444PA0010152										\$581.94			\$581.94											
22444PA0010153																		\$727.43	\$727.43	\$727.43	\$727.43			
22444PA0010157	\$518.97	\$518.97	\$518.97	\$518.97		\$518.97	\$518.97	\$518.97																
22444PA0010159								\$546.29	\$546.29		\$546.29	\$546.29		\$546.29	\$546.29	\$546.29	\$546.29							
22444PA0010166										\$546.29			\$546.29											
22444PA0010167																		\$682.86	\$682.86	\$682.86	\$682.86			
22444PA0010171	\$501.47	\$501.47	\$501.47	\$501.47		\$501.47	\$501.47	\$501.47																
22444PA0010173								\$527.86	\$527.86		\$527.86	\$527.86		\$527.86	\$527.86	\$527.86	\$527.86							
22444PA0010179										\$527.86			\$527.86											
22444PA0010180																		\$659.82	\$659.82	\$659.82	\$659.82			
22444PA0010197	\$390.06	\$390.06	\$390.06	\$390.06		\$390.06	\$390.06	\$390.06																
22444PA0010200								\$410.59	\$410.59		\$410.59	\$410.59		\$410.59	\$410.59	\$410.59	\$410.59							
22444PA0010201																		\$513.24	\$513.24	\$513.24	\$513.24			
22444PA0010208										\$410.59			\$410.59											
22444PA0010212	\$550.85	\$550.85	\$550.85	\$550.85		\$550.85	\$550.85	\$550.85						\$579.84	\$579.84	\$579.84	\$579.84							
22444PA0010213								\$579.84	\$579.84		\$579.84	\$579.84		\$579.84	\$579.84	\$579.84	\$579.84							
22444PA0010214																		\$724.80	\$724.80	\$724.80	\$724.80			
22444PA0010215										\$579.84			\$579.84											
22444PA0040080								\$358.71	\$358.71		\$358.71	\$358.71		\$358.71	\$358.71	\$358.71	\$358.71							
22444PA0040081																		\$448.38	\$448.38	\$448.38	\$448.38			
22444PA0040082										\$358.71			\$358.71											
22444PA0040085	\$340.77	\$340.77	\$340.77	\$340.77		\$340.77	\$340.77	\$340.77																

RATES FOR AGE 21,

RATING AREA 8						RATING AREA 9						
	0	0	0	0	0	108	118	17	8	185	124	30
HIOS Plan ID	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010035										\$698.33		
22444PA0010036												
22444PA0010038										\$796.71		
22444PA0010039						\$796.71	\$796.71	\$796.71	\$796.71		\$796.71	\$796.71
22444PA0010040												
22444PA0010042						\$698.33	\$698.33	\$698.33	\$698.33		\$698.33	\$698.33
22444PA0010045						\$698.33	\$698.33			\$698.33		\$698.33
22444PA0010053										\$513.68		
22444PA0010054						\$513.68	\$513.68	\$513.68	\$513.68		\$513.68	\$513.68
22444PA0010055												
22444PA0010063										\$572.52		
22444PA0010064						\$572.52	\$572.52	\$572.52	\$572.52		\$572.52	\$572.52
22444PA0010065												
22444PA0010082												
22444PA0010090												
22444PA0010098												
22444PA0010106												
22444PA0010135												
22444PA0010136												
22444PA0010137												
22444PA0010138												
22444PA0010139												
22444PA0010140												
22444PA0010141												
22444PA0010142												
22444PA0010143												
22444PA0010144												
22444PA0010146										\$698.33		
22444PA0010152												
22444PA0010153						\$698.33	\$698.33	\$698.33	\$698.33		\$698.33	\$698.33
22444PA0010157												
22444PA0010159										\$655.54		
22444PA0010166												
22444PA0010167						\$655.54	\$655.54	\$655.54	\$655.54		\$655.54	\$655.54
22444PA0010171												
22444PA0010173										\$633.43		
22444PA0010179												
22444PA0010180						\$633.43	\$633.43	\$633.43	\$633.43		\$633.43	\$633.43
22444PA0010197												
22444PA0010200										\$492.71		
22444PA0010201						\$492.71	\$492.71	\$492.71	\$492.71		\$492.71	\$492.71
22444PA0010208												
22444PA0010212												
22444PA0010213										\$695.81		
22444PA0010214						\$695.81	\$695.81	\$695.81	\$695.81		\$695.81	\$695.81
22444PA0010215												
22444PA0040080										\$430.45		
22444PA0040081						\$430.45	\$430.45	\$430.45	\$430.45		\$430.45	\$430.45
22444PA0040082												
22444PA0040085												

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1		Unified Rate Review v6.0																		
2																				
3		Company Legal Name: Geisinger Health Plan																		
4		HIOS Issuer ID: 22444 State: PA																		
5		Effective Date of Rate Change(s): 1/1/2026 Market: Individual																		
6																				
7																				
8		Market Level Calculations (Same for all Plans)																		
9																				
10																				
11		Section I: Experience Period Data																		
12		Experience Period: 1/1/2024 to 12/31/2024																		
13			Total PMPM																	
14		Allowed Claims	\$188,280,344.02																\$986.42	
15		Reinsurance	\$8,291,313.82																\$43.44	
16		Incurred Claims in Experience Period	\$148,089,663.35																\$775.85	
17		Risk Adjustment	\$14,049,687.00																\$73.61	
18		Experience Period Premium	\$149,393,531.69																\$782.69	
19		Experience Period Member Months	190,873																	
20																				
21		Section II: Projections																		
22																				
23		Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM												
24		Inpatient Hospital	\$184.78	Cost	1.040	Utilization	1.028	Cost	1.040	Utilization	1.028		\$211.21							
25		Outpatient Hospital	\$394.22		1.050		1.020		1.050		1.020		\$452.19							
26		Professional	\$166.49		1.017		1.046		1.017		1.046		\$188.40							
27		Other Medical	\$16.96		0.970		1.088		0.970		1.088		\$18.89							
28		Capitation	\$0.04		1.000		1.000		1.000		1.000		\$0.04							
29		Prescription Drug	\$223.93		1.060		0.995		1.060		0.995		\$249.10							
30		Total	\$986.42									\$1,119.82								
31																				
32		Morbidity Adjustment											1.000							
33		Demographic Shift											1.000							
34		Plan Design Changes											1.000							
35		Other											1.000							
36		Adjusted Trended EHB Allowed Claims PMPM for 1/1/2026											\$1,119.82							
37																				
38		Manual EHB Allowed Claims PMPM											\$1,183.54							
39		Applied Credibility %											0.00%							
40																				
41																				
42		Projected Index Rate for 1/1/2026											\$1,183.54	\$149,679,936.72						
43		Reinsurance											\$39.03	\$4,935,748.98						
44		Risk Adjustment Payment/Charge											\$109.04	\$13,789,690.55						
45		Exchange User Fees											2.78%	\$3,749,324.27						
46		Market Adjusted Index Rate											\$1,065.12	\$134,703,821.47						
47																				
48		Projected Member Months											126,468							
49																				
50		Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																		
51																				

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.

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations**Section I: General Product and Plan Information**

Product Name	Geisinger Marketplace Value						
Product ID	22444PA004						
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	22444PA0010213	22444PA0010214	22444PA0010215	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Metal	Gold	Gold	Gold	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value	0.820	0.820	0.820	0.570	0.570	0.570	0.570
Plan Category	New	New	New	Renewing	Renewing	Renewing	Renewing
Plan Type	HMO	HMO	HMO	POS	POS	POS	POS
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Effective Date of Proposed Rates	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026	1/1/2026
Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	13.51%	13.51%	13.51%	13.51%
Product Rate Increase %	13.51%						
Submission Level Rate Increase %							

Section II: Experience Period and Current Plan Leve

Plan ID (Standard Component ID)	22444PA0010213	22444PA0010214	22444PA0010215	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Allowed Claims	\$0	\$0	\$0	\$215,230	\$0	\$3,541	\$2,074
Reinsurance	\$0	\$0	\$0	\$9,478	\$0	\$156	\$91
Member Cost Sharing	\$0	\$0	\$0	\$81,784	\$0	\$3,163	\$1,579
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$0	\$0	\$123,969	\$0	\$222	\$404
Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$22,289	\$0	\$1,031	\$3,386
Premium	\$0	\$0	\$0	\$164,508	\$0	\$7,601	\$24,975
Experience Period Member Months	0	0	0	303	0	14	46
Current Enrollment	0	0	0	22	0	2	2
Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$597.53	\$597.53	\$597.53	\$597.53
Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	66.37%	#DIV/0!	2.58%	1.42%

Per Member Per Month

Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$710.33	#DIV/0!	\$252.95	\$45.08
Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	\$31.28	#DIV/0!	\$11.14	\$1.99
Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	\$269.91	#DIV/0!	\$225.94	\$34.32
Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00
Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$409.14	#DIV/0!	\$15.88	\$8.78
Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	\$73.56	#DIV/0!	\$73.61	\$73.61
Premium	#DIV/0!	#DIV/0!	#DIV/0!	\$542.93	#DIV/0!	\$542.93	\$542.93

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	22444PA0010213	22444PA0010214	22444PA0010215	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Market Adjusted Index Rate							
AV and Cost Sharing Design of Plan	0.9265	0.9265	0.9265	0.6513	0.6513	0.6513	0.6513
Provider Network Adjustment	1.0176	1.0176	1.0176	1.0176	1.0176	1.0176	1.0176
Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs							
Administrative Expense	8.36%	8.36%	8.36%	8.36%	8.36%	8.36%	8.36%
Taxes and Fees	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Catastrophic Adjustment	1.0000	1.0000	1.0000	0.8800	0.8800	0.8800	0.8800
Plan Adjusted Index Rate	\$1,096.41	\$1,096.41	\$1,096.41	\$678.27	\$678.27	\$678.27	\$678.27

Age Calibration Factor							
Geographic Calibration Factor							
Tobacco Calibration Factor							
Calibrated Plan Adjusted Index Rate	\$579.84	\$579.84	\$579.84	\$358.71	\$358.71	\$358.71	\$358.71

Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	22444PA0010213	22444PA0010214	22444PA0010215	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Allowed Claims	\$0	\$0	\$0	\$281,108	\$0	\$25,555	\$25,555
Reinsurance	\$0	\$0	\$0	\$8,768	\$0	\$797	\$797
Member Cost Sharing	\$0	\$0	\$0	\$33,124	\$0	\$3,011	\$3,011
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$0	\$0	\$239,215	\$0	\$21,747	\$21,747
Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$34,496	\$0	\$2,227	\$2,227
Premium	\$0	\$0	\$0	\$179,063	\$0	\$16,278	\$16,278
Projected Member Months	0	0	0	264	0	24	24
Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	117.52%	#DIV/0!	117.52%	117.52%
Per Member Per Month							
Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$1,064.80	#DIV/0!	\$1,064.80	\$1,064.80
Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	\$33.21	#DIV/0!	\$33.21	\$33.21
Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	\$125.47	#DIV/0!	\$125.47	\$125.47
Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00
Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$906.12	#DIV/0!	\$906.12	\$906.12
Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	\$92.79	#DIV/0!	\$92.79	\$92.79
Premium	#DIV/0!	#DIV/0!	#DIV/0!	\$678.27	#DIV/0!	\$678.27	\$678.27

Rating Area Data Collection

*Specify the total number of Rating
Select only the Rating Areas you are
To validate, select the Validate button
To finalize, select the Finalize button*

Rating Area	Rating Factor
Rating Area 2	1.0000
Rating Area 3	0.9500
Rating Area 5	0.9500
Rating Area 6	1.0000
Rating Area 7	1.2500
Rating Area 9	1.2000

RFJ Part II - Consumer Friendly Justification PY2026
Geisinger Health Plan
Individual

Geisinger Health Plan has proposed an overall base rate increase of 14.1% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 10.1% to 17.3%. The key drivers of this increase are changes in the normalized risk pool experience, morbidity, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2026 to maintain the desired metallic levels.

2026 Rates Table Template v15.0		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*	22444				
Rate Effective Date*	1/1/2026				
Rate Expiration Date*	12/31/2026				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	422.92	422.92
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	460.52	460.52
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	474.89	474.89
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	489.26	489.26
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	504.74	504.74
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	520.22	520.22
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	536.25	536.25
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	552.85	608.13
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	552.85	608.13
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	552.85	608.13
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	552.85	608.13
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	555.05	610.56
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	566.11	622.72
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	579.38	637.31
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	600.94	661.03
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	618.63	680.49
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	627.47	690.22
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	640.74	704.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	654.01	719.41
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	662.30	728.53
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	671.15	738.26
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	675.57	743.13
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	679.99	747.99
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	684.42	752.86
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	688.84	757.72
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	697.68	767.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	706.53	777.18
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	719.80	791.78
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	732.51	805.76
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	750.20	825.22
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	772.32	849.55
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	798.30	878.13
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	829.26	912.19
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	864.09	950.50
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	903.89	994.28
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	943.15	1037.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	987.37	1086.11
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	1031.05	1134.15
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	1079.14	1187.06
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	1127.79	1240.57
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	1180.31	1298.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	1232.83	1356.12
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	1289.78	1418.75
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	1347.27	1482.00
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	1408.64	1549.50
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	1439.04	1582.95
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	1500.41	1650.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1553.48	1708.83
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1588.31	1747.14
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1631.98	1795.18
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1658.52	1824.37
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.18	445.18
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	484.75	484.75
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	499.88	499.88
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	515.01	515.01
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	531.31	531.31
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	547.60	547.60
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	564.48	564.48
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	581.94	640.14
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	581.94	640.14
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	581.94	640.14
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	581.94	640.14
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	584.26	642.69
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	595.90	655.49
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	609.87	670.86
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	632.57	695.82
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	651.19	716.31
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	660.50	726.55
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	674.46	741.91
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	688.43	757.27
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	697.16	766.88
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	706.47	777.12
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	711.13	782.24
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	715.78	787.36
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	720.44	792.48
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	725.09	797.60
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	734.40	807.84
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	743.72	818.09
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	757.68	833.45
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	771.07	848.17
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	789.69	868.66
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	812.97	894.26
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	840.32	924.35
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	872.91	960.20
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	909.57	1000.52
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	951.47	1046.61
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	992.78	1092.06
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	1039.34	1143.27
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	1085.31	1193.84
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	1135.94	1249.54
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	1187.15	1305.87
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	1242.44	1366.68

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	1297.72	1427.49
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1357.66	1493.42
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1418.18	1560.00
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1482.78	1631.05
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1514.78	1666.26
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1579.38	1737.31
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1635.24	1798.77
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1671.91	1839.10
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1717.88	1889.67
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1745.81	1920.39
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	534.22	534.22
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	15	581.70	581.70
	Rating Area 9	Tobacco User/Non-Tobacco User	16	599.86	599.86
	Rating Area 9	Tobacco User/Non-Tobacco User	17	618.02	618.02
	Rating Area 9	Tobacco User/Non-Tobacco User	18	637.57	637.57
	Rating Area 9	Tobacco User/Non-Tobacco User	19	657.12	657.12
	Rating Area 9	Tobacco User/Non-Tobacco User	20	677.37	677.37
	Rating Area 9	Tobacco User/Non-Tobacco User	21	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	22	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	23	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	24	698.33	768.16
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	25	701.12	771.23
	Rating Area 9	Tobacco User/Non-Tobacco User	26	715.08	786.59
	Rating Area 9	Tobacco User/Non-Tobacco User	27	731.84	805.03
	Rating Area 9	Tobacco User/Non-Tobacco User	28	759.08	834.99
	Rating Area 9	Tobacco User/Non-Tobacco User	29	781.43	859.57
	Rating Area 9	Tobacco User/Non-Tobacco User	30	792.60	871.86
	Rating Area 9	Tobacco User/Non-Tobacco User	31	809.36	890.29
	Rating Area 9	Tobacco User/Non-Tobacco User	32	826.12	908.73
	Rating Area 9	Tobacco User/Non-Tobacco User	33	836.59	920.25
	Rating Area 9	Tobacco User/Non-Tobacco User	34	847.77	932.54
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	35	853.35	938.69
	Rating Area 9	Tobacco User/Non-Tobacco User	36	858.94	944.83
	Rating Area 9	Tobacco User/Non-Tobacco User	37	864.53	950.98
	Rating Area 9	Tobacco User/Non-Tobacco User	38	870.11	957.12
	Rating Area 9	Tobacco User/Non-Tobacco User	39	881.29	969.41
	Rating Area 9	Tobacco User/Non-Tobacco User	40	892.46	981.70
	Rating Area 9	Tobacco User/Non-Tobacco User	41	909.22	1000.14
	Rating Area 9	Tobacco User/Non-Tobacco User	42	925.28	1017.81
	Rating Area 9	Tobacco User/Non-Tobacco User	43	947.63	1042.39
	Rating Area 9	Tobacco User/Non-Tobacco User	44	975.56	1073.12
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	45	1008.38	1109.22
	Rating Area 9	Tobacco User/Non-Tobacco User	46	1047.49	1152.24
	Rating Area 9	Tobacco User/Non-Tobacco User	47	1091.48	1200.63
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1141.76	1255.94
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1191.34	1310.48
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1247.21	1371.93
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1302.38	1432.61
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1363.13	1499.44
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1424.58	1567.04
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1490.92	1640.01
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	55	1557.26	1712.99
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1629.19	1792.11
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1701.82	1872.00
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1779.33	1957.26
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1817.74	1999.51
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1895.25	2084.78
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1962.29	2158.52
	Rating Area 9	Tobacco User/Non-Tobacco User	62	2006.29	2206.91
	Rating Area 9	Tobacco User/Non-Tobacco User	63	2061.45	2267.60
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2094.97	2304.47
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.18	445.18
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	484.75	484.75
	Rating Area 6	Tobacco User/Non-Tobacco User	16	499.88	499.88
	Rating Area 6	Tobacco User/Non-Tobacco User	17	515.01	515.01
	Rating Area 6	Tobacco User/Non-Tobacco User	18	531.31	531.31
	Rating Area 6	Tobacco User/Non-Tobacco User	19	547.60	547.60
	Rating Area 6	Tobacco User/Non-Tobacco User	20	564.48	564.48
	Rating Area 6	Tobacco User/Non-Tobacco User	21	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	22	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	23	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	24	581.94	640.14
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	584.26	642.69
	Rating Area 6	Tobacco User/Non-Tobacco User	26	595.90	655.49
	Rating Area 6	Tobacco User/Non-Tobacco User	27	609.87	670.86
	Rating Area 6	Tobacco User/Non-Tobacco User	28	632.57	695.82
	Rating Area 6	Tobacco User/Non-Tobacco User	29	651.19	716.31
	Rating Area 6	Tobacco User/Non-Tobacco User	30	660.50	726.55
	Rating Area 6	Tobacco User/Non-Tobacco User	31	674.46	741.91
	Rating Area 6	Tobacco User/Non-Tobacco User	32	688.43	757.27
	Rating Area 6	Tobacco User/Non-Tobacco User	33	697.16	766.88
	Rating Area 6	Tobacco User/Non-Tobacco User	34	706.47	777.12
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	711.13	782.24
	Rating Area 6	Tobacco User/Non-Tobacco User	36	715.78	787.36
	Rating Area 6	Tobacco User/Non-Tobacco User	37	720.44	792.48
	Rating Area 6	Tobacco User/Non-Tobacco User	38	725.09	797.60
	Rating Area 6	Tobacco User/Non-Tobacco User	39	734.40	807.84
	Rating Area 6	Tobacco User/Non-Tobacco User	40	743.72	818.09
	Rating Area 6	Tobacco User/Non-Tobacco User	41	757.68	833.45
	Rating Area 6	Tobacco User/Non-Tobacco User	42	771.07	848.17
	Rating Area 6	Tobacco User/Non-Tobacco User	43	789.69	868.66
	Rating Area 6	Tobacco User/Non-Tobacco User	44	812.97	894.26
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	840.32	924.35
	Rating Area 6	Tobacco User/Non-Tobacco User	46	872.91	960.20
	Rating Area 6	Tobacco User/Non-Tobacco User	47	909.57	1000.52
	Rating Area 6	Tobacco User/Non-Tobacco User	48	951.47	1046.61
	Rating Area 6	Tobacco User/Non-Tobacco User	49	992.78	1092.06
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1039.34	1143.27
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1085.31	1193.84
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1135.94	1249.54
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1187.15	1305.87
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1242.44	1366.68
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1297.72	1427.49
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1357.66	1493.42
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1418.18	1560.00
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1482.78	1631.05
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1514.78	1666.26
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1579.38	1737.31
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1635.24	1798.77

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1671.91	1839.10
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1717.88	1889.67
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1745.81	1920.39
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	482.51	482.51
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	15	525.39	525.39
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	16	541.79	541.79
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	17	558.19	558.19
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	18	575.85	575.85
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	19	593.51	593.51
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	20	611.80	611.80
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	21	630.73	693.80
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	22	630.73	693.80
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	23	630.73	693.80
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	24	630.73	693.80
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	25	633.25	696.57
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	26	645.86	710.45
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	27	661.00	727.10
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	28	685.60	754.16
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	29	705.78	776.36
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	30	715.87	787.46
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	31	731.01	804.11
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	32	746.15	820.76
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	33	755.61	831.17
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	34	765.70	842.27
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	35	770.75	847.82
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	36	775.79	853.37
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	37	780.84	858.92
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	38	785.88	864.47
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	39	795.98	875.57
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	40	806.07	886.67
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	41	821.21	903.33
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	42	835.71	919.28
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	43	855.90	941.48
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	44	881.12	969.24
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	45	910.77	1001.85
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	46	946.09	1040.70
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	47	985.82	1084.41
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	48	1031.24	1134.36
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	49	1076.02	1183.62
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	50	1126.48	1239.12
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	51	1176.30	1293.93
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	52	1231.18	1354.29
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	53	1286.68	1415.35
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	54	1346.60	1481.26
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	55	1406.52	1547.17
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	56	1471.48	1618.63
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	57	1537.08	1690.79
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	58	1607.09	1767.80
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	59	1641.78	1805.96
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	60	1711.79	1882.97
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	61	1772.34	1949.57
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	62	1812.08	1993.28
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	63	1861.90	2048.09
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1892.18	2081.40
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	507.90	507.90
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	15	553.05	553.05

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	16	570.31	570.31
	Rating Area 6	Tobacco User/Non-Tobacco User	17	587.57	587.57
	Rating Area 6	Tobacco User/Non-Tobacco User	18	606.16	606.16
	Rating Area 6	Tobacco User/Non-Tobacco User	19	624.75	624.75
	Rating Area 6	Tobacco User/Non-Tobacco User	20	644.00	644.00
	Rating Area 6	Tobacco User/Non-Tobacco User	21	663.93	730.32
	Rating Area 6	Tobacco User/Non-Tobacco User	22	663.93	730.32
	Rating Area 6	Tobacco User/Non-Tobacco User	23	663.93	730.32
	Rating Area 6	Tobacco User/Non-Tobacco User	24	663.93	730.32
	Rating Area 6	Tobacco User/Non-Tobacco User	25	666.58	733.24
	Rating Area 6	Tobacco User/Non-Tobacco User	26	679.86	747.84
	Rating Area 6	Tobacco User/Non-Tobacco User	27	695.79	765.37
	Rating Area 6	Tobacco User/Non-Tobacco User	28	721.68	793.85
	Rating Area 6	Tobacco User/Non-Tobacco User	29	742.93	817.22
	Rating Area 6	Tobacco User/Non-Tobacco User	30	753.55	828.91
	Rating Area 6	Tobacco User/Non-Tobacco User	31	769.49	846.43
	Rating Area 6	Tobacco User/Non-Tobacco User	32	785.42	863.96
	Rating Area 6	Tobacco User/Non-Tobacco User	33	795.38	874.92
	Rating Area 6	Tobacco User/Non-Tobacco User	34	806.00	886.60
	Rating Area 6	Tobacco User/Non-Tobacco User	35	811.31	892.44
	Rating Area 6	Tobacco User/Non-Tobacco User	36	816.62	898.29
	Rating Area 6	Tobacco User/Non-Tobacco User	37	821.94	904.13
	Rating Area 6	Tobacco User/Non-Tobacco User	38	827.25	909.97
	Rating Area 6	Tobacco User/Non-Tobacco User	39	837.87	921.66
	Rating Area 6	Tobacco User/Non-Tobacco User	40	848.49	933.34
	Rating Area 6	Tobacco User/Non-Tobacco User	41	864.43	950.87
	Rating Area 6	Tobacco User/Non-Tobacco User	42	879.70	967.67
	Rating Area 6	Tobacco User/Non-Tobacco User	43	900.94	991.04
	Rating Area 6	Tobacco User/Non-Tobacco User	44	927.50	1020.25
	Rating Area 6	Tobacco User/Non-Tobacco User	45	958.70	1054.57
	Rating Area 6	Tobacco User/Non-Tobacco User	46	995.88	1095.47
	Rating Area 6	Tobacco User/Non-Tobacco User	47	1037.71	1141.48
	Rating Area 6	Tobacco User/Non-Tobacco User	48	1085.51	1194.06
	Rating Area 6	Tobacco User/Non-Tobacco User	49	1132.65	1245.92
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1185.76	1304.34
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1238.21	1362.04
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1295.98	1425.57
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1354.40	1489.84
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1417.47	1559.22
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1480.55	1628.60
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1548.93	1703.82
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1617.98	1779.78
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1691.67	1860.84
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1728.19	1901.01
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1801.88	1982.07
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1865.62	2052.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1907.45	2098.19
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1959.90	2155.89
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1991.77	2190.94
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	609.48	609.48
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	15	663.66	663.66
	Rating Area 9	Tobacco User/Non-Tobacco User	16	684.37	684.37
	Rating Area 9	Tobacco User/Non-Tobacco User	17	705.09	705.09
	Rating Area 9	Tobacco User/Non-Tobacco User	18	727.39	727.39

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	19	749.70	749.70
	Rating Area 9	Tobacco User/Non-Tobacco User	20	772.81	772.81
	Rating Area 9	Tobacco User/Non-Tobacco User	21	796.71	876.38
	Rating Area 9	Tobacco User/Non-Tobacco User	22	796.71	876.38
	Rating Area 9	Tobacco User/Non-Tobacco User	23	796.71	876.38
	Rating Area 9	Tobacco User/Non-Tobacco User	24	796.71	876.38
	Rating Area 9	Tobacco User/Non-Tobacco User	25	799.89	879.88
	Rating Area 9	Tobacco User/Non-Tobacco User	26	815.83	897.41
	Rating Area 9	Tobacco User/Non-Tobacco User	27	834.95	918.44
	Rating Area 9	Tobacco User/Non-Tobacco User	28	866.02	952.62
	Rating Area 9	Tobacco User/Non-Tobacco User	29	891.51	980.67
	Rating Area 9	Tobacco User/Non-Tobacco User	30	904.26	994.69
	Rating Area 9	Tobacco User/Non-Tobacco User	31	923.38	1015.72
	Rating Area 9	Tobacco User/Non-Tobacco User	32	942.50	1036.75
	Rating Area 9	Tobacco User/Non-Tobacco User	33	954.45	1049.90
	Rating Area 9	Tobacco User/Non-Tobacco User	34	967.20	1063.92
	Rating Area 9	Tobacco User/Non-Tobacco User	35	973.58	1070.93
	Rating Area 9	Tobacco User/Non-Tobacco User	36	979.95	1077.94
	Rating Area 9	Tobacco User/Non-Tobacco User	37	986.32	1084.95
	Rating Area 9	Tobacco User/Non-Tobacco User	38	992.70	1091.97
	Rating Area 9	Tobacco User/Non-Tobacco User	39	1005.44	1105.99
	Rating Area 9	Tobacco User/Non-Tobacco User	40	1018.19	1120.01
	Rating Area 9	Tobacco User/Non-Tobacco User	41	1037.31	1141.04
	Rating Area 9	Tobacco User/Non-Tobacco User	42	1055.64	1161.20
	Rating Area 9	Tobacco User/Non-Tobacco User	43	1081.13	1189.24
	Rating Area 9	Tobacco User/Non-Tobacco User	44	1113.00	1224.30
	Rating Area 9	Tobacco User/Non-Tobacco User	45	1150.44	1265.49
	Rating Area 9	Tobacco User/Non-Tobacco User	46	1195.06	1314.57
	Rating Area 9	Tobacco User/Non-Tobacco User	47	1245.25	1369.78
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1302.61	1432.88
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1359.18	1495.10
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1422.92	1565.21
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1485.86	1634.44
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1555.17	1710.69
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1625.28	1787.81
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1700.97	1871.06
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1776.66	1954.32
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1858.72	2044.59
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1941.57	2135.73
	Rating Area 9	Tobacco User/Non-Tobacco User	58	2030.01	2233.01
	Rating Area 9	Tobacco User/Non-Tobacco User	59	2073.83	2281.21
	Rating Area 9	Tobacco User/Non-Tobacco User	60	2162.26	2378.49
	Rating Area 9	Tobacco User/Non-Tobacco User	61	2238.74	2462.62
	Rating Area 9	Tobacco User/Non-Tobacco User	62	2288.94	2517.83
	Rating Area 9	Tobacco User/Non-Tobacco User	63	2351.88	2587.07
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2390.12	2629.13
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	634.88	634.88
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	15	691.31	691.31
	Rating Area 7	Tobacco User/Non-Tobacco User	16	712.89	712.89
	Rating Area 7	Tobacco User/Non-Tobacco User	17	734.46	734.46
	Rating Area 7	Tobacco User/Non-Tobacco User	18	757.70	757.70
	Rating Area 7	Tobacco User/Non-Tobacco User	19	780.94	780.94
	Rating Area 7	Tobacco User/Non-Tobacco User	20	805.01	805.01
	Rating Area 7	Tobacco User/Non-Tobacco User	21	829.91	912.90

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	22	829.91	912.90
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	23	829.91	912.90
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	24	829.91	912.90
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	25	833.22	916.54
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	26	849.82	934.80
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	27	869.74	956.71
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	28	902.10	992.31
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	29	928.66	1021.53
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	30	941.94	1036.13
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	31	961.86	1058.04
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	32	981.77	1079.95
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	33	994.22	1093.65
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	34	1007.50	1108.25
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	35	1014.14	1115.55
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	36	1020.78	1122.86
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	37	1027.42	1130.16
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	38	1034.06	1137.46
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	39	1047.34	1152.07
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	40	1060.62	1166.68
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	41	1080.53	1188.59
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	42	1099.62	1209.58
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	43	1126.18	1238.80
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	44	1159.37	1275.31
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	45	1198.38	1318.22
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	46	1244.85	1369.34
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	47	1297.14	1426.85
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	48	1356.89	1492.58
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	49	1415.81	1557.40
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	50	1482.21	1630.43
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	51	1547.77	1702.54
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	52	1619.97	1781.97
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	53	1693.00	1862.30
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	54	1771.84	1949.03
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	55	1850.68	2035.75
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	56	1936.16	2129.78
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	57	2022.47	2224.72
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	58	2114.59	2326.05
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	59	2160.24	2376.26
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	60	2252.36	2477.59
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	61	2332.03	2565.23
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	62	2384.31	2622.74
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	63	2449.87	2694.86
	22444PA0010039 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2489.71	2738.68
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	609.48	609.48
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	15	663.66	663.66
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	16	684.37	684.37
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	17	705.09	705.09
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	18	727.39	727.39
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	19	749.70	749.70
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	20	772.81	772.81
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	21	796.71	876.38
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	22	796.71	876.38
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	23	796.71	876.38
	22444PA0010039 Rating Area 9	Tobacco User/Non-Tobacco User	24	796.71	876.38

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	25	799.89	879.88
			26	815.83	897.41
			27	834.95	918.44
			28	866.02	952.62
			29	891.51	980.67
			30	904.26	994.69
			31	923.38	1015.72
			32	942.50	1036.75
			33	954.45	1049.90
			34	967.20	1063.92
			35	973.58	1070.93
			36	979.95	1077.94
			37	986.32	1084.95
			38	992.70	1091.97
			39	1005.44	1105.99
			40	1018.19	1120.01
			41	1037.31	1141.04
			42	1055.64	1161.20
			43	1081.13	1189.24
			44	1113.00	1224.30
			45	1150.44	1265.49
			46	1195.06	1314.57
			47	1245.25	1369.78
			48	1302.61	1432.88
			49	1359.18	1495.10
			50	1422.92	1565.21
			51	1485.86	1634.44
			52	1555.17	1710.69
			53	1625.28	1787.81
			54	1700.97	1871.06
			55	1776.66	1954.32
			56	1858.72	2044.59
			57	1941.57	2135.73
			58	2030.01	2233.01
			59	2073.83	2281.21
			60	2162.26	2378.49
			61	2238.74	2462.62
			62	2288.94	2517.83
			63	2351.88	2587.07
			64 and over	2390.12	2629.13
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	507.90	507.90
			15	553.05	553.05
			16	570.31	570.31
			17	587.57	587.57
			18	606.16	606.16
			19	624.75	624.75
			20	644.00	644.00
			21	663.93	730.32
			22	663.93	730.32
			23	663.93	730.32
			24	663.93	730.32
			25	666.58	733.24
			26	679.86	747.84
			27	695.79	765.37

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	28	721.68	793.85
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	29	742.93	817.22
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	30	753.55	828.91
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	31	769.49	846.43
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	32	785.42	863.96
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	33	795.38	874.92
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	34	806.00	886.60
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	35	811.31	892.44
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	36	816.62	898.29
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	37	821.94	904.13
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	38	827.25	909.97
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	39	837.87	921.66
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	40	848.49	933.34
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	41	864.43	950.87
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	42	879.70	967.67
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	43	900.94	991.04
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	44	927.50	1020.25
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	45	958.70	1054.57
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	46	995.88	1095.47
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	47	1037.71	1141.48
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	48	1085.51	1194.06
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	49	1132.65	1245.92
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	50	1185.76	1304.34
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	51	1238.21	1362.04
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	52	1295.98	1425.57
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	53	1354.40	1489.84
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	54	1417.47	1559.22
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	55	1480.55	1628.60
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	56	1548.93	1703.82
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	57	1617.98	1779.78
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	58	1691.67	1860.84
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	59	1728.19	1901.01
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	60	1801.88	1982.07
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	61	1865.62	2052.18
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	62	1907.45	2098.19
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	63	1959.90	2155.89
	22444PA0010040 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1991.77	2190.94
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	556.48	556.48
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	15	605.94	605.94
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	16	624.85	624.85
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	17	643.77	643.77
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	18	664.14	664.14
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	19	684.50	684.50
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	20	705.60	705.60
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	21	727.43	800.17
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	22	727.43	800.17
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	23	727.43	800.17
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	24	727.43	800.17
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	25	730.33	803.36
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	26	744.88	819.37
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	27	762.34	838.57
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	28	790.71	869.78
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	29	813.98	895.38
	22444PA0010042 Rating Area 7	Tobacco User/Non-Tobacco User	30	825.62	908.19

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	31	843.08	927.39
	Rating Area 7	Tobacco User/Non-Tobacco User	32	860.54	946.59
	Rating Area 7	Tobacco User/Non-Tobacco User	33	871.45	958.60
	Rating Area 7	Tobacco User/Non-Tobacco User	34	883.09	971.40
	Rating Area 7	Tobacco User/Non-Tobacco User	35	888.91	977.80
	Rating Area 7	Tobacco User/Non-Tobacco User	36	894.73	984.20
	Rating Area 7	Tobacco User/Non-Tobacco User	37	900.55	990.60
	Rating Area 7	Tobacco User/Non-Tobacco User	38	906.37	997.00
	Rating Area 7	Tobacco User/Non-Tobacco User	39	918.01	1009.81
	Rating Area 7	Tobacco User/Non-Tobacco User	40	929.64	1022.61
	Rating Area 7	Tobacco User/Non-Tobacco User	41	947.10	1041.81
	Rating Area 7	Tobacco User/Non-Tobacco User	42	963.83	1060.22
	Rating Area 7	Tobacco User/Non-Tobacco User	43	987.11	1085.82
	Rating Area 7	Tobacco User/Non-Tobacco User	44	1016.21	1117.83
	Rating Area 7	Tobacco User/Non-Tobacco User	45	1050.40	1155.44
	Rating Area 7	Tobacco User/Non-Tobacco User	46	1091.13	1200.25
	Rating Area 7	Tobacco User/Non-Tobacco User	47	1136.96	1250.66
	Rating Area 7	Tobacco User/Non-Tobacco User	48	1189.33	1308.27
	Rating Area 7	Tobacco User/Non-Tobacco User	49	1240.98	1365.08
	Rating Area 7	Tobacco User/Non-Tobacco User	50	1299.17	1429.09
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1356.64	1492.30
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1419.93	1561.92
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1483.94	1632.33
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1553.04	1708.35
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1622.15	1784.36
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1697.07	1866.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1772.73	1950.00
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1853.47	2038.82
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1893.48	2082.83
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1974.22	2171.64
	Rating Area 7	Tobacco User/Non-Tobacco User	61	2044.05	2248.46
	Rating Area 7	Tobacco User/Non-Tobacco User	62	2089.88	2298.87
	Rating Area 7	Tobacco User/Non-Tobacco User	63	2147.35	2362.08
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2182.26	2400.49
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	534.22	534.22
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	15	581.70	581.70
	Rating Area 9	Tobacco User/Non-Tobacco User	16	599.86	599.86
	Rating Area 9	Tobacco User/Non-Tobacco User	17	618.02	618.02
	Rating Area 9	Tobacco User/Non-Tobacco User	18	637.57	637.57
	Rating Area 9	Tobacco User/Non-Tobacco User	19	657.12	657.12
	Rating Area 9	Tobacco User/Non-Tobacco User	20	677.37	677.37
	Rating Area 9	Tobacco User/Non-Tobacco User	21	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	22	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	23	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	24	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	25	701.12	771.23
	Rating Area 9	Tobacco User/Non-Tobacco User	26	715.08	786.59
	Rating Area 9	Tobacco User/Non-Tobacco User	27	731.84	805.03
	Rating Area 9	Tobacco User/Non-Tobacco User	28	759.08	834.99
	Rating Area 9	Tobacco User/Non-Tobacco User	29	781.43	859.57
	Rating Area 9	Tobacco User/Non-Tobacco User	30	792.60	871.86
	Rating Area 9	Tobacco User/Non-Tobacco User	31	809.36	890.29
	Rating Area 9	Tobacco User/Non-Tobacco User	32	826.12	908.73
	Rating Area 9	Tobacco User/Non-Tobacco User	33	836.59	920.25

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	34	847.77	932.54	
	Rating Area 9	Tobacco User/Non-Tobacco User	35	853.35	938.69	
	Rating Area 9	Tobacco User/Non-Tobacco User	36	858.94	944.83	
	Rating Area 9	Tobacco User/Non-Tobacco User	37	864.53	950.98	
	Rating Area 9	Tobacco User/Non-Tobacco User	38	870.11	957.12	
	Rating Area 9	Tobacco User/Non-Tobacco User	39	881.29	969.41	
	Rating Area 9	Tobacco User/Non-Tobacco User	40	892.46	981.70	
	Rating Area 9	Tobacco User/Non-Tobacco User	41	909.22	1000.14	
	Rating Area 9	Tobacco User/Non-Tobacco User	42	925.28	1017.81	
	Rating Area 9	Tobacco User/Non-Tobacco User	43	947.63	1042.39	
	Rating Area 9	Tobacco User/Non-Tobacco User	44	975.56	1073.12	
	Rating Area 9	Tobacco User/Non-Tobacco User	45	1008.38	1109.22	
	Rating Area 9	Tobacco User/Non-Tobacco User	46	1047.49	1152.24	
	Rating Area 9	Tobacco User/Non-Tobacco User	47	1091.48	1200.63	
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1141.76	1255.94	
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1191.34	1310.48	
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1247.21	1371.93	
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1302.38	1432.61	
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1363.13	1499.44	
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1424.58	1567.04	
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1490.92	1640.01	
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1557.26	1712.99	
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1629.19	1792.11	
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1701.82	1872.00	
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1779.33	1957.26	
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1817.74	1999.51	
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1895.25	2084.78	
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1962.29	2158.52	
	Rating Area 9	Tobacco User/Non-Tobacco User	62	2006.29	2206.91	
	Rating Area 9	Tobacco User/Non-Tobacco User	63	2061.45	2267.60	
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2094.97	2304.47	
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	422.92	422.92
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	15	460.52	460.52
		Rating Area 3	Tobacco User/Non-Tobacco User	16	474.89	474.89
Rating Area 3		Tobacco User/Non-Tobacco User	17	489.26	489.26	
Rating Area 3		Tobacco User/Non-Tobacco User	18	504.74	504.74	
Rating Area 3		Tobacco User/Non-Tobacco User	19	520.22	520.22	
Rating Area 3		Tobacco User/Non-Tobacco User	20	536.25	536.25	
Rating Area 3		Tobacco User/Non-Tobacco User	21	552.85	608.13	
Rating Area 3		Tobacco User/Non-Tobacco User	22	552.85	608.13	
Rating Area 3		Tobacco User/Non-Tobacco User	23	552.85	608.13	
Rating Area 3		Tobacco User/Non-Tobacco User	24	552.85	608.13	
Rating Area 3		Tobacco User/Non-Tobacco User	25	555.05	610.56	
Rating Area 3		Tobacco User/Non-Tobacco User	26	566.11	622.72	
Rating Area 3		Tobacco User/Non-Tobacco User	27	579.38	637.31	
Rating Area 3		Tobacco User/Non-Tobacco User	28	600.94	661.03	
Rating Area 3		Tobacco User/Non-Tobacco User	29	618.63	680.49	
Rating Area 3		Tobacco User/Non-Tobacco User	30	627.47	690.22	
Rating Area 3		Tobacco User/Non-Tobacco User	31	640.74	704.82	
Rating Area 3		Tobacco User/Non-Tobacco User	32	654.01	719.41	
Rating Area 3		Tobacco User/Non-Tobacco User	33	662.30	728.53	
Rating Area 3		Tobacco User/Non-Tobacco User	34	671.15	738.26	
Rating Area 3		Tobacco User/Non-Tobacco User	35	675.57	743.13	
22444PA0010045		Rating Area 3	Tobacco User/Non-Tobacco User	36	679.99	747.99

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	37	684.42	752.86
	Rating Area 3	Tobacco User/Non-Tobacco User	38	688.84	757.72
	Rating Area 3	Tobacco User/Non-Tobacco User	39	697.68	767.45
	Rating Area 3	Tobacco User/Non-Tobacco User	40	706.53	777.18
	Rating Area 3	Tobacco User/Non-Tobacco User	41	719.80	791.78
	Rating Area 3	Tobacco User/Non-Tobacco User	42	732.51	805.76
	Rating Area 3	Tobacco User/Non-Tobacco User	43	750.20	825.22
	Rating Area 3	Tobacco User/Non-Tobacco User	44	772.32	849.55
	Rating Area 3	Tobacco User/Non-Tobacco User	45	798.30	878.13
	Rating Area 3	Tobacco User/Non-Tobacco User	46	829.26	912.19
	Rating Area 3	Tobacco User/Non-Tobacco User	47	864.09	950.50
	Rating Area 3	Tobacco User/Non-Tobacco User	48	903.89	994.28
	Rating Area 3	Tobacco User/Non-Tobacco User	49	943.15	1037.46
	Rating Area 3	Tobacco User/Non-Tobacco User	50	987.37	1086.11
	Rating Area 3	Tobacco User/Non-Tobacco User	51	1031.05	1134.15
	Rating Area 3	Tobacco User/Non-Tobacco User	52	1079.14	1187.06
	Rating Area 3	Tobacco User/Non-Tobacco User	53	1127.79	1240.57
	Rating Area 3	Tobacco User/Non-Tobacco User	54	1180.31	1298.35
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1232.83	1356.12
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1289.78	1418.75
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1347.27	1482.00
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1408.64	1549.50
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1439.04	1582.95
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1500.41	1650.45
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1553.48	1708.83
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1588.31	1747.14
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1631.98	1795.18
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1658.52	1824.37
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.18	445.18
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	15	484.75	484.75
	Rating Area 6	Tobacco User/Non-Tobacco User	16	499.88	499.88
	Rating Area 6	Tobacco User/Non-Tobacco User	17	515.01	515.01
	Rating Area 6	Tobacco User/Non-Tobacco User	18	531.31	531.31
	Rating Area 6	Tobacco User/Non-Tobacco User	19	547.60	547.60
	Rating Area 6	Tobacco User/Non-Tobacco User	20	564.48	564.48
	Rating Area 6	Tobacco User/Non-Tobacco User	21	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	22	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	23	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	24	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	25	584.26	642.69
	Rating Area 6	Tobacco User/Non-Tobacco User	26	595.90	655.49
	Rating Area 6	Tobacco User/Non-Tobacco User	27	609.87	670.86
	Rating Area 6	Tobacco User/Non-Tobacco User	28	632.57	695.82
	Rating Area 6	Tobacco User/Non-Tobacco User	29	651.19	716.31
	Rating Area 6	Tobacco User/Non-Tobacco User	30	660.50	726.55
	Rating Area 6	Tobacco User/Non-Tobacco User	31	674.46	741.91
	Rating Area 6	Tobacco User/Non-Tobacco User	32	688.43	757.27
	Rating Area 6	Tobacco User/Non-Tobacco User	33	697.16	766.88
	Rating Area 6	Tobacco User/Non-Tobacco User	34	706.47	777.12
	Rating Area 6	Tobacco User/Non-Tobacco User	35	711.13	782.24
	Rating Area 6	Tobacco User/Non-Tobacco User	36	715.78	787.36
	Rating Area 6	Tobacco User/Non-Tobacco User	37	720.44	792.48
	Rating Area 6	Tobacco User/Non-Tobacco User	38	725.09	797.60
	Rating Area 6	Tobacco User/Non-Tobacco User	39	734.40	807.84

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	40	743.72	818.09
			41	757.68	833.45
			42	771.07	848.17
			43	789.69	868.66
			44	812.97	894.26
			45	840.32	924.35
			46	872.91	960.20
			47	909.57	1000.52
			48	951.47	1046.61
			49	992.78	1092.06
			50	1039.34	1143.27
			51	1085.31	1193.84
			52	1135.94	1249.54
			53	1187.15	1305.87
			54	1242.44	1366.68
			55	1297.72	1427.49
			56	1357.66	1493.42
			57	1418.18	1560.00
			58	1482.78	1631.05
			59	1514.78	1666.26
			60	1579.38	1737.31
			61	1635.24	1798.77
			62	1671.91	1839.10
			63	1717.88	1889.67
			64 and over	1745.81	1920.39
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	534.22	534.22
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	15	581.70	581.70
			16	599.86	599.86
			17	618.02	618.02
			18	637.57	637.57
			19	657.12	657.12
			20	677.37	677.37
			21	698.33	768.16
			22	698.33	768.16
			23	698.33	768.16
			24	698.33	768.16
			25	701.12	771.23
			26	715.08	786.59
			27	731.84	805.03
			28	759.08	834.99
			29	781.43	859.57
			30	792.60	871.86
			31	809.36	890.29
			32	826.12	908.73
			33	836.59	920.25
			34	847.77	932.54
			35	853.35	938.69
			36	858.94	944.83
			37	864.53	950.96
			38	870.11	957.12
			39	881.29	969.41
			40	892.46	981.70
			41	909.22	1000.14
			42	925.28	1017.81

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	43	947.63	1042.39
	Rating Area 9	Tobacco User/Non-Tobacco User	44	975.56	1073.12
	Rating Area 9	Tobacco User/Non-Tobacco User	45	1008.38	1109.22
	Rating Area 9	Tobacco User/Non-Tobacco User	46	1047.49	1152.24
	Rating Area 9	Tobacco User/Non-Tobacco User	47	1091.48	1200.63
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1141.76	1255.94
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1191.34	1310.48
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1247.21	1371.93
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1302.38	1432.61
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1363.13	1499.44
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1424.58	1567.04
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1490.92	1640.01
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1557.26	1712.99
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1629.19	1792.11
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1701.82	1872.00
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1779.33	1957.26
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1817.74	1999.51
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1895.25	2084.78
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1962.29	2158.52
	Rating Area 9	Tobacco User/Non-Tobacco User	62	2006.29	2206.91
	Rating Area 9	Tobacco User/Non-Tobacco User	63	2061.45	2267.60
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2094.97	2304.47
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	311.09	311.09
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	15	338.75	338.75
	Rating Area 3	Tobacco User/Non-Tobacco User	16	349.32	349.32
	Rating Area 3	Tobacco User/Non-Tobacco User	17	359.89	359.89
	Rating Area 3	Tobacco User/Non-Tobacco User	18	371.28	371.28
	Rating Area 3	Tobacco User/Non-Tobacco User	19	382.67	382.67
	Rating Area 3	Tobacco User/Non-Tobacco User	20	394.46	394.46
	Rating Area 3	Tobacco User/Non-Tobacco User	21	406.66	447.33
	Rating Area 3	Tobacco User/Non-Tobacco User	22	406.66	447.33
	Rating Area 3	Tobacco User/Non-Tobacco User	23	406.66	447.33
	Rating Area 3	Tobacco User/Non-Tobacco User	24	406.66	447.33
	Rating Area 3	Tobacco User/Non-Tobacco User	25	408.29	449.12
	Rating Area 3	Tobacco User/Non-Tobacco User	26	416.42	458.06
	Rating Area 3	Tobacco User/Non-Tobacco User	27	426.18	468.80
	Rating Area 3	Tobacco User/Non-Tobacco User	28	442.04	486.24
	Rating Area 3	Tobacco User/Non-Tobacco User	29	455.05	500.56
	Rating Area 3	Tobacco User/Non-Tobacco User	30	461.56	507.71
	Rating Area 3	Tobacco User/Non-Tobacco User	31	471.32	518.45
	Rating Area 3	Tobacco User/Non-Tobacco User	32	481.08	529.19
	Rating Area 3	Tobacco User/Non-Tobacco User	33	487.18	535.90
	Rating Area 3	Tobacco User/Non-Tobacco User	34	493.69	543.05
	Rating Area 3	Tobacco User/Non-Tobacco User	35	496.94	546.63
	Rating Area 3	Tobacco User/Non-Tobacco User	36	500.19	550.21
	Rating Area 3	Tobacco User/Non-Tobacco User	37	503.44	553.79
	Rating Area 3	Tobacco User/Non-Tobacco User	38	506.70	557.37
	Rating Area 3	Tobacco User/Non-Tobacco User	39	513.20	564.53
	Rating Area 3	Tobacco User/Non-Tobacco User	40	519.71	571.68
	Rating Area 3	Tobacco User/Non-Tobacco User	41	529.47	582.42
	Rating Area 3	Tobacco User/Non-Tobacco User	42	538.82	592.71
	Rating Area 3	Tobacco User/Non-Tobacco User	43	551.84	607.02
	Rating Area 3	Tobacco User/Non-Tobacco User	44	568.10	624.91
	Rating Area 3	Tobacco User/Non-Tobacco User	45	587.22	645.94

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	46	609.99	670.99
	Rating Area 3	Tobacco User/Non-Tobacco User	47	635.61	699.17
	Rating Area 3	Tobacco User/Non-Tobacco User	48	664.89	731.38
	Rating Area 3	Tobacco User/Non-Tobacco User	49	693.76	763.14
	Rating Area 3	Tobacco User/Non-Tobacco User	50	726.29	798.92
	Rating Area 3	Tobacco User/Non-Tobacco User	51	758.42	834.26
	Rating Area 3	Tobacco User/Non-Tobacco User	52	793.80	873.18
	Rating Area 3	Tobacco User/Non-Tobacco User	53	829.59	912.54
	Rating Area 3	Tobacco User/Non-Tobacco User	54	868.22	955.04
	Rating Area 3	Tobacco User/Non-Tobacco User	55	906.85	997.54
	Rating Area 3	Tobacco User/Non-Tobacco User	56	948.74	1043.61
	Rating Area 3	Tobacco User/Non-Tobacco User	57	991.03	1090.13
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1036.17	1139.79
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1058.54	1164.39
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1103.67	1214.04
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1142.71	1256.99
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1168.33	1285.17
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1200.46	1320.51
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1219.98	1341.98
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	327.47	327.47
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	15	356.58	356.58
	Rating Area 6	Tobacco User/Non-Tobacco User	16	367.71	367.71
	Rating Area 6	Tobacco User/Non-Tobacco User	17	378.84	378.84
	Rating Area 6	Tobacco User/Non-Tobacco User	18	390.82	390.82
	Rating Area 6	Tobacco User/Non-Tobacco User	19	402.81	402.81
	Rating Area 6	Tobacco User/Non-Tobacco User	20	415.22	415.22
	Rating Area 6	Tobacco User/Non-Tobacco User	21	428.07	470.87
	Rating Area 6	Tobacco User/Non-Tobacco User	22	428.07	470.87
	Rating Area 6	Tobacco User/Non-Tobacco User	23	428.07	470.87
	Rating Area 6	Tobacco User/Non-Tobacco User	24	428.07	470.87
	Rating Area 6	Tobacco User/Non-Tobacco User	25	429.78	472.75
	Rating Area 6	Tobacco User/Non-Tobacco User	26	438.34	482.17
	Rating Area 6	Tobacco User/Non-Tobacco User	27	448.61	493.47
	Rating Area 6	Tobacco User/Non-Tobacco User	28	465.30	511.83
	Rating Area 6	Tobacco User/Non-Tobacco User	29	479.00	526.90
	Rating Area 6	Tobacco User/Non-Tobacco User	30	485.85	534.44
	Rating Area 6	Tobacco User/Non-Tobacco User	31	496.13	545.74
	Rating Area 6	Tobacco User/Non-Tobacco User	32	506.40	557.04
	Rating Area 6	Tobacco User/Non-Tobacco User	33	512.82	564.10
	Rating Area 6	Tobacco User/Non-Tobacco User	34	519.67	571.64
	Rating Area 6	Tobacco User/Non-Tobacco User	35	523.09	575.40
	Rating Area 6	Tobacco User/Non-Tobacco User	36	526.52	579.17
	Rating Area 6	Tobacco User/Non-Tobacco User	37	529.94	582.94
	Rating Area 6	Tobacco User/Non-Tobacco User	38	533.37	586.70
	Rating Area 6	Tobacco User/Non-Tobacco User	39	540.22	594.24
	Rating Area 6	Tobacco User/Non-Tobacco User	40	547.06	601.77
	Rating Area 6	Tobacco User/Non-Tobacco User	41	557.34	613.07
	Rating Area 6	Tobacco User/Non-Tobacco User	42	567.18	623.90
	Rating Area 6	Tobacco User/Non-Tobacco User	43	580.88	638.97
	Rating Area 6	Tobacco User/Non-Tobacco User	44	598.00	657.80
	Rating Area 6	Tobacco User/Non-Tobacco User	45	618.12	679.94
	Rating Area 6	Tobacco User/Non-Tobacco User	46	642.09	706.30
	Rating Area 6	Tobacco User/Non-Tobacco User	47	669.06	735.97
	Rating Area 6	Tobacco User/Non-Tobacco User	48	699.88	769.87

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	49	730.28	803.30
	Rating Area 6	Tobacco User/Non-Tobacco User	50	764.52	840.97
	Rating Area 6	Tobacco User/Non-Tobacco User	51	798.34	878.17
	Rating Area 6	Tobacco User/Non-Tobacco User	52	835.58	919.14
	Rating Area 6	Tobacco User/Non-Tobacco User	53	873.25	960.57
	Rating Area 6	Tobacco User/Non-Tobacco User	54	913.91	1005.31
	Rating Area 6	Tobacco User/Non-Tobacco User	55	954.58	1050.04
	Rating Area 6	Tobacco User/Non-Tobacco User	56	998.67	1098.54
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1043.19	1147.51
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1090.70	1199.77
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1114.25	1225.67
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1161.76	1277.94
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1202.86	1323.14
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1229.82	1352.81
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1263.64	1390.01
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1284.19	1412.61
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	392.96	392.96
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	15	427.89	427.89
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	16	441.25	441.25
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	17	454.60	454.60
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	18	468.99	468.99
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	19	483.37	483.37
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	20	498.27	498.27
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	21	513.68	565.05
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	22	513.68	565.05
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	23	513.68	565.05
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	24	513.68	565.05
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	25	515.73	567.30
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	26	526.00	578.60
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	27	538.33	592.17
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	28	558.37	614.20
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	29	574.80	632.28
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	30	583.02	641.32
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	31	595.35	654.89
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	32	607.68	668.45
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	33	615.38	676.92
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	34	623.60	685.96
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	35	627.71	690.48
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	36	631.82	695.00
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	37	635.93	699.52
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	38	640.04	704.04
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	39	648.26	713.08
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	40	656.48	722.13
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	41	668.81	735.69
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	42	680.62	748.68
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	43	697.06	766.76
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	44	717.60	789.37
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	45	741.75	815.92
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	46	770.51	847.56
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	47	802.87	883.16
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	48	839.86	923.85
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	49	876.33	963.96
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	50	917.42	1009.17
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	51	958.00	1053.81

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	52	1002.69	1102.96
			53	1047.90	1152.69
			54	1096.70	1206.37
			55	1145.50	1260.05
			56	1198.41	1318.25
			57	1251.83	1377.01
			58	1308.85	1439.73
			59	1337.10	1470.81
			60	1394.12	1533.53
			61	1443.43	1587.77
			62	1475.79	1623.37
			63	1516.37	1668.01
			64 and over	1541.03	1695.13
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	409.34	409.34
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	15	445.72	445.72
			16	459.63	459.63
			17	473.54	473.54
			18	488.53	488.53
			19	503.51	503.51
			20	519.03	519.03
			21	535.08	588.59
			22	535.08	588.59
			23	535.08	588.59
			24	535.08	588.59
			25	537.22	590.94
			26	547.92	602.71
			27	560.76	616.84
			28	581.63	639.79
			29	598.75	658.63
			30	607.31	668.05
			31	620.16	682.17
			32	633.00	696.30
			33	641.02	705.13
			34	649.59	714.54
			35	653.87	719.25
			36	658.15	723.96
			37	662.43	728.67
			38	666.71	733.38
			39	675.27	742.80
			40	683.83	752.21
			41	696.67	766.34
			42	708.98	779.88
			43	726.10	798.71
			44	747.51	822.26
			45	772.65	849.92
			46	802.62	882.88
			47	836.33	919.96
			48	874.85	962.34
			49	912.84	1004.13
			50	955.65	1051.22
			51	997.92	1097.71
			52	1044.47	1148.92
			53	1091.56	1200.72
			54	1142.39	1256.63

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	55	1193.23	1312.55
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1248.34	1373.17
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1303.99	1434.39
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1363.38	1499.72
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1392.81	1532.09
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1452.20	1597.42
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1503.57	1653.93
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1537.28	1691.01
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1579.55	1737.51
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1605.24	1765.76
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	392.96	392.96
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	15	427.89	427.89
	Rating Area 9	Tobacco User/Non-Tobacco User	16	441.25	441.25
	Rating Area 9	Tobacco User/Non-Tobacco User	17	454.60	454.60
	Rating Area 9	Tobacco User/Non-Tobacco User	18	468.99	468.99
	Rating Area 9	Tobacco User/Non-Tobacco User	19	483.37	483.37
	Rating Area 9	Tobacco User/Non-Tobacco User	20	498.27	498.27
	Rating Area 9	Tobacco User/Non-Tobacco User	21	513.68	565.05
	Rating Area 9	Tobacco User/Non-Tobacco User	22	513.68	565.05
	Rating Area 9	Tobacco User/Non-Tobacco User	23	513.68	565.05
	Rating Area 9	Tobacco User/Non-Tobacco User	24	513.68	565.05
	Rating Area 9	Tobacco User/Non-Tobacco User	25	515.73	567.30
	Rating Area 9	Tobacco User/Non-Tobacco User	26	526.00	578.60
	Rating Area 9	Tobacco User/Non-Tobacco User	27	538.33	592.17
	Rating Area 9	Tobacco User/Non-Tobacco User	28	558.37	614.20
	Rating Area 9	Tobacco User/Non-Tobacco User	29	574.80	632.28
	Rating Area 9	Tobacco User/Non-Tobacco User	30	583.02	641.32
	Rating Area 9	Tobacco User/Non-Tobacco User	31	595.35	654.89
	Rating Area 9	Tobacco User/Non-Tobacco User	32	607.68	668.45
	Rating Area 9	Tobacco User/Non-Tobacco User	33	615.38	676.92
	Rating Area 9	Tobacco User/Non-Tobacco User	34	623.60	685.96
	Rating Area 9	Tobacco User/Non-Tobacco User	35	627.71	690.48
	Rating Area 9	Tobacco User/Non-Tobacco User	36	631.82	695.00
	Rating Area 9	Tobacco User/Non-Tobacco User	37	635.93	699.52
	Rating Area 9	Tobacco User/Non-Tobacco User	38	640.04	704.04
	Rating Area 9	Tobacco User/Non-Tobacco User	39	648.26	713.08
	Rating Area 9	Tobacco User/Non-Tobacco User	40	656.48	722.13
	Rating Area 9	Tobacco User/Non-Tobacco User	41	668.81	735.69
	Rating Area 9	Tobacco User/Non-Tobacco User	42	680.62	748.68
	Rating Area 9	Tobacco User/Non-Tobacco User	43	697.06	766.76
	Rating Area 9	Tobacco User/Non-Tobacco User	44	717.60	789.37
	Rating Area 9	Tobacco User/Non-Tobacco User	45	741.75	815.92
	Rating Area 9	Tobacco User/Non-Tobacco User	46	770.51	847.56
	Rating Area 9	Tobacco User/Non-Tobacco User	47	802.87	883.16
	Rating Area 9	Tobacco User/Non-Tobacco User	48	839.86	923.85
	Rating Area 9	Tobacco User/Non-Tobacco User	49	876.33	963.96
	Rating Area 9	Tobacco User/Non-Tobacco User	50	917.42	1009.17
	Rating Area 9	Tobacco User/Non-Tobacco User	51	958.00	1053.81
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1002.69	1102.96
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1047.90	1152.69
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1096.70	1206.37
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1145.50	1260.05
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1198.41	1318.25
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1251.83	1377.01

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	58	1308.85	1439.73
			59	1337.10	1470.81
			60	1394.12	1533.53
			61	1443.43	1587.77
			62	1475.79	1623.37
			63	1516.37	1668.01
			64 and over	1541.03	1695.13
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	327.47	327.47
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	15	356.58	356.58
			16	367.71	367.71
			17	378.84	378.84
			18	390.82	390.82
			19	402.81	402.81
			20	415.22	415.22
			21	428.07	470.87
			22	428.07	470.87
			23	428.07	470.87
			24	428.07	470.87
			25	429.78	472.75
			26	438.34	482.17
			27	448.61	493.47
			28	465.30	511.83
			29	479.00	526.90
			30	485.85	534.44
			31	496.13	545.74
			32	506.40	557.04
			33	512.82	564.10
			34	519.67	571.64
			35	523.09	575.40
			36	526.52	579.17
			37	529.94	582.94
			38	533.37	586.70
			39	540.22	594.24
			40	547.06	601.77
			41	557.34	613.07
			42	567.18	623.90
			43	580.88	638.97
			44	598.00	657.80
			45	618.12	679.94
			46	642.09	706.30
			47	669.06	735.97
			48	699.88	769.87
			49	730.28	803.30
			50	764.52	840.97
			51	798.34	878.17
			52	835.58	919.14
			53	873.25	960.57
			54	913.91	1005.31
			55	954.58	1050.04
			56	998.67	1098.54
			57	1043.19	1147.51
			58	1090.70	1199.77
			59	1114.25	1225.67
			60	1161.76	1277.94

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	61	1202.86	1323.14
			62	1229.82	1352.81
			63	1263.64	1390.01
			64 and over	1284.19	1412.61
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	346.73	346.73
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	15	377.55	377.55
			16	389.33	389.33
			17	401.12	401.12
			18	413.81	413.81
			19	426.50	426.50
			20	439.64	439.64
			21	453.25	498.57
			22	453.25	498.57
			23	453.25	498.57
			24	453.25	498.57
			25	455.05	500.56
			26	464.12	510.53
			27	475.00	522.50
			28	492.67	541.94
			29	507.18	557.89
			30	514.43	565.87
			31	525.31	577.84
			32	536.18	589.80
			33	542.98	597.28
			34	550.23	605.26
			35	553.86	609.25
			36	557.49	613.23
			37	561.11	617.22
			38	564.74	621.21
			39	571.99	629.19
			40	579.24	637.17
			41	590.12	649.13
			42	600.54	660.60
			43	615.05	676.55
			44	633.18	696.49
			45	654.48	719.93
			46	679.86	747.85
			47	708.41	779.26
			48	741.05	815.15
			49	773.23	850.55
			50	809.49	890.44
			51	845.29	929.82
			52	884.72	973.20
			53	924.61	1017.07
			54	967.67	1064.43
			55	1010.73	1111.80
			56	1057.41	1163.15
			57	1104.55	1215.00
			58	1154.86	1270.34
			59	1179.78	1297.76
			60	1230.09	1353.10
			61	1273.61	1400.97
			62	1302.16	1432.38
			63	1337.97	1471.76

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1359.72	1495.69
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.98	364.98
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	15	397.42	397.42
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	16	409.82	409.82
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	17	422.23	422.23
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	18	435.59	435.59
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	19	448.95	448.95
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	20	462.78	462.78
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	21	477.10	524.81
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	22	477.10	524.81
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	23	477.10	524.81
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	24	477.10	524.81
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	25	479.00	526.90
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	26	488.55	537.40
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	27	500.00	550.00
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	28	518.60	570.46
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	29	533.87	587.26
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	30	541.50	595.65
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	31	552.95	608.25
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	32	564.40	620.84
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	33	571.56	628.72
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	34	579.19	637.11
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	35	583.01	641.31
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	36	586.83	645.51
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	37	590.64	649.71
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	38	594.46	653.91
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	39	602.09	662.30
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	40	609.73	670.70
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	41	621.18	683.30
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	42	632.15	695.37
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	43	647.42	712.16
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	44	666.50	733.15
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	45	688.93	757.82
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	46	715.64	787.21
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	47	745.70	820.27
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	48	780.05	858.06
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	49	813.92	895.32
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	50	852.09	937.30
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	51	889.78	978.76
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	52	931.29	1024.42
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	53	973.27	1070.60
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	54	1018.60	1120.46
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	55	1063.92	1170.31
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	56	1113.06	1224.37
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	57	1162.68	1278.95
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	58	1215.64	1337.20
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	59	1241.88	1366.07
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	60	1294.84	1424.32
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	61	1340.64	1474.70
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	62	1370.69	1507.76
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	63	1408.38	1549.22
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1431.29	1574.41
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	437.97	437.97
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	15	476.90	476.90

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	16	491.79	491.79
			17	506.67	506.67
			18	522.71	522.71
			19	538.74	538.74
			20	555.34	555.34
			21	572.52	629.77
			22	572.52	629.77
			23	572.52	629.77
			24	572.52	629.77
			25	574.80	632.28
			26	586.25	644.88
			27	599.99	659.99
			28	622.32	684.55
			29	640.64	704.71
			30	649.80	714.78
			31	663.54	729.90
			32	677.28	745.01
			33	685.87	754.46
			34	695.03	764.54
			35	699.61	769.57
			36	704.19	774.61
			37	708.77	779.65
			38	713.35	784.69
			39	722.51	794.76
			40	731.67	804.84
			41	745.41	819.95
			42	758.58	834.44
			43	776.90	854.59
			44	799.80	879.78
			45	826.71	909.38
			46	858.77	944.65
			47	894.84	984.32
			48	936.06	1029.67
			49	976.71	1074.38
			50	1022.51	1124.76
			51	1067.74	1174.51
			52	1117.55	1229.30
			53	1167.93	1284.72
			54	1222.32	1344.55
			55	1276.71	1404.38
			56	1335.68	1469.24
			57	1395.22	1534.74
			58	1458.77	1604.64
			59	1490.25	1639.28
			60	1553.80	1709.18
			61	1608.76	1769.64
			62	1644.83	1809.32
			63	1690.06	1859.07
			64 and over	1717.54	1889.30
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	456.22	456.22
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	15	496.78	496.78
			16	512.28	512.28
			17	527.79	527.79
			18	544.48	544.48

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	19	561.18	561.18
	Rating Area 7	Tobacco User/Non-Tobacco User	20	578.48	578.48
	Rating Area 7	Tobacco User/Non-Tobacco User	21	596.37	656.01
	Rating Area 7	Tobacco User/Non-Tobacco User	22	596.37	656.01
	Rating Area 7	Tobacco User/Non-Tobacco User	23	596.37	656.01
	Rating Area 7	Tobacco User/Non-Tobacco User	24	596.37	656.01
	Rating Area 7	Tobacco User/Non-Tobacco User	25	598.75	658.63
	Rating Area 7	Tobacco User/Non-Tobacco User	26	610.68	671.75
	Rating Area 7	Tobacco User/Non-Tobacco User	27	624.99	687.49
	Rating Area 7	Tobacco User/Non-Tobacco User	28	648.25	713.08
	Rating Area 7	Tobacco User/Non-Tobacco User	29	667.34	734.07
	Rating Area 7	Tobacco User/Non-Tobacco User	30	676.88	744.57
	Rating Area 7	Tobacco User/Non-Tobacco User	31	691.19	760.31
	Rating Area 7	Tobacco User/Non-Tobacco User	32	705.50	776.05
	Rating Area 7	Tobacco User/Non-Tobacco User	33	714.45	785.89
	Rating Area 7	Tobacco User/Non-Tobacco User	34	723.99	796.39
	Rating Area 7	Tobacco User/Non-Tobacco User	35	728.76	801.64
	Rating Area 7	Tobacco User/Non-Tobacco User	36	733.53	806.89
	Rating Area 7	Tobacco User/Non-Tobacco User	37	738.30	812.13
	Rating Area 7	Tobacco User/Non-Tobacco User	38	743.08	817.38
	Rating Area 7	Tobacco User/Non-Tobacco User	39	752.62	827.88
	Rating Area 7	Tobacco User/Non-Tobacco User	40	762.16	838.38
	Rating Area 7	Tobacco User/Non-Tobacco User	41	776.47	854.12
	Rating Area 7	Tobacco User/Non-Tobacco User	42	790.19	869.21
	Rating Area 7	Tobacco User/Non-Tobacco User	43	809.27	890.20
	Rating Area 7	Tobacco User/Non-Tobacco User	44	833.13	916.44
	Rating Area 7	Tobacco User/Non-Tobacco User	45	861.16	947.27
	Rating Area 7	Tobacco User/Non-Tobacco User	46	894.55	984.01
	Rating Area 7	Tobacco User/Non-Tobacco User	47	932.12	1025.34
	Rating Area 7	Tobacco User/Non-Tobacco User	48	975.06	1072.57
	Rating Area 7	Tobacco User/Non-Tobacco User	49	1017.41	1119.15
	Rating Area 7	Tobacco User/Non-Tobacco User	50	1065.11	1171.63
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1112.23	1223.45
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1164.11	1280.52
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1216.59	1338.25
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1273.25	1400.57
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1329.90	1462.89
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1391.33	1530.46
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1453.35	1598.69
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1519.55	1671.50
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1552.35	1707.58
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1618.54	1780.40
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1675.80	1843.38
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1713.37	1884.70
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1760.48	1936.53
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1789.11	1968.02
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	437.97	437.97
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	15	476.90	476.90
	Rating Area 9	Tobacco User/Non-Tobacco User	16	491.79	491.79
	Rating Area 9	Tobacco User/Non-Tobacco User	17	506.67	506.67
	Rating Area 9	Tobacco User/Non-Tobacco User	18	522.71	522.71
	Rating Area 9	Tobacco User/Non-Tobacco User	19	538.74	538.74
	Rating Area 9	Tobacco User/Non-Tobacco User	20	555.34	555.34
	Rating Area 9	Tobacco User/Non-Tobacco User	21	572.52	629.77

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	22	572.52	629.77
	Rating Area 9	Tobacco User/Non-Tobacco User	23	572.52	629.77
	Rating Area 9	Tobacco User/Non-Tobacco User	24	572.52	629.77
	Rating Area 9	Tobacco User/Non-Tobacco User	25	574.80	632.28
	Rating Area 9	Tobacco User/Non-Tobacco User	26	586.25	644.88
	Rating Area 9	Tobacco User/Non-Tobacco User	27	599.99	659.99
	Rating Area 9	Tobacco User/Non-Tobacco User	28	622.32	684.55
	Rating Area 9	Tobacco User/Non-Tobacco User	29	640.64	704.71
	Rating Area 9	Tobacco User/Non-Tobacco User	30	649.80	714.78
	Rating Area 9	Tobacco User/Non-Tobacco User	31	663.54	729.90
	Rating Area 9	Tobacco User/Non-Tobacco User	32	677.28	745.01
	Rating Area 9	Tobacco User/Non-Tobacco User	33	685.87	754.46
	Rating Area 9	Tobacco User/Non-Tobacco User	34	695.03	764.54
	Rating Area 9	Tobacco User/Non-Tobacco User	35	699.61	769.57
	Rating Area 9	Tobacco User/Non-Tobacco User	36	704.19	774.61
	Rating Area 9	Tobacco User/Non-Tobacco User	37	708.77	779.65
	Rating Area 9	Tobacco User/Non-Tobacco User	38	713.35	784.69
	Rating Area 9	Tobacco User/Non-Tobacco User	39	722.51	794.76
	Rating Area 9	Tobacco User/Non-Tobacco User	40	731.67	804.84
	Rating Area 9	Tobacco User/Non-Tobacco User	41	745.41	819.95
	Rating Area 9	Tobacco User/Non-Tobacco User	42	758.58	834.44
	Rating Area 9	Tobacco User/Non-Tobacco User	43	776.90	854.59
	Rating Area 9	Tobacco User/Non-Tobacco User	44	799.80	879.78
	Rating Area 9	Tobacco User/Non-Tobacco User	45	826.71	909.38
	Rating Area 9	Tobacco User/Non-Tobacco User	46	858.77	944.65
	Rating Area 9	Tobacco User/Non-Tobacco User	47	894.84	984.32
	Rating Area 9	Tobacco User/Non-Tobacco User	48	936.06	1029.67
	Rating Area 9	Tobacco User/Non-Tobacco User	49	976.71	1074.38
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1022.51	1124.76
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1067.74	1174.51
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1117.55	1229.30
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1167.93	1284.72
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1222.32	1344.55
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1276.71	1404.38
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1335.68	1469.24
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1395.22	1534.74
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1458.77	1604.64
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1490.25	1639.28
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1553.80	1709.18
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1608.76	1769.64
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1644.83	1809.32
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1690.06	1859.07
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1717.54	1889.30
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.98	364.98
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	15	397.42	397.42
	Rating Area 6	Tobacco User/Non-Tobacco User	16	409.82	409.82
	Rating Area 6	Tobacco User/Non-Tobacco User	17	422.23	422.23
	Rating Area 6	Tobacco User/Non-Tobacco User	18	435.59	435.59
	Rating Area 6	Tobacco User/Non-Tobacco User	19	448.95	448.95
	Rating Area 6	Tobacco User/Non-Tobacco User	20	462.78	462.78
	Rating Area 6	Tobacco User/Non-Tobacco User	21	477.10	524.81
	Rating Area 6	Tobacco User/Non-Tobacco User	22	477.10	524.81
	Rating Area 6	Tobacco User/Non-Tobacco User	23	477.10	524.81
	Rating Area 6	Tobacco User/Non-Tobacco User	24	477.10	524.81

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*			
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	25	479.00	526.90			
			26	488.55	537.40			
			27	500.00	550.00			
			28	518.60	570.46			
			29	533.87	587.26			
			30	541.50	595.65			
			31	552.95	608.25			
			32	564.40	620.84			
			33	571.56	628.72			
			34	579.19	637.11			
			35	583.01	641.31			
			36	586.83	645.51			
			37	590.64	649.71			
			38	594.46	653.91			
			39	602.09	662.30			
			40	609.73	670.70			
			41	621.18	683.30			
			42	632.15	695.37			
			43	647.42	712.16			
			44	666.50	733.15			
			45	688.93	757.82			
			46	715.64	787.21			
			47	745.70	820.27			
			48	780.05	858.06			
			49	813.92	895.32			
			50	852.09	937.30			
			51	889.78	978.76			
			52	931.29	1024.42			
			53	973.27	1070.60			
			54	1018.60	1120.46			
			55	1063.92	1170.31			
			56	1113.06	1224.37			
			57	1162.68	1278.95			
			58	1215.64	1337.20			
			59	1241.88	1366.07			
			60	1294.84	1424.32			
			61	1340.64	1474.70			
			62	1370.69	1507.76			
			63	1408.38	1549.22			
			64 and over	1431.29	1574.41			
			22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	445.18	445.18
			22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	15	484.75	484.75
						16	499.88	499.88
						17	515.01	515.01
						18	531.31	531.31
						19	547.60	547.60
						20	564.48	564.48
						21	581.94	640.14
22	581.94	640.14						
23	581.94	640.14						
24	581.94	640.14						
25	584.26	642.69						
26	595.90	655.49						
27	609.87	670.86						

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	28	632.57	695.82
			29	651.19	716.31
			30	660.50	726.55
			31	674.46	741.91
			32	688.43	757.27
			33	697.16	766.88
			34	706.47	777.12
			35	711.13	782.24
			36	715.78	787.36
			37	720.44	792.48
			38	725.09	797.60
			39	734.40	807.84
			40	743.72	818.09
			41	757.68	833.45
			42	771.07	848.17
			43	789.69	868.66
			44	812.97	894.26
			45	840.32	924.35
			46	872.91	960.20
			47	909.57	1000.52
			48	951.47	1046.61
			49	992.78	1092.06
			50	1039.34	1143.27
			51	1085.31	1193.84
			52	1135.94	1249.54
			53	1187.15	1305.87
			54	1242.44	1366.68
			55	1297.72	1427.49
			56	1357.66	1493.42
			57	1418.18	1560.00
			58	1482.78	1631.05
			59	1514.78	1666.26
			60	1579.38	1737.31
			61	1635.24	1798.77
			62	1671.91	1839.10
			63	1717.88	1889.67
			64 and over	1745.81	1920.39
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	422.92	422.92
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	15	460.52	460.52
			16	474.89	474.89
			17	489.26	489.26
			18	504.74	504.74
			19	520.22	520.22
			20	536.25	536.25
			21	552.85	608.13
			22	552.85	608.13
			23	552.85	608.13
			24	552.85	608.13
			25	555.05	610.56
			26	566.11	622.72
			27	579.38	637.31
			28	600.94	661.03
			29	618.63	680.49
			30	627.47	690.22

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	31	640.74	704.82
	Rating Area 5	Tobacco User/Non-Tobacco User	32	654.01	719.41
	Rating Area 5	Tobacco User/Non-Tobacco User	33	662.30	728.53
	Rating Area 5	Tobacco User/Non-Tobacco User	34	671.15	738.26
	Rating Area 5	Tobacco User/Non-Tobacco User	35	675.57	743.13
	Rating Area 5	Tobacco User/Non-Tobacco User	36	679.99	747.99
	Rating Area 5	Tobacco User/Non-Tobacco User	37	684.42	752.86
	Rating Area 5	Tobacco User/Non-Tobacco User	38	688.84	757.72
	Rating Area 5	Tobacco User/Non-Tobacco User	39	697.68	767.45
	Rating Area 5	Tobacco User/Non-Tobacco User	40	706.53	777.18
	Rating Area 5	Tobacco User/Non-Tobacco User	41	719.80	791.78
	Rating Area 5	Tobacco User/Non-Tobacco User	42	732.51	805.76
	Rating Area 5	Tobacco User/Non-Tobacco User	43	750.20	825.22
	Rating Area 5	Tobacco User/Non-Tobacco User	44	772.32	849.55
	Rating Area 5	Tobacco User/Non-Tobacco User	45	798.30	878.13
	Rating Area 5	Tobacco User/Non-Tobacco User	46	829.26	912.19
	Rating Area 5	Tobacco User/Non-Tobacco User	47	864.09	950.50
	Rating Area 5	Tobacco User/Non-Tobacco User	48	903.89	994.28
	Rating Area 5	Tobacco User/Non-Tobacco User	49	943.15	1037.46
	Rating Area 5	Tobacco User/Non-Tobacco User	50	987.37	1086.11
	Rating Area 5	Tobacco User/Non-Tobacco User	51	1031.05	1134.15
	Rating Area 5	Tobacco User/Non-Tobacco User	52	1079.14	1187.06
	Rating Area 5	Tobacco User/Non-Tobacco User	53	1127.79	1240.57
	Rating Area 5	Tobacco User/Non-Tobacco User	54	1180.31	1298.35
	Rating Area 5	Tobacco User/Non-Tobacco User	55	1232.83	1356.12
	Rating Area 5	Tobacco User/Non-Tobacco User	56	1289.78	1418.75
	Rating Area 5	Tobacco User/Non-Tobacco User	57	1347.27	1482.00
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1408.64	1549.50
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1439.04	1582.95
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1500.41	1650.45
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1553.48	1708.83
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1588.31	1747.14
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1631.98	1795.18
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1658.52	1824.37
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	364.98	364.98
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	15	397.42	397.42
	Rating Area 2	Tobacco User/Non-Tobacco User	16	409.82	409.82
	Rating Area 2	Tobacco User/Non-Tobacco User	17	422.23	422.23
	Rating Area 2	Tobacco User/Non-Tobacco User	18	435.59	435.59
	Rating Area 2	Tobacco User/Non-Tobacco User	19	448.95	448.95
	Rating Area 2	Tobacco User/Non-Tobacco User	20	462.78	462.78
	Rating Area 2	Tobacco User/Non-Tobacco User	21	477.10	524.81
	Rating Area 2	Tobacco User/Non-Tobacco User	22	477.10	524.81
	Rating Area 2	Tobacco User/Non-Tobacco User	23	477.10	524.81
	Rating Area 2	Tobacco User/Non-Tobacco User	24	477.10	524.81
	Rating Area 2	Tobacco User/Non-Tobacco User	25	479.00	526.90
	Rating Area 2	Tobacco User/Non-Tobacco User	26	488.55	537.40
	Rating Area 2	Tobacco User/Non-Tobacco User	27	500.00	550.00
	Rating Area 2	Tobacco User/Non-Tobacco User	28	518.60	570.46
	Rating Area 2	Tobacco User/Non-Tobacco User	29	533.87	587.26
	Rating Area 2	Tobacco User/Non-Tobacco User	30	541.50	595.65
	Rating Area 2	Tobacco User/Non-Tobacco User	31	552.95	608.25
	Rating Area 2	Tobacco User/Non-Tobacco User	32	564.40	620.84
	Rating Area 2	Tobacco User/Non-Tobacco User	33	571.56	628.72

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	34	579.19	637.11
	Rating Area 2	Tobacco User/Non-Tobacco User	35	583.01	641.31
	Rating Area 2	Tobacco User/Non-Tobacco User	36	586.83	645.51
	Rating Area 2	Tobacco User/Non-Tobacco User	37	590.64	649.71
	Rating Area 2	Tobacco User/Non-Tobacco User	38	594.46	653.91
	Rating Area 2	Tobacco User/Non-Tobacco User	39	602.09	662.30
	Rating Area 2	Tobacco User/Non-Tobacco User	40	609.73	670.70
	Rating Area 2	Tobacco User/Non-Tobacco User	41	621.18	683.30
	Rating Area 2	Tobacco User/Non-Tobacco User	42	632.15	695.37
	Rating Area 2	Tobacco User/Non-Tobacco User	43	647.42	712.16
	Rating Area 2	Tobacco User/Non-Tobacco User	44	666.50	733.15
	Rating Area 2	Tobacco User/Non-Tobacco User	45	688.93	757.82
	Rating Area 2	Tobacco User/Non-Tobacco User	46	715.64	787.21
	Rating Area 2	Tobacco User/Non-Tobacco User	47	745.70	820.27
	Rating Area 2	Tobacco User/Non-Tobacco User	48	780.05	858.06
	Rating Area 2	Tobacco User/Non-Tobacco User	49	813.92	895.32
	Rating Area 2	Tobacco User/Non-Tobacco User	50	852.09	937.30
	Rating Area 2	Tobacco User/Non-Tobacco User	51	889.78	978.76
	Rating Area 2	Tobacco User/Non-Tobacco User	52	931.29	1024.42
	Rating Area 2	Tobacco User/Non-Tobacco User	53	973.27	1070.60
	Rating Area 2	Tobacco User/Non-Tobacco User	54	1018.60	1120.46
	Rating Area 2	Tobacco User/Non-Tobacco User	55	1063.92	1170.31
	Rating Area 2	Tobacco User/Non-Tobacco User	56	1113.06	1224.37
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1162.68	1278.95
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1215.64	1337.20
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1241.88	1366.07
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1294.84	1424.32
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1340.64	1474.70
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1370.69	1507.76
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1408.38	1549.22
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1431.29	1574.41
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	346.73	346.73
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	15	377.55	377.55
	Rating Area 5	Tobacco User/Non-Tobacco User	16	389.33	389.33
	Rating Area 5	Tobacco User/Non-Tobacco User	17	401.12	401.12
	Rating Area 5	Tobacco User/Non-Tobacco User	18	413.81	413.81
	Rating Area 5	Tobacco User/Non-Tobacco User	19	426.50	426.50
	Rating Area 5	Tobacco User/Non-Tobacco User	20	439.64	439.64
	Rating Area 5	Tobacco User/Non-Tobacco User	21	453.25	498.57
	Rating Area 5	Tobacco User/Non-Tobacco User	22	453.25	498.57
	Rating Area 5	Tobacco User/Non-Tobacco User	23	453.25	498.57
	Rating Area 5	Tobacco User/Non-Tobacco User	24	453.25	498.57
	Rating Area 5	Tobacco User/Non-Tobacco User	25	455.05	500.56
	Rating Area 5	Tobacco User/Non-Tobacco User	26	464.12	510.53
	Rating Area 5	Tobacco User/Non-Tobacco User	27	475.00	522.50
	Rating Area 5	Tobacco User/Non-Tobacco User	28	492.67	541.94
	Rating Area 5	Tobacco User/Non-Tobacco User	29	507.18	557.89
	Rating Area 5	Tobacco User/Non-Tobacco User	30	514.43	565.87
	Rating Area 5	Tobacco User/Non-Tobacco User	31	525.31	577.84
	Rating Area 5	Tobacco User/Non-Tobacco User	32	536.18	589.80
	Rating Area 5	Tobacco User/Non-Tobacco User	33	542.98	597.28
	Rating Area 5	Tobacco User/Non-Tobacco User	34	550.23	605.26
	Rating Area 5	Tobacco User/Non-Tobacco User	35	553.86	609.25
	Rating Area 5	Tobacco User/Non-Tobacco User	36	557.49	613.23

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	37	561.11	617.22
	Rating Area 5	Tobacco User/Non-Tobacco User	38	564.74	621.21
	Rating Area 5	Tobacco User/Non-Tobacco User	39	571.99	629.19
	Rating Area 5	Tobacco User/Non-Tobacco User	40	579.24	637.17
	Rating Area 5	Tobacco User/Non-Tobacco User	41	590.12	649.13
	Rating Area 5	Tobacco User/Non-Tobacco User	42	600.54	660.60
	Rating Area 5	Tobacco User/Non-Tobacco User	43	615.05	676.55
	Rating Area 5	Tobacco User/Non-Tobacco User	44	633.18	696.49
	Rating Area 5	Tobacco User/Non-Tobacco User	45	654.48	719.93
	Rating Area 5	Tobacco User/Non-Tobacco User	46	679.86	747.85
	Rating Area 5	Tobacco User/Non-Tobacco User	47	708.41	779.26
	Rating Area 5	Tobacco User/Non-Tobacco User	48	741.05	815.15
	Rating Area 5	Tobacco User/Non-Tobacco User	49	773.23	850.55
	Rating Area 5	Tobacco User/Non-Tobacco User	50	809.49	890.44
	Rating Area 5	Tobacco User/Non-Tobacco User	51	845.29	929.82
	Rating Area 5	Tobacco User/Non-Tobacco User	52	884.72	973.20
	Rating Area 5	Tobacco User/Non-Tobacco User	53	924.61	1017.07
	Rating Area 5	Tobacco User/Non-Tobacco User	54	967.67	1064.43
	Rating Area 5	Tobacco User/Non-Tobacco User	55	1010.73	1111.80
	Rating Area 5	Tobacco User/Non-Tobacco User	56	1057.41	1163.15
	Rating Area 5	Tobacco User/Non-Tobacco User	57	1104.55	1215.00
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1154.86	1270.34
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1179.78	1297.76
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1230.09	1353.10
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1273.61	1400.97
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1302.16	1432.38
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1337.97	1471.76
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1359.72	1495.69
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	507.90	507.90
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	15	553.05	553.05
	Rating Area 2	Tobacco User/Non-Tobacco User	16	570.31	570.31
	Rating Area 2	Tobacco User/Non-Tobacco User	17	587.57	587.57
	Rating Area 2	Tobacco User/Non-Tobacco User	18	606.16	606.16
	Rating Area 2	Tobacco User/Non-Tobacco User	19	624.75	624.75
	Rating Area 2	Tobacco User/Non-Tobacco User	20	644.00	644.00
	Rating Area 2	Tobacco User/Non-Tobacco User	21	663.93	730.32
	Rating Area 2	Tobacco User/Non-Tobacco User	22	663.93	730.32
	Rating Area 2	Tobacco User/Non-Tobacco User	23	663.93	730.32
	Rating Area 2	Tobacco User/Non-Tobacco User	24	663.93	730.32
	Rating Area 2	Tobacco User/Non-Tobacco User	25	666.58	733.24
	Rating Area 2	Tobacco User/Non-Tobacco User	26	679.86	747.84
	Rating Area 2	Tobacco User/Non-Tobacco User	27	695.79	765.37
	Rating Area 2	Tobacco User/Non-Tobacco User	28	721.68	793.85
	Rating Area 2	Tobacco User/Non-Tobacco User	29	742.93	817.22
	Rating Area 2	Tobacco User/Non-Tobacco User	30	753.55	828.91
	Rating Area 2	Tobacco User/Non-Tobacco User	31	769.49	846.43
	Rating Area 2	Tobacco User/Non-Tobacco User	32	785.42	863.96
	Rating Area 2	Tobacco User/Non-Tobacco User	33	795.38	874.92
	Rating Area 2	Tobacco User/Non-Tobacco User	34	806.00	886.60
	Rating Area 2	Tobacco User/Non-Tobacco User	35	811.31	892.44
	Rating Area 2	Tobacco User/Non-Tobacco User	36	816.62	898.29
	Rating Area 2	Tobacco User/Non-Tobacco User	37	821.94	904.13
	Rating Area 2	Tobacco User/Non-Tobacco User	38	827.25	909.97
	Rating Area 2	Tobacco User/Non-Tobacco User	39	837.87	921.66

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	40	848.49	933.34
			41	864.43	950.87
			42	879.70	967.67
			43	900.94	991.04
			44	927.50	1020.25
			45	958.70	1054.57
			46	995.88	1095.47
			47	1037.71	1141.48
			48	1085.51	1194.06
			49	1132.65	1245.92
			50	1185.76	1304.34
			51	1238.21	1362.04
			52	1295.98	1425.57
			53	1354.40	1489.84
			54	1417.47	1559.22
			55	1480.55	1628.60
			56	1548.93	1703.82
			57	1617.98	1779.78
			58	1691.67	1860.84
			59	1728.19	1901.01
			60	1801.88	1982.07
			61	1865.62	2052.18
			62	1907.45	2098.19
			63	1959.90	2155.89
			64 and over	1991.77	2190.94
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	482.51	482.51
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	15	525.39	525.39
			16	541.79	541.79
			17	558.19	558.19
			18	575.85	575.85
			19	593.51	593.51
			20	611.80	611.80
			21	630.73	693.80
			22	630.73	693.80
			23	630.73	693.80
			24	630.73	693.80
			25	633.25	696.57
			26	645.86	710.45
			27	661.00	727.10
			28	685.60	754.16
			29	705.78	776.36
			30	715.87	787.46
			31	731.01	804.11
			32	746.15	820.76
			33	755.61	831.17
			34	765.70	842.27
			35	770.75	847.82
			36	775.79	853.37
			37	780.84	858.92
			38	785.88	864.47
			39	795.98	875.57
			40	806.07	886.67
			41	821.21	903.33
			42	835.71	919.28

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	43	855.90	941.48
	Rating Area 5	Tobacco User/Non-Tobacco User	44	881.12	969.24
	Rating Area 5	Tobacco User/Non-Tobacco User	45	910.77	1001.85
	Rating Area 5	Tobacco User/Non-Tobacco User	46	946.09	1040.70
	Rating Area 5	Tobacco User/Non-Tobacco User	47	985.82	1084.41
	Rating Area 5	Tobacco User/Non-Tobacco User	48	1031.24	1134.36
	Rating Area 5	Tobacco User/Non-Tobacco User	49	1076.02	1183.62
	Rating Area 5	Tobacco User/Non-Tobacco User	50	1126.48	1239.12
	Rating Area 5	Tobacco User/Non-Tobacco User	51	1176.30	1293.93
	Rating Area 5	Tobacco User/Non-Tobacco User	52	1231.18	1354.29
	Rating Area 5	Tobacco User/Non-Tobacco User	53	1286.68	1415.35
	Rating Area 5	Tobacco User/Non-Tobacco User	54	1346.60	1481.26
	Rating Area 5	Tobacco User/Non-Tobacco User	55	1406.52	1547.17
	Rating Area 5	Tobacco User/Non-Tobacco User	56	1471.48	1618.63
	Rating Area 5	Tobacco User/Non-Tobacco User	57	1537.08	1690.79
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1607.09	1767.80
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1641.78	1805.96
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1711.79	1882.97
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1772.34	1949.57
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1812.08	1993.28
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1861.90	2048.09
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1892.18	2081.40
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	327.47	327.47
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	15	356.58	356.58
	Rating Area 2	Tobacco User/Non-Tobacco User	16	367.71	367.71
	Rating Area 2	Tobacco User/Non-Tobacco User	17	378.84	378.84
	Rating Area 2	Tobacco User/Non-Tobacco User	18	390.82	390.82
	Rating Area 2	Tobacco User/Non-Tobacco User	19	402.81	402.81
	Rating Area 2	Tobacco User/Non-Tobacco User	20	415.22	415.22
	Rating Area 2	Tobacco User/Non-Tobacco User	21	428.07	470.87
	Rating Area 2	Tobacco User/Non-Tobacco User	22	428.07	470.87
	Rating Area 2	Tobacco User/Non-Tobacco User	23	428.07	470.87
	Rating Area 2	Tobacco User/Non-Tobacco User	24	428.07	470.87
	Rating Area 2	Tobacco User/Non-Tobacco User	25	429.78	472.75
	Rating Area 2	Tobacco User/Non-Tobacco User	26	438.34	482.17
	Rating Area 2	Tobacco User/Non-Tobacco User	27	448.61	493.47
	Rating Area 2	Tobacco User/Non-Tobacco User	28	465.30	511.83
	Rating Area 2	Tobacco User/Non-Tobacco User	29	479.00	526.90
	Rating Area 2	Tobacco User/Non-Tobacco User	30	485.85	534.44
	Rating Area 2	Tobacco User/Non-Tobacco User	31	496.13	545.74
	Rating Area 2	Tobacco User/Non-Tobacco User	32	506.40	557.04
	Rating Area 2	Tobacco User/Non-Tobacco User	33	512.82	564.10
	Rating Area 2	Tobacco User/Non-Tobacco User	34	519.67	571.64
	Rating Area 2	Tobacco User/Non-Tobacco User	35	523.09	575.40
	Rating Area 2	Tobacco User/Non-Tobacco User	36	526.52	579.17
	Rating Area 2	Tobacco User/Non-Tobacco User	37	529.94	582.94
	Rating Area 2	Tobacco User/Non-Tobacco User	38	533.37	586.70
	Rating Area 2	Tobacco User/Non-Tobacco User	39	540.22	594.24
	Rating Area 2	Tobacco User/Non-Tobacco User	40	547.06	601.77
	Rating Area 2	Tobacco User/Non-Tobacco User	41	557.34	613.07
	Rating Area 2	Tobacco User/Non-Tobacco User	42	567.18	623.90
	Rating Area 2	Tobacco User/Non-Tobacco User	43	580.88	638.97
	Rating Area 2	Tobacco User/Non-Tobacco User	44	598.00	657.80
	Rating Area 2	Tobacco User/Non-Tobacco User	45	618.12	679.94

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	46	642.09	706.30
	Rating Area 2	Tobacco User/Non-Tobacco User	47	669.06	735.97
	Rating Area 2	Tobacco User/Non-Tobacco User	48	699.88	769.87
	Rating Area 2	Tobacco User/Non-Tobacco User	49	730.28	803.30
	Rating Area 2	Tobacco User/Non-Tobacco User	50	764.52	840.97
	Rating Area 2	Tobacco User/Non-Tobacco User	51	798.34	878.17
	Rating Area 2	Tobacco User/Non-Tobacco User	52	835.58	919.14
	Rating Area 2	Tobacco User/Non-Tobacco User	53	873.25	960.57
	Rating Area 2	Tobacco User/Non-Tobacco User	54	913.91	1005.31
	Rating Area 2	Tobacco User/Non-Tobacco User	55	954.58	1050.04
	Rating Area 2	Tobacco User/Non-Tobacco User	56	998.67	1098.54
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1043.19	1147.51
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1090.70	1199.77
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1114.25	1225.67
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1161.76	1277.94
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1202.86	1323.14
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1229.82	1352.81
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1263.64	1390.01
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1284.19	1412.61
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	311.09	311.09
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	15	338.75	338.75
	Rating Area 5	Tobacco User/Non-Tobacco User	16	349.32	349.32
	Rating Area 5	Tobacco User/Non-Tobacco User	17	359.89	359.89
	Rating Area 5	Tobacco User/Non-Tobacco User	18	371.28	371.28
	Rating Area 5	Tobacco User/Non-Tobacco User	19	382.67	382.67
	Rating Area 5	Tobacco User/Non-Tobacco User	20	394.46	394.46
	Rating Area 5	Tobacco User/Non-Tobacco User	21	406.66	447.33
	Rating Area 5	Tobacco User/Non-Tobacco User	22	406.66	447.33
	Rating Area 5	Tobacco User/Non-Tobacco User	23	406.66	447.33
	Rating Area 5	Tobacco User/Non-Tobacco User	24	406.66	447.33
	Rating Area 5	Tobacco User/Non-Tobacco User	25	408.29	449.12
	Rating Area 5	Tobacco User/Non-Tobacco User	26	416.42	458.06
	Rating Area 5	Tobacco User/Non-Tobacco User	27	426.18	468.80
	Rating Area 5	Tobacco User/Non-Tobacco User	28	442.04	486.24
	Rating Area 5	Tobacco User/Non-Tobacco User	29	455.05	500.56
	Rating Area 5	Tobacco User/Non-Tobacco User	30	461.56	507.71
	Rating Area 5	Tobacco User/Non-Tobacco User	31	471.32	518.45
	Rating Area 5	Tobacco User/Non-Tobacco User	32	481.08	529.19
	Rating Area 5	Tobacco User/Non-Tobacco User	33	487.18	535.90
	Rating Area 5	Tobacco User/Non-Tobacco User	34	493.69	543.05
	Rating Area 5	Tobacco User/Non-Tobacco User	35	496.94	546.63
	Rating Area 5	Tobacco User/Non-Tobacco User	36	500.19	550.21
	Rating Area 5	Tobacco User/Non-Tobacco User	37	503.44	553.79
	Rating Area 5	Tobacco User/Non-Tobacco User	38	506.70	557.37
	Rating Area 5	Tobacco User/Non-Tobacco User	39	513.20	564.53
	Rating Area 5	Tobacco User/Non-Tobacco User	40	519.71	571.68
	Rating Area 5	Tobacco User/Non-Tobacco User	41	529.47	582.42
	Rating Area 5	Tobacco User/Non-Tobacco User	42	538.82	592.71
	Rating Area 5	Tobacco User/Non-Tobacco User	43	551.84	607.02
	Rating Area 5	Tobacco User/Non-Tobacco User	44	568.10	624.91
	Rating Area 5	Tobacco User/Non-Tobacco User	45	587.22	645.94
	Rating Area 5	Tobacco User/Non-Tobacco User	46	609.99	670.99
	Rating Area 5	Tobacco User/Non-Tobacco User	47	635.61	699.17
	Rating Area 5	Tobacco User/Non-Tobacco User	48	664.89	731.38

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	49	693.76	763.14
			50	726.29	798.92
			51	758.42	834.26
			52	793.80	873.18
			53	829.59	912.54
			54	868.22	955.04
			55	906.85	997.54
			56	948.74	1043.61
			57	991.03	1090.13
			58	1036.17	1139.79
			59	1058.54	1164.39
			60	1103.67	1214.04
			61	1142.71	1256.99
			62	1168.33	1285.17
			63	1200.46	1320.51
			64 and over	1219.98	1341.98
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	418.47	418.47
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	15	455.67	455.67
			16	469.89	469.89
			17	484.11	484.11
			18	499.43	499.43
			19	514.75	514.75
			20	530.61	530.61
			21	547.02	601.73
			22	547.02	601.73
			23	547.02	601.73
			24	547.02	601.73
			25	549.21	604.13
			26	560.15	616.16
			27	573.28	630.60
			28	594.61	654.07
			29	612.12	673.33
			30	620.87	682.95
			31	634.00	697.40
			32	647.12	711.84
			33	655.33	720.86
			34	664.08	730.49
			35	668.46	735.30
			36	672.83	740.12
			37	677.21	744.93
			38	681.59	749.75
			39	690.34	759.37
			40	699.09	769.00
			41	712.22	783.44
			42	724.80	797.28
			43	742.31	816.54
			44	764.19	840.61
			45	789.90	868.89
			46	820.53	902.58
			47	854.99	940.49
			48	894.38	983.82
			49	933.22	1026.54
			50	976.98	1074.68
			51	1020.19	1122.21

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	52	1067.78	1174.56
			53	1115.92	1227.51
			54	1167.89	1284.68
			55	1219.85	1341.84
			56	1276.20	1403.82
			57	1333.09	1466.40
			58	1393.81	1533.19
			59	1423.89	1566.28
			60	1484.61	1633.07
			61	1537.13	1690.84
			62	1571.59	1728.75
			63	1614.80	1776.28
			64 and over	1641.06	1805.17
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	477.43	477.43
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	15	519.86	519.86
			16	536.09	536.09
			17	552.32	552.32
			18	569.79	569.79
			19	587.27	587.27
			20	605.36	605.36
			21	624.09	686.50
			22	624.09	686.50
			23	624.09	686.50
			24	624.09	686.50
			25	626.58	689.24
			26	639.07	702.97
			27	654.04	719.45
			28	678.38	746.22
			29	698.35	768.19
			30	708.34	779.17
			31	723.32	795.65
			32	738.29	812.12
			33	747.66	822.42
			34	757.64	833.41
			35	762.63	838.90
			36	767.63	844.39
			37	772.62	849.88
			38	777.61	855.37
			39	787.60	866.36
			40	797.58	877.34
			41	812.56	893.82
			42	826.92	909.61
			43	846.89	931.57
			44	871.85	959.03
			45	901.18	991.30
			46	936.13	1029.74
			47	975.45	1072.99
			48	1020.38	1122.42
			49	1064.69	1171.16
			50	1114.62	1226.08
			51	1163.92	1280.31
			52	1218.22	1340.04
			53	1273.14	1400.45
			54	1332.43	1465.67

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	55	1391.71	1530.89
			56	1455.99	1601.59
			57	1520.90	1672.99
			58	1590.17	1749.19
			59	1624.50	1786.95
			60	1693.77	1863.15
			61	1753.68	1929.05
			62	1793.00	1972.30
			63	1842.30	2026.54
			64 and over	1872.26	2059.49
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	307.82	307.82
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.18	335.18
			16	345.64	345.64
			17	356.11	356.11
			18	367.37	367.37
			19	378.64	378.64
			20	390.31	390.31
			21	402.38	442.62
			22	402.38	442.62
			23	402.38	442.62
			24	402.38	442.62
			25	403.99	444.39
			26	412.04	453.24
			27	421.69	463.86
			28	437.39	481.12
			29	450.26	495.29
			30	456.70	502.37
			31	466.36	512.99
			32	476.01	523.62
			33	482.05	530.26
			34	488.49	537.34
			35	491.71	540.88
			36	494.93	544.42
			37	498.15	547.96
			38	501.36	551.50
			39	507.80	558.58
			40	514.24	565.66
			41	523.90	576.29
			42	533.15	586.47
			43	546.03	600.63
			44	562.12	618.34
			45	581.04	639.14
			46	603.57	663.93
			47	628.92	691.81
			48	657.89	723.68
			49	686.46	755.10
			50	718.65	790.51
			51	750.44	825.48
			52	785.44	863.99
			53	820.85	902.94
			54	859.08	944.99
			55	897.31	987.04
			56	938.75	1032.63
			57	980.60	1078.66

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	58	1025.26	1127.79
			59	1047.39	1152.13
			60	1092.06	1201.26
			61	1130.68	1243.75
			62	1156.03	1271.64
			63	1187.82	1306.61
			64 and over	1207.14	1327.85
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	397.55	397.55
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	15	432.88	432.88
			16	446.40	446.40
			17	459.91	459.91
			18	474.46	474.46
			19	489.01	489.01
			20	504.08	504.08
			21	519.67	571.64
			22	519.67	571.64
			23	519.67	571.64
			24	519.67	571.64
			25	521.75	573.92
			26	532.14	585.36
			27	544.61	599.07
			28	564.88	621.37
			29	581.51	639.66
			30	589.82	648.81
			31	602.30	662.53
			32	614.77	676.25
			33	622.56	684.82
			34	630.88	693.97
			35	635.04	698.54
			36	639.19	703.11
			37	643.35	707.69
			38	647.51	712.26
			39	655.82	721.40
			40	664.14	730.55
			41	676.61	744.27
			42	688.56	757.42
			43	705.19	775.71
			44	725.98	798.58
			45	750.40	825.44
			46	779.50	857.45
			47	812.24	893.47
			48	849.66	934.62
			49	886.56	975.21
			50	928.13	1020.94
			51	969.18	1066.10
			52	1014.39	1115.83
			53	1060.12	1166.14
			54	1109.49	1220.44
			55	1158.86	1274.75
			56	1212.39	1333.63
			57	1266.43	1393.08
			58	1324.12	1456.53
			59	1352.70	1487.97
			60	1410.38	1551.42

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	61	1460.27	1606.30
			62	1493.01	1642.31
			63	1534.06	1687.47
			64 and over	1559.01	1714.91
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	418.47	418.47
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	15	455.67	455.67
			16	469.89	469.89
			17	484.11	484.11
			18	499.43	499.43
			19	514.75	514.75
			20	530.61	530.61
			21	547.02	601.73
			22	547.02	601.73
			23	547.02	601.73
			24	547.02	601.73
			25	549.21	604.13
			26	560.15	616.16
			27	573.28	630.60
			28	594.61	654.07
			29	612.12	673.33
			30	620.87	682.95
			31	634.00	697.40
			32	647.12	711.84
			33	655.33	720.86
			34	664.08	730.49
			35	668.46	735.30
			36	672.83	740.12
			37	677.21	744.93
			38	681.59	749.75
			39	690.34	759.37
			40	699.09	769.00
			41	712.22	783.44
			42	724.80	797.28
			43	742.31	816.54
			44	764.19	840.61
			45	789.90	868.89
			46	820.53	902.58
			47	854.99	940.49
			48	894.38	983.82
			49	933.22	1026.54
			50	976.98	1074.68
			51	1020.19	1122.21
			52	1067.78	1174.56
			53	1115.92	1227.51
			54	1167.89	1284.68
			55	1219.85	1341.84
			56	1276.20	1403.82
			57	1333.09	1466.40
			58	1393.81	1533.19
			59	1423.89	1566.28
			60	1484.61	1633.07
			61	1537.13	1690.84
			62	1571.59	1728.75
			63	1614.80	1776.28

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1641.06	1805.17
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	453.56	453.56
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	15	493.87	493.87
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	16	509.29	509.29
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	17	524.70	524.70
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	18	541.30	541.30
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	19	557.90	557.90
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	20	575.10	575.10
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	21	592.89	652.18
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	22	592.89	652.18
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	23	592.89	652.18
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	24	592.89	652.18
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	25	595.25	654.78
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	26	607.11	667.82
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	27	621.34	683.48
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	28	644.46	708.91
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	29	663.44	729.78
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	30	672.92	740.21
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	31	687.15	755.87
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	32	701.38	771.52
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	33	710.27	781.30
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	34	719.76	791.74
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	35	724.50	796.95
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	36	729.25	802.17
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	37	733.99	807.39
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	38	738.73	812.60
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	39	748.22	823.04
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	40	757.70	833.47
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	41	771.93	849.13
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	42	785.57	864.13
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	43	804.54	885.00
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	44	828.26	911.08
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	45	856.12	941.73
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	46	889.32	978.26
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	47	926.68	1019.34
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	48	969.36	1066.30
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	49	1011.46	1112.60
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	50	1058.89	1164.78
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	51	1105.73	1216.30
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	52	1157.31	1273.04
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	53	1209.48	1330.43
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	54	1265.80	1392.38
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	55	1322.13	1454.34
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	56	1383.20	1521.51
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	57	1444.86	1589.34
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	58	1510.66	1661.73
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	59	1543.27	1697.60
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	60	1609.08	1769.99
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	61	1666.00	1832.60
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	62	1703.35	1873.69
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	63	1750.19	1925.21
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1778.65	1956.51
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	477.43	477.43
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	15	519.86	519.86

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	16	536.09	536.09
	Rating Area 6	Tobacco User/Non-Tobacco User	17	552.32	552.32
	Rating Area 6	Tobacco User/Non-Tobacco User	18	569.79	569.79
	Rating Area 6	Tobacco User/Non-Tobacco User	19	587.27	587.27
	Rating Area 6	Tobacco User/Non-Tobacco User	20	605.36	605.36
	Rating Area 6	Tobacco User/Non-Tobacco User	21	624.09	686.50
	Rating Area 6	Tobacco User/Non-Tobacco User	22	624.09	686.50
	Rating Area 6	Tobacco User/Non-Tobacco User	23	624.09	686.50
	Rating Area 6	Tobacco User/Non-Tobacco User	24	624.09	686.50
	Rating Area 6	Tobacco User/Non-Tobacco User	25	626.58	689.24
	Rating Area 6	Tobacco User/Non-Tobacco User	26	639.07	702.97
	Rating Area 6	Tobacco User/Non-Tobacco User	27	654.04	719.45
	Rating Area 6	Tobacco User/Non-Tobacco User	28	678.38	746.22
	Rating Area 6	Tobacco User/Non-Tobacco User	29	698.35	768.19
	Rating Area 6	Tobacco User/Non-Tobacco User	30	708.34	779.17
	Rating Area 6	Tobacco User/Non-Tobacco User	31	723.32	795.65
	Rating Area 6	Tobacco User/Non-Tobacco User	32	738.29	812.12
	Rating Area 6	Tobacco User/Non-Tobacco User	33	747.66	822.42
	Rating Area 6	Tobacco User/Non-Tobacco User	34	757.64	833.41
	Rating Area 6	Tobacco User/Non-Tobacco User	35	762.63	838.90
	Rating Area 6	Tobacco User/Non-Tobacco User	36	767.63	844.39
	Rating Area 6	Tobacco User/Non-Tobacco User	37	772.62	849.88
	Rating Area 6	Tobacco User/Non-Tobacco User	38	777.61	855.37
	Rating Area 6	Tobacco User/Non-Tobacco User	39	787.60	866.36
	Rating Area 6	Tobacco User/Non-Tobacco User	40	797.58	877.34
	Rating Area 6	Tobacco User/Non-Tobacco User	41	812.56	893.82
	Rating Area 6	Tobacco User/Non-Tobacco User	42	826.92	909.61
	Rating Area 6	Tobacco User/Non-Tobacco User	43	846.89	931.57
	Rating Area 6	Tobacco User/Non-Tobacco User	44	871.85	959.03
	Rating Area 6	Tobacco User/Non-Tobacco User	45	901.18	991.30
	Rating Area 6	Tobacco User/Non-Tobacco User	46	936.13	1029.74
	Rating Area 6	Tobacco User/Non-Tobacco User	47	975.45	1072.99
	Rating Area 6	Tobacco User/Non-Tobacco User	48	1020.38	1122.42
	Rating Area 6	Tobacco User/Non-Tobacco User	49	1064.69	1171.16
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1114.62	1226.08
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1163.92	1280.31
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1218.22	1340.04
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1273.14	1400.45
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1332.43	1465.67
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1391.71	1530.89
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1455.99	1601.59
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1520.90	1672.99
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1590.17	1749.19
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1624.50	1786.95
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1693.77	1863.15
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1753.68	1929.05
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1793.00	1972.30
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1842.30	2026.54
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1872.26	2059.49
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	292.43	292.43
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	15	318.42	318.42
	Rating Area 3	Tobacco User/Non-Tobacco User	16	328.36	328.36
	Rating Area 3	Tobacco User/Non-Tobacco User	17	338.30	338.30
	Rating Area 3	Tobacco User/Non-Tobacco User	18	349.00	349.00

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	19	359.71	359.71
	Rating Area 3	Tobacco User/Non-Tobacco User	20	370.79	370.79
	Rating Area 3	Tobacco User/Non-Tobacco User	21	382.27	420.49
	Rating Area 3	Tobacco User/Non-Tobacco User	22	382.27	420.49
	Rating Area 3	Tobacco User/Non-Tobacco User	23	382.27	420.49
	Rating Area 3	Tobacco User/Non-Tobacco User	24	382.27	420.49
	Rating Area 3	Tobacco User/Non-Tobacco User	25	383.79	422.17
	Rating Area 3	Tobacco User/Non-Tobacco User	26	391.43	430.58
	Rating Area 3	Tobacco User/Non-Tobacco User	27	400.61	440.67
	Rating Area 3	Tobacco User/Non-Tobacco User	28	415.52	457.07
	Rating Area 3	Tobacco User/Non-Tobacco User	29	427.75	470.52
	Rating Area 3	Tobacco User/Non-Tobacco User	30	433.87	477.25
	Rating Area 3	Tobacco User/Non-Tobacco User	31	443.04	487.34
	Rating Area 3	Tobacco User/Non-Tobacco User	32	452.21	497.44
	Rating Area 3	Tobacco User/Non-Tobacco User	33	457.95	503.74
	Rating Area 3	Tobacco User/Non-Tobacco User	34	464.06	510.47
	Rating Area 3	Tobacco User/Non-Tobacco User	35	467.12	513.83
	Rating Area 3	Tobacco User/Non-Tobacco User	36	470.18	517.20
	Rating Area 3	Tobacco User/Non-Tobacco User	37	473.24	520.56
	Rating Area 3	Tobacco User/Non-Tobacco User	38	476.30	523.93
	Rating Area 3	Tobacco User/Non-Tobacco User	39	482.41	530.65
	Rating Area 3	Tobacco User/Non-Tobacco User	40	488.53	537.38
	Rating Area 3	Tobacco User/Non-Tobacco User	41	497.70	547.47
	Rating Area 3	Tobacco User/Non-Tobacco User	42	506.49	557.14
	Rating Area 3	Tobacco User/Non-Tobacco User	43	518.73	570.60
	Rating Area 3	Tobacco User/Non-Tobacco User	44	534.02	587.42
	Rating Area 3	Tobacco User/Non-Tobacco User	45	551.98	607.18
	Rating Area 3	Tobacco User/Non-Tobacco User	46	573.39	630.73
	Rating Area 3	Tobacco User/Non-Tobacco User	47	597.47	657.22
	Rating Area 3	Tobacco User/Non-Tobacco User	48	625.00	687.49
	Rating Area 3	Tobacco User/Non-Tobacco User	49	652.14	717.35
	Rating Area 3	Tobacco User/Non-Tobacco User	50	682.72	750.99
	Rating Area 3	Tobacco User/Non-Tobacco User	51	712.91	784.21
	Rating Area 3	Tobacco User/Non-Tobacco User	52	746.17	820.79
	Rating Area 3	Tobacco User/Non-Tobacco User	53	779.81	857.79
	Rating Area 3	Tobacco User/Non-Tobacco User	54	816.13	897.74
	Rating Area 3	Tobacco User/Non-Tobacco User	55	852.44	937.68
	Rating Area 3	Tobacco User/Non-Tobacco User	56	891.81	980.99
	Rating Area 3	Tobacco User/Non-Tobacco User	57	931.57	1024.72
	Rating Area 3	Tobacco User/Non-Tobacco User	58	974.00	1071.40
	Rating Area 3	Tobacco User/Non-Tobacco User	59	995.02	1094.53
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1037.45	1141.20
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1074.15	1181.57
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1098.23	1208.06
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1128.43	1241.27
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1146.78	1261.46
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	307.82	307.82
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.18	335.18
	Rating Area 6	Tobacco User/Non-Tobacco User	16	345.64	345.64
	Rating Area 6	Tobacco User/Non-Tobacco User	17	356.11	356.11
	Rating Area 6	Tobacco User/Non-Tobacco User	18	367.37	367.37
	Rating Area 6	Tobacco User/Non-Tobacco User	19	378.64	378.64
	Rating Area 6	Tobacco User/Non-Tobacco User	20	390.31	390.31
	Rating Area 6	Tobacco User/Non-Tobacco User	21	402.38	442.62

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	22	402.38	442.62
			23	402.38	442.62
			24	402.38	442.62
			25	403.99	444.39
			26	412.04	453.24
			27	421.69	463.86
			28	437.39	481.12
			29	450.26	495.29
			30	456.70	502.37
			31	466.36	512.99
			32	476.01	523.62
			33	482.05	530.26
			34	488.49	537.34
			35	491.71	540.88
			36	494.93	544.42
			37	498.15	547.96
			38	501.36	551.50
			39	507.80	558.58
			40	514.24	565.66
			41	523.90	576.29
			42	533.15	586.47
			43	546.03	600.63
			44	562.12	618.34
			45	581.04	639.14
			46	603.57	663.93
			47	628.92	691.81
			48	657.89	723.68
			49	686.46	755.10
			50	718.65	790.51
			51	750.44	825.48
			52	785.44	863.99
			53	820.85	902.94
			54	859.08	944.99
			55	897.31	987.04
			56	938.75	1032.63
			57	980.60	1078.66
			58	1025.26	1127.79
			59	1047.39	1152.13
			60	1092.06	1201.26
			61	1130.68	1243.75
			62	1156.03	1271.64
			63	1187.82	1306.61
			64 and over	1207.14	1327.85
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	397.55	397.55
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	15	432.88	432.88
			16	446.40	446.40
			17	459.91	459.91
			18	474.46	474.46
			19	489.01	489.01
			20	504.08	504.08
			21	519.67	571.64
			22	519.67	571.64
			23	519.67	571.64
			24	519.67	571.64

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	25	521.75	573.92
			26	532.14	585.36
			27	544.61	599.07
			28	564.88	621.37
			29	581.51	639.66
			30	589.82	648.81
			31	602.30	662.53
			32	614.77	676.25
			33	622.56	684.82
			34	630.88	693.97
			35	635.04	698.54
			36	639.19	703.11
			37	643.35	707.69
			38	647.51	712.26
			39	655.82	721.40
			40	664.14	730.55
			41	676.61	744.27
			42	688.56	757.42
			43	705.19	775.71
			44	725.98	798.58
			45	750.40	825.44
			46	779.50	857.45
			47	812.24	893.47
			48	849.66	934.62
			49	886.56	975.21
			50	928.13	1020.94
			51	969.18	1066.10
			52	1014.39	1115.83
			53	1060.12	1166.14
			54	1109.49	1220.44
			55	1158.86	1274.75
			56	1212.39	1333.63
			57	1266.43	1393.08
			58	1324.12	1456.53
			59	1352.70	1487.97
			60	1410.38	1551.42
			61	1460.27	1606.30
			62	1493.01	1642.31
			63	1534.06	1687.47
			64 and over	1559.01	1714.91
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	453.56	453.56
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	15	493.87	493.87
			16	509.29	509.29
			17	524.70	524.70
			18	541.30	541.30
			19	557.90	557.90
			20	575.10	575.10
			21	592.89	652.18
			22	592.89	652.18
			23	592.89	652.18
			24	592.89	652.18
			25	595.25	654.78
			26	607.11	667.82
			27	621.34	683.48

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	28	644.46	708.91
			29	663.44	729.78
			30	672.92	740.21
			31	687.15	755.87
			32	701.38	771.52
			33	710.27	781.30
			34	719.76	791.74
			35	724.50	796.95
			36	729.25	802.17
			37	733.99	807.39
			38	738.73	812.60
			39	748.22	823.04
			40	757.70	833.47
			41	771.93	849.13
			42	785.57	864.13
			43	804.54	885.00
			44	828.26	911.08
			45	856.12	941.73
			46	889.32	978.26
			47	926.68	1019.34
			48	969.36	1066.30
			49	1011.46	1112.60
			50	1058.89	1164.78
			51	1105.73	1216.30
			52	1157.31	1273.04
			53	1209.48	1330.43
			54	1265.80	1392.38
			55	1322.13	1454.34
			56	1383.20	1521.51
			57	1444.86	1589.34
			58	1510.66	1661.73
			59	1543.27	1697.60
			60	1609.08	1769.99
			61	1666.00	1832.60
			62	1703.35	1873.69
			63	1750.19	1925.21
			64 and over	1778.65	1956.51
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	292.43	292.43
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	15	318.42	318.42
			16	328.36	328.36
			17	338.30	338.30
			18	349.00	349.00
			19	359.71	359.71
			20	370.79	370.79
			21	382.27	420.49
			22	382.27	420.49
			23	382.27	420.49
			24	382.27	420.49
			25	383.79	422.17
			26	391.43	430.58
			27	400.61	440.67
			28	415.52	457.07
			29	427.75	470.52
			30	433.87	477.25

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	31	443.04	487.34
			32	452.21	497.44
			33	457.95	503.74
			34	464.06	510.47
			35	467.12	513.83
			36	470.18	517.20
			37	473.24	520.56
			38	476.30	523.93
			39	482.41	530.85
			40	488.53	537.38
			41	497.70	547.47
			42	506.49	557.14
			43	518.73	570.60
			44	534.02	587.42
			45	551.98	607.18
			46	573.39	630.73
			47	597.47	657.22
			48	625.00	687.49
			49	652.14	717.35
			50	682.72	750.99
			51	712.91	784.21
			52	746.17	820.79
			53	779.81	857.79
			54	816.13	897.74
			55	852.44	937.68
			56	891.81	980.99
			57	931.57	1024.72
			58	974.00	1071.40
			59	995.02	1094.53
			60	1037.45	1141.20
			61	1074.15	1181.57
			62	1098.23	1208.06
			63	1128.43	1241.27
			64 and over	1146.78	1261.46
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	445.18	445.18
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	15	484.75	484.75
			16	499.88	499.88
			17	515.01	515.01
			18	531.31	531.31
			19	547.60	547.60
			20	564.48	564.48
			21	581.94	640.14
			22	581.94	640.14
			23	581.94	640.14
			24	581.94	640.14
			25	584.26	642.69
			26	595.90	655.49
			27	609.87	670.86
			28	632.57	695.82
			29	651.19	716.31
			30	660.50	726.55
			31	674.46	741.91
			32	688.43	757.27
			33	697.16	766.88

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	34	706.47	777.12
			35	711.13	782.24
			36	715.78	787.36
			37	720.44	792.48
			38	725.09	797.60
			39	734.40	807.84
			40	743.72	818.09
			41	757.68	833.45
			42	771.07	848.17
			43	789.69	868.66
			44	812.97	894.26
			45	840.32	924.35
			46	872.91	960.20
			47	909.57	1000.52
			48	951.47	1046.61
			49	992.78	1092.06
			50	1039.34	1143.27
			51	1085.31	1193.84
			52	1135.94	1249.54
			53	1187.15	1305.87
			54	1242.44	1366.68
			55	1297.72	1427.49
			56	1357.66	1493.42
			57	1418.18	1560.00
			58	1482.78	1631.05
			59	1514.78	1666.26
			60	1579.38	1737.31
			61	1635.24	1798.77
			62	1671.91	1839.10
			63	1717.88	1889.67
			64 and over	1745.81	1920.39
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	422.92	422.92
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	15	460.52	460.52
			16	474.89	474.89
			17	489.26	489.26
			18	504.74	504.74
			19	520.22	520.22
			20	536.25	536.25
			21	552.85	608.13
			22	552.85	608.13
			23	552.85	608.13
			24	552.85	608.13
			25	555.05	610.56
			26	566.11	622.72
			27	579.38	637.31
			28	600.94	661.03
			29	618.63	680.49
			30	627.47	690.22
			31	640.74	704.82
			32	654.01	719.41
			33	662.30	728.53
			34	671.15	738.26
			35	675.57	743.13
			36	679.99	747.99

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	37	684.42	752.86
			38	688.84	757.72
			39	697.68	767.45
			40	706.53	777.18
			41	719.80	791.78
			42	732.51	805.76
			43	750.20	825.22
			44	772.32	849.55
			45	798.30	878.13
			46	829.26	912.19
			47	864.09	950.50
			48	903.89	994.28
			49	943.15	1037.46
			50	987.37	1086.11
			51	1031.05	1134.15
			52	1079.14	1187.06
			53	1127.79	1240.57
			54	1180.31	1298.35
			55	1232.83	1356.12
			56	1289.78	1418.75
			57	1347.27	1482.00
			58	1408.64	1549.50
			59	1439.04	1582.95
			60	1500.41	1650.45
			61	1553.48	1708.83
			62	1588.31	1747.14
			63	1631.98	1795.18
			64 and over	1658.52	1824.37
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	422.92	422.92
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	15	460.52	460.52
			16	474.89	474.89
			17	489.26	489.26
			18	504.74	504.74
			19	520.22	520.22
			20	536.25	536.25
			21	552.85	608.13
			22	552.85	608.13
			23	552.85	608.13
			24	552.85	608.13
			25	555.05	610.56
			26	566.11	622.72
			27	579.38	637.31
			28	600.94	661.03
			29	618.63	680.49
			30	627.47	690.22
			31	640.74	704.82
			32	654.01	719.41
			33	662.30	728.53
			34	671.15	738.26
			35	675.57	743.13
			36	679.99	747.99
			37	684.42	752.86
			38	688.84	757.72
			39	697.68	767.45

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	40	706.53	777.18
			41	719.80	791.78
			42	732.51	805.76
			43	750.20	825.22
			44	772.32	849.55
			45	798.30	878.13
			46	829.26	912.19
			47	864.09	950.50
			48	903.89	994.28
			49	943.15	1037.46
			50	987.37	1086.11
			51	1031.05	1134.15
			52	1079.14	1187.06
			53	1127.79	1240.57
			54	1180.31	1298.35
			55	1232.83	1356.12
			56	1289.78	1418.75
			57	1347.27	1482.00
			58	1408.64	1549.50
			59	1439.04	1582.95
			60	1500.41	1650.45
			61	1553.48	1708.83
			62	1588.31	1747.14
			63	1631.98	1795.18
			64 and over	1658.52	1824.37
22444PA0010146	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.18	445.18
22444PA0010146	Rating Area 6	Tobacco User/Non-Tobacco User	15	484.75	484.75
			16	499.88	499.88
			17	515.01	515.01
			18	531.31	531.31
			19	547.60	547.60
			20	564.48	564.48
			21	581.94	640.14
			22	581.94	640.14
			23	581.94	640.14
			24	581.94	640.14
			25	584.26	642.69
			26	595.90	655.49
			27	609.87	670.86
			28	632.57	695.82
			29	651.19	716.31
			30	660.50	726.55
			31	674.46	741.91
			32	688.43	757.27
			33	697.16	766.88
			34	706.47	777.12
			35	711.13	782.24
			36	715.78	787.36
			37	720.44	792.48
			38	725.09	797.60
			39	734.40	807.84
			40	743.72	818.09
			41	757.68	833.45
			42	771.07	848.17

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010146	Rating Area 6	Tobacco User/Non-Tobacco User	43	789.69	868.66
	Rating Area 6	Tobacco User/Non-Tobacco User	44	812.97	894.26
	Rating Area 6	Tobacco User/Non-Tobacco User	45	840.32	924.35
	Rating Area 6	Tobacco User/Non-Tobacco User	46	872.91	960.20
	Rating Area 6	Tobacco User/Non-Tobacco User	47	909.57	1000.52
	Rating Area 6	Tobacco User/Non-Tobacco User	48	951.47	1046.61
	Rating Area 6	Tobacco User/Non-Tobacco User	49	992.78	1092.06
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1039.34	1143.27
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1085.31	1193.84
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1135.94	1249.54
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1187.15	1305.87
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1242.44	1366.68
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1297.72	1427.49
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1357.66	1493.42
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1418.18	1560.00
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1482.78	1631.05
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1514.78	1666.26
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1579.38	1737.31
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1635.24	1798.77
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1671.91	1839.10
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1717.88	1889.67
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1745.81	1920.39
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	534.22	534.22
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	15	581.70	581.70
	Rating Area 9	Tobacco User/Non-Tobacco User	16	599.86	599.86
	Rating Area 9	Tobacco User/Non-Tobacco User	17	618.02	618.02
	Rating Area 9	Tobacco User/Non-Tobacco User	18	637.57	637.57
	Rating Area 9	Tobacco User/Non-Tobacco User	19	657.12	657.12
	Rating Area 9	Tobacco User/Non-Tobacco User	20	677.37	677.37
	Rating Area 9	Tobacco User/Non-Tobacco User	21	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	22	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	23	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	24	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	25	701.12	771.23
	Rating Area 9	Tobacco User/Non-Tobacco User	26	715.08	786.59
	Rating Area 9	Tobacco User/Non-Tobacco User	27	731.84	805.03
	Rating Area 9	Tobacco User/Non-Tobacco User	28	759.08	834.99
	Rating Area 9	Tobacco User/Non-Tobacco User	29	781.43	859.57
	Rating Area 9	Tobacco User/Non-Tobacco User	30	792.60	871.86
	Rating Area 9	Tobacco User/Non-Tobacco User	31	809.36	890.29
	Rating Area 9	Tobacco User/Non-Tobacco User	32	826.12	908.73
	Rating Area 9	Tobacco User/Non-Tobacco User	33	836.59	920.25
	Rating Area 9	Tobacco User/Non-Tobacco User	34	847.77	932.54
	Rating Area 9	Tobacco User/Non-Tobacco User	35	853.35	938.69
	Rating Area 9	Tobacco User/Non-Tobacco User	36	858.94	944.83
	Rating Area 9	Tobacco User/Non-Tobacco User	37	864.53	950.98
	Rating Area 9	Tobacco User/Non-Tobacco User	38	870.11	957.12
	Rating Area 9	Tobacco User/Non-Tobacco User	39	881.29	969.41
	Rating Area 9	Tobacco User/Non-Tobacco User	40	892.46	981.70
	Rating Area 9	Tobacco User/Non-Tobacco User	41	909.22	1000.14
	Rating Area 9	Tobacco User/Non-Tobacco User	42	925.28	1017.81
	Rating Area 9	Tobacco User/Non-Tobacco User	43	947.63	1042.39
	Rating Area 9	Tobacco User/Non-Tobacco User	44	975.56	1073.12
	Rating Area 9	Tobacco User/Non-Tobacco User	45	1008.38	1109.22

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	46	1047.49	1152.24
	Rating Area 9	Tobacco User/Non-Tobacco User	47	1091.48	1200.63
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1141.76	1255.94
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1191.34	1310.48
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1247.21	1371.93
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1302.38	1432.61
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1363.13	1499.44
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1424.58	1567.04
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1490.92	1640.01
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1557.26	1712.99
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1629.19	1792.11
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1701.82	1872.00
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1779.33	1957.26
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1817.74	1999.51
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1895.25	2084.78
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1962.29	2158.52
	Rating Area 9	Tobacco User/Non-Tobacco User	62	2006.29	2206.91
	Rating Area 9	Tobacco User/Non-Tobacco User	63	2061.45	2267.60
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2094.97	2304.47
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	445.18	445.18
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	15	484.75	484.75
	Rating Area 6	Tobacco User/Non-Tobacco User	16	499.88	499.88
	Rating Area 6	Tobacco User/Non-Tobacco User	17	515.01	515.01
	Rating Area 6	Tobacco User/Non-Tobacco User	18	531.31	531.31
	Rating Area 6	Tobacco User/Non-Tobacco User	19	547.60	547.60
	Rating Area 6	Tobacco User/Non-Tobacco User	20	564.48	564.48
	Rating Area 6	Tobacco User/Non-Tobacco User	21	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	22	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	23	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	24	581.94	640.14
	Rating Area 6	Tobacco User/Non-Tobacco User	25	584.26	642.69
	Rating Area 6	Tobacco User/Non-Tobacco User	26	595.90	655.49
	Rating Area 6	Tobacco User/Non-Tobacco User	27	609.87	670.86
	Rating Area 6	Tobacco User/Non-Tobacco User	28	632.57	695.82
	Rating Area 6	Tobacco User/Non-Tobacco User	29	651.19	716.31
	Rating Area 6	Tobacco User/Non-Tobacco User	30	660.50	726.55
	Rating Area 6	Tobacco User/Non-Tobacco User	31	674.46	741.91
	Rating Area 6	Tobacco User/Non-Tobacco User	32	688.43	757.27
	Rating Area 6	Tobacco User/Non-Tobacco User	33	697.16	766.88
	Rating Area 6	Tobacco User/Non-Tobacco User	34	706.47	777.12
	Rating Area 6	Tobacco User/Non-Tobacco User	35	711.13	782.24
	Rating Area 6	Tobacco User/Non-Tobacco User	36	715.78	787.36
	Rating Area 6	Tobacco User/Non-Tobacco User	37	720.44	792.48
	Rating Area 6	Tobacco User/Non-Tobacco User	38	725.09	797.60
	Rating Area 6	Tobacco User/Non-Tobacco User	39	734.40	807.84
	Rating Area 6	Tobacco User/Non-Tobacco User	40	743.72	818.09
	Rating Area 6	Tobacco User/Non-Tobacco User	41	757.68	833.45
	Rating Area 6	Tobacco User/Non-Tobacco User	42	771.07	848.17
	Rating Area 6	Tobacco User/Non-Tobacco User	43	789.69	868.66
	Rating Area 6	Tobacco User/Non-Tobacco User	44	812.97	894.26
	Rating Area 6	Tobacco User/Non-Tobacco User	45	840.32	924.35
	Rating Area 6	Tobacco User/Non-Tobacco User	46	872.91	960.20
	Rating Area 6	Tobacco User/Non-Tobacco User	47	909.57	1000.52
	Rating Area 6	Tobacco User/Non-Tobacco User	48	951.47	1046.61

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	49	992.78	1092.06
			50	1039.34	1143.27
			51	1085.31	1193.84
			52	1135.94	1249.54
			53	1187.15	1305.87
			54	1242.44	1366.68
			55	1297.72	1427.49
			56	1357.66	1493.42
			57	1418.18	1560.00
			58	1482.78	1631.05
			59	1514.78	1666.26
			60	1579.38	1737.31
			61	1635.24	1798.77
			62	1671.91	1839.10
			63	1717.88	1889.67
			64 and over	1745.81	1920.39
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	556.48	556.48
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	15	605.94	605.94
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	16	624.85	624.85
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	17	643.77	643.77
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	18	664.14	664.14
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	19	684.50	684.50
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	20	705.60	705.60
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	21	727.43	800.17
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	22	727.43	800.17
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	23	727.43	800.17
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	24	727.43	800.17
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	25	730.33	803.36
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	26	744.88	819.37
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	27	762.34	838.57
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	28	790.71	869.78
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	29	813.98	895.38
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	30	825.62	908.19
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	31	843.08	927.39
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	32	860.54	946.59
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	33	871.45	958.60
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	34	883.09	971.40
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	35	888.91	977.80
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	36	894.73	984.20
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	37	900.55	990.60
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	38	906.37	997.00
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	39	918.01	1009.81
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	40	929.64	1022.61
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	41	947.10	1041.81
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	42	963.83	1060.22
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	43	987.11	1085.82
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	44	1016.21	1117.83
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	45	1050.40	1155.44
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	46	1091.13	1200.25
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	47	1136.96	1250.66
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	48	1189.33	1308.27
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	49	1240.98	1365.08
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	50	1299.17	1429.09
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	51	1356.64	1492.30

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	52	1419.93	1561.92
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1483.94	1632.33
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1553.04	1708.35
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1622.15	1784.36
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1697.07	1866.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1772.73	1950.00
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1853.47	2038.82
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1893.48	2082.83
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1974.22	2171.64
	Rating Area 7	Tobacco User/Non-Tobacco User	61	2044.05	2248.46
	Rating Area 7	Tobacco User/Non-Tobacco User	62	2089.88	2298.87
	Rating Area 7	Tobacco User/Non-Tobacco User	63	2147.35	2362.08
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2182.26	2400.49
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	534.22	534.22
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	15	581.70	581.70
	Rating Area 9	Tobacco User/Non-Tobacco User	16	599.86	599.86
	Rating Area 9	Tobacco User/Non-Tobacco User	17	618.02	618.02
	Rating Area 9	Tobacco User/Non-Tobacco User	18	637.57	637.57
	Rating Area 9	Tobacco User/Non-Tobacco User	19	657.12	657.12
	Rating Area 9	Tobacco User/Non-Tobacco User	20	677.37	677.37
	Rating Area 9	Tobacco User/Non-Tobacco User	21	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	22	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	23	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	24	698.33	768.16
	Rating Area 9	Tobacco User/Non-Tobacco User	25	701.12	771.23
	Rating Area 9	Tobacco User/Non-Tobacco User	26	715.08	786.59
	Rating Area 9	Tobacco User/Non-Tobacco User	27	731.84	805.03
	Rating Area 9	Tobacco User/Non-Tobacco User	28	759.08	834.99
	Rating Area 9	Tobacco User/Non-Tobacco User	29	781.43	859.57
	Rating Area 9	Tobacco User/Non-Tobacco User	30	792.60	871.86
	Rating Area 9	Tobacco User/Non-Tobacco User	31	809.36	890.29
	Rating Area 9	Tobacco User/Non-Tobacco User	32	826.12	908.73
	Rating Area 9	Tobacco User/Non-Tobacco User	33	836.59	920.25
	Rating Area 9	Tobacco User/Non-Tobacco User	34	847.77	932.54
	Rating Area 9	Tobacco User/Non-Tobacco User	35	853.35	938.69
	Rating Area 9	Tobacco User/Non-Tobacco User	36	858.94	944.83
	Rating Area 9	Tobacco User/Non-Tobacco User	37	864.53	950.98
	Rating Area 9	Tobacco User/Non-Tobacco User	38	870.11	957.12
	Rating Area 9	Tobacco User/Non-Tobacco User	39	881.29	969.41
	Rating Area 9	Tobacco User/Non-Tobacco User	40	892.46	981.70
	Rating Area 9	Tobacco User/Non-Tobacco User	41	909.22	1000.14
	Rating Area 9	Tobacco User/Non-Tobacco User	42	925.28	1017.81
	Rating Area 9	Tobacco User/Non-Tobacco User	43	947.63	1042.39
	Rating Area 9	Tobacco User/Non-Tobacco User	44	975.56	1073.12
	Rating Area 9	Tobacco User/Non-Tobacco User	45	1008.38	1109.22
	Rating Area 9	Tobacco User/Non-Tobacco User	46	1047.49	1152.24
	Rating Area 9	Tobacco User/Non-Tobacco User	47	1091.48	1200.63
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1141.76	1255.94
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1191.34	1310.48
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1247.21	1371.93
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1302.38	1432.61
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1363.13	1499.44
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1424.58	1567.04
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1490.92	1640.01

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	55	1557.26	1712.99
			56	1629.19	1792.11
			57	1701.82	1872.00
			58	1779.33	1957.26
			59	1817.74	1999.51
			60	1895.25	2084.78
			61	1962.29	2158.52
			62	2006.29	2206.91
			63	2061.45	2267.60
			64 and over	2094.97	2304.47
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	417.91	417.91
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	15	455.05	455.05
			16	469.26	469.26
			17	483.46	483.46
			18	498.76	498.76
			19	514.05	514.05
			20	529.89	529.89
			21	546.29	600.92
			22	546.29	600.92
			23	546.29	600.92
			24	546.29	600.92
			25	548.47	603.31
			26	559.39	615.33
			27	572.50	629.75
			28	593.81	653.19
			29	611.29	672.42
			30	620.03	682.03
			31	633.14	696.45
			32	646.25	710.88
			33	654.45	719.89
			34	663.19	729.50
			35	667.56	734.31
			36	671.93	739.12
			37	676.30	743.93
			38	680.67	748.73
			39	689.41	758.35
			40	698.15	767.96
			41	711.26	782.39
			42	723.82	796.21
			43	741.30	815.44
			44	763.16	839.47
			45	788.83	867.71
			46	819.42	901.37
			47	853.84	939.22
			48	893.17	982.49
			49	931.96	1025.15
			50	975.66	1073.23
			51	1018.82	1120.70
			52	1066.34	1172.98
			53	1114.42	1225.86
			54	1166.31	1282.94
			55	1218.21	1340.03
			56	1274.48	1401.92
			57	1331.29	1464.42

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	58	1391.93	1531.12
			59	1421.97	1564.17
			60	1482.61	1630.87
			61	1535.05	1688.56
			62	1569.47	1726.42
			63	1612.62	1773.89
			64 and over	1638.85	1802.73
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	397.01	397.01
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	15	432.30	432.30
			16	445.79	445.79
			17	459.29	459.29
			18	473.82	473.82
			19	488.35	488.35
			20	503.40	503.40
			21	518.97	570.87
			22	518.97	570.87
			23	518.97	570.87
			24	518.97	570.87
			25	521.04	573.15
			26	531.42	584.57
			27	543.88	598.27
			28	564.12	620.53
			29	580.73	638.80
			30	589.03	647.93
			31	601.48	661.63
			32	613.94	675.33
			33	621.72	683.90
			34	630.03	693.03
			35	634.18	697.60
			36	638.33	702.16
			37	642.48	706.73
			38	646.63	711.30
			39	654.94	720.43
			40	663.24	729.57
			41	675.70	743.27
			42	687.63	756.40
			43	704.24	774.66
			44	725.00	797.50
			45	749.39	824.33
			46	778.45	856.30
			47	811.15	892.26
			48	848.51	933.36
			49	885.36	973.90
			50	926.88	1019.56
			51	967.88	1064.66
			52	1013.03	1114.33
			53	1058.69	1164.56
			54	1108.00	1218.80
			55	1157.30	1273.03
			56	1210.75	1331.83
			57	1264.72	1391.20
			58	1322.33	1454.56
			59	1350.87	1485.96
			60	1408.48	1549.33

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	61	1458.30	1604.13
			62	1490.99	1640.09
			63	1531.99	1685.19
			64 and over	1556.90	1712.59
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	397.01	397.01
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	15	432.30	432.30
			16	445.79	445.79
			17	459.29	459.29
			18	473.82	473.82
			19	488.35	488.35
			20	503.40	503.40
			21	518.97	570.87
			22	518.97	570.87
			23	518.97	570.87
			24	518.97	570.87
			25	521.04	573.15
			26	531.42	584.57
			27	543.88	598.27
			28	564.12	620.53
			29	580.73	638.80
			30	589.03	647.93
			31	601.48	661.63
			32	613.94	675.33
			33	621.72	683.90
			34	630.03	693.03
			35	634.18	697.60
			36	638.33	702.16
			37	642.48	706.73
			38	646.63	711.30
			39	654.94	720.43
			40	663.24	729.57
			41	675.70	743.27
			42	687.63	756.40
			43	704.24	774.66
			44	725.00	797.50
			45	749.39	824.33
			46	778.45	856.30
			47	811.15	892.26
			48	848.51	933.36
			49	885.36	973.90
			50	926.88	1019.56
			51	967.88	1064.66
			52	1013.03	1114.33
			53	1058.69	1164.56
			54	1108.00	1218.80
			55	1157.30	1273.03
			56	1210.75	1331.83
			57	1264.72	1391.20
			58	1322.33	1454.56
			59	1350.87	1485.96
			60	1408.48	1549.33
			61	1458.30	1604.13
			62	1490.99	1640.09
			63	1531.99	1685.19

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1556.90	1712.59
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	417.91	417.91
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	15	455.05	455.05
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	16	469.26	469.26
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	17	483.46	483.46
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	18	498.76	498.76
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	19	514.05	514.05
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	20	529.89	529.89
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	21	546.29	600.92
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	22	546.29	600.92
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	23	546.29	600.92
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	24	546.29	600.92
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	25	548.47	603.31
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	26	559.39	615.33
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	27	572.50	629.75
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	28	593.81	653.19
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	29	611.29	672.42
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	30	620.03	682.03
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	31	633.14	696.45
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	32	646.25	710.88
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	33	654.45	719.89
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	34	663.19	729.50
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	35	667.56	734.31
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	36	671.93	739.12
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	37	676.30	743.93
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	38	680.67	748.73
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	39	689.41	758.35
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	40	698.15	767.96
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	41	711.26	782.39
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	42	723.82	796.21
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	43	741.30	815.44
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	44	763.16	839.47
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	45	788.83	867.71
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	46	819.42	901.37
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	47	853.84	939.22
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	48	893.17	982.49
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	49	931.96	1025.15
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	50	975.66	1073.23
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	51	1018.82	1120.70
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	52	1066.34	1172.98
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	53	1114.42	1225.86
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	54	1166.31	1282.94
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	55	1218.21	1340.03
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	56	1274.48	1401.92
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	57	1331.29	1464.42
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	58	1391.93	1531.12
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	59	1421.97	1564.17
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	60	1482.61	1630.87
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	61	1535.05	1688.56
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	62	1569.47	1726.42
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	63	1612.62	1773.89
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1638.85	1802.73
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	501.49	501.49
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	15	546.06	546.06

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010159 Rating Area 9	Tobacco User/Non-Tobacco User	16	563.11	563.11	
			580.15	580.15	
			598.51	598.51	
			616.86	616.86	
			635.87	635.87	
			655.54	721.10	
			655.54	721.10	
			655.54	721.10	
			655.54	721.10	
			658.16	723.98	
			671.27	738.40	
			687.00	755.70	
			712.57	783.83	
			733.55	806.90	
			744.04	818.44	
			759.77	835.75	
			775.50	853.05	
			785.34	863.87	
			795.82	875.41	
			801.07	881.17	
			806.31	886.94	
			811.56	892.71	
			816.80	898.48	
			827.29	910.02	
			837.78	921.56	
			853.51	938.86	
			868.59	955.45	
			889.57	978.52	
			915.79	1007.37	
			946.60	1041.26	
			983.31	1081.64	
			1024.61	1127.07	
			1071.81	1178.99	
			1118.35	1230.18	
			1170.79	1287.87	
			1222.58	1344.84	
			1279.61	1407.57	
			1337.30	1471.03	
			1399.57	1539.53	
			1461.85	1608.04	
			1529.37	1682.31	
			1597.55	1757.30	
			1670.31	1837.34	
			1706.37	1877.00	
			1779.13	1957.04	
			1842.06	2026.27	
			1883.36	2071.70	
			1935.15	2128.66	
			1966.62	2163.28	
64 and over	1966.62	2163.28			
22444PA0010166 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	417.91	417.91	
22444PA0010166 Rating Area 6	Tobacco User/Non-Tobacco User	15	455.05	455.05	
22444PA0010166 Rating Area 6	Tobacco User/Non-Tobacco User	16	469.26	469.26	
22444PA0010166 Rating Area 6	Tobacco User/Non-Tobacco User	17	483.46	483.46	
22444PA0010166 Rating Area 6	Tobacco User/Non-Tobacco User	18	498.76	498.76	

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	19	514.05	514.05
			20	529.89	529.89
			21	546.29	600.92
			22	546.29	600.92
			23	546.29	600.92
			24	546.29	600.92
			25	548.47	603.31
			26	559.39	615.33
			27	572.50	629.75
			28	593.81	653.19
			29	611.29	672.42
			30	620.03	682.03
			31	633.14	696.45
			32	646.25	710.88
			33	654.45	719.89
			34	663.19	729.50
			35	667.56	734.31
			36	671.93	739.12
			37	676.30	743.93
			38	680.67	748.73
			39	689.41	758.35
			40	698.15	767.96
			41	711.26	782.39
			42	723.82	796.21
			43	741.30	815.44
			44	763.16	839.47
			45	788.83	867.71
			46	819.42	901.37
			47	853.84	939.22
			48	893.17	982.49
			49	931.96	1025.15
			50	975.66	1073.23
			51	1018.82	1120.70
			52	1066.34	1172.98
			53	1114.42	1225.86
			54	1166.31	1282.94
			55	1218.21	1340.03
			56	1274.48	1401.92
			57	1331.29	1464.42
			58	1391.93	1531.12
			59	1421.97	1564.17
			60	1482.61	1630.87
			61	1535.05	1688.56
			62	1569.47	1726.42
			63	1612.62	1773.89
			64 and over	1638.85	1802.73
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	522.38	522.38
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	15	568.82	568.82
			16	586.57	586.57
			17	604.32	604.32
			18	623.44	623.44
			19	642.56	642.56
			20	662.37	662.37
			21	682.86	751.14

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	22	682.86	751.14
			23	682.86	751.14
			24	682.86	751.14
			25	685.58	754.14
			26	699.24	769.17
			27	715.63	787.19
			28	742.26	816.49
			29	764.11	840.52
			30	775.04	852.54
			31	791.43	870.57
			32	807.81	888.60
			33	818.06	899.86
			34	828.98	911.88
			35	834.45	917.89
			36	839.91	923.90
			37	845.37	929.91
			38	850.83	935.92
			39	861.76	947.94
			40	872.69	959.95
			41	889.07	977.98
			42	904.78	995.26
			43	926.63	1019.29
			44	953.94	1049.34
			45	986.04	1084.64
			46	1024.28	1126.71
			47	1067.30	1174.03
			48	1116.46	1228.11
			49	1164.95	1281.44
			50	1219.57	1341.53
			51	1273.52	1400.87
			52	1332.93	1466.22
			53	1393.02	1532.32
			54	1457.89	1603.68
			55	1522.76	1675.04
			56	1593.09	1752.40
			57	1664.11	1830.52
			58	1739.91	1913.90
			59	1777.47	1955.21
			60	1853.26	2038.59
			61	1918.82	2110.70
			62	1961.84	2158.02
			63	2015.78	2217.36
			64 and over	2048.56	2253.41
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	501.49	501.49
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	15	546.06	546.06
			16	563.11	563.11
			17	580.15	580.15
			18	598.51	598.51
			19	616.86	616.86
			20	635.87	635.87
			21	655.54	721.10
			22	655.54	721.10
			23	655.54	721.10
			24	655.54	721.10

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	25	658.16	723.98
			26	671.27	738.40
			27	687.00	755.70
			28	712.57	783.83
			29	733.55	806.90
			30	744.04	818.44
			31	759.77	835.75
			32	775.50	853.05
			33	785.34	863.87
			34	795.82	875.41
			35	801.07	881.17
			36	806.31	886.94
			37	811.56	892.71
			38	816.80	898.48
			39	827.29	910.02
			40	837.78	921.56
			41	853.51	938.86
			42	868.59	955.45
			43	889.57	978.52
			44	915.79	1007.37
			45	946.60	1041.26
			46	983.31	1081.64
			47	1024.61	1127.07
			48	1071.81	1178.99
			49	1118.35	1230.18
			50	1170.79	1287.87
			51	1222.58	1344.84
			52	1279.61	1407.57
			53	1337.30	1471.03
			54	1399.57	1539.53
			55	1461.85	1608.04
			56	1529.37	1682.31
			57	1597.55	1757.30
			58	1670.31	1837.34
			59	1706.37	1877.00
			60	1779.13	1957.04
			61	1842.06	2026.27
			62	1883.36	2071.70
			63	1935.15	2128.66
			64 and over	1966.62	2163.28
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	403.81	403.81
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	15	439.70	439.70
			16	453.43	453.43
			17	467.15	467.15
			18	481.93	481.93
			19	496.71	496.71
			20	512.02	512.02
			21	527.86	580.65
			22	527.86	580.65
			23	527.86	580.65
			24	527.86	580.65
			25	529.97	582.96
			26	540.52	594.58
			27	553.19	608.51

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	28	573.78	631.16
			29	590.67	649.74
			30	599.12	659.03
			31	611.79	672.96
			32	624.45	686.90
			33	632.37	695.61
			34	640.82	704.90
			35	645.04	709.54
			36	649.26	714.19
			37	653.49	718.83
			38	657.71	723.48
			39	666.15	732.77
			40	674.60	742.06
			41	687.27	756.00
			42	699.41	769.35
			43	716.30	787.93
			44	737.41	811.16
			45	762.22	838.45
			46	791.78	870.96
			47	825.04	907.54
			48	863.04	949.35
			49	900.52	990.57
			50	942.75	1037.03
			51	984.45	1082.90
			52	1030.37	1133.41
			53	1076.83	1184.51
			54	1126.97	1239.67
			55	1177.12	1294.83
			56	1231.49	1354.64
			57	1286.39	1415.02
			58	1344.98	1479.47
			59	1374.01	1511.41
			60	1432.60	1575.86
			61	1483.28	1631.60
			62	1516.53	1668.18
			63	1558.23	1714.05
			64 and over	1583.57	1741.92
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	383.62	383.62
			15	417.72	417.72
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	16	430.76	430.76
			17	443.79	443.79
			18	457.84	457.84
			19	471.88	471.88
			20	486.42	486.42
			21	501.47	551.61
			22	501.47	551.61
			23	501.47	551.61
			24	501.47	551.61
			25	503.47	553.82
			26	513.50	564.85
			27	525.53	578.09
			28	545.09	599.60
			29	561.14	617.25
			30	569.16	626.08

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	31	581.20	639.32
			32	593.23	652.55
			33	600.75	660.83
			34	608.78	669.65
			35	612.79	674.07
			36	616.80	678.48
			37	620.81	682.89
			38	624.82	687.31
			39	632.85	696.13
			40	640.87	704.96
			41	652.91	718.20
			42	664.44	730.88
			43	680.49	748.53
			44	700.54	770.60
			45	724.11	796.52
			46	752.19	827.41
			47	783.79	862.17
			48	819.89	901.88
			49	855.50	941.05
			50	895.61	985.17
			51	935.23	1028.75
			52	978.86	1076.74
			53	1022.98	1125.28
			54	1070.62	1177.69
			55	1118.26	1230.09
			56	1169.91	1286.91
			57	1222.07	1344.27
			58	1277.73	1405.50
			59	1305.31	1435.84
			60	1360.97	1497.07
			61	1409.11	1550.02
			62	1440.70	1584.77
			63	1480.32	1628.35
			64 and over	1504.39	1654.83
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	383.62	383.62
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	15	417.72	417.72
			16	430.76	430.76
			17	443.79	443.79
			18	457.84	457.84
			19	471.88	471.88
			20	486.42	486.42
			21	501.47	551.61
			22	501.47	551.61
			23	501.47	551.61
			24	501.47	551.61
			25	503.47	553.82
			26	513.50	564.85
			27	525.53	578.09
			28	545.09	599.60
			29	561.14	617.25
			30	569.16	626.08
			31	581.20	639.32
			32	593.23	652.55
			33	600.75	660.83

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	34	608.78	669.65
			35	612.79	674.07
			36	616.80	678.48
			37	620.81	682.89
			38	624.82	687.31
			39	632.85	696.13
			40	640.87	704.96
			41	652.91	718.20
			42	664.44	730.88
			43	680.49	748.53
			44	700.54	770.60
			45	724.11	796.52
			46	752.19	827.41
			47	783.79	862.17
			48	819.89	901.88
			49	855.50	941.05
			50	895.61	985.17
			51	935.23	1028.75
			52	978.86	1076.74
			53	1022.98	1125.28
			54	1070.62	1177.69
			55	1118.26	1230.09
			56	1169.91	1286.91
			57	1222.07	1344.27
			58	1277.73	1405.50
			59	1305.31	1435.84
			60	1360.97	1497.07
			61	1409.11	1550.02
			62	1440.70	1584.77
			63	1480.32	1628.35
			64 and over	1504.39	1654.83
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	403.81	403.81
			15	439.70	439.70
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	16	453.43	453.43
			17	467.15	467.15
			18	481.93	481.93
			19	496.71	496.71
			20	512.02	512.02
			21	527.86	580.65
			22	527.86	580.65
			23	527.86	580.65
			24	527.86	580.65
			25	529.97	582.96
			26	540.52	594.58
			27	553.19	608.51
			28	573.78	631.16
			29	590.67	649.74
			30	599.12	659.03
			31	611.79	672.96
			32	624.45	686.90
			33	632.37	695.61
			34	640.82	704.90
			35	645.04	709.54
			36	649.26	714.19

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	37	653.49	718.83
			38	657.71	723.48
			39	666.15	732.77
			40	674.60	742.06
			41	687.27	756.00
			42	699.41	769.35
			43	716.30	787.93
			44	737.41	811.16
			45	762.22	838.45
			46	791.78	870.96
			47	825.04	907.54
			48	863.04	949.35
			49	900.52	990.57
			50	942.75	1037.03
			51	984.45	1082.90
			52	1030.37	1133.41
			53	1076.83	1184.51
			54	1126.97	1239.67
			55	1177.12	1294.83
			56	1231.49	1354.64
			57	1286.39	1415.02
			58	1344.98	1479.47
			59	1374.01	1511.41
			60	1432.60	1575.86
			61	1483.28	1631.60
			62	1516.53	1668.18
			63	1558.23	1714.05
			64 and over	1583.57	1741.92
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	484.57	484.57
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	15	527.64	527.64
			16	544.11	544.11
			17	560.58	560.58
			18	578.32	578.32
			19	596.05	596.05
			20	614.42	614.42
			21	633.43	696.77
			22	633.43	696.77
			23	633.43	696.77
			24	633.43	696.77
			25	635.96	699.56
			26	648.63	713.49
			27	663.83	730.21
			28	688.54	757.39
			29	708.81	779.69
			30	718.94	790.83
			31	734.14	807.56
			32	749.34	824.28
			33	758.85	834.73
			34	768.98	845.88
			35	774.05	851.45
			36	779.12	857.03
			37	784.18	862.60
			38	789.25	868.18
			39	799.39	879.32

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	40	809.52	890.47
			41	824.72	907.19
			42	839.29	923.22
			43	859.56	945.52
			44	884.90	973.39
			45	914.67	1006.14
			46	950.14	1045.15
			47	990.05	1089.05
			48	1035.65	1139.22
			49	1080.63	1188.69
			50	1131.30	1244.43
			51	1181.34	1299.48
			52	1236.45	1360.09
			53	1292.19	1421.41
			54	1352.37	1487.60
			55	1412.54	1553.80
			56	1477.79	1625.56
			57	1543.66	1698.03
			58	1613.97	1775.37
			59	1648.81	1813.69
			60	1719.12	1891.03
			61	1779.93	1957.92
			62	1819.84	2001.82
			63	1869.88	2056.86
			64 and over	1900.28	2090.31
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	403.81	403.81
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	15	439.70	439.70
			16	453.43	453.43
			17	467.15	467.15
			18	481.93	481.93
			19	496.71	496.71
			20	512.02	512.02
			21	527.86	580.65
			22	527.86	580.65
			23	527.86	580.65
			24	527.86	580.65
			25	529.97	582.96
			26	540.52	594.58
			27	553.19	608.51
			28	573.78	631.16
			29	590.67	649.74
			30	599.12	659.03
			31	611.79	672.96
			32	624.45	686.90
			33	632.37	695.61
			34	640.82	704.90
			35	645.04	709.54
			36	649.26	714.19
			37	653.49	718.83
			38	657.71	723.48
			39	666.15	732.77
			40	674.60	742.06
			41	687.27	756.00
			42	699.41	769.35

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	43	716.30	787.93
	Rating Area 6	Tobacco User/Non-Tobacco User	44	737.41	811.16
	Rating Area 6	Tobacco User/Non-Tobacco User	45	762.22	838.45
	Rating Area 6	Tobacco User/Non-Tobacco User	46	791.78	870.96
	Rating Area 6	Tobacco User/Non-Tobacco User	47	825.04	907.54
	Rating Area 6	Tobacco User/Non-Tobacco User	48	863.04	949.35
	Rating Area 6	Tobacco User/Non-Tobacco User	49	900.52	990.57
	Rating Area 6	Tobacco User/Non-Tobacco User	50	942.75	1037.03
	Rating Area 6	Tobacco User/Non-Tobacco User	51	984.45	1082.90
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1030.37	1133.41
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1076.83	1184.51
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1126.97	1239.67
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1177.12	1294.83
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1231.49	1354.64
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1286.39	1415.02
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1344.98	1479.47
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1374.01	1511.41
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1432.60	1575.86
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1483.28	1631.60
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1516.53	1668.18
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1558.23	1714.05
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1583.57	1741.92
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	504.76	504.76
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	15	549.63	549.63
	Rating Area 7	Tobacco User/Non-Tobacco User	16	566.79	566.79
	Rating Area 7	Tobacco User/Non-Tobacco User	17	583.94	583.94
	Rating Area 7	Tobacco User/Non-Tobacco User	18	602.42	602.42
	Rating Area 7	Tobacco User/Non-Tobacco User	19	620.89	620.89
	Rating Area 7	Tobacco User/Non-Tobacco User	20	640.03	640.03
	Rating Area 7	Tobacco User/Non-Tobacco User	21	659.82	725.81
	Rating Area 7	Tobacco User/Non-Tobacco User	22	659.82	725.81
	Rating Area 7	Tobacco User/Non-Tobacco User	23	659.82	725.81
	Rating Area 7	Tobacco User/Non-Tobacco User	24	659.82	725.81
	Rating Area 7	Tobacco User/Non-Tobacco User	25	662.46	728.71
	Rating Area 7	Tobacco User/Non-Tobacco User	26	675.66	743.22
	Rating Area 7	Tobacco User/Non-Tobacco User	27	691.49	760.64
	Rating Area 7	Tobacco User/Non-Tobacco User	28	717.22	788.95
	Rating Area 7	Tobacco User/Non-Tobacco User	29	738.34	812.17
	Rating Area 7	Tobacco User/Non-Tobacco User	30	748.90	823.79
	Rating Area 7	Tobacco User/Non-Tobacco User	31	764.73	841.20
	Rating Area 7	Tobacco User/Non-Tobacco User	32	780.57	858.62
	Rating Area 7	Tobacco User/Non-Tobacco User	33	790.46	869.51
	Rating Area 7	Tobacco User/Non-Tobacco User	34	801.02	881.12
	Rating Area 7	Tobacco User/Non-Tobacco User	35	806.30	886.93
	Rating Area 7	Tobacco User/Non-Tobacco User	36	811.58	892.74
	Rating Area 7	Tobacco User/Non-Tobacco User	37	816.86	898.54
	Rating Area 7	Tobacco User/Non-Tobacco User	38	822.14	904.35
	Rating Area 7	Tobacco User/Non-Tobacco User	39	832.69	915.96
	Rating Area 7	Tobacco User/Non-Tobacco User	40	843.25	927.57
	Rating Area 7	Tobacco User/Non-Tobacco User	41	859.09	944.99
	Rating Area 7	Tobacco User/Non-Tobacco User	42	874.26	961.69
	Rating Area 7	Tobacco User/Non-Tobacco User	43	895.38	984.91
	Rating Area 7	Tobacco User/Non-Tobacco User	44	921.77	1013.95
	Rating Area 7	Tobacco User/Non-Tobacco User	45	952.78	1048.06

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	46	989.73	1088.70
	Rating Area 7	Tobacco User/Non-Tobacco User	47	1031.30	1134.43
	Rating Area 7	Tobacco User/Non-Tobacco User	48	1078.81	1186.69
	Rating Area 7	Tobacco User/Non-Tobacco User	49	1125.65	1238.22
	Rating Area 7	Tobacco User/Non-Tobacco User	50	1178.44	1296.28
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1230.56	1353.62
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1287.97	1416.77
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1346.03	1480.64
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1408.72	1549.59
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1471.40	1618.54
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1539.36	1693.30
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1607.98	1768.78
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1681.22	1849.34
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1717.51	1889.26
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1790.75	1969.83
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1854.09	2039.50
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1895.66	2085.23
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1947.79	2142.57
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1979.46	2177.41
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	484.57	484.57
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	15	527.64	527.64
	Rating Area 9	Tobacco User/Non-Tobacco User	16	544.11	544.11
	Rating Area 9	Tobacco User/Non-Tobacco User	17	560.58	560.58
	Rating Area 9	Tobacco User/Non-Tobacco User	18	578.32	578.32
	Rating Area 9	Tobacco User/Non-Tobacco User	19	596.05	596.05
	Rating Area 9	Tobacco User/Non-Tobacco User	20	614.42	614.42
	Rating Area 9	Tobacco User/Non-Tobacco User	21	633.43	696.77
	Rating Area 9	Tobacco User/Non-Tobacco User	22	633.43	696.77
	Rating Area 9	Tobacco User/Non-Tobacco User	23	633.43	696.77
	Rating Area 9	Tobacco User/Non-Tobacco User	24	633.43	696.77
	Rating Area 9	Tobacco User/Non-Tobacco User	25	635.96	699.56
	Rating Area 9	Tobacco User/Non-Tobacco User	26	648.63	713.49
	Rating Area 9	Tobacco User/Non-Tobacco User	27	663.83	730.21
	Rating Area 9	Tobacco User/Non-Tobacco User	28	688.54	757.39
	Rating Area 9	Tobacco User/Non-Tobacco User	29	708.81	779.69
	Rating Area 9	Tobacco User/Non-Tobacco User	30	718.94	790.83
	Rating Area 9	Tobacco User/Non-Tobacco User	31	734.14	807.56
	Rating Area 9	Tobacco User/Non-Tobacco User	32	749.34	824.28
	Rating Area 9	Tobacco User/Non-Tobacco User	33	758.85	834.73
	Rating Area 9	Tobacco User/Non-Tobacco User	34	768.98	845.88
	Rating Area 9	Tobacco User/Non-Tobacco User	35	774.05	851.45
	Rating Area 9	Tobacco User/Non-Tobacco User	36	779.12	857.03
	Rating Area 9	Tobacco User/Non-Tobacco User	37	784.18	862.60
	Rating Area 9	Tobacco User/Non-Tobacco User	38	789.25	868.18
	Rating Area 9	Tobacco User/Non-Tobacco User	39	799.39	879.32
	Rating Area 9	Tobacco User/Non-Tobacco User	40	809.52	890.47
	Rating Area 9	Tobacco User/Non-Tobacco User	41	824.72	907.19
	Rating Area 9	Tobacco User/Non-Tobacco User	42	839.29	923.22
	Rating Area 9	Tobacco User/Non-Tobacco User	43	859.56	945.52
	Rating Area 9	Tobacco User/Non-Tobacco User	44	884.90	973.39
	Rating Area 9	Tobacco User/Non-Tobacco User	45	914.67	1006.14
	Rating Area 9	Tobacco User/Non-Tobacco User	46	950.14	1045.15
	Rating Area 9	Tobacco User/Non-Tobacco User	47	990.05	1089.05
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1035.65	1139.22

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	49	1080.63	1188.69
			50	1131.30	1244.43
			51	1181.34	1299.48
			52	1236.45	1360.09
			53	1292.19	1421.41
			54	1352.37	1487.60
			55	1412.54	1553.80
			56	1477.79	1625.56
			57	1543.66	1698.03
			58	1613.97	1775.37
			59	1648.81	1813.69
			60	1719.12	1891.03
			61	1779.93	1957.92
			62	1819.84	2001.82
			63	1869.88	2056.86
			64 and over	1900.28	2090.31
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	314.10	314.10
			15	342.02	342.02
			16	352.69	352.69
			17	363.37	363.37
			18	374.87	374.87
			19	386.36	386.36
			20	398.27	398.27
			21	410.59	451.65
			22	410.59	451.65
			23	410.59	451.65
			24	410.59	451.65
			25	412.23	453.45
			26	420.44	462.49
			27	430.30	473.32
			28	446.31	490.94
			29	459.45	505.39
			30	466.02	512.62
			31	475.87	523.46
			32	485.72	534.30
			33	491.88	541.07
			34	498.45	548.30
			35	501.74	551.91
			36	505.02	555.52
			37	508.31	559.14
			38	511.59	562.75
			39	518.16	569.98
			40	524.73	577.20
			41	534.58	588.04
			42	544.03	598.43
			43	557.17	612.88
			44	573.59	630.95
			45	592.89	652.18
			46	615.88	677.47
			47	641.75	705.92
			48	671.31	738.44
			49	700.46	770.51
			50	733.31	806.64
			51	765.74	842.32

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	52	801.47	881.61
	Rating Area 2	Tobacco User/Non-Tobacco User	53	837.60	921.36
	Rating Area 2	Tobacco User/Non-Tobacco User	54	876.60	964.26
	Rating Area 2	Tobacco User/Non-Tobacco User	55	915.61	1007.17
	Rating Area 2	Tobacco User/Non-Tobacco User	56	957.90	1053.69
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1000.60	1100.66
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1046.18	1150.79
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1068.76	1175.63
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1114.33	1225.77
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1153.75	1269.12
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1179.62	1297.58
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1212.05	1333.26
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1231.76	1354.94
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	298.39	298.39
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	15	324.92	324.92
	Rating Area 5	Tobacco User/Non-Tobacco User	16	335.06	335.06
	Rating Area 5	Tobacco User/Non-Tobacco User	17	345.20	345.20
	Rating Area 5	Tobacco User/Non-Tobacco User	18	356.12	356.12
	Rating Area 5	Tobacco User/Non-Tobacco User	19	367.04	367.04
	Rating Area 5	Tobacco User/Non-Tobacco User	20	378.36	378.36
	Rating Area 5	Tobacco User/Non-Tobacco User	21	390.06	429.07
	Rating Area 5	Tobacco User/Non-Tobacco User	22	390.06	429.07
	Rating Area 5	Tobacco User/Non-Tobacco User	23	390.06	429.07
	Rating Area 5	Tobacco User/Non-Tobacco User	24	390.06	429.07
	Rating Area 5	Tobacco User/Non-Tobacco User	25	391.62	430.78
	Rating Area 5	Tobacco User/Non-Tobacco User	26	399.42	439.36
	Rating Area 5	Tobacco User/Non-Tobacco User	27	408.78	449.66
	Rating Area 5	Tobacco User/Non-Tobacco User	28	423.99	466.39
	Rating Area 5	Tobacco User/Non-Tobacco User	29	436.47	480.12
	Rating Area 5	Tobacco User/Non-Tobacco User	30	442.72	486.99
	Rating Area 5	Tobacco User/Non-Tobacco User	31	452.08	497.28
	Rating Area 5	Tobacco User/Non-Tobacco User	32	461.44	507.58
	Rating Area 5	Tobacco User/Non-Tobacco User	33	467.29	514.02
	Rating Area 5	Tobacco User/Non-Tobacco User	34	473.53	520.88
	Rating Area 5	Tobacco User/Non-Tobacco User	35	476.65	524.32
	Rating Area 5	Tobacco User/Non-Tobacco User	36	479.77	527.75
	Rating Area 5	Tobacco User/Non-Tobacco User	37	482.89	531.18
	Rating Area 5	Tobacco User/Non-Tobacco User	38	486.01	534.61
	Rating Area 5	Tobacco User/Non-Tobacco User	39	492.25	541.48
	Rating Area 5	Tobacco User/Non-Tobacco User	40	498.49	548.34
	Rating Area 5	Tobacco User/Non-Tobacco User	41	507.86	558.64
	Rating Area 5	Tobacco User/Non-Tobacco User	42	516.83	568.51
	Rating Area 5	Tobacco User/Non-Tobacco User	43	529.31	582.24
	Rating Area 5	Tobacco User/Non-Tobacco User	44	544.91	599.40
	Rating Area 5	Tobacco User/Non-Tobacco User	45	563.24	619.57
	Rating Area 5	Tobacco User/Non-Tobacco User	46	585.09	643.60
	Rating Area 5	Tobacco User/Non-Tobacco User	47	609.66	670.63
	Rating Area 5	Tobacco User/Non-Tobacco User	48	637.74	701.52
	Rating Area 5	Tobacco User/Non-Tobacco User	49	665.44	731.98
	Rating Area 5	Tobacco User/Non-Tobacco User	50	696.64	766.31
	Rating Area 5	Tobacco User/Non-Tobacco User	51	727.46	800.20
	Rating Area 5	Tobacco User/Non-Tobacco User	52	761.39	837.53
	Rating Area 5	Tobacco User/Non-Tobacco User	53	795.72	875.29
	Rating Area 5	Tobacco User/Non-Tobacco User	54	832.77	916.05

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	55	869.83	956.81
			56	910.00	1001.00
			57	950.57	1045.63
			58	993.87	1093.25
			59	1015.32	1116.85
			60	1058.62	1164.48
			61	1096.06	1205.67
			62	1120.64	1232.70
			63	1151.45	1266.60
			64 and over	1170.17	1287.19
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	298.39	298.39
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	15	324.92	324.92
			16	335.06	335.06
			17	345.20	345.20
			18	356.12	356.12
			19	367.04	367.04
			20	378.36	378.36
			21	390.06	429.07
			22	390.06	429.07
			23	390.06	429.07
			24	390.06	429.07
			25	391.62	430.78
			26	399.42	439.36
			27	408.78	449.66
			28	423.99	466.39
			29	436.47	480.12
			30	442.72	486.99
			31	452.08	497.28
			32	461.44	507.58
			33	467.29	514.02
			34	473.53	520.88
			35	476.65	524.32
			36	479.77	527.75
			37	482.89	531.18
			38	486.01	534.61
			39	492.25	541.48
			40	498.49	548.34
			41	507.86	558.64
			42	516.83	568.51
			43	529.31	582.24
			44	544.91	599.40
			45	563.24	619.57
			46	585.09	643.60
			47	609.66	670.63
			48	637.74	701.52
			49	665.44	731.98
			50	696.64	766.31
			51	727.46	800.20
			52	761.39	837.53
			53	795.72	875.29
			54	832.77	916.05
			55	869.83	956.81
			56	910.00	1001.00
			57	950.57	1045.63

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	58	993.87	1093.25
			59	1015.32	1116.85
			60	1058.62	1164.48
			61	1096.06	1205.67
			62	1120.64	1232.70
			63	1151.45	1266.60
			64 and over	1170.17	1287.19
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	314.10	314.10
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	15	342.02	342.02
			16	352.69	352.69
			17	363.37	363.37
			18	374.87	374.87
			19	386.36	386.36
			20	398.27	398.27
			21	410.59	451.65
			22	410.59	451.65
			23	410.59	451.65
			24	410.59	451.65
			25	412.23	453.45
			26	420.44	462.49
			27	430.30	473.32
			28	446.31	490.94
			29	459.45	505.39
			30	466.02	512.62
			31	475.87	523.46
			32	485.72	534.30
			33	491.88	541.07
			34	498.45	548.30
			35	501.74	551.91
			36	505.02	555.52
			37	508.31	559.14
			38	511.59	562.75
			39	518.16	569.98
			40	524.73	577.20
			41	534.58	588.04
			42	544.03	598.43
			43	557.17	612.88
			44	573.59	630.95
			45	592.89	652.18
			46	615.88	677.47
			47	641.75	705.92
			48	671.31	738.44
			49	700.46	770.51
			50	733.31	806.64
			51	765.74	842.32
			52	801.47	881.61
			53	837.60	921.36
			54	876.60	964.26
			55	915.61	1007.17
			56	957.90	1053.69
			57	1000.60	1100.66
			58	1046.18	1150.79
			59	1068.76	1175.63
			60	1114.33	1225.77

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	61	1153.75	1269.12
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	62	1179.62	1297.58
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	63	1212.05	1333.26
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1231.76	1354.94
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	376.92	376.92
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	15	410.42	410.42
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	16	423.23	423.23
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	17	436.04	436.04
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	18	449.84	449.84
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	19	463.63	463.63
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	20	477.92	477.92
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	21	492.71	541.98
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	22	492.71	541.98
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	23	492.71	541.98
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	24	492.71	541.98
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	25	494.68	544.14
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	26	504.53	554.98
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	27	516.35	567.99
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	28	535.57	589.13
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	29	551.34	606.47
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	30	559.22	615.14
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	31	571.04	628.15
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	32	582.87	641.16
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	33	590.26	649.29
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	34	598.14	657.96
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	35	602.08	662.29
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	36	606.03	666.63
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	37	609.97	670.96
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	38	613.91	675.30
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	39	621.79	683.97
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	40	629.68	692.64
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	41	641.50	705.65
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	42	652.83	718.12
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	43	668.60	735.46
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	44	688.31	757.14
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	45	711.47	782.61
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	46	739.06	812.96
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	47	770.10	847.11
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	48	805.57	886.13
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	49	840.55	924.61
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	50	879.97	967.97
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	51	918.89	1010.78
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	52	961.76	1057.93
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	53	1005.12	1105.63
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	54	1051.92	1157.12
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	55	1098.73	1208.60
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	56	1149.48	1264.43
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	57	1200.72	1320.79
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	58	1255.41	1380.95
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	59	1282.51	1410.76
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	60	1337.20	1470.92
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	61	1384.50	1522.95
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	62	1415.54	1557.09
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	63	1454.46	1599.91

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1478.11	1625.92
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	392.62	392.62
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	15	427.52	427.52
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	16	440.87	440.87
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	17	454.21	454.21
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	18	468.58	468.58
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	19	482.95	482.95
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	20	497.84	497.84
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	21	513.24	564.56
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	22	513.24	564.56
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	23	513.24	564.56
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	24	513.24	564.56
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	25	515.29	566.82
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	26	525.55	578.11
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	27	537.87	591.66
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	28	557.89	613.67
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	29	574.31	631.74
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	30	582.52	640.77
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	31	594.84	654.32
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	32	607.16	667.87
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	33	614.85	676.34
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	34	623.07	685.37
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	35	627.17	689.89
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	36	631.28	694.41
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	37	635.38	698.92
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	38	639.49	703.44
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	39	647.70	712.47
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	40	655.91	721.50
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	41	668.23	735.05
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	42	680.03	748.04
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	43	696.46	766.10
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	44	716.99	788.69
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	45	741.11	815.22
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	46	769.85	846.84
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	47	802.18	882.40
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	48	839.14	923.05
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	49	875.58	963.13
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	50	916.64	1008.30
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	51	957.18	1052.90
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	52	1001.83	1102.02
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	53	1047.00	1151.70
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	54	1095.75	1205.33
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	55	1144.51	1258.96
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	56	1197.37	1317.11
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	57	1250.75	1375.83
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	58	1307.72	1438.49
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	59	1335.95	1469.54
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	60	1392.92	1532.21
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	61	1442.19	1586.41
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	62	1474.52	1621.97
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	63	1515.07	1666.57
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1539.70	1693.67
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	376.92	376.92
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	15	410.42	410.42

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	16	423.23	423.23
	Rating Area 9	Tobacco User/Non-Tobacco User	17	436.04	436.04
	Rating Area 9	Tobacco User/Non-Tobacco User	18	449.84	449.84
	Rating Area 9	Tobacco User/Non-Tobacco User	19	463.63	463.63
	Rating Area 9	Tobacco User/Non-Tobacco User	20	477.92	477.92
	Rating Area 9	Tobacco User/Non-Tobacco User	21	492.71	541.98
	Rating Area 9	Tobacco User/Non-Tobacco User	22	492.71	541.98
	Rating Area 9	Tobacco User/Non-Tobacco User	23	492.71	541.98
	Rating Area 9	Tobacco User/Non-Tobacco User	24	492.71	541.98
	Rating Area 9	Tobacco User/Non-Tobacco User	25	494.68	544.14
	Rating Area 9	Tobacco User/Non-Tobacco User	26	504.53	554.98
	Rating Area 9	Tobacco User/Non-Tobacco User	27	516.35	567.99
	Rating Area 9	Tobacco User/Non-Tobacco User	28	535.57	589.13
	Rating Area 9	Tobacco User/Non-Tobacco User	29	551.34	606.47
	Rating Area 9	Tobacco User/Non-Tobacco User	30	559.22	615.14
	Rating Area 9	Tobacco User/Non-Tobacco User	31	571.04	628.15
	Rating Area 9	Tobacco User/Non-Tobacco User	32	582.87	641.16
	Rating Area 9	Tobacco User/Non-Tobacco User	33	590.26	649.29
	Rating Area 9	Tobacco User/Non-Tobacco User	34	598.14	657.96
	Rating Area 9	Tobacco User/Non-Tobacco User	35	602.08	662.29
	Rating Area 9	Tobacco User/Non-Tobacco User	36	606.03	666.63
	Rating Area 9	Tobacco User/Non-Tobacco User	37	609.97	670.96
	Rating Area 9	Tobacco User/Non-Tobacco User	38	613.91	675.30
	Rating Area 9	Tobacco User/Non-Tobacco User	39	621.79	683.97
	Rating Area 9	Tobacco User/Non-Tobacco User	40	629.68	692.64
	Rating Area 9	Tobacco User/Non-Tobacco User	41	641.50	705.65
	Rating Area 9	Tobacco User/Non-Tobacco User	42	652.83	718.12
	Rating Area 9	Tobacco User/Non-Tobacco User	43	668.60	735.46
	Rating Area 9	Tobacco User/Non-Tobacco User	44	688.31	757.14
	Rating Area 9	Tobacco User/Non-Tobacco User	45	711.47	782.61
	Rating Area 9	Tobacco User/Non-Tobacco User	46	739.06	812.96
	Rating Area 9	Tobacco User/Non-Tobacco User	47	770.10	847.11
	Rating Area 9	Tobacco User/Non-Tobacco User	48	805.57	886.13
	Rating Area 9	Tobacco User/Non-Tobacco User	49	840.55	924.61
	Rating Area 9	Tobacco User/Non-Tobacco User	50	879.97	967.97
	Rating Area 9	Tobacco User/Non-Tobacco User	51	918.89	1010.78
	Rating Area 9	Tobacco User/Non-Tobacco User	52	961.76	1057.93
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1005.12	1105.63
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1051.92	1157.12
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1098.73	1208.60
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1149.48	1264.43
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1200.72	1320.79
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1255.41	1380.95
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1282.51	1410.76
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1337.20	1470.92
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1384.50	1522.95
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1415.54	1557.09
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1454.46	1599.91
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1478.11	1625.92
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	314.10	314.10
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	15	342.02	342.02
	Rating Area 6	Tobacco User/Non-Tobacco User	16	352.69	352.69
	Rating Area 6	Tobacco User/Non-Tobacco User	17	363.37	363.37
	Rating Area 6	Tobacco User/Non-Tobacco User	18	374.87	374.87

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	19	386.36	386.36
	Rating Area 6	Tobacco User/Non-Tobacco User	20	398.27	398.27
	Rating Area 6	Tobacco User/Non-Tobacco User	21	410.59	451.65
	Rating Area 6	Tobacco User/Non-Tobacco User	22	410.59	451.65
	Rating Area 6	Tobacco User/Non-Tobacco User	23	410.59	451.65
	Rating Area 6	Tobacco User/Non-Tobacco User	24	410.59	451.65
	Rating Area 6	Tobacco User/Non-Tobacco User	25	412.23	453.45
	Rating Area 6	Tobacco User/Non-Tobacco User	26	420.44	462.49
	Rating Area 6	Tobacco User/Non-Tobacco User	27	430.30	473.32
	Rating Area 6	Tobacco User/Non-Tobacco User	28	446.31	490.94
	Rating Area 6	Tobacco User/Non-Tobacco User	29	459.45	505.39
	Rating Area 6	Tobacco User/Non-Tobacco User	30	466.02	512.62
	Rating Area 6	Tobacco User/Non-Tobacco User	31	475.87	523.46
	Rating Area 6	Tobacco User/Non-Tobacco User	32	485.72	534.30
	Rating Area 6	Tobacco User/Non-Tobacco User	33	491.88	541.07
	Rating Area 6	Tobacco User/Non-Tobacco User	34	498.45	548.30
	Rating Area 6	Tobacco User/Non-Tobacco User	35	501.74	551.91
	Rating Area 6	Tobacco User/Non-Tobacco User	36	505.02	555.52
	Rating Area 6	Tobacco User/Non-Tobacco User	37	508.31	559.14
	Rating Area 6	Tobacco User/Non-Tobacco User	38	511.59	562.75
	Rating Area 6	Tobacco User/Non-Tobacco User	39	518.16	569.98
	Rating Area 6	Tobacco User/Non-Tobacco User	40	524.73	577.20
	Rating Area 6	Tobacco User/Non-Tobacco User	41	534.58	588.04
	Rating Area 6	Tobacco User/Non-Tobacco User	42	544.03	598.43
	Rating Area 6	Tobacco User/Non-Tobacco User	43	557.17	612.88
	Rating Area 6	Tobacco User/Non-Tobacco User	44	573.59	630.95
	Rating Area 6	Tobacco User/Non-Tobacco User	45	592.89	652.18
	Rating Area 6	Tobacco User/Non-Tobacco User	46	615.88	677.47
	Rating Area 6	Tobacco User/Non-Tobacco User	47	641.75	705.92
	Rating Area 6	Tobacco User/Non-Tobacco User	48	671.31	738.44
	Rating Area 6	Tobacco User/Non-Tobacco User	49	700.46	770.51
	Rating Area 6	Tobacco User/Non-Tobacco User	50	733.31	806.64
	Rating Area 6	Tobacco User/Non-Tobacco User	51	765.74	842.32
	Rating Area 6	Tobacco User/Non-Tobacco User	52	801.47	881.61
	Rating Area 6	Tobacco User/Non-Tobacco User	53	837.60	921.36
	Rating Area 6	Tobacco User/Non-Tobacco User	54	876.60	964.26
	Rating Area 6	Tobacco User/Non-Tobacco User	55	915.61	1007.17
	Rating Area 6	Tobacco User/Non-Tobacco User	56	957.90	1053.69
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1000.60	1100.66
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1046.18	1150.79
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1068.76	1175.63
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1114.33	1225.77
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1153.75	1269.12
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1179.62	1297.58
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1212.05	1333.26
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1231.76	1354.94
22444PA0010212	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	443.58	443.58
22444PA0010212	Rating Area 2	Tobacco User/Non-Tobacco User	15	483.00	483.00
	Rating Area 2	Tobacco User/Non-Tobacco User	16	498.08	498.08
	Rating Area 2	Tobacco User/Non-Tobacco User	17	513.16	513.16
	Rating Area 2	Tobacco User/Non-Tobacco User	18	529.39	529.39
	Rating Area 2	Tobacco User/Non-Tobacco User	19	545.63	545.63
	Rating Area 2	Tobacco User/Non-Tobacco User	20	562.44	562.44
	Rating Area 2	Tobacco User/Non-Tobacco User	21	579.84	637.83

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010212	Rating Area 2	Tobacco User/Non-Tobacco User	22	579.84	637.83
			23	579.84	637.83
			24	579.84	637.83
			25	582.16	640.37
			26	593.75	653.13
			27	607.67	668.44
			28	630.28	693.31
			29	648.84	713.72
			30	658.11	723.93
			31	672.03	739.23
			32	685.95	754.54
			33	694.64	764.11
			34	703.92	774.31
			35	708.56	779.42
			36	713.20	784.52
			37	717.84	789.62
			38	722.48	794.72
			39	731.75	804.93
			40	741.03	815.13
			41	754.95	830.44
			42	768.28	845.11
			43	786.84	865.52
			44	810.03	891.04
			45	837.28	921.01
			46	869.76	956.73
			47	906.29	996.91
			48	948.03	1042.84
			49	989.20	1088.12
			50	1035.59	1139.15
			51	1081.40	1189.54
			52	1131.84	1245.03
			53	1182.87	1301.15
			54	1237.95	1361.75
			55	1293.04	1422.34
			56	1352.76	1488.04
			57	1413.06	1554.37
			58	1477.42	1625.17
			59	1509.32	1660.25
			60	1573.68	1731.05
			61	1629.34	1792.28
			62	1665.87	1832.46
			63	1711.68	1882.85
			64 and over	1739.51	1913.46
22444PA0010212	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	421.40	421.40
22444PA0010212	Rating Area 5	Tobacco User/Non-Tobacco User	15	458.85	458.85
			16	473.18	473.18
			17	487.50	487.50
			18	502.92	502.92
			19	518.35	518.35
			20	534.32	534.32
			21	550.85	605.93
			22	550.85	605.93
			23	550.85	605.93
			24	550.85	605.93

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010212 Rating Area 5		Tobacco User/Non-Tobacco User	25	553.05	608.35
			26	564.07	620.47
			27	577.29	635.01
			28	598.77	658.65
			29	616.40	678.04
			30	625.21	687.73
			31	638.43	702.27
			32	651.65	716.81
			33	659.91	725.90
			34	668.73	735.60
			35	673.13	740.45
			36	677.54	745.29
			37	681.95	750.14
			38	686.35	754.99
			39	695.17	764.68
			40	703.98	774.38
			41	717.20	788.92
			42	729.87	802.86
			43	747.50	822.25
			44	769.53	846.48
			45	795.42	874.96
			46	826.27	908.89
			47	860.97	947.07
			48	900.63	990.70
			49	939.74	1033.72
			50	983.81	1082.19
			51	1027.33	1130.06
			52	1075.25	1182.77
			53	1123.72	1236.10
			54	1176.05	1293.66
			55	1228.38	1351.22
			56	1285.12	1413.63
			57	1342.41	1476.65
			58	1403.55	1543.91
			59	1433.85	1577.23
			60	1494.99	1644.49
			61	1547.87	1702.66
			62	1582.58	1740.84
			63	1626.09	1788.70
			64 and over	1652.54	1817.79
22444PA0010213 Rating Area 3		Tobacco User/Non-Tobacco User	0-14	421.40	421.40
22444PA0010213 Rating Area 3		Tobacco User/Non-Tobacco User	15	458.85	458.85
			16	473.18	473.18
			17	487.50	487.50
			18	502.92	502.92
			19	518.35	518.35
			20	534.32	534.32
			21	550.85	605.93
			22	550.85	605.93
			23	550.85	605.93
			24	550.85	605.93
			25	553.05	608.35
			26	564.07	620.47
			27	577.29	635.01

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010213	Rating Area 3	Tobacco User/Non-Tobacco User	28	598.77	658.65
			29	616.40	678.04
			30	625.21	687.73
			31	638.43	702.27
			32	651.65	716.81
			33	659.91	725.90
			34	668.73	735.60
			35	673.13	740.45
			36	677.54	745.29
			37	681.95	750.14
			38	686.35	754.99
			39	695.17	764.68
			40	703.98	774.38
			41	717.20	788.92
			42	729.87	802.86
			43	747.50	822.25
			44	769.53	846.48
			45	795.42	874.96
			46	826.27	908.89
			47	860.97	947.07
			48	900.63	990.70
			49	939.74	1033.72
			50	983.81	1082.19
			51	1027.33	1130.06
			52	1075.25	1182.77
			53	1123.72	1236.10
			54	1176.05	1293.66
			55	1228.38	1351.22
			56	1285.12	1413.63
			57	1342.41	1476.65
			58	1403.55	1543.91
			59	1433.85	1577.23
			60	1494.99	1644.49
			61	1547.87	1702.66
			62	1582.58	1740.84
			63	1626.09	1788.70
			64 and over	1652.54	1817.79
22444PA0010213	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	443.58	443.58
			15	483.00	483.00
22444PA0010213	Rating Area 6	Tobacco User/Non-Tobacco User	16	498.08	498.08
			17	513.16	513.16
			18	529.39	529.39
			19	545.63	545.63
			20	562.44	562.44
			21	579.84	637.83
			22	579.84	637.83
			23	579.84	637.83
			24	579.84	637.83
			25	582.16	640.37
			26	593.75	653.13
			27	607.67	668.44
			28	630.28	693.31
			29	648.84	713.72
			30	658.11	723.93

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010213	Rating Area 6	Tobacco User/Non-Tobacco User	31	672.03	739.23
	Rating Area 6	Tobacco User/Non-Tobacco User	32	685.95	754.54
	Rating Area 6	Tobacco User/Non-Tobacco User	33	694.64	764.11
	Rating Area 6	Tobacco User/Non-Tobacco User	34	703.92	774.31
	Rating Area 6	Tobacco User/Non-Tobacco User	35	708.56	779.42
	Rating Area 6	Tobacco User/Non-Tobacco User	36	713.20	784.52
	Rating Area 6	Tobacco User/Non-Tobacco User	37	717.84	789.62
	Rating Area 6	Tobacco User/Non-Tobacco User	38	722.48	794.72
	Rating Area 6	Tobacco User/Non-Tobacco User	39	731.75	804.93
	Rating Area 6	Tobacco User/Non-Tobacco User	40	741.03	815.13
	Rating Area 6	Tobacco User/Non-Tobacco User	41	754.95	830.44
	Rating Area 6	Tobacco User/Non-Tobacco User	42	768.28	845.11
	Rating Area 6	Tobacco User/Non-Tobacco User	43	786.84	865.52
	Rating Area 6	Tobacco User/Non-Tobacco User	44	810.03	891.04
	Rating Area 6	Tobacco User/Non-Tobacco User	45	837.28	921.01
	Rating Area 6	Tobacco User/Non-Tobacco User	46	869.76	956.73
	Rating Area 6	Tobacco User/Non-Tobacco User	47	906.29	996.91
	Rating Area 6	Tobacco User/Non-Tobacco User	48	948.03	1042.84
	Rating Area 6	Tobacco User/Non-Tobacco User	49	989.20	1088.12
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1035.59	1139.15
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1081.40	1189.54
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1131.84	1245.03
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1182.87	1301.15
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1237.95	1361.75
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1293.04	1422.34
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1352.76	1488.04
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1413.06	1554.37
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1477.42	1625.17
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1509.32	1660.25
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1573.68	1731.05
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1629.34	1792.28
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1665.87	1832.46
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1711.68	1882.85
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1739.51	1913.46
22444PA0010213	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	532.29	532.29
			15	579.61	579.61
22444PA0010213	Rating Area 9	Tobacco User/Non-Tobacco User	16	597.70	597.70
	Rating Area 9	Tobacco User/Non-Tobacco User	17	615.79	615.79
	Rating Area 9	Tobacco User/Non-Tobacco User	18	635.27	635.27
	Rating Area 9	Tobacco User/Non-Tobacco User	19	654.75	654.75
	Rating Area 9	Tobacco User/Non-Tobacco User	20	674.93	674.93
	Rating Area 9	Tobacco User/Non-Tobacco User	21	695.81	765.39
	Rating Area 9	Tobacco User/Non-Tobacco User	22	695.81	765.39
	Rating Area 9	Tobacco User/Non-Tobacco User	23	695.81	765.39
	Rating Area 9	Tobacco User/Non-Tobacco User	24	695.81	765.39
	Rating Area 9	Tobacco User/Non-Tobacco User	25	698.59	768.45
	Rating Area 9	Tobacco User/Non-Tobacco User	26	712.50	783.75
	Rating Area 9	Tobacco User/Non-Tobacco User	27	729.20	802.12
	Rating Area 9	Tobacco User/Non-Tobacco User	28	756.34	831.97
	Rating Area 9	Tobacco User/Non-Tobacco User	29	778.61	856.47
	Rating Area 9	Tobacco User/Non-Tobacco User	30	789.74	868.71
	Rating Area 9	Tobacco User/Non-Tobacco User	31	806.44	887.08
	Rating Area 9	Tobacco User/Non-Tobacco User	32	823.14	905.45
	Rating Area 9	Tobacco User/Non-Tobacco User	33	833.57	916.93

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010213	Rating Area 9	Tobacco User/Non-Tobacco User	34	844.71	929.18
	Rating Area 9	Tobacco User/Non-Tobacco User	35	850.27	935.30
	Rating Area 9	Tobacco User/Non-Tobacco User	36	855.84	941.42
	Rating Area 9	Tobacco User/Non-Tobacco User	37	861.41	947.55
	Rating Area 9	Tobacco User/Non-Tobacco User	38	866.97	953.67
	Rating Area 9	Tobacco User/Non-Tobacco User	39	878.11	965.92
	Rating Area 9	Tobacco User/Non-Tobacco User	40	889.24	978.16
	Rating Area 9	Tobacco User/Non-Tobacco User	41	905.94	996.53
	Rating Area 9	Tobacco User/Non-Tobacco User	42	921.94	1014.13
	Rating Area 9	Tobacco User/Non-Tobacco User	43	944.21	1038.63
	Rating Area 9	Tobacco User/Non-Tobacco User	44	972.04	1069.24
	Rating Area 9	Tobacco User/Non-Tobacco User	45	1004.74	1105.22
	Rating Area 9	Tobacco User/Non-Tobacco User	46	1043.71	1148.08
	Rating Area 9	Tobacco User/Non-Tobacco User	47	1087.54	1196.30
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1137.64	1251.40
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1187.04	1305.75
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1242.71	1366.98
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1297.68	1427.44
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1358.21	1494.03
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1419.44	1561.39
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1485.54	1634.10
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1551.64	1706.81
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1623.31	1785.64
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1695.68	1865.24
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1772.91	1950.20
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1811.18	1992.30
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1888.41	2077.25
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1955.21	2150.73
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1999.05	2198.95
	Rating Area 9	Tobacco User/Non-Tobacco User	63	2054.01	2259.42
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2087.41	2296.15
22444PA0010214	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	554.47	554.47
22444PA0010214	Rating Area 7	Tobacco User/Non-Tobacco User	15	603.76	603.76
	Rating Area 7	Tobacco User/Non-Tobacco User	16	622.60	622.60
	Rating Area 7	Tobacco User/Non-Tobacco User	17	641.44	641.44
	Rating Area 7	Tobacco User/Non-Tobacco User	18	661.74	661.74
	Rating Area 7	Tobacco User/Non-Tobacco User	19	682.03	682.03
	Rating Area 7	Tobacco User/Non-Tobacco User	20	703.05	703.05
	Rating Area 7	Tobacco User/Non-Tobacco User	21	724.80	797.28
	Rating Area 7	Tobacco User/Non-Tobacco User	22	724.80	797.28
	Rating Area 7	Tobacco User/Non-Tobacco User	23	724.80	797.28
	Rating Area 7	Tobacco User/Non-Tobacco User	24	724.80	797.28
	Rating Area 7	Tobacco User/Non-Tobacco User	25	727.70	800.46
	Rating Area 7	Tobacco User/Non-Tobacco User	26	742.19	816.41
	Rating Area 7	Tobacco User/Non-Tobacco User	27	759.59	835.55
	Rating Area 7	Tobacco User/Non-Tobacco User	28	787.85	866.64
	Rating Area 7	Tobacco User/Non-Tobacco User	29	811.05	892.15
	Rating Area 7	Tobacco User/Non-Tobacco User	30	822.64	904.91
	Rating Area 7	Tobacco User/Non-Tobacco User	31	840.04	924.04
	Rating Area 7	Tobacco User/Non-Tobacco User	32	857.43	943.18
	Rating Area 7	Tobacco User/Non-Tobacco User	33	868.31	955.14
	Rating Area 7	Tobacco User/Non-Tobacco User	34	879.90	967.89
	Rating Area 7	Tobacco User/Non-Tobacco User	35	885.70	974.27
	Rating Area 7	Tobacco User/Non-Tobacco User	36	891.50	980.65

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010214	Rating Area 7	Tobacco User/Non-Tobacco User	37	897.30	987.03
			38	903.10	993.41
			39	914.69	1006.16
			40	926.29	1018.92
			41	943.68	1038.05
			42	960.36	1056.39
			43	983.55	1081.90
			44	1012.54	1113.79
			45	1046.61	1151.27
			46	1087.19	1195.91
			47	1132.86	1246.14
			48	1185.04	1303.55
			49	1236.50	1360.15
			50	1294.49	1423.93
			51	1351.75	1486.92
			52	1414.80	1556.28
			53	1478.58	1626.44
			54	1547.44	1702.18
			55	1616.30	1777.93
			56	1690.95	1860.04
			57	1766.33	1942.96
			58	1846.78	2031.46
			59	1886.64	2075.31
			60	1967.10	2163.81
			61	2036.68	2240.35
			62	2082.34	2290.57
			63	2139.60	2353.56
			64 and over	2174.39	2391.83
22444PA0010214	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	532.29	532.29
22444PA0010214	Rating Area 9	Tobacco User/Non-Tobacco User	15	579.61	579.61
			16	597.70	597.70
			17	615.79	615.79
			18	635.27	635.27
			19	654.75	654.75
			20	674.93	674.93
			21	695.81	765.39
			22	695.81	765.39
			23	695.81	765.39
			24	695.81	765.39
			25	698.59	768.45
			26	712.50	783.75
			27	729.20	802.12
			28	756.34	831.97
			29	778.61	856.47
			30	789.74	868.71
			31	806.44	887.08
			32	823.14	905.45
			33	833.57	916.93
			34	844.71	929.18
			35	850.27	935.30
			36	855.84	941.42
			37	861.41	947.55
			38	866.97	953.67
			39	878.11	965.92

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010214	Rating Area 9	Tobacco User/Non-Tobacco User	40	889.24	978.16
			41	905.94	996.53
			42	921.94	1014.13
			43	944.21	1038.63
			44	972.04	1069.24
			45	1004.74	1105.22
			46	1043.71	1148.08
			47	1087.54	1196.30
			48	1137.64	1251.40
			49	1187.04	1305.75
			50	1242.71	1366.98
			51	1297.68	1427.44
			52	1358.21	1494.03
			53	1419.44	1561.39
			54	1485.54	1634.10
			55	1551.64	1706.81
			56	1623.31	1785.64
			57	1695.68	1865.24
			58	1772.91	1950.20
			59	1811.18	1992.30
			60	1888.41	2077.25
			61	1955.21	2150.73
			62	1999.05	2198.95
			63	2054.01	2259.42
			64 and over	2087.41	2296.15
22444PA0010215	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	443.58	443.58
22444PA0010215	Rating Area 6	Tobacco User/Non-Tobacco User	15	483.00	483.00
			16	498.08	498.08
			17	513.16	513.16
			18	529.39	529.39
			19	545.63	545.63
			20	562.44	562.44
			21	579.84	637.83
			22	579.84	637.83
			23	579.84	637.83
			24	579.84	637.83
			25	582.16	640.37
			26	593.75	653.13
			27	607.67	668.44
			28	630.28	693.31
			29	648.84	713.72
			30	658.11	723.93
			31	672.03	739.23
			32	685.95	754.54
			33	694.64	764.11
			34	703.92	774.31
			35	708.56	779.42
			36	713.20	784.52
			37	717.84	789.62
			38	722.48	794.72
			39	731.75	804.93
			40	741.03	815.13
			41	754.95	830.44
			42	768.28	845.11

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0010215	Rating Area 6	Tobacco User/Non-Tobacco User	43	786.84	865.52
	Rating Area 6	Tobacco User/Non-Tobacco User	44	810.03	891.04
	Rating Area 6	Tobacco User/Non-Tobacco User	45	837.28	921.01
	Rating Area 6	Tobacco User/Non-Tobacco User	46	869.76	956.73
	Rating Area 6	Tobacco User/Non-Tobacco User	47	906.29	996.91
	Rating Area 6	Tobacco User/Non-Tobacco User	48	948.03	1042.84
	Rating Area 6	Tobacco User/Non-Tobacco User	49	989.20	1088.12
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1035.59	1139.15
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1081.40	1189.54
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1131.84	1245.03
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1182.87	1301.15
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1237.95	1361.75
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1293.04	1422.34
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1352.76	1488.04
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1413.06	1554.37
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1477.42	1625.17
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1509.32	1660.25
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1573.68	1731.05
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1629.34	1792.28
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1665.87	1832.46
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1711.68	1882.85
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1739.51	1913.46
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	260.69	260.69
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	15	283.86	283.86
	Rating Area 3	Tobacco User/Non-Tobacco User	16	292.72	292.72
	Rating Area 3	Tobacco User/Non-Tobacco User	17	301.58	301.58
	Rating Area 3	Tobacco User/Non-Tobacco User	18	311.12	311.12
	Rating Area 3	Tobacco User/Non-Tobacco User	19	320.66	320.66
	Rating Area 3	Tobacco User/Non-Tobacco User	20	330.54	330.54
	Rating Area 3	Tobacco User/Non-Tobacco User	21	340.77	374.85
	Rating Area 3	Tobacco User/Non-Tobacco User	22	340.77	374.85
	Rating Area 3	Tobacco User/Non-Tobacco User	23	340.77	374.85
	Rating Area 3	Tobacco User/Non-Tobacco User	24	340.77	374.85
	Rating Area 3	Tobacco User/Non-Tobacco User	25	342.13	376.34
	Rating Area 3	Tobacco User/Non-Tobacco User	26	348.95	383.84
	Rating Area 3	Tobacco User/Non-Tobacco User	27	357.12	392.84
	Rating Area 3	Tobacco User/Non-Tobacco User	28	370.41	407.46
	Rating Area 3	Tobacco User/Non-Tobacco User	29	381.32	419.45
	Rating Area 3	Tobacco User/Non-Tobacco User	30	386.77	425.45
	Rating Area 3	Tobacco User/Non-Tobacco User	31	394.95	434.44
	Rating Area 3	Tobacco User/Non-Tobacco User	32	403.13	443.44
	Rating Area 3	Tobacco User/Non-Tobacco User	33	408.24	449.06
	Rating Area 3	Tobacco User/Non-Tobacco User	34	413.69	455.06
	Rating Area 3	Tobacco User/Non-Tobacco User	35	416.42	458.06
	Rating Area 3	Tobacco User/Non-Tobacco User	36	419.14	461.06
	Rating Area 3	Tobacco User/Non-Tobacco User	37	421.87	464.06
	Rating Area 3	Tobacco User/Non-Tobacco User	38	424.60	467.06
	Rating Area 3	Tobacco User/Non-Tobacco User	39	430.05	473.05
	Rating Area 3	Tobacco User/Non-Tobacco User	40	435.50	479.05
	Rating Area 3	Tobacco User/Non-Tobacco User	41	443.68	488.05
	Rating Area 3	Tobacco User/Non-Tobacco User	42	451.52	496.67
	Rating Area 3	Tobacco User/Non-Tobacco User	43	462.42	508.66
	Rating Area 3	Tobacco User/Non-Tobacco User	44	476.05	523.66
	Rating Area 3	Tobacco User/Non-Tobacco User	45	492.07	541.28

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	46	511.15	562.27
	Rating Area 3	Tobacco User/Non-Tobacco User	47	532.62	585.88
	Rating Area 3	Tobacco User/Non-Tobacco User	48	557.16	612.87
	Rating Area 3	Tobacco User/Non-Tobacco User	49	581.35	639.48
	Rating Area 3	Tobacco User/Non-Tobacco User	50	608.61	669.47
	Rating Area 3	Tobacco User/Non-Tobacco User	51	635.53	699.09
	Rating Area 3	Tobacco User/Non-Tobacco User	52	665.18	731.70
	Rating Area 3	Tobacco User/Non-Tobacco User	53	695.17	764.68
	Rating Area 3	Tobacco User/Non-Tobacco User	54	727.54	800.29
	Rating Area 3	Tobacco User/Non-Tobacco User	55	759.91	835.90
	Rating Area 3	Tobacco User/Non-Tobacco User	56	795.01	874.51
	Rating Area 3	Tobacco User/Non-Tobacco User	57	830.45	913.50
	Rating Area 3	Tobacco User/Non-Tobacco User	58	868.28	955.10
	Rating Area 3	Tobacco User/Non-Tobacco User	59	887.02	975.72
	Rating Area 3	Tobacco User/Non-Tobacco User	60	924.84	1017.33
	Rating Area 3	Tobacco User/Non-Tobacco User	61	957.56	1053.31
	Rating Area 3	Tobacco User/Non-Tobacco User	62	979.03	1076.93
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1005.95	1106.54
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1022.30	1124.53
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	274.41	274.41
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	15	298.80	298.80
	Rating Area 6	Tobacco User/Non-Tobacco User	16	308.13	308.13
	Rating Area 6	Tobacco User/Non-Tobacco User	17	317.45	317.45
	Rating Area 6	Tobacco User/Non-Tobacco User	18	327.50	327.50
	Rating Area 6	Tobacco User/Non-Tobacco User	19	337.54	337.54
	Rating Area 6	Tobacco User/Non-Tobacco User	20	347.94	347.94
	Rating Area 6	Tobacco User/Non-Tobacco User	21	358.71	394.58
	Rating Area 6	Tobacco User/Non-Tobacco User	22	358.71	394.58
	Rating Area 6	Tobacco User/Non-Tobacco User	23	358.71	394.58
	Rating Area 6	Tobacco User/Non-Tobacco User	24	358.71	394.58
	Rating Area 6	Tobacco User/Non-Tobacco User	25	360.14	396.15
	Rating Area 6	Tobacco User/Non-Tobacco User	26	367.31	404.04
	Rating Area 6	Tobacco User/Non-Tobacco User	27	375.92	413.51
	Rating Area 6	Tobacco User/Non-Tobacco User	28	389.91	428.90
	Rating Area 6	Tobacco User/Non-Tobacco User	29	401.39	441.53
	Rating Area 6	Tobacco User/Non-Tobacco User	30	407.13	447.84
	Rating Area 6	Tobacco User/Non-Tobacco User	31	415.74	457.31
	Rating Area 6	Tobacco User/Non-Tobacco User	32	424.35	466.78
	Rating Area 6	Tobacco User/Non-Tobacco User	33	429.73	472.70
	Rating Area 6	Tobacco User/Non-Tobacco User	34	435.47	479.01
	Rating Area 6	Tobacco User/Non-Tobacco User	35	438.34	482.17
	Rating Area 6	Tobacco User/Non-Tobacco User	36	441.20	485.33
	Rating Area 6	Tobacco User/Non-Tobacco User	37	444.07	488.48
	Rating Area 6	Tobacco User/Non-Tobacco User	38	446.94	491.64
	Rating Area 6	Tobacco User/Non-Tobacco User	39	452.68	497.95
	Rating Area 6	Tobacco User/Non-Tobacco User	40	458.42	504.26
	Rating Area 6	Tobacco User/Non-Tobacco User	41	467.03	513.73
	Rating Area 6	Tobacco User/Non-Tobacco User	42	475.28	522.81
	Rating Area 6	Tobacco User/Non-Tobacco User	43	486.76	535.44
	Rating Area 6	Tobacco User/Non-Tobacco User	44	501.11	551.22
	Rating Area 6	Tobacco User/Non-Tobacco User	45	517.97	569.76
	Rating Area 6	Tobacco User/Non-Tobacco User	46	538.05	591.86
	Rating Area 6	Tobacco User/Non-Tobacco User	47	560.65	616.72
	Rating Area 6	Tobacco User/Non-Tobacco User	48	586.48	645.13

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	49	611.95	673.14
	Rating Area 6	Tobacco User/Non-Tobacco User	50	640.64	704.71
	Rating Area 6	Tobacco User/Non-Tobacco User	51	668.98	735.88
	Rating Area 6	Tobacco User/Non-Tobacco User	52	700.19	770.21
	Rating Area 6	Tobacco User/Non-Tobacco User	53	731.75	804.93
	Rating Area 6	Tobacco User/Non-Tobacco User	54	765.83	842.41
	Rating Area 6	Tobacco User/Non-Tobacco User	55	799.91	879.90
	Rating Area 6	Tobacco User/Non-Tobacco User	56	836.85	920.54
	Rating Area 6	Tobacco User/Non-Tobacco User	57	874.16	961.58
	Rating Area 6	Tobacco User/Non-Tobacco User	58	913.98	1005.37
	Rating Area 6	Tobacco User/Non-Tobacco User	59	933.70	1027.07
	Rating Area 6	Tobacco User/Non-Tobacco User	60	973.52	1070.87
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1007.96	1108.75
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1030.55	1133.61
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1058.89	1164.78
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1076.11	1183.72
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	329.29	329.29
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	15	358.56	358.56
	Rating Area 9	Tobacco User/Non-Tobacco User	16	369.75	369.75
	Rating Area 9	Tobacco User/Non-Tobacco User	17	380.94	380.94
	Rating Area 9	Tobacco User/Non-Tobacco User	18	393.00	393.00
	Rating Area 9	Tobacco User/Non-Tobacco User	19	405.05	405.05
	Rating Area 9	Tobacco User/Non-Tobacco User	20	417.53	417.53
	Rating Area 9	Tobacco User/Non-Tobacco User	21	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	22	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	23	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	24	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	25	432.17	475.38
	Rating Area 9	Tobacco User/Non-Tobacco User	26	440.77	484.85
	Rating Area 9	Tobacco User/Non-Tobacco User	27	451.10	496.22
	Rating Area 9	Tobacco User/Non-Tobacco User	28	467.89	514.68
	Rating Area 9	Tobacco User/Non-Tobacco User	29	481.67	529.83
	Rating Area 9	Tobacco User/Non-Tobacco User	30	488.55	537.41
	Rating Area 9	Tobacco User/Non-Tobacco User	31	498.88	548.77
	Rating Area 9	Tobacco User/Non-Tobacco User	32	509.21	560.14
	Rating Area 9	Tobacco User/Non-Tobacco User	33	515.67	567.24
	Rating Area 9	Tobacco User/Non-Tobacco User	34	522.56	574.81
	Rating Area 9	Tobacco User/Non-Tobacco User	35	526.00	578.60
	Rating Area 9	Tobacco User/Non-Tobacco User	36	529.45	582.39
	Rating Area 9	Tobacco User/Non-Tobacco User	37	532.89	586.18
	Rating Area 9	Tobacco User/Non-Tobacco User	38	536.33	589.97
	Rating Area 9	Tobacco User/Non-Tobacco User	39	543.22	597.54
	Rating Area 9	Tobacco User/Non-Tobacco User	40	550.11	605.12
	Rating Area 9	Tobacco User/Non-Tobacco User	41	560.44	616.48
	Rating Area 9	Tobacco User/Non-Tobacco User	42	570.34	627.37
	Rating Area 9	Tobacco User/Non-Tobacco User	43	584.11	642.52
	Rating Area 9	Tobacco User/Non-Tobacco User	44	601.33	661.46
	Rating Area 9	Tobacco User/Non-Tobacco User	45	621.56	683.72
	Rating Area 9	Tobacco User/Non-Tobacco User	46	645.67	710.23
	Rating Area 9	Tobacco User/Non-Tobacco User	47	672.78	740.06
	Rating Area 9	Tobacco User/Non-Tobacco User	48	703.78	774.15
	Rating Area 9	Tobacco User/Non-Tobacco User	49	734.34	807.77
	Rating Area 9	Tobacco User/Non-Tobacco User	50	768.77	845.65
	Rating Area 9	Tobacco User/Non-Tobacco User	51	802.78	883.06

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	52	840.23	924.25
			53	878.10	965.92
			54	919.00	1010.90
			55	959.89	1055.88
			56	1004.22	1104.65
			57	1048.99	1153.89
			58	1096.77	1206.45
			59	1120.44	1232.49
			60	1168.22	1285.05
			61	1209.55	1330.50
			62	1236.66	1360.33
			63	1270.67	1397.74
			64 and over	1291.33	1420.46
22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	343.01	343.01
22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	15	373.50	373.50
			16	385.16	385.16
			17	396.82	396.82
			18	409.37	409.37
			19	421.92	421.92
			20	434.93	434.93
			21	448.38	493.22
			22	448.38	493.22
			23	448.38	493.22
			24	448.38	493.22
			25	450.17	495.19
			26	459.14	505.05
			27	469.90	516.89
			28	487.39	536.13
			29	501.74	551.91
			30	508.91	559.80
			31	519.67	571.64
			32	530.43	583.48
			33	537.16	590.87
			34	544.33	598.76
			35	547.92	602.71
			36	551.51	606.66
			37	555.09	610.60
			38	558.68	614.55
			39	565.85	622.44
			40	573.03	630.33
			41	583.79	642.17
			42	594.10	653.51
			43	608.45	669.29
			44	626.39	689.02
			45	647.46	712.20
			46	672.57	739.82
			47	700.82	770.90
			48	733.10	806.41
			49	764.93	841.43
			50	800.80	880.88
			51	836.23	919.85
			52	875.24	962.76
			53	914.69	1006.16
			54	957.29	1053.02

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	55	999.88	1099.87
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1046.07	1150.67
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1092.70	1201.97
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1142.47	1256.72
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1167.13	1283.84
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1216.90	1338.59
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1259.94	1385.94
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1288.19	1417.01
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1323.61	1455.98
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1345.14	1479.65
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	329.29	329.29
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	15	358.56	358.56
	Rating Area 9	Tobacco User/Non-Tobacco User	16	369.75	369.75
	Rating Area 9	Tobacco User/Non-Tobacco User	17	380.94	380.94
	Rating Area 9	Tobacco User/Non-Tobacco User	18	393.00	393.00
	Rating Area 9	Tobacco User/Non-Tobacco User	19	405.05	405.05
	Rating Area 9	Tobacco User/Non-Tobacco User	20	417.53	417.53
	Rating Area 9	Tobacco User/Non-Tobacco User	21	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	22	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	23	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	24	430.45	473.49
	Rating Area 9	Tobacco User/Non-Tobacco User	25	432.17	475.38
	Rating Area 9	Tobacco User/Non-Tobacco User	26	440.77	484.85
	Rating Area 9	Tobacco User/Non-Tobacco User	27	451.10	496.22
	Rating Area 9	Tobacco User/Non-Tobacco User	28	467.89	514.68
	Rating Area 9	Tobacco User/Non-Tobacco User	29	481.67	529.83
	Rating Area 9	Tobacco User/Non-Tobacco User	30	488.55	537.41
	Rating Area 9	Tobacco User/Non-Tobacco User	31	498.88	548.77
	Rating Area 9	Tobacco User/Non-Tobacco User	32	509.21	560.14
	Rating Area 9	Tobacco User/Non-Tobacco User	33	515.67	567.24
	Rating Area 9	Tobacco User/Non-Tobacco User	34	522.56	574.81
	Rating Area 9	Tobacco User/Non-Tobacco User	35	526.00	578.60
	Rating Area 9	Tobacco User/Non-Tobacco User	36	529.45	582.39
	Rating Area 9	Tobacco User/Non-Tobacco User	37	532.89	586.18
	Rating Area 9	Tobacco User/Non-Tobacco User	38	536.33	589.97
	Rating Area 9	Tobacco User/Non-Tobacco User	39	543.22	597.54
	Rating Area 9	Tobacco User/Non-Tobacco User	40	550.11	605.12
	Rating Area 9	Tobacco User/Non-Tobacco User	41	560.44	616.48
	Rating Area 9	Tobacco User/Non-Tobacco User	42	570.34	627.37
	Rating Area 9	Tobacco User/Non-Tobacco User	43	584.11	642.52
	Rating Area 9	Tobacco User/Non-Tobacco User	44	601.33	661.46
	Rating Area 9	Tobacco User/Non-Tobacco User	45	621.56	683.72
	Rating Area 9	Tobacco User/Non-Tobacco User	46	645.67	710.23
	Rating Area 9	Tobacco User/Non-Tobacco User	47	672.78	740.06
	Rating Area 9	Tobacco User/Non-Tobacco User	48	703.78	774.15
	Rating Area 9	Tobacco User/Non-Tobacco User	49	734.34	807.77
	Rating Area 9	Tobacco User/Non-Tobacco User	50	768.77	845.65
	Rating Area 9	Tobacco User/Non-Tobacco User	51	802.78	883.06
	Rating Area 9	Tobacco User/Non-Tobacco User	52	840.23	924.25
	Rating Area 9	Tobacco User/Non-Tobacco User	53	878.10	965.92
	Rating Area 9	Tobacco User/Non-Tobacco User	54	919.00	1010.90
	Rating Area 9	Tobacco User/Non-Tobacco User	55	959.89	1055.88
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1004.22	1104.65
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1048.99	1153.89

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	58	1096.77	1206.45
			59	1120.44	1232.49
			60	1168.22	1285.05
			61	1209.55	1330.50
			62	1236.66	1360.33
			63	1270.67	1397.74
			64 and over	1291.33	1420.46
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	274.41	274.41
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	15	298.80	298.80
			16	308.13	308.13
			17	317.45	317.45
			18	327.50	327.50
			19	337.54	337.54
			20	347.94	347.94
			21	358.71	394.58
			22	358.71	394.58
			23	358.71	394.58
			24	358.71	394.58
			25	360.14	396.15
			26	367.31	404.04
			27	375.92	413.51
			28	389.91	428.90
			29	401.39	441.53
			30	407.13	447.84
			31	415.74	457.31
			32	424.35	466.78
			33	429.73	472.70
			34	435.47	479.01
			35	438.34	482.17
			36	441.20	485.33
			37	444.07	488.48
			38	446.94	491.64
			39	452.68	497.95
			40	458.42	504.26
			41	467.03	513.73
			42	475.28	522.81
			43	486.76	535.44
			44	501.11	551.22
			45	517.97	569.76
			46	538.05	591.86
			47	560.65	616.72
			48	586.48	645.13
			49	611.95	673.14
			50	640.64	704.71
			51	668.98	735.88
			52	700.19	770.21
			53	731.75	804.93
			54	765.83	842.41
			55	799.91	879.90
			56	836.85	920.54
			57	874.16	961.58
			58	913.98	1005.37
			59	933.70	1027.07
			60	973.52	1070.87

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	61	1007.96	1108.75
			62	1030.55	1133.61
			63	1058.89	1164.78
			64 and over	1076.11	1183.72
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	274.41	274.41
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	15	298.80	298.80
			16	308.13	308.13
			17	317.45	317.45
			18	327.50	327.50
			19	337.54	337.54
			20	347.94	347.94
			21	358.71	394.58
			22	358.71	394.58
			23	358.71	394.58
			24	358.71	394.58
			25	360.14	396.15
			26	367.31	404.04
			27	375.92	413.51
			28	389.91	428.90
			29	401.39	441.53
			30	407.13	447.84
			31	415.74	457.31
			32	424.35	466.78
			33	429.73	472.70
			34	435.47	479.01
			35	438.34	482.17
			36	441.20	485.33
			37	444.07	488.48
			38	446.94	491.64
			39	452.68	497.95
			40	458.42	504.26
			41	467.03	513.73
			42	475.28	522.81
			43	486.76	535.44
			44	501.11	551.22
			45	517.97	569.76
			46	538.05	591.86
			47	560.65	616.72
			48	586.48	645.13
			49	611.95	673.14
			50	640.64	704.71
			51	668.98	735.88
			52	700.19	770.21
			53	731.75	804.93
			54	765.83	842.41
			55	799.91	879.90
			56	836.85	920.54
			57	874.16	961.58
			58	913.98	1005.37
			59	933.70	1027.07
			60	973.52	1070.87
			61	1007.96	1108.75
			62	1030.55	1133.61
			63	1058.89	1164.78

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1076.11	1183.72
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	260.69	260.69
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	15	283.86	283.86
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	16	292.72	292.72
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	17	301.58	301.58
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	18	311.12	311.12
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	19	320.66	320.66
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	20	330.54	330.54
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	21	340.77	374.85
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	22	340.77	374.85
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	23	340.77	374.85
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	24	340.77	374.85
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	25	342.13	376.34
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	26	348.95	383.84
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	27	357.12	392.84
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	28	370.41	407.46
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	29	381.32	419.45
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	30	386.77	425.45
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	31	394.95	434.44
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	32	403.13	443.44
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	33	408.24	449.06
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	34	413.69	455.06
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	35	416.42	458.06
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	36	419.14	461.06
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	37	421.87	464.06
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	38	424.60	467.06
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	39	430.05	473.05
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	40	435.50	479.05
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	41	443.68	488.05
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	42	451.52	496.67
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	43	462.42	508.66
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	44	476.05	523.66
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	45	492.07	541.28
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	46	511.15	562.27
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	47	532.62	585.88
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	48	557.16	612.87
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	49	581.35	639.48
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	50	608.61	669.47
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	51	635.53	699.09
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	52	665.18	731.70
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	53	695.17	764.68
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	54	727.54	800.29
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	55	759.91	835.90
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	56	795.01	874.51
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	57	830.45	913.50
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	58	868.28	955.10
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	59	887.02	975.72
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	60	924.84	1017.33
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	61	957.56	1053.31
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	62	979.03	1076.93
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	63	1005.95	1106.54
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1022.30	1124.53

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying information

Carrier Name:	Georgian Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2026
Base Period Start Date:	1/1/2024
Date of Most Recent Membership:	12/2025

to 12/31/2026
to 12/31/2024

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2025)	Member-months Projected Rating Period
	46.0	46.0	46.0
Average Age	46.0	46.0	46.0
Total	290,873	14,785	277,420
18	10,931	814	9,768
18-24	11,169	857	10,284
25-29	11,234	895	10,752
30-34	14,441	1,108	13,296
35-39	14,580	1,179	14,148
40-44	15,397	1,274	15,288
45-49	16,175	1,295	15,540
50-54	20,144	1,541	18,304
55-59	26,894	1,962	23,644
60-63	35,315	2,726	32,712
64+	14,014	1,132	13,184

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
\$ 140,391,531.69	\$ 160,031,302.80	\$ 161,674,120.46	190,873	\$ 31,899,368.85	\$ 130,571,487.31	\$	\$ (7,300,774.37)	\$ 7,631.08	\$	\$ 14,049,687.00	\$ 8,291,313.85
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 986.42
Low Rate											\$ 96.63%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	2.80%	6.91%	18.73%	
Outpatient Hospital	5.00%	2.00%	7.10%	39.97%	
Professional	1.20%	4.60%	6.38%	16.88%	
Other Medical	-3.00%	8.80%	5.54%	1.72%	
Capitation				0.00%	0.00%
Prescription Drugs	6.00%	-0.50%		5.47%	22.00%
Total Annual Trend				6.55%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.135	

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

** Should equal URR1 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	Medical Incurred Claims	Rx Incurred Claims	Med Completion Factor *	Rx Completion Factor *
Jan-21		9,642,964.13	100.0%	9,642,964.13	16,105	581.08		\$ (118,799.62)	\$ 11,517,841.04	694.06	7,715,546.42	1,927,417.71	100.0%	100.0%
Feb-21		9,631,298.04	100.0%	9,631,298.04	16,955	568.04		\$ (296,413.12)	\$ 11,203,128.46	660.76	7,643,634.43	1,987,663.61	100.0%	100.0%
Mar-21		11,927,804.03	100.0%	11,927,804.03	16,847	710.99		\$ (171,068.10)	\$ 13,929,887.40	826.86	9,148,977.20	2,428,826.21	100.0%	100.0%
Apr-21		12,742,259.66	100.0%	12,742,259.66	16,364	751.14		\$ (163,049.60)	\$ 14,431,184.00	850.82	10,278,647.07	2,463,612.59	100.0%	100.0%
May-21		11,339,693.52	100.0%	11,339,693.52	17,119	662.41		\$ (130,999.14)	\$ 12,857,985.21	751.10	9,005,558.49	2,134,133.03	100.0%	100.0%
Jun-21		12,422,378.96	100.0%	12,422,378.96	17,248	720.52		\$ (187,027.29)	\$ 13,881,606.16	804.95	9,969,185.38	2,758,191.28	100.0%	100.0%
Jul-21		13,305,903.33	100.0%	13,305,903.33	17,371	765.99		\$ (153,452.55)	\$ 14,747,797.63	848.99	10,841,464.96	2,464,438.37	100.0%	100.0%
Aug-21		13,463,233.43	100.0%	13,463,233.43	17,520	768.45		\$ (183,911.59)	\$ 14,676,777.15	837.72	10,822,932.14	2,640,301.27	100.0%	100.0%
Sep-21		13,935,067.63	100.0%	13,935,067.63	17,609	790.24		\$ (184,138.10)	\$ 15,157,331.99	860.79	11,169,937.63	2,745,140.10	100.0%	100.0%
Oct-21		13,705,603.01	100.0%	13,705,603.01	17,556	789.67		\$ (153,101.43)	\$ 14,870,078.32	847.00	11,073,272.42	2,632,330.59	100.0%	100.0%
Nov-21		14,782,380.28	100.0%	14,782,380.28	17,371	850.99		\$ (405,557.17)	\$ 16,003,431.70	924.17	11,728,918.42	3,055,461.86	100.0%	100.0%
Dec-21		13,726,287.22	100.0%	13,726,287.22	17,096	802.91	\$ 21,715,761.52	\$ (413,362.40)	\$ 14,765,354.40	863.10	10,777,351.24	2,848,930.39	100.0%	100.0%
Jan-22	\$ 137,036,941.73	10,328,294.98	100.0%	10,328,294.98	17,020	606.83		\$ (562,792.55)	\$ 12,896,658.78	728.35	7,817,083.02	2,511,211.96	100.0%	100.0%
Feb-22		11,005,796.48	100.0%	11,005,796.48	17,324	636.30		\$ (445,492.70)	\$ 12,849,679.76	747.50	8,507,422.37	2,498,374.11	100.0%	100.0%
Mar-22		12,983,996.81	100.0%	12,983,996.81	17,091	759.68		\$ (177,204.60)	\$ 15,001,944.44	877.74	9,809,811.90	3,178,158.91	100.0%	100.0%
Apr-22		13,210,540.49	100.0%	13,210,540.49	16,847	783.16		\$ (609,877.00)	\$ 14,801,418.44	878.56	10,449,202.66	2,761,337.81	100.0%	100.0%
May-22		11,025,299.04	100.0%	11,025,299.04	16,876	661.15		\$ (327,367.38)	\$ 12,560,131.62	753.19	8,217,250.52	2,808,044.52	100.0%	100.0%
Jun-22		12,726,616.37	100.0%	12,726,616.37	17,088	656.92		\$ (581,174.57)	\$ 13,994,510.07	732.19	9,022,739.85	3,002,876.52	100.0%	100.0%
Jul-22		10,743,213.93	100.0%	10,743,213.93	16,880	636.43		\$ (243,815.96)	\$ 12,000,652.16	710.92	8,002,175.31	2,160,840.58	100.0%	100.0%
Aug-22		12,869,408.07	100.0%	12,869,408.07	16,708	769.08		\$ (594,915.04)	\$ 14,152,915.05	845.79	9,416,000.83	3,453,407.24	100.0%	100.0%
Sep-22		12,726,841.23	100.0%	12,726,841.23	17,266	772.66		\$ (526,494.58)	\$ 13,994,510.07	845.10	9,119,558.89	2,974,887.40	100.0%	100.0%
Oct-22		13,429,531.94	100.0%	13,429,531.94	16,351	810.30		\$ (529,143.00)	\$ 14,154,098.40	877.86	10,562,022.77	3,187,489.17	100.0%	100.0%
Nov-22		12,829,367.25	100.0%	12,829,367.25	16,122	795.27		\$ (526,565.40)	\$ 13,614,158.43	843.92	9,803,281.61	3,026,085.64	100.0%	100.0%
Dec-22	\$ 133,087,615.07	12,997,017.20	100.0%	12,997,017.20	15,444	815.19	\$ 23,421,758.13	\$ (599,434.47)	\$ 12,731,011.81	861.35	9,914,841.35	3,081,075.85	100.0%	100.0%
Jan-23		11,506,523.58	100.0%	11,506,523.58	15,737	733.17		\$ (574,930.07)	\$ 13,554,235.63	863.30	8,655,231.81	3,081,290.75	100.0%	100.0%
Feb-23		10,553,876.41	100.0%	10,553,876.41	15,890	715.00		\$ (441,684.80)	\$ 12,476,337.84	785.19	7,876,899.88	2,676,975.53	100.0%	100.0%
Mar-23		12,208,718.54	100.0%	12,208,718.54	15,631	781.13		\$ (608,432.01)	\$ 13,959,686.33	892.08	9,261,411.66	2,957,887.88	100.0%	100.0%
Apr-23		12,845,185.49	100.0%	12,845,185.49	15,397	834.27		\$ (443,704.38)	\$ 14,299,208.53	928.71	9,997,666.56	3,447,715.13	100.0%	100.0%
May-23		12,137,498.27	100.0%	12,137,498.27	15,238	796.55		\$ (610,811.61)	\$ 13,586,491.28	892.30	8,751,037.36	3,386,461.11	100.0%	100.0%
Jun-23		10,943,485.14	100.0%	10,943,485.14	15,230	715.00		\$ (573,413.80)	\$ 12,247,070.66	804.70	7,814,554.51	3,128,930.83	100.0%	100.0%
Jul-23		12,216,923.53	100.0%	12,216,923.53	15,371	794.79		\$ (553,085.15)	\$ 13,561,591.55	882.77	9,102,368.76	3,114,552.75	100.0%	100.0%
Aug-23		12,332,959.09	100.0%	12,332,959.09	15,415	800.07		\$ (573,913.11)	\$ 13,668,358.86	886.70	8,868,399.91	3,464,559.18	100.0%	100.0%
Sep-23		12,901,994.65	100.0%	12,901,994.65	15,525	814.04		\$ (462,384.24)	\$ 14,116,980.40	922.06	9,664,512.65	3,237,482.00	100.0%	100.0%
Oct-23		13,460,638.17	100.0%	13,460,638.17	15,654	860.24		\$ (511,793.70)	\$ 14,915,290.88	952.84	9,990,993.99	3,471,644.18	100.0%	100.0%
Nov-23		14,291,365.68	100.0%	14,292,789.76	15,696	910.63		\$ (484,184.48)	\$ 15,735,366.57	1,002.54	10,165,222.54	3,726,143.14	100.0%	100.0%
Dec-23	\$ 137,651,012.77	15,228,720.66	99.9%	15,240,657.71	15,505	983.61	\$ 24,860,141.72	\$ (524,267.94)	\$ 16,628,838.77	1,072.50	11,381,459.55	3,647,261.61	99.8%	100.0%
Jan-24		11,295,325.39	99.8%	11,320,779.69	15,648	723.48		\$ (582,937.85)	\$ 15,085,637.78	964.08	8,884,897.31	3,071,410.68	99.7%	100.0%
Feb-24		12,385,842.36	99.8%	12,406,194.00	16,105	770.32		\$ (608,139.64)	\$ 15,148,186.19	952.99	9,438,365.15	2,847,477.21	99.8%	100.0%
Mar-24		12,081,152.16	99.8%	12,124,052.19	15,994	761.18		\$ (593,116.19)	\$ 14,486,531.05	905.77	8,957,124.91	3,125,827.25	99.9%	100.0%
Apr-24		14,421,493.26	99.0%	14,721,484.78	15,987	920.31		\$ (584,989.30)	\$ 17,096,221.00	1,005.36	11,178,975.67	3,244,616.99	97.5%	100.0%
May-24		12,986,624.58	99.3%	13,075,213.38	16,011	816.62		\$ (616,288.36)	\$ 15,055,155.13	940.91	9,474,422.38	3,512,182.20	99.1%	100.0%
Jun-24		12,674,776.88	99.3%	12,744,618.19	15,914	799.06		\$ (609,274.44)	\$ 14,501,271.21	907.78	9,106,841.24	3,568,135.84	99.0%	100.0%
Jul-24		13,821,977.01	99.3%	13,922,663.38	15,991	870.57		\$ (677,227.63)	\$ 15,615,197.84	977.66	10,024,153.36	3,798,621.65	99.0%	100.0%
Aug-24		14,077,144.95	99.3%	14,390,273.81	16,013	898.67		\$ (613,997.38)	\$ 16,104,395.82	1,005.72	10,649,675.18	3,637,325.29	99.0%	100.0%
Sep-24		14,077,144.95	99.3%	14,206,032.62	15,961	889.91		\$ (603,139.50)	\$ 15,724,619.93	985.04	10,408,455.29	3,668,709.66	98.8%	100.0%
Oct-24		14,404,603.13	98.1%	15,708,305.98	15,949	991.18		\$ (604,788.01)	\$ 17,486,199.10	1,101.29	11,266,451.81	4,138,151.32	97.4%	100.0%
Nov-24		13,338,181.70	93.5%	14,266,470.68	15,784	903.89		\$ (603,563.09)	\$ 15,632,887.82	990.45	9,760,718.49	3,577,463.21	91.3%	100.0%
Dec-24	\$ 140,391,531.69	13,251,178.94	90.0%	14,726,018.77	15,551	946.94	\$ 31,899,368.85	\$ (602,932.67)	\$ 16,106,002.90	1,035.68	9,238,298.03	4,012,880.91	86.2%	100.0%

* Express Completion Factor(s) as a percentage

** Express Prescription Drug Rebates as a negative number

Ultimate Med Claims	Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims	IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend	Prescription Drug Rebate Trend	GLP-1 and like drugs Utilization Trend	GLP-1 and like drugs Allowed Claims Trend	GLP-1 and like drugs Paid Claims Trend	Allowed Claims (Net of Prescription Drug Rebates) Trend
7,715,546	1,927,418	295.75	3,690.76	14,201.18	20,533.46	128.71	118,411.88	118,891.61									
7,643,634	1,987,664	397.09	3,835.25	13,625.45	18,871.23	114.65	111,094.96	119,495.67									
8,548,973	2,428,827	173.23	5,293.60	17,700.03	23,124.90	166.68	151,648.98	152,227.03									
10,278,647	2,463,611	409.42	5,047.23	16,023.76	21,401.11	166.94	183,222.53	168,262.14									
9,005,558	2,334,133	412.18	4,204.50	14,722.76	22,080.99	134.59	155,705.84	146,878.50									
9,669,186	2,758,103	402.14	4,202.45	15,007.27	22,561.43	170.02	199,028.43	183,179.08									
10,841,465	2,464,438	550.57	4,254.69	14,096.61	22,913.43	144.38	167,550.13	157,827.58									
10,822,932	2,640,301	367.81	4,555.48	15,167.81	22,686.30	168.40	195,575.39	187,921.74									
11,169,938	2,745,140	490.46	4,615.69	15,936.28	22,666.30	178.53	209,738.41	199,127.34									
11,073,272	2,632,331	493.50	4,554.27	16,360.66	22,975.74	151.74	176,097.30	163,665.28									
11,726,918	3,055,462	507.22	4,557.39	16,340.53	23,793.72	183.68	212,420.06	204,746.31									
10,777,851	2,948,936	424.37	4,509.19	15,133.57	24,818.07	174.09	195,572.56	187,796.89									
7,817,083	2,511,212	384.96	4,008.19	14,209.51	22,894.28	181.20	208,310.51	187,151.49									
8,507,422	2,498,374	404.53	3,568.71	13,216.42	20,449.44	160.70	194,174.49	179,594.88									
9,805,832	3,178,159	356.82	3,415.94	15,559.33	23,446.77	195.89	215,042.80	220,153.63									
10,449,001	2,763,338	363.03	3,959.05	13,594.01	22,563.51	180.21	218,313.77	208,450.79									
8,217,251	2,808,043	382.11	3,918.97	13,718.54	23,318.78	207.97	242,675.24	227,631.34									
8,022,740	3,202,877	411.51	3,884.08	13,758.94	23,024.97	243.68	265,308.66	258,248.85									
8,002,375	2,740,841	318.82	3,498.96	12,256.80	21,090.40	218.11	242,189.80	214,464.34									
9,416,001	3,453,407	322.71	4,108.42	14,556.94	22,824.37	246.69	287,143.17	272,165.28									
16,619,959	2,974,882	385.52	3,866.05	14,640.26	22,171.09	251.31	272,308.23	260,357.66									
10,062,023	3,187,489	327.31	3,996.01	14,874.91	24,471.40	228.97	271,518.47	247,269.87									
9,803,282	3,026,086	342.17	3,721.36	14,761.11	23,224.72	253.84	247,097.86	274,742.23									
9,913,941	3,083,076	494.49	3,907.67	13,889.50	23,876.43	251.41	230,428.14	270,549.67	-2.0%	-12.3%	-8.5%	1.5%	56.7%	39.0%	39.4%	45.7%	-0.9%
8,825,232	2,681,761	372.12	3,586.10	14,597.56	23,265.62	224.95	180,859.62	206,145.94	-3.9%	-12.9%	-8.3%	0.8%	49.9%	37.5%	35.1%	43.0%	0.2%
7,876,900	3,772,916	351.93	3,772.91	13,696.51	21,469.91	305.86	342,478.25	305,972.67	-5.2%	-12.1%	-7.8%	0.6%	47.4%	39.3%	39.3%	46.5%	-0.2%
9,251,832	2,957,888	348.54	4,282.28	15,404.83	23,988.27	332.42	374,463.19	348,842.69	-3.1%	-10.9%	-6.8%	0.7%	49.4%	46.3%	50.8%	50.8%	-0.6%
9,997,487	2,847,719	540.11	3,873.88	14,049.12	22,399.40	285.25	324,471.49	304,477.49	-18.5%	-9.0%	-5.3%	0.9%	32.4%	59.5%	47.6%	53.6%	-0.5%
8,751,037	3,886,461	328.42	4,234.42	15,200.81	23,846.28	351.40	426,862.50	403,564.09	-19.1%	-7.9%	-4.0%	0.7%	30.0%	54.0%	51.1%	57.2%	0.9%
7,814,555	3,128,931	209.72	4,059.55	14,077.58	23,505.00	387.40	397,662.23	371,669.79	-22.8%	-6.8%	-3.1%	0.7%	26.4%	54.9%	52.1%	57.6%	2.4%
9,102,364	3,115,558	469.97	3,713.82	12,985.08	22,832.53	348.18	387,469.03	361,469.21	-17.2%	-4.8%	-1.4%	1.4%	23.9%	54.0%	59.1%	59.1%	5.7%
8,868,401	3,446,565	356.54	4,200.62	14,984.76	24,639.34	436.72	488,694.37	462,360.31	-15.9%	-3.8%	-0.9%	1.9%	19.2%	58.8%	57.4%	62.5%	6.0%
9,684,514	3,237,486	377.97	4,151.34	15,118.00	23,114.29	425.12	479,815.51	455,965.46	-15.0%	-2.1%	0.2%	2.4%	15.4%	62.3%	66.9%	74.5%	7.9%
9,984,195	3,471,623	306.44	4,453.21	16,169.89	24,807.17	399.97	448,119.71	427,719.09	-12.7%	-0.1%	1.9%	3.9%	11.7%	63.8%	68.6%	75.8%	7.5%
10,566,643	3,726,147	392.98	4,058.98	14,827.63	24,862.32	409.03	472,523.41	453,467.75	-8.8%	2.2%	2.8%	2.7%	8.5%	64.4%	70.1%	70.7%	10.0%
11,603,490	3,647,249	480.63	4,058.46	13,783.42	24,682.29	474.44	518,724.12	518,274.69	-10.4%	4.1%	1.5%	2.4%	6.8%	67.5%	74.5%	78.9%	12.3%
8,909,145	2,411,435	407.03	4,301.47	15,600.48	24,107.87	302.52	405,207.27	399,403.08	-8.3%	3.0%	3.5%	6.1%	67.7%	67.6%	75.8%	11.8%	
9,458,708	2,847,486	418.00	4,166.57	14,740.21	22,910.18	308.47	391,729.27	342,266.85	-6.0%	5.4%	4.1%	3.7%	6.3%	59.1%	78.8%	68.3%	13.1%
9,048,733	3,125,830	363.39	4,148.14	14,443.22	22,877.32	310.13	420,152.03	354,146.64	-6.4%	5.4%	3.1%	3.1%	4.7%	71.0%	60.1%	71.0%	13.1%
11,468,860	3,244,628	392.27	4,126.74	15,794.74	24,243.11	361.80	482,757.97	412,817.36	-4.9%	4.8%	3.9%	5.2%	49.6%	69.1%	57.8%	14.1%	
9,563,023	3,123,192	331.27	4,179.04	15,073.33	24,660.54	400.97	508,879.47	464,889.56	4.6%	5.7%	3.4%	3.9%	2.8%	41.4%	60.6%	49.8%	13.0%
9,196,475	3,568,143	317.54	4,187.54	15,111.08	22,510.42	397.18	489,051.49	454,712.14	13.2%	4.7%	2.8%	3.4%	2.1%	56.1%	45.8%	13.0%	
10,124,028	3,798,634	554.51	4,099.91	14,780.68	25,185.87	486.71	602,717.63	560,465.31	11.7%	4.9%	3.7%	2.5%	2.1%	54.1%	44.6%	12.0%	
10,752,940	3,637,334	492.36	4,221.38	14,825.40	24,418.48	407.89	502,841.31	462,419.84	13.8%	4.7%	2.8%	3.2%	2.4%	47.9%	36.0%	12.7%	
10,517,316	3,668,717	382.42	4,171.51	14,636.09	23,725.46	401.18	481,525.79	454,652.60	14.1%	4.3%	2.3%	3.0%	4.6%	20.9%	37.0%	28.4%	12.4%
11,170,155	4,118,151	626.14	4,501.41	17,021.44	26,851.37	442.16	551,750.50	512,700.79	21.7%	3.6%	2.0%	3.6%	5.8%	17.7%	24.7%	24.3%	
10,689,007	3,896,55	388.98	4,138.74	13,878.14	23,755.69	361.89	446,114.95	425,220.63	20.2%	2.6%	1.4%	2.6%	8.0%	12.0%	25.2%	18.2%	11.2%
10,713,138	4,012,881	280.88	3,825.79	13,061.65	25,318.48	412.89	530,215.17	507,585.05	16.2%	1.8%	1.0%	2.5%	8.0%	5.5%	16.8%	11.4%	8.7%

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2026

Table 2b. Manual Experience Period Claims and Premiums

Manual Experience Description:		The Credibility Manual Rate is a combination of our individual GHP and GQO experience							
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
\$ 179,404,688.28	\$ 196,275,759.40	\$ 200,511,278.18	229,538	\$ 39,888,882.58	\$ 240,400,160.76	\$ -	\$ (8,630,943.03)	\$ 9,177.28	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									
Loss Ratio									
*Express Prescription Drug Rebates as a negative number									

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	2.80%		6.91%	19.29%
Outpatient Hospital	5.00%	2.00%		7.10%	38.94%
Professional	1.70%	4.60%		6.38%	16.80%
Other Medical	-3.00%	8.80%		5.54%	1.94%
Capitation				0.00%	0.00%
Prescription Drugs	6.00%	-0.50%		5.47%	23.02%
Total Annual Trend				6.53%	99.99%
Months of Trend				24	
Total Applied Trend Projection Factor				1.135	
* 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)
Jan-21		12,468,904.59	100.0%	12,468,904.59	20,544	606.95		\$ (373,996.92)	\$ 15,005,427.60
Feb-21		12,019,656.17	100.0%	12,019,656.17	21,130	568.85		\$ (369,027.55)	\$ 14,118,627.04
Mar-21		14,817,716.44	100.0%	14,817,716.44	21,027	704.69		\$ (442,806.28)	\$ 17,347,344.01
Apr-21		16,415,870.38	100.0%	16,415,870.38	21,255	772.33		\$ (428,595.58)	\$ 18,745,662.00
May-21		14,169,634.21	100.0%	14,169,634.21	21,522	658.37		\$ (413,074.50)	\$ 16,174,217.56
Jun-21		16,444,037.44	100.0%	16,444,037.44	21,739	756.43		\$ (462,707.24)	\$ 18,533,261.82
Jul-21		16,228,690.69	100.0%	16,228,690.69	21,930	740.03		\$ (440,404.16)	\$ 18,154,402.92
Aug-21		16,771,650.70	100.0%	16,771,650.70	22,162	756.78		\$ (449,563.56)	\$ 18,503,799.10
Sep-21		18,218,716.31	100.0%	18,218,716.31	22,346	815.32		\$ (472,577.73)	\$ 19,568,059.55
Oct-21		17,354,180.53	100.0%	17,354,180.53	22,254	779.83		\$ (438,745.22)	\$ 18,584,652.86
Nov-21		19,278,420.47	100.0%	19,278,420.47	22,014	875.74		\$ (495,050.83)	\$ 20,958,383.63
Dec-21		17,115,072.87	100.0%	17,115,072.87	21,729	787.68	\$ 28,976,575.36	\$ (514,510.62)	\$ 18,484,227.88
Jan-22	\$ 171,286,069.98	13,424,986.91	100.0%	13,424,986.91	21,510	624.12		\$ (721,943.59)	\$ 16,330,658.34
Feb-22		14,012,748.45	100.0%	14,012,748.45	21,794	642.97		\$ (699,665.00)	\$ 16,592,767.45
Mar-22		16,313,230.73	100.0%	16,313,230.73	21,501	758.71		\$ (719,274.41)	\$ 18,971,756.57
Apr-22		16,322,807.96	100.0%	16,322,807.96	21,162	771.34		\$ (795,388.42)	\$ 18,372,437.27
May-22		14,178,233.89	100.0%	14,178,233.89	20,986	675.62		\$ (682,024.28)	\$ 16,126,511.10
Jun-22		14,576,721.94	100.0%	14,576,721.94	21,448	679.62		\$ (705,105.75)	\$ 16,317,538.97
Jul-22		14,201,690.76	100.0%	14,201,690.76	21,202	669.84		\$ (661,974.60)	\$ 15,842,854.82
Aug-22		17,106,737.61	100.0%	17,106,737.61	21,026	813.60		\$ (723,262.94)	\$ 18,806,246.15
Sep-22		16,412,082.67	100.0%	16,412,082.67	20,841	787.48		\$ (663,915.64)	\$ 17,974,349.44
Oct-22		16,686,215.54	100.0%	16,686,215.54	20,582	810.74		\$ (633,985.18)	\$ 18,176,982.30
Nov-22		15,973,041.48	100.0%	15,973,041.48	20,269	788.06		\$ (649,558.70)	\$ 17,003,326.06
Dec-22	\$ 165,817,228.01	16,390,104.87	100.0%	16,390,104.87	20,013	818.99	\$ 30,472,142.38	\$ (619,122.44)	\$ 17,280,095.77
Jan-23		13,663,515.45	100.0%	13,663,515.45	19,482	701.35		\$ (698,355.09)	\$ 16,360,275.85
Feb-23		14,128,584.46	100.0%	14,128,584.46	19,592	721.15		\$ (662,066.89)	\$ 16,747,085.97
Mar-23		15,159,155.94	100.0%	15,159,155.94	19,246	787.66		\$ (738,896.30)	\$ 17,586,419.32
Apr-23		15,622,354.48	100.0%	15,622,354.48	18,963	823.82		\$ (667,193.93)	\$ 17,602,923.99
May-23		15,017,368.56	100.0%	15,017,368.56	18,760	800.51		\$ (744,889.59)	\$ 16,879,153.14
Jun-23		14,172,108.43	100.0%	14,172,108.43	18,716	757.21		\$ (728,073.09)	\$ 15,934,188.16
Jul-23		15,030,455.73	100.0%	15,030,455.73	18,901	795.22		\$ (673,424.50)	\$ 16,713,666.34
Aug-23		15,661,410.11	100.0%	15,661,410.11	18,995	828.43		\$ (725,171.00)	\$ 17,283,829.74
Sep-23		15,305,191.84	100.0%	15,305,191.84	19,035	804.08		\$ (674,259.42)	\$ 16,961,881.20
Oct-23		16,152,541.95	100.0%	16,152,541.95	19,145	843.87		\$ (812,811.49)	\$ 17,730,807.65
Nov-23		17,343,426.24	100.0%	17,343,426.24	19,153	905.60		\$ (725,940.39)	\$ 18,997,166.85
Dec-23	\$ 168,641,071.69	18,344,128.73	99.9%	18,366,066.13	18,921	970.66	\$ 31,811,731.82	\$ (828,535.95)	\$ 19,851,540.02
Jan-24		13,637,714.57	99.8%	13,665,950.98	18,926	722.07		\$ (692,869.42)	\$ 18,586,232.60
Feb-24		15,094,169.27	99.8%	15,117,688.25	19,416	778.61		\$ (704,783.84)	\$ 18,830,991.35
Mar-24		14,704,195.73	99.3%	14,801,754.41	19,285	767.54		\$ (703,799.98)	\$ 17,749,944.80
Apr-24		17,970,591.36	98.4%	18,273,238.79	19,266	948.49		\$ (699,435.85)	\$ 21,278,694.51
May-24		16,483,635.26	99.4%	16,584,198.99	19,274	860.45		\$ (735,038.93)	\$ 19,170,092.05
Jun-24		15,125,137.19	99.3%	15,225,852.38	19,230	791.79		\$ (711,422.00)	\$ 17,415,815.32
Jul-24		17,100,412.88	99.3%	17,213,730.38	19,232	895.07		\$ (807,152.27)	\$ 19,293,579.68
Aug-24		17,498,890.70	99.3%	17,625,246.10	19,218	917.11		\$ (731,698.49)	\$ 19,710,774.54
Sep-24		17,106,076.04	99.1%	17,256,379.73	19,139	901.61		\$ (710,903.70)	\$ 19,209,125.98
Oct-24		18,887,423.73	97.9%	19,294,192.71	19,000	1,015.47		\$ (712,299.41)	\$ 21,600,556.66
Nov-24		16,082,637.61	93.8%	17,151,296.38	18,907	907.14		\$ (710,974.05)	\$ 18,905,101.49
Dec-24	\$ 179,404,688.28	16,584,855.06	90.6%	18,301,749.09	18,645	981.60	\$ 39,888,882.58	\$ (710,565.07)	\$ 20,018,308.76
* Express Completion Factor as a percentage									
**Express Prescription Drug Rebates as a negative number									

Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 20,430,505.00	\$ 10,714,089.30
	\$ 1,009.76
	90.66%

Allowed PMPM	Medical Incurred Claims	Rx Incurred Claims	Med Completion Factor *	Rx Completion Factor *	Ultimate Med Claims	Ultimate Rx Claims	IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Completed Allowed Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims
730.42	10,093,226.48	2,375,678.11	100.0%	100.0%	10,093,226	2,375,678	318.35	3,663.62	14,017.79	19,744.53	122.67	184,144.95	142,032.93
668.19	9,610,123.20	2,409,532.97	100.0%	100.0%	9,610,123	2,409,532	428.21	3,800.55	13,329.75	18,295.11	102.79	146,705.91	133,967.07
824.99	11,833,626.53	2,984,089.91	100.0%	100.0%	11,833,627	2,984,090	385.21	5,281.69	17,292.91	22,445.62	152.37	217,891.97	196,421.92
881.95	13,393,130.84	3,022,739.54	100.0%	100.0%	13,393,131	3,022,740	529.57	5,049.56	15,861.18	22,669.40	153.00	211,674.52	194,258.33
751.51	11,415,114.89	2,754,519.32	100.0%	100.0%	11,415,115	2,754,519	414.27	4,211.26	14,623.70	21,321.12	127.12	184,012.60	169,835.82
852.54	13,070,401.24	3,373,636.20	100.0%	100.0%	13,070,401	3,373,636	436.64	4,360.28	15,094.56	21,858.82	162.84	231,375.36	213,547.30
827.84	13,182,505.89	3,046,184.80	100.0%	100.0%	13,182,506	3,046,185	501.78	4,249.57	14,252.98	22,175.92	134.06	194,122.75	183,219.05
834.94	13,471,247.61	3,300,403.09	100.0%	100.0%	13,471,248	3,300,403	366.57	4,602.49	15,442.69	21,866.68	161.90	236,245.13	226,488.98
893.60	14,740,397.26	3,478,319.05	100.0%	100.0%	14,740,397	3,478,319	487.08	4,624.27	16,170.19	21,967.85	163.25	243,896.38	231,061.66
853.10	14,138,212.87	3,215,967.66	100.0%	100.0%	14,138,213	3,215,968	493.94	4,559.77	16,565.28	22,377.15	138.04	202,840.54	189,488.52
952.06	15,491,150.36	3,787,270.11	100.0%	100.0%	15,491,150	3,787,270	531.49	4,561.51	16,634.13	23,194.57	182.61	268,689.14	258,789.24
850.69	13,385,644.45	3,729,428.42	100.0%	100.0%	13,385,644	3,729,428	383.28	4,565.06	15,365.80	24,310.92	155.74	232,798.54	214,266.88
759.20	10,228,192.09	3,196,794.82	100.0%	100.0%	10,228,192	3,196,795	387.16	4,096.47	14,470.12	22,377.98	160.67	233,391.04	211,407.02
761.35	10,879,878.92	3,132,869.53	100.0%	100.0%	10,879,879	3,132,870	403.05	3,608.71	13,511.47	19,984.46	156.92	237,186.18	218,895.32
882.36	12,352,450.17	3,960,780.56	100.0%	100.0%	12,352,450	3,960,781	313.10	4,447.02	15,863.70	22,968.99	179.15	270,511.77	251,961.97
868.20	12,878,701.76	3,444,106.20	100.0%	100.0%	12,878,702	3,444,106	828.48	4,028.42	13,976.43	22,164.27	175.22	264,090.86	251,227.08
768.45	10,667,045.66	3,511,188.23	100.0%	100.0%	10,667,046	3,511,188	359.67	3,962.14	14,138.24	22,741.26	193.28	281,932.80	264,524.10
760.79	10,617,070.31	3,959,651.63	100.0%	100.0%	10,617,070	3,959,652	435.28	3,958.92	13,972.02	22,694.40	226.03	332,199.92	313,709.79
747.24	10,701,860.16	3,499,830.60	100.0%	100.0%	10,701,860	3,499,831	389.97	3,477.45	12,702.55	21,625.98	212.81	304,900.98	289,452.55
894.43	12,766,742.88	4,339,994.73	100.0%	100.0%	12,766,743	4,339,995	336.73	4,088.10	14,863.37	22,510.50	224.87	328,674.44	311,818.11
862.44	12,575,915.50	3,836,167.17	100.0%	100.0%	12,575,916	3,836,167	419.75	4,022.99	14,905.28	22,154.95	230.31	327,285.89	313,170.90
883.17	12,745,162.84	3,941,052.70	100.0%	100.0%	12,745,163	3,941,053	376.65	4,052.17	15,362.11	24,107.22	223.31	309,980.03	302,513.01
838.89	12,122,684.19	3,850,357.29	100.0%	100.0%	12,122,684	3,850,357	334.50	3,796.16	15,216.62	22,887.69	238.59	271,080.50	316,349.17
863.46	12,461,965.79	3,928,139.08	100.0%	100.0%	12,461,966	3,928,139	502.48	3,833.97	14,363.29	23,379.77	244.64	276,739.20	324,209.73
839.78	10,452,302.28	3,211,213.17	100.0%	100.0%	10,452,302	3,211,213	400.99	3,871.34	15,057.86	23,112.21	211.89	210,494.60	245,761.07
854.80	10,814,737.00	3,313,847.46	100.0%	100.0%	10,814,737	3,313,847	418.34	3,797.50	14,214.27	20,977.49	279.91	386,561.89	345,448.57
913.78	11,542,618.26	3,616,537.68	100.0%	100.0%	11,542,618	3,616,538	382.21	4,304.74	16,218.24	23,633.70	310.51	432,490.24	402,852.78
928.26	12,171,236.49	3,451,117.99	100.0%	100.0%	12,171,236	3,451,118	569.52	3,911.34	14,625.93	22,079.69	272.10	375,539.31	353,841.64
899.75	10,937,401.78	4,079,966.78	100.0%	100.0%	10,937,402	4,079,967	371.01	4,305.60	15,822.18	23,629.97	357.57	480,303.87	452,895.58
851.36	10,304,960.80	3,867,147.63	100.0%	100.0%	10,304,961	3,867,148	262.23	4,107.87	14,570.23	23,154.64	353.28	470,092.31	437,920.15
884.28	11,175,166.98	3,855,288.75	100.0%	100.0%	11,175,163	3,855,294	464.74	3,731.88	13,477.42	22,410.30	326.33	443,389.43	413,087.73
930.07	11,286,228.25	4,375,181.36	100.0%	100.0%	11,286,229	4,375,182	391.64	4,254.13	15,546.16	24,217.19	411.32	560,559.97	526,936.38
891.11	11,429,094.98	3,876,096.86	100.0%	100.0%	11,429,096	3,876,100	360.61	4,078.28	15,156.27	22,896.11	387.09	524,497.57	506,397.25
926.14	11,859,885.04	4,292,556.91	100.0%	100.0%	11,860,085	4,292,666	283.31	4,407.02	16,522.42	24,521.63	367.93	514,255.04	490,089.97
991.87	12,961,139.16	4,382,287.08	100.0%	100.0%	12,962,559	4,382,291	422.29	4,024.89	15,291.34	24,450.11	377.80	531,077.09	507,178.48
1,049.17	13,913,835.49	4,430,293.24	99.8%	100.0%	13,935,766	4,430,300	450.92	3,932.74	14,037.60	24,210.96	447.12	619,897.43	595,405.61
982.04	10,662,173.57	2,975,541.00	99.7%	100.0%	10,690,406	2,975,545	443.83	4,271.56	15,569.62	23,760.22	277.08	443,962.20	333,241.85
969.86	11,504,570.73	3,589,598.54	99.8%	100.0%	11,528,081	3,589,607	419.65	4,189.07	14,957.77	22,659.77	292.33	454,903.01	384,598.81
920.42	10,944,978.96	3,759,216.77	99.1%	100.0%	11,042,534	3,759,220	392.02	4,203.34	14,632.98	22,542.48	299.93	457,405.97	390,471.92
1,104.49	13,908,074.65	4,062,516.71	97.9%	100.0%	14,210,714	4,062,525	556.23	4,456.04	16,208.41	23,970.04	355.04	535,258.63	483,145.02
994.62	12,067,037.61	4,416,597.65	99.2%	100.0%	12,167,591	4,416,608	376.68	4,236.85	15,549.63	24,345.83	382.28	587,132.31	527,158.94
905.67	10,892,107.39	4,233,029.80	99.1%	100.0%	10,992,815	4,233,037	428.84	3,820.95	13,573.95	22,069.53	369.43	550,416.18	508,990.15
1,003.22	12,562,632.93	4,737,799.95	99.1%	100.0%	12,475,919	4,737,812	540.98	4,110.11	14,594.09	24,867.17	444.89	670,430.55	613,828.19
1,025.63	13,114,644.99	4,384,245.71	99.0%	100.0%	13,240,992	4,384,254	500.15	4,173.55	14,922.17	24,019.13	383.39	578,202.62	527,642.69
1,003.64	12,439,283.25	4,666,792.79	98.8%	100.0%	12,589,579	4,666,801	417.57	4,156.23	15,251.22	23,401.30	376.81	562,115.62	528,075.15
1,136.86	13,820,390.80	5,067,032.93	97.1%	100.0%	14,227,160	5,067,033	629.04	4,567.52	17,646.72	26,499.44	410.52	616,866.64	568,738.13
999.90	11,650,863.27	4,431,774.34	91.6%	100.0%	12,719,522	4,431,774	473.47	3,957.26	14,418.12	23,478.87	356.06	523,506.93	496,785.17
1,073.66	11,477,603.91	5,107,251.15	87.0%	100.0%	13,194,498	5,107,251	306.36	3,879.02	13,537.00	25,044.06	417.06	610,368.68	584,352.46

IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend	Prescription Drug Rebate Trend	GLP-1 and like drugs Utilization Trend	GLP-1 and like drugs Allowed Claims Trend	GLP-1 and like drugs Paid Claims Trend	Allowed Claims (Net of Prescription Drug Rebates) Trend
-3.6%	-11.5%	-6.1%	2.8%	60.6%	40.4%	40.1%	47.3%	-0.5%
-4.6%	-12.6%	-6.0%	2.1%	52.1%	40.3%	37.1%	46.3%	0.0%
-3.8%	-12.0%	-5.7%	1.8%	44.7%	42.8%	39.9%	48.3%	0.1%
-1.2%	-10.8%	-4.8%	1.8%	40.1%	47.8%	45.0%	52.9%	-0.2%
-11.2%	-9.3%	-3.5%	2.0%	31.4%	51.2%	47.8%	55.1%	0.5%
-10.1%	-8.2%	-2.3%	1.8%	28.2%	54.4%	51.2%	58.2%	1.6%
-13.2%	-7.2%	-1.4%	1.6%	25.5%	55.9%	52.7%	59.0%	3.5%
-10.0%	-5.3%	-0.1%	2.1%	22.7%	55.5%	53.1%	58.9%	5.7%
-8.5%	-4.0%	0.6%	2.5%	18.9%	59.5%	57.4%	63.1%	5.4%
-8.5%	-2.7%	1.5%	2.7%	16.3%	61.8%	60.7%	66.0%	6.0%
-8.2%	-1.0%	2.9%	2.2%	15.9%	62.1%	62.3%	66.5%	6.2%
-2.8%	1.1%	3.7%	2.9%	14.6%	64.1%	70.3%	69.7%	9.0%
-6.1%	2.9%	4.1%	3.6%	15.7%	66.4%	78.3%	72.7%	10.8%
-5.5%	4.2%	4.1%	3.6%	15.3%	65.6%	86.0%	72.9%	11.3%
-5.7%	4.6%	4.1%	3.8%	15.4%	58.3%	78.9%	66.5%	11.4%
-6.8%	4.7%	3.0%	3.1%	13.6%	50.5%	70.2%	57.9%	11.2%
-2.2%	6.1%	3.5%	3.9%	14.7%	48.3%	68.0%	55.7%	12.4%
-2.3%	5.2%	2.4%	3.8%	12.4%	41.1%	60.7%	48.6%	11.9%
4.7%	4.3%	1.5%	3.2%	10.3%	35.9%	55.3%	43.9%	11.3%
4.7%	4.5%	1.6%	3.8%	10.6%	34.8%	54.1%	43.0%	10.9%
5.7%	4.0%	0.9%	3.1%	9.5%	26.7%	45.1%	34.7%	11.7%
8.2%	4.0%	0.8%	3.0%	9.0%	20.9%	38.2%	28.5%	12.4%
17.6%	3.6%	0.8%	3.6%	4.8%	17.4%	33.9%	24.5%	13.9%
16.5%	3.0%	0.3%	2.6%	3.3%	12.7%	26.6%	19.1%	12.4%
14.8%	2.7%	0.2%	2.6%	-0.9%	6.4%	18.2%	12.3%	10.7%

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

Carrier Name:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	30%
Rate Effective Date:	1/1/2026		
Incurred Dates:	1/1/2024 to 12/31/2024	Proj. Incurred Claim Impact:	-3.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2024 to 12/31/2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	19,728	178,400	\$53,567,962	\$53,567,962
\$30,000	\$34,999	167	1,779	\$5,419,866	\$5,419,866
\$35,000	\$39,999	107	1,144	\$4,021,304	\$4,021,304
\$40,000	\$44,999	103	1,087	\$4,355,494	\$4,355,494
\$45,000	\$49,999	90	947	\$4,264,471	\$4,264,471
\$50,000	\$54,999	62	651	\$3,274,865	\$3,274,865
\$55,000	\$59,999	66	704	\$3,793,682	\$3,793,682
\$60,000	\$64,999	49	530	\$3,051,548	\$3,018,083
\$65,000	\$69,999	47	463	\$3,168,966	\$3,064,276
\$70,000	\$74,999	34	371	\$2,465,461	\$2,337,823
\$75,000	\$79,999	46	522	\$3,560,334	\$3,320,234
\$80,000	\$84,999	32	348	\$2,641,424	\$2,424,997
\$85,000	\$89,999	29	307	\$2,545,783	\$2,304,048
\$90,000	\$94,999	26	252	\$2,396,761	\$2,145,733
\$95,000	\$99,999	27	280	\$2,632,351	\$2,328,645
\$100,000	\$109,999	36	396	\$3,789,802	\$3,357,802
\$110,000	\$119,999	24	254	\$2,740,261	\$2,452,261
\$120,000	\$129,999	31	326	\$3,838,573	\$3,466,573
\$130,000	\$139,999	24	211	\$3,237,154	\$2,949,154
\$140,000	\$149,999	14	148	\$2,012,949	\$1,844,949
\$150,000	\$159,999	18	201	\$2,792,185	\$2,576,185
\$160,000	\$169,999	16	148	\$2,652,523	\$2,460,523
\$170,000	\$179,999	12	129	\$2,088,383	\$1,944,383
\$180,000	\$189,999	12	130	\$2,228,235	\$2,084,235
\$190,000	\$199,999	4	48	\$766,352	\$718,352
\$200,000	\$209,999	5	57	\$1,019,096	\$959,096
\$210,000	\$219,999	13	152	\$2,803,625	\$2,647,625
\$220,000	\$229,999	6	67	\$1,339,741	\$1,267,741
\$230,000	\$239,999	5	55	\$1,171,348	\$1,111,348
\$240,000	\$249,999	7	81	\$1,717,941	\$1,633,941
\$250,000	\$259,999	1	12	\$251,979	\$239,979
\$260,000	\$269,999	7	68	\$1,863,798	\$1,779,798
\$270,000	\$279,999	5	60	\$1,369,741	\$1,309,741
\$280,000	\$289,999	1	12	\$288,305	\$276,305
\$290,000	\$299,999	2	22	\$591,134	\$567,134
\$300,000	\$324,999	5	60	\$1,560,797	\$1,500,797
\$325,000	\$349,999	5	60	\$1,698,576	\$1,638,576
\$350,000	\$374,999	2	13	\$725,698	\$701,698
\$375,000	\$399,999	3	35	\$1,150,881	\$1,114,881
\$400,000	\$424,999	2	24	\$824,654	\$800,654
\$425,000	\$449,999	3	34	\$1,305,313	\$1,269,313
\$450,000	\$474,999	1	12	\$458,769	\$446,769
\$475,000	\$499,999	2	24	\$959,123	\$935,123
\$500,000	\$599,999	7	81	\$3,758,025	\$3,674,025
\$600,000	\$699,999	5	57	\$3,213,614	\$3,153,614
\$700,000	\$799,999	6	62	\$4,573,349	\$4,501,349
\$800,000	\$899,999	1	12	\$897,103	\$885,103
\$900,000	\$999,999	3	35	\$2,824,822	\$2,788,822
\$1,000,000+		0	0	\$0	\$0
Total		20,901	190,873	\$163,674,120	\$158,699,332

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2026

Attachment Point: \$60,000
Reinsurance Cap: \$100,000
Coinsurance Rate: 30%

Proj. Incurred Claim Impact: -3.3%
Proj. Morbidity Impact: 0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2026					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	23,409	212,664	\$65,435,459	\$65,435,459
\$30,000	\$34,999	186	1,932	\$6,017,830	\$6,017,830
\$35,000	\$39,999	188	1,966	\$7,015,303	\$7,015,303
\$40,000	\$44,999	111	1,178	\$4,727,879	\$4,727,879
\$45,000	\$49,999	118	1,226	\$5,609,360	\$5,609,360
\$50,000	\$54,999	92	961	\$4,844,066	\$4,844,066
\$55,000	\$59,999	62	649	\$3,559,454	\$3,559,454
\$60,000	\$64,999	71	731	\$4,440,999	\$4,386,700
\$65,000	\$69,999	62	668	\$4,181,705	\$4,043,194
\$70,000	\$74,999	51	540	\$3,707,565	\$3,513,295
\$75,000	\$79,999	41	418	\$3,189,914	\$2,970,940
\$80,000	\$84,999	37	405	\$3,051,717	\$2,802,202
\$85,000	\$89,999	49	558	\$4,283,170	\$3,880,219
\$90,000	\$94,999	30	327	\$2,755,853	\$2,469,097
\$95,000	\$99,999	33	363	\$3,201,136	\$2,834,795
\$100,000	\$109,999	70	712	\$7,328,597	\$6,488,597
\$110,000	\$119,999	45	484	\$5,185,525	\$4,645,525
\$120,000	\$129,999	35	402	\$4,379,194	\$3,959,194
\$130,000	\$139,999	34	344	\$4,577,514	\$4,169,514
\$140,000	\$149,999	27	283	\$3,910,132	\$3,586,132
\$150,000	\$159,999	30	271	\$4,659,557	\$4,299,557
\$160,000	\$169,999	18	183	\$2,964,253	\$2,748,253
\$170,000	\$179,999	21	236	\$3,678,293	\$3,426,293
\$180,000	\$189,999	23	207	\$4,259,301	\$3,983,301
\$190,000	\$199,999	16	174	\$3,106,539	\$2,914,539
\$200,000	\$209,999	9	108	\$1,857,821	\$1,749,821
\$210,000	\$219,999	13	142	\$2,783,544	\$2,627,544
\$220,000	\$229,999	6	69	\$1,355,458	\$1,283,458
\$230,000	\$239,999	4	48	\$941,384	\$893,384
\$240,000	\$249,999	16	188	\$3,922,220	\$3,730,220
\$250,000	\$259,999	6	67	\$1,529,080	\$1,457,080
\$260,000	\$269,999	7	68	\$1,846,268	\$1,762,268
\$270,000	\$279,999	6	72	\$1,645,829	\$1,573,829
\$280,000	\$289,999	6	69	\$1,689,716	\$1,617,716
\$290,000	\$299,999	2	23	\$595,991	\$571,991
\$300,000	\$324,999	11	117	\$3,378,025	\$3,246,025
\$325,000	\$349,999	6	70	\$2,030,857	\$1,958,857
\$350,000	\$374,999	5	53	\$1,813,706	\$1,753,706
\$375,000	\$399,999	7	84	\$2,685,599	\$2,601,599
\$400,000	\$424,999	3	21	\$1,234,113	\$1,198,113
\$425,000	\$449,999	5	59	\$2,172,049	\$2,112,049
\$450,000	\$474,999	2	24	\$914,720	\$890,720
\$475,000	\$499,999	5	57	\$2,445,411	\$2,385,411
\$500,000	\$599,999	7	81	\$3,938,255	\$3,854,255
\$600,000	\$699,999	4	48	\$2,626,448	\$2,578,448
\$700,000	\$799,999	4	45	\$2,956,275	\$2,908,275
\$800,000	\$899,999	6	62	\$5,190,129	\$5,118,129
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		7	78	\$7,929,839	\$7,845,839
Total		25,006	229,538	\$227,553,049	\$220,049,431

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Geisinger Health Plan
Product(s):	WHD_PDS
Market Segment:	Individual
Rate Effective Date:	1/1/2026

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	\$ 986.42	\$ 1,009.76	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.135	1.135	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,119.83	\$ 1,146.02	
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	1.000	0.997	
Change in Demographics	1.000	0.995	< See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	1.002	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,119.83	\$ 1,142.57	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 1,142.57	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,142.57		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.848		
Projected Incurred EHB Claims PMPM	\$ 968.89		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 92.97		
Projected Incurred Exchange User Fee PMPM	\$125.73		
Projected Incurred Reinsurance Recoveries PMPM	\$ 869.65		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 869.65		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 1,025.58		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 869.5035743		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 1,025.37		

Table 6. Retention

Retention Items - Expense in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.67%	\$82.56
General and Claims	6.88%	\$65.55
Agent/Broker Fees and Commissions	14.00%	\$13.81
Quality Improvement Initiatives	1.39%	\$13.20
Taxes and Fees	0.00%	\$0.52
Risk Adjustment User Fee	0.02%	\$0.20
PCORI Fee	0.03%	\$0.32
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Priced for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	8.72%	\$83.08
Projected Required Revenue PMPM		\$ 952.59

Table 8. Components of Rate Change

Rate Components	2025	2026	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 458.75	\$ 506.78	\$ 48.03	10.5%
B. Base period allowed claims before normalization	\$ 902.38	\$ 1,009.76	\$ 107.40	23.4%
C. Normalization factor component of change	\$ (474.01)	\$ (523.85)	\$ (49.78)	-10.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 428.29	\$ 485.91	\$ 57.63	12.6%
D2. URRT Trend	\$ 66.02	\$ 65.57	\$ (0.45)	-0.1%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ (9.85)	\$ (1.66)	\$ 8.19	1.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (26.57)	\$ (52.76)	\$ (16.19)	-3.5%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.96	\$ 14.59	\$ 1.65	0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (32.14)	\$ (18.13)	\$ 14.01	3.1%
D8. Subtotal - Sum(D1-D7)	\$ 428.68	\$ 493.53	\$ 64.84	14.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (7.23)	\$ (8.52)	\$ (1.29)	-0.3%
E2. Pricing AV	\$ (68.96)	\$ (73.72)	\$ (5.15)	-3.3%
E3. Benefit Richness	\$ 46.93	\$ 48.92	\$ 1.99	0.4%
E4. Catastrophic Eligibility	\$ (0.11)	\$ (0.10)	\$ 0.02	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ (19.01)	\$ (33.43)	\$ (14.42)	-3.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 39.13	\$ 43.92	\$ 4.80	1.0%
F2. Taxes and Fees	\$ 0.26	\$ 0.28	\$ 0.02	0.0%
F3. Profit and/or Contingency	\$ 5.18	\$ (0.18)	\$ (5.36)	-2.0%
F4. Subtotal - Sum(F1-F3)	\$ 48.56	\$ 44.20	\$ (4.36)	-1.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 458.24	\$ 504.30	\$ 46.06	10.0%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 1,009.76	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 179,404,688.28	
Blended Loss Ratio	90.66%	

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

Effective Date	1/1/2026	4/1/2026	7/1/2026	10/1/2026	Total Single Risk Pool
# of Member Months Renewing in Quarter					
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,142.57	\$ 1,142.57	\$ 1,142.57	\$ 1,142.57	\$ 1,142.57
Months of Trend	3	6	9	12	
Annual Trend	6.53%	6.53%	6.53%	6.53%	
Single Risk Pool Projected Allowed Claims	\$ 1,142.57	\$ 1,160.79	\$ 1,179.31	\$ 1,198.11	-
Quarterly Trend Factor	1.000	1.016	1.032	1.049	0.000

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	1.0%
Projected On-Exchange Enrollment Percentage	90%
Projected Required Revenue PMPM	\$ 952.59
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	1.00%
Projected Incurred Exchange User Fee PMPM	\$ 25.71

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2025	2026
Average Age Factor	1.83%	1.83%
Average Geographic Factor	0.99%	0.99%
Average Tobacco Factor	1.00%	1.00%
Average Benefit Richness (induced demand)	1.12%	1.11%
Average Network Factor	0.98%	0.98%
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 902.94	\$ 1,025.37
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 428.56	\$ 493.42

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

	2025	2026	
Paid-to-Allowed	0.86	0.848	
URRT Trend (Total Applied Trend Factor)	1.134	1.135	< URRT W1, S2
URRT Morbidity	1.000	1.000	< URRT W1, S2
URRT "Other"	0.997	0.997	< URRT W1, S3
Risk Adjustment	\$ (66.33)	\$ (92.97)	< URRT W1, S3
Exchange User Fee	\$ 23.48	\$ 25.71	< URRT W1, S3
Reinsurance Recoveries	\$ 18.30	\$ 31.95	< URRT W1, S2
Capitation	\$ 0.04	\$ 0.04	
Network	0.988	0.983	< For 2025 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustments
Pricing AV	0.963	0.948	
Benefit Richness	1.129	1.119	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	8.53%	8.67%	
Taxes and Fees	0.00%	0.00%	
Profit and/or Contingency	2.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2026
Base Period Start Date: 1/1/2024
Date of Most Recent Membership: 2/1/2025
Market Adjusted Index Rate: \$ 1,025.58

45													
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2025 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2026	1/1/2026 HIOS Plan ID (if 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network
Totals - Current Membership							0.742						
Total - Projected Membership							0.742						
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	22444PA0010035	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010035	Gold	0.8066	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 2	22444PA0010036	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010036	Gold	0.8066	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 3	22444PA0010038	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010038	Silver	0.7158	Approach (1)	On/Off	0.792	1.088	1.000	1.018
Plan 4	22444PA0010039	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010039	Silver	0.7158	Approach (1)	On/Off	0.792	1.088	1.000	1.018
Plan 5	22444PA0010040	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010040	Silver	0.7158	Approach (1)	On/Off	0.792	1.088	1.000	1.018
Plan 6	22444PA0010042	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010042	Gold	0.8066	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 7	22444PA0010045	HMO	Geisinger Marketplace All-Access HMO 10/50/500	E	22444PA0010045	Gold	0.8033	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 8	22444PA0010053	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010053	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.934	1.000	1.018
Plan 9	22444PA0010054	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010054	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.934	1.000	1.018
Plan 10	22444PA0010055	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010055	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.934	1.000	1.018
Plan 11	22444PA0010063	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010063	Silver	0.7162	Approach (1)	Off	0.794	0.962	1.000	1.018
Plan 12	22444PA0010064	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010064	Silver	0.7162	Approach (1)	Off	0.794	0.962	1.000	1.018
Plan 13	22444PA0010065	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010065	Silver	0.7162	Approach (1)	Off	0.794	0.962	1.000	1.018
Plan 14	22444PA0010082	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010082	Gold	0.8066	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 15	22444PA0010090	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010090	Silver	0.7162	Approach (1)	Off	0.794	0.962	1.000	1.018
Plan 16	22444PA0010098	HMO	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010098	Silver	0.7158	Approach (1)	On/Off	0.792	1.088	1.000	1.018
Plan 17	22444PA0010106	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010106	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.934	1.000	1.018
Plan 18	22444PA0010135	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010135	Gold	0.8066	Approach (1)	On/Off	0.904	1.031	1.000	0.957
Plan 19	22444PA0010136	HMO	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010136	Silver	0.7158	Approach (1)	On/Off	0.792	1.088	1.000	0.957
Plan 20	22444PA0010137	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010137	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.934	1.000	0.957
Plan 21	22444PA0010138	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010138	Gold	0.8066	Approach (1)	On/Off	0.904	1.031	1.000	0.957
Plan 22	22444PA0010139	HMO	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010139	Silver	0.7158	Approach (1)	On/Off	0.792	1.088	1.000	0.957
Plan 23	22444PA0010140	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010140	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.934	1.000	0.957
Plan 24	22444PA0010141	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010141	Gold	0.8066	Approach (1)	On/Off	0.904	1.031	1.000	0.957
Plan 25	22444PA0010142	HMO	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010142	Silver	0.7158	Approach (1)	On/Off	0.792	1.088	1.000	0.957
Plan 26	22444PA0010143	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010143	Expanded Bronze	0.6475	Approach (1)	On/Off	0.734	0.934	1.000	0.957
Plan 27	22444PA0010144	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010144	Gold	0.8198	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 28	22444PA0010146	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010146	Gold	0.8198	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 29	22444PA0010152	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010152	Gold	0.8198	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 30	22444PA0010153	HMO	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010153	Gold	0.8198	Approach (1)	On/Off	0.904	1.031	1.000	1.018
Plan 31	22444PA0010157	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010157	Gold	0.801	Approach (1)	On/Off	0.869	1.006	1.000	1.018
Plan 32	22444PA0010159	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010159	Gold	0.801	Approach (1)	On/Off	0.869	1.006	1.000	1.018
Plan 33	22444PA0010166	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010166	Gold	0.801	Approach (1)	On/Off	0.869	1.006	1.000	1.018
Plan 34	22444PA0010167	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010167	Gold	0.801	Approach (1)	On/Off	0.869	1.006	1.000	1.018
Plan 35	22444PA0010171	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010171	Gold	0.7945	Approach (1)	On/Off	0.850	0.994	1.000	1.018
Plan 36	22444PA0010173	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010173	Gold	0.7945	Approach (1)	On/Off	0.850	0.994	1.000	1.018
Plan 37	22444PA0010179	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010179	Gold	0.7945	Approach (1)	On/Off	0.850	0.994	1.000	1.018
Plan 38	22444PA0010180	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010180	Gold	0.7945	Approach (1)	On/Off	0.850	0.994	1.000	1.018
Plan 39	22444PA0010197	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010197	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.925	1.000	1.018
Plan 40	22444PA0010200	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010200	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.925	1.000	1.018
Plan 41	22444PA0010201	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010201	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.925	1.000	1.018
Plan 42	22444PA0010208	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010208	Expanded Bronze	0.6376	Approach (1)	On/Off	0.711	0.925	1.000	1.018
Plan 43	22444PA0010212	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010212	Gold	0.8198	Approach (1)	On/Off	0.902	1.029	1.000	1.018
Plan 44	22444PA0010213	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010213	Gold	0.8198	Approach (1)	On/Off	0.902	1.029	1.000	1.018
Plan 45	22444PA0010214	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010214	Gold	0.8198	Approach (1)	On/Off	0.902	1.029	1.000	1.018
Plan 46	22444PA0010215	HMO	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010215	Gold	0.8198	Approach (1)	On/Off	0.902	1.029	1.000	1.018
Plan 47	22444PA0040080	POS	Geisinger Marketplace All-Access Value	M	22444PA0040080	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.923	1.000	1.018
Plan 48	22444PA0040081	POS	Geisinger Marketplace All-Access Value	M	22444PA0040081	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.923	1.000	1.018
Plan 49	22444PA0040082	POS	Geisinger Marketplace All-Access Value	M	22444PA0040082	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.923	1.000	1.018
Plan 50	22444PA0040085	POS	Geisinger Marketplace All-Access Value	M	22444PA0040085	Catastrophic	0.57	Approach (1)	On/Off	0.707	0.923	1.000	1.018

Calibration	
Age Calibration Factor	1.890
Geographic Calibration Factor	0.992
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.890

Total Covered Lives @ 02-01-2025
14,785

CFR Part 156.8 (d) (2) Allowable Factors

Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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1.000	1.027	\$	874.22	8.7%	0.1%	0.0%
1.000	1.027	\$	874.22	8.7%	0.1%	0.0%
N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.234	\$1,109.34	8.7%	0.1%	0.0%	0.0%
1.000	1.234	\$1,109.34	8.7%	0.1%	0.0%	0.0%
1.000	1.234	\$1,109.34	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$715.25	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$715.25	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$715.25	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$797.17	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$797.17	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$797.17	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$797.17	8.7%	0.1%	0.0%	0.0%
1.000	1.234	\$1,109.34	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$715.25	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$914.01	8.7%	0.1%	0.0%	0.0%
1.000	1.234	\$1,042.78	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$672.33	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$914.01	8.7%	0.1%	0.0%	0.0%
1.000	1.234	\$1,042.78	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$672.33	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$972.35	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$912.78	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$912.78	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$912.78	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$912.78	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$881.99	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$881.99	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$881.99	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$881.99	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$686.05	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$686.05	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$686.05	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$686.05	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$968.84	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$968.84	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$968.84	8.7%	0.1%	0.0%	0.0%
1.000	1.000	\$968.84	8.7%	0.1%	0.0%	0.0%
0.880	1.000	\$599.35	8.7%	0.1%	0.0%	0.0%
0.880	1.000	\$599.35	8.7%	0.1%	0.0%	0.0%
0.880	1.000	\$599.35	8.7%	0.1%	0.0%	0.0%
0.880	1.000	\$599.35	8.7%	0.1%	0.0%	0.0%

Total Covered Lives Mapped into 2026 Plans @ 02-01-2025	Total Projected Lives
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14,785	14,785
-	-
847	847
50	50
610	610
65	65
40	40
135	135
2,254	2,254
1,376	1,376
324	324
147	147
126	126
8	8
5	5
55	55
3	3
17	17
90	90
991	991
810	810
622	622
165	165
56	56
352	352
388	388
89	89
782	782
30	30
891	891
19	19
29	29
37	37
1,283	1,283
56	56
63	63
30	30
740	740
48	48
67	67
66	66
768	768
118	118
107	107
-	-
-	-
-	-
-	-
22	22
-	-
2	2
2	2

2025 Calibrated Plan Adjusted Index Rate PMPM	2026 Calibrated Plan Adjusted Index Rate PMPM
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\$ 458.75	\$ 506.78
N/A	N/A
\$ 511.70	\$ 563.67
\$ 511.70	\$ 563.67
\$ 571.00	\$ 643.08
\$ 571.00	\$ 643.08
\$ 571.00	\$ 643.08
\$ 571.00	\$ 643.08
\$ 511.70	\$ 563.67
\$ 519.15	\$ 563.67
\$ 365.00	\$ 414.62
\$ 365.00	\$ 414.62
\$ 365.00	\$ 414.62
\$ 409.03	\$ 462.12
\$ 409.03	\$ 462.12
\$ 409.03	\$ 462.12
\$ 511.70	\$ 563.67
\$ 409.03	\$ 462.12
\$ 571.00	\$ 643.08
\$ 365.00	\$ 414.62
\$ 480.99	\$ 529.85
\$ 536.74	\$ 604.49
\$ 343.10	\$ 389.75
\$ 480.99	\$ 529.85
\$ 536.74	\$ 604.49
\$ 343.10	\$ 389.75
\$ 528.62	\$ 563.67
\$ 528.62	\$ 563.67
\$ 528.62	\$ 563.67
\$ 488.21	\$ 529.13
\$ 488.21	\$ 529.13
\$ 488.21	\$ 529.13
\$ 488.21	\$ 529.13
\$ 474.31	\$ 511.28
\$ 474.31	\$ 511.28
\$ 474.31	\$ 511.28
\$ 474.31	\$ 511.28
\$ 352.01	\$ 397.70
\$ 352.01	\$ 397.70
\$ 352.01	\$ 397.70
\$ 352.01	\$ 397.70
\$ 561.63	
\$ 561.63	
\$ 561.63	
\$ 561.63	
\$ 316.01	\$ 347.44
\$ 316.01	\$ 347.44
\$ 316.01	\$ 347.44
\$ 316.01	\$ 347.44

Proposed Rate Change Compared to Prior 12 months
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10.5%
N/A
10.2%
10.2%
10.2%
12.6%
12.6%
12.6%
12.6%
10.2%
8.6%
13.6%
13.6%
13.6%
13.0%
13.0%
13.0%
10.2%
13.0%
12.6%
13.6%
10.2%
12.6%
10.2%
12.6%
13.6%
6.6%
6.6%
6.6%
8.4%
8.4%
8.4%
8.4%
7.8%
7.8%
7.8%
7.8%
13.0%
13.0%
13.0%
13.0%
0.0%
0.0%
0.0%
0.0%
9.9%
9.9%
9.9%
9.9%

% of Total Covered Lives

N/A
N/A
5.7%
0.3%
4.1%
0.4%
0.3%
0.9%
15.2%
9.3%
2.2%
1.0%
0.9%
0.1%
0.0%
0.4%
0.0%
0.1%
0.6%
6.7%
5.5%
4.2%
1.1%
0.4%
2.4%
2.6%
0.6%
5.3%
0.2%
6.0%
0.1%
0.2%
0.3%
8.7%
0.4%
0.4%
0.4%
0.2%
5.0%
0.3%
0.5%
0.4%
5.2%
0.8%
0.7%
0.0%
0.0%
0.0%
0.0%
0.1%
0.0%
0.0%
0.0%
6
-
2
-

02-01-2025 Number of Covered Lives

1	2	3	4	5	6
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-	27	6,833	-	322	6,528
-	-	-	-	-	-
-	-	540	-	3	278
-	-	-	-	-	50
-	-	318	-	-	271
-	-	-	-	-	-
-	-	-	-	-	39
-	-	-	-	-	-
-	-	-	-	-	-
-	-	1,168	-	5	953
-	-	1,041	-	3	297
-	-	-	-	-	-
-	-	-	-	-	146
-	-	77	-	-	49
-	-	-	-	-	-
-	-	-	-	-	5
-	5	-	-	48	2
-	-	-	-	2	1
-	3	-	-	14	-
-	7	-	-	82	1
-	-	7	-	1	982
-	-	7	-	6	796
-	-	7	-	2	612
-	-	96	-	-	69
-	-	31	-	-	25
-	-	229	-	-	123
-	-	382	-	-	6
-	-	82	-	-	7
-	-	759	-	-	23
-	4	-	-	26	-
-	-	384	-	2	493
-	-	-	-	-	19
-	-	-	-	-	-
-	3	-	-	33	1
-	-	680	-	2	582
-	-	-	-	-	56
-	-	-	-	-	-
-	2	-	-	25	3
-	-	456	-	2	274
-	-	-	-	-	46
-	-	-	-	-	-
-	3	-	-	61	2
-	-	553	-	3	202
-	-	-	-	-	-
-	-	-	-	-	107
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	16	-	-	6
-	-	-	-	-	-
-	-	-	-	-	2
-	-	-	-	2	-

by Rating Area				2026 Continued/ Discontinued Plans Indicator	De Minimis Check
7	8	9	Total		

485	-	590	14,785		
-----	---	-----	--------	--	--

-	-	-	-	0	
-	-	26	847	1	yes
-	-	-	50	1	yes
-	-	21	610	1	yes
14	-	51	65	1	yes
1	-	-	40	1	yes
69	-	66	135	1	yes
-	-	128	2,254	1	yes
-	-	35	1,376	1	yes
208	-	116	324	1	yes
1	-	-	147	1	yes
-	-	-	126	1	yes
6	-	2	8	1	yes
-	-	-	5	1	yes
-	-	-	55	1	yes
-	-	-	3	1	yes
-	-	-	17	1	yes
-	-	-	90	1	yes
-	-	1	991	1	yes
-	-	1	810	1	yes
-	-	1	622	1	yes
-	-	-	165	1	yes
-	-	-	56	1	yes
-	-	-	352	1	yes
-	-	-	388	1	yes
-	-	-	89	1	yes
-	-	-	782	1	yes
-	-	-	30	1	yes
-	-	12	891	1	yes
-	-	-	19	1	yes
20	-	9	29	1	yes
-	-	-	37	1	yes
-	-	19	1,283	1	yes
-	-	-	56	1	yes
46	-	17	63	1	yes
-	-	-	30	1	yes
-	-	8	740	1	yes
2	-	-	48	1	yes
39	-	28	67	1	yes
-	-	-	66	1	yes
-	-	10	768	1	yes
79	-	39	118	1	yes
-	-	-	107	1	yes
-	-	-	-	1	yes
-	-	-	-	1	yes
-	-	-	-	1	yes
-	-	-	-	1	yes
-	-	-	22	1	N/A
-	-	-	-	1	N/A
-	-	-	2	1	N/A
-	-	-	2	1	N/A

PA Rate Template Part IV A - Individual

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

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 Market Segment: Individual
 Rate Effective Date: 1/1/2026

Plan Number	HIOS Plan ID (Standard Component)	1/1/2025 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2026	1/1/2026 Plan HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010035	Gold	On/Off
Plan 2	22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010036	Gold	On/Off
Plan 3	22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010038	Silver	On/Off
Plan 4	22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010039	Silver	On/Off
Plan 5	22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010040	Silver	On/Off
Plan 6	22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010042	Gold	On/Off
Plan 7	22444PA0010045	Geisinger Marketplace All-Access Extra HMO 10/50/500	E	22444PA0010045	Gold	On/Off
Plan 8	22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010053	Expanded Bronze	On/Off
Plan 9	22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010054	Expanded Bronze	On/Off
Plan 10	22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010055	Expanded Bronze	On/Off
Plan 11	22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010063	Silver	Off
Plan 12	22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010064	Silver	Off
Plan 13	22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010065	Silver	Off
Plan 14	22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010082	Gold	On/Off
Plan 15	22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010090	Silver	Off
Plan 16	22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4900	E	22444PA0010098	Silver	On/Off
Plan 17	22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010106	Expanded Bronze	On/Off
Plan 18	22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010135	Gold	On/Off
Plan 19	22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010136	Silver	On/Off
Plan 20	22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010137	Expanded Bronze	On/Off
Plan 21	22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010138	Gold	On/Off
Plan 22	22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010139	Silver	On/Off
Plan 23	22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010140	Expanded Bronze	On/Off
Plan 24	22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010141	Gold	On/Off
Plan 25	22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4900	E	22444PA0010142	Silver	On/Off
Plan 26	22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010143	Expanded Bronze	On/Off
Plan 27	22444PA0010144	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010144	Gold	On/Off
Plan 28	22444PA0010146	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010146	Gold	On/Off
Plan 29	22444PA0010152	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010152	Gold	On/Off
Plan 30	22444PA0010153	Geisinger Marketplace All-Access HMO 25/45/250	M	22444PA0010153	Gold	On/Off
Plan 31	22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010157	Gold	On/Off
Plan 32	22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010159	Gold	On/Off
Plan 33	22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010166	Gold	On/Off
Plan 34	22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	E	22444PA0010167	Gold	On/Off
Plan 35	22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010171	Gold	On/Off
Plan 36	22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010173	Gold	On/Off
Plan 37	22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010179	Gold	On/Off
Plan 38	22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	E	22444PA0010180	Gold	On/Off
Plan 39	22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010197	Expanded Bronze	On/Off
Plan 40	22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010200	Expanded Bronze	On/Off
Plan 41	22444PA0010201	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010201	Expanded Bronze	On/Off
Plan 42	22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500	E	22444PA0010208	Expanded Bronze	On/Off
Plan 43	22444PA0010212	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010212	Gold	On/Off
Plan 44	22444PA0010213	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010213	Gold	On/Off
Plan 45	22444PA0010214	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010214	Gold	On/Off
Plan 46	22444PA0010215	Geisinger Marketplace All-Access HMO 25/50/0 Copay Based	N	22444PA0010215	Gold	On/Off
Plan 47	22444PA0040080	Geisinger Marketplace All-Access Value	M	22444PA0040080	Catastrophic	On/Off
Plan 48	22444PA0040081	Geisinger Marketplace All-Access Value	M	22444PA0040081	Catastrophic	On/Off
Plan 49	22444PA0040082	Geisinger Marketplace All-Access Value	M	22444PA0040082	Catastrophic	On/Off
Plan 50	22444PA0040085	Geisinger Marketplace All-Access Value	M	22444PA0040085	Catastrophic	On/Off

2025 21-year-old, Non-Tobacco Premium PMPM							
1	2	3	4	5	6	7	8

\$ - \$ 459.64 \$ 426.24 \$ - \$ 415.32 \$ 472.72 \$ 522.93 \$ -

\$ -	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$ -	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$ -	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$ -	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$ -	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$ -	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$ -	\$ 519.15	\$ 493.19	\$ -	\$ 493.19	\$ 519.15	\$ 648.93	\$ -
\$ -	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$ -	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$ -	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$ -	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$ -	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$ -	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$ -	\$ 511.70	\$ 486.11	\$ -	\$ 486.11	\$ 511.70	\$ 639.62	\$ -
\$ -	\$ 409.03	\$ 388.58	\$ -	\$ 388.58	\$ 409.03	\$ 511.29	\$ -
\$ -	\$ 571.00	\$ 542.45	\$ -	\$ 542.45	\$ 571.00	\$ 713.75	\$ -
\$ -	\$ 365.00	\$ 346.75	\$ -	\$ 346.75	\$ 365.00	\$ 456.25	\$ -
\$ -	\$ 480.99	\$ 456.94	\$ -	\$ 456.94	\$ 480.99	\$ 601.24	\$ -
\$ -	\$ 536.74	\$ 509.90	\$ -	\$ 509.90	\$ 536.74	\$ 670.92	\$ -
\$ -	\$ 343.10	\$ 325.95	\$ -	\$ 325.95	\$ 343.10	\$ 428.88	\$ -
\$ -	\$ 480.99	\$ 456.94	\$ -	\$ 456.94	\$ 480.99	\$ 601.24	\$ -
\$ -	\$ 536.74	\$ 509.90	\$ -	\$ 509.90	\$ 536.74	\$ 670.92	\$ -
\$ -	\$ 343.10	\$ 325.95	\$ -	\$ 325.95	\$ 343.10	\$ 428.88	\$ -
\$ -	\$ 480.99	\$ 456.94	\$ -	\$ 456.94	\$ 480.99	\$ 601.24	\$ -
\$ -	\$ 536.74	\$ 509.90	\$ -	\$ 509.90	\$ 536.74	\$ 670.92	\$ -
\$ -	\$ 343.10	\$ 325.95	\$ -	\$ 325.95	\$ 343.10	\$ 428.88	\$ -
\$ -	\$ 528.62	\$ 502.18	\$ -	\$ 502.18	\$ 528.62	\$ 660.77	\$ -
\$ -	\$ 528.62	\$ 502.18	\$ -	\$ 502.18	\$ 528.62	\$ 660.77	\$ -
\$ -	\$ 528.62	\$ 502.18	\$ -	\$ 502.18	\$ 528.62	\$ 660.77	\$ -
\$ -	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$ -	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$ -	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$ -	\$ 488.21	\$ 463.80	\$ -	\$ 463.80	\$ 488.21	\$ 610.27	\$ -
\$ -	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$ -	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$ -	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$ -	\$ 474.31	\$ 450.59	\$ -	\$ 450.59	\$ 474.31	\$ 592.88	\$ -
\$ -	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$ -	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$ -	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$ -	\$ 352.01	\$ 334.41	\$ -	\$ 334.41	\$ 352.01	\$ 440.01	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -
\$ -	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -
\$ -	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -
\$ -	\$ 316.01	\$ 300.21	\$ -	\$ 300.21	\$ 316.01	\$ 395.01	\$ -

	Average (weighted by enrollment by rating area)
9	

\$ 559.19 \$ 455.06

2026 21-year-old, Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

\$ - \$ 507.69 \$ 470.85 \$ - \$ 460.03 \$ 521.81 \$ 582.38 \$ - \$ 618.60 \$ 502.74

\$ 614.04	\$ 498.44
\$ 614.04	\$ 511.70
\$ 685.20	\$ 560.05
\$ 685.20	\$ 691.35
\$ 685.20	\$ 574.57
\$ 614.04	\$ 627.11
\$ 622.98	\$ 511.54
\$ 438.00	\$ 353.01
\$ 438.00	\$ 449.72
\$ 438.00	\$ 365.62
\$ 490.84	\$ 396.53
\$ 490.84	\$ 506.18
\$ 490.84	\$ 409.03
\$ 614.04	\$ 489.37
\$ 490.84	\$ 395.40
\$ 685.20	\$ 547.49
\$ 438.00	\$ 348.38
\$ 577.19	\$ 480.90
\$ 644.09	\$ 536.44
\$ 411.72	\$ 342.97
\$ 577.19	\$ 467.00
\$ 644.09	\$ 521.88
\$ 411.72	\$ 331.94
\$ 577.19	\$ 457.32
\$ 644.09	\$ 512.01
\$ 411.72	\$ 326.45
\$ 634.34	\$ 505.71
\$ 634.34	\$ 518.59
\$ 634.34	\$ 528.62
\$ 634.34	\$ 652.57
\$ 585.86	\$ 466.44
\$ 585.86	\$ 476.68
\$ 585.86	\$ 488.21
\$ 585.86	\$ 603.68
\$ 569.17	\$ 454.54
\$ 569.17	\$ 460.65
\$ 569.17	\$ 479.25
\$ 569.17	\$ 582.97
\$ 422.41	\$ 335.74
\$ 422.41	\$ 340.18
\$ 422.41	\$ 434.19
\$ 422.41	\$ 352.01
\$ -	\$ -
\$ -	\$ -
\$ -	\$ -
\$ -	\$ -
\$ 379.21	\$ 304.52
\$ 379.21	\$ -
\$ 379.21	\$ 316.01
\$ 379.21	\$ 300.21

\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 549.06
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 563.67
\$ -	\$ 643.08	\$ 610.93	\$ -	\$ 610.93	\$ 643.08	\$ 803.85	\$ -	\$ 771.69	\$ 630.74
\$ -	\$ 643.08	\$ 610.93	\$ -	\$ 610.93	\$ 643.08	\$ 803.85	\$ -	\$ 771.69	\$ 778.62
\$ -	\$ 643.08	\$ 610.93	\$ -	\$ 610.93	\$ 643.08	\$ 803.85	\$ -	\$ 771.69	\$ 647.10
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 690.81
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 555.40
\$ -	\$ 414.62	\$ 393.89	\$ -	\$ 393.89	\$ 414.62	\$ 518.28	\$ -	\$ 497.55	\$ 401.00
\$ -	\$ 414.62	\$ 393.89	\$ -	\$ 393.89	\$ 414.62	\$ 518.28	\$ -	\$ 497.55	\$ 510.86
\$ -	\$ 414.62	\$ 393.89	\$ -	\$ 393.89	\$ 414.62	\$ 518.28	\$ -	\$ 497.55	\$ 415.33
\$ -	\$ 462.12	\$ 439.01	\$ -	\$ 439.01	\$ 462.12	\$ 577.65	\$ -	\$ 554.54	\$ 448.00
\$ -	\$ 462.12	\$ 439.01	\$ -	\$ 439.01	\$ 462.12	\$ 577.65	\$ -	\$ 554.54	\$ 571.87
\$ -	\$ 462.12	\$ 439.01	\$ -	\$ 439.01	\$ 462.12	\$ 577.65	\$ -	\$ 554.54	\$ 462.12
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 539.07
\$ -	\$ 462.12	\$ 439.01	\$ -	\$ 439.01	\$ 462.12	\$ 577.65	\$ -	\$ 554.54	\$ 446.71
\$ -	\$ 643.08	\$ 610.93	\$ -	\$ 610.93	\$ 643.08	\$ 803.85	\$ -	\$ 771.69	\$ 616.60
\$ -	\$ 414.62	\$ 393.89	\$ -	\$ 393.89	\$ 414.62	\$ 518.28	\$ -	\$ 497.55	\$ 395.74
\$ -	\$ 529.85	\$ 503.36	\$ -	\$ 503.36	\$ 529.85	\$ 662.31	\$ -	\$ 635.82	\$ 529.74
\$ -	\$ 604.49	\$ 574.27	\$ -	\$ 574.27	\$ 604.49	\$ 755.62	\$ -	\$ 725.39	\$ 604.16
\$ -	\$ 389.75	\$ 370.26	\$ -	\$ 370.26	\$ 389.75	\$ 487.18	\$ -	\$ 467.70	\$ 389.59
\$ -	\$ 529.85	\$ 503.36	\$ -	\$ 503.36	\$ 529.85	\$ 662.31	\$ -	\$ 635.82	\$ 514.43
\$ -	\$ 604.49	\$ 574.27	\$ -	\$ 574.27	\$ 604.49	\$ 755.62	\$ -	\$ 725.39	\$ 587.76
\$ -	\$ 389.75	\$ 370.26	\$ -	\$ 370.26	\$ 389.75	\$ 487.18	\$ -	\$ 467.70	\$ 377.07
\$ -	\$ 529.85	\$ 503.36	\$ -	\$ 503.36	\$ 529.85	\$ 662.31	\$ -	\$ 635.82	\$ 503.76
\$ -	\$ 604.49	\$ 574.27	\$ -	\$ 574.27	\$ 604.49	\$ 755.62	\$ -	\$ 725.39	\$ 576.65
\$ -	\$ 389.75	\$ 370.26	\$ -	\$ 370.26	\$ 389.75	\$ 487.18	\$ -	\$ 467.70	\$ 370.83
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 539.24
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 552.98
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 563.67
\$ -	\$ 563.67	\$ 535.48	\$ -	\$ 535.48	\$ 563.67	\$ 704.58	\$ -	\$ 676.40	\$ 695.84
\$ -	\$ 529.13	\$ 502.68	\$ -	\$ 502.68	\$ 529.13	\$ 661.42	\$ -	\$ 634.96	\$ 505.54
\$ -	\$ 529.13	\$ 502.68	\$ -	\$ 502.68	\$ 529.13	\$ 661.42	\$ -	\$ 634.96	\$ 516.64
\$ -	\$ 529.13	\$ 502.68	\$ -	\$ 502.68	\$ 529.13	\$ 661.42	\$ -	\$ 634.96	\$ 529.13
\$ -	\$ 529.13	\$ 502.68	\$ -	\$ 502.68	\$ 529.13	\$ 661.42	\$ -	\$ 634.96	\$ 654.28
\$ -	\$ 511.28	\$ 485.72	\$ -	\$ 485.72	\$ 511.28	\$ 639.11	\$ -	\$ 613.54	\$ 489.98
\$ -	\$ 511.28	\$ 485.72	\$ -	\$ 485.72	\$ 511.28	\$ 639.11	\$ -	\$ 613.54	\$ 496.57
\$ -	\$ 511.28	\$ 485.72	\$ -	\$ 485.72	\$ 511.28	\$ 639.11	\$ -	\$ 613.54	\$ 516.61
\$ -	\$ 511.28	\$ 485.72	\$ -	\$ 485.72	\$ 511.28	\$ 639.11	\$ -	\$ 613.54	\$ 628.42
\$ -	\$ 397.70	\$ 377.81	\$ -	\$ 377.81	\$ 397.70	\$ 497.12	\$ -	\$ 477.24	\$ 379.32
\$ -	\$ 397.70	\$ 377.81	\$ -	\$ 377.81	\$ 397.70	\$ 497.12	\$ -	\$ 477.24	\$ 384.34
\$ -	\$ 397.70	\$ 377.81	\$ -	\$ 377.81	\$ 397.70	\$ 497.12	\$ -	\$ 477.24	\$ 490.55
\$ -	\$ 397.70	\$ 377.81	\$ -	\$ 377.81	\$ 397.70	\$ 497.12	\$ -	\$ 477.24	\$ 397.70
\$ -	\$ 561.63	\$ 533.55	\$ -	\$ 533.55	\$ 561.63	\$ 702.04	\$ -	\$ 673.96	\$ -
\$ -	\$ 561.63	\$ 533.55	\$ -	\$ 533.55	\$ 561.63	\$ 702.04	\$ -	\$ 673.96	\$ -
\$ -	\$ 561.63	\$ 533.55	\$ -	\$ 533.55	\$ 561.63	\$ 702.04	\$ -	\$ 673.96	\$ -
\$ -	\$ 561.63	\$ 533.55	\$ -	\$ 533.55	\$ 561.63	\$ 702.04	\$ -	\$ 673.96	\$ -
\$ -	\$ 347.44	\$ 330.07	\$ -	\$ 330.07	\$ 347.44	\$ 434.30	\$ -	\$ 416.93	\$ 334.81
\$ -	\$ 347.44	\$ 330.07	\$ -	\$ 330.07	\$ 347.44	\$ 434.30	\$ -	\$ 416.93	\$ -
\$ -	\$ 347.44	\$ 330.07	\$ -	\$ 330.07	\$ 347.44	\$ 434.30	\$ -	\$ 416.93	\$ 347.44
\$ -	\$ 347.44	\$ 330.07	\$ -	\$ 330.07	\$ 347.44	\$ 434.30	\$ -	\$ 416.93	\$ 330.07

Change in 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

0.0% 10.5% 10.5% 0.0% 10.8% 10.4% 11.4% 0.0% 10.6% 10.5%

	10.2%	10.2%		10.2%	10.2%	10.2%		10.2%	10%
	10.2%	10.2%		10.2%	10.2%	10.2%		10.2%	10%
	12.6%	12.6%		12.6%	12.6%	12.6%		12.6%	13%
	12.6%	12.6%		12.6%	12.6%	12.6%		12.6%	13%
	12.6%	12.6%		12.6%	12.6%	12.6%		12.6%	13%
	10.2%	10.2%		10.2%	10.2%	10.2%		10.2%	10%
	8.6%	8.6%		8.6%	8.6%	8.6%		8.6%	9%
	13.6%	13.6%		13.6%	13.6%	13.6%		13.6%	14%
	13.6%	13.6%		13.6%	13.6%	13.6%		13.6%	14%
	13.6%	13.6%		13.6%	13.6%	13.6%		13.6%	14%
	13.0%	13.0%		13.0%	13.0%	13.0%		13.0%	13%
	13.0%	13.0%		13.0%	13.0%	13.0%		13.0%	13%
	10.2%	10.2%		10.2%	10.2%	10.2%		10.2%	10%
	13.0%	13.0%		13.0%	13.0%	13.0%		13.0%	13%
	12.6%	12.6%		12.6%	12.6%	12.6%		12.6%	13%
	13.6%	13.6%		13.6%	13.6%	13.6%		13.6%	14%
	13.6%	13.6%		13.6%	13.6%	13.6%		13.6%	14%
	10.2%	10.2%		10.2%	10.2%	10.2%		10.2%	10%
	12.6%	12.6%		12.6%	12.6%	12.6%		12.6%	13%
	13.6%	13.6%		13.6%	13.6%	13.6%		13.6%	14%
	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	6.6%	6.6%		6.6%	6.6%	6.6%		6.6%	7%
	8.4%	8.4%		8.4%	8.4%	8.4%		8.4%	8%
	8.4%	8.4%		8.4%	8.4%	8.4%		8.4%	8%
	8.4%	8.4%		8.4%	8.4%	8.4%		8.4%	8%
	8.4%	8.4%		8.4%	8.4%	8.4%		8.4%	8%
	7.8%	7.8%		7.8%	7.8%	7.8%		7.8%	8%
	7.8%	7.8%		7.8%	7.8%	7.8%		7.8%	8%
	7.8%	7.8%		7.8%	7.8%	7.8%		7.8%	8%
	7.8%	7.8%		7.8%	7.8%	7.8%		7.8%	8%
	13.0%	13.0%		13.0%	13.0%	13.0%		13.0%	13%
	13.0%	13.0%		13.0%	13.0%	13.0%		13.0%	13%
	13.0%	13.0%		13.0%	13.0%	13.0%		13.0%	13%
	9.9%	9.9%		9.9%	9.9%	9.9%		9.9%	10%
	9.9%	9.9%		9.9%	9.9%	9.9%		9.9%	10%
	9.9%	9.9%		9.9%	9.9%	9.9%		9.9%	10%
	9.9%	9.9%		9.9%	9.9%	9.9%		9.9%	10%

Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3	Allegheny
0	0	0	0	0	0	0	0	Match	5	16	6	Match	112	192	274	1255	2155	759	796	341	58	310	46	281	254	Match	0
-	-	-	-	-	-	-	-	Match	-	-	-	Match	22	12	28	83	113	71	37	99	11	28	4	10	22	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	5	2	13	62	71	36	17	52	10	18	2	12	18	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	22	71	229	346	159	143	5	-	52	-	71	70	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	37	32	33	158	265	116	126	45	14	110	9	41	55	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	1	1	-	11	34	10	7	2	2	4	2	-	3	Match	-
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-	-	-	-	-	-	-	-	Match	2	1	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	18	17	48	80	202	132	58	33	6	31	5	17	33	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	5	15	29	62	126	91	41	19	3	18	10	13	24	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	19	7	23	124	136	82	71	23	9	28	6	11	14	Match	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	-	-	Match	-

02-01-2025 Number of Covered Lives by County																												
Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder		
0	0	0	0	0	0	0	0	0	Match	9	61	16	136	83	9	8	Match	1046	1249	210	579	309	298	1267	510	575		
-	-	-	-	-	-	-	-	-	Match	-	-	-	1	2	-	-	Match	27	59	-	34	20	-	54	15	36		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	18	-	32	-	-	-	-		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	18	90	-	27	16	-	49	15	37		
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-	-	-	-	-	-	-	-	-	Match	-	-	-	-	5	-	-	Match	147	178	10	90	51	28	205	48	111		
-	-	-	-	-	-	-	-	-	Match	-	-	-	3	-	-	-	Match	76	58	-	13	14	-	39	71	14		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-		
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-	-	-	-	-	-	-	-	-	Match	4	24	3	32	17	1	1	Match	1	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	1	-	-	Match	152	181	-	142	53	-	255	-	124		
-	-	-	-	-	-	-	-	-	Match	-	-	-	3	3	-	-	Match	80	158	-	88	39	-	253	2	101		
-	-	-	-	-	-	-	-	-	Match	-	-	-	2	-	-	-	Match	228	106	-	47	28	-	107	-	34		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	69	-		
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-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	6	-	-	-	-	-	1	-		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	1	21	-	-	-	-	-	1	-		
-	-	-	-	-	-	-	-	-	Match	-	8	-	13	5	-	-	Match	-	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	2	-	-	Match	61	140	-	44	35	-	106	17	38		
-	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match	-	-	9	-	-	10	-	-	-		
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-	-	-	-	-	-	-	-	-	Match	-	-	-	-	2	-	-	Match	92	157	-	37	34	-	126	41	44		
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-	-	-	-	-	-	-	-	-	Match	-	-	-	1	1	-	-	Match	84	48	-	27	6	-	40	39	20		
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-	-	-	-	-	-	-	-	-	Match	4	13	2	19	12	5	6	Match	2	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-	Match	-	-	-	2	1	-	-	Match	56	30	-	25	11	-	26	35	11		
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-	-	-	-	-	-	-	-	-	Match	-	-	1	1	-	-	-	Match	-	-	-	-	-	-	-	-	-		

Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
485	Match	73	40	111	261	Match	0	0	0	0	0	Match	108	118	17	8	185	124	30	Match
33	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	25	-	1	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
19	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	20	-	1	Match
-	Match	1	1	3	9	Match	-	-	-	-	-	Match	12	8	1	2	-	26	2	Match
-	Match	-	1	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	13	2	19	35	Match	-	-	-	-	-	Match	4	10	-	2	-	48	2	Match
85	Match	-	-	-	-	Match	-	-	-	-	-	Match	35	22	-	-	58	-	13	Match
12	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	32	-	3	Match
-	Match	30	16	59	103	Match	-	-	-	-	-	Match	32	42	2	3	-	34	3	Match
-	Match	-	1	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
1	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	1	5	Match	-	-	-	-	-	Match	2	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
75	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	1	-	-	-	-	-	Match
75	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	1	-	-	Match
62	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	1	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
52	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	12	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	1	1	5	13	Match	-	-	-	-	-	Match	3	3	1	-	-	1	1	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
51	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	18	-	1	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	9	3	5	29	Match	-	-	-	-	-	Match	2	8	1	-	-	5	1	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
10	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	8	-	-	Match
-	Match	-	2	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	7	1	7	24	Match	-	-	-	-	-	Match	5	5	8	1	-	7	2	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
8	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	10	-	-	Match
-	Match	12	12	12	43	Match	-	-	-	-	-	Match	13	19	4	-	-	3	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
2	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match
-	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	-	-	-	Match

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2026

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors and Adjusted Loss Ratios

Geographic Area Factors and Risk Adjusted Loss Ratios								
Area	Counties	Current Factor	Proposed Factor	CY 2024 Member Months	CY 2024 Allowed Claims PMPM	CY 2024 Incurred Claims PMPM	CY 2024 Earned Premiums PMPM	Risk Adjusted Loss Ratio
Rating Area 1		0.000	0.000	0.000	\$ -	\$ -	\$ -	0.0%
Rating Area 2	Cameron, Elk, Potter	1.000	1.000	538.000	\$ 2,213.35	\$ 2,032.19	\$ 1,128.84	180.0%
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.950	0.950	87274.600	\$ 999.40	\$ 821.79	\$ 838.77	98.0%
Rating Area 4		0.000	0.000	0.000	\$ -	\$ -	\$ -	0.0%
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.950	0.950	4821.510	\$ 741.59	\$ 588.40	\$ 676.75	86.9%
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	1.000	1.000	83074.310	\$ 960.68	\$ 807.46	\$ 863.78	93.5%
Rating Area 7	Adams, York, Lancaster, Berks	1.250	1.250	7271.090	\$ 1,242.94	\$ 1,029.40	\$ 970.71	106.0%
Rating Area 8		0.000	0.000	0.000	\$ -	\$ -	\$ -	0.0%
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon, Franklin	1.200	1.200	7893.370	\$ 942.38	\$ 780.14	\$ 956.96	81.5%

Table 14. Network Factors

[illegible]

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	
Revised Requested Average Rate Change:	10.47%
Minimum Requested Rate Change:	6.63%
Maximum Requested Rate Change:	13.59%
Mapped Members:	14,785
Available in Rating Areas:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2024 - Dec. 2024 Financial Experience	
Premium	\$ 163,443,218.69
Claims	\$ 148,089,663.35
Administrative Expenses	\$ 13,096,906.20
Taxes & Fees	\$ 9,156,275.65
Company Made After Taxes	\$ (6,899,626.51)

The company expects its annual medical costs to increase:

6.55%

Explanation of requested rate change:

Geisinger Health Plan has proposed an overall base rate increase of 10.5% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2026 through December 1, 2026. The actual range of proposed rate changes vary from 6.6% to 13.6%. The key drivers of this increase are changes in the normalized risk pool experience, and normalized reinsurance recoveries. The total projected 2026 administrative costs are slightly higher than those used for the current 2025 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2026 to maintain the desired metallic levels.

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2026

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2026:

Claims:	89%
Administrative Expenses:	9%
Taxes & Fees:	3%
Profit:	0%

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1			6
2	2		6 2,
3	3		5 3,
4			4
5	5		4 5,
6	6		3 6,
7	7		2 7,
8			1
9	9		1 and 9

MLR and Rebate Calculation

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:
Historical Claims as-of Date

Geisinger Health Plan
HMO, POS
Individual
1/1/2026

Line Description	Health Insurance Coverage Total	Health Insurance Coverage 2022	Health Insurance Coverage 2023	Health Insurance Coverage 2024	Health Insurance Coverage Projections 2025	Health Insurance Coverage Projections 2026
1. Medical Loss Ratio Numerator						
1.2 Adjusted incurred claims	\$395,325,009	\$120,784,630	\$126,458,347	\$148,082,032	\$146,638,224	\$166,232,379
1.3 Improving Health Care Quality Expenses	\$6,282,097	\$1,997,224	\$1,939,607	\$2,345,266	\$2,400,319	\$2,342,454
1.4 Reconciled payments of cost-sharing reductions	\$0	\$0	\$0	\$0	\$0	\$0
1.5 Federal Transitional Reinsurance Program payments from HHS	\$0	\$0	\$0	\$0	\$0	\$0
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS)	\$30,263,452	\$8,460,617	\$7,753,148	\$14,049,687	\$14,379,493	\$16,494,760
1.8 Shared Savings payments to enrollees	\$0	\$0	\$0	\$0	\$0	\$0
1.9 MLR numerator	\$371,343,654	\$114,321,237	\$120,644,806	\$136,377,611	\$134,659,051	\$152,080,072
2. Medical Loss Ratio Denominator						
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	\$421,877,931	\$133,807,922	\$138,676,477	\$149,393,532	\$152,900,433	\$169,008,221
2.2 Federal and State taxes and licensing or regulatory fees	\$19,670,801	\$7,295,966	\$8,260,503	\$4,114,332	\$4,210,913	\$4,654,525
2.3 MLR Denominator (Lines 2.1 - 2.2)	\$402,207,130	\$126,511,957	\$130,415,974	\$145,279,199	\$148,689,520	\$164,353,696
3. Credibility Adjustment						
3.1 Life-years	48,482	16,908	15,667	15,906	14,785	14,785
3.2 Base credibility factor	1.2%					
3.3 Average deductible						
3.4 Deductible factor	1.000					
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	1.2%					
4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	92.3%	90.4%	92.5%	93.9%	90.6%	92.5%
4.2 Credibility adjustment (Line 3.5, if applicable)	1.2%					
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	93.6%					
5. Rebate Calculation						
5.1 MLR standard	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
5.2 Credibility-adjusted MLR (Line 4.3)	93.6%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	\$145,279,199					
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines (5.1 - 5.2) x 5.3)	\$0.00					

Table 1 - Base Credibility Adjustment Factors	
Life Years	Base credibility factor
-	0.0%
1,000	8.3%
2,500	5.2%
5,000	3.7%
10,000	2.6%
25,000	1.6%
50,000	1.2%
75,000	0.0%

Table 2 - Deductible Factors	
Average Health Plan Deductible	Deductible factor
\$0	1.000
\$2,500	1.164
\$5,000	1.402
\$10,000	1.736

Table 17-1. Projected Historical Experience from the Plan Year 2025 Filing

Month-Year	Total Annual Premium	Ultimate Incurred Claims	Members	Prescription Drug Rebates**	Variance (\$) - Premium	Variance (%) - Premium	Variance (\$) - Claims	Variance (%) - Claims	Variance (\$) - Drug Rebates	Variance (%) - Drug Rebates
Jan-21	\$137,036,942	\$ 9,642,964.13	16,595	(\$318,800)	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Feb-21		\$ 9,631,298.04	16,955	(\$296,413)						
Mar-21		\$ 11,977,804.01	16,847	(\$371,068)						
Apr-21		\$ 12,742,259.66	16,964	(\$363,050)						
May-21		\$ 11,339,691.52	17,119	(\$330,999)						
Jun-21		\$ 12,427,376.96	17,248	(\$387,072)						
Jul-21		\$ 13,305,903.33	17,371	(\$353,453)						
Aug-21		\$ 13,463,233.41	17,520	(\$363,912)						
Sep-21		\$ 13,915,067.63	17,609	(\$384,138)						
Oct-21		\$ 13,705,603.01	17,556	(\$353,101)						
Nov-21		\$ 14,782,380.28	17,371	(\$405,557)						
Dec-21		\$ 13,726,287.22	17,096	(\$413,362)						
Jan-22	\$133,062,188	\$ 10,333,086.72	17,020	(\$562,793)	\$ 427.18	0.0%	\$ 1,564,876.81	1.1%	\$ (17,366.73)	0.3%
Feb-22		\$ 11,014,461.30	17,324	(\$543,493)						
Mar-22		\$ 12,993,381.19	17,091	(\$577,205)						
Apr-22		\$ 11,405,588.40	16,847	(\$609,872)						
May-22		\$ 11,033,170.84	16,676	(\$527,367)						
Jun-22		\$ 11,232,370.65	17,088	(\$583,175)						
Jul-22		\$ 10,756,909.91	16,880	(\$522,638)						
Aug-22		\$ 12,902,399.79	16,733	(\$592,840)						
Sep-22		\$ 12,808,232.58	16,560	(\$523,057)						
Oct-22		\$ 13,272,241.97	16,351	(\$524,869)						
Nov-22		\$ 12,920,864.85	16,131	(\$522,793)						
Dec-22		\$ 13,025,310.77	15,942	(\$508,104)						
Jan-23	\$137,788,453	\$ 11,351,247.10	15,741	(\$543,017)	\$ (137,440.54)	-0.1%	\$ 2,135,184.08	1.4%	\$ 710,602.30	-9.8%
Feb-23		\$ 10,531,258.68	15,892	(\$536,368)						
Mar-23		\$ 12,210,886.35	15,633	(\$586,890)						
Apr-23		\$ 12,871,262.76	15,399	(\$525,278)						
May-23		\$ 12,152,654.04	15,240	(\$590,826)						
Jun-23		\$ 10,992,759.05	15,221	(\$569,775)						
Jul-23		\$ 12,114,395.46	15,373	(\$528,783)						
Aug-23		\$ 12,027,725.92	15,418	(\$451,965)						
Sep-23		\$ 12,755,485.81	15,528	(\$736,129)						
Oct-23		\$ 13,145,541.49	15,660	(\$682,266)						
Nov-23		\$ 13,640,664.38	15,696	(\$771,735)						
Dec-23		\$ 14,728,404.22	15,505	(\$746,921)						

Table 17-2. Assessment of Actual to Projected for Paid Claims, Risk Adjustment, and Reinsurance

Plan Year	Category	Projected PMPM *	Actual PMPM	Variance
2024	Ultimate Incurred Claims	\$ 782	\$ 858	\$ (75)
	Drug Rebates	\$ (49)	\$ (38)	\$ (11)
	Risk Adjustment	\$ 37	\$ 74	\$ (37)
	Reinsurance	\$ 42	\$ 43	\$ (2)
	TOTAL	\$ 704	\$ 740	\$ (37)

* Projected PMPMs should come from PY24 filing.

Market: Individual – On and Off Exchange

